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NATIONAL NEWS

✚ **Himalayan Golden Birdwing butterfly named as India's largest butterfly**

- A Himalayan butterfly named Golden Birdwing is India's largest, a record an unknown specimen had held for 88 years.
- With a wingspan of 194 mm, the female of the species is marginally larger than the Southern Birdwing (190 mm) that Brigadier William Harry Evans, a British military officer, had recorded in 1932.
- But the male Golden Birdwing (*Troides aeacus*) is much smaller at 106 mm.
- The female Golden Birdwing with 194 mm wingspan was recorded at Uttarakhand's Pithoragarh district's Didihat town, while the male Golden Birdwing with 106 mm wingspan was recorded at the Wankhar Butterfly Museum (in Shillong).

✚ **Skill India launches AI-based ASEEM digital platform for skilled workforce across sectors**

- The Ministry of Skill Development and Entrepreneurship (MSDE) launched 'Aatmanirbhar Skilled Employee Employer Mapping' (ASEEM) portal to help skilled people find sustainable livelihood opportunities.
- It has been launched to improve the information flow and bridge the demand-supply gap in the skilled workforce market.
- Apart from recruiting a skilled workforce that spurs business competitiveness and economic growth, the Artificial Intelligence- based platform has been envisioned to strengthen their career pathways by hand holding them through their journeys to attain industry-relevant skills and explore emerging job opportunities especially in the post COVID era.

✚ **Govt aims to increase public health expenditure to 2.5% of GDP by 2025**

- The Union Health Ministry has pushed for an increased expenditure on public health.
- In a meeting with the 15th Finance Commission, the Union Health Minister Dr. Harsh Vardhan, highlighted that the government aims at gradually increasing the public health expenditure to 2.5 per cent of the nation's GDP by the year 2025.
- The Minister asserted that the outlay for primary health expenditure will also be made nearly two third of the total public health expenditure in the country.

✚ **PM Narendra Modi to virtually address ECOSOC on United Nation's 75th anniversary on July 17**

- Prime Minister Narendra Modi will virtually give a keynote address at the valedictory session of the High-level Segment of the United Nations' Economic and Social Council (UN ECOSOC) on July 17 in New York. The session will be on the 75th anniversary of the United Nations.
- This has been considered as an important development, as the address will be PM Modi's first speech at the UN after India's elections to the Security Council. The PM will be joined by UN Secretary-General Antonio Guterres and Norway PM Erna Solberg.
- The theme of the High-Level Segment which is held annually by ECOSOC is "Multilateralism after COVID 19: What kind of UN do we need at the 75th anniversary". PM Modi had earlier delivered his address at the 70th anniversary of ECOSOC on January 22, 2016.

✚ Ministry of Ayush announced the names of the winners of “My Life-My Yoga” Video blogging contest

- Ministry of AYUSH announced the names of the winners of the video blogging contest ‘My Life, My Yoga’. This global contest on the digital platform was jointly hosted by the Ministry of AYUSH and the Indian Council for Cultural Relations (ICCR). The event was launched on 31 May 2020 by Prime Minister Narendra Modi, on the occasion of the 6th International Day of Yoga.
- The contest was held in six categories- Professional, Adult (above 18 years) and Youth (under 18) with Male and Female contestants considered separately. A total of 35141 entries were received from India and nearly 2000 entries were received from other countries. The entries of other countries are being evaluated by the respective Indian Missions.
- The first winners in the professional category are Ashwath Hegde (male) and Rajni Gehlot (female). Rajpal Singh Arya and Shailee Prasad are first in adult (above 18 years) category and Pranay Sharma and Navyaa.S.H are first in youth (under 18 years) category.

✚ India’s Only Golden Tiger ‘KAZI 106F’ spotted in Kaziranga National Park

- ‘Kazi 106F’, described as the country’s only Golden Tiger, has emerged as the social media sensation right after its picture tweeted by an IFS officer went viral.
- Kazi 106 F, the tigress, resides in world heritage Kaziranga National Park of Assam. It is also known as ‘Tabby tiger’ or ‘Strawberry tiger’. The skin of tigers is orange-yellow with black stripes and whitish abdominal region.
- The yellowish background is controlled by a set of ‘agouti genes’ and their alleles and the black colour

stripes are controlled by ‘tabby genes’ and their alleles. Suppression of any of these genes may lead to colour variation in tiger.

✚ India emerged as among top ten nations in intellectual property filings

- As per World Intellectual Property Indicators-2019 Report, India has emerged as the top tenth nation in the ranking of the total (resident and abroad) Intellectual Property (IP) filing activity. With government push to schemes like ‘Make in India’, ‘Skill India’ and now ‘Atma-nirbhar Bharat’, IP Filing and grant activity is likely to increase.
 - Industry 4.0 is witnessing new inventions and breakthroughs as it faces challenges in providing the right environment to stimulate innovation, especially in Artificial Intelligence and Machine Learning. IP-intensive industries have been identified as an important and integral part of a country’s economy and account for more jobs and a larger share of its GDP.
 - The National IPR Policy, launched in May 2016, to promote strong IP regime in the country encourages innovation to achieve Country’s industrial and economic development goals. This will provide an efficient IP ecosystem and build up pace of industrial growth in the country.
- ### ✚ India to launch 5 portals to promote Atma Nirbhar Bharat Abhiyan
- Government of India announced that five portals are being developed by different organizations to promote innovation in India. This will help boost AtmaNirbhar Bharat Abhiyan.
 - The portals being developed are for specific sectors and are as follows
 - BHEL for power sector
 - CMFTI for manufacturing sector

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- HMT for machine tools
- ICAT and ARAI for automotive sector.
- The portals were launched to bring the problem solvers and solution seekers together. The portal will focus on academia, industry, research institute, startups and experts.

✚ **Mega food park launched in Mizoram to create 5,000 jobs, benefit 25,000 farmers**

- The Union Food Processing Minister Harsimrat Kaur Badal inaugurated a mega food park in Mizoram on July 21, 2020 that will benefit around 25,000 farmers and generate around 5,000 job opportunities.
- The Minister virtually inaugurated the park in the presence of Minister of State for Food Processing Industries Rameswar Tel and DoNER Minister Jitendra Singh and other senior Ministers of Mizoram.
- Speaking during the inauguration, Badal emphasised that the food processing sector has the potential to generate huge job opportunities for the youth and boost farmers' income and reduce food wastage in the country.

✚ **Consumer Protection Act, 2019 comes into force; Replaces Consumer Protection Act 1986**

- The Consumer Protection Act (CPA), 2019, which has replaced old Consumer Protection Act 1986 has come into force aiming to enforce and protect the rights of consumers, and provide an effective mechanism to address consumer grievances. The act was briefed by Union Minister for Consumer Affairs, Food & Public Distribution Ram Vilas Paswan through video conference with media.
- Notably, the rules for prevention of unfair trade practice by e-commerce platforms will also be covered under this Act. The rules for this new act will be finalized after the meeting of former Secretaries of the Consumer Affairs Department and Members of Parliament which will be held this month.

✚ **India's GDP To Shrink By 6% This Year: DBS Report**

- Singaporean brokerage firm DBS Bank Ltd has estimated that the Indian economy will contract by 6 percent in FY21 (2020-21).
- In its previous forecast,, DBS had estimated – 4.8 percent growth for FY21.

- The reason for this downward revision is the prolonged sub-normal reopening as the country is yet to stabilize the infection curve and the pandemic is going to take a deeper economic bite.

✚ **PM Modi to inaugurate three new high throughput labs of ICMR**

- PM Narendra Modi will inaugurate three new high-throughput labs of the Indian Council of Medical Research at 4.30 pm on July 27, 2020. The Prime Minister will be inaugurating the labs through video conferencing.
- The three new high-throughput ICMR labs have been constructed in Mumbai, Noida and Kolkata. The labs will majorly boost the nation's COVID-19 testing capacities.
- The Union Government has adopted the test-track-treat strategy for early detection and containment of the COVID-19 pandemic. Under this, the ICMR has ramped up its testing capabilities to effectively deal with Coronavirus crisis.

✚ **'AatmaNirbhar Bharat' logo design contest to be conducted by MyGov**

- Government is looking to have a distinct identity for 'AtmaNirbhar Bharat Abhiyan' by developing a logo based on creative and innovative inputs from the citizens of the country.
- MyGov.in platform has started the AtmaNirbhar Bharat Logo Design Contest on its website where Indian Citizens can submit their entries without any hassle through online medium.
- The last date of submission of entries is 5th of August 2020 till 11.45 PM. The winning logo will be awarded a cash prize of 25 thousand rupees. MyGov is a citizen engagement platform which was launched by Prime Minister NarendraModi to promote active participation of Indian citizens in Nation's governance and development. MyGov has crowdsourced many logos of various departments and initiatives including Swachh Bharat, DekhoApnaDesh, Lokpal and several others.

✚ **Northern Railway runs first-ever Vyapar Mala Express train**

- Northern Railway ran the first-ever Vyapar Mala Express train. This train destined for Jirania in Tripura has 46 wagons. Wheat was loaded in 34 wagons at Guniana station of Firozpur Division by Food

Corporation of India and in the remaining Rice and Pulses have been loaded.

- Railways has earned more than 94 lakh rupees from this Vyapar Mala Express train.
- This is an express service where piece-meal stock will reach its destination in a shorter time.
- The train departed from Delhi Kishanganj for Jirania and it will cover a distance of two thousand 673 Kilometres from Punjab to Tripura.
- It will help small traders in moving their cargo through Railways, in a short time, cost effective, convenient and environment-friendly mode of transportation.

✚ **Union Home Minister Amit Shah inaugurates international webinar on 'Lokmanya Tilak - Swaraj to Self-reliant India'**

- Union Home Minister Amit Shah inaugurated a two-day international webinar on the theme of 'LokmanyaTilak - Swaraj to Self-reliant India' organized by the Indian Council for Cultural Relations.
- It was organised on the 100th death anniversary of the great freedom fighter Lokmanya Bal Gangadhar Tilak.
- Lokmanya Bal Gangadhar Tilak played a key role in the making of the Indian Independence movement complete in letter and spirit.
- The slogan is "Swaraj is my birthright and I shall have it" given by LokmanyaTilak, will always be written in golden letters in the history of the Indian Independence Movement.

✚ **Govt. approved "Khadi Agarbatti AtmaNirbhar Mission" to make India self-reliant in agarbatti production**

- MSME Minister Nitin Gadkari has approved a unique employment generation program proposed by Khadi and Village Industries Commission, KVIC to make India AtmaNirbhar in Agarbatti production.
- The program named as Khadi Agarbatti AtmaNirbhar Mission aims at creating employment for unemployed and migrant workers in different parts of the country.
- Under the scheme, KVIC will provide Automatic Agarbatti making machines and powder mixing machines to the artisans through the successful private Agarbatti manufacturers who will sign the agreement as business partners.

- KVIC will provide a 25 per cent subsidy on the cost of the machines and will recover the remaining 75 per cent of the cost from the artisans in easy installments every month.

✚ **India's first Kisan Special Parcel Train or Kisan Rail started from 07 August 2020.**

- The train will transport material between Maharashtra's Devlali and Bihar's Danapur Railway station.
- The Kisan Rail will carry fruits and vegetables and will make stoppages at several stations and pick-up and deliver them. With the launch of Kisan Rail, the Railways aims to help double farmers' income.
- This will help in bringing perishable agricultural products like vegetables, fruits to the market in a short period of time.
- The Kisan Rail train with frozen containers is expected to build a seamless national cold supply chain for perishables, inclusive of fish, meat and milk.
- Finance Minister Nirmala Sitharaman had announced to start 'Kisan Rail' in the current year's Budget, for providing a seamless supply chain of perishable produce.

✚ **PM inaugurated Rashtriya Swachhata Kendra in New Delhi on 8th August**

- Prime Minister Narendra Modi inaugurated the 'Rashtriya Swachhta Kendra' near Raj Ghat in New Delhi. It is an interactive experience centre on the Swachh Bharat Mission.
- A tribute to Mahatma Gandhi, the Rashtriya Swachhata Kendra (RSK) was first announced by the Prime Minister on April 10 2017 on the occasion of the centenary celebrations of Gandhiji's Champaran 'satyagraha'. The visitors will experience a unique 360 degree audio visual immersive show, which will narrate India's Swachhata Story.
- The installations at Rashtriya Swachhta Kendra will introduce future generations to the successful journey of the world's largest behavioural change campaign, the Swachh Bharat Mission. A balanced mix of digital and outdoor installations in Kendra will impart information, awareness and education on Swachhata and related aspects.

✚ **CM Arvind Kejriwal launches Delhi Electric Vehicle Policy, says it will boost economy**

- Delhi Chief Minister Arvind Kejriwal launched 'Delhi Electric Vehicle Policy'. Under this the Delhi government will waive registration fee and road tax, and provide incentives for new EVs in the national capital.
- It will give incentive of up to Rs 30,000 for two-wheelers, autos and e-rickshaws while for cars, it will give incentive of up to Rs 1.5 lakh.
- The policy aims to boost the economy, create jobs and reduce pollution levels.
- Also, it aims to constitute 25% electric vehicles by 2024. Currently, constitution of electric vehicles in capital is 0.29%.

✚ **Railways Minister Shri Piyush Goyal inaugurates Railway Museum at Hubballi**

- The Ministry of Railways has inaugurated a dedicated museum for railways in Hubballi, Karnataka, through video conferencing. This is the first of its kind museum in Northern Karnataka and second in South Western Railways after the historic railway museum at Mysore, Karnataka.
- The main objective of the museum is to preserve and portray the glorious heritage of various branches of Railways and displays the gradual evolution of advanced systems in all spheres of Railway.
- The artefacts have been arranged in three sections – Malaprabha, Ghataprabha and the outdoor section. There is a grand arch at the entrance of the museum that welcomes one to the bygone era. This will be embellished with emblems of forerunners of South Western Railway, that served this region, which is Southern Mahratta Railway, Mysore and Southern Mahratta Railway, etc. and will attract the visitors to explore the world of Railways.

✚ **GoI launched National Portal "SURAKHSYA" on Human Elephant conflict**

- The Union Environment Minister launched National Portal on Human Elephant conflict called "SURAKHSYA".
- The portal aims to collect real time information and will also manage conflicts on real time basis.
- The portal will help to set data collection protocols, data visualization tools and data transmission pipelines.

- The National Portal was launched during the celebration of international annual event World Elephant Day.
- The World Elephant Day is celebrated every year on August 12 to create elephant conservation and share knowledge for better protection of wild captive elephants.

✚ **Govt abolishes Cotton Advisory Board; notifies change in status of textiles research associations**

- On the lines of Government of India vision of "Minimum Government and Maximum Governance", the Ministry of textiles has abolished its another advisory body, Cotton Advisory Board (CAB), and notified that all eight Textiles Research Associations (TRAs) have ceased to be "affiliated bodies" of the ministry.
- Hereafter, TRAs will be approved bodies for conducting testing, research and developmental activities related to the textiles sector.
- Any disposal/sale/transfer of assets created out of the central government grant shall require prior specific approval of the ministry.

✚ **Govt to reconsider minimum marriage age for women**

- Prime Minister Narendra Modi has announced that the Centre will decide on the recommendations of a committee set up to reconsider the minimum age of marriage for women. The minimum age of marriage, especially for women, has been a contentious issue.
- The law evolved in the face of much resistance from religious and social conservatives. Currently, the law prescribes that the minimum age of marriage is 21 years and 18 years for men and women respectively.
- On June 2, the Union Ministry for Women and Child Development set up a task force to examine matters pertaining to age of motherhood, imperatives of lowering Maternal Mortality Ratio and the improvement of nutritional levels among women.
- The task force will examine the correlation of age of marriage and motherhood with health, medical well-being, and nutritional status of the mother and neonate, infant or child, during pregnancy, birth and thereafter.

✚ **PM Modi announces optical fiber link connecting Lakshadweep to mainland India**

- Prime Minister Narendra Modi announced an undersea optical fiber cable link to connect Lakshadweep with mainland India. Modi set a target of completing the Lakshadweep undersea project in 1,000 days to boost mobile and broadband communication between mainland India and the group of islands situated on the Laccadive Sea, off the southwestern coast of India.

- On 10 August, Modi inaugurated the Chennai-Port Blair project, whose foundation was laid in December 2018.

- The 2,312-kilometer-long cable project, implemented at a cost of Rs1,224 crore, will connect not only Port Blair but also other islands such as Swaraj Dweep, Long Island, Rangat, Little Andaman, Kamorta, Car Nicobar, and Greater Nicobar.

PM Narendra Modi to inaugurate 'Atal Tunnel' in Rohtang next month

- Himachal Pradesh Chief Minister Jai Ram Thakur said the 'Atal Tunnel' in Rohtang would be inaugurated by Prime Minister Narendra Modi by the end of September this year. The tunnel will be the world's longest above an altitude of 3,000 metres and will reduce the distance between Manali and Leh by 46 km.
- The tunnel is being built under Rohtang Pass in the Pir Panjal range on the Leh-Manali highway. The length of the tunnel is 8.8 kilometers.
- Once thrown open, the tunnel will provide all-weather connectivity to remote border areas of Himachal Pradesh and Ladakh which otherwise remain cut-off from the rest of the country for about six months during winters.

National Recruitment Agency Gets Cabinet Nod to Conduct Common Eligibility Test for Govt Jobs

- The Union Cabinet gave its nod to setting up of a National Recruitment Agency (NRA), which is aimed at filling up posts in central government organisations and public sector undertakings. Recruitment will be done on the basis of computer-based common eligibility test conducted for non-gazetted vacancies.
- "The #National Recruitment Agency will prove to be a boon for crores of youngsters. Through the Common Eligibility Test, it will eliminate multiple tests and save precious time as well as resources. This will also

be a big boost to transparency," Prime Minister Narendra Modi said in a tweet.

- The NRA will hold a test for preliminary selection to various government vacancies. The score of the CET will be valid for three years and during these years a candidate can "apply for job in different sectors depending upon his aptitude and preference."
- The CET will take place for three levels – graduate, higher secondary (12th) and matriculate (10th).
- The test will replace the Tier 1 exams held by Staff Selection Commission (SSC), Railway Recruitment Board (RRB) and Institute of Banking Personnel Selection (IBPS) for non-technical posts.
- However, final selection will be made through separate specialized Tier 2 or Tier 3 exams. These exams will be conducted by the respective recruitment agencies.
- On the basis of the CET, candidates will be shortlisted for Group B and C posts in the central government. There will be no restriction on the number of attempts if a candidate is eligible as per the upper age limit. Candidates belonging to reserved categories will be given relaxation in upper age limit.

PM Modi to inaugurate First World Solar Technology Summit to be held on Sept 8

- The First World Solar Technology Summit will be organized by International Solar Alliance, ISA on a virtual platform on 8th of September. The summit aims to bring the world scientists and engineers together to address the challenges to make energy affordable.
- Prime Minister Narendra Modi will deliver the inaugural address of the First World Solar Technology Summit and it will be graced by Ministers from member countries from across all ISA regions.
- ISA would also be launching the ISA Journal on Solar Energy that would help authors from across the globe to publish their articles on solar energy, during the event.

India ranks first in the number of organic farmers

- The growth story of organic farming is unfolding with increasing demand not only in India but also globally. India ranks first in number of organic farmers and ninth in terms of area under organic farming.

- Sikkim became the first state in the world to become fully organic and other states including Tripura and Uttarakhand have set similar targets.
- The growth story of organic farming is unfolding with increasing demand not only in India but also globally. India ranks first in number of organic farmers and ninth in terms of area under organic farming. Sikkim became the first state in the world to become fully organic and other states including Tripura and Uttarakhand have set similar targets.
- The Government initiated Mission Organic Value Chain Development for North East Region (MOVCD) and Paramparagat Krishi Vikas Yojana (PKVY) in 2015 to encourage chemical free farming. It also aims at assisting farmers to adopt organic farming and improve earnings due to premium prices. Agri-export Policy 2018, has also given a major thrust in the field of Organic farming in the country. The major organic exports from India have been flax seeds, sesame, soybean, tea, medicinal plants, rice and pulses. Quick and easy certification process of the Organic produce under Participatory Guarantee System (PGS) and National Program for Organic Production (NPOP) have helped poise India to be a leader in terms of Organic produce in years to come.

India Ranked 57th in Digital Quality of Life Index 2020

- In accordance with the 2nd edition of global research “Digital Quality of Life (DQL) Index 2020” released by online privacy solutions provider SurfShark, India ranked 57th out of 85 countries in terms of overall category “Digital Quality of Life 2020” with 0.5 index points which has been topped by Denmark with 0.79 points.
- The DQL Index 2020 analyzes 85 countries around the world covering 6.3 billion people or 81% of the global population in terms of five core pillars: internet affordability, internet quality, e-infrastructure, e-security, and e-government, and results are premised on 12 different factors.

Union Minister of State for Labour and Employment launches Logo of Labour Bureau

- Union Minister of State for Labour and Employment launched the official logo of the Labour Bureau. The newly launched logo displays the three goals of the

Labour Bureau i.e. Accuracy, Validity, and Reliability.

- It also indicates the Labour Bureau as a data-based organization that deals in data pertaining to workers and work.
- The logo of the Labour Bureau also comprises “Blue wheel”, a cog wheel that represents work.
- The blue colour indicates that the Labour Bureau deals with the blue collar workers.

Hon. President and Prime Minister to address the Governors’ Conference on NEP-2020

- Hon. President of India Shri Ram Nath Kovind and Prime Minister Shri Narendra Modi shall address the inaugural session of the Governors’ Conference on National Education Policy on at 10:30 AM on 7th September 2020, through video conference.
- The Conference titled “Role of NEP-2020 in Transforming Higher Education” is being organized by the Ministry of Education, Govt of India.
- NEP-2020 is the first education policy of the twenty-first century which was announced after 34 years of the previous National Policy on Education 1986. NEP-2020 is directed towards major reforms in both school and higher education level.
- The new National Education Policy strives for making India into an equitable and vibrant knowledge society. It envisions an India-centred education system that contributes directly to transforming India into a Global Superpower.

G20 member countries reaffirm commitment to ensuring education continuity and safety for all

- Education Ministers of G 20 nations have resolved to work together and share best practices in the area of education so that member countries can ensure inclusive and equitable quality education for all, even in times of COVID crisis. A virtual meeting of G20 Education Ministers was held yesterday to discuss and share experiences of member countries in the three identified areas. These are education Continuity in Times of Crises, Early Childhood Education and Internationalization in Education.
- Speaking on the occasion, Education Minister Ramesh Pokhriyal Nishank said, India will continue the efforts it has taken to reform and transform its education system and mitigate the challenge posed by the Covid

19 pandemic. He also said India is committed to collaborate with G 20 member countries in the area of education.

- The Education Ministers adopted a communique at the end of the meeting. Regarding ensuring education continuity in times of crises, the communique recognizes the value of distance and blended teaching and learning and underscores the importance of enhancing access to high-quality education, professional development for educators, digital infrastructure and content. The importance of research and data to assess the learning outcomes and quality of distance learning has also been stressed.

✚ **Vodafone Idea to rebrand as 'Vi' as it prepares for telecom battle**

- Vodafone and Idea brands re-branded themselves under a new brand identify 'Vi' on September 7, 2020. The new brand identity has been adopted keeping in mind the future, which is built for and around customers.
- The new brand identity and unified consumer positioning was launched by Vodafone Idea Limited (VIL) through a virtual launch on September 7. The integration of Vodafone and Idea marks the culmination of the largest telecom integration in the world.
- In an official statement, VIL stated that two of India's most loved brands "Vodafone and Idea" are now 'together for tomorrow' giving birth to a new brand called 'Vi', which is read as 'We'.

✚ **Government releases draft guidelines on advertising; to treat non-legible disclaimers as misleading ads**

- The Consumer Affairs Ministry has come out with a comprehensive set of draft guidelines on advertising. The guideline says, disclaimers in small font and which are not factual will be treated as misleading ads. The code has been drafted by the Central Consumer Protection Authority (CCPA) under the Consumer Protection Act, 2019.
- It is aimed at curbing unfair trade. It holds manufacturers, service providers, and advertising agencies accountable for any misleading claims.
- Consumer Protection Act, 2019 is a law to protect the interests of the consumers. It saves the rights of

consumers by establishing authorities for timely and effective administration and settlement of disputes.

✚ **Prime Minister to inaugurate Patrika Gate in Jaipur**

- Prime Minister Shri Narendra Modi shall inaugurate the Patrika Gate in Jaipur through video conference at 11 AM, on the 8th September 2020. The Iconic Gate is built by the Patrika Group of Newspapers on the Jawaharlal Nehru Marg in Jaipur.
- Prime Minister shall also release two books written by the Group Chairman on the occasion.
- The programme will be telecast live on DD News.

✚ **Union Home Minister Shri Amit Shah lauded 'PM SVANidhi' scheme to benefit the street vendors**

- Union Home Minister Shri Amit Shah lauded the 'PM SVANidhi' scheme being run by Modi Government to benefit the street vendors. The Prime Minister Shri Narendra Modi today held 'Svanidhi Samvaad' with street vendors from Madhya Pradesh.
- The Government of India had launched PM Svanidhi scheme on 1st June, 2020 to help poor street vendors, impacted by COVID-19, resume livelihood activities. This scheme targets to benefit over 50 lakh Street Vendors. Under the Scheme, the vendors can avail a working capital loan of up to Rs. 10,000, which is repayable in monthly instalments in the tenure of one year. On timely/ early repayment of the loan, an interest subsidy @ 7% per annum will be credited to the bank accounts of beneficiaries through Direct Benefit Transfer on quarterly basis. There will be no penalty on early repayment of loan.
- The scheme promotes digital transactions through cash back incentives up to an amount of Rs. 100 per month. Moreover, vendors can achieve their ambition of going up on the economic ladder by availing the facility of escalation of the credit limit on timely/early repayment of loan.

✚ **Inaugural run of South India's 1st and country's 2nd Kisan Rail between Anantapur and New Delhi flagged off**

- The inaugural run of Anantapur – New Delhi Kisan Rail was flagged off through video link by Shri Narendra Singh Tomar, Union Minister of Agriculture & Farmer Welfare, Rural Development and Panchayati Raj, and Shri Y.S. Jagan Mohan Reddy, Chief Minister of Andhra Pradesh.

- The programme was presided over by Shri Suresh C. Angadi, Union Minister of State for Railways. The Kisan train will run between Anantapur in Guntakal Division of South Central Railway and Adarsh Nagar in Delhi.

- Speaking on the occasion, Shri Narendra Singh Tomar said that the Kisan Rail will help in strengthening the agricultural economy, while Shri Jagan Mohan Reddy said that the state's popular fruits will now be able to reach other areas in the country easily.

✚ **PM Modi to launch Matsya Sampada Yojana, e-Gopala app on September 10**

- Prime Minister Shri Narendra Modi will digitally launch the Pradhan Mantri Matsya Sampada Yojana (PMMSY) on 10th September. Prime Minister will also launch e-Gopala App, a comprehensive breed improvement marketplace and information portal for direct use of farmers. Several other initiatives in the fisheries and animal husbandry sectors in Bihar will also be launched by the Prime Minister on the occasion.
- The Pradhan Mantri Matsya Sampada Yojana (PMMSY) is a flagship scheme for focused and sustainable development of fisheries sector in the country with an estimated investment of Rs. 20,050 crores for its implementation during a period of 5 years from FY 2020-21 to FY 2024-25 in all States/Union Territories, as a part of Aatma Nirbhar Bharat Package.
- The investment of Rs. 20,050 crores under PMMSY is the highest ever in the fisheries sector. Out of this, an investment of about Rs 12340 crores is proposed for beneficiary-oriented activities in Marine, Inland fisheries and Aquaculture and about Rs 7710 crores investment for Fisheries Infrastructure.

✚ **5 Petroleum and Gas PSUs to join International Solar Alliance**

- Five Public Sector Undertakings (PSUs) under Petroleum and Natural Gas Ministry will be joining International Solar Alliance (ISA)'s Coalition for Sustainable Climate Action (ISA-CSCA) as Corporate Partners and will be contributing to ISA's Corpus Fund, said Ministry of Petroleum & Natural Gas.
- The Minister said that Oil & Gas PSUs are increasingly evaluating new opportunities in the solar and RE space for diversification. Recently, French

major Total has also announced investments for buying about 2 GW operating PV plants in India.

✚ **MoS V. Muraleedharan attends 10th East Asia Summit Foreign Ministers' Meeting**

- Minister of State for External Affairs V. Muraleedharan attended the 10th East Asia Summit Foreign Ministers' Meeting on Wednesday. The Meeting was held virtually.
- It was attended by the Foreign Ministers of the East Asia Summit participating countries and chaired by Deputy Prime Minister and Foreign Minister of Vietnam.
- The Meeting discussed ways and means to strengthen the Leaders-led EAS platform and to make it more responsive to emerging challenges on its 15th anniversary.
- The Ministers exchanged views on the current regional and international developments including the COVID-19 pandemic and the cooperation to achieve a speedy and sustainable recovery.
- Mr Muraleedharan in his remarks appreciated Vietnam's efforts, as ASEAN Chair, for providing continued stewardship towards a 'Cohesive and Responsive ASEAN' during the pandemic.
- He underlined the key role played by EAS as a leading mechanism of the Indo-Pacific region and reiterated India's support to make it stronger and more responsive.

✚ **First India-France-Australia Trilateral Dialogue held virtually**

- The first India-France-Australia Trilateral Dialogue was held virtually. The focus of the dialogue was on enhancing cooperation in the Indo-Pacific region. The outcome oriented meeting was held with the objective of building on the strong bilateral relations that the three countries share with each other.
- The three sides agreed to hold the dialogue on an annual basis.
- The three sides discussed economic and geostrategic challenges and cooperation in the Indo-Pacific, particularly in the context of the COVID-19 pandemic and domestic responses to it. Cooperation on Marine Global Commons and potential areas for practical cooperation at the trilateral and regional level were also discussed, including through regional

organisations such as ASEAN, IORA and the Indian Ocean Commission.

Education Minister launches EFLU's free English learning app

- Union Minister of Education has launched a free mobile app named as "English Pro". The mobile application has been developed by the English and Foreign Languages University, Hyderabad under University Social Responsibility (USR).
- This app will be "a useful digital tool" and will act as an educational resource for the teachers, students and for people from varied backgrounds. The first-of-its kind initiative by any university in the country, the mobile application "EnglishPro" will help learners in developing Indian English Pronunciation in the unique "Indian" way.
- In the near future, EFLU will also come up with more advanced versions of the mobile application to address the larger learner-needs.



PM Narendra Modi addresses Conclave on "School Education in 21st Century"

- A two-day conclave on 'School Education in the 21st Century' commenced virtually. The conclave has been organised by the Ministry of Education as part of Shikshak Parv 2020.
- Shikshak Parv is being celebrated from 8th-25th September, 2020 to felicitate the teachers and to take New Education Policy 2020 forward.
- The conclave was addressed by the Prime Minister Shri Narendra Modi under the National Education Policy- 2020 (NEP-2020).

India will be self-reliant in the production of fertilizers by 2023

- Union Minister for Chemicals and Fertilizers said, by 2023 India will be self-reliant in the production of fertilizers as under "Atma Nirbhar Bharat" programme new fertilizer manufacturing units are being setup with an investment of Rs 40,000 crore in the country to reduce dependency on import.
- He asked farmers to use Urea judiciously as excessive use of Urea may spoil the soil health. He advised farmers to use fertilizers according to their soil health cards.

Films Division to stream films on Rajbhasha on 'Hindi Diwas -2020'

- Streaming of well-researched documentaries leading to the historic occasion of adoption of Hindi as an official language of the Union of India on 14th September, 1949, mock enactment of the meeting of the Constituent Assembly by children and travelogues showing growth and popularity of Hindi in different States will mark the celebration of 'Hindi Diwas' by Films Division on 14th September, 2020.
- The pioneering efforts of Beohar Rajendra Simha, a well known Hindi scholar-writer who rallied and lobbied in favour of Hindi along with other stalwarts like Hazari Prasad Dwivedi, Maithili Sharan Gupta and Kaka Kalelkar came to fruition on Simha's 50th birth day on 14th September, 1949 when the Constituent Assembly adopted Hindi as one of the official languages of the Union of India which was ratified by the Constitution of India that came into effect on the 26th of January 1950.
- Under the Article 343 of the Indian Constitution, Hindi written in Devanagari script was adopted as the official language.
- Today, Hindi is one of the widely spoken languages in the world and the first language of more than 520 million people.
-  **Reliance Industries becomes world's 40th most valuable firm**
- Mukesh Ambani's Reliance Industries Limited (RIL) has become the world's 40th most valuable firm. The company achieved the feat after it became the first Indian company to cross USD 210 billion in market capitalisation intra-day.
- This is the first time that an Indian company has crossed the USD 200 billion market capitalisation milestone.
- The Reliance Industries Limited is at present the world's 40th most valuable firm, ranked ahead of companies including Oracle, PepsiCo, SAP, Exxon Mobil, Novartis and Pfizer. RIL is, in fact, ranked among Asia's top 10 most valuable companies.
-  **Govt enhances scholarship for students of J&K under Pragati and Saksham Scholarship Schemes to Rs 50,000**
- The central government has increased the scholarship amount under 'Pragati and Saksham Scholarship Schemes' for students of Jammu and Kashmir from Rs 5,000 to Rs 50,000 per annum. "Pragati and Saksham

Scholarship Schemes” being implemented and offered by All India Council for Technical Education (AICTE) to provide financial assistance for advancement of girls pursuing technical education besides supporting specially abled students for technical education respectively.

- Under Pragati scheme, all girls of J&K belonging to families having annual income of Rs. 8 lakh who shall be admitted in the AICTE approved institutions for the session 2020-21 will be eligible for scholarship.
- Under Saksham scheme, all specially abled students with 40 percent disability pursuing technical education at Degree or diploma level belonging to families with annual income less than Rs. 8.00 lakh would be eligible for the scholarship.

India's Economy to shrink by 9 Pc This Year: ADB

- The Asian Development Bank announced on September 15, 2020, that India's economy is expected to contract by 9% in 2020-worse than the 4% contraction which the bank had forecasted three months ago.
- In the first quarter of the Current Fiscal Year, India's Gross Domestic Product (GDP) had contracted by a record 23.9% as the COVID-19 lockdown stalled business and consumer spending.
- However, ADB expects India to bounce back with an 8% growth in 2021 as the country begins to emerge from the economic devastation which has been caused by the ongoing COVID-19 pandemic.

RajyaSabha Passes Aircraft (Amendment) Bill, 2020

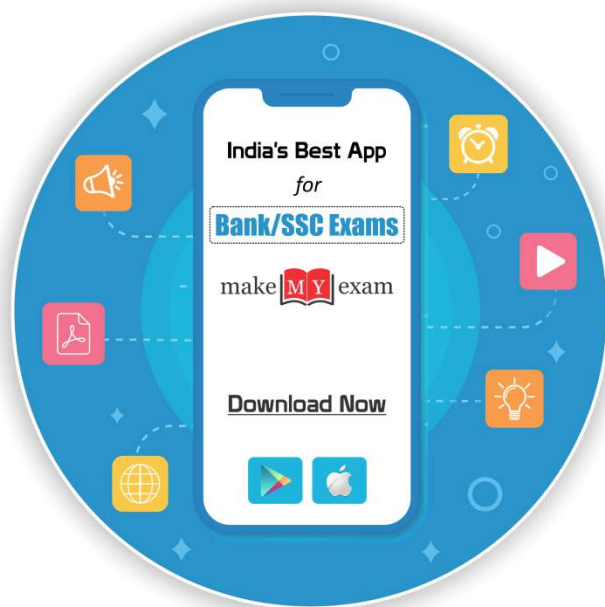
- The Parliament passed Aircraft (Amendment) Bill, 2020 on September 15, 2020 after it was approved by the RajyaSabha. The LokSabha had passed the bill earlier on March 17th.
- The bill seeks to amend the Aircraft Act, 1934 and convert three existing regulatory bodies under the Civil Aviation Ministry including the Directorate General of Civil Aviation (DGCA) into statutory bodies.
- The three regulatory bodies include the Directorate General of Civil Aviation, Aircraft Accidents Investigation Bureau and the Bureau of Civil Aviation Security. The bill has proposed each of the bodies to be headed by a Director General who will be appointed by the centre.

Govt bans export of all varieties of onions with immediate effect

- The Union Government banned the export of all varieties of onions with immediate effect. The move is aimed at increasing availability and checking the price of the commodity in the domestic market.
- Directorate General of Foreign Trade said in a notification that the export of all varieties of onions is prohibited with immediate effect.
- The DGFT, under the Commerce Ministry, deals with exports and imports-related issues.
- Last year on 29 September, the government had banned exports of onions and imposed countrywide stock limits to bring down prices of onions that had soared ahead of state elections in Maharashtra and Haryana.
- The crackdown followed retail onion prices touching Rs80 a kg in Delhi because of supply disruptions after floods in some states.

LokSabha passes bill to cut salaries of MPs by 30%

- The LokSabha passed a bill to cut salaries of all MPs by 30 per cent for a year, to meet the exigencies arising out COVID-19 pandemic. The Salary, Allowances and Pension of Members of Parliament (Amendment) Bill, 2020 was unanimously passed by the members of the Lower House.
- The bill was introduced in the Lower House on



September 14. Earlier this year, the government had brought the Salaries and Allowances of Ministers (Amendment) Ordinance, 2020, which provided a 30 per cent cut in sumptuary allowance payable to each minister for a period of one year commencing from April 1, 2020.

✚ **India becomes member of UN's ECOSOC body; China fails to secure seat**

- India has been elected as a member of the United Nation's Commission on Status of Women, a body of the Economic and Social Council (ECOSOC).
- India will be a member of United Nation's Commission on Status of Women for four years, 2021 to 2025.
- India, Afghanistan and China had contested the elections to the Commission on Status of Women. Even as India and Afghanistan won the ballot among the 54 members, China could not cross the half-way mark.
- The Economic and Social Council is at the heart of the United Nations system to advance the three dimensions of sustainable development – economic, social and environmental.
- It is the central platform for fostering debate and innovative thinking, forging consensus on ways forward, and coordinating efforts to achieve internationally agreed goals.
- It is also responsible for the follow-up to major UN conferences and summits.

✚ **PMGKY Insurance Scheme Extended for another Six Months**

- Six months extension have been made to the Pradhan Mantri Garib Kalyan Package Insurance Scheme. The Scheme was announced for Health Workers Fighting COVID-19 on 30th March 2020 under the flagship scheme Pradhan Mantri Garib Kalyan Yojana, 2016.
- The scheme provides health insurance to the staff working in Government Hospitals and Health Care Centres. The scheme covers ward boys, safai karamcharis, ASHA workers, nurses, technicians, paramedics, doctors and specialists and other health workers. Any health professional who meet with some accident while treating Covid-19 patients then he/she would be given a compensatory amount of Rs 50 lakh under the scheme. Approximately 22 lakh health workers would be provided insurance cover.

- PMGKY scheme was launched by the Narendra Modi led Government in December 2016. The scheme was launched on the lines of the Income declaration scheme, 2016. PMGKY is a part of the Taxation Laws (Second Amendment) Act, 2016. It provides an opportunity to declare unaccounted wealth and black money. It also avoids prosecution after paying a fine of 50% on the undisclosed income.

✚ **Government plans to introduce law to ban crypto currency trading**

- The Central Government has been planning to introduce a new law that will ban the trade in crypto currencies, placing it out of step with other economies of Asia who have chosen to regulate the fledgling market.
- The bill has been expected to be discussed by the federal cabinet before it is sent to the Parliament for approval. Under the law, the federal government will be encouraging the blockchain, the technology underlying crypto currencies, but is not keen on crypto currency trading.
- In 2018, the Indian Central Bank had banned the crypto transactions after a series of frauds. These frauds took place in the months following PM Modi's decision to ban 80% of the nation's currency. Crypto currency Exchanges had responded with a lawsuit in Supreme Court in September and had won respite in March 2020.

✚ **Cabinet Approves establishment of new AIIMS at Bihar's Darbhanga ahead of Assembly Polls**

- The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi has approved establishment of a new All India Institute of Medical Sciences (AIIMS) at Darbhanga, Bihar.
- This will be established under the Pradhan Mantri Swasthya Suraksha Yojana (PMSSY). The approved AIIMS would be established at a total cost of Rs. 1264 crore and is likely to be completed within a period of 4 years from the date of the approval of Government of India.
- The new All India Institute of Medical Sciences (AIIMS) at Darbhanga, Bihar will have 15-20 Super Specialty Departments.
- The proposed institution shall have a hospital with capacity of 750 beds which will include Emergency /

Trauma beds, ICU beds, AYUSH beds, Private beds and Specialty & Super Specialty beds.

✚ **U.K. hands over three recovered Indian antiquities**

- Antique bronze idols of Rama, Sita and Lakshmana, which were reportedly stolen from Nagapattinam in the 1970s, are set to return home due to efforts taken by art enthusiasts, officers of Idol Wing CID, and the High Commission of India (HCI), London.
- It was conveyed to HCI that the idol of Rama was suspected to be in the possession of an individual collector in London.
- “Once the idol was verified by comparison with relevant records, the matter was taken up with the Art and Antique Unit of the London Metropolitan Police as well as the Idol Wing of Tamil Nadu police,” said Rahul Nangare, First Secretary, HCI, London.

✚ **HOCL gets BIS certification for all its products**

- Hindustan Organic Chemicals Limited (HOCL), a PSU under the Ministry of Chemicals and Fertilizers has been granted Bureau of Indian Standards – BIS certification for all its products.
- HOCL has been a pioneer in the manufacturing of Chemicals since its inception and quality is its motto since then.
- The company is supporting and implementing the Make in India initiative of the Government of India in one or other way.
- HOCL, a leader in the chemical industry, has a manufacturing unit at Kochi in Kerala.
- It provides basic organic chemicals essential for vital industries like Drugs and pharmaceuticals, resins and laminates, dyes and dyes intermediates, rubber chemicals, paints, pesticides and Textile industry, virtually touching every face of life.
- It is also manufacturing sanitizers in this period of COVID pandemic.

✚ **Principal Secretary to PM chairs meeting of High-Level Task Force to improve air quality in NCR**

- Principal Secretary to Prime Minister Dr P K Mishra chaired the meeting of the High-Level Task Force constituted to improve the air quality in the National Capital Region of Delhi.
- Dr Mishra emphasized that the meeting was called well in advance before the onset of harvesting and winter season to ensure proper precautionary and

preventive measures to combat the causes of air pollution are taken well in time.

- A review of the main sources of air pollution, measures taken and the progress made by the State Governments and various Ministries was carried out.
- It was noted that the incidence of stubble burning has reduced by more than 50 per cent in the last two years and the number of Good AQI days have gone up.

✚ **Eight Indian beaches recommended for coveted Blue Flag international eco-label**

- Environment Minister Prakash Javadekar has said that eight beaches of the country have been recommended for the coveted ‘Blue Flag’ international eco-label. Clean beaches are a testimony to good environment in coastal areas and India’s many beaches are among the best in the world.
- For the first time, eight beaches of India have been recommended for the Blue Flag certification.
- Blue Flag certification is a globally recognised eco-label accorded by an international agency ‘Foundation for Environment Education, Denmark’ based on 33 stringent criteria in four major heads—environmental education and information, bathing water quality, environment management and conservation and safety and services in the beaches.
- The ‘Blue Flag’ beach is an eco-tourism model endeavouring to provide the tourists/beachgoers clean and hygienic bathing water, facilities/amenities, safe and healthy environment and sustainable development of the area. The eight beaches recommended under the BEAMS are Shivrajpur in Gujarat, Ghoghla in Daman and Diu, Kasarkod and Padubidri in Karnataka, Kappad in Kerala, Rushikonda in Andhra Pradesh, Golden in Odisha and Radhanagar in Andaman and Nicobar Islands.

✚ **KVGB launches special gold loan scheme for pandemic**

- Karnataka Vikas Grameena Bank (KVGB) has launched a special gold loan scheme “Vikas Laghu Suvarna” with a reduced interest rate of 7.25%. The rate has been reduced considering the pandemic and also to provide easy and affordable credit to customers at a cheaper cost.
- Gold loans are easy means to get money during emergencies with minimal procedure and are still a popular loan product among customers.

- Under this new gold loan scheme, the bank is giving 80 % of the market value subject to a maximum of Rs 3,200/gram. A customer can avail up to maximum loan of Rs 15 lakh which is repayable within a period of maximum 6 months.

✚ **Govt launches NashaMukt Bharat Abhiyaan in 272 most affected districts**

- The Ministry of Social Justice and Empowerment has formulated and is implementing a National Action Plan for Drug Demand Reduction (NAPDDR) for 2018-2025.
- The Plan aims at reduction of adverse consequences of drug abuse through a multi-pronged strategy.
- The activities under the NAPDDR include awareness generation programmes in schools, colleges, Universities, workshop and provisioning of treatment facilities and capacity building of service providers.
- The Ministry has also launched NashaMukt Bharat Abhiyaan in 272 most affected districts with focus on institutional support, community outreach and awareness generation.

✚ **“Swachhta Pakhwara” is being observed all over Indian Railways**

- Indian Railways is observing “Swachhta Pakhwara” from 16th to 30th September 2020. During the inaugural day of Pakhwara, the Swachhta pledge was administered to Railway employees at all Zonal Railway HQs, Divisional Offices, and other establishments.
- During the Pakhwara, intensive cleaning and sanitization of stations, trains, tracks, colonies and other railway establishments is being carried out with special focus on plastic waste management.
- Railway Board through Northern Railway, in partnership with United Nations Environment Programme (UNEP), organised a webinar on “Swachhata and Environment”.
- The Webinar was held to flag off the “SwachhataPakhwada” beginning from September 16 and ending on September 30, 2020.

✚ **Tamil Nadu becomes first state to unveil ethical AI, blockchain, cybersecurity policies in country**

- Tamil Nadu became the first state in the country to come out with policies on Artificial Intelligence, Blockchain and Cyber security policies. The policies

go by the names Tamil Nadu Cyber Security Policy, 2020, Tamil Nadu Blockchain Policy, 2020, and Tamil Nadu Safe and Ethical Artificial Intelligence Policy, 2020.

- In order to promote IT/ITeS industry in the State and to attract more investments, eight Special Economic Zones were established in Chennai and tier-II cities by Electronics Corporation of Tamil Nadu Limited (ELCOT) and start-up warehouses were set up in Chennai and Coimbatore.
- State Family Database (SFDB) and Block-Chain Backbone infrastructure will be established in the state for the implementation of these policies.

✚ **RajyaSabha Chairman rejects no-confidence motion against RS Deputy Chairman**

- RajyaSabha Chairman M Venkaiah Naidu on September 21, 2020, rejected the no-confidence motion moved by Opposition MPs against the Deputy Chairman Harivansh saying that it is "not admissible under the rules".
- The RS Chairman said that he has received a letter from 46 Opposition MPs against the Deputy Chairman alleging violation of "norms of parliament procedures". M Venkaiah Naidu further said that it was a bad day for RajyaSabha yesterday, when some members came to the well of the House and the Deputy Chairman was physically threatened and obstructed from doing his duty.

✚ **India is home to largest number of Greater One-Horned Rhinoceros: Prakash Javadekar**

- Union Minister Prakash Javadekar said India is home to the largest number of Greater One-Horned Rhinoceros in the world with population in the range of 3000 animals in Assam, West Bengal and UP.
- In his message on the occasion of World Rhino Day, Mr Javadekar said Environment Ministry has launched a National Conservation Strategy for Indian One-Horned Rhino. He added that the conservation initiatives for rhino has also enriched the grassland management which help in reducing the negative impacts of climate change through carbon sequestration.
- The National Rhino Conservation Strategy for India was launched last year to conserve the greater one-horned rhinoceros. This is a first of its kind for the species in India which aims to work for the

conservation of the species under five objectives. The objectives include strengthening protection, expanding the distribution range, research and monitoring, and adequate and sustained funding.

✚ **No permit requirement for vehicles carrying oxygen till March, 2021**

- The Ministry of Road Transport and Highways issued an order on September 21, 2020 waiving off permit requirements for vehicles carrying oxygen tanks or cylinders till March 31, 2021 in the wake of the COVID-19 pandemic.
- The decision was taken in view of certain issues brought to notice of ministry about problems being faced by certain Transport Vehicles operators for the transportation and delivery of oxygen cylinders or oxygen tanks across states or within a state.
- The move will, hence, ensure the smooth movement of vehicles carrying oxygen and further ensuring the supply of oxygen across the country. Oxygen is an important item required for the treatment of COVID-19 patients.

✚ **RajyaSabha Passes National Forensic Sciences University Bill 2020**

- The Parliament on September 22, 2020 passed the National Forensic Sciences University Bill 2020 with the RajyaSabha approving it. The LokSabha had approved the bill earlier.
- The bill proposes to establish the Gujarat Forensic Sciences University, Gandhinagar and the Lok Nayak Jayaprakash Narayan National Institute of Criminology and Forensic Sciences, New Delhi, as a National Forensic Sciences University, Gujarat. The Bill declares the University to be an institution of national importance.
- Speaking on the bill's provisions, Minister of State for Home Affairs, G. Kishan Reddy said that forensic

science plays an important role in the scientific investigation of crime incidents. He said that the university will work for the capacity building in the field of forensic science and promote research.

✚ **Piyush Goyal participates in the G-20 meeting of the Trade and Investment Ministers**

- Union Commerce and Industry & Railways Minister Shri Piyush Goyal took part in the virtual meeting of the G-20 Trade and Investment Ministers.
- Making interventions during the meeting, he called upon G-20 to play a leadership role in crafting a pathway to recover from COVID19, he said that one of the key lessons for all countries is the need to strike the right balance between their external and internal economic policies, with a view to ensuring balanced and sustainable development.
- He said that India stands ready to engage constructively with all G-20 Members to push an agenda that is inclusive and development oriented.
- Describing G20 as a significant grouping representing the majority of the world's population, its GDP and trade, Shri Goyal said that we must pursue an agenda that is universally beneficial and also takes into account the interests of Members outside the G-20. He stressed on the need to be sensitive to diverse economic realities.

✚ **India registers a Record of Highest Single day recoveries on 22 September**

- In an unprecedented surge, India has recorded the highest number of single day recoveries.
- More than 1 lakh (1,01,468) new recoveries have been registered in the last 24 hours in the country.
- In another landmark achievement, the trend of very high number of single day recoveries has sustained for the past four consecutive days.
- With this, the total number of recoveries are nearly 45

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lakh (44,97,867). This has resulted in the Recovery Rate touching 80.86%.

India, UK to hold Water Partnership Forum on 22 September

- A virtual India-UK Water Partnership Forum held to discuss ways to collaborate on issues pertaining to water conservation and infrastructure development.
- According to an official note, the inaugural address given by Indian High Commissioner to the United Kingdom, Gaitri Issar Kumar. Besides, a memorandum of understanding inked between Ganga and British Water.
- The event highlighted the strategic partnership approaches between the two countries to develop 21st-Century water infrastructure in India.

Ministry of AYUSH partners with Ministry WCD to control Malnutrition


- A Memorandum of Understanding has been signed between the Ministry of AYUSH and Ministry of Women and Child Development to control Malnutrition as a part of POSHAN Abhiyaan. The MoU will see some time-tested and scientifically proven Ayush-based solutions being adopted for controlling malnutrition in the country.
- The MoU will help in tackling the problem of malnutrition in mothers and children in the country.
- The Ministry of AYUSH and Ministry of WCD will work together towards integrating Ayush in POSHAN Abhiyaan and management of malnutrition through the principles and practices of Ayurveda, Yoga and other Ayush systems.

Government to set up Neutrino Observatory in the country: Dr.Jitendra Singh

- The central government is planning to set up a Neutrino Observatory in the country. This was informed by the Union Minister of State (Independent Charge), Atomic Energy and Space, Dr. Jitendra Singh on September 21, 2020 in a written reply in the lower house of the Parliament, Lok Sabha.
- The India-based Neutrino Observatory (INO) will be a world-class underground laboratory with a rock cover that will study the neutrinos produced in the atmosphere of the Earth.
- Construction of an underground laboratory and associated surface facilities at Bodi West Hills in the

Theni district, Tamil Nadu. The underground laboratory will comprise a large cavern of size 132m X 26m X 20m and several smaller caverns. The approach to the caverns will be by a 2100 m long and 7.5 m wide tunnel.

PM Modi pushes for digital self reliance, launches 'Ghar Tak Fibre' scheme to connect 45,945 villages across Bihar

- Prime Minister Narendra Modi launched nine highway projects and Optical Fibre Internet Services in Bihar. The optical fibre services are being provided under the scheme "Ghar Tak Fibre". These services are to be executed along with combined efforts of Common Service Centre.
- The project is to be implemented Ministry of Electronics and Information Technology under the scheme "Ghar Tak Fibre". The project will connect 45,945 villages in the state and will thus enable the Digital revolution to reach the farthest corner of Bihar.
- The scheme aims to provide optical fibre enabled internet connections to every home in the country, concentrating on the village and rural areas. During his 74th independence-day address, PM Modi had said that over 1.5 lakh village panchayats have received optical fibre connections after 2014 under the scheme.
- The CSC Wi-Fi Choupal is an initiative to provide high-speed internet connectivity to rural India. It ensures digital connectivity using Bharat Net.
-  **India aims to end tuberculosis by 2025: Health Minister at UN**
- Health Minister Dr. Harsh Vardhan has said that India has accorded high priority for ending tuberculosis by 2025, five years ahead of the Sustainable Development Goals.
- Dr. Harsh Vardhan said this while addressing Ministers of Member Nations of WHO, Heads and Representatives of UN Agencies through virtual interaction
- The Minister added that Tuberculosis has been in existence since time immemorial and continues to remain a major global public health problem. Despite the progress made over the last decade, TB remains the leading infectious killer disease worldwide.

STATE NEWS

✚ Himachal Pradesh becomes first state to provide LPG connection to everyone

- Himachal Pradesh has become the first state in the country in which every household has an LPG gas connection. Announcing this while interacting with the beneficiaries of the Himachal GrihiniSuvidhaYojana today, Chief Minister Jai Ram Thakur said that as many as 2,76,243 families were provided free gas connections under the scheme.
- This scheme, he said, was launched for those households which were not covered under the Centre's Pradhan MantriUjjawalaYojana under which connections were provided free to poor women of rural areas. "As many as 1.36 lakh families of the state benefited from the Central Government's scheme," said Thakur, adding that the availability of gas connection was saving women from the ill-effects of smoke and helping in the conservation of environment too.

✚ Tamil Nadu tops market borrowings among States in 2020-21

- According to data from the Reserve Bank of India (RBI), Tamil Nadu has raised 30,500 crores in the fiscal 2020-21 and has topped market borrowings among States in the country.
- Tamil Nadu, which has accounted for 17% of the borrowings done through the issue of bonds (known as state development loans), has been followed by Maharashtra Rs25,500 crores (14%), Andhra Pradesh Rs17,000 crores (9%) and Rajasthan Rs17,000 crores (9%).
- Tamil Nadu raised Rs1,250 crores at the low-interest rate of 6.63% for the 35-year bonds and Rs1,250 crores at the rate of 4.54% for the three-year bonds in the auction conducted by RBI.
- On July 7, Tamil Nadu borrowed an additional amount of Rs500 crores rather than the Rs2,000 crores originally planned.
- The State had planned to raise Rs2,000 crores through the issue of bonds of Rs1,000 each with tenures of 35 years and 3 years respectively.
- Tamil Nadu had an option to raise a further Rs250 crore in each of these securities, through what is known as the 'greenshoe' option.

✚ MP govt to run 'Roko -Toko' campaign for those who do not wear masks

- Madhya Pradesh will now run a Roko -Toko means stop campaign for those who do not wear masks. Now selected voluntary organizations will provide masks to the people who do not wear masks in public places and will charge an amount of Rs 20 per mask from the concerned.
- The selected organizations will be provided 100 masks created under 'Jeevan Shakti Yojana' on credit. On sale of the mask, the organizations will pay the concerned urban body at the rate of Rs 11 per mask.

✚ 206th birth anniversary of Nepali poet Bhanu Bhakta Acharya celebrated in Sikkim

- The 206th birth anniversary of Nepali poet Adikavi Bhanu Bhakta Acharya or Bhanu Jayanti is being celebrated in Sikkim.
- Bhanu bhakta Acharya was born in Nepal's Tanahu district.
- Adikavi Bhanu Bhakta Acharya laid the foundation of Nepali literature and is revered as a significant literary figure in Nepali communities.
- He is credited for translating the Ramayana from Sanskrit to Nepali, thereby making it understandable for a wide range of Nepali speaking communities globally

✚ Shipping Minister Mandaviya reviews development activities of India's first trans-shipment hub in Cochin port, Kerala

- On July 15, 2020, the Minister of State for Shipping Shri Manasukh Mandaviya reviewed the development activities of Vallarpadam terminal at Cochin. The terminal accommodates India's first trans-shipment hub.
- A Trans-Shipment Hub handles containers and stores them temporarily. Later it transfers them to other ships for onward destination.
- The Vallarpadam terminal of Cochin sea port where the hub is located is the most preferred gateway for South India and also a leading trans-shipment hub for South Asia.

✚ Indian Railways' 1st cable-stayed rail bridge "Anji Khad bridge" being constructed in J&K

- Indian Railways' Anji Khad Bridge Project is a big milestone for a better and more connected India. The

country's "first cable-stayed" Indian Railways bridge, the magnificent Anji Khad Bridge will soon connect Katra and Reasi in Jammu and Kashmir.

- The ambitious project of Indian Railways is being constructed with superior technology and engineering excellence. The country's first cable-stayed railway bridge is being developed by Konkan Railway Corporation Limited, which is a Government of India undertaking.
- The cable-stayed railway bridge is a part of the Udampur-Srinagar-Baramulla Rail Link (USBRL) project.

✚ **There will be no postal ballot facilities to electors above 65 years in Bihar Polls**

- The Election Commission will not be extending postal ballot facilities to electors above 65 years of age in the Bihar assembly poll and other bye-elections.
- The facility of optional postal ballot will be extended to electors who are above 80 years of age, voters with physical disabilities, electors engaged in essential services and those who are COVID-19 positive or are in quarantine (home or institutional) in these elections. The limit the number of voters to be served by each polling station to 1,000, for the ease and safety of voters in Covid-19 situation.
- The 1,000 voter-limitation had increased the total number of polling stations in Bihar to 1.06 lakh, a rise of 34,000, which would require deployment of 1.8 lakh more polling personnel and other additional resources including vehicles.

✚ **Odisha Government to include Transgenders under Madhu Babu Pension Scheme**

- On July 18, 2020, Odisha Government announced that transgenders are to be included under MadhuBabu Pension Yojana.
- Madhu Babu Pension Yojana is a social security scheme that was launched in the state of Odisha. Under the scheme, around 5,000 transgenders are to receive Rs 500, Rs 700 and Rs 900 per month as pension. The women currently fighting in divorce cases are also to be brought under the scheme.
- The scheme was launched in the state of Odisha in 2008. It is a merger of two pension schemes namely Revised Old Age Pension Rules, 1989 and Disability Pension Rules, 1985. Under the scheme, the state government will provide pension to the state beneficiaries. This

includes persons with disabilities, widows and now transgenders have been included.

✚ **Uttar Pradesh CM Yogi Adityanath launches employment scheme for Scheduled Castes**

- Uttar Pradesh Chief Minister Yogi Adityanath on Saturday launched 'Navin Rojgar Chhatri Yojana' for an all round development of the Scheduled Castes.
- He transferred a financial assistance of 17.42 crore online to 3,484 people under the 'Pandit Deendayal Upadhyay Swarojgar Yojana' and interacted with some beneficiaries from Rae Bareilly, Gorakhpur, Basti, Meerut, Azamgarh and Moradabad districts through video conferencing.
- The state government is extending financial help to make people self-dependent.

✚ **Maharashtra becomes the first state to use drones to inspect power lines**

- Maharashtra State Electricity Transmission Company Limited(MSETCL) has started to use drones for aerial surveillance and inspection of extra high voltage(EHV) power transmission lines and towers. Maharashtra becomes the 1st state to do so. The Union Ministry of Home Affairs and the Director General of Civil Aviation(DGCA) gave approval for this purpose.
- MSETCL becomes the 1st power utility to get approval from DGCA for powerline inspections with drones in the country
- MSETCL will use 16 drones that will fly at a maximum height of 50 metre. These drones will reduce the risk posed to its staff, as the workers earlier must use ladders and chairs to inspect transformers.

✚ **Karnataka Deputy CM, inaugurates first plasma bank under Mission COPE**

- Karnataka Deputy CM C.N. Ashwathnarayan inaugurated state's maiden plasma bank at HCG Hospital, Bengaluru as a part of Mission COPE (Covid Plasma Endeavour).
- The state government in association with HCG Hospital and COVID India Campaign has launched Mission COPE to control the spread of COVID-19 and to promote plasma donation among the recovered patients.
- Currently, there are only 4 to 5 plasma banks in India and the first was launched in New Delhi in early July 2020. The latest state to launch the plasma bank was Odisha.

✚ Punjab govt. signs MoUs with IIT Ropar for skill development

- Punjab Chief Minister Amarinder Singh Tuesday paved the way for closer cooperation between government and IIT Ropar and IIM Amritsar, particularly in the area of skill development. The Punjab government has signed a memorandum of understanding (MoU) with the Indian Institute of Technology, Ropar, in the area of skill development.
- The MoU provides for the IIT's technical education department to become an academic mentor for the state's engineering colleges at Gurdaspur and Ferozepur, Sri Guru Gobind Singh Skill Institute at Chamkaur Sahib, five government polytechnics and 10 government ITIs.
- The institute will also help the state in developing a model ITI and a model polytechnic. Others would be modelled on similar lines subsequently.
- Punjab Government helps to resolve the IIT's land acquisition-related issues, while urging the institute to develop its campus as a green campus, with extensive landscaping and afforestation.

✚ Tamil Nadu celebrates its monsoon festival 'Aadi Perukku'

- Aadi Perukku, also known as the Aadi monsoon festival, is being celebrated in Tamil Nadu.
- The festival falls on the 18th day of the Tamil month of

Adi (mid-July to mid-August) and is celebrated as a tribute to water's life-sustaining properties.

- It takes the form of thanking Cauvery river for flowing in plenty, thus ensuring a good agricultural harvest during the year.
- The festival assumes added significance in the Cauvery Delta region, where farmers also pay homage to Mother nature in the form of the majestic Cauvery river.

✚ Hyderabad ranked 16 among top 20 cities globally in CCTV Surveillance, topped in India

- Hyderabad has been ranked 16th among the "Top 20 Most Surveilled Cities globally" according to a report published by a UK-based firm. Hyderabad with its 3 lakh CCTV cameras being used to keep tab on a city that has a population of a little over 1 crore, figured 16th in the most surveilled cities.
- Taiyuan in China was ranked first with 4,65,255 CCTV cameras. Hyderabad was ranked first in India.


✚ Ladakh and J&K celebrated first anniversary of becoming UT

- On August 5, 2020, the Union Territories of Ladakh and Jammu and Kashmir celebrated their first anniversary of formation.
- On August 5, 2019, the Government of India revoked the special status to Jammu and Kashmir by modifying Article 370 of the Constitution. After the abrogation of the article, two union territories Ladakh and Jammu and Kashmir were carved out under Jammu and Kashmir Reorganisation Act 2019.

✚ HRD Minister lays foundation stone of IIM at Dhaula Kuan in Sirmour district

- In Himachal Pradesh, Union Minister of Education Ramesh Pokhriyal Nishank laid the foundation stone of Indian Institute of Management (IIM) at Dhaula Kuan in Sirmour district through video conferencing.
- The first phase of this Institute would be completed by spending an amount of 392.51 crore rupees.
- Union Government would provide all possible help to ensure that the institute emerges as the best institute of the region.
- In 2014 Union Government had taken decision to establish seven new IIMs including IIM Sirmour.

✚ Flipkart Signs MoU With UP Govt's One District, One Product (ODOP) Scheme



- E-commerce platform Flipkart signed a Memorandum of Understanding (MoU) with Uttar Pradesh Government's One District, One Product (ODOP) scheme.
- As part of the MoU, artisans, weavers and craftsmen under the One District, One Product (ODOP) scheme will be brought into the 'Flipkart Samarth' initiative. This partnership will enable the under-served communities to showcase their specialised products and crafts in the e-commerce platform.
- Rajneesh Kumar, Chief Corporate Affairs at Flipkart Group & Navneet Sehgal Additional Chief Secretary for Ministry of Micro, Small & Medium Enterprises and Export Promotion were present during the signing of MoU.
- ✚ **1.5 lakh tele-consultations completed through 'eSanjeevani' and 'eSanjeevaniOPD'**
- The initiative by the Union Health Ministry, eSanjeevani OPD, has registered 1.58 lakh online consultations within nine months of its inception. This telemedicine facility has been very much useful for the country and that is proved from the data released by the Ministry in this regard.
- Since November 2019, this platform has been operationalized in 23 states and the services now cover more than 75% of the population of the country. The rest of the states are also in the process of rolling this service out within a very short span of time. The platform has two types of teleconsultation facilities – doctor-to-doctor (eSanjeevani) and patient-to-doctor (eSanjeevani OPD).
- This scheme is being implemented under the Ayushman Bharat Health and Wellness Centre Program. The program seeks to connect all 1.50 lakh health and wellness centres in the platform using the hub-and-spoke model. As of now, around 12000 health professionals, including 2800 doctors have been imparted training to offer consultations on the national e-platform through over 3000 Health and Wellness Centres across 10 states. 250 doctors are specialists are available on a daily basis on this platform, even during the lockdown situation. This service is available only for Android apps, as of now.
- ✚ **KVIC opened First Silk Training-cum-Production Center in Arunachal Pradesh**
- The Khadi and Village Industries Commission (KVIC) has decided to open the first of its kind training and production centre of silk in Arunachal Pradesh. This centre will come up in Chullyu village in the state. The centre will be launched in the first week of September.
- KVIC has renovated an old school building in the village and converted it into a training-cum-production centre. The state government provided that school building to the commission completely free of cost to develop the centre. There will be machineries such as Charkha, silk reeling machines and warping drums in the centre. The first batch of 25 artisans has also been selected for training in the initial phases.
- This centre was conceived just six months ago and it is the brainchild of the KVIC Chairman. The idea is to provide training and then employment to the local people of the village through silk production. This will create employment opportunities in the area and also the silk produced will be sold outside.
- ✚ **Mumbai's Dadar becomes the first city to have female icons on traffic signals**
- Mumbai has become the first city in India to have women symbols on traffic signals and signage.
- Brihanmumbai Municipal Corporation (BMC) has installed traffic signals that display female icons sporting triangular frock, a shift from the default representation of men.
- Aditya Thackery, Minister for Tourism and Environment termed that the signage is "ensuring gender equality with a simple idea."
- While a first in India, countries like Germany and Australia started marking female icons in traffic signage in 2014 and 2017, respectively.
- ✚ **Delhi Airport launches 'Air Suvidha', an online portal for international passengers**
- The Delhi International Airport Limited (DIAL) has developed a first-of-its-kind web portal named 'AIR SUVIDHA'.
- This portal is meant for India-bound international arriving flyers, to enable them to fill the mandatory self-declaration form.
- Eligible passengers can also apply online for exemption from mandatory institution quarantine process.
- The AIR SUVIDHA portal will make traveling contactless as the passengers won't have to fill physical

copies of self declaration and quarantine exemption forms when they arrive in India.

✚ **Ahead Of Assembly Polls, Assam Launches Largest Direct Benefit Transfer Scheme Arunodoi**

- The Assam Government is set to roll out the Arunodoi Scheme from October 02, 2020, to provide financial assistance to around 17 lakh families in the state. This is the largest direct benefit transfer scheme till date in the state.
- Under this scheme, an amount of Rs 830 will be provided to the eligible families to buy food grains and essential food items. Around 15000-17000 families will be provided with this facility per assembly constituency. The government will have to bear Rs 210 crores per month for this scheme.
- The main aim of the scheme is to take care of the financial problems of the poor and BPL families in the state with substantial financial support. As it is a DBT scheme, there is no chance of any kind of misappropriation of funds and the end beneficiary is expected to get the support as mandated in the scheme.

✚ **First-of-its-kind Katra-Delhi Express Road Corridor to be completed by 2023**

- First-of-its-kind Katra (Union Territory of Jammu & Kashmir)-Delhi Express Road corridor works have begun and it is expected to be completed by 2023.
- It was announced by Union Minister for Development of North Eastern Region (M-DoNER), Dr. Jitendra Singh. The express Corridor is expected to reduce the travel time between Katra and Delhi to around six and half hours, the total outlay of the project is Rs. 35, 000 crores.

✚ **Indian Railways begins construction of world's tallest pier bridge across river Ijai in Manipur**

- As a part of 111 kilometre-long Jiribam-Tupul-Imphal line project, Indian Railways' North East Frontier Railway zone is constructing the world's tallest pier bridge, having height of 141 metres, across river Ijai in Manipur with an outlay of Rs 280 crore. After completion, it will surpass the existing height record of 139 meters of the Mala – Rijeka Viaduct, Montenegro in Europe.
- The 703 meters long bridge is located at the hilly terrain of Marangching village in Noney district, about 65 km west of Imphal, Manipur. The project will be completed in March 2022.

✚ **Nagaland Government Rolls-Out Centralized e-commerce platform "Yellow Chain"**

- On the occasion of Independence Day, the Chief Minister of Nagaland, Neiphiu Rio launched "Yellow Chain". Yellow Chain is a centralized e-commerce platform, to promote local business and entrepreneurship in the State.
- Yellow Chain will act as an integrated platform for the people of the state, where any Seller/Service Provider/Individual/Group can register themselves and upload their products, trades, skills, services etc to enable the citizens/buyers to have access to their Service or Product.
- It may include Home service(Barber, Electrician, Plumber, Painter, Carpenter, Water Service etc.), Delivery service, IT Products & Services, Cab & Taxi Service, Health Care & Education, Fast food & Catering, Bakeries & Confectioneries, Grocery Stores, Local Product/Produces, Trainings, Pre-owned Products, Real Estate, Rentals etc.

✚ **Uttar Pradesh's Manduadih railway station to be renamed as Banaras**

- Ministry of Home Affairs (MHA) approved the renaming of Manduadih Railway Station in Uttar Pradesh (UP) as 'Banaras'.
- In 2019, Former Union Minister Manoj Sinha had written to UP Chief Minister Yogi Adityanath requesting the change in name of the Manduadih Railway Station.
- Manduadih is a place in Varanasi situated about four kilometres from Varanasi Cantonment Station.

✚ **President Gives Nod For Changing Name Of HRD Ministry To Ministry Of Education**

- President Ram Nath Kovind notified Union Cabinet's decision to rename Ministry of Human Resource Development (MHRD) as Ministry of Education.
- A gazette notification published said the President had given his nod to changing the name. On July 29, the Union Cabinet approved a new education policy and took some major decisions including the renaming of the Ministry of Human Resource and Development (MHRD) as the Ministry of Education.
- In exercise of the powers conferred by clause (3) of article 77 of the Constitution, President Ram Nath Kovind amended the Government of India (Allocation of Business) Rules, 1961 by Government of India

(Allocation of Business) Three Hundred and Fifty Sixth Amendment Rules, 2020, thereby, changing the name of the Ministry of Human Resource Development (MHRD) as Ministry of Education.

- This renaming of ministry was among the key recommendations of the draft new National Education Policy (NEP), which was also cleared by the Union Cabinet in July 2020.

✚ **Two over bridges of Ahmedabad named after late Arun Jaitley, Sushma Swaraj**

- In Gujarat, two over bridges of Ahmedabad city have been named after late Arun Jaitley and Sushma Swaraj. The Railway over the bridge in Ranip area of the city will be known as Atmanirbhar Gujarat Railway Flyover.
- The newly built flyover at Income Tax circle will be known as Arun Jaitley flyover, while another flyover at Anjali crossroad will be known as Sushma Swaraj Bridge.

✚ **Chhattisgarh The Cleanest State, Indore Creates Record by Winning Title of Cleanest City Fourth Time in A Row**

- Chhattisgarh has been declared as the cleanest state of the country as per the Cleanliness Survey 2020 organized by Union Housing and Urban Affairs Ministry. Chhattisgarh has bagged 14 national awards in various categories. The state had taken many initiatives to achieve this success
- In Chhattisgarh, 100% door to door garbage collection was ensured.
- All 166 municipal bodies are ensuring collection of

waste from every household and 100% disposal of the same in SLRM center.

- 3R Principle- Residue, Reuse and Recycle was implemented in all the urban bodies through innovations such as Neki Ki Diwar, Bartan Bank, Home Composting. Waste pickers were given employment under the Mission Clean City Scheme.

✚ **Assam govt launches SVAYEM scheme to provide self-employment to around 2 lakh youths of state**

- In Assam, the State Government re-launched a scheme to provide self-employment to around two lakh youths of the state. Known as Swami Vivekananda Assam Youth Empowerment (SVAYEM), it would provide 50 thousand rupees each as seed money to selected youths to start business ventures. The Assam Government is launching the redesigned SVAYEM with a budget of 1,000 crore rupees which will be spent in the next three months without any banking linkage.
- Those seeking to avail benefits of the scheme will be able to register themselves at a new portal which will be launched on September 16.
- Youths up to 40 years with the minimum qualification of matriculation would be able to get the benefit of SVAYEM scheme.

✚ **Punjab Govt Launches 'I Rakhwali' App**

- The State Forest Department of Punjab has launched a mobile application named 'I Rakhwali' to strengthen its drive to preserve and maintain the environment in Punjab
- The app was launched by the Punjab Forest Minister Sadhu Singh Dharamsot.
- The main aim of 'I Rakhwali' app is to ensure greenery and protect the environment in Punjab as well as inspire people to plant more trees to safeguard the state forest area.

✚ **Tamil Nadu govt releases policy for electronics & hardware manufacturing**

- The Tamil Nadu Chief Minister Edappadi Palaniswamy released the state's Electronic Hardware Manufacturing Policy-2020. A target is fixed in the new policy for the manufacturing of electronic goods worth 100-billion US Dollars by the year 2025.
- It envisages making the state contribute 25 percent of the country's total electronic hardware export. It aims at attracting semiconductor fabrication units to the state.

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- Providing a 30-percent capital subsidy, 50 percent grant for taking land on lease, 5-percent interest grant for term loans and a monthly financial aid for the first-time trainees in the sector for six months at the rate of Rs. 4,000 for men and Rs. 6,000 for women are some of the features in the new policy. Mobile phones, LED's, fabless chips, printed circuit boards, solar photovoltaic cells and medical and automobile electronics are some of the areas that are being given focus in the new policy.
- ✚ **At 96.2%, Kerala tops India's literacy rate chart again, Andhra ranks last at 66.4%**
 - With 96.2 percent literacy, Kerala has once again emerged as the most literate state in the country, while Andhra Pradesh featured at the bottom with a rate of 66.4 percent, showed a report based on National Statistical Office (NSO) survey. The report on 'Household Social Consumption: Education in India as part of the 75th round of National Sample Survey – from July 2017 to June 2018' provides for state-wise detail of literacy rate among the persons aged seven years and above.
 - According to the study, after Kerala, Delhi has the best literacy rate at 88.7 percent, followed by Uttarakhand's 87.6 percent, Himachal Pradesh's 86.6 percent, and Assam's at 85.9 percent.
 - On the other hand, Rajasthan is the second-worst performer with a literacy rate at 69.7 percent, followed by Bihar at 70.9 percent, Telangana at 72.8 percent, Uttar Pradesh at 73 percent, and Madhya Pradesh at 73.7 percent. The study has pegged the overall literacy rate in the country at about 77.7 percent.
- ✚ **Telangana, Haryana states take several activities under Ek Bharat-Shreshtha Bharat programme**
 - Under the Ek Bharat-Shreshtha Bharat programme, Telangana and Haryana States have achieved synergy and artists, students and literary personalities learnt arts, language and culture of each other to a large extent. Telangana and Haryana states have taken up several activities under the Ek Bharat-Shreshtha Bharat programme and achieved the objective to a large extent during the past few years.
 - Launched by Prime Minister Narendra Modi in 2015, the programme provided the two states a perfect platform to promote the spirit of national integration and learn each other's language, art, culture, literature and know largely about the way of life of each other.
- ✚ **Punjab Govt rolls out Smart Ration Card Scheme**
 - Punjab launched the Smart Ration Card Scheme to cover 1.41 crore beneficiaries across the state, Punjab Chief Minister Capt. Amarinder Singh announced a separate state-funded scheme to provide subsidised ration to nine lakh beneficiaries not covered under the National Food Security Act (NFSA).
 - With this, the total number of beneficiaries in the state would go up to 1.50 crore, the Chief Minister announced, while rolling out the smart card scheme under which 37.5 lakh cards would be distributed to the eligible beneficiaries this month.
- ✚ **Rajasthan govt and SIDBI sign pact to develop MSME ecosystem**
 - Rajasthan's Department of Industries and SIDBI will work together to provide financial, technical, marketing and export support to MSMEs in the state.
 - The Small Industries Development Bank of India (Sidbi) has signed a memorandum of understanding (MoU) with the Rajasthan government to develop the MSME ecosystem in the state.
 - The MSME Act was amended to promote industries and exempt such businesses from all kinds of permissions and inspections for three years.
- ✚ **Arrest, search without warrant under UP's new special security force rules**
 - A special force will be set up in Uttar Pradesh that can search and arrest without a warrant, said the government on Sunday. Called the Special Security Force, the government plans to launch it within the next three months.
 - The force will be deployed for the security of strategic and vital installations, high court, district court, state government administrative premises, religious spots, Metro Rail, airports, banks, industrial undertakings and any other establishment notified by the state government.
 - The state legislative assembly passed the Uttar Pradesh Special Security Force Bill-2020 in the monsoon session, paving the way for constitution of the specialised force.
- ✚ **Chhattisgarh to set up specialised police unit to counter Maoists in Bastar**
 - A specialised unit of Chhattisgarh Police's 'Bastar Special Force' may soon be introduced for Maoist-

affected districts which will comprise of local youths from the interiors of insurgency-hit Bastar division.

- Chief minister Bhupesh Baghel directed the senior officers of the police department to raise 'Bastar Special Force' by recruiting local boys from sensitive areas.
- The Bastar division comprises seven districts - Bastar, Kanker, Kondagaon, Dantewada, Narayanpur, Sukma and Bijapur and each one of them has been facing Maoist problems since the 1980s.
- Earlier in 2016, the Central Reserve Police Force (CRPF) raised the Bastariya Battalion, to counter insurgency in which local tribals were recruited.

Delhi airport now has India's first exclusive terminal for private jets

- India's first exclusive private jet terminal was inaugurated by Union Civil Aviation at the Indira Gandhi International Airport in Delhi on September 17, 2020. The exclusive terminal will handle flight operations of private jets.
- The exclusive terminal has 57 parking bays and so can handle up to 150 private jet flights per day. Before the pandemic, the Delhi airport was handling the operations of around 40 "general aviation" flights per day and it is currently handling about 20 such flights. The flight operations of private jets are classified under the "general aviation" category.
- The new and exclusive private jet terminal will enable smooth movement of business jets and chartered aircraft. The inauguration of the terminal fulfills a long-

pending demand of the Indian billionaires, who have been since long seeking friendlier skies with a network of airports just for private jets.

Cricketer Suresh Raina to set up cricket schools in J&K

- International cricketer Suresh Raina called on Lieutenant Governor Manoj Sinha in Srinagar yesterday. The celebrity cricketer, on the request of Lt Governor, agreed to set up five schools in Kashmir division and an equal number in Jammu division to train the aspiring cricketers, particularly the youngsters from remote areas of the Union Territory of Jammu and Kashmir.
- The Lt Governor appreciated the gesture of the cricketer and also informed him of the government's resolve of developing sports culture in the Union Territory and said with sports and education, we shall give a new direction to the talented youth of J&K'.

Lok Sabha passes Jammu and Kashmir Official Languages Bill, 2020

- Lok Sabha passed the Jammu and Kashmir Official Languages Bill, 2020. The bill aims to make Kashmiri, Dogri, Hindi, English and Urdu as the official languages of the Union Territory of Jammu and Kashmir.
- The earlier the official language for the Union territory was only Urdu.
- Lieutenant Governor of Jammu and Kashmir had informed the Centre that people across the Union Territory had been demanding to include the languages they speak and understand as their official language.



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INTERNATIONAL NEWS

✚ Bangladesh bans free internet for social media to stop 'unhealthy' competition

- The Bangladesh Telecom Regulatory Commission (BTRC) has directed the telecom companies to stop free internet services to its subscribers for accessing social media.
- The regulatory authority asked the telecom service providers to stop the free-internet service because it gives rise to unhealthy competition between the companies.
- The authority also stated that the facility was being used by some people for carrying out criminal activities on social media.

✚ India and Afghanistan inks 5 MoUs for the development of educational infrastructure

- India and Afghanistan signed five Memorandum of Understanding (MoUs) on July 5, 2020. The MoUs between the two countries have been signed for the development of educational infrastructure in 4 provinces of Afghanistan namely Farah, Nouristan, Kapisa, Badakhshan.
- The five MoUs were signed by Indian Ambassador Vinay Kumar, Higher Education Minister Abdul Tawab Balakarzai, Afghan Economy Minister Mustafa Mastoor, and Deputy Education Minister Abdul Subhan Raouf.
- As per the Indian embassy, the government of India remains committed to taking forward the India-Afghanistan Development Partnership based on the people of Afghanistan and the national priorities of the government.

✚ Russia becomes first nation to complete human trials of Coronavirus vaccine

- Russia has become the first nation to successfully complete the human trials of COVID vaccine. Russia's COVID vaccine has proven to be effective, as per the results of the trials.
- Chief Researcher Elena Smolyarchuk informed on July 12, 2020 that the human trials of Russia's COVID vaccine have been completed and the volunteers will be discharged soon. Smolyarchuk is the head of Center for Clinical Research on Medications at Russia's Sechenov University.

- Smolyarchuk confirmed that the research has been completed and it proved that the vaccine was safe. The first group of volunteers is expected to be discharged on July 15, while the second group will be discharged on July 20.

✚ Iran drops India from Chahbahar Rail Project due to delay in funding

- India has been dropped out from the construction of a railway line from Chahbahar port to Zahedan, along the border with Afghanistan, as the Iranian government has decided to proceed with the construction on its own.
- The agreement was signed by Iran and India four years ago to build a railway line. As per the Iranian government, the decision has been taken because of the delay in funding and the start of the project from the Indian government.

- Mohammad Eslami, Iranian Transport and Urban Development Minister has already inaugurated the track laying process for Chahbahar-Zahedan line which will be of 628 km. The line will be extended to Zaranj across the border in Afghanistan.

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✚ UK bans its companies from sourcing 5G equipment from Chinese telecom company Huawei

- The UK has banned its companies from sourcing 5G equipment from Chinese telecom company Huawei. The move comes despite Beijing's threat to retaliate to any such action by Britain.

- The new guidelines require the British telecom operators to remove all 5G-related equipment, supplied by the Chinese company, from their infrastructure by 2027.
- The cumulative cost of the actions against the Chinese telecom giant would come to around £2 billion.

South American country Suriname elects Indian-origin 'Chan' Santokhi as President

- South American country Suriname brought an end to dictatorial rule by electing a new President Chan Santokhi. Santokhi is an Indian-origin former police chief, who won a landslide victory in the election that took place in May this year.
- 61-year-old Santokhi belongs to the Progressive Reform Party and sworn in as President on July 16. Santokhi was the sole nomination for President of Suriname.

India-Israel sign agreements to expand cooperation on Cyber Security

- India and Israel signed agreements to expand their collaboration in dealing with cyber threats. The agreement was signed between Director General of Israel's National Cyber Directorate (INCD) and India's Ambassador to Israel Sanjeev Singla.
- The agreement also involved Indian Computer Emergency Response Team (CERT) that operates under Ministry of Electronics and Information Technology and INCD. The agreement will expand the scope of exchange of information between the countries on cyber threats.
- The agreement lays down cooperation in capacity building and mutual exchange of best practices in the field.

India forms "Air travel Bubble" with US, UK, UAE, Germany and France

- Union Civil Aviation Minister Hardeep Singh Puri announced that India is to resume operation of international commercial flights with France and US. The Government of India has signed agreements with US, UK, France and countries in UAE. Negotiations with Germany is in its final stages. The Ministry of Civil Aviation has planned to bring down the air travel charges by 25%.
- Under the agreements signed with the countries, United Airlines and Delta are to operation from the US. The Air France is to operate from France. No UK based airlines are to operate to India. Rather, Air India will fly to UK.

Lufthansa of Germany will operate from Germany. Under the agreements signed with the countries, United Airlines and Delta are to operate from the US.

- According to the agreement signed, India is to allow only overseas citizens, Indian nationals and card holders and a certain category of people with business and diplomatic visas. People with valid tourist visa will not be allowed to enter India by the flights being scheduled.

Tunisia's Prime Minister Elyes Fakhfakh resigns

- Tunisian Prime Minister Elyes Fakhfakh resigned. Ennahdha had earlier tabled a no-confidence motion against Fakhfakh, who took office in February after winning approval from lawmakers following four months of deadlock.
- He is currently under investigation over allegations of conflict of interest of owning shares in companies that had received public contracts.

Rose Christiane Ossouka Raponda appointed as Gabon's First Woman Prime Minister

- Ali Bongo Ondimba, President of Gabon appointed Rose Christiane Ossouka Raponda(56), as the First Women Prime Minister of Gabon succeeding Julien Nkoghe Bekale. She is the sixth Prime Minister under Bongo's Presidency since 2009.
- Raponda is an economist in public finance from Gabonese Institute of Economy and Finance.

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- Raponda has served as Budget Minister since 2012. She was elected as First Woman Mayor of Libreville (Capital of Gabon), from Bongo's Gabonese Democratic Party in 2014.

✚ **Turkmenistan gets observer status in World Trade Organization**

- Turkmenistan has been granted Observer status by the World Trade Organization (WTO) General Council. Turkmenistan has become the last former Soviet republic to establish formal ties with the trade body, a WTO Spokesperson said yesterday.
- The Central Asian country filed a request for Observer status in May and expressed willingness to trigger the talks on accession to the WTO within five years.
- Neighbouring Central Asian countries -- Kazakhstan, Kyrgyz Republic, Tajikistan and Afghanistan have acceded to the WTO, while Uzbekistan has been in on-and-off negotiations on WTO accession since 1994.

✚ **Nicaragua becomes the 87th Country to sign the International Solar Alliance Framework Agreement**

- The Republic of Nicaragua became the 87th country to sign the International Solar Alliance (ISA) Framework Agreement, an initiative to promote sustainable energy, led by India.
- E. Jaime Hermida Castillo, Permanent Representative to the UN of the Republic of Nicaragua, signed the Agreement at the Permanent Mission of India to the United Nations, New York.
- On 30th November 2015 the initiative was jointly launched by Narendra Modi, Prime Minister of India and Francois Hollande, former French President at the United Nations (UN) Climate Change Conference held in Paris.

✚ **UK to issue coin in honour of Mahatma Gandhi**

- Amid growing interest in recognizing the contributions of people from the BAME community (Black, Asian and minority ethnic) Britain is considering minting a coin to remember Mahatma Gandhi.
- Rishi Sunak Britain's current Finance Minister issued an order in a letter to the Royal Mint Advisory Committee (RMAC) to pursue recognition of individuals from the BAME community.
- Taking a step ahead in following the order RMAC will mint a coin to commemorate Gandhi. While remembering Mahatma Gandhi the officials from the

department said in a statement, "Often referred to as "Father of the Nation" Mahatma Gandhi, was born in the year 1869.

✚ **Trump Suspends H-1B and other Visas that Allow Foreigners to Work in the U.S.**

- US President Donald Trump has signed an executive order that bans federal agencies from hiring foreign workers especially those on H-1B visa on contracting or subcontracting.
- The unprecedented move is followed by a month old announcement by the Trump government on June 23 where the administration announced that the H-1B visas along with other types of foreign work visas will remain suspended until the end of 2020 to protect American workers in a crucial election. This new restriction took effect from June 24.
- Also recently a federally owned corporation in the US called Tennessee Valley Authority in a press release announced that the company will outsource 20 per cent of its technology jobs to companies based in foreign countries. Through this new announcement, the US was going to witness another 200 American workers losing their jobs over the next five year.

✚ **UK's Envoy To India Philip Barton Promoted As UK's Foreign Office Minister**

- British high commissioner to India Philip Barton on Monday got appointed as the permanent under-secretary to head the newly merged Foreign, Commonwealth and Development Office. This new appointment of Sir Philip Barton as the Permanent Under-Secretary of the new ministry came just after the approval of United Kingdom's Prime Minister Boris Johnson and Foreign Secretary Dominic Raab.
- UK Prime Minister Boris Johnson has earlier announced to the parliament that the Foreign and Commonwealth Office (FCO) and the Department for International Development (DFID) will merge to form the Foreign, Commonwealth and Development Office (FCDO). This new ministry called FCDO will be established in 2020 and it will be led by the Foreign Secretary. The function of the new ministry will involve a combined function of DFID and FCO.

✚ **In landmark move, Prime Minister Imran Khan unveils 'new political map' of Pakistan**

- Pakistan recently released a new political map claiming the entire territory of Jammu & Kashmir, and part of

Gujarat including the erstwhile state of Junagadh as part of its territory.

- In recent times in the wake of the global pandemic when the whole world is fighting against the deadly virus in unison, our neighbours are in a race to occupy our territory. When India is all set to celebrate, the first anniversary of its decision to revoke the special status of Jammu and Kashmir on 5th August then our neighbour Pakistan a day before the anniversary has made a controversial change in their political map inviting arguments and disputes.
- This is the second such map revising territorial claims in the South Asian region. Before this, our neighbour in the north "Nepal" printed a political map showing the Kalapani region of Pithoragarh district as part of its sovereign territory.

US Conducts Test Flight of Unarmed Minuteman 3 Missile

- United States (US) Air Force conducted a scheduled test launch of an LGM-30G Minuteman III, an intercontinental ballistic missile (ICBM) carrying a load of three unarmed reentry vehicles, from Vandenberg Air Force Base in California, US to a target in the Pacific Ocean.
- Missile's three reentry vehicles traveled 4,200 miles (6,759 kilometers) to the Kwajalein Atoll in the Marshall Islands as part of a developmental test. Minuteman III, manufactured by Boeing is a long-range, solid-fuel, three-stage ICBM with the capability to carry single or multiple nuclear warheads.

Rajapaksa brothers win by landslide victory in Sri Lanka's election

- Prime Minister Mahinda Rajapaksa-led Sri Lanka People's Party (SLPP) registered a landslide victory in the Sri Lankan Parliamentary Elections on August 5, 2020. The party and its allies secured two-thirds of the seats at the elections.
- Sri Lanka People's Party (SLPP) won 145 seats in the 225-member parliament, while the allies managed to clinch more than five seats. Out of the total vote percentage, SLPP got around 59 percent of the popular vote, while SJB (Samagi Jana Balawegaya) garnered around 23 percent of votes. The SJB is an offshoot of UNP, which was formed earlier this year.

Mauritius declares state of environmental emergency after oil spill

- Mauritius' Prime Minister Pravind Jugnauth declared a state of environmental emergency on August 7, 2020 after a shipwreck caused massive fuel spill.
- A Japanese-owned ship, which ran aground on July 25, has been leaking tons of oil into the Indian Ocean. The ship is reportedly carrying nearly 4000 tons of fuel oil and 200 tons of diesel on board.
- The Mauritius PM made the brief statement by tweeting that Mauritius does not have the skills and expertise to refloat stranded ships, so he has asked for help from France.
- Mauritius' Ministry of Environment has set up a committee to identify how best to orchestrate the cleanup. The ministry warned the public to stay away from the affected area because of toxic fumes.

Bangladesh to construct monument for Indian soldiers martyred in 1971 Liberation War

- Bangladesh will construct a memorial for the Indian soldiers martyred during the country's liberation war in 1971. The memorial will be constructed coinciding with the 50th anniversary of the liberation of Bangladesh.
- Liberation War in Bangladesh, was a revolution and armed conflict sparked by the rise of the Bengali nationalist and self-determination movement during the 1971 Bangladesh genocide. It resulted in the independence of the People's Republic of Bangladesh.
- The war began after the Pakistani military in West Pakistan launched Operation Searchlight against the people of East Pakistan on the night of 25 March 1971.

Lebanese PM resigns after protests erupt following Beirut Blast

- Lebanon's Prime Minister Hassan Diab has resigned from his post in the wake of a major blast in Beirut that has triggered public outrage. The Prime Minister's resignation follows a weekend of anti-government protests after the August 4 explosion in Beirut's port that decimated the facility and caused widespread destruction, killing more than 160 people and injuring about six thousands.
- Diab's government was formed in January this year after his predecessor, Saad Hariri, stepped down in October last year in response to the demonstrations.
- President Michel Aoun has accepted the resignation of the Diab government and asked it to stay on in a caretaker capacity until a new cabinet is formed.

✚ **Saudi Arabia cuts off loan, oil supply to Pakistan; end of decade-long ties**

- With Saudi Arabia ending loan and oil supply to Pakistan, the decade-long friendship between the two countries has finally ended.
- Pakistan was also made to pay back USD 1 billion to Saudi Arabia, which was part of a \$6.2 billion package announced by Saudi Arabia in November 2018, which included a total of \$3 billion in loans and an oil credit facility amounting to \$3.2 billion.
- The deals were then signed when Crown Prince Mohammed Bin Salman made a visit to Pakistan in February last year.

✚ **Indian-origin senator "Kamala Harris" named US Vice Presidential candidate for Democratic party**

- In the United States, Democratic Presidential nominee Joe Biden has named Indian-origin senator Kamala Harris as his Vice-Presidential running mate.
- Joe Biden made history by selecting the first black woman to compete on a major party's presidential ticket. Kamala Harris is currently the US Senator from California.
- If elected, Kamala Harris would be the first ever woman to be the Vice President of the United States and the first ever Indian-American and African Vice President of the country.

✚ **Russia, Brazil agree to cooperate in production of world's first coronavirus vaccine Sputnik V**

- Russia and Brazil have agreed to cooperate in the production and marketing of the world's first registered coronavirus vaccine 'Sputnik V'. The Russian Direct Investment Fund said that the cooperation agreement was signed with the Brazilian State of Parana on August 12, 2020.
- Under the strategic agreement, the Russian Direct Investment Fund together with pharmaceutical companies in the state of Parana will organise the production of the Sputnik V vaccine and its distribution in Brazil and other Latin American countries.
- The Russian Health Ministry registered the world's first COVID-19 vaccine- Sputnik V on August 11, 2020.

✚ **Greek and Turkish Warships in "Mini Collision" in the eastern Mediterranean**

- A Greek and Turkish warship got engaged in a mini-collision during a standoff in the eastern Mediterranean.

This was shared by a Greek Defence source who described the incident as an accident.

- Tensions rose in the Eastern Mediterranean region after Turkey sent a survey vessel to the region, escorted by warships, to map out the sea territory for possible oil and gas drilling in an area that is claimed by both Greece and Turkey.

✚ **Luis Rodolfo Abinader sworn in as 54th President of Dominican Republic**

- Luis Rodolfo Abinader Corona has been sworn in as the 54th President of Dominican Republic. Luis Rodolfo Abinader is a businessman who has never held any other elected office. He succeeds Danilo Medina of Liberation Party.
- The 53-year old Luis Rodolfo Abinader was elected to the four-year term on July 5, which ended the 16-year run in power by the Center-Left Dominican Liberation Party (PLD). He finished second in the 2016 President election. Abinader's Modern Revolutionary Party (PRM) won the elections with 53% vote, while Gonzalo Castillo who was the candidate of the ruling PLD got 37.7%.
- The swearing-in ceremony was attended by US Secretary of State Mike Pompeo.

✚ **Keith Rowley Becomes Prime Minister of Trinidad and Tobago for a 2nd Consecutive Term**

- Keith Rowley sworn in as Prime Minister of the Republic of Trinidad and Tobago for a 2nd consecutive 5-year term at the President's House, following victory in general elections held on August 10, 2020. In addition to him, his new cabinet ministers were also sworn in. He is from the ruling People's National Movement (PNM).
- The new cabinet sworn in was delayed due to requests for recounts of ballots.
- As per the preliminary result PNM won 22 of the 41 electoral seats, while the opposition United National Congress (UNC) led by former Prime Minister Kamla Persad -Bissessar won 19 seats. Keith Rowley's cabinet consisted of young and experienced politicians like ColmImbert, Finance minister; Franklin Khan, Minister of Energy and Energy Industries; Camille Robinson-Regis, Minister of Planning and Development and Attorney General Faris Al-Rawi.

✚ **Donald Trump announces Wilmington as first World War II Heritage City**

- US President Donald Trump announced Wilmington in southern US state North Carolina as the first World War II Heritage City at a ceremony held to mark the 75th anniversary of the end of World War II.
 - During the war, Wilmington was the site of the North Carolina Shipbuilding Company, which built 243 ships in five years as part of the federal government's emergency shipbuilding program, according to a The Hill report.
 - The President signed legislation last year directing the secretary of the interior to each year designate at least one city as an American World War II Heritage City based on contributions made to secure victory in the war.
- ✚ **Typhoon Haishen wreaks havoc in South Korea**
- A powerful typhoon damaged buildings, flooded roads and knocked out power to thousands of homes in South Korea after battering islands in southern Japan and injuring dozens of people.
 - The Korea Meteorological Administration said typhoon Haishen was passing waters off the eastern coastal city of Sokcho.
 - Japan's Fire and Disaster Management Agency said at least 38 people were injured, five of them seriously, after Haishen lashed southwestern Japan over the

weekend with strong winds and rain.

✚ **Bangladesh launches campaign against fake information & rumours**

- The Bangladesh government has launched a campaign named 'Asol Chini' or 'real-sugar' to fight fake information and rumour spreading on social media. It is very difficult to find out the truth in the whirlwind of fake information and rumours on the online media.
- It can cause social unrest and loss of property and life.
- The project is aimed to stop rumours and fake information to spread. The campaign aims to create digital literacy to stop fake information and rumours. A digital platform Durbar21.org has been created for this purpose.

✚ **US cancels over 1,000 visas for Chinese nationals citing security**

- The United States has revoked visas for more than 1,000 Chinese nationals under a May 29 presidential proclamation to suspend entry from China of students and researchers deemed security risks.
- The visa action was being taken under a proclamation President Donald Trump made on May 29 as part of the US response to China's plans to impose national security legislation on Hong Kong.
- It says that China is involved in a wide-ranging and

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heavily resourced campaign to acquire sensitive United States technologies and intellectual property to boost and modernize its own military capabilities.

✚ **Bahrain becomes latest Arab nation to recognise Israel**

- Bahrain has become the latest Arab nation to agree to normalise ties with Israel as part of a broader diplomatic push by President Donald Trump.
- Trump announced the agreement following a three-way phone call he had with Israeli Prime Minister Benjamin Netanyahu and Bahrain's King Hamad bin Isa Al Khalifa.
- The three leaders also issued a brief six-paragraph joint statement, attesting to the deal.
- Like the Abraham accord with the UAE, a peace deal between Israel and Bahrain would normalise diplomatic, commercial, security and other bilateral relations.

✚ **Yoshihide Suga picked by Japan's governing party to succeed Shinzo Abe**

- Yoshihide Suga was elected as the new head of Japan's ruling party, virtually guaranteeing him parliamentary election as the country's next prime minister. Suga received 377 votes in the ruling Liberal Democratic Party election to pick a successor to Prime Minister Shinzo Abe, who announced last month that he would resign due to health problems.
- The other two contenders received a combined 157 votes.
- Suga is actually known for his iron-fist approach to getting jobs done as a policy coordinator and influencing bureaucrats by using the centralised power of the prime minister's office.

✚ **Bangladesh govt allows limited export of Hilsa fish to India**

- Bangladesh Commerce Ministry has given special permission for traders to export Hilsa fish to India on a limited scale in view of the forthcoming Durga Puja. The Commerce Ministry has allowed nine exporters to send a total of approximately 1,500 tonnes of Hilsa to India.
- The export will be allowed till 10th of October.
- Bangladesh had imposed a ban on the export of Hilsa in 2012.

- However, as a special measure, last year also export of 500 tonnes of Hilsa to India was permitted by the government around the time of Durga Puja.

- Hilsa or 'Ilish' is considered a delicacy in Bangladesh and West Bengal.

- Bangladesh has a share of close to 75 per cent in the production of Hilsa fish in the world.

✚ **Nepal plans to resume passenger railway services after 7-year suspension**

- Nepal is planning to resume passenger railway services after a 7-year suspension after it received two sets of rails from India. The Diesel-Electric Multiple Unit rail sets that Kathmandu had purchased from India arrived in Janakpur city yesterday.
- Director General at the Department of Railway Balram Mishra said, it would take at least one and half months to restart the services, as it was currently working to recruit necessary human resources. The Department has planned to recruit over 200 staff gradually. It will be the country's first ever broad-gauge passenger railway service. The service will start from Kurtha, an area close to Janakpur town to Jayanagar, a town bordering India.
- There was an operation of Janakpur-Jaynagar railway service in the past but on a narrow gauge line. The service was completely halted seven years ago.

✚ **US banned TikTok and WeChat downloads from app stores**

- TikTok and WeChat will be banned from US app stores, unless President Donald Trump agrees to a last-minute deal. The Department of Commerce said it would bar people in the US from downloading the messaging and video-sharing apps through any app store on any platform.
- The Trump administration says the companies threaten national security and could pass user data to China. But China and both companies deny this.
- WeChat will effectively shut down in the US, but people will still be able to use TikTok until 12 November, when it could also be fully banned.

✚ **US Imposes Sweeping New Sanctions on Iran**

- The United States on September 21, 2020 imposed new sanctions on Iranian officials and entities after its effort to reimpose UN sanctions on Tehran was largely rejected. The new sanctions were imposed under a new executive order issued by US President Donald Trump,

which is aimed at deterring conventional arms transfers to Iran.

- US Secretary of State Michael Pompeo said in a statement that the UN arms embargo on Iran is now reimposed indefinitely and we will ensure that it remains in place until Iran changes its behaviour.
- Pompeo said that the new executive order gives the US tools to hold accountable actors who seek to evade the embargo. Some of the sanctions have been issued against the Iranian Ministry of Defence and embattled Venezuelan leader Nicolas Maduro.

✚ **Saudi Arabia suspends travel to and from India, Brazil and Argentina due to Pandemic**

- Saudi Arabia on September 23, 2020 suspended travel to and from India, Brazil and Argentina. The decision has been taken due to rising COVID-19 cases in the three nations.
- The Gulf nation has also barred people who have travelled to any of these three countries 14 days before their arrival in the Kingdom. The information was relayed through an official circular.
- The Saudi Travel ban comes as the Union Health Ministry announced that India accounts for 17.7 percent of global COVID-19 cases. The Ministry informed that India also has the highest share of global recoveries, almost 19.5 percent.

✚ **Bougainville elects former rebel chief Ishmael Toroama as its new president**

- Former rebel military commander Ishmael Toroama has been elected president of Bougainville, an autonomous part of Papua New Guinea, electoral officials say, and is set to lead talks seeking independence.
- The general election was the first since Bougainville voted overwhelmingly for a separation from PNG at the end of last year, with Mr Toroama defeating an open field, the Bougainville Electoral Commissioner.
- Bougainville, a mineral-rich and lush group of islands in the South Pacific, has developed little since a decade-long civil war that claimed as many as 20,000 lives came to an end in 1998.

✚ **India expresses concern over raging military conflict between Armenia, Azerbaijan**

- For almost four decades, Armenia and Azerbaijan have been battling over a piece of land situated in the mountainous region of south Caucasus. The dispute over

Nagorno Karabakh that began in 1988 has over the years caused massive human rights violations, a severe refugee crisis and impacted the economies of both the Transcaucasian republics.

- The issue flared up once again this week, resulting in more deaths and destruction.
- Reportedly, close to a hundred lives have been lost between civilians and Armenian combatants. Azerbaijan is yet to release data on its military losses.
- India has expressed its concern over reports of resumption of hostilities in the Nagorno-Karabakh region of the Armenia-Azerbaijan border which took place in the early hours of September 27.

✚ **Russia Successfully tests new 'Tsirkon' Hypersonic Missile**

- Russia has successfully test-fired its highly touted hypersonic cruise missile called Tsirkon in the waters of northwestern Russia.
- Chief of General Staff of the Armed Forces Valery Gerasimov reported to President Vladimir Putin on his 68th birthday that the Tsirkon's launch from a guided missile frigate "directly hit" its intended target.
- The missile hit its target at a distance of 450 kilometres (280 miles) in four and a half minutes after reaching hypersonic speeds of more than Mach 8.

✚ **King of Jordan Abdullah II names his policy adviser Bishr al-Khasawneh country's new Prime Minister**

- Jordan's King Abdullah II designated his chief policy adviser to form a new government amid criticism of the previous government's handling of the virus pandemic.
- King of Jordan, Abdullah II ibn Al Hussein has appointed Bishr al-Khasawneh, policy advisor to the king, as new Prime Minister of the country. His appointment comes after King Abdullah II ibn

✚ **India, Chile hold first joint commission meeting**

- India and Chile held their first joint commission meeting and agreed to add new momentum to their relations in a wide range of fields including trade and commerce, agriculture, health and social security, defence and space.
- The meeting held virtually was co-chaired by External Affairs Minister S Jaishankar and his Chilean counterpart Andres Allamand Zavala.
- Both sides noted that the Joint Commission was a significant development in India - Chile relations, being

the first institutionalized dialogue between the two countries at the level of Foreign Ministers.

✚ **New Zealand's Ardern wins 2nd term in election landslide**

- New Zealand Prime Minister Jacinda Ardern won a second term in office in an election landslide of historic proportions.
- With most votes counted, Ardern's liberal Labour Party was winning 49% of the vote compared to 27% for its main challenger, the conservative National Party.
- In a victory speech in front of hundreds of cheering supporters in Auckland, Ardern said her party had gotten more support from New Zealanders than at any time in at least 50 years.

✚ **Sweden bans Huawei, ZTE from 5G, calls China biggest threat**

- Sweden is banning Chinese tech companies Huawei and ZTE from building new high-speed wireless networks after a top security official called China one of the country's biggest threats.
- The Swedish telecom regulator said that four wireless carriers bidding for frequencies in an upcoming spectrum auction for the new 5G networks must not use equipment from Huawei or ZTE.
- Wireless carriers that plan to use existing telecommunications infrastructure for 5G networks must also rip out any existing gear from Huawei or ZTE, the Swedish Post and Telecom Authority said.

✚ **UAE delegation reaches Israel for first time in history**

- In an historic first visit by a Gulf Arab nation, a United Arab Emirates delegation reached Israel.

- It was accompanied by top US officials to cement the normalisation of ties between the two nations.

- As part of the US-brokered deal, four agreements were signed relating to investment, scientific cooperation, civil aviation and visa exemptions, during the visit.

✚ **Sushil Kumar Singhal accredited as next High Commissioner of India to Solomon Islands**

- Sushil Kumar Singhal, a 2000-batch Indian Foreign Service officer, has been concurrently accredited as the next High Commissioner of India to the Solomon Islands.
- Mr Singhal will be residing in Port Moresby.
- He is presently serving as the High Commissioner of India to the Independent State of Papua New Guinea.

✚ **Brazil's President Bolsonaro rejects purchase of coronavirus vaccine from China**

- Brazil's President Jair Bolsonaro has decided on Wednesday to cancel the purchase of Coronavac, a COVID-19 vaccine in phase-3 clinical trials by Chinese firm Sinovac.
- A day before, on Tuesday, Health Minister Eduardo Pazuello had confirmed that Brazil would buy the vaccine developed by Sinovac to include it in the immunization program, in addition to one developed by the UK-based AstraZeneca and Oxford University.
- Bolsonaro said on social media, For sure, we will not buy the Chinese vaccine, because it is unjustifiable to pay billions for a vaccine that has not been through its testing phase.

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BANKING NEWS

Income Tax Department launches tool for Banks and Post Offices to ensure TDS rates on cash withdrawals

- The Income Tax Department on July 12 launched a new tool for the banks and post offices that will ensure tax deduction at source (TDS) on the cash withdrawals beyond the threshold.
- With the help of the tool, post offices and banks will be able to ascertain the TDS applicability rates on the cash withdrawals of above Rs. 20 lakh in case a person is a non-filer of the income tax return and that of above Rs. 1 crore in case of a filer of Income-tax return.
- On the launch of the tool, the Central Board of Direct Taxes (CBDT) informed that so far more than 53 thousand verification requests have been executed successfully on this facility.

World Bank provides \$400 million to enhance support for rejuvenating the Ganga

- The World Bank and the Government of India today signed a loan agreement to enhance support for the NamamiGange programme that seeks to rejuvenate the Ganga river. The Second National Ganga River Basin Project will help stem pollution in the iconic river and strengthen the management of the river basin which is home to more than 500 million people.
- The \$400 million operation comprises a loan of \$381 million and a proposed Guarantee of up to \$19 million. The agreement for the \$381 million loan was signed today by Shri Sameer Kumar Khare, Additional Secretary, Department of Economic Affairs, Ministry of Finance on behalf of the Government of India and Mr Qaiser Khan, Acting Country Director (India), on behalf of the World Bank. The Guarantee instrument will be processed separately.
- Shri Khare said that the Ganga is India's most important cultural, economic and environmental resource, and the government's NamamiGange program seeks to ensure that the river returns to a pollution-free, ecologically healthy state. The new project will extend the Government of India and World Bank's engagement in this critical national programme to make the Ganga a clean, healthy river.

YES Bank Launches a Digital Solution, 'Loan in Seconds' for Instant Disbursement of Retail Loans

- YES Bank launched a digital solution, 'Loan in Seconds' for instant disbursement of retail loans. It is available for the bank's pre-approved liability account holders. The algorithm evaluates the loan application in real-time and eliminates the need for documentation.
- The solution aims to provide customers, hassle-free loans to help them meet their immediate financial needs.
- All the eligible customers under the solution will receive communication from the bank with the link to apply for the loan.

- Those customers have to verify and accept the final offer.

MoU Signed By CBDT And SEBI For Data Exchange

- A formal Memorandum of Understanding (MoU) was signed between the Central Board of Direct Taxes (CBDT) and the Securities and Exchange Board of India (SEBI) for data exchange between the two organizations.
- The MoU will facilitate the sharing of data and information between SEBI and CBDT on an automatic and regular basis.
- In addition to regular exchange of data, SEBI and CBDT will also exchange with each other, on request and suo-moto basis, any information available in their respective databases, for the purpose of carrying out their functions under various laws.
- The MoU comes into force from the date it was signed and is an ongoing initiative of CBDT and SEBI, who are already collaborating through various existing mechanisms.
- The MoU marks the beginning of a new era of cooperation and synergy between SEBI and CBDT.

RBI Approves reappointment of Shyam Srinivasan as the MD & CEO of Federal Bank

- The Reserve Bank of India (RBI) approved the reappointment of Shyam Srinivasan as the managing Director and Chief Executive officer of Federal bank Limited with effect from September 23, 2020 till September 22, 2021.
- Under Regulation 30 of Securities and Exchange Board of India (SEBI), RBI approved the reappointment of Shyam after the completion of the current term which ends on 22nd September 2020, along with the remuneration proposed by the Federal Bank.

✚ FamPay launches India's first numberless payments card for teenagers

- India's first Neobank for teenagers, in partnership with IDFC First Bank launched India's 1st numberless card, FamCard. FamPay with National Payments Corporation of India (NPCI) developed this card.
- This card is accepted across the RuPay payment network of merchants. It is similar to a debit card which enables teenagers to transact in a cashless manner.
- Teenagers can use the card independently without the intervention of the parents. The details of the card are saved on the FamPay app. There is no need to refer the physical card to fill in details during online transactions.

✚ Bank of Baroda launches paperless 'Insta Click Savings Account'

- Bank of Baroda (BoB) has launched 'Insta Click Savings Account', a 100 per cent paperless digital self-assisted online savings account.
- India's third-largest public sector bank said the Insta Click Savings Account uses a new form of digital KYC (know-your-customer) and Aadhaar-based OTP (one-time personal identification number) authentication of the customer, which can be operated from the bank's website, through mobile phone, iPad, laptop, and PC.
- The account is activated in real-time, which means the customer can start transacting, using the Baroda M

Connect Plus application with the MPIN received on the mobile number, immediately.

- The product also offers customers the option to subscribe to a wide range of digital channels like mobile banking, Internet banking, UPI (unified payments interface), and debit card.

✚ RBI announces a slew of measures to boost digital payments

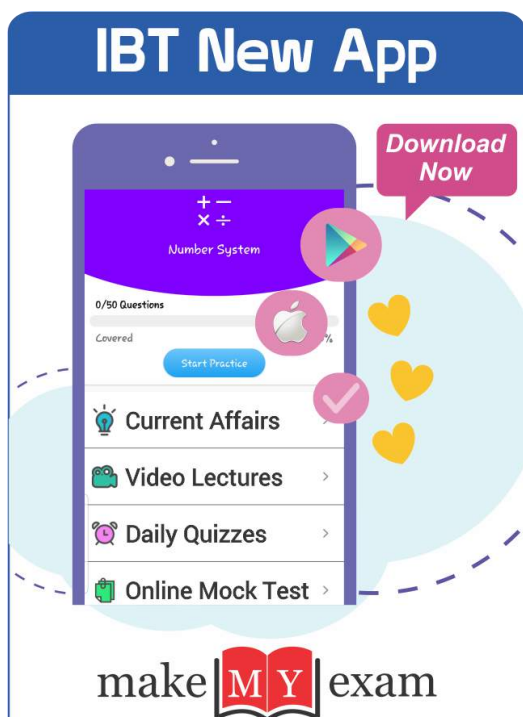
- On August 6, 2020, the Reserve Bank of India launched "Innovation Hub" for ideation and incubation of new capabilities that can be leveraged to deepen financial inclusion.
- The hub is being launched to promote the start ups in the country. It will help in ideation and incubation of new capabilities. This will in turn help to deepen financial inclusion in the country and promote efficient banking services.
- The hub is to act as a centre to create viable and innovative financial products. This will provide the following benefits
- The hub will help achieve efficient banking. RBI has recently taken several similar initiatives to encourage responsible innovation. One such recent initiative is the "Regulatory Sandbox".

✚ RBI's monetary policy committee decides to leave policy repo rate unchanged at 4 percent

- The RBI's monetary policy committee has decided to unanimously leave the policy repo rate unchanged at 4 percent. RBI will continue with the accommodative stance of monetary policy as long as necessary to revive growth, mitigate the impact of COVID-19, while ensuring that inflation remains within the target going forward.
- The Marginal Standing Facility (MSF) rate and the Bank rate remain unchanged at 4.25 per cent.
- The reverse repo rate stands unchanged at 3.35 per cent.
- The Consumer Price Index inflation, which was at 5.8 per cent in March 2020, was placed at 6.1 per cent in the provisional estimates for June 2020.

✚ Airtel Payments Bank, Bharti AXA partner to offer 'shop insurance' for retailers

- Airtel Payments Bank has partnered with Bharti AXA General Insurance to offer "Smart Plan Shop Package Policy" for the financial protection of the bank's retailers and merchants. The policy will provide financial



protection in case of damage to assets inside the shop due to fire and allied perils and burglary, among others, as covered in the product.

- This policy covers assets inside the shop against burglary, fire and allied perils such as flood, earthquake, landslide, rockslide, riots, strike and malicious damage, among others.
- It also covers the loss of money in safety because of an accident. The policy has a flexible sum insured option, starting from Rs 2 lakh up to Rs 25 lakh.

✚ **RBI governor announces 'positive pay' feature to help avert cheque frauds**

- RBI Governor Shaktikanta Das said that the banking system will move to a positive pay practice in cheque transactions to curb frauds.
- Under the 'positive pay' system, a customer who issues the cheque clicks a picture of the cheque before handing it over to the beneficiary and uploads the same on the bank's mobile application.
- The limit of Rs 50,000 will cover approximately 20 per cent of transactions by volume and 80 per cent by value.
- Since 2016, the second largest private sector lender ICICI Bank has such a facility for all cheques irrespective of the amount.
- By following such a system, a bank knows of a cheque being drawn by the customer even before it is deposited by the beneficiary into her account.

✚ **SBI waives off SMS charges for all savings accounts**

- State Bank of India, SBI has waived off SMS charges in addition to its penalty waiver on non-maintenance of minimum balance for all its Savings Accounts. SBI has over 44 crore savings accounts. The public sector bank informed that the waiver of such charges is applicable for all kinds of savings accounts including those with cheque or Internet Banking facilities.
- Earlier, SBI customers had to maintain an average monthly balance of 3000, 2000 and 1000 rupees in metro, semi Urban and rural areas respectively. The bank used to levy a penalty of 5 to 15 rupees plus taxes on non-maintenance of average monthly balance. The Bank had announced in the month of March this year that the minimum balance charges will be waived off for all its Savings Account customers.

✚ **Fino Payments Bank launches Aadhaar Authentication based Digital Savings account "Jan Bachat Khata"**

- Fino Payments Bank has launched Jan Bachat Khata (JBK), which is an Aadhaar Authentication based digital savings account that brings neo-banking experience to consumers.
- Under the JBK, customers can transact at a Fino branch or merchant point with fingerprint and OTP combination, while at non-Fino points they need Aadhaar authentication.
- Earlier, Fino Payments Bank had introduced Shubh and Bhavishya, subscription-based savings accounts targeted at specific customer segments.

✚ **RBI Board approves transfer of Rs 57,128 cr as surplus to central govt**

- The RBI Board has approved the transfer of 57,128 crore rupees as surplus to the central government for the accounting year 2019-20.
- RBI has informed that it has also decided to maintain a Contingency Risk Buffer at 5.5 percent.
- The Board, chaired by RBI Governor Shaktikanta Das, discussed the bank's operations in the past year and approved its annual report and statement of accounts.

✚ **ADB approves USD 1 billion package for rapid transit system in India**

- The Asian Development Bank (ADB) has approved a USD 1 billion (about Rs7,485 crore) loan to support the construction of the modern, high-speed Delhi-Meerut regional rapid transit system, a first of its kind in India.
- The transit system project aims to help decongest the city and improve regional connectivity by establishing transit options through densely populated sections of the NCR connecting Delhi to Meerut in Uttar Pradesh.
- Delhi accounts for 37 percent of the population of the national capital region (NCR).
- The 82-km Delhi-Meerut regional rapid transit system network is the first of three priority rail corridors in the country's integrated transport network under the NCR regional plan 2021.
- This project will finance the construction of railway tracks, station buildings, maintenance facilities and traction and power supply.

✚ Aditya Birla Idea Payments Bank ceased to be banking company: RBI

- Aditya Birla Idea Payments Bank has ceased to be a banking company within the meaning of the Banking Regulation Act. In November last year, the RBI had said that Aditya Birla Idea Payments Bank was headed for liquidation after the company's application for voluntary winding up.
- The decision to shut operations by the Aditya Birla Idea Payments Bank was taken due to unanticipated developments in the business landscape which have made the economic model unviable.
- Aditya Birla Idea Payments Bank had received the banking licence from the RBI in April 2017 for carrying on the business of a payments bank and had also received an authorisation to carry on the business of Prepaid Payments Instrument business.
- It had commenced business from February 22, 2018.

✚ RBI's loan recast plan ready, relief for 26 sectors; banks to follow these rules before restructuring

- The Reserve Bank specified five financial ratios and sector-specific thresholds for resolution of COVID-19-related stressed assets in 26 sectors, including auto components, aviation and tourism.
- The circular issued by the Reserve Bank for resolution of the stressed assets is based on the recommendations of the K.V. Kamath Committee, which submitted its report on 4th of September.
- The 26 sectors specified by the RBI include automobiles, power, tourism, cement, chemicals, gems and jewellery, logistics, mining, manufacturing, real estate, and shipping among others.

✚ Finance Minister Nirmala Sitharaman launches Doorstep Banking Services

- Union Finance Minister Nirmala Sitharaman launched Doorstep Banking Services by Public Sector Banks

(PSBs) on September 9, 2020. The services aim to provide customers with the convenience of banking services at their doorsteps.

- The Union Ministry of Finance issued an official statement saying that as a part of EASE Reforms, Doorstep Banking Services is envisaged to provide the convenience of banking services to the customers at their doorstep through the universal touch points of call centre, web Portal or mobile App. The customers will also be able to track their service requests through these mediums.

✚ EPFO decides to pay 8.5% interest during 2019-20

- The Labour and Employment Minister Santosh Kumar Gangwar chaired the 227th Meeting of the Central Board of Trustees of Employees' Provident Fund. In view of the exceptional circumstances arising out of Covid-19, the Central Board has recommended the same interest rate at 8.50 per cent to the Central Government.
- It would comprise 8.15 per cent from debt income and balance 0.35 per cent capital gain from the sale of Exchange Traded Funds, ETFs subject to their redemption by 31st December this year.
- The Central Board accorded approval for an Amendment to Employees' Deposit Linked Insurance Scheme, 1976 to enhance the maximum assurance benefit to 7 lakh rupees from the present maximum assurance benefit of 6 lakh rupees.

✚ Citi Bank names Jane Fraser as the first woman CEO

- Citigroup has named Jane Fraser as its next chief executive officer. She will be the first female CEO of this major global bank. She will succeed Michael Corbat, who is retiring in February 2021.
- Citibank was founded in 1812 as the City Bank of New York, and later became First National City Bank of New York.

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✚ **Bandhan Bank sets up new vertical "Emerging Entrepreneurs Business" to help Entrepreneurs**

- Bandhan Bank has set up a new vertical called "Emerging Entrepreneurs Business (EEB)".
- The new vertical has been launched to support the emerging needs of the unbanked and underbanked segment of customers.
- The vertical will focus on supporting this segment of customers in their journey to becoming entrepreneurs.
- In addition to micro loans, the vertical will also manage micro home loan, micro bazaar loan and micro enterprise loan.

✚ **HDFC Bank tops the BrandZ Top 75 Most Valuable Indian Brands 2020 report**

- For the seventh straight year, HDFC Bank remained the top-ranked brand in India with a total brand value of more than \$20.2 billion, according to the 2020 BrandZ Top 75 Most Valuable Indian Brands ranking released by WPP and Kantar. According to the report, the total value of the BrandZ India Top 75 fell by 6 percent in 2020, shedding \$13 billion in value for a total brand value of \$215.608 billion.
- LIC is ranked second while Tata Consulting Services has been ranked at no.3.

✚ **IDFC Mutual Fund launches 'SIP in Fixed Income' campaign**

- IDFC Mutual Fund has started a new campaign called SIFI or 'SIP in Fixed Income'.
- The new campaign called SIFI has been launched to make investors more aware about the benefits of investing in fixed income products via Systematic Investment Plans.
- SIFI can help in generating better risk-adjusted returns, and the debt fund SIP can help cushion the impact of higher volatility in equity markets, thereby balancing the allocation.
- IDFC Mutual Fund's SIFI initiative aims to inform investors how a combination of equity and debt SIPs can help them navigate troubled times.

✚ **RBI appoints AK Das as the new administrator of PMC Bank**

- The Reserve Bank of India (RBI) has appointed AK Das (ex-general manager at Union Bank of India), as the new administrator of the Punjab and Maharashtra Co-operative (PMC) Bank.

- He has replaced JB Bhorla who has stepped down from his role as the administrator of the bank due to health reasons.

- In September 2019, the RBI had superseded the board of PMC bank due to fraud and financial irregularities in the PMC bank.

✚ **Aditya Birla Idea Payments Bank ceased to be banking company: RBI**

- Aditya Birla Idea Payments Bank has ceased to be a banking company within the meaning of the Banking Regulation Act. In November last year, the RBI had said that Aditya Birla Idea Payments Bank was headed for liquidation after the company's application for voluntary winding up.
- The decision to shut operations by the Aditya Birla Idea Payments Bank was taken due to unanticipated developments in the business landscape which have made the economic model unviable.
- Aditya Birla Idea Payments Bank had received the banking licence from the RBI in April 2017 for carrying on the business of a payments bank and had also received an authorisation to carry on the business of Prepaid Payments Instrument business.
- It had commenced business from February 22, 2018.

✚ **RBI's loan recast plan ready, relief for 26 sectors; banks to follow these rules before restructuring**

- The Reserve Bank specified five financial ratios and sector-specific thresholds for resolution of COVID-19-related stressed assets in 26 sectors, including auto components, aviation and tourism.
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- ✚ **Nirmala Sitharaman launches Indian Bank's business mentoring programme 'MSME Prerana' for MSMEs**
- Finance Minister Nirmala Sitharaman launched 'MSME Prerana', an online business mentoring programme for MSMEs by state-run Indian Bank. The programme, to be made available in local languages, is aimed at empowering entrepreneurs through skill development and capacity building workshops, the bank said in a release.
- "Indian Bank has taken an out-of-the-box initiative in launching MSME Prerana which will handhold the entrepreneurs through a mentoring program. This novel initiative shall further inspire others in the banking sector to adopt similar measures," Sitharaman said.
- The initiative was launched by the finance minister at the bank's corporate centre in Chennai. Financial Services Secretary Debashish Panda, who also participated in the launch event through video conferencing, delved on the various initiatives taken by the government to support MSMEs.
- ✚ **IDBI Bank launches banking services on WhatsApp**
- IDBI Bank announced the launch of banking services on WhatsApp.
- The WhatsApp Banking service is being offered through a dedicated WhatsApp verified number ensuring end-to-end encryption, the Bank stated.
- The facility will enable IDBI Bank customers to avail various essential services such as account balance information, last five transactions, request for a cheque book and an email statement, interest rates, as well as details of IDBI Bank branches/ATMs in the vicinity, to begin with.



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✚ **CBSE partners with Facebook to launch free training program for teachers, students**

- The Central Board of Secondary Education-CBSE has partnered with Facebook to launch a free and comprehensive training program for teachers and students of its affiliated schools.
- The program will cover teacher training on augmented reality and student training on digital safety and online well-being.
- The training program will be of three weeks in which 10 thousand teachers will be trained on augmented reality while 10 thousand students will be trained on digital safety and well-being.
- The participants will also receive a joint e- certificate from CBSE and Facebook on successful completion of the course.

✚ **Union Home Minister Amit Shah launches CAPFs nationwide tree plantation drive**

- Union Home Minister Amit Shah yesterday launched the Central Armed Police Forces-CAPFs nationwide tree plantation drive. Under this drive, saplings were planted by the jawans of Central Armed Police Forces in Chhattisgarh. The personnel of BSF, CRPF, ITBP and CISF - deployed in Chhattisgarh for Anti-Naxal operations, planted saplings in their respective campuses as well as in their places of deployment.
- The Inspector General of Border Security Force, J.S.N.D. Prasad said that by planting saplings, paramilitary forces are also playing their role in preserving and promoting the environment as well as to check the pollution and save the Earth.

✚ **CBDT and MoMSME Signs Formal MoU for Sharing of Data**

- On 20th July 2020, the Central Board of Direct Taxes(CBDT) and the Ministry of Micro, Small and Medium Enterprises(MoMSME) signed the formal memorandum of understanding(MoU) for sharing of data related to income tax returns by the CBDT to the Ministry of MSME.
- Anu J Singh, the principal director General of Income tax (systems) and Devendra Kumar Singh, Additional Secretary and Development Commissioner of MSME Ministry signed the MoU.

- The MoU came into force on 20th July 2020, marking the era of cooperation and synergy between CBDT and MoMSME.

✚ **UAE launches its first space mission "Hope" to Mars from Japan**

- UAE's historic journey to Mars has been successfully started from the Tanegashima Space Center in Japan. The spacecraft Hope Probe took off in an early morning launch.
- H2A, the rocket carrying the Hope Probe to space, was launched from the Tanegashima Space Centre in Japan.
- It is the Arab world's first interplanetary landmark mission, putting UAE firmly ahead of all the countries in the Middle East in the area of space and technology.
- Hope Probe Spacecraft is expected to reach the Red Planet by February 2021, to coincide with UAE's 50th anniversary of its formation.
- The orbiter Hope is expected to take images and send back data of the distant Red Planet.

✚ **South Korea's first-ever military satellite "ANASIS-II" launched**

- South Korea launched its first-ever military communications satellite on July 20, 2020. The satellite was launched by private operator SpaceX.
- The military satellite, ANASIS-II is aimed at enhancing the nation's ability to defend itself against nuclear-armed North Korea. The South Korean military satellite blasted off from Cape Canaveral Air Force Station in Florida aboard a Falcon 9 rocket.
- The ANASIS-II satellite was successfully deployed about 32 minutes after the lift-off, confirmed SpaceX. It is expected to reach its pre-planned orbit of 36,000 kilometres in about two weeks.

✚ **China launched "Tianwen-1" ambitious Mars rover mission**

- China launched its first ambitious Mars Rover Mission- 'Tianwen-1' on July 23, 2020 aboard Long March 5 rocket from Hainan Island's Wenchang Satellite Launch Center.
- As per China's space agency, the rocket carried the Mars probe for 36 minutes before successfully placing it on the looping path, which will take it beyond Earth's

orbit and eventually into Mars' more distant orbit around the sun.

- Tianwen-1 includes a Mars orbiter, a lander and a rover. The mission, if successful, will mark a huge first in human history, as it includes a Mars orbiter, lander and rover all in one go.
- Tianwen-1 is China's first fully homegrown Mars mission. The name of the Mars probe has been taken from a poem by Qu Yuan, who lived from the 4th -3rd B.C. and it means "Questions to Heaven."

Defence Minister Rajnath Singh e-Inaugurated Six Strategic Bridges in Jammu & Kashmir

- On 9th July 2020, Defence Minister Rajnath Singh has e-Inaugurated 6 strategic bridges in sensitive border areas of Jammu & Kashmir. All the six bridges with strategic importance along the International Border and Line of Control were constructed in record time by working in extremely difficult weather conditions and terrains by the Border Roads Organisation (BRO).
- The Former and First Prime Minister of India Jawaharlal Nehru is credited as the founder of the Border Roads Organisation (BRO). It is headquartered in New Delhi and was founded on 7th May 1960.
- At present, BRO operates under 18 projects in the country. It maintains across 32,885 Kilometers of road and more than 12,200 meters of permanent bridges across the country. In the last two years, BRO has constructed around 5,800 metres of permanent bridges across the country.

India to invite Australia to Malabar naval exercise

- India plans to invite Australia to join the annual Malabar naval exercise that has so far included just Japan and the U.S.
- The exercise will bring together the navies of India, Japan, Australia and the U.S. in the Bay of Bengal at the end of the year.
- Malabar is an annual exercise between the navies of India, Japan, and the U.S. held alternately in the Indian and Pacific Oceans.
- It began in 1992 as a bilateral exercise between India and the U.S.
- Then it got permanently expanded into a trilateral format with the inclusion of Japan in 2015.

UAE to become first Arab nation send probe to Mars

- The United Arab Emirates has decided to send a probe to Mars, in a first for the Arab world. The UAE's Mars probe aims to provide a comprehensive image of the weather dynamics in Mars' atmosphere and pave the way for scientific breakthroughs.
- The Mars probe will serve as a foundation for a much bigger goal of building a human settlement on Mars within the next 100 years.
- Speaking on the probe, the mission's deputy project manager and UAE Minister of State for Advanced Sciences, Sarah al-Amiri said that the Mars probe will be a message of hope for the region to set an example of what is possible if we take the talent of the youth and use them positively.

Indian Army to acquire 'Raven' and 'Spike Firefly' UAV's for reconnaissance missions

- Talks on sharpening the infantry of the Indian Army continues as the Defence Acquisition Council (DAC) is likely to acquire the remotely controlled unmanned aerial vehicle- Raven from the United States and Israel's Spike Firefly.
- As per media reports, procurement of 200 pieces of Aero Vironment RQ-11 Raven and talks for purchase of Israeli flying ammunition- Spike Firefly is in advance level.
- The RQ-11 Raven is a remotely controlled unmanned aerial vehicle that is launched with hand. It is manufactured by Aero Vironment (U.S. California based Defence Contractor).
- RQ-11 Raven can fly up to an altitude of 500 feet from the ground level with a speed of between 45-97 Kilometers per hour. RQ-11 Raven can fly up to 10 Kilometres.
- The Spike Firefly is developed under a joint venture of Israeli company- Rafael Advanced Defense Systems and Israel's Ministry of Defence. The Spike Firefly has loitering capability and can be carried by a soldier as a part of his kit.

ISRO Chief K Sivan named as the Recipient of 2020 Von Karman Award

- The International Academy of Astronautics (IAA) has announced Dr. Kailasavadivoo Sivan, Chief of Indian Space Research Organisation (ISRO) as the recipient of the 2020 Von Karman Award, the highest distinction of

the IAA. The award will be presented to Dr. K. Sivan in March 2021 at Paris.

- The premier award of IAA was instituted in 1982 in the memory of Dr. Theodore Von Karman, renowned aerospace scientist and the founder and the first President of IAA.
- The Award is annually presented to recognise the distinguished contributions and lifetime achievements in any branch of science.

DRDO's Research body developed fully indigenous P7 Heavy Drop System for IL 76 aircraft

- As a part of Make in India programme, DRDO has developed P7 Heavy Drop System (HDS) which is capable of para dropping military stores (vehicle/ammunition/ equipment) up to 7-ton weight class from IL 76 aircraft [Ilyushin Il-76 or Gajraj (elephant king)]. This HDS consists of a platform & specialised parachute system. It has been inducted in the Indian Army.
- The design of this fully indigenous system has been developed by Aerial Delivery Research and Development Establishment (ADRDE), a pioneer Research & Development (R&D) lab of DRDO based in Agra, Uttar Pradesh (UP).
- It's platform system manufactured by L&T (Larsen & Toubro) while parachutes manufactured by Ordnance Factory.
- Parachute System is a multi-stage parachute system comprises of 5 Main canopies, 5 Brake chutes, 2 Auxiliary chutes, 1 Extractor parachute and platform is a metallic structure made up of Aluminium/steel alloys.

World's largest aircraft carrier, Indian warships conduct naval exercise (PASSEX) with US Navy

- The Indian Navy conducted Passex (passing exercises) with the United States (US) Navy's USS Nimitz, which is a nuclear-powered aircraft carrier.
- The Indian Navy ships Rana, Sahyadri, Shivalik and Kamorta, operated together with the USS Nimitz (CVN 68), along with the Nimitz Carrier Strike Group's Ticonderoga-class guided-missile cruiser USS Princeton (CG 59), Arleigh Burke-class guided-missile destroyers

USS Sterett (DDG 104) and USS Ralph Johnson (DDG 114).

- The cooperative exercises took place near the Andaman and Nicobar Islands and transited through the Indian Ocean region.
- The Indian Navy had recently conducted similar passing exercises with the Japan Maritime Self-Defense Force and French Navy.

First batch of 5 Rafale fighter jets to arrive in India by July-end

- The aircraft will be inducted at Air Force Station Ambala on 29th July.
- Indian Air Force aircrew and ground crew have undergone comprehensive training on the aircraft, including its highly advanced weapons systems and are fully operational now.
- India had signed an inter-governmental agreement with France in September 2016 for procurement of 36 Rafale fighter jets at a cost of around Rs 58,000 crore.
- The aircraft is capable of carrying a range of potent weapons.
- Out of 36 Rafale jets, 30 will be fighter jets and six will be trainers. The trainer jets will be twin-seater and they will have almost all the features of the fighter jets.

Dhruvastra, India's anti-tank guided missile, test-fired successfully in Odisha

- On July 22, 2020, India successfully conducted the flight trial of Dhruvastra anti-guided missile at the Interim Test Range of Odisha.
- The trials of the helicopter launched Nag Missile (HELINA) were successful. The missile has now been renamed as "Dhruvastra".
- Helina is a third-generation anti-tank guided missile mounted on Advanced Light Helicopter. The missile system can engage targets in direct hit mode and attack mode. Also, the system has all-weather day and night capability, defeat battle tanks with conventional armour and explosive reactive armour.

Indian Navy's Largest solar power plant commissioned in Kerala

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- Flag Officer Commanding-in-Chief, Southern Naval Command Vice Admiral Anil Kumar Chawla commissioned the largest Solar Power Plant in the Indian Navy, with a capacity of 3 MW, at Indian Naval Academy (INA), Ezhimala.
- This is in line with the Government of India initiative of "National Solar Mission" to achieve 100 GW of solar power by 2022.
- The solar plant has an estimated life of 25 years.
- All components have been indigenously sourced, including 9180 highly efficient monocrystalline solar panels employing the latest technology.
- The solar power plant project will help Naval station in reducing the carbon footprint and is one of the many initiatives undertaken by INA towards a clean and green environment.
- ✚ **SpaceX's Crew Dragon successfully returns NASA astronauts back to Earth**
 - Bob Behnken and Doug Hurley two US astronauts who were sent to the International Space Station two months ago return to the planet Earth safely following a 21-hour overnight journey. The astronaut were sent by NASA in collaboration with Elon Musk's company Space-X. The Crew Dragon designed and operated by Space-X which is also being used for this flight test can stay in orbit about 110 days,
 - On 30th May 2020 at NASA's Kennedy Space Centre in Florida, a SpaceX Falcon 9 rocket carrying the company's Crew Dragon spacecraft was launched from Launch Complex 39A at 3:22 PM. This is leap and bound moment in the history of aeronautical science when for the first time in the history, NASA sent their astronauts in a commercially built and operated American crew spacecraft.
 - This Demo-2 mission in partnership with Elon Musk's Space-X is the final major test before NASA's Commercial Crew Program approves and certifies Crew Dragon for operational, long-duration missions to the space station.
- ✚ **IIT Madras in joint collaboration with HELYXON developed a device called OXY2**
 - A health startup at IIT Madras in joint collaboration with HELYXON has developed a device called OXY2. This newly designed device can easily take vitals of an individual such as heart rate, temperature, oxygen saturation and respiration rate clinically accurate. The device is made commercially available now and has already been deployed to monitor 2000 patients a day in hospitals.
- The core technology of OXY2 was validated after doing a year-long multi-centric study at various Chennai-based medical institutions for accuracy and performance with reference to current standards. After the successful trial medical institutions found the device to be of great help during the pandemic when the medical staff have to come in close with the patients to take their vitals.
- ✚ **Paytm launches first pocket Android POS device for contactless payments in India**
 - Paytm has launched its first pocket Android PoS device for contactless ordering and making payments, for SMEs.
 - This comes at an introductory price of ₹ 499 per month on a rental basis and is designed like a phone. The firm says its PoS machine comes bundled with Paytm's 'Scan to Order' service, which is slowly said to be gaining traction in places like restaurants and takeaway joints.
 - This product is also expected to make payments easier for logistic players, Kirana stores, and small shopkeepers.
- ✚ **Skyroot Aerospace becomes first Indian startup to test upper-stage rocket engine**
 - Skyroot Aerospace, Indian aerospace startup successfully test fired an upper stage rocket engine "Raman", India's first 100% 3D printed bi-propellant liquid rocket engine injector named after the Nobel laureate Sir CV Raman and became the first private aerospace company in India to test a rocket engine developed in India.
 - Raman is a lightweight 3D printed rocket engine featuring a fewer number of moving parts.
 - Raman can hurl a satellite of 250 to 700 kilograms into the lower orbits.
- ✚ **HAL's Light Combat Helicopters deployed for operations at Leh**
 - In the prevailing tension situation in Ladakh with China over repeated incursions by the People's Liberation Army (PLA) of the country, the government has decided to deploy two Light Combat Helicopters (LCH) in the region.

- These helicopters have been developed by the public sector defence undertaking, Hindustan Aeronautics Limited (HAL).
- These two helicopters are going to support the initiatives of the Indian Air Force in the region in the high altitude areas of the region. These helicopters have been deployed for operations at a very short notice. This is the lightest such helicopters in the world in order to meet the specific demands of the IAF.
- ✚ **ITBP awards 294 troops for bravery during recent skirmishes with Chinese in Ladakh**
- The Indo-Tibetan Border Police (ITBP) has awarded 294 of its troops with the Director General (DG) commendation for displaying bravery during the recent skirmishes with Chinese troops in Ladakh. This was announced by the border force on August 14, 2020.
- The ITBP added saying that recommendations have also been sent to the government for awarding gallantry medals to 21 troops posted in the area.
- The ITBP in its first official account of the standoff between Indian and Chinese troops revealed how its troops not only effectively used the shield to protect themselves but also responded fiercely to advancing Chinese People's Liberation Army (PLA) troops and brought the situation under control.
- ✚ **Defence Minister Rajnath Singh launches Naval Innovation and Indigenisation Organisation**
- Defence Minister Rajnath Singh launched the Naval Innovation and Indigenisation Organisation through an online webinar. The NIO puts in place dedicated structures for the end-users to interact with academia and industry towards fostering innovation and indigenisation for self-reliance in defence.
- The Draft Defence Acquisition Policy 2020 rolled out by the Defence Ministry last month envisaged establishment of Innovation and Indigenisation Organisation by the Service Headquarters.
- ✚ **Xiaomi India pledged 2500 smartphones to support online education**
- The Chinese smartphone major Xiaomi has stated that its Indian arm MI India will distribute 2500 handsets worth Rs 2 crores to support online education of children who were the worst affected by the COVID 19 pandemic in the country.
- The company has come up with this idea amid the pandemic situation since it wants to support the concept of education in the country and wants to ensure that education reaches to all the children in the country. This is also part of the Digital India initiative by the government and the company wants to support that, at any cost. The smartphones are worth Rs 2 crores. The company has appealed to inform it regarding any child requiring such help in the country as the company will try to help that child.
- According to Teach for India, one smartphone can support the education of up to seven children on the use of the devices in shifts. This move will help those many children in the country. This comes on the backdrop of the UN policy Brief stating the grim impact of the pandemic on education all over the world.
- ✚ **President Approves 84 Gallantry Awards for defence personnel**
- President Ram Nath Kovind has approved 84 gallantry awards for defence personnel, including nine Shaurya Chakra.
- The Kirti Chakra has been posthumously awarded to Abdul Rashid Kalas, Head Constable, Jammu and Kashmir Police.
- The Shaurya Chakra is awarded for 'gallantry otherwise than in the face of the enemy'.
- It is the third highest gallantry award in peacetime.
- The President has also approved 19 Mention-in-Despatches to the Army personnel for their significant contributions in different military operations, which include eight posthumous for 'Operation Meghdoot' and 'Operation Rakshak'.
- Operation 'Meghdoot' was launched in 1984 to secure control of the heights predominating the Siachen Glacier.
- 'Operation Rakshak' is also an ongoing counter-insurgency operation in Jammu and Kashmir.
- ✚ **Rural School in Nagaland Wins Pallikkutam National Award for Innovation in Education**
- St. Christopher School in Chessore Village, Nagaland won the Gold Award along with cash prize of Rs.1 Lakh from the first ever Pallikkutam National Award for Innovation in Education instituted by Rajagiri Media. The awards were announced over a virtual meeting.

- The St Christopher School won the award for ensuring a seamless class for the students with the limited infrastructure and resources in the rural area. The Prize money for Gold Award is Rs.1,00,000.
- The rural school provided a balanced online and offline activities for the students over the Whatsapp.
- ✚ **Michael Cohen's Book "Disloyal: The True Story of the Former Personal Attorney to President Donald J. Trump" is set to Publish on 8 sept**
- Michael Cohen's book about President Donald Trump titled "Disloyal: The True Story of the Former Personal Attorney to President Donald J. Trump" published by Skyhorse Publishing is set to release on 8th September 2020.
- Skyhorse describes "Disloyal" as a devastating business and political horror story of the century.
- On 13th August 2020, Cohen released the foreword of the book with the writing of his former boss.
- ✚ **Abhijit Paul's 'Am I' wins first prize in Online Patriotic Short Film Contest**
- A Short film titled 'Am I?' directed by Abhijit Paul won the first prize and a cash award of one lakh rupees in the Online Patriotic Short Film Contest organized by the Ministry Of Information and Broadcasting along with National Film Development Corporation, NFDC.
- 'Ab India Banega Bharat' directed by Debojo Sanjiv got the second prize and a cash award of 50 thousand rupees and '10 Rupees' directed by Yuvraj Gokul got the third prize and a cash award of 25 thousand rupees. Eight short films have got Special Mention Certificates.
- The contest went live on 14th July on MyGov portal and ended on the 7th of August. The contest was hosted on the www.MyGov.in website for receiving the entries. The theme for the entries revolved around patriotism, equating it to Atmanirbharta, self-reliance as the new Mantra of progress for the nation.
- ✚ **Army Chief honours 51 SAG of the National Security Guard**
- Chief of Army Staff on honoured the 51 Special Action Group of the National Security Guards in recognition of its achievements in combating terrorism.
- The 'COAS (Chief of Army Staff) Unit Appreciation' was conferred on the elite group for its "outstanding achievements" in anti-terror operations.
- The group draws 100 per cent of its manpower from the Indian Army and has established itself as an elite counter terrorist force earning many gallantry awards including three Ashok Chakra which is India's highest peacetime gallantry honour.
- Since its raising in December 1984, 51 Special Action Group has carved a niche for itself.
- ✚ **KG Basin holds massive reserves of methane fuel: ARI**
- The Krishna-Godavari (KG) basin holds a massive reserve of methane hydrate and a rich source of cleaner natural gas, claims a study by the Pune-based Agharkar Research Institute (ARI) of the science & technology ministry.
- Even the lowest estimate of methane present in the Methane hydrates in KG Basin is twice that of all fossil fuel reserves available worldwide.
- ✚ **MoD signs contracts worth Rs 2580 Cr with Indian Companies for supply of Pinaka Regiments to Indian Army**
- Acquisition Wing of Ministry of Defence (MoD) has signed a contract worth Rs 2580 Cr with M/s. Bharat Earth Movers Ltd. (BEML), M/s. Tata Power Company Ltd. (TPCL) and M/s. Larsen & Toubro (L&T).
- The contract has been signed for supply of six Pinaka Regiments to the Regiment of Artillery of the Indian Army and hence will enhance the operation preparedness of our Armed Forces.
- ✚ **Raksha Mantri Shri Rajnath Singh holds meeting with Iran's Minister of Defence in Tehran**
- Raksha Mantri Shri Rajnath Singh held a bilateral meeting on 5th September 2020 with Iran's Minister of Defence and Armed Forces Logistics, Brigadier General Amir Hatami, at the latter's request. Raksha Mantri was on a transit halt in Tehran enroute from Moscow to New Delhi.
- The meeting between the two Ministers took place in a cordial and warm atmosphere. Both the leaders emphasized upon the age-old cultural, linguistic and civilizational ties between India and Iran. They discussed ways to take forward bilateral cooperation and exchanged views on regional security issues, including peace and stability in Afghanistan.
- ✚ **Mammoth collision of 'impossible' black holes detected for first time**

- The most massive black hole collision ever detected has been directly observed by the LIGO and VIRGO Scientific Collaboration, which includes scientists from the Australian National University (ANU).
- The short gravitational wave signal, GW190521, captured by the LIGO and Virgo gravitational wave observatories in the United States and Europe on 21 May last year, came from two highly spinning, mammoth black holes weighing in at a massive 85 times and 66 times the mass of the Sun, respectively. But that is not the only reason this system is very special.
- ✚ **IIT-Bombay students launch AI-based scanning app “AIR Scanner”**
 - Indian Institute of Technology (IIT) Bombay, students have launched a free-of-cost mobile scanner application “AIR Scanner”.
 - The app saves the scanned document in PDF format and stores directly in the device.
 - The AI (Artificial Intelligence) based Reading Assistant and Document Scanner app is developed by Rohit Kumar Chaudhary and Kavın Agrawal.
- ✚ **India successfully test-fires hypersonic missile carrier, 4th country to achieve the feat**
 - The Defence Research and Development Organisation (DRDO) successfully test-fired the Hypersonic Technology Demonstration Vehicle at 11 am on September 7, 2020 from the Dr. APJ Abdul Kalam Launch Complex at Wheeler Island, off the coast of Odisha.
 - The successful flight test of the indigenously-developed Hypersonic Technology Demonstration Vehicle (HSTDV) enabled the successful demonstration of the Hypersonic air-breathing scramjet technology, which is a major technological breakthrough for India.
- ✚ **WhatsApp, Cyber Peace Foundation partner to drive cyber safety awareness**
 - WhatsApp announced a strategic partnership with CyberPeace Foundation with the aim to create awareness on cyber safety among students. This is an effort to build on their earlier partnership with WhatsApp under the “e-Raksha” program that reached thousands of students.
 - With the collaboration, the platforms aim to reach nearly 15,000 students across five states including Delhi, Madhya Pradesh, Bihar, Jharkhand, and Maharashtra by the end of 2020.
- In the first phase 15,000 students will be covered in five regions by the end of 2020.
- The need for this awareness campaign was felt as students spend more time online and so they become more vulnerable to cyber threats such as cyberbullying, stumbling across child abuse material, cybercriminals disrupting online classes, the spread of misinformation, privacy issues etc.
- ✚ **Induction ceremony of Rafale fighter jets into IAF to be held at Ambala airbase on September 10**
 - A formal induction ceremony of the five high-profile Rafale fighter aircraft into the Indian Air Force's (IAF) 'Golden Arrows' Squadron will be held at the Ambala airbase in Haryana on September 10. Earlier, sources had said that Prime Minister Narendra Modi is most likely to attend the ceremony.
 - French Defence Minister Florence Parly will take part in the induction ceremony and during the visit, other than having a bilateral with Union Defence Minister Rajnath Singh, she will also meet National Security Advisor (NSA) Ajit Doval.
 - The first batch of five Rafale jets, which arrived at the Ambala airbase on July 29, have already proven their mettle with successful weapons firing at a test range after arrival. When the first batch of Rafales arrived at Ambala, the IAF had said that efforts are focused on operationalisation of the aircraft at the earliest.
- ✚ **Oxford COVID-19 Vaccine trial paused after participant falls ill**
 - The last phase of clinical trials of the COVID-19 vaccine developed by Oxford University and AstraZeneca has been put on hold after one of the participants fell ill in the United Kingdom. AstraZeneca described the pause as a "routine" pause in the case of "an unexplained illness".
 - The AstraZeneca-Oxford COVID vaccine is one of the leading COVID-19 vaccine candidates, whose trials are being conducted in multiple nations including India and the United States. The outcome of vaccine trials is being closely watched across the world.
 - The Oxford vaccine is seen as a strong contender among dozens of vaccines being developed globally, as the phase I and II trial results showed that the vaccine offers

double immunity against COVID-19. The vaccine candidate moved to phase III trials a few weeks back.

NSDC and LinkedIn partner to provide digital skills training for youth

- National Skill Development Corporation (NSDC) and LinkedIn have announced a partnership to provide access to free learning resources for digital skills.
- A total of 10 learning paths consisting of 140 courses will be made available for free on e-Skill India digital platform until March 31, 2021.
- LinkedIn will provide periodic labour market insights based on its economic graph of more than 69 million members in India.
- This will include in-demand skills, emerging jobs, and global hiring rates to NSDC to better understand the skilling ecosystem.

Potential sign of alien life detected on inhospitable Venus

- Scientists said they have detected in the harshly acidic clouds of Venus a gas called phosphine that indicates microbes may inhabit Earth's inhospitable neighbour, a tantalizing sign of potential life beyond Earth.
- The researchers did not discover actual life forms, but noted that on Earth phosphine is produced by bacteria thriving in oxygen-starved environments. The international scientific team first spotted the phosphine using the James Clerk Maxwell Telescope in Hawaii and confirmed it using the Atacama Large Millimeter/submillimeter Array (ALMA) radio telescope in Chile.

TikTok chooses Oracle as U.S. 'technology partner'

- TikTok has chosen Oracle to be its technology partner for its American operations.
- Microsoft was also in a bid to acquire TikTok in the United States but the Chinese owner of the video-sharing platform "TikTok" chose Oracle over Microsoft to be its technology partner for its American operations.
- The partnership was signed by the two entities as in an executive order signed last month, President of the United States, Donald Trump stated that TikTok would be blocked in the US if it did not sell its US operations to an American company by 20th of September 2020.

In a first, 2 women officers to operate helicopters from Indian Navy warships

- In a historic first, two women officers have been selected to join as "Observers" (Airborne Tacticians) in the helicopter stream of the Indian Navy.
- The women officers will be the first set of women airborne combatants who would be operating from warships. This is a landmark development in the history of Indian naval aviation.
- The entry of women in the Indian Navy was restricted to the fixed-wing aircraft that took off and landed ashore.

India-China Commander level Talks underway at Moldo in Chinese side of LAC

- India and China are scheduled to hold a Corps Commander-level talks at Moldo, on the Chinese side of the Line of Actual Control (LAC), on the border standoff. This will be the sixth such talks on the issue.
- An official from the Ministry of External Affairs (MEA) is likely to be part of Indian delegation. This is the first time that an MEA official will be present in this meeting, people aware of the developments said.
- In the previous five meetings, the Corps commander-ranked officers have failed to break the deadlock. This will be the first meeting since the foreign ministers of the two countries agreed on a five-point roadmap to take forward the disengagement and de-escalation process.

Indian Army organises annual 'Shikara Race' in Srinagar

- Fifteen Shikaras participated in the annual 'Shikara Race' organised by 20 Rashtriya Rifles (RR) of Indian Army for the people in Srinagar. The aim behind the race was to promote tourism in the newly formed Union Territory.
- This event is organised by Indian Army every year along with boat races and other races for children but could not do the same this year due to COVID-19 outbreak.
- The tourists who came to Srinagar to enjoy the race said that events like this should be organised more often as they help in developing good bonds with the locals.

DRDO conducts successful flight test of missile target vehicle ABHYAS

- The Defence Research and Development Organisation (DRDO) conducted a successful flight test of ABHYAS on September 22, 2020. The test was conducted from the Interim Test Range in Balasore, Odisha.

- During the trials, ABHYAS - High-speed Expendable Aerial Target (HEAT) was successfully test flown. The air vehicle can be used as a target for the evaluation of various missile systems.
- ✚ **Flight Lieutenant Shivangi Singh to be first woman pilot to join Rafale fleet**
- Flight Lieutenant Shivangi Singh will become the first woman pilot to fly the multi-role fighter aircraft Rafale after finishing her conversion training, according to reports.
- Commissioned into the Indian Air Force in 2017 as part of the second batch of women fighter pilots, Singh currently flies the force's oldest jet MiG-21 Bison. Wing Commander Abhinandan Varthaman, who shot down a Pakistan Air Force (PAF) fighter on 27 February last year near the Line of Control before being shot down himself and taken captive, was Singh's flying instructor.
- The Indian Air Force (IAF) currently has 10 women fighter pilots, who have undergone the arduous training to fly the supersonic jets. Reportedly, it takes around Rs. 15 crores to train a single fighter pilot.
- ✚ **Google Pay, Visa partner for card-based payments with tokenisation**
- Google Pay announced the rollout of tokenisation across its platform that will enable users to safely transact with their debit or credit cards. Through tokenisation, Google Pay Android users can use their debit or credit card to make payments through a secure digital token attached to their phone without having to physically share their credit or debit card details.
- The feature also works with online merchants, delivering more native and seamless OTP experiences without any redirects to 3D secure sites. This feature is now available to all users of Axis, SBI Card and Kotak.
- ✚ **India, Bangladesh hold naval drills 'Bongosagar' in Bay of Bengal**
- The second edition of the bilateral naval exercise Bongosagar between India and Bangladesh was held on Saturday in Northern Bay of Bengal. Ships from both navies participated in surface warfare drills, seamanship evolutions and helicopter operations.
- The first edition of the exercise was held in October last year. Bongosagar will be followed by the third edition of India Bangladesh Coordinated Patrol (CORPAT) on 4-5 October. The exercise Bongosagar is aimed at developing interoperability and joint operational skills through the conduct of maritime exercises and operations, as per the Ministry of Defence.
- During the CORPAT exercise, both navies will undertake joint patrolling along the International Maritime Boundary Line (IMBL). In addition to ships, Maritime Patrol Aircraft from both navies and integral helicopters would also be participating in the exercise.
- ✚ **ISRO scheduled to launch its Venus mission in 2025**
- ISRO is scheduled to launch its Venus mission in 2025 and France will participate in it. The VIRAL (Venus Infrared Atmospheric Gases Linker) instrument co-developed with the Russian federal space agency Roscosmos and the LATMOS atmospheres, environments and space observations laboratory attached to the French national scientific research centre CNRS has been selected by the ISRO after a request for proposals.
- ISRO chairman K Sivan and CNES president Jean-Yves Le Gall held talks and reviewed the areas driving cooperation between France and India in space. After the Mars Orbiter Mission (Mangalyaan) and Moon missions Chandrayaan-1 and 2, ISRO has set its eyes on Venus for carrying out its interplanetary mission.
- France and India share a robust collaboration in the arena of space. It is one of the three nations with whom India collaborates in the strategic sectors of nuclear, space and defence -- the other two being the US and Russia.
- ✚ **India successfully flight tests Supersonic Missile Assisted Release of Torpedo**
- India successfully flight tested the Supersonic Missile Assisted Release of Torpedo (SMART) from Wheeler Island off the coast of Odisha.
- Developed by the Defence Research and Development Organisation (DRDO), SMART is a missile assisted release of lightweight anti submarine torpedo system for Anti Submarine Warfare (ASW) operations far beyond torpedo range. The launch demonstrated India's anti submarine warfare capabilities.
- ✚ **Indian Coast Guard offshore Patrol Vessel 'Vigraha' launched to enhance coastal security**
- The seventh offshore patrol vessel of the Indian Coast Guard (ICG), 'Vigraha' was formally unveiled at Kattupalli.

- The vessel, built by Larsen and Toubro, is the last in the series of seven OPVs contracted to the company by the Ministry of Defence in 2015.
- It was the first time a private sector shipyard has undertaken the design and construction of offshore patrol vessel class of ships.
- ✚ **NCERT books to be converted into Indian Sign Language**
- Union Education Minister Ramesh Pokhriyal and Union Minister for Social Justice and Empowerment, Dr. Thawar Chand Gehlot attended the 60th Foundation Day of NCERT virtually on.
- During the event NCERT signed a Memorandum of Understanding (MoU) with Indian Sign Language Research and Training Center-ISLRTC to make education materials accessible for Deaf children in their preferred format of communication viz Indian Sign Language. During the programme the online format of NISHTHA training was also release.
- ✚ **C-DAC to Commission India's Fastest HPC-AI Supercomputer PARAM Siddhi - AI with NVIDIA**
- The Centre for Development of Advanced Computing (C-DAC) will be commissioning India's largest HPC-AI supercomputer 'PARAM Siddhi - AI'. This initiative will place India among the top countries in global AI supercomputing research and innovation.
- The initiative was headed by Abhishek Das, Scientist and Program Director (HPC-AI Infrastructure Development) at C-DAC, who conceived the idea and designed the architecture for the largest HPC-AI infrastructure in India.
- This high-performance computing-Artificial Intelligence (HPC-AI) supercomputer is a machine with 210 AI Petaflops (6.5 Petaflops Peak DP).
- ✚ **BrahMos missile test-fired from destroyer INS Chennai in Arabian Sea**
- On October 18, 2020, the Defence Research Development Organization test fired the BRAHMOS missile from INS Chennai successfully. The missile was test fired from an indigenously built stealth destroyer INS Chennai. The missile hit a target in Arabian Sea
- BRAHMOS is a supersonic missile. It was jointly developed by India and Russia. The major classification of the missiles is Cruise Missiles and Ballistic Missiles.
- The Ballistic Missiles are those missiles that have a ballistic trajectory. The currently operational ballistic missiles in the Indian Defence Systems are Prithvi I, Agni I, Prithvi II, Agni II and Dhanush.
- ✚ **India Successfully conducts night trial of nuclear-capable Prithvi-2 missile**
- India successfully conducted a night trial of the indigenously developed nuclear-capable Prithvi-2 missile as part of a user trial by the Army from a test range in Odisha.
- The state-of-the-art surface-to-surface missile blasted off around 7.30 pm from launch complex 3 of the Integrated Test Range (ITR) at Chandipur near Balasore and the trial was successful.
- The last trial of Prithvi-2, carried out after sunset on September 23 from the same base, was also successful. The trial of the missile, which has a strike range of 350 km, was carried out from a mobile launcher.
- ✚ **India and Sri Lanka begin eighth edition of bilateral maritime exercise "SLINEX-20"**
- The 8th annual joint exercise between Indian and Sri Lankan navies - SLINEX-20 - will begin at Trincomalee coast. The 3-day exercise will continue till 21st of October.
- SLINEX-20 aims to enhance interoperability, improve mutual understanding and exchange best practices and procedures for multi-faceted maritime operations between both navies.
- SLINEX series of exercise exemplifies the deep engagement between India and Sri Lanka which has strengthened mutual cooperation in the maritime domain.

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✚ **BepiColombo spacecraft swings past Venus on long road to Mercury**

- The BepiColombo SpaceCraft has crossed Venus in its journey towards Mercury. The spacecraft was launched jointly by Japan Aerospace Exploration Agency and European Space Agency to explore planet Mercury.
- This spacecraft mission has been launched to explore and study the mercury.
- It was launched on the Ariane 5 rocket and will arrive in Mercury in 2025.

✚ **India successfully test-fires SANT Missile off Odisha coast**

- Indian successfully test-fired the Stand-off-Anti-tank (SANT) missile off the Odisha coast on October 19, 2020.
- The recently tested missile has been developed by the Defence Research and Development Organisation (DRDO) for the Indian Air Force (IAF). Reportedly, the missile will have both Lock-on after launch and Lock-on before launch capability.

✚ **Australia will participate in Malabar naval exercise with India, US and Japan**

- Australia will participate in the Malabar naval exercise next month involving India, the US and Japan that will bring the four key defence partners and democracies in the region together, demonstrating their collective resolve to support an open and prosperous Indo-Pacific.
- This year, the exercise has been planned on a 'non-contact-at sea' format.
- The Malabar series of Naval exercises started in 1992 as a bilateral Indian Navy-US Navy exercise and Japan joined the Naval exercise in 2015.

✚ **IIT Madras startup Stellapps launches 'mooPay' for dairy farmers in Rajasthan**

- Stellapps, the digital technology solutions provider has recently announced the launch of a fully-automated direct payment platform 'mooPay' for dairy farmers in Rajasthan.
- Moreover, mooPay is the first-of-its-kind platform developed for dairies and dairy farmers.
- This IIT-Madras incubated dairy-tech startup and World Economic Forum's technology pioneer, Stellapps, launched mooPay in Bhilwara district of Rajasthan in the presence of Bilwara Dairy Union (Saras Dairy)

Chairman, Ramlal Jat, LK Jain, Advisor to the Union, and Asha Sharma, MD of the Dairy.

✚ **Indian Navy Operationalizes First Batch of Women Pilots**

- The first batch of women pilots of Indian Navy have been operationalized on Dornier Aircraft by the Southern Naval Command (SNC) at Kochi. The three women pilots were part of the six pilots of the 27th Dornier Operational Flying Training (DOFT) Course, who graduated as 'Fully operational Maritime Reconnaissance (MR) Pilots' at a passing out ceremony held at INS Garuda, Kochi on 22 Oct 20.
- Rear Admiral Antony George, VSM, NM, Chief Staff Officer (Training) of SNC was the chief guest of the event and presented awards to the pilots who are now fully qualified on Dornier aircraft for all operational missions. The three women pilots of first batch are Lieutenant Divya Sharma (from Malviya Nagar, New Delhi), Lieutenant Shubhangi Swaroop (fromTilhar, Uttar Pradesh) and Lieutenant Shivangi (from Muzaffarpur, Bihar). These officers had initially undergone basic flying training partly with Indian Air Force and partly with the Navy prior to DOFT course. Amongst the three women pilots operationalized for MR flying, Lt Shivangi was the first to qualify as a naval pilot on 02 Dec 2019.

✚ **IIT Kharagpur's cheapest Covid-19 Test Kit 'COVIRAP' gets ICMR Certification**

- The Indian Council of Medical Research (ICMR) has validated the efficacy of 'COVIRAP', a diagnostic machine developed by IIT Kharagpur researchers to detect coronavirus. With ICMR's approval, several business houses have approached the institute for technology licensing.
- After rigorous testing with patient samples in one of their authorised laboratories and following strict guidelines, the ICMR granted the certification for 'COVIRAP COVID-19 Diagnostic Test Kit'. It is affordable, easy to use and can produce results in a custom-developed mobile phone application within an hour.
- Union Minister of Education Ramesh Pokhriyal at a virtual press conference said, "This will impact the lives of many in rural India as the device is portable and can be operated on a very low-energy supply. Minimally trained rural youth can operate this device."

SPORTS

2022 FIFA World Cup to be held in Qatar

- On July 15, 2020, the Federation Internationale de Football Association announced that the 2022 World Cup is to be held in Qatar. The governing body also released schedule of matches.
- The 2022 FIFA World Cup will be the first world cup to be held in Arab World and also the first in a muslim-majority country. The World Cup would be the last to involve 32 teams as the teams are to be increased to 48 in 2026 tournament.
- The tournament is to be held in November-December. The final match of the tournament has been scheduled on December 18, 2020, which is also Qatar National Day.

Sports Adda named former Cricketer Brett Lee as brand ambassador

- Sports Adda has signed former Australian fast bowler and cricket legend Brett Lee, as its brand ambassador.
- Sports Adda is Indian news and information website for cricket, football, and kabaddi.
- As ambassador, Lee will be conducting a host of fun activities including contests, quizzes, Q&As, bowling master classes, and giveaways that will feature exclusively on the Sports Adda app, website, and social handles.
- Lee has taken over 700 wickets in his international career across all three formats, and brings with him a wealth of knowledge - not only of bowling and playing at the highest level but also with his insight into the sport and stories from his playing days.

Germany's forward player & World Cup winner, Andre Schurrle announced retirement

- Germany's forward player & World Cup winner, Andre Schurrle has announced retirement from the sport.
- He helped his country to win the 2014 FIFA World Cup.
- He represented Germany in 57 matches, scoring 22 goals.
- He also played for Chelsea from 2013-15 and also won a Premier League winners medal in 2015.

Sri Lanka's Sripali Weerakkody announces retirement from international cricket

- Sri Lankan bowling all rounder, Sripali Weerakkody has announced her retirement from International Cricket with immediate effect.
- She made her international debut in 2006 and played 89 ODIs (One Day International) and 58 T20Is (Twenty20 International) for Sri Lanka.
- Sripali Weerakkody played her last international game in 2018 and scored 722 runs and 58 wickets in ODIs, and 209 runs and 31 wickets in T20Is.

Emirates Cricket Board receives 'Letter of Intent' from BCCI to host IPL 2020 in UAE

- The Emirates Cricket Board (ECB) confirmed on July 27 that it has received the official Letter of Intent from the Board of Control for Cricket in India (BCCI) to host Indian Premier League's 2020 edition.
- The IPL Governing Council Chairman Brijesh Patel had confirmed on July 26 that the BCCI has sent an acceptance letter to the Emirates Cricket Board. He had stated that both the boards will now work together to stage the tournament.
- The ECB had reportedly sent a proposal to the BCCI in April to host the 2020 edition of the IPL, which was originally supposed to begin on March 29 in India. However, the tournament was postponed indefinitely due to the outbreak of COVID-19 pandemic.
- Patel further stated that the eight IPL franchises- Mumbai Indians, Royal Challengers Bangalore, Chennai Super Kings, Rajasthan Royals, Delhi Capitals, Sunrisers Hyderabad, Kolkata Knight Riders and Kings XI Punjab- will hold their respective pre-tournament training camps in the UAE.



- ✚ **Lewis Hamilton wins his seventh British Grand Prix 2020 despite puncture on last lap**
 - Mercedes driver Lewis Hamilton has won the Formula One British Grand Prix 2020 held at the Silverstone Circuit, United Kingdom.
 - Max Verstappen (Red bull) ended up second in this F1 race while Charles Leclerc (Ferrari) came third. This is the third win for Hamilton in this season of F1 races.
- ✚ **Sports Minister Kiren Rijiju chairs 1st General Council meeting of Khelo India Scheme**
 - Sports Minister Kiren Rijiju chaired the 1st General Council meeting of the Khelo India Scheme. Mr Rijiju urged the states to organise State-level Khelo India Games annually with an effort to identify a larger number of grassroot-level talents.
 - The annual competitions being organized at the national level under the Khelo India Scheme, like the Khelo India Youth Games and University Games, have helped to identify sporting talent from all states.
 - Mr Rijiju has asked the states to organise competitions at the district, block and panchayat-level to identify young talent.
- ✚ **India withdraws from women's world team squash championship in Kuala Lumpur**
 - India has withdrawn from the women's world team Squash championship scheduled in Kuala Lumpur, Malaysia from 15th to 20th December.
 - Indian team cited lack of preparation, time and match-readiness of its players.
 - The coronavirus case count continues to rise in the country with Mumbai, Delhi and Chennai — all major squash centres — badly hit by the virus, making resumption of training difficult.
 - The Asian Junior Individual Championship 2020 has also been cancelled by the Asian Squash Federation due to the pandemic.
 - The event was scheduled to be held at Qingdao, China in June but was postponed to December before being finally cancelled.
- ✚ **India will hosts T20 World Cup in 2021, Australia to host in 2022**
 - India will remain hosts of the 2021 Twenty20 World Cup while Australia will host this year's postponed tournament in 2022.
 - The ICC also confirmed the women's 50-over World Cup that was scheduled to be held in New Zealand in February-March next year has been postponed to 2022.
 - This year's T20 World Cup was scheduled to be held in Australia in October-November but the tournament was postponed due to the logistical challenges of staging the 16-team event amid the COVID-19 pandemic and the travel restrictions in place.
- ✚ **PCA's new international stadium to be named after Patiala's last ruler**
 - Punjab Cricket Association (PCA) is set to name its new stadium in Mullanpur, New Chandigarh, Punjab after the late Maharaja Yadavindra Singh.
 - PCA President Rajinder Gupta proposed the idea to name the stadium and it had been approved.
 - Maharaja Yadavindra Singh played a test match for India against England in 1934. Maharaja Yadavindra Singh was the father of Punjab Chief Minister Amarinder Singh. He was the 9th and the last Maharaja of Patiala.
- ✚ **Sri Lanka, UAE kept as India's back up for 2021 T20 World Cup**
 - As per the latest report, Sri Lanka and the UAE have been kept as backup venues for the 2021 Men's T20 World Cup in case India is unable to host the tournament due to the COVID-19 pandemic.
 - The ICC had recently confirmed that the ICC Men's T20 World Cup 2021 will be held in India as scheduled earlier, while this year's postponed T20 World Cup edition will be held in Australia in 2022.
 - However, the ICC has identified Sri Lanka and UAE as backup venues for the 2021 edition in case Covid-19 makes India an untenable host. India is currently the third-worst-hit country in the world after the US and Brazil with over 2 million coronavirus cases.
- ✚ **Sports Ministry to organise Fit India Freedom Run from Aug 15 to Oct 2**
 - The Sports Ministry will organise 'Fit India Freedom Run', a largest country-wide run, from August 15 to October 2, 2020. Sports Minister Kiren Rijiju launched the mega-event on August 14.
 - Amid the ongoing pandemic situation and the norms of social distancing, the sports ministry has decided to encourage the participants of the event to run at their own pace, anywhere and anytime as per their convenience.
 - The event organised by the Sports Ministry aims at encouraging fitness among the masses while also

following the COVID-19 protocols. As per Mr. Rijju, it is another endeavor to strengthen the Fit India movement envisaged by Prime Minister Modi.

✚ **Hockey India To Provide Financial Assistance To 61 Unemployed Athletes**

- The Hockey India executive board has announced immediate support to 61 athletes across the junior and senior men and women core probable who are not employed due to the ongoing COVID-19 pandemic.
- The purpose behind providing financial assistance is to help them in resuming their sports activities. Athletes who are not holding any form of employment may face constraints that can impact their ability to be able to return to sports activities.
- Mr. Gyanendro Ningombam, Hockey India Officiating President informed that sixty-one athletes will be receiving financial assistance from the Hockey India, which will include 26 Junior men, 30 Junior women, 1 senior men, and 1 senior women core probable.

✚ **Cricketer Rohit Sharma Appointed Oakley's Brand Ambassador in India**

- Indian Limited-overs Team Vice-Captain Rohit Sharma has been appointed as Brand Ambassador of Sports eyewear brand, Oakley for a period of two years in India
- With this partnership, Rohit Sharma will sport Oakley Sports eyewear on and off the pitch.
- He has joined the likes of Vira Kohli, Yuvraj Singh and model Milind Soman who have endorsed the brand in the past
- Ben Goss, Oakley global brand director announced the appointment of Rohit Sharma as Brand Ambassador through a press statement.

✚ **MS Dhoni announces retirement from international cricket**

- Former Indian skipper, MS Dhoni announced his retirement from international cricket on August 15, 2020. The 39-year-old World Cup-winning captain made the announcement through his social media account.
- Dhoni announced his retirement through a post on Instagram, which read "Thanks a lot for your love and support throughout. From 1929 hrs consider me as Retired."

✚ **Table Tennis Player Poulomi Ghatak retires silently, shifts her focus on coaching**

- One of the most successful Indian table tennis players, Poulomi Ghatak, quietly bid adieu to her playing career.

A seven-time national champion, Ghatak was the most prominent name in women's table tennis in the last couple of decades. 'We don't play cricket. We play table tennis. That's the difference,' she says as she retires as an eminent successful Table Tennis player of the Indian team.

- She had broken into the national team of Table Tennis at quite a young age and had remained an extremely consistent performer. Excelling for more than two decades, she won the National crown for stupendous seven times.

✚ **Bayern Munich win Champions League 2019-20 title**

- German professional sports club Bayern Munich won the UEFA Champions League title for the sixth time by defeating Paris Saint-Germain 1-0. The club bagged their maiden UEFA Champions League title in 1974.
- French professional footballer, Kingsley Junior Coman was the only scorer of the match and selected the Man of the Match. Real Madrid is the top club in the winner list of total UEFA Champions League with 11 trophies so far. Bayern and Liverpool both are six-time champions of Europe. Bayern Munich won all 11 league fixtures of this season of the UEFA Champions League. Barcelona became the group topper for a record 13th consecutive season.
- The Union of European Football associations organized the UEFA Champions League club football competition annually. Top European clubs participate in the tournament.
- The first UEFA Champions League was organized in 1955-56 when it was called the European Cup. In 1992-93, it became the Champions League.

✚ **Jaques Kallis, Lisa Sthalekar and Zaheer Abbas inducted into ICC Hall of Fame**

- Legendary South African all-rounder Jaques Kallis, Pakistan batting great Zaheer Abbas and Pune-born former Australian captain Lisa Sthalekar were inducted into the International Cricket Council's Hall of Fame.
- Among the finest all-rounders to play the game, Kallis represented South Africa in 166 Tests, 328 ODIs and 25 T20s between 1995 and 2014. Remarkably, he is the only player to score at least 10,000 runs and take at least 250 wickets in both Test and ODI cricket.
- Zaheer Abbas played 78 Tests and 62 ODIs for Pakistan, accumulating 5062 and 2572 runs respectively. Kallis is the fourth South African player to be inducted into the

Hall of Fame and Abbas the sixth from Pakistan. Sthalekar represented Australia in eight Tests, 125 ODIs and 54 T20s.

- Sthalekar is the 27th from Australia and the ninth woman player in the list, which includes five from her country.

First female golfer from Germany Sophia Popov wins Women's British Open

- World number 304 Sophia Popov became the first female golfer from Germany to capture a major title after winning the Women's British Open by two strokes at Royal Troon in Scotland.
- Thailand's Jasmine Suwannapura was the runner-up after shooting 67. It completed one of the most unlikely wins in the tournament's history.

James Anderson becomes first Fast Bowler to take 600 Test Wickets

- England's James Anderson has created history by becoming the first-ever fast bowler to take 600 wickets in Test cricket. The 38-year-old achieved the feat during England's third test against Pakistan at the Ageas Bowl cricket ground in Southampton on August 25, 2020
- During the beginning of the third test, Anderson was seven wickets away from the historic feat. He, however, reached the milestone on the 5th day of the Test when he dismissed Pakistan batsman Azhar Ali to claim his 600th wicket.
- James Anderson has now become the fourth-highest wicket-taker in the longest format of the game, only behind Muttiah Muralitharan, Shane Warne and Anil Kumble. He is the highest wicket-taker for England in Test cricket. Stuart Broad is the second-highest wicket-taker for England in Test cricket with 500 Test wickets.

Indo-Canadian pair Rohan Bopanna-Denis Shapovalov reach men's doubles quarterfinals

- The Indo-Canadian pair of Rohan Bopanna and Denis Shapovalov have reached the quarterfinals of the ongoing US Open tennis.
- The pair of Bopanna-Shapovalov defeated the German pair Kevin Krawietz and Andrea Mies in the second-round clash that had lasted for an hour and 47 minutes.
- The Indian-Canadian pair will now play against the Dutch-Romanian duo Jean-Julien Rojer and Horia Tecau on September 7, 2020.

Sports Ministry extends contract of athletics foreign coaches with eye on 2024 Olympics

- The Sports Ministry has extended the contract of 9 foreign coaches and support personnel, including High Performance Director of athletics with an eye on the 2024

Olympics, Commonwealth Games and Asian Games 2022.

- In July this year, the Sports Ministry had decided to draw up extended contracts for foreign and Indian coaches in sync with the Olympic cycle. This decision was taken by the Ministry with a focus on the 2024 and 2028 Olympics, and to ensure Olympic-bound athletes are able to train consistently and in continuity with one coach and improve their performance as per the international standards.

Pierre Gasly wins F1 Italian Grand Prix 2020

- Pierre Gasly (Scuderia Alpha Tauri, France) has won the Formula One Italian Grand Prix 2020 held at Autodromo Nazionale Monza, Italy. This is his first Grand Prix win.
- Carlos Sainz Jr. (McLaren, Spain) came second followed by Lance Stroll (Racing Point, Canada) in third place.
- Lewis Hamilton ended in 7th place after he earned a 10-second stop and go penalty.

Japan's Naomi Osaka wins US Open title

- In US Open Tennis, Japan's Naomi Osaka defeated Victoria Azarenka of Belarus in the Women's Singles final to clinch her third Grand Slam title. The fourth seed, Osaka, overcame her unseeded opponent 1-6, 6-3, 6-3 in one hour 53 minute inside Arthur Ashe Stadium at Flushing Meadows in New York.
- It brought 22-year old Osaka's haul of tennis major trophies to three after her victories at the 2018 US Open and 2019 Australian Open.
- With this, the Japanese has become the first Asian player to win three Grand Slam singles titles and also moved up to number 3 in the world rankings.

Visnu Shivaraj Pandian wins gold in 10 meter air rifle event of International Online Shooting Championship

- India's Visnu Shivaraj Pandian won the 10m air rifle event at the fifth edition of the International Online Shooting Championship yesterday. The 16-year-old Visnu shot 251.4 to win the title by a clear margin of two points.
- The second place was won by world no. 27 Etienne Germond of France while Olympic quota winner Martin Strempl of Austria took the third place.
- Shooters from 15 countries are participating in the two-day competition. The 10m air pistol event will be held today. Leading India's challenge will be Olympic quota winner Yashaswini Singh Deswal.

AGREEMENTS AND MOU

May 2020

Signed between	Date signed	Purpose	Venue
Bharat Dynamics Ltd. and IIT-Kanpur	3 rd May 2020	For promoting the development of affordable ventilators for COVID-19 treatment.	Kanpur
Coir board and IIT-Madras	7 th May 2020	To establish a Centre of excellence for application of coir.	Chennai
Government of India (GOI) and the Asian Infrastructure Investment Bank (AIIB)	8 th May 2020	\$500million loan agreement for COVID-19 emergency response and health systems preparedness projects.	New Delhi
Government of India (GOI) and World Bank	15 th May 2020	\$750million loan agreement to protect poor Indians from COVID-19 Pandemic.	New Delhi
Government of India (GOI), Government of West Bengal and AIIB	15 th May 2020	\$145million project for flood management and improve irrigation in Damodar Valley Command Area	West Bengal
NTPC Ltd. and ONGC	21 st May 2020	To set up a joint venture company for the renewable energy business	New Delhi
Power Finance Corporation (PFC) and Narmada Basin Project Company Ltd. (NBPCL)	25 th May 2020	For 225MW hydroelectric projects and multipurpose projects in Madhya Pradesh	Madhya P

June 2020

Signed between	Date signed	Purpose	Venue
India and Bhutan	June 29	To develop a hydropower project. This is the first-ever such joint venture between India and Bhutan.	Video Conferencing
Government of Haryana and Reliance Jio TV	June 23	To provide education to 52 lakh students.	-
Coal India Limited (CIL) and NITI Aayog's Atal Innovation Mission	June 20	To promote innovation and entrepreneurship across the country	-

Serum Institute of India and UNICEF	June 17	For supplying pneumonia vaccine to low-income countries.	-
HDFC ERGO General Insurance Company and UK based tech firm TropoGo Limited	June 15	MoU to launch India's first 'Pay as you Fly' insurance for drone-owners in the country.	-
Indian Embassy and a unit of Ministry of Education, Nepal (Central Level Project Implementation Unit (CLPIU))	June 8	Signed 7 agreements for re-building 56 Higher Secondary Schools in Nepal.	-
India and Denmark	June 8	Signed an agreement to promote cooperation in the Power Sector.	-
Recykal (partnered with UNDP) and Hindustan Coca-Cola Beverages Pvt Ltd (HCCB)	June 8	Signed an MoU for Project Prithvi which is aimed at promoting and developing sustainable plastic waste management practices in India.	-
Abu Dhabi Investment Authority (ADIA) and Jio platforms	June 7	ADIA invested Rs 5,683.50 crore for a 1.16 % stake in Jio platforms.	-
India and Australia	June 4	9 MoUs in different fields like Cyber and Cyber-Enabled Critical Technology Cooperation, mining, defence, public administration, water resources management and Vocational Education.	1st virtual bilateral summit
India and Bhutan	June 3	To improve cooperation in the areas of Environment. The MoU got Cabinet Approval.	

July 2020

Signed Between	Date Signed	Purpose	Venue
CBSE and Facebook	July 5	To launch a curriculum on Digital Safety and Online well-being and Augmented Reality (AR) for students and educators.	-
India and Afghanistan	July 6	Five MOUs to develop educational infrastructure under the high impact on community development projects (HICDP) programme being implemented by India.	-
Indian Coast Guard & Indonesia Coast Guard	July 6	Indian Coast Guard & Indonesia Coast Guard signed an agreement to give a boost to maritime relations	-
USAID's SAGE and MNRE's National	July 8	US Agency for International Development (USAID)- supported South Asia Group for	-

Technical Institutions		Energy (SAGE) and the Ministry of New and Renewable Energy (MNRE)'s National Technical Institutions has signed an agreement for increasing the collaboration of US-India in clean energy development.	
India & Bhutan	July 15	Opening of the new trade route between Jaigaon in West Bengal and Ahlay, Pasakha in Bhutan for easy connectivity and trade.	-
Ministry of Youth Affairs and Sports, India and UNICEF's platform – YuWaah	July 20	The agreement was signed with an aim to mobilise 1 crore, youth volunteers, in India for achieving the goals of Atmanirbhar Bharat.	-
India and Maldives	July 20	Government of India and Ministry of Health of Maldives signed an agreement for establishing 'Emergency Medical Services Unit' at Baa Atoll Dharavandhoo Hospital in Male.	Maldives' Ministry of Health
India and the European Union (EU)	July 23	The agreement aims at developing biotechnology-based water treatment system for purifying sewage water flowing into the rivers Ganga and Godavari under a joint project SPRING.	-
RBI and Sri Lanka	July 25	Currency Swap facility of 400mn for Sri Lanka. The agreement will be available until November 2022.	-
India and the European Union (EU)	July 25	Agreement on Scientific and Technological Cooperation renewed for 5 years i.e. 2020-25	Virtual 15th India-EU Summit
India and Zimbabwe	July 30	The MOU was signed earlier and was approved by the Cabinet on July 30. The MOU has been signed for cooperation in the field of traditional systems of medicine and homoeopathy.	

August 2020

Signed Between	Date Signed	Purpose	Venue
Khadi and Village Industries Commissions (KVIC) and Indo Tibetan Border Police (ITBP)	31st July 2020	To promoting the 'Swadeshi' products like cotton mats, blankets, bedsheets, honey, papad in the country.	-

Department of Defence which comes under the Ministry of Defence, IIT Kanpur and Department of Administrative Reforms and Public Grievances (DARPG)	4th August 2020	To conduct Predictive Analysis of Public Grievances.	-
National Highway Authority of India with IIT Delhi	7th August 2020	To coordinate in the areas like Project management and data management, highway network traffic demand, incident management, safety on highways, highway work zone management and to develop highway pavement management system.	-
Bombay Stock Exchange (BSE) with Akola Sarafa Association and Akola Sarafa Va Suvarnakar Yuva Sang	11th August 2020	To deepen the commodity derivative market in India.	Mumbai
Power Finance Corporation Ltd with District Siddharthnagar, Uttar Pradesh	10th August 2020	To construct two Modular Operation Theatre Rooms	New Delhi
Flipkart with IIT Patna	18th August 2020	To enhance the student's engagement in this upliftment of e-commerce with the help of technology and their skill sets.	-
All India Institute of Ayurveda (AIIA) with Delhi Police	18th August 2020	To offer Ayurveda Preventive and Promotive Health Services to the police and their families at their residential colonies in Delhi.	New Delhi
Atal Innovation Mission (AIM) of NITI Aayog with Business Sweden on behalf of India-Sweden Healthcare Innovation Centre	20th August 2020	To provide innovative knowledge, potential, skills to Indian Entrepreneurs and to enhance startup ecosystems in India.	-
Ministry of Skill Development with the Ministry of Shipping	20th August 2020	To achieve skill development in the port and maritime sector.	-
Government of India, Government of Maharashtra and Mumbai Railway Vikas Corporation (MRVC)	25th August 2020	To provide improved service quality, safety, network capacity of the suburban railway system in Mumbai.	-

Agricultural and Processed Food Products Export Development Authority (APEDA) with AFC India Limited and National Cooperative Union of India (NCUI), Delhi	25th August 2020	To uplift the agriculture and allied sectors in order to bring better value to the stakeholders.	-
National e-Governance Division (NeGD) with CSC (Common Service Center) E-Governance Services India Ltd	26th August 2020	To offer UMANG services to citizens.	-
IIT Alumni Council with Russia's Lomonosov Moscow State University (MSU) and Russoft			

September 2020

Signed Between	Date Signed	Purpose	Venue
IIT Guwahati and University of Pardubice, Czech Republic	2nd September 2020	To work together towards data protection project. Under the project, both the institutes will develop indigenous algorithms to protect country's digital data from cyber-attacks.	-
IIT Roorkee with NIUA	4th September 2020	To work in the areas of universal design principles and to have the development of BASIIC (Building Accessible Safe Inclusive Indian Cities), which is the initiative programme of NIUA.	-
Himachal Pradesh Government and the World Bank	7th September 2020	\$82 mn loan deal for HP State Roads Transformation Project. The project aims to strengthen road safety and transport institutions in the state.	-
National Skill Development Corporation and LinkedIn	9th September 2020	To impart digital skills to youth using free learning resources of LinkedIn.	-
India and Asian Development Bank (ADB)	9th September 2020	\$500 mn agreement for Delhi-Meerut Corridor.	-
India and Japan	10th September 2020	Mutual logistics support arrangement for Reciprocal Provision of Supplies and Services between the Armed Forces of India and The	-

		Self-Defense Forces of Japan.	
IFSCA with IGPC of IIM Ahmedabad	12th September 2020	To establish IBE in India and IGPC-IIMA will be the knowledge partner in this establishment of IBE in India.	-
SBI General insurance and Yes Bank	15th September 2020	To distribute SBI General Insurance Company's products to the customers of Yes Bank.	-
Titan and SBI	16th September 2020	For the launch of Titan Pay which will be first contactless payment watches in the country.	-
Common Service Centers and Whatsapp	17th September 2020	For a Whatsapp Chatbot to empower rural communities through digital literacy.	-
Ministry of Women and Child Development	20th September 2020	To combat malnutrition under POSHAN Abhiyan. Thus they will integrate AYUSH into POSHAN Abhiyan and will control malnutrition through Ayurveda, Yoga and AYUSH mechanisms.	-
Google Pay and SBI Card	21st September 2020	To allow SBI credit card holders to make payments via Google pay app.	-
Fertilisers and Chemicals Travancore Ltd	21st September 2020	To have academic and industrial interaction between ITI students and FACT employees.	-
India's i Create and Isarel	22nd September 2020	The innovators and entrepreneurs of both nations will collaborately work on various projects.	-
India's National Stock Exchange (NSE) and Singapore Exchange Ltd (SGX)	22nd September 2020	Agreement to confirm key points to operationalize NSE International Finance Service Centre and SGX Connect.	-
India's iCreate and Israel's Start-Up Nation Central	22nd September 2020	To promote innovation. Both the countries will form collaborations in innovation and technology.	-
International Air Transport Association (IATA) and United Nations Office of Counter-Terrorism (UNOCT)	24th September 2020	To increase cooperation with the United Nations Countering Terrorist Travel Programme.	Video Conferencing
West Bengal Government and UK India Business Council (UKIBC)	25th September 2020	To strengthen industrial development and business in West Bengal.	Virtual Meeting

AYUSH Ministry signs MoU with Herbal Industry Bodies	25th September 2020	To promote cultivation of medicinal plants.	-
India and Denmark	26th September 2020	MoU on Intellectual Property cooperation and to strengthen National IPR Policy.	-
Power Finance Corporation (PFC) with Ministry of Power	29th September 2020	Government of India has set a revenue target of Rs 36,000 crores for the current financial year.	-
Bombay Stock Exchange (BSE) with Yes Bank	29th September 2020	To empower SMEs by making them more competitive, develop solutions for their growth and will address the challenges of SMEs.	

COMMITTEES IN NEWS

Committee (May 2020)

Committee	Headed by	Purpose
Reforms in India's drug regulatory system	Rajesh Bhushan	A high-level committee of experts has been formed by the government to recommend reforms in India's drug regulatory system so that approval processes can be fast-tracked.
Banning on the use of saliva to shine the ball	Anil Kumble	The International Cricket Council's (ICC) Cricket Committee has recommended banning on the use of saliva to shine the ball. The practice meant for swing bowling is now primarily held as health risk due to the threats of COVID-19 and protect the safety of players and match officials.
Border Infrastructure	Lt General D B Shekatkar (Retd)	These were related to speeding up road construction, leading to socio economic development in the border areas.
Vizag gas leak	Neerabh Kumar Prasad	The Andhra Pradesh government on 16th may constituted a five-member High-Power Committee to probe into the causes behind the leakage of styrene gas from the LG Polymer plant at RR Venkatapuram in Visakhapatnam.
4G internet services in J&K	Ministry of Home Affairs	SC A bench comprising Justices N V Ramana , Justices R Subhash Reddy and B R Gavai said the committee would also include the Chief Secretary of the UT and the Secretary of Ministry of Communications to look into the demands by petitioners seeking restoration of 4G internet speed there.
Parliament's Public Accounts Committee	Adhir Ranjan Chowdhury	Members of the public accounts committee are elected every year. The 22-member panel includes 15 members from the Lok Sabha and seven from the Rajya Sabha. Works: The PAC examines accounts showing the

		appropriation of sums granted by Parliament for the expenditure of the Government of India, the annual financial accounts of the Government, and others.
Examine the comments received on the consultation paper floated	The Ministry of Corporate Affairs (MCA) has constituted a seven-member committee to examine the comments received on the consultation paper floated by it for enhancing audit independence and accountability in the country.	Purpose: The committee will examine the comments and make recommendations requiring any amendments in law, rules and standards to achieve the objective of enhancement of audit independence and accountability. The panel has been asked to submit its report by 30 June 2020.

Committee (June 2020)

Committee	Headed by	Purpose
IBBI advisory committee on service providers	T V Mohandas Pai	The 12-member panel would advise and provide professional support on regulation and development of the service providers dealt with by the IBBI, according to an order. The service providers include insolvency professionals, insolvency professionals agencies, insolvency professional entities and information utilities.
MSME loan scheme implementation	Defence Minister Rajnath Singh	To resolve any problem in the implementation of the Rs 3 lakh crore collateral-free loan scheme for MSMEs.
Welfare of freedom fighters	G Kishan Reddy	The ministry has a separate division to serve freedom fighters who are alive and their families. It disburses pension to about 30,000 freedom fighters and their families.
Review private bank shareholding norms	RBI executive director PK Mohanty	The group will examine the existing licensing guidelines and regulations on ownership and control of private sector banks.
Trustees of PM CARES	Sunil Kumar Gupta	Trustees of the PM CARES Fund have appointed SARC & Associates as auditor of the fund.
IBBI reconstitutes advisory panel on corporate insolvency resolution process	Uday Kotak	This Advisory Committee will advise and provide professional support —on a request from the IBBI or on its own volition—on any matter relating to the Corporate Insolvency resolution and liquidation dealt with by the Board under the Insolvency and Bankruptcy Code 2016.
Sebi panel suggests measures to strengthen enforcement, recovery mechanism	headed by former Supreme Court Judge Anil Dave	Purpose: The committee has examined the insolvency, recovery and securities laws jurisprudence of India and abroad and suggested suitable changes in the Insolvency and Bankruptcy Code to ensure that insolvency law is not used as

		a refuge by defaulters, thereby protecting the interest of investors.
Assam Gas Leak	Justice BP Katakey	The National Green Tribunal has imposed an interim penalty of Rs 25 crore on PSU major Oil India over its failure to stop fire in Assam's Baghjan oil well resulting in damage to the environment.

Committee (July 2020)

Committee	Headed by	Purpose
Violation of environment rules.	Anil Kumar Jha	The panel appraises projects that are commissioned without obtaining prior environmental clearance and have been termed as cases of violation. The panel was earlier constituted in June 2017 for three years. Its tenure has now been extended till June 2021.
Analysis of QR (Quick Response) Code'	Prof. Deepak.B. Phatak	The report has recommended making QR codes more interoperable. QR code is used to pay utility bills, fuel, grocery, food, travel, and several other categories.
National Financial Reporting Authority	Professor Narayanaswamy R.	The members of the committee will support and provide insights to the Executive body of the NFRA on the issues related to the drafts of the accounting and auditing standards. The committee will also provide the inputs from the perspectives of the users, preparers and auditors of the financial statements.
Sebi rejigs advisory	Usha Thorat	The Securities and Exchange Board of India (Sebi) has revamped its committee that advises the capital markets regulator on matters related to regulation and development of mutual fund industry. Note: Earlier in 2013, the panel had 15 members and was headed by Janki Ballabh, former Chairman of SBI.
'Pandemic Risk Pool'	Suresh Mathur	"The Covid-19 pandemic, which started as a public health crisis, has led to a significant disruption in the economic activity mainly due to measures taken to stop the spread of the disease," TL Alamelu, Member, Non-Life, Irdai, said in an order.
Human rights and future response of the government.	K S Reddy	The expert committee would assess the impact of Covid-19 on human rights of people, especially marginalised and vulnerable sections of the society, including migrant labourers.
Find space for selling Surety Bonds	G. Srinivasan.	The IRDAI has set up the committee after the Ministry of Road Transport and Highways requested it to examine the possibility of offering Surety Bond for contractors.

National level committee for reform in criminal law	Ranbir Singh	The committee, which has several leading legal academicians on board, would be gathering opinions online, consulting with experts and collating material for their report to the government.
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Committee (August 2020)

Committee	Headed by	Purpose
Setting Parameters for Loan Restructuring	KV Kamath	RBI on the required financial parameters, along with the sector specific benchmark ranges for such parameters, to be factored into resolution plans. The expert committee will also undertake a process validation of resolution plans for borrowal accounts above a specified threshold."
Plan to develop international retail business	Pradip Shah	Centres Authority (IFSCA) set up a panel of industry experts to formulate a plan to develop international retail business at the International Financial Services Centre (IFSC) . The committee will be chaired by Pradip Shah, chairman at Indasia Fund Advisors . Purpose: The expert committee was also tasked with strategising to make the IFSC attractive for international financial services and to draw up a roadmap for the growth of international retail at the centre.
Fix ceiling rates under duty reimbursement scheme for exporters	Chaired by Secretary (ret'd) G K Pillai.	The reimbursement of taxes under the Remission of Duties and Taxes on Export Products (RoDTEP) such as duty on power charges, VAT on fuel in transportation, farm sector, captive power generation, mandi tax, stamp duty and central excise duty on fuel used in transportation would make Indian products competitive in global markets.
Kozhikode plane crash	Captain S S Chahar	The Aircraft Accident Investigation Board (AAIB) said it has formed a five-member panel to inquire into the circumstances of a plane crash in Kerala's Kozhikode airport.
Sugarcane Prices to Sugar Rate	Ramesh Chand	Niti Aayog Member(Agriculture), "Sugarcane and Sugar Industry" recommended linking of Sugarcane prices to sugar rate to maintain the financial state and stability of the industry and to clear the arrears of the sugarcane farmers.
Dividend of Rs57,128 crore to	Shaktikanta Das	Reserve Bank of India on 13th August approved

government.		dividend of ₹ 57,128 crore to government. The decision was taken when the Central Board of the RBI met on 13th August under the chairmanship of Governor Shaktikanta Das through video conference
Business Responsibility Reporting (BRR)	Rajesh Verma	The Corporate Affairs Ministry (MCA) will work closely with capital markets regulator SEBI for implementation of the 'Business Responsibility and Sustainability Report (BRSR)' framework in the country.

Committee (September 2020)

Committee	Headed by	Purpose
Government gives one-year extension to Company Law Committee	Rajesh Verma	Functioning of the National Company Law Tribunal (NCLT) and make recommendations on various issues pertaining to implementation of the Companies Act as well as the Limited Liability Partnership Act.
National Cyber Security Coordinator to study the revelations in China Watching	Rajesh Pant	The expert committee, led by Lt Gen (retd) Rajesh Pant, India's chief coordinator on cyber security, will evaluate the "implications" of the digital surveillance by Data Information Technology Co. Limited and "assess any violations of law and submit its recommendations within thirty days."
Assessment of relief to bank borrower	Former CAG Rajiv Mehrishi	Will measure the impact on the national economy and financial stability of waiving of interest and COVID-19 related moratorium. It will also give suggestions to mitigate financial constraints of various sections of society in this respect and measures to be adopted in this regard.
NITI Aayog preparing Multidimensional Poverty index	Ms Sanyukta Samaddar	"Global Indices to Drive Reforms and Growth (GIRG)" exercise is to fulfil the need to measure and monitor India's performance on various important social and economic parameters and enable the utilisation of these Indices as tools for self-improvement, bring about reforms in policies, while improving last-mile implementation of government schemes.

NOBLE PRIZE WINNERS OF 2019

Nobel Prizes and Laureates 2020		
Nobel Laureates	Field	Contribution
Harvey J. Alter, Michael Houghton and Charles M. Rice	Medicine	Discovered Hepatitis C virus
Roger Penrose	Physics	Discovered that black hole formation is a robust prediction of the general theory of relativity
Reinhard Genzel and Andrea Ghez		Discovered supermassive compact object at the centre of our galaxy
Emmanuelle Charpentier and Jennifer A. Doudna	Chemistry	Discovered the method for genome editing
Louise Glück	Literature	For her unmistakable poetic voice that with austere beauty makes individual existence universal
World Food Programme (WFP)	Peace	For its efforts to combat hunger, for its contribution to bettering conditions for peace in conflict-affected areas and for acting as a driving force in efforts to prevent the use of hunger as a weapon of war and conflict.
Paul R. Milgrom, Robert B. Wilson	Economic Sciences	For improvements to auction theory and inventions of new auction formats.

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INDIA's RANKING

Index	Index released by	India's Rank	1 st Rank
3rd Edition of CRI Index 2020	Oxfam International and Development Finance International	129th	Norway
Data Governance Quality Index	Development Monitoring and Evaluation Office (DMEO), NITI Aayog	--	--
World Risk Index 2020	United Nations University Institute for Environment and Human Security (UNU-EHS) and Bundnis Entwicklung Hilft and University of Stuttgart, Germany	89th Position	Vanuatu
Smart City Index 2020	Institute for Management Development	Hyderabad, 85th Position	Singapore
Human Capital Index 2020	World Bank	116th	Singapore
Global Economic Freedom Index 2020	Canada's Fraser Institute	105th	Hong Kong
EASE Banking Reforms Index 2.0	Indian Banking Association	--	Bank of Baroda
4th Business Reform Action Plan (BRAP) Ranking	Union Minister of Finance and Corporate Affairs	--	Andhra Pradesh
13th Global Innovation Index 2020	Cornell University, INSEAD, and the World Intellectual Property Organization	48th	Switzerland
Export Preparedness Index 2020	NITI Aayog	--	Gujarat
Global Skill Index 2020	Coursera	51st Position	Russia
Global Manufacturing Risk Index 2020	Cushman & Wakefield	3rd	China
QS World University Ranking 2021	Quacquarelli Symonds (QS)	172nd Position	Massachusetts Institute of Technology (MIT), United States
The Emerging Economies University Ranking 2020	Times Higher Education (THE)	16th	Tsinghua University (China)
11th Global Real Estate Transparency Index 2020	United States Property Consultant Jones Lang LaSalle's (JLL)	34th	United Kingdom
World Competitive Index 2020	Institute for Management and Development's (IMD) World Competitiveness Centre (WCC)	43rd	Singapore
Nature Index 2020	--	12th	United States of America

Environment Performance Index 2020	Yale University and Columbia University	168th	Denmark
Times Higher Education (THE) Asia University Ranking	--	36th	--
Global Energy Transition Index 2020	World Economic Forum	74th	Sweden
Sustainability & Child Flourishing Index	40 child and adolescent health experts from around the world	77th	--
Animal Protection Index (API) 2020	World Animal Protection	C Scoring Band	--
Gender Social Norms Index 2020	United Nations Development Programme (UNDP)	--	--
Bloomberg Billionaires Index	Bloomberg News	--	--
Nomura's Food Vulnerability Index 2019	Japanese financial services group Nomura	44 th	Libya
International Intellectual Property Index 2020	US Chambers of Commerce	40 th	United States
Global Democracy Index 2019	EIU (Economist Intelligence Unit)	51st	Norway
State Energy Efficiency Index 2019	Minister of State (Independent Charge) for Power and New & Renewable Energy, R K Singh	--	Haryana, Karnataka and Kerala
SDG India Index 2019-20	NITI Aayog	--	--
B2C E-Commerce Index 2019	Organization, United Nations Conference on Trade and Development (UNCTAD)	73rd	Netherlands
Good Governance Index 2019	Ministry of Personnel, Public Grievances and Pensions	---	Tamil Nadu
Human Development Index 2019	UNDP (United Nations Development Programme)	129th	Norway
Global Climate Risk Index 2020	German watch	5th	Japan
Climate Change Performance Index 2019	New Climate Institute, Germanwatch and CAN	9	Sweden
World Giving Index 2019	Charities Aid Foundation (CAF)	82nd	USA
QS India University Rankings 2020	Quacquarelli Symonds (QS)	--	Indian Institute of Technology Bombay (IITB)

Global Unicorn List 2019	Hurun Research Institute	3rd	China
World Talent Ranking 2019	IMD	59th	Switzerland
Global Prosperity Index 2019	Basque institutions	Bengaluru - 83rd, Delhi-101st and Mumbai - 107th	Zu rich (Switzerland)
School Education Quality Index (SEI)	NITI Aayog	--	Kerala
Global Health Security Index 2019	Nuclear Threat Initiative (NTI) and Economist Intelligence Unit (EIU)	57th	United States
Ease of doing business 2019	World bank	63rd	Newzealand
World Digital Competitiveness Rankings	IMD World Competitiveness Center	44th	USA
India Innovation Index 2019	NITI Aayog	-	Karnataka (Top state)
Global Hunger Index 2019	Irish aid agency Concern in partnership with Welthungerhilfe	102	
Global Competitiveness Index 2019	World Economic Forum (WEF)	68th	Singapore
The Travel & Tourism Competitiveness Index 2019	World Economic Forum	34th	Spain
Global Liveability Index 2019	The Economist Intelligence Unit(EIU)	Delhi 118th Rank and Mumbai 119th Rank	Austria's Capital Vienna
Child Well Being Index 2019	IFMR LEAD	--	Kerala
Safe Cities Index 2019	The Economist Intelligence Unit	Mumbai-45th New Delhi-52nd	Tokyo
Composite Water Management Index 2.0	NITI Aayog	--	Gujarat
Global Kids Right Index 2019	KidsRights Foundation	117th	Iceland
State RooftopSolar Attractiveness Index 2019	Ministry of New & Renewable Energy (MNRE)	--	Karnataka
Asia Power Index 2019	Lowy Institute	4th	United States
Index of Cancer Preparedness 2019	Economist Intelligence Unit (EIU)	19th	Australia
World Competitive Ranking 2019	International Institute for Management Development (IMD)	43rd	Singapore
World Inequality Index 2019	Oxfam	147th	Denmark
Inclusive Internet Index 2019	EIU (Economist Intelligence Unit)	47 th	Sweden

Global Talent competitiveness Index 2019	Adecco Group, INSEAD and Tata Communications	80	Switzerland
NITI Aayog AMFFRI Index 2019	National Institution for Transforming India i.e. NITI Aayog	--	Maharashtra
Global Multidimensional Poverty Index 2019	United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Initiative (OPHI)	--	--
Health Index of India	NITI Aayog	--	Kerala
Henley Passport Index 2019	International Air Transport Association (IATA)	86th	Japan and Singapore
Climate Vulnerability Index 2019	IITs , IISc, Bengaluru and the Swiss Development Corporation (SDC)	---	Assam
SDG Gender Equality Index 2019	Equal Measures 2030	95th	Denmark
Mercer Quality of Living Ranking 2019	Consulting Agency Mercer	Chennai	Austrian Capital, Vienna
Global Peace Index 2019	Institute for Economics and Peace (IEP)	141	Iceland
World Press Freedom Index 2019	Reporters Without Borders	140	Norway
StartupBlink Startup Ecosystem Ranking 2019	StartupBlink	17	USA
GDPR Readiness Index	CISCO	6th	--

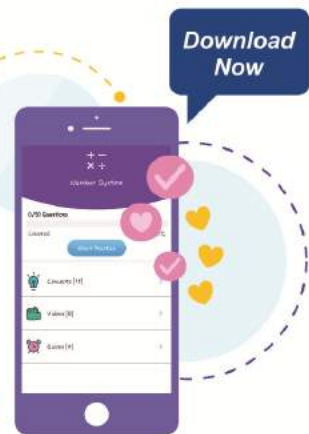
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Summit and Conference

May 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
Virtual summit of the Non-Aligned movement	Presidency of Azerbaijan	Azerbaijan	To enhance the coordination of the member states to fight against COVID-19 pandemic
Online coronavirus global response International pledging conference	European Union	Virtual meeting	To raise funds in initial funding in global cooperation
Virtual meeting of foreign ministers of Shanghai Cooperation organization	Shanghai cooperation organization	Virtual meeting	To discuss the cooperation to fight against COVID-19 Pandemic
2 nd G-20 virtual trade and investment ministers meeting	Saudi Presidency	Virtual meeting	To focus on immediate actions to ease the distress being faced by people globally due to COVID-19 Pandemic
73 rd World Health Assembly (WHA)	WHA	Virtual meeting	To discuss global vaccine plan, polio eradication and tropical diseases and COVID-19 Pandemic
Webinar on "Revitalising museum and cultural spaces"	Ministry of culture, GOI		To celebrate International Museum day on 18th May 2020
Meeting of the Heads of Tax Authorities of the BRICS Centre	Federal tax services of Russia	Video conferencing	To discuss the potential areas of cooperation in the matter of tax
Bamboo Conclave 2020	Union Ministry of Agriculture and Stakeholders	Video conferencing	To emerge as an economic power with the support of its Bamboo resources.
Tribal Livelihoods and Safety Conference	Union Minister of Tribal Affairs	Video conferencing	To boost the minor forest produce with value addition and marketing with the help of Van Dhan Vikas Kendras (VDVKs).
Indo-Bangladesh	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	Virtual meeting	The vital role of North Eastern region in order to boost the trade between the two countries.
32 nd Commonwealth Health Ministers' Meeting	Union Minister of Health & Family Welfare	Video conferencing	Theme: "Delivering a co-ordinated Commonwealth COVID-19 response."
MSME's E-Conclave 'SIDM MSME Conclave	SIDM (Society of Indian Defence Manufacturers),	Video conferencing	Theme: 'Business Continuity for MSME in Defence and Aerospace

2020'	CII (Confederation of Indian Industry) and Department of Defence Production		Sector'.
Army Commanders Conference 2020	Army Chief Manoj Mukund Naravane	New Delhi	The issue of border with China in Ladakh is also likely to be discussed in the conference.
22nd Meeting of Financial Stability and Development Council (FSDC)	Union Minister of Finance and Corporate Affairs Nirmala Sitharaman	Video conferencing	Economic reforms made in the country to combat the lockdown situation arisen due to pandemic COVID-19.
Digital Summit on Exports	Confederation of Indian Industry	Video conferencing	They discussed fall and rise in various import and export products specifically in the month of March, April and May.

June 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
Pan-India Real Team in Market (RTM) Electricity	Union Minister of State (IC)Power and New and Renewable Energy and Union Minister of State for Skill Development and Entrepreneurship	Video conferencing	To uplift the position of the Indian electricity market in the era of few electricity markets in the world which are having RTM.
Virtual Global Vaccine Summit 2020	United Kingdom's Prime Minister Boris Johnson	Virtual meeting	To contribute 15 million US dollars to Gavi. Gavi is an International Vaccine Alliance which co-ordinates vaccinations across the world.
India and Australia Virtual Bilateral Summit	PM of India Narendra Modi and PM of Australia Scott Morrison	Video conferencing	The two leaders discussed a range of issues including trade, defence, education as well as the COVID-19 crisis.
95th Indian Chamber of Commerce (ICC) Annual Plenary Session 2020	PM Narendra Modi	Video conferencing	To develop a self-reliant economy by strengthening the determination of country.
32nd Virtual EAG Plenary Meeting	Russian Federation by EAG Chairman Mr Yury Chikhachin	Virtual meeting	To co-ordinate the provision of technical assistance for the Republic of Tajikistan, which included interim findings was also presented by the concerned officials.
India's First Virtual Healthcare and Hygiene Expo 2020	Indian Chambers of Commerce and Industry (FICCI)	Virtual meeting	To give importance and to boost Healthcare and Hygiene sector and create awareness about Healthcare and Hygiene in

			people.
Aatma Nirbhar Uttar Pradesh Rojgar Abhiyan	Prime Minister Shri Narendra Modi	Video conferencing	To the migrant workers who have returned to their native places in Uttar Pradesh during the lockdown situation and have lost their jobs amidst COVID-19 pandemic.
Defence Conclave 2020 Gujarat	Confederation of Indian Industry (CII), Gujarat and Society of Indian Defence Manufacturers (SIDM)	Video conferencing	To strengthen the 'Make in India' initiative and thus increases defence manufacturing.
G20 Extraordinary Virtual Education Minister's Meet	Union Minister of Human Resource and Development	Virtual meeting	To provided a brief review of the actions taken by India to boost education during this pandemic period.
49th Governing Council Meeting of NPC	Union Minister of Commerce and Industry	Video conferencing	To develop skilled labours in various sectors including logistics, agriculture, technology etc.

May 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
Virtual summit of the Non-Aligned movement	Presidency of Azerbaijan	Azerbaijan	To enhance the coordination of the member states to fight against COVID-19 pandemic
Online coronavirus global response International pledging conference	European Union	Virtual meeting	To raise funds in initial funding in global cooperation
Virtual meeting of foreign ministers of Shanghai Cooperation organization	Shanghai cooperation organization	Virtual meeting	To discuss the cooperation to fight against COVID-19 Pandemic
2 nd G-20 virtual trade and investment ministers meeting	Saudi Presidency	Virtual meeting	To focus on immediate actions to ease the distress being faced by people globally due to COVID-19 Pandemic
73 rd World Health Assembly (WHA)	WHA	Virtual meeting	To discuss global vaccine plan, polio eradication and tropical diseases and COVID-19 Pandemic
Webinar on "Revitalising museum and cultural spaces"	Ministry of culture, GOI		To celebrate International Museum day on 18th May 2020
Meeting of the Heads of Tax Authorities of the	Federal tax services of Russia	Video conferencing	To discuss the potential areas of cooperation in the matter of tax

BRICS Centre			
Bamboo Conclave 2020	Union Ministry of Agriculture and Stakeholders	Video conferencing	To emerge as an economic power with the support of its Bamboo resources.
Tribal Livelihoods and Safety Conference	Union Minister of Tribal Affairs	Video conferencing	To boost the minor forest produce with value addition and marketing with the help of Van Dhan Vikas Kendras (VDVKs).
Indo-Bangladesh	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	Virtual meeting	The vital role of North Eastern region in order to boost the trade between the two countries.
32nd Commonwealth Health Ministers' Meeting	Union Minister of Health & Family Welfare	Video conferencing	Theme: "Delivering a co-ordinated Commonwealth COVID-19 response."
MSME's E-Conclave 'SIDM MSME Conclave 2020'	SIDM (Society of Indian Defence Manufacturers), CII (Confederation of Indian Industry) and Department of Defence Production	Video conferencing	Theme: 'Business Continuity for MSME in Defence and Aerospace Sector'.
Army Commanders Conference 2020	Army Chief Manoj Mukund Naravane	New Delhi	The issue of border with China in Ladakh is also likely to be discussed in the conference.
22nd Meeting of Financial Stability and Development Council (FSDC)	Union Minister of Finance and Corporate Affairs Nirmala Sitharaman	Video conferencing	Economic reforms made in the country to combat the lockdown situation arisen due to pandemic COVID-19.
Digital Summit on Exports	Confederation of Indian Industry	Video conferencing	They discussed fall and rise in various import and export products specifically in the month of March, April and May.

July 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
4th Virtual Ministerial Meet on Climate Action	Union Environment Minister, Shri Prakash Javadekar	Video conferencing	The objective of the meet was demonstrating the continued political commitment to global climate action.
India Global Week 2020	United kingdom by India Inc. Group	Video conferencing	Theme: 'Be The Revival: India and a Better New World'
7th SBI Banking & Economics Conclave	Governor Shaktikanta Das	Video conferencing	To deal with the economic crisis being faced by the country amidst COVID-19 lockdown.
5th Conference on	Tamil Nadu Technology	Video conferencing	Theme: Empowering India with

Aerospace and Defence Technologies	Development and Promotion Centre (TNTDPC), Society of Indian Defence Manufacturers (SIDM) and Confederation of Indian Industry (CII)		Aatma Nirbhar Bharat Mission
Digital Indo- Italian Business Mission on Food Processing	Union Minister for Food Processing Industries Harisimrat Kaur Badal	Video conferencing	To provide a platform for Indian and Italian food processing industries.
Indo-US Strategic Energy Partnership	Union Minister of Petroleum and Natural Gas and Steel Dharmendra Pradhan and by US Secretary of Energy Dan Brouillette	Virtual meeting	Both the countries announced to work together in smart grid and energy storage projects.
UN Economic and Social Council (ECOSOC) Session, 2020	Prime Minister Shri Narendra Modi	New York, United States	Theme: "Multilateralism after COVID19: What kind of UN do we need at the 75th anniversary"
3rd G20 Finance Ministers and Central Bank Governors Meet	Presidency of Saudi Arabia	Video conferencing	The entities participated in the virtual meet, discussed the global economic outlook marked during the pandemic situation of COVID-19.
G20 Digital Ministers Meeting	Union IT Minister Ravi Shankar Prasad	Video conferencing	Theme: 'Realizing the opportunities of 21st Century for all'
SCO Health Ministers Digital Meet	Russian Federation, Minister of Health Mr.Mikhail Murashko	Video conferencing	The health ministries discussed the COVID-19 pandemic and its impact on health of people and on the economy of the countries.
5th Annual Meet of the Board to Governors of AIIB	Union Minister of Finance and Corporate Affairs Nirmala Sitharaman	Virtual meeting	Theme: 'AIIB 2030- Supporting Asia's Development over the Next Decade'

August 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
'Ease of Doing Business for Aatma Nirbhar Bharat'	Union Commerce and Industry Minister Piyush Goyal	Video conferencing	The stakeholders and business owners participated in the conference along with delegates of CII, where they discussed to enhance regulatory reforms for the businesses in India.
6th BRICS Environment Ministers Meet	Union Environment Minister Prakash Javadekar	Video conferencing	To achieve sustainable urban management, tackling marine litter, air pollution and

			cleaning of rivers and thus achieve Sustainable Development Goal. Transformational Reforms in Higher Education under NEP
Transformational Reforms in Higher Education under NEP	Ministry of Education and UGC (University Grants Commission)	Video conferencing	To discuss the aspects and future which will be achieved due to the National Education Policy 2020, which was approved by the cabinet on 29th July 2020.
India Canada IC-IMPACTS Annual Research Conference	IC-IMPACTS (India Canada Centre-Innovative Multidisciplinary Partnership to Accelerate Community Transformation and Sustainability)	Video conferencing	Focused on enhancing best practices in the areas of women in science and technology deployment.
'India@75 Summit-Mission 2022'	Confederation of Indian Industry (CII)	Video conferencing	The MSMEs has been expanded with an investment value up to Rs 50 crores and turnover up to Rs 250 crores.
4th Meet of BRICS Anti-Drug Working Group	Russia	Virtual meeting	The members in the meet discussed their commitments towards Anti-Drug Conventions.
13th India-UAE Joint Commission Meet on Trade, Economic, Technical Cooperation	Union External Affairs Minister S Jaishankar and Sheikh Abdullah Bin Zayed Al Nahyan	Video Conferencing	To boost trading and economic activities and the situation in the neighborhood of both countries.
6th Roundtable of ASEAN-India Network of Think Tanks (AINTT)	Union Minister of External Affairs	Video conferencing	To offer support to fight the global pandemic which has arisen in many countries and to have the importance of health security.
5th World Conference of Speakers of Parliament	Inter-Parliamentary Union (IPU)	Virtual Meeting	Theme: 'Parliament leadership for more effective multilateralism that delivers peace and sustainable development for the people and planet'
National Coordination Committee Meeting between India and Uzbekistan	Minister of State for External Affairs V Muraleedharan	Video conferencing	To deepen the strategic relationship between the two countries.
Indo Japan Business Forum	Indian Chamber of Commerce (ICC)	Virtual meeting	To boost investment in the electronics manufacturing sector, CM announced a 25% capital investment subsidy on land.
14th India Singapore Defence Policy Dialogue (DPD)	Defence Secretary Dr Ajay Kumar	Video Conferencing	To enrich security tie-ups between India and Singapore.

World Urdu Conference 2020	National Council for Promotion of Urdu Language (NCPUL)	New Delhi	He emphasized the culture of Urdu language and assured that India will honor Urdu writers and literators in order to encourage them.
ASEAN India Business Council Meet	Union Commerce and industry minister Piyush Goyal	Video Conferencing	To achieve a target of \$300 billion by boosting trade activities and businesses among the ASEAN nations.

September 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
Virtual Bilateral Meet between India and Nigeria	Union External Affairs Minister S. Jaishankar and Nigeria	Virtual meeting	To deepen their relations in the sector of politics, economics, trade, defence and security with cultural cooperation.
BIMSTEC Meet 2020	Ministry of External Affairs Vijay Thakur Singh	Colombo, Sri Lanka	To deal with the economic impact which is highly affected due to COVID-19.
National Tribal Research Conclave	Centre of Excellence for tribal affairs, ministry of tribal affairs and Indian Institute of Public Administration (IIPA)	Video conferencing	To Strengthen of TRIs in partnership with Ministry of Tribal Affairs (MoTA).
5th BRICS Culture Ministers Meet	Union Minister of State (Independent Charge) for Culture and Tourism, Prahlad Singh Patel	Video conferencing	To offer cooperation in content sharing websites under the alliance of BRICS.
G20 Foreign Ministers Meet	Minister of foreign affairs of the Kingdom of Saudi Arabia, Prince Faisal Bin Farhan Al-Saud	Video conferencing	India's EAM discussed the measures and actions taken under Vande Bharat Mission and the creation of 'travel bubbles'
60th SIAM Annual Convention 2020	Union ministers Prakash Javadekar, Nitin Gadkari and Piyush Goyal	Virtual meeting	To achieve ease of doing business in this particular sector.
35th FAO Regional Conference for Asia and Pacific 2020	Union Minister of State for Agriculture and Farmers Welfare, Purshottam Rupala	Virtual meeting	Impact on sectors like agriculture, natural resources, security of food and quality and quantity of nutrition in food.
1st India-Angola Joint Commission Meet	External Affairs Minister S Jaishankar. Angola was represented by Ambassador Tete Antonio, Minister of External Relations	Video conferencing	To achieve cooperation in the field of telecommunication, agriculture, defence, pharma, health and food processing.
1st India-France-Australia	Foreign Secretary of India,	Virtual Meeting	To improve the trilateral relations

Trilateral Dialogue	Harsh Vardhan Shringla, French Ministry for Europe		in various sectors of these countries
Conclave on 'School Education in 21st Century'	Ministry of Education	Video conferencing	To set up National Evaluation Centre 'Parakh' which will be responsible for overall development in the evaluation system.
10th East Asia Summit (EAS) 2020	External Affairs Minister for State, V. Muraleedharan	Virtual meeting	To strengthen the EAS platform and make it responsible to handle upcoming challenges.
17th Shanghai Cooperation Organization's Culture Ministers Meet 2020	Union Minister of State (Independent Charge) for Culture and Tourism, Prahlad Singh Patel	Virtual meeting	The main aspect which unites all SCO nations is the shared heritage of Buddhist philosophy and its art.
2+2 Inter-Sessional meet between India and US	Joint Secretary for America in the ministry of external affairs, Vani Rao and Joint Secretary for International Cooperation in the ministry of defence, Somnath Ghosh	Virtual meeting	To discuss the regional and multilateral issues related to COVID-19 pandemic, counter-terrorism and about Indo-Pacific Region.
27th ASEAN Regional Forum Minister Meet	Union Minister of State for External Affairs, V Muraleedharan	Video Conferencing	Discussed about the counter-terrorism, COVID-19 Pandemic and maritime security.
10th DTTI Group Meet between India and US	Raj Kumar, Secretary of Defence Production, Ministry of Defence	Virtual meeting	To strengthen bilateral dialogue on defence technology cooperation between India and the US.
IBSA Foreign Ministers Meeting 2020	External affairs Minister S Jaishankar, South Africa	Virtual meeting	To offer cooperation with international organisations such as African Union Peace and Security Council, United Nations etc.
4th Global Ayurveda Summit 2020	Confederation of Indian Industry, Kerala, Ministry of AYUSH	Virtual meeting	Theme: 'Emerging Opportunities for Ayurveda during Pandemic'.
10th BRICS NSA Meet	Russia	Virtual meeting	They also discussed combating terrorism and focusing on global and regional security.
Ministerial Roundtable Dialogue on Biodiversity 2020	Union Minister for Environment, Forest and Climate Change Prakash Javadekar	Virtual meeting	To conserve the tiger population. And it has resulted in double in tiger population from the last decade.
Quad Group Meet 2020	--	Virtual meeting	Role and importance of digital connectivity, secure networks for establishing 5G services.

AWARDS AND PRIZES

May 2020

Awardee	Award
Prof. Shobhana Narasimhan	American Academy of Arts and Sciences
Vaneza Rupani	Naming NASA's 1st Mars Helicopter
Arktika-M	Russia's 1st Satellite to Monitor Arctic Climate
Saurabh Lodha	Young Career Award in Nano Science and Technology for the year 2020
Indian journalist Dar Yasin, Mukhtar Khan, and Channi Anand	2020 Pulitzer Prize in feature photography
Joseph J Landsberg, Richard H Waring, and Nicholas C Coops	Marcus Wallenberg Prize 2020
White Gold Technologies LLP, Mumbai	Startup India Animal Husbandry Grand Challenge Awards
Kempegowda International Airport, Bangalore	SKYTRAX Award 2020 in the category of Best Regional Airport in India and Central Asia
Changi Airport of Singapore	SKYTRAX Award 2020 in the category of World's Best Airport
Chhatrapati Shivaji Maharaj International Airport, Mumbai	Best airport staff in India and Central Asia category
Sania Mirza	Fed Cup Heart Award for Asia/Oceania Zone
Anunta	VMware 2020 Regional Partner of the Year Award for the Services Excellence category
Lieutenant Commander Akshay Kumar	Vice Admiral G.M. Hiranandani Memorial Rolling Trophy for the year 2020
Suman Gawani	UN Military Gender Advocate of the Year 2019
Rajiv Joshi	NYIPLA "Inventor of the Year award" for the year 2020
Quarraisha Abdool Karim	Christophe Merieux Prize

June 2020

Awardee	Award
Kiran Mazumdar Shaw	EY World Entrepreneur of the Year 2020
Javed Akhtar	Richard Dawkins Award 2020
Renjith Kumar	'NASA Distinguished Service Medal'
Shobha Sekhar	Medal of the order of Australia (OAM)
Rattan Lal	World Food Prize 2020
Chef Angad Singh Rana	QualityNZ Culinary Cup 2020 in the category of Seafood challenge

Chef Vaibhav Bhargava	Quality NZ Culinary Cup 2020 in the category of Mutton/lamb challenge
Amrtya Sen	German Book Trade for 2020 Peace Prize
Gulabbai Sangamnerkar	Lifetime Achievement Award of Vithabai Naryangaokar
Popstar Beyonce	20th Annual BET Awards 2020
Kritika Pandey	Commonwealth Short Story Prize 2020
Deccan Development Society	Prince Albert II of Monaco Foundation Award
Himachal Pradesh	e-Panchayat Puraskar-2020

July 2020

Awardee	Award
C Rangarajan	P C Mahalanobis Lifetime Achievement Award
Siddhartha Mukherjee and Raj Chetty	Carnegie Corporation of New York's 2020 list of 'Great Immigrants'
Freya Thakral	2020 Diana Award
Kritika Pandey	Overall Winner of the 2020 Commonwealth Short Story Prize
Lt Col Bharat Pannu	Virtual Race Across America (VRAAM) 2020
Ratnakar Matkari	Natvarya Prabhakar Panshikar Award
International Olympic Committee	EU Green Building Award 2020
NTPC Ltd	CII-ITC Sustainability Award 2019
Kezang D Thongdok	2020 Dada Saheb Phalke Award
Institute for Human Development (IHD)	'Development Marketplace Award 2020:Innovations to Address Gender-Based Violence'
K Sivan	Von Karman Award 2020 by International Academy of Astronautics (IAA)
Hockey Player Gurubux Singh and Cricketer Palash Nandi	Mohun Bagan Ratna Award
Chhattisgarh CM Darpan website and mobile app	Elites Excellence Award 2020
N Chandrasekaran and Jim Taiclet	US-India Business Council (USIBC) Global Leadership Award 2020
Ved Prakash Dudeja	'Infra Business Leader of the year 2020 award by Rail Infra and Mobility Digital Award (RIMBDA)'
Sachin Awasthi	Global Humanitarian Award 2020
Shahidul Alam (Bangladesh), Mohammad Mosaed (Iran), Dapo Olorunyomi (Nigeria) and Svetlana Prokopyeva (Russia)	CPJ (Committee to Protect Journalists) International Press Freedom Award 2020
Kate Winslet	2020 Toronto International Film Festival (TIFF) Tribute Actor Award
Guinean doctor Morissana Kouyate and Marianna	Nelson Mandela Prize 2020

Vardinoyannis from Greece	
Arnab Chaudhuri	'Legend of Animation'
Greta Thunberg	Gulbenkian Prize for Humanity
Kala Naryanasamy	President's Award for Nurse in Singapore
Aditya	Gustave Trouve Award for Excellence in Electric Boats and Boating
Jamie Vardy	Premier League Golden Boot Football Award
Sunil YDV SS	'Karamveer Chakra Award'

August 2020

Awardee	Award
Nitin Sethi and Shiv Sahay Singh	Asian College of Journalism's (ACJ) Award 2019
Wing Commander Gajanand Yadava	'Tenzing Norgay National Adventure Award 2019
Army Sports Institute, Pune	Rashtritya Khel Protsahan Puraskar 2020
Marieke Lucas Rijneveld	International Booker Prize 2020 for her debut novel 'The Discomfort of Evening'
Sudha Painuli	National Award to Teachers 2020
Neelakantha Bhanu Prakash Jonnalagadda	First Gold Medal for India in Mental Calculations World Cup (MCWC)

September 2020

Awardee	Award
Hyderabad International Airport or GMR led Rajiv Gandhi International Airport	'National Energy Leader' and 'Excellent Energy Efficient Unit' Awards at National Award for 'Excellence in Energy Management'
Rashtriya Ispat Nigam Ltd (Vizag Steel Plant)	'Excellent Energy Efficient Unit' award by Confederation of Indian industry and Godrej Green Business Centre
Aditya Puri	Lifetime Achievement Awards by Euromoney Awards for Excellence 2020
Chef Vikas Khanna	Asia Game Changer Award 2020
Margaret Atwood	2020 Dayton Literacy Peace Prize's Lifetime Achievement
Prime Minister Narendra Modi	Ig Noble Prize 2020 for Medical Education
Gurpreet Singh Sandhu (Goalkeeper)	All India Football Federations Men's Footballer of the Year 2019-20
Sanju Yadav (Midfielder)	All India Football Federations Women's Footballer of the Year 2019-20
Usha Mangeshkar	Gan Samragini Lata Mangeshkar Award 2020-21
Sonu Sood	SDG Special Humanitarian Action Award

APPOINTMENTS & PERSON IN NEWS

May 2020

Name of the Person	Designation
TS Tirumurti	Next Ambassador of India to the United Nations
Neeraj Vyas	Interim Managing Director and CEO of PNB Housing Finance
Shikha Sharma	Advisor to Goggle Pay India
Arvind Kumar Sharma	Secretary to the Ministry of Micro, Small and Medium Enterprises (MSME)
Ajay Tirkey	Secretary to the Ministry of Women and Child Development (WCD)
Giridhar Aramane	Secretary to Ministry of Shipping & Secretary to the Ministry of Road Transport and Highways (MoRTH)
Sumit Gupta	Chief Risk Officer of Yes Bank
Tarun Bajaj	Director on the Central Board of Reserve Bank of India (RBI)
Ashok Michael Pinto	US representative to World Bank's leading hand International Bank for Reconstruction and Development (IBRD)
Aashish Malhotra	MD and CEO of Max Bupa Health Insurance
Lt Gen. Raj Shukla	Charge of ARTRAC (Army Training Command)
D P S Negi	Director-General of Labour Bureau in the Ministry of Labour and Employment
Adhir Ranjan Chowdhury	Chairman of the Public Accounts Committee (PAC) of Parliament
Mustafa Al Kadhimi	New Prime Minister of Iraq
Indu Shekhar Chaturvedi	New Secretary for the Ministry of New & Renewable Energy
Narinder Batra	President of International Hockey Federation(IHF)
V Vidyavathi	New Director-General of the Archaeological Survey of India (ASI)
Manoj Ahuja	New Chairman of the Central Board of Secondary Education (CBSE)
Vasudha Mishra	Secretary, Union Public Service Commission (UPSC) to the Department of Personnel and Training of Government of India
Benjamin Netanyahu	Prime Minister of Israel
R K Chibbar	New Managing Director of Jammu and Kashmir Bank
Neerabh Kumar Prasad	Head the Committee Formed by Andhra Pradesh Government
Rajesh Goel	New Director-General of National Real Estate Development Council (NAREDCO)
Govinda Rajulu Chintala	Chairman of National Bank for Agriculture and Rural Development (NABARD)
Dilip Oommen	New President of Indian Steel Association (ISA)
Moeketsi Majoro	New Prime Minister of Lesotho

Rajesh Bhushan	Head of the Committee to Develop the Reforms in Drug Regulatory System of India
Carmen Reinhart	New Vice President and Chief Economist for World Bank
Jahnabi Phookan	37th National President of Federation of India Chambers of Commerce and Industry (FICCI) Ladies Organisation
Abhas Jha	World Bank's Practice Manager for Climate Change and Disaster Risk Management for South Asia
PK Nair	New Indian Ambassador to the Republic of Niger
Pratibha Parkar	New Indian Ambassador to the Republic of Angola
Periasamy Kumaran	India's High Commissioner to Singapore
Marcos Troyjo	Next President of the New Development Bank (NDB)
Anil Kishora	Next Vice President and Chief Risk Officer of New Development Bank (NDB)
Aiman Ezzat	New CEO of Capgemini Group
Thierry Delaporte	New CEO and MD of Wipro
Dr Narinder Dhruv Batra	Member of Olympic Channel Commission
Leo Puri	Chairman of JP Morgan for South and South East Asia
Mohit Gupta	Co-founder of Zomato
R Sreerekha	First woman Director General of Police in Kerala
SN Rajeshwari	New Chairman and MD of Oriental Insurance Company (OIC)
Venkataramani Sumantran	Independent Director of Airline Company Indigo

June 2020

Name of the Person	Designation
PR Jaishankar	MD of India Infrastructure Finance Company Ltd (IIFCL)
Vasantharao Satya Venkata	Deputy MD of Small Industries Development Bank of India (SIDBI)
Harsha Bangari	Deputy MD of EXIM Bank
Arun Singhal	CEO of FSSAI (Food Safety and Standards Authority of India)
Anita Kotwani	CEO of Carat India
Ravinder Singh Dhillon	Chairman and MD of Power Finance Corporation
R K Chaturvedi	Secretary in the Department of Chemicals and Petrochemicals in the Ministry of Chemicals and Fertilizers, GOI
Pradip Kumar Tripathi	Secretary in the Ministry of Steel, GOI
Lt Gen Manoj Pande	15th Commander in Chief of the Andaman and Nicobar Command (CINCAN)
Mohandas Pai	Chairman of the committee on Service Provider of IBBI (Insolvency and Bankruptcy of India)

Sibi George	India's Next Ambassador to Kuwait
Raveesh Kumar	India's Next Ambassador to Finland
Gaitri Kumar	Next High Commissioner of India to the United Kingdom
Sushil Singhal	Next High Commissioner of India to Papua New Guinea
V N Datt	New CMD of National Fertilizers Limited
Krishnendu Majumdar	New Chairman of British Academy of Film and Television Arts (BAFTA)
Patrick Pichette	New Board Chairman of Twitter
Sanjiv Bajaj	Vice President of Confederation of Indian Industry (CII)
Subramanian Sundar	MD and CEO of Lakshmi Vilas Bank
Rohit Sharma	First Brand Ambassador of IIFL Finance
M. Nethra	Goodwill Ambassador to the Poor by UNADAP (United Nation Association for Development and Peace)
Monika Mohta	India's Next Ambassador to Switzerland
Rajiv Singh	Chairman of Property Firm Delhi Land and Finance Limited (DLF)
Brajendra Navnit	India's New Ambassador to the World Trade Organisation (WTO)
Rahul Shrivastava	India's Next Ambassador to Romania
Javed Iqbal Wani	Judge of Jammu and Kashmir High Court
Anil Valluri	Senior Director for Google Cloud India
Imtaiyazur Rahman	CEO of UTI Mutual Fund
Vice Admiral Biswajit Dasgupta	Chief of Staff, Eastern Naval Command
Pankaj Tripathi	Brand Ambassador for Bihar Khadi
Volkan Bozkir	New President of 75th Session of UN General Assembly
Kubatbek Boronov	Prime Minister of Kyrgyzstan
Urjit Patel	New Chairman of Economic Think Tank Finance and Policy (NIPFP)
Sourav Ganguly and Sunil Chhetri	Brand Ambassadors for JSW Cement
Shambhu S Kumaran	India new Ambassador to the Philippines
Sethuraman Panchanathan	Director of National Science Foundation (NSF)
Niki Poonacha	Player Member of International Tennis Federation Men's Player Panel
Vijay Khanduja	Next Ambassador of India to Zimbabwe
Nirakar Pradhan	New Chief of PRMIA (Professional Risk Managers International Association)
Dr N Rajendran	CEO of Indian Financial Technology and Allies Services (IFTAS)
Clare Connor	First Female President of Marylebone Cricket Club (MCC)

Wassim Jaffer	Head Coach of Uttarakhand Cricket Team
Priyanka Chopra and Anurag Kashyap	Ambassador at 45th Toronto International Film Festival (TIFF) 2020
Anjan Dey	Head the Committee to look into Insurance Products to be offered to the Drones
Justice BP Katakey	Head the Committee to Investigate Assam Gas Leak at Assam's Baghjan Oil well of Oil India Ltd
Vini Mahajan	Chief Secretary for Punjab
Micheal Martin	New Prime Minister of Ireland
Lazarus Chakwera	New President of Malawi
Anandiben Patel	Governor of Madhya Pradesh

July 2020

Name of the Person	Designation
KK Venugopal	Attorney General of India
Tushar Mehta	Solicitor General
Gudni Johannesson	President of Iceland
Sanjay Dwivedi	Director General of the Indian Institute of Mass Communication (IIMC)
Shrikant Madhav Vaidya	Chairman of Indian Oil Corporation (IOC)
Ravinder Bhakar	CEO of the Central Board of Film Certifications (CBFC)
Indra Mani Pandey	Indian envoy to United Nations bodies and other international organisations in Geneva
V Suryanarayan	New MD of Cholamandalam MS General Insurance
G Srinivasan	Head of the panel to study the suitability of Surety Bonds issuance by Indian insurers
Sukhbir Singh	Chairman of National Highway Authority of India
K S Reddy	Head an 11 member committee to assess COVID-19 impacts on Human Rights
Injeti Srinivas	Chairman of IFSCA (International Financial Services Centers Authority)
Rajeeva Swarup	Chief Secretary of Rajasthan
Jayant Krishna	First India based CEO of UKIBC (UK India Business Council)
Lee Hsien Loong	Prime Minister of Singapore
Gyanendro Ningombam	President of Hockey India
Hemang Amin	Interim CEO of BCCI (Board of Control for Cricket in India)
Andrzej Duda	President of Poland
Rudrendra Tandon	India's Next Ambassador to Afghanistan

Vikram Doraiswami	India's Next Ambassador to Bangladesh
Vidhu P Nair	India's Next Ambassador to Turkmenistan
Hemant Harichandra Kotalwar	India's next ambassador to Czech Republic
Ashok Lavasa	Vice President of the Asian Development Bank
Brett Lee	Brand Ambassador for Sports Adda
Ossouka Raponda	India's Next Ambassador to Romania
Roshni Nadar Malhotra	New Chairman of HCL Technologies
Chabdrikapersad 'Chan' Santokhi	President of South American Country 'Suriname'
Shyam Srinivasan	MD and CEO of Federal Bank
P Praveen Siddharth	Personnel Secretary to the President Ram Nath Kovind
Ashwini Kumar Tiwari	MD and CEO of SBI Cards
Kulmeet Bawa	President and Managing Director for SAP (Systems, Applications and Products in Data Processing)
Ramesh Boddu	MD and CEO of Karur Vysya Bank
Prof. R Narayanaswamy	Head the Technical Advisory Committee (TAC) of National Financial Reporting Authority (NFRA)
Sumit Deb	MD and CEO of National Mineral Development Corporation (NMDC)
P C Kandpal	MD and CEO of SBI General Insurance Company Limited
Sanjiv Bajaj	Chairman of Bajaj Finance
Arun Kumar	Vice-Chairman of the UIC (International union of Railways)
Alok Mishra	CEO and Director of Microfinance Institutions Network (MFIN)
Riva Ganguly Das	Secretary East in Ministry of External Affairs
Partha Pratim Sengupta	MD and CEO of Indian Overseas Bank (IOB)
Naveen Tahilyani	MD and CEO of Tata AIA Life Ltd
Sahil Seth	Honorary Advisor for BRICS CCI (Chambers of Commerce Industry)
Vice Admiral MA Hampiholi	Commandant of Indian Naval Academy (INA)
Mahdi Mohammed Gulaid	Interim Prime Minister of Somalia
Hichem Mechichi	Prime Minister of Tunisia
N. Sivaraman	MD and Group CEO of ICRA Limited
Anil Kumar Jha	Head Member of the Expert Appraisal Committee
Naveen Tahilyani	MD and CEO of TATA AIA Life Insurance
Archana Soreng	Member of Antonio Guterres new Youth Advisory Group on Climate Change

August 2020

Name of the Person	Designation
Hamed Bakayoko	Prime Minister of Ivory Coast
Urjit Patel	Additional and Independent Director of Great Eastern Shipping Company Ltd
Varus Sridhar	CEO of Paytm Money
Hardik Satishchandra Shah	New Private Secretary to Prime Minister Narendra Modi
Mohamed Irfaan Ali	President of Guyana
Pradip Shah	Head of the committee which will suggest ways to boost International Retail Businesses in India
Ashwini Kumar Tewari	MD and CEO of SBI Card
Sashidhar Jagdishan	CEO of HDFC Bank
Manoj Sinha	Next Lieutenant Governor of Jammu and Kashmir
Ajay Tyagi	Chairman of SEBI (Securities and Exchange Board of India)
G C Murmu	New Comptroller and Auditor General of India
Suresh Raina and Harmanpreet Kaur	Brand Ambassador for WTF Sports
P S Ranipse	Inspector General (IG) in Central Reserve Police Force (CRPF)
Hardayal Prasad	MD and CEO of PNB Housing Finance Limited
G K Pillai	Head the committee to determine the ceiling rates under remissions of duties and taxes on exported products (RoDTEP) scheme
Mahinda Rajapaksa	Prime Minister of Sri Lanka
Walter Roger Martos Ruiz	Prime Minister of Peru
Alexander Lukashenko	Presidential Election for Belarus
Harsh Kumar Bhanwala	Executive Chairman of Capital India Finance Limited
IRS Patanjali	Principal Chief Commissioner of Income Tax, Mumbai
Mohamed Ould Bilal	Prime Minister of Mauritania
Pramod Bhasin	Chairman for Indian Council for Research on International Economic Relations (ICRIER)
Vice Admiral Dinesh K Tripathi	Director General Naval Operations (DGNO)
SS Mundra	Non-Executive Chairman of Indiabulls Housing Finance (IBH)
Soma Mondal	Chairman of SAIL (Steel Authority of India Limited)
Suhail Sameer	Group President of BharatPe
Kaushik Khona	CEO of GoAir

Rakesh Asthana	Director General of Border Security Force (BSF)
Satya Pal Malik	Governor of Meghalaya
Bhagat Singh Koshyari	Governor of Goa
GP Garg	New Executive Director of SEBI (Securities Exchange Board of India)
Rohit Sharma	Brand Ambassador of Oakley
Rajiv Kumar	Election Commissioner of India
Francisco Asue	Prime Minister of Republic of Equatorial Guinea
Ashwani Bhatia	MD of State Bank of India (SBI)
Vinay M Tonse	MD and CEO of SBI Funds Management Pvt Ltd (SBIFMPL)
Jasneet Kaur	Chief Human resource Officer of BharatPe
Sandip Patel	Chair the forum on Artificial Intelligence formed by Confederation of Indian Industry (CII)
Lt Gen Shekatkar	Head the three member committee to review the utilization of Armed Forces Headquarters Civil Services (AFHCS)
Mustapha Adib	Prime Minister of Lebanon

September 2020

Name of the Person	Designation
Rajiv Kumar	Election Commissioner of India
Aveek Sarkar	Chairman of Press Trust of India
Hemant Khatri	Chairman and Managing Director of Hindustan Shipyard Ltd (HSL)
Usha Padhee	Director-General of Bureau of Civil Aviation Security (BCAS)
V K Yadav	CEO of Railway Board by appointment committee of cabinet
Murali Ramakrishnan	MD and CEO of South Indian Bank
S Krishnan	MD and CEO of Punjab and Sind Bank
K Padmakar	Chairman and MD of Bharat Petroleum Corporation Limited (BPCL)
Raj Srivastava	Next Ambassador of India to the Republic of Croatia
Dwayne Bravo	Brand Ambassador of 'SBOTOP'
Ayushmann Khurana	Brand Ambassador of Bajaj Allianz Life Insurance
Vinkesh Gulati	President of Federation of Automobile Dealers Association (FADA)
Sanyukta Samaddar	Head the Multidimensional Poverty Index Coordination Committee (MPICC)
Anil Jain	President of All India Tennis Association (AITA)

Anil Dhupar	Secretary-General of All India Tennis Association (AITA)
Paresh Rawal	Chairman of National School of Drama
Bhuvneshwar Kumar and Smriti Mandhana	Brand Ambassador for Playerzpot
Rajnath Singh	Head Empowered Group of Ministers (EGoM) to look into Corporatisation of Ordinance Factory Board (OFB)
Sameer Kumar Khare	Executive Director of Asian Development Bank (ADB)
Takeo Konishi	Country Director of India of Asian Development Bank (ADB)
Rajesh Khullar	Executive Director of World Bank
Jane Fraser	CEO of Citigroup
Subhash Kamath	Chairman of Advertising Standards Council of India (ASCI)
NS Rajan	Vice Chairman of Advertising Standards Council of India (ASCI)
Harivansh Narayan Singh	Deputy Chairman of Rajya Sabha
Yoshihide Suga	Prime Minister of Japan
Sachin Tendulkar	Brand Ambassador of Paytm First Games
Amitabh Bachchan	Amazon for its Alexa Voice Assistant
Virat Kohli	Brand Ambassador for Great Learning
Lt Gen Rajesh Pant	Head of the committee to look into and examine the reports of digital surveillance on prominent Indian Nationals by Chinese firm Shenzhen Zhenhua Data Information Technology Company Ltd
Ajay Tirkey	Head the committee to prepare the roadmap to regularize the land leasing activity in agriculture sector
Suresh Raina	Brand Ambassador for 9stacks
Narendra Singh Tomar	Ministry of Food Processing Industries
Anil Dhasmana	Chief of the National Technical Research Organisation (NTRO)
Retd. Col. Dr Girija Shanker Mungali	Member of Asian Football Confederation Task Force
Simanchala Dash	Advisor to Executive Director of International Monetary Fund (IMF)
Retd. Col. Bah Ndaw	Interim President of Mali
Col. Assimi Goita	Vice President of Mali
AK Dixit	New Administrator of Punjab and Maharashtra Cooperative (PMC) Bank
Alexander Lukashenko	President of Belarus
Ishmael Toroma	President of Bougainville
Khushi Chindaliya	Regional Ambassador for India by United Nations Environment Programme (UNEP)- Tunza Eco Generation (Green)

Rajat Sud	MD of Energy Efficiency Services Ltd (EESL)
Mohamed Hussein Roble	Prime Minister of Somalia
Sonu Sood	Brand Ambassador of Acer India
Aamir Khan	Brand Ambassador for CEAT Limited
Yuvraj Singh	Brand Ambassador for Akash Educational Service Ltd
Neetu David	Chairman of Women's National Selection Panel by BCCI (Board of Control for Cricket in India)
Moctar Ouane	Prime Minister of Mali
Meeta Makhan	Head the 3 member committee which will run the daily affairs of Lakshmi Vilas Bank (LVB)
Robin Uthappa	Brand Ambassador for Kerala based startup named 'Entri'
S S Deswal	DG of NSG (National Security Guard)
P D Vaghela	Chairman of TRAI (Telecom Regulatory Authority of India)
Shekhar Kapur	President of FTII (Film and Television Institute of India)
Sunil Sethi	Advisor to KVIC (Khadi and Village Commission)
Aamir Khan	Brand Ambassador of Vedantu



BOOKS AND AUTHORS

Authors Name	Book Name
Kumar Padampani Bora	‘Discovering the Heritage of Assam’
Anand Neelakantan	‘The Very, Extremely, Most Naughty Asura Tales for Kids’
Manish Sisodia	‘Bapu- the Unforgettable’
Dr Krishna Saksena	‘A Bouquet of Flowers’
Chef Vikas Khanna	‘Kitchens of Gratitude’
Romila Thapar	‘Voices of Dissent’
Arundhati Roy	‘Azadi: Freedom. Fascism. Fiction.’
Claude Arpi	End of an Era, India Exits Tibet
Gauri Khan	My Life in Design
Richard H. Thaler Cass R. Sunstein	‘The Little Book of Green Nudges’
Goonmeet Singh Chauhan	‘Invertonomics: 8 ideas to transform India’
Sheela Birnstiel	‘Nothing to lose’
Sheela Birnstiel	‘My story in my own words’
Pope Francis	‘Let Us Dream’
Ramchandra Guha	The Commonwealth of Cricket: A Lifelong Love Affair with the Most Subtle and Sophisticated Game Known to Humankind’
Gurcharan Singh and MS Unnikrishnan	Pitching is Straight
Indian Army Chief, General M M Naravane	‘National Security Challenges: Young Scholars Perspective’
Jatin Paranjpe and Anand Vasu	‘Cricket Drona’
Sree Iyer	‘Who painted my lust red?’
Jitendra Singh	Gastric Cancer
Chetan Bhagat	One Arranged Murder
Arjun Subramaniam	‘Full Spectrum: India’s Wars, 1972-2020’
Bijal Vachharajani	‘A bend in time: Writings by children on the COVID-19 pandemic’
Raksha Mantri Rajnath Singh	Connecting, Communicating, Changing
Dalai Lama and Franz Alt	Our Only Home: A Climate Appeal to the World
Neena Rai	‘Amazing Ayodhya’
Yatish Yadav	‘RAW: A History of India’s Covert Operations’
Gajendra Singh Shekhawat & Smriti Irani	‘The Swachh Bharat Kranti’

Nirupama Yadav	‘Vishesh: Code to Win’
Vijay Kumar Choudary	‘Siyasat Mein Sadasyata’
Matthew Mc Conaughey	‘Greenlights’
Narendra Singh Tomar	‘Best Practices in Digital India Land Records Modernization Programme’
Viral V Acharya	‘Quest for Restoring Financial Stability in India’
Dr S Jaishankar	‘The India Way: Strategies for an Uncertain World’
Hussain Zaidi	‘The Endgame’
Pema Kandu	‘The Tangrams’
Stephen King	‘If it Bleeds’
Ruskin Bond	‘A Song of India’
Tenzin Geyche Tethong	‘His Holiness the Fourteenth Dalai Lama: An Illustrated Biography’
R C Bargava	‘Getting Competitive: A Practitioner’s Guide for India’
Urjit Patel	‘Overdraft: Saving the Indian Saver’
Amish Tripath	‘Legend of Suheldev: The King who saved India’
Dinyar Patel	‘Naorji Pioneer of Indian Nationalism’
Shobhaa De	‘Lockdown Liaisons’
Ministry of Information and Broadcasting (I&B)	‘One year of Modi 2.0- Towards a Self-Reliant India’ (e-Booklet)
JK Rowling	‘The Ickabog’
Ruskin Bond	‘Hop-On: My Adventures on Boats, Trains and Planes’
Fang Fang	‘Wuhan Diary: Dispatches from Quarantined City’
Col. VN Thapar and Neha Dwivedi	‘Vijyant at Kargil: The life of a Kargil War Hero’
Prahlad Singh Patel	‘Prof. B.B. Lal: India Rediscovered’
Uma Balasubramaniam	‘Sayajirao Gaekwad III: The Maharaja of Baroda’
V.Krishnaswamy	‘Shuttling to the top: The story of PV Sindhu’
Mary Jordan	‘The art of her Deal: The untold story of Melania Trump’
Nobel Laureate J M Coetzee	‘The death of Jesus’
Smriti Zubin Irani	‘Chronicles of Change Champions’
National book trust, India	‘Corona Studies Series’
Apoorva Kumar Singh	A Commentary and Digest on The Air, Act 1981
Abhay K.	The Bloomsbury Anthology of Great Indian Poems
Amit Shah	Karmayoddha Granth

OBITUARIES

Ennio Morricone, Oscar-winning Italian film composer, dies aged 91

- Ennio Morricone, the Italian composer whose symphonic scores backed everything from spaghetti westerns to romance, horror and sci-fi films, has died aged 91. Born in Rome in 1928, Morricone took up the trumpet and wrote his first composition aged six.
- Morricone went on to work in almost all film genres, and some of his melodies are perhaps more famous than the films for which he wrote them. Morricone's Chi Mai, is his most loved composition, and reached at No 2 in the UK Top 40 following its reuse in the BBC drama series The Life and Times of David Lloyd George.
- He won his Oscar for his work on Quentin Tarantino's The Hateful Eight (2015) and also was nominated for his original scores for Terrence Malick's Days of Heaven (1978), Roland Joffe's The Mission (1986), Brian De Palma's The Untouchables (1987), Barry Levinson's Bugsy (1991) and Giuseppe Tornatore's Malena (2000).

Veteran actor Jagdeep, Sholay's Soorma Bhopali, dies at 81

- Veteran Bollywood actor Jagdeep, known for his work in films such as Sholay, Andaz Apna Apna and Purana Mandir, has died.
- In his first film, BR Chopra's Afsana, he was a face in the crowd who later got a speaking part because he could say the dialogues in chaste Urdu.
- In 1988, Jagdeep also directed the film Soorma Bhopali based on his character from Sholay. In a career spanning over six decades, he acted in over 400 films.

Goa's former health minister Dr Suresh Amonkar loses battle against COVID-19

- Former health minister of Goa, Dr Suresh Amonkar, died due to Covid-19 infection.
- Dr Amonkar, 68, was found positive on June 22 and admitted to the state's dedicated Covid-19 hospital but his condition deteriorated in the following days.
- Dr Amonkar was a two-term MLA, being elected to the Goa Assembly in 1999 and 2002, as well as served as minister in the first Manohar Parrikar cabinet in 2000 as a minister of health.
- He was also the ex-president of the Goa unit of the Bharatiya Janata Party (BJP).

Renowned Gujarati Cartoonist Avad Bin Hassan Jami passes away

- One of the most senior and popular cartoonists of Gujarat, Avad Bin Hassan Jami, has passed away. He was 77. He was popularly known as "Jami". His cartoons were published in Gujarati magazine "Abhiyan" for over two decades.
- He was a drawing teacher at Kendriya Vidyalaya, Jamnagar and became a full-time cartoonist after retirement.

Legendary Dutch footballer Suurbier passes away at 75

- Netherlands and Ajax defender Wim Suurbier, a key member of the 1970s Dutch squad who played in two World Cup finals, died at the age of 75.
- With Ajax from 1964 to 1977 he won three European Cups and seven national titles.
- The club described him as the "first modern back of the Netherlands", able to attack deep as well as defend.
- Suurbier was also part of the Dutch sides that lost in the 1974 and 1978 World Cup finals, to West Germany and Argentina.

Neela Satyanarayan, Maharashtra's first woman Election Commissioner, passes away at 72

- Former IAS officer and Maharashtra's first woman Election Commissioner Neela Satyanarayan passed away.
- The 1972 batch IAS officer was admitted to the hospital after she was diagnosed with COVID-19.
- She was an additional Chief Secretary of Revenue department and post-retirement, in 2009, she was made the state election commissioner.
- Mrs. Neela retired on July 5, 2014.

India's 1st Para-Badminton Arjuna Awardee Ramesh Tikaram Passed Away at 51

- Arjuna awardee, para-athlete, and para-badminton player, Ramesh Tikaram passed away at 51 due to coronavirus in a Bengaluru hospital. He organized the World Cup for Para badminton in Bengaluru in 2002.
- He excelled in athletics before shifting to badminton. Tikaram was selected to represent India at the Barcelona Paralympics in 1992.
- As an athlete, he won many medals in shotput and Javelin throw including an international meet in Nottingham in

1995. He won gold in the Multi-Disability championship in Sydney for shot put.

✚ **Madhya Pradesh Governor Lalji Tandon dies at the age of 85**

- On July 21, 2020, Madhya Pradesh Governor Lalji Tandon passed away at the age of 85. Upon the governor's death, the MP Government has announced 5-day mourning period between July 21, 2020 and July 25, 2020.
- Tandon was admitted to Madanta Hospital due to breathing problems and other health issues. He was diagnosed with chronic liver disease due to multiple ailments. After Tandon was admitted in the hospital, UP governor Anandiben Patel took additional charge of MP in June 2020.
- Tandon had served in Uttar Pradesh Legislative council for two terms between 1978 and 1984, also between 1990 and 1996. He also served as MLA in UP Legislative Assembly for three terms between 1996 and 2009. Also, Tandon was elected as MP in the 15th Lok Sabha. He has served as governor of the states of Madhya Pradesh and Bihar.

✚ **Award-winning Spanish novelist Juan Marsé dies at age 87**

- Juan Marsé, the Spanish novelist, has died at age 87.
- Marsé was one of Spain's most-respected novelists over the past few decades and the winner of the 2008 Cervantes Prize, the Spanish-speaking world's top literary award.
- Marsé's most important novel was "Últimastardes on Teresa" ("Last Afternoons with Teresa") published in

1965.

- It chronicles the misadventure of a working-class adolescent who tries to win over a girl from the upscale side of Barcelona.
- Marsé, a native of the city, followed that success with several other novels that form a portrait of the social transformation of Spain during the latter part of the 20th century.

✚ **Legendary Jazz Singer Annie Ross passes away at age of 89**

- Annie Ross, a popular jazz singer in the 1950s before crossing over into a successful film career, has died. She was 89.
- Ross rose to fame as the lead vocalist of one of jazz's most well-respected groups, Lambert, Hendricks and Ross.
- The trio became known for the 1952 hit "Twisted," a tune by saxophonist Wardell Gray and written by Ross.
- A decade later, Lambert, Hendricks and Ross went on to win a Grammy Award for the album High Flying."

✚ **Tanzania's former President Benjamin Mkapa died while being treated for an undisclosed illness.**

- Tanzania's former President Benjamin Mkapa, who worked to end conflict in East Africa during and after his decade in power from 1995.
- Mkapa won the country's first multi-party elections in 1995 and was re-elected for a second five-year term in 2000.
- He led several regional peace mediation initiatives and afterwards continued to seek reconciliation in Burundi, Kenya, Democratic Republic of Congo and the Great Lakes region.

✚ **Nation remembers 'People's President' Bharat Ratna**

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Dr. A. P. J. Abdul Kalam on his death anniversary

- The Nation remembers former president Dr A P J Abdul Kalam on his death anniversary on 27 July.
- Popularly known as People's President and Missile Man of India, Dr. Kalam passed away in Shillong on 27th July 2015, while delivering a lecture to students.
- He was an Indian aerospace scientist and politician who served as the 11th President of India from 2002 to 2007.
- He was intimately involved in India's civilian space programme and military missile development efforts.
- He also played a pivotal organisational, technical, and political role in India's Pokhran-II nuclear tests in 1998, the first since the original nuclear test by India in 1974.

Two-Time Oscar Winner, Olivia de Havilland passed away at the age of 104

- She was born on 1st July 1916, in Tokyo, Japan. On March 13, 1946, Olivia won an Oscar award for the movie 'To Each His Own' under the category Best supporting actress.
- Again in the year 1949, she won the second Oscar award for the movie 'The Heiress'.
- In the year 2008, Olivia was honoured with, National Medal of Arts and France's Legion of Honor (Légion d'honneur) award after two years.

Veteran Bollywood Actor Kumkum Passed Away at 86 in Mumbai

- Veteran Bollywood Actor Kumkum due to age related ailments passed away at the age of 86 in her residence in Bandra, Mumbai, Maharashtra. She was born as Zaibunnissa on 22nd April 1934 in Sheikhpura district, Bihar.
- She was casted for an uncredited role in 'Aar Paar' and featured in small roles in films like 'Pyaasa'. She was popularly known for the songs featuring her like 'Madhuban Mein Radhika Nache Re' from Kohinoor (1960) and "Kabhi Aar Kabhi Paar" from Aar Paar (1954).

Former Maharashtra Chief Minister Shivajirao Patil Nilangeka passes away at 88

- Maharashtra former Chief Minister and Senior Congressman Shivajirao Patil Nilangekar passed away. The doctor announced kidney failure as the reason for his death. The 88-year-old minister who had been suffering from several co-morbidities including diabetes and high

blood pressure, and had been tested positive for the novel coronavirus in Pune was admitted at a private hospital.

- The former CM is survived by wife, three sons, a daughter and grandchildren. His last rites are to be performed in Nilanga his birthplace in Latur district.

Former Union Home Secretary & Arunachal Pradesh Governor, Ram Pradhan passes away at 92

- The former Union Home Secretary Ram Pradhan has passed away due to age-related ailments. Mr. Pradhan served as the governor of Arunachal Pradesh during the Rajiv Gandhi government.
- Pradhan was an IAS officer of the Maharashtra cadre.
- He also headed a two-member committee set up in December 2008 to probe the security forces' response to the 26/11 Mumbai terror attack.

Renowned TV actor Sameer Sharma passes away

- Sameer Sharma, a 44-year-old television actor, was found dead in his Malad apartment. Malad police officials said that the actor died by suicide. The actor had also appeared in the shows Kahaani Ghar Ghar Ki and Kyunki Saas Bhi Kabhi Bahu Thi, Jyoti, Iss Pyaar Ko Kya Naam Du, and Left Right Left, among others.
- He is also listed as a cast member in films such as Hasee Toh Phasee and Ittefaq.

Former India and Mohun Bagan football player Manitombi passes away

- Former India defender and Mohun Bagan captain Manitombi Singh passed away. He played for Mohun Bagan and was part of the Hindustan FC team that won the Delhi Soccer Association league title in 2010.
- He was part of the team that won the LG Cup in Vietnam under the captaincy of Bhaichung Bhutia. He also donned the Indian colours at the Busan Asian Games later in the year.

Renowned lyricist & poet RahatIndori passes away

- In Madhya Pradesh, noted Urdu poet and lyricist RahatIndori died of cardiac arrest in Indore. He was also tested positive for COVID-19. With a 50-year career in poetry, Indori was known for the lyrics of hit films like Munnabhai MBBS, Kareeb, Ghatak and Ishq.
- Indori did his schooling from Nutan School in Indore and his graduation from Islamia Karimia College, Indore.
- Rahat Sahab had faced poverty in his childhood, so in his words people could see the truth of life.

✚ **Veteran sports journalist G.K.Menon passes away**

- Veteran sports journalist GK Menon died in Mumbai. He was 93 and. He worked with the Indian Express and The Times of India and ended his freelance career in the early 1990s.
- Menon played cricket at the club level and also was an active member of the Shivaji Park Gymkhana in Dadar, central Mumbai.
- He was manager of the 1952-53 Bombay University team which won the Rohinton Baria Trophy by beating Delhi in the final at Bengaluru.

✚ **PM Modi, Amit Shah pay respects to Atal Bihari Vajpayee on second death anniversary**

- Prime Minister Narendra Modi paid tribute to Atal Bihari Vajpayee on his second death anniversary as he remembered the former Prime Minister's "outstanding service" to the nation. Born on December 25, 1924 in Madhya Pradesh's Gwalior, Vajpayee was the first-ever person from the BJP to become the Prime Minister.
- He served as Prime Minister thrice, briefly in 1996, from 1998 to 1999 and then for a full five-year term between 1999 and 2004. Apart from politics, Vajpayee was a prominent writer and penned a number of poems. The veteran BJP leader passed away on August 16, 2018, at the All India Institute of Medical Science (AIIMS) in Delhi after a prolonged illness.

✚ **Vietnam health ministry to buy Russian COVID-19 vaccine**

- Vietnam's health ministry has registered to buy a Russian COVID-19 vaccine. The Southeast Asian country fights a new outbreak of the coronavirus following months of no local cases.
- Vietnam has reported a total of 911 infections, with 21 deaths.
- Vietnam has signed up for 50-150 million doses of the vaccine
- Russia said the first batch of the world's first Covid-19 vaccine would be rolled out within two weeks, rejecting

✚ **Keshavananda Bharati of 'basic structure' fame dies**

- Kesavananda Bharati Swamiji, the seer of Edneer Mutt in Kasargod district of Kerala, whose petition in 1973 had led to the creation of the "Basic Structure Doctrine" by a 13-judge bench of the Supreme Court, passed away early morning today. He was 79 years old.

as "groundless" the safety concerns aired by some experts over Moscow's rapid approval of the drug.

✚ **Music legend Pandit Jasraj passes away in US at the age of 90**

- Music legend Pandit Jasraj passed away at the age of 90. Pandit Jasraj was an Indian classical vocalist, belonging to the Mewati gharana.
- He was a recipient of the Padma Shri (1975), Padma Bhushan (1990) and Padma Vibhushan (2000).
- Back in 2019, a minor planet, between Mars and Jupiter, was named after the famed musician.

✚ **Former India opener Chetan Chauhan passed away at the age of 73**

- The 73-year-old Chetan Chauhan, who was also a Cabinet Minister in Uttar Pradesh government passed away today. He was admitted to the Sanjay Gandhi PGI Hospital in Lucknow after testing COVID-19 positive on July 12.
- The health condition of former India opener Chetan Chauhan, who tested positive for COVID-19 last month, was worsened after he developed multi-organ failure and he was now on ventilator support at a medical facility in Gurugram.

✚ **'Black Panther' star Chadwick Boseman passes away at 43**

- The Hollywood star Chadwick Boseman, best known for his work in 'Black Panther' passed away on August 28, 2020, after a four-year-long battle with colon cancer. He was 43.
- His heartbreaking demise was confirmed by his team through a statement which was shared on Twitter. As per the statement, Boseman was diagnosed with stage 3 colon cancer in 2016 and was battling with it from the past 4 years as it progressed to stage 4.
- Known to bring King T'Challa to life in 'Black Panther', before starring in Marvel's Superhero flick, Chadwick Boseman had risen to stardom with his characters of Black American icons in 'Get on Up' and in '42'.
- The Prime Minister, Shri Narendra Modi, has expressed grief over the passing away of Kesavananda Bharati Ji.
- The Prime Minister said, "We will always remember Pujya Kesavananda Bharati Ji for his contributions towards community service and empowering the downtrodden. He was deeply attached to India's rich

culture and our great Constitution. He will continue to inspire generations.

✚ **Father of India's Radio Astronomy Govind Swarup passes away**

- Father of India's Radio Astronomy, Dr. Govind Swarup passed away in Pune. Dr. Swarup is known not only for his many important research contributions in several areas of astronomy and astrophysics, but also for his outstanding achievements in building ingenious, innovative and powerful observational facilities for front-line research in radio astronomy.
- The Giant Metrewave Radio Telescope (GMRT) was established at Narayangaon near Pune was established under Dr. Swarup's able guidance. He was awarded Padmashree, Dr. Shanti Swarup Bhatnagar award, H. K. Firodia award and many international awards.

✚ **Oscar winning Czech Director Jiri Menzel passes away**

- Oscar-winning Czech film director, Jiri Menzel passed away. His 1st feature film, 'Closely Watched Trains' won an Academy Award (Oscars) for Best Foreign Language film in 1968.
- Menzel won the Czech Lion for lifetime artistic contribution and was honoured by the Karlovy Vary festival. He is a recipient of the Medal of Merit, the French Order of Arts and Literature and a score of other international awards.
- He was awarded an IIFA Lifetime Achievement Award in November 2013.

✚ **Arya Samaj leader, Social activist Swami Agnivesh passes away**

- Arya Samaj leader and social activist Swami Agnivesh passed away at the Institute of Liver and Biliary Sciences, ILBS in New Delhi. Agnivesh was elected to Haryana Legislative Assembly in 1977 and served as a Cabinet Minister for Education in the state in 1979.
- He founded the Bonded Labour Liberation Front in 1981 and worked against bonded labour.
- He also led numerous movements against alcoholism.
- Swami Agnivesh also served as president of the Sarvadeshik Arya Pratinidhi Sabha, World Council of Arya Samaj.

✚ **Former Union Minister Raghuvansh Prasad Singh passes away**

- Former Union Minister Raghuvansh Prasad Singh passed away. He was undergoing treatment at AIIMS, Delhi

about a week ago after developing post-Covid complications.

- Raghuvansh Prasad Singh recently resigned from the RJD party.
- Singh had served as the Union Minister for Rural Development in Prime Minister Manmohan Singh's cabinet.
- He was widely regarded as the brain behind the conceptualization and implementation of NREGA (National rural employment guarantee act).

✚ **Veteran Tamil Director Babu Sivan passes away**

- Tamil director Babu Sivan passed away. He began his career by assisting director Dharani, who helmed films like Ghilli and Kurvi with Vijay.
- Later, he made his directorial debut with Vettaikaaran in 2009. It was one of the highest grossing Tamil films of that year.

✚ **MoS Railways Suresh Angadi 1st Union minister died of Covid-19**

- Union minister of state for railways and Karnataka BJP MP Suresh Angadi, 65, passed away days after he tested positive for Covid-19. Angadi is the first Central minister to die of coronavirus.
- Suresh Angadi was the fourth-term MP from Belagavi.

✚ **Social activist Pushpa Bhawe passes away at 81 in Mumbai**

- Veteran social activist Pushpa Bhawe passed away in Mumbai following a prolonged illness. She was 81. She has been associated with the Rashtra Seva Dal and democratic movements since her student days.
- She was also an academician and an intellectual, who fought for the rights of common citizens.
- She had taken part in the Samyukta Maharashtra movement and the Goa liberation movement.
- During the Emergency, she had offered her home as shelter to underground political workers.

✚ **Justice AS Dave, former Judge and acting CJ of the Gujarat HC passes away**

- Former Acting Chief Justice of the Gujarat High Court Justice Anant S Dave passed away at the age of 62
- Justice Dave was appointed as a Gujarat High Court Judge in 2004 and was made permanent in 2006.
- He was appointed as an Acting Chief Justice of the Gujarat High Court on November 14, 2018 and served

until the present Chief Justice Vikram Nath took over the helm in September 2019.

✚ **Rock star and guitar legend Eddie Van Halen dies of cancer aged 65**

- Rock star and guitar legend Eddie Van Halen has died aged 65 after a "long and arduous battle" with cancer, his son has said.
- Kiss singer Gene Simmons remembered him as a "Guitar God", while other stars likened him to a modern-day Mozart.
- The Dutch-American musician had been receiving treatment for throat cancer. His band were best known for their song Jump, which hit the top of the US charts in 1984.

✚ **Former CBI director Ashwani Kumar passed away**

- Former Governor of Manipur and Nagaland and ex-Central Bureau of Investigation (CBI) Director Ashwani Kumar was found dead at his residence in Shimla .Kumar was in service in both the central government and the Himachal Pradesh state government for more than 37 years.
- Kumar, who joined the Indian Police Service in 1973, took over the reins of the office of the Director-General of Police (DGP) of the Himachal Pradesh in August 2006.
- After two years, Kumar was appointed to the sensitive post of CBI Director.

- He was sworn-in as the Governor of Nagaland on March 21, 2013 and as Governor of Manipur on July 29, 2013.

✚ **Joseph Mar Thoma, head of Kerala's Malankara Mar Thoma Church, passes away at 89**

- Supreme head of the Mar Thoma Christian church Joseph Mar Thoma Metropolitan died at the age of 89 in Kerala.
- The 21st metropolitan of the Mar Thoma church was undergoing treatment for cancer for sometime. His conditioned became critical a few days back and he breath his last by early hours of Sunday at a private hospital in Pathanamthitta.
- Prime Minister Narendra Modi said in his condolence message that the metropolitan was a remarkable personality who served humanity and worked hard to improve the lives the poor and downtrodden.

✚ **Founder of UAE state-run WAM news agency dies at 78**

- Ibrahim al-Abed, the founder of the United Arab Emirates' state-run WAM news agency and a pioneering media figure as the oil-rich nation grew into a regional power died. He was 78.
- Al-Abed long served as the head of the country's National Media Council, a government regulatory body. He also was a de facto government spokesman, with his phone number the first rang by foreign journalists for decades as Abu Dhabi and Dubai grew into the skyscraper-studded cities they are today.

First time in India

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

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

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

IMPORTANT DAYS

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

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

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

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

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

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

Important Days of September

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

Important Days of October

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

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

Important Days of November

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

	constitution Day
November 30	National Flag Day

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

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

IMPORTANT NATIONAL PARKS & POWER PLANTS IN INDIA

State	National Parks	Power Plants
Assam	Rajiv Gandhi Orange National Park Dibru-Saikhowa National Park Kaziranga National Park Manas National Park Nameri National Park	Bongaigaon Thermal Power Station
Arunachal Pradesh	Moulung National Park Namdapha National Park	-
Andhra Pradesh	Sri Venkateswara National Park	Sri Damodaram Sanjeevaiah Thermal Power Station Simhadri Solar Power Plant Station
Bihar	Valmiki National Park	Kahalgaoon Super Thermal Power Station Barauni Thermal Power Station
Chhattisgarh	Guru Ghasi Das National Park Indravati National Park Kanger Valley National Park	Sipat Thermal Power Plant Hasdeo Thermal Power Station Bhilai Expansion Power Plant
Gujarat	Bansda National Park Blackbuck National Park Gir Forest National Park Marine National Park	Akramota 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

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

FOLK DANCES IN INDIA

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

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

Organisations	Headquarters	Organisations	Headquarters
UNO	New York	OECD	Paris
UNESCO	Paris	ICJ	Hague
UNICEF	New York	APEC	Singapore
ILO	Geneva	World Intellectual Property Organisation	Geneva
UNCTAD	Geneva	IAEA (International Atomic Energy Agency)	Vienna
WHO	Geneva	Amnesty International	London
IMF	Washington DC	UNIDO (United Nations Industrial Dev. Org)	Vienna
WB	Washington DC	International Maritime Organization	London
NATO	Brussels	Transparency International	Berlin
SAARC	Kathmandu	Commonwealth of Nations	London
ASEAN	Jakarta	WMO (World Meteorological Org)	Geneva

IMPORTANT AIRPORTS IN INDIA

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

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

NICK NAMES OF IMPORTANT INDIAN PLACES

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

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

CABINET MINISTERS

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

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

TEMPLES IN INDIA

Temple	Place	Temple	Place
Badrinath Temple	Chamoli district, Uttarakhand	Kashi Vishwanath Temple	Varanasi (Uttar Pradesh)
Golden Temple	Amritsar	Meenakshi Temple	Madurai (Tamil Nadu)
The Konark Sun Temple	Puri district of Odisha	Lingaraja Temple	Orissa
Gangotri Temple	Uttarkashi district of Uttarakhand	Lord Jagannath Temple	Puri (Orissa)
Brihadeeswara Temple	Thanjavur city of Tamil Nadu	Yamunotri Temple	Uttarkashi district of Uttarakhand
Siddhivinayak Temple	Prabha Devi, Mumbai	Tirupati Balaji	Tirumala (Andhra Pradesh)
Somnath Temple	Saurashtra (Gujarat)	Khajuraho Temple	Madhya Pradesh
Vaishno Devi Mandir	J&K, near Katra	Akshardham Temple	Delhi
Kedarnath Temple	Garhwal area (Uttarakhand)	Dwarkadhish Temple	Dwarka city (Gujarat)
Sanchi Stupa	Raisen district of Madhya Pradesh	Shirdi Sai Baba Temple	Shirdi town of Maharashtra

SPORTS AND TROPHIES

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

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

IMPORTANT REVOLUTIONS IN INDIA

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

STADIUMS IN INDIA

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

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

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

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

STATE | CHIEF MINISTER | GOVERNOR

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

IMPORTANT DAMS IN INDIA

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

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

IMPORTANT INDIAN CITIES LOCATED ON RIVER BANKS

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

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

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

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

SOME IMPORTANT FACTS RELATED TO CENSUS

- | | |
|--|---|
| <ul style="list-style-type: none"> • 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% | <ul style="list-style-type: none"> • Literacy of Female - 65.46% • Population Growth Rate - 17.64% • Highest fertility Rate - Meghalaya • Most literate Union Territory - Lakshadweep (92.2%) • Least literate Union Territory - Dadra Nagar & Haveli • Most Literate District - Serechhip (Mizoram) • Least Literate District - Dadra Naga & Haveli • Highest Density of Population - Bihar (1102 sq.km) • Lowest Density of Population - Arunachal Pradesh (17) • Total number of districts - 640 • Highest Populous District - Thane (Mumbai) • 100% Literacy District - Palakkad (Kerala) • 100% Banking State - Kerala • 100% Banking District - Palakkad (Kerala) • Density of Population in India - 382 sq. km • Increase in population (during 2001-2011) - 181 million |
|--|---|

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IMPORTANT WILDLIFE SANCTUARIES

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

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

IMPORTANT BOUNDARIES

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

Durand Line - It is between Pakistan and Afghanistan

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

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

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

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

Mannerheim Line - It is between Russia and Finland.

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

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

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

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

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

IMPORTANT AWARDS

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

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

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

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

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

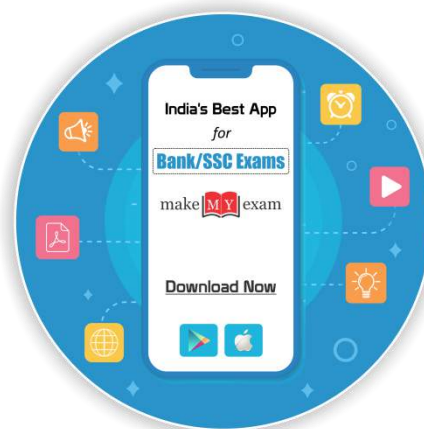
6. Vyas Samman – Literature Vyas Samman is awarded annually by the K.K. Birla Foundation in recognition of the Hindi literary work published in past 10 years.

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BANKING AND FINANCIAL AWARENESS



RESERVE BANK OF INDIA (RBI)

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

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

Structure of RBI:

The Central Board shall consist of following directors:

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

Functions of RBI:

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

Some Important Facts about RBI

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

SCHEMES RELATED TO BANKING AND FINANCE

1) Kisan Vikas Patra

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

Features of Kisan Vikas Patra

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

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

2) Gold Monetization Scheme

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

Tagline: Earn while you secure

Implemented by: All scheduled/commercial banks excluding RRBs

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

Tenure: 1 to 3 years (short term)

5 to 7 years (medium term)

12-15 years (long term)

3) Sovereign Gold Bond Scheme

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

Tagline: Invest Wisely, Earn Safely

Minimum limit: 2 gm of gold

Maximum limit: 500 gm

Issued by: RBI on behalf of Union Government

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

4) Indian Gold Coin Scheme

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

Denomination: 5gm, 10gm and 20gm

5) Sukanya Samriddhi Yojana

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

Objective: To promote the welfare of girl child

Minimum Deposit: Rs1000

Maximum Deposit: Rs150000

Maturity: 14 years from the opening of the account

Interest: 8.6%

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

Account can be opened at Indian Post Office and Commercial Banks

6) Jeevan Jyoti Bima Yojana

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

Minimum age for entry in scheme: 18years

Maximum age for entry in scheme: 50 years

Maximum Maturity Age: 55 years

Sum assured: Rs 200,000

Annual Premium: Rs330

7) Prime Minister Jan Dhan Yojana

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

Features of Prime Minister Jan Dhan Yojana

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

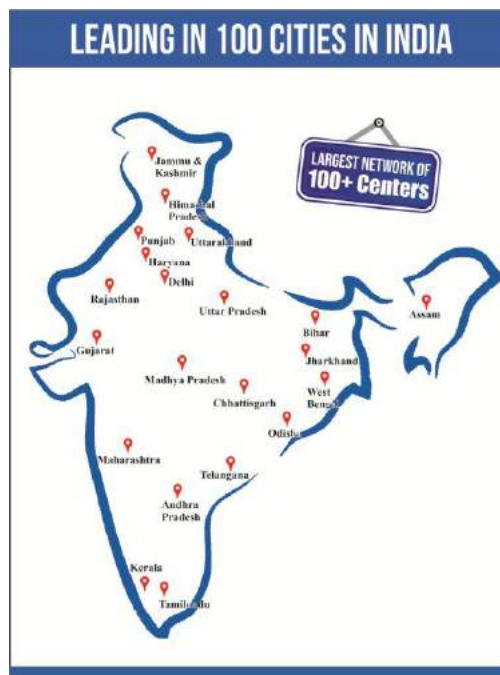
8) MUDRA (Micro Units Development and Refinance Company)

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

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

Features of MUDRA scheme

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



9) Indradanush Scheme

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

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

Allocation in four years is as follow:

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

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

10) Indradanush 2.0

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

MASALA BOND, GREEN BOND & JUNK BOND

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

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

Following are the different types of the bonds

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

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

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

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

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

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

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

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

Issuers of Masala Bonds

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

Benefits to Investor

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

Benefits to Indian Companies

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

Regulator of Masala Bonds

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

2) Green Bonds

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

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

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

- World Bank
- Corporation
- Government agencies
- Municipalities

Purpose

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

Regulator of Green Bonds

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

3) Junk Bonds

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

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

Regulator of Junk Bonds

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

LIST OF THREE BIG CREDIT RATING AGENCIES

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

Fitch Inc.

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

Moody's

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

Standard & Poor's

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

LIST OF IMPORTANT COMMITTEES

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

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MONETARY POLICY

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

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

TYPES OF MONETARY POLICY

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

OBJECTIVES

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

MEASURES AND TOOLS OF MONETARY POLICY

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

QUANTITATIVE MEASURES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

QUALITATIVE MEASURES

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

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

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

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

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

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

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

BANK ACCOUNTS

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

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

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

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

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

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

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

- No passbook is issued for the current account holders.

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

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

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

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

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

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

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

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

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

BANKING ABBREVIATIONS

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

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

FINANCIAL INSTRUMENTS

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

A) CAPITAL MARKET INSTRUMENTS

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

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

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

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

Derivative can be classified as follow:

- **Futures Contract**- Futures Contract is an agreement between two parties for the sale of assets at an agreed upon prices.
- **Forward Contract**- Forward Contract is similar to futures contract but the only difference is this that it is not traded on exchange but only traded on over the counter.
- **Swaps**- It is a contract between two parties agreeing to trade long terms.
- **Options**- It is also similar to futures contract but the key difference is that with an option buyer and seller is not obliged to make transaction if he or she decides not to.

5) **Bonds**- A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest. It is similar to debentures but the key difference is that it is issued by a government institute.

B) MONEY MARKET INSTRUMENTS

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

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

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

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

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

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

5) **Commercial Bills**

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

Banking and Financial terms:

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

insurance company whereby the insurance company uses the bank sales channel in order to sell insurance products.

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



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

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

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

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

DIFFERENTIATED BANKS IN INDIA

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

Payments Banks in India

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

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

- Small saving account
- Payment services

Features of payment banks

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

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

Services provided by the Payment Banks

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

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

Following are the 11 entities which are granted license

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

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

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

Small Finance Banks in India

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

Features of Small Finance Banks in India

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

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

Services provided by Small Finance Banks

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

Following are the entities

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

CHEQUES

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

- **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.

BASEL NORMS

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

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

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

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

1. Basel I

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

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

India adopted Basel I recommendations in 1991

2. Basel II

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

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

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

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

3. Basel III

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

Purpose:

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

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



IMPORTANT FINANCIAL INSTITUTIONS OF INDIA

1) Credit Rating Agencies

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

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

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

II. ICRA (Investment Information and Credit Rating Agency)

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

III. CARE (Credit Analysis & Research Ltd.)

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

IV. Onicra Credit Information Company Ltd

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

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

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

3) SEBI (Securities Exchange Board of India)

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

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

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

- Founded : 1999
- Headquarter: Hyderabad

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

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

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

6) NPCI (National Payments Corporation of India)

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

- Founded: 2008
- Headquarter : Mumbai

7) NHB (National Housing Bank)

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

- Founded: 1988
- Headquarter : New Delhi

8) SIDBI (Small Industrial Development Bank of India)

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

- Established: 1990
- Headquarter: Lucknow, Uttar Pradesh

BANKS WITH HEADQUARTERS & TAG LINES

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