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# Must Do Current Affairs for SBI Clerk and LIC ADO Main 2019

## Chandrayaan-2, India's second moon mission launched

- **Indian Space Research Organisation** has launched **Chandrayaan- 2** from **Satish Dhawan Space Center** at **Sriharikota**. It was launched by **GSLV MkIII-M1 Vehicle** at **14:43 hours IST on 22nd July**. The lander-Vikram will land near **South Pole** of the moon on **07th September, 2019**.
- **Important key highlights about the Chandrayaan-2**

What was the original date for Chandrayaan launch?	<b>It was scheduled to be lifted off on 15th July 2019</b>
When it was aborted?	<b>It was stopped 56 minutes before the Lift-off</b>
When Chandryaan-2 is launched now?	<b>It is lift-off on 22nd July</b>
What is the time of launch?	<b>2:43 PM</b>
Weight of the rocket?	<b>3.8 tonnes</b>
Landing on?	<b>7th September (near the south pole)</b>
What is the time on the moon?	<b>14 earth days</b>
Mission life	<b>1 year in lunar orbit</b>
Lander name	<b>Vikram</b>
Where it is launched from?	<b>Satish Dhawan Space Center at Sriharikota</b>

## Boris Johnson announced as Britain's next Prime Minister

- **Boris Johnson** will replace **Theresa May** as **Britain's next Prime Minister**. Boris Johnson, who was the face of the **2016 Brexit referendum**, won the votes of **92,153 members** of the **Conservative party**. **Queen Elizabeth** will formally appoint Johnson before he will enter **Downing Street**.

## President Ram Nath Kovind appointed New Governors to 10 Indian States

- **Madhya Pradesh: Lalji Tandon** will replace **Anandiben Patel**.
- **Uttar Pradesh: Anandiben Patel** will replace **Ram Naik**.
- **West Bengal: Jagdeep Dhankhar** will replace **Keshari Nath Tripathi**.
- **Bihar: Phagu Chuhan** will replace **Lalji Tandon**.
- **Nagaland: R.N. Ravi** will replace **P.B. Acharya**.
- **Tripura: Ramesh Bais** will replace **Kaptan Singh Solanki**.
- **Kalraj Mishra** as the **Governor of Himachal Pradesh**.
- **Acharya Devvrat** has been transferred from **Himachal Pradesh** and appointed as the **governor of Gujarat**.
- **Anusuiya Uikey** as **Governor of Chhattisgarh**.
- **Biswa Bhusan Harichandan** has been named as **Governor of Andhra Pradesh**.

## England scripts history, claims maiden ICC World Cup title 2019

- **The ICC Cricket World Cup** is the international championship of **One Day International (ODI) cricket**

(**50-over cricket**) organised by the **International Cricket Council (ICC)** **every 4 years**. The **12th edition** of the world's biggest cricketing event, the **ICC Men's cricket World Cup 2019**, was played in **England and Wales**.

- **England lifted the ICC Cricket World Cup Trophy 2019** at the **Lord's cricket stadium** in **London**. England defeated **New Zealand** with more number of boundaries in the **Super Over thriller** in the grand finale of **ICC Cricket World Cup Trophy 2019**.
- **Player of the tournament: Kane Williamson (New Zealand)**.
- **Player of the Match Award: Ben Stokes (England)**.
- **Highest run scorer of the tournament: Rohit Sharma (India)**.
- **Highest wicket taker of the tournament: Mitchell Starc (Australia)**.

## The Sangeet Natak Akademi announces winners for 2018

- **The General Council** have selected **44 artists** from the field of **Music, Dance, Theatre, Traditional/Folk/Tribal Music/Dance/Theatre, Puppetry** and **Overall contribution /scholarship** in the **Performing Arts** for the **Sangeet Natak Akademi Awards** for the year **2018**. Some of the awardees are:
- **Zakhir Hussain, Sonal Mansingh, Jatin Goswami and K Kalyanasundaram Pillai** have been selected in the **Akademi Ratna** category.
- **Diwan Singh Bajeli and Puru Dadhich** have been selected for the **Akademi Award 2018** in the field of **Overall Contribution/Scholarship** in the **Performing Arts**.The honour of **Akademi Award** has been conferred since **1952**.
- **The honour of Akademi Fellow carries purse money** of **Rs.3,00,000** and **Akademi Award** carries **Rs 1,00,000** , besides a **Tamrapatra** and **Angavastram**.

## Sachin Tendulkar 6th Indian to be inducted into ICC Hall of Fame

- **International Cricket Council** has inducted **India's batting icon Sachin Tendulkar, South African pace legend Allan Donald** and **two-times World Cup-winning Australian woman cricketer Cathryn Fitzpatrick** into the **ICC's Hall of Fame**. Other Indians on the list are **Bishan Singh Bedi, Sunil Gavaskar, Kapil Dev, Anil Kumble, Rahul Dravid**.

## The Championships, Wimbledon 2019 (133<sup>rd</sup>)

Category	Winner	Runner Up
<b>Men's Singles</b>	<b>N. Djokovic (Serbia)</b>	<b>R. Federer (Switzerland)</b>
<b>Women's Singles</b>	<b>S. Halep (Romania)</b>	<b>Serena Williams (USA)</b>

<b>Men's Doubles</b>	Juan Sebastian Cabal (Colombia) and Robert Farah (Colombia)	Nicolas Mahut (France) and Edouard Roger Vasselin (France)
<b>Women's Doubles</b>	S W. Hsieh (Taiwan) and B. Strycova (Czech Republic)	G. Dabrowski (Canada) and Y. Xu (China)
<b>Mixed Doubles</b>	I. Dodig (Croatia) and L. Chan (Taiwan)	R. Lindstedt (Sweden) and J. Ostapenko (Latvia)

**Over 30 lakh persons enrolled under "PM Shram Yogi Maandhan Scheme"**

- Under "Pradhan Mantri Shram Yogi Maandhan Scheme", total **30,85,205 persons** have been enrolled. This voluntary and contributory pension scheme is benefited for unorganized workers. Under this scheme assures the minimum monthly pension of 3000 rupees to the beneficiaries after attaining the age of **60 years**.

**Keshav Dutt, Prasun Banerjee to be honoured with Mohun Bagan Ratna**

- **Mohan Bagan club to confer awards in Various Disciplines. The Awardees are:**
  - Mohan Bagan Ratan: Keshav Dutt (Hockey).
  - Mohan Bagan Ratan: Captain Prasun Banerjee (Football).
  - Club felicitates Indian Peacer: Mohammed Shami (Cricket).
  - Lifetime Achievement award: Ashok Chatterjee (Football).
  - Best Football Player for the season 2018-19: Arijit Bagui (Football).
- On July 29 Mohun Bagan Club celebrates the 'Mohun Bagan Day'.

**BANK & INSURANCE**  
**2019**

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**Deposits in Jan Dhan Yojana accounts crosses Rs 1 lakh crore**

- Deposits in bank accounts opened under Jan Dhan scheme have crossed the **Rs 1 lakh crore mark as on 03rd July 2019**.

- The PMJDY was launched on **28th August 2014**, with an aim to provide universal access to banking facilities to the people in the country.

**RBI board finalises 'Utkarsh 2022'**

- **RBI board** has finalised a three year roadmap to improve regulation and supervision, among other functions of the central bank. This medium term strategy named **Utkarsh 2022**, is in line with the global central banks' plan to strengthen the regulatory and supervisory mechanism.
- Worldwide, all **central banks strengthen the regulatory and supervisory mechanism; everybody is formulating a long-term plan and a medium-term plan**. So, the RBI has also decided it will formulate a programme to outline what is to be achieved in the next three years. An internal committee was formed, which was anchored by **outgoing Deputy Governor Viral Acharya**, to identify issues that needed to be addressed over the next three years.

**19th Commonwealth Foreign Affairs Ministers Meeting in London**

- **External Affairs Minister (EAM) S Jaishankar** has Attend the **19th Commonwealth Foreign Affairs Ministers' Meeting in London**. The EAM also meet his **British counterpart Jeremy Hunt** among other foreign ministers during the conference.

**Union Budget 2019-20: In a Nutshell**

- **India's first full-time woman Finance Minister Nirmala Sitharaman** presented the **maiden budget**.
  - **Expenditure:** The government proposes to spend **Rs 27,86,349 crore** in 2019.
  - **Receipts:** The receipts (other than net borrowings) are expected to increase **by 14.2% to Rs 20,82,589 crore**.
  - **GDP growth:** The government has assumed a nominal **GDP growth rate of 12%** (i.e., real growth plus inflation) in 2019-20.
  - **Deficits:** Revenue deficit is targeted **at 2.3% of GDP**. Fiscal deficit is targeted at 3.3% of GDP.
  - **Ministry allocations:** Among the top 13 ministries with the highest allocations, the highest percentage increase is observed in the Ministry of Agriculture and Farmers' Welfare (82.9%), followed by Ministry of Petroleum and Natural Gas (32.1%) and Ministry of Railways (23.4%).
  - **Surcharge on income tax:** Currently, a surcharge of 15% is levied on the income of individuals earning over one crore rupees, and 10% on income of individuals earning between Rs 50 lakh and one crore rupees. In the Union Budget 2019-20, the surcharge on income tax for individuals earning between two crore rupees and five crore rupees has been increased to 25% and for persons earning over five crore rupees has been increased to 37%.
  - **Corporation tax:** Currently, companies with annual turnover of less than **Rs 250 crore pay corporate income tax at the rate of 25%**. This threshold has been increased to **Rs 400 crore**.

- **Tax on cash withdrawals:** A TDS of 2% will be levied by financial companies and post offices on individuals for cash withdrawals exceeding one crore rupees in a year from a bank account.
- **Tax exemption for affordable housing:** An additional tax deduction of up to Rs 1,50,000 will be provided on interest paid on loans for self-occupied house owners. The conditions for availing this deduction are: (i) the loan must be sanctioned in FY 2019-20, (ii) the stamp duty on the house should not exceed Rs 45 lakh rupees, and (iii) the individual should not own another residential house property as of the date of the home loan.
- **Tax exemptions for electric vehicles:** A tax deduction of up to **Rs 1,50,000** will be provided on interest paid on loans to purchase an electric vehicle. This deduction will be applicable for loans sanctioned between FY 2019-20 and FY 2022-23.
- **Road and infrastructure cess:** The Road and Infrastructure Cess on petrol and high-speed diesel has been increased by one rupee per litre. Excise duty has also been increased by one rupee per litre for these products.
- **Customs duty:** The customs duty on gold and precious metals will be increased from **10% to 12.5%**.
- **Banking and Finance:** The government plans to partially guarantee (for first 10% of loss) Public Sector Banks for funds provided in a pooled manner to NBFCs.
- **Government borrowings:** Currently, the gross borrowing programme of the government is funded entirely through domestic borrowings. The government plans to raise a part of its borrowings abroad in foreign currency.
- **Infrastructure:** The central government will invest **Rs 100 lakh crore in infrastructure** over the next five years. Phase II of the Bharatmala project will be launched under which state highways will be developed. Public private partnerships will be leveraged for railways to attract an investment of Rs 50 lakh crore during the period 2018-30. A blue print will be made for developing gas-grids, water-grids, i-ways (communication networks) and regional airports on the lines of the One Nation-One Grid for power. Structural reforms in the power sector (including tariff) will be announced.
- **Industry:** The minimum public shareholding in listed companies will be increased from **25% to 35%**. A new electronic fund raising platform will be created for listing social enterprises and voluntary organisations. The present policy of 51% stake of government in non-financial PSUs will be modified to include stake of government controlled institutions.
- **Investments:** 100% Foreign Direct Investment (FDI) will be permitted for insurance intermediaries. Local sourcing norms will be eased for FDI in the single brand retail sector. Further, relaxing of the FDI norms in aviation, media and insurance sectors will be examined. Statutory limit for Foreign Portfolio Investment will be increased from the current 24% to sectorial limits.

Foreign shareholding limits in PSUs will be increased to the maximum permissible sectorial limit.

- **Agriculture and allied activities: Pradhan Mantri Matsya Sampada Yojana** has been proposed to address infrastructure gaps in the fisheries sector. 10,000 new Farmer Producer Organisations will be setup over the next five years. The central government will work towards adoption of zero-budget farming.
- **Rural Development:** Under the Pradhan Mantri Gram Sadak Yojana, 1.25 lakh km of road will be upgraded at an estimated cost of Rs 80,250 crore in the next five years. 100 new clusters will be setup under the Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI). All rural households will be provided with piped water supply by 2024 under the Jal Jeevan Mission. Swachh Bharat Mission will be expanded to undertake solid waste management in every village.
- **Social Justice: An overdraft of Rs 5,000** will be provided to women self-help group (SHG) members who hold Jan-Dhan accounts. Further, a loan up to one lakh rupees will be provided under the MUDRA scheme to one woman in every SHG.
- **Social Security:** A new pension benefit scheme, namely Pradhan Mantri Karam Yogi Maandhan Scheme, has been announced for traders and small shopkeepers with annual turnover of less than Rs 1.5 crore.
- **Education:** The new National Education Policy will be introduced. The National Research Foundation will be setup to promote funding and coordinate research in the country. A Study in India programme will be launched to encourage foreign students in higher education.

**Budget Allocation at a Glance:**

- Rs. 60,000 crores MGNREGA (Under PM Gram Sadak Yojana)
- Rs. 45,880 crores Road Works
- Rs. 12,644 crores Swachh Bharat Mission
- Rs. 75,000 crores PM Kisaan Samman Nidhi
- Rs. 65,587 crores Railways
- Rs. 7.23 crores Mudra Yojana
- Rs. 3.18 lakh crores Defence Budget
- Rs. 38,547 crores National Education Mission
- Rs. 33,651 crores National Health Mission
- Rs. 27,584 crores Integrated Child Development Services'
- Rs. 25,853 crores Pradhan Mantri Awas Yojana (rural + urban)
- Rs. 19,000 crores Pradhan Mantri Gram Sadak Yojana
- Rs. 14,000 crores Pradhan Mantri Fasal Bima Yojana
- Rs. 13,750 crores AMRUT and Smart Cities Mission
- Rs. 12,644 crores Swachh Bharat Mission (rural + urban)
- Rs. 12,561 crores Green Revolution
- Rs. 11,000 crores Mid-Day Meal Programme
- Rs. 10,001 crores National Rural Drinking Water Mission
- Rs. 9,774 crores National Livelihood Mission
- Rs. 9,682 crores Pradhan Mantri Krishi Sinchai Yojana
- Rs. 70,000 crores Public Sector Banks

**Christine Lagarde resigns as IMF chief**

- **International Monetary Fund chief Christine Lagarde** has submitted her resignation as IMF chief. She served as **the IMF chief since 2011. David Lipton will remain the IMF Acting Managing Director** in the interim period. Christine Lagarde was the **first woman to head the IMF**.

**Economic Survey 2018-19: Important Highlights**

**Key Highlights of Economic Survey 2018-19**

Guided by the dictum of **"blue-sky thinking"**, the Economic Survey underscored the ambitious agenda of applying principles of behavioural economics to achieve 8 percent of sustained GDP growth to make India a **\$5-trillion economy by 2024-25**.

The government has estimated gross domestic product growth of **7% for the fiscal year 2019-2020**. The theme of the Economic Survey 2019 is about enabling a **"shifting of gears"**.

**Here are the key highlights from the Economic Survey:**

- Survey sees **Financial Year 2020 GDP growth at 7%**, higher growth on stables macros.
- India needs to grow at **8% per year to be \$5 trillion economy by Financial Year 2025**.
- The survey suggests diplomatic type privileges, naming roads for top taxpayers.
- Investment the "key driver" of simultaneous growth in demand, jobs, exports, and productivity.
- Green shoots in investment activity seems to taking hold.
- Rural wage growth started increasing since **mid-2018**.
- Political stability should push the animal spirits of the economy.
- Poor enforcement of contracts and dispute resolution is a big hurdle. A faster legal process should be the top priority.
- Savings and growth are positively co-related. Savings must increase more than investment.
- Survey argues that nudging behaviour change is the simplest way to solve many social issues.
- Top policymakers must ensure actions are predictable. Policymaking needs: 1. Clear Vision 2. Strategic blueprint 3. Tactical tools for constant recalibration.
- The success of **MGNREGS shows govt. schemes** can make a difference on the ground with skillful use of technology.
- A minimum wage policy for the bottom rung of wage earners to drive up demand and strengthening the middle class.
- Indian MSMEs need to be freed from shackles that convert them into dwarfs. MSMEs need to be seen as a source of innovation, growth and job creation. Policies should be reoriented for MSMEs growth, create greater profits for their owners and contribute to job creation and productivity in the economy.
- India needs to increase per capita energy consumption to raise real per capita **GDP by US\$ 5000 and improve its HDI ranking**.

- The Survey is inspired by Gandhiji's Talisman: "...Recall the face of the poorest man [woman], and ask yourself, if the step you contemplate is going to be of any use to him [her]."
- India will enjoy the "demographic dividend" phase in the next two decades but some states will start transitioning to an aging society by the 2030s.
- India moving forward from **Swachh Bharat to Swasth and Sundar Bharat**.
- Investment rate seems to have bottomed out.
- Govt stands by the fiscal consolidation path.
- Jan-March economic slowdown due to poll-related activity.
- NBFC stress reason for **Financial Year 2019 slowdown**.
- Decline in **NPAs should push up CAPEX cycle**.
- The general fiscal deficit is seen at **5.8% in Financial Year 2019 Vs. 6.4%** in Financial Year 2018.
- Investment rate seen higher in Financial Year 2020 on improved demand.
- Oil prices are seen declining in Financial Year 2020.
- Accommodative MPC policy to help cut real lending rates.
- From **'Beti Bachao Beti Padhao'** to **'BADLAV'** (**Beti Aapki Dhan Lakshmi Aur Vijay Lakshmi**).
- From **'Give it up'** for the **LPG subsidy** to **'Think about the Subsidy'**.
- From **'Tax evasion'** to **'Tax compliance'**.

**Union Cabinet Ministers Portfolio 2019**

Modi took oath as the PM for a second consecutive term. 57 other members of the Council of Ministers also took the oath. A total of 24 Cabinet Ministers took oath followed by nine Ministers of State (Independent Charge) and 24 Ministers of State. Here's the full list of the Union Council of Ministers and their portfolios, under the Modi Government 2.0.

- **Narendra Modi** - Personnel, Public Grievances and Pensions; Department of Atomic Energy; Department of Space; all important policy issues; and all other portfolios not allocated to any minister.

**Cabinet Ministers**

- **Rajnath Singh** - Defence (**Lucknow, Uttar Pradesh**)
- **Amit Shah** - Home Affairs (**Gandhinagar, Gujarat**)
- **Nirmala Sitharaman** - Finance; Corporate Affairs (**Rajya Sabha, Karnataka**)
- **Subrahmanyam Jaishankar** - External Affairs (**Rajya Sabha, Gujarat**)
- **Nitin Gadkari** - Road Transport and Highways; Micro, Small and Medium Enterprises (**Nagpur, Maharashtra**)
- **DV Sadananda Gowda** - Chemical and Fertilizers (**North Bengaluru, Karnataka**)
- **Ram Vilas Paswan** - Consumer Affairs, Food and Public Distribution (**Rajya Sabha, Bihar**)
- **Narendra Singh Tomar** - Agriculture and Farmers Welfare; Rural Development; Panchayati **Raj** (**Murena, Madhya Pradesh**)
- **Ravi Shankar Prasad** - Law and Justice; Communications; Electronics and Information Technology (**Patna Sahib, Bihar**)

- **Harsimrat Kaur Badal** - Food Processing Industries (Bhatinda, Punjab)
- **Thawarchand Gehlot** - Social Justice and Empowerment (Rajya Sabha, Madhya Pradesh)
- **Ramesh Pokhriyal Nishank** - Human Resource Development (Haridwar, Uttarakhand)
- **Arjun Munda** - Tribal Affairs (Khunti, Jharkhand)
- **Smriti Irani** - Women and Child Development; Textiles (Amethi, Uttar Pradesh)
- **Dr. Harsh Vardhan** - Health and Family Welfare; Science and Technology; Earth Sciences (Chandani Chowk, Delhi)
- **Prakash Javdekar** - Environment, Forest and Climate Change; Information and Broadcasting (Rajya Sabha, Maharashtra)
- **Piyush Goyal** - Railways; Commerce and Industries (Rajya Sabha, Maharashtra)
- **Dharmendra Pradhan** - Petroleum and Natural Gas; Steel (Rajya Sabha, Madhya Pradesh)
- **Mukhtar Abbas Naqvi** - Minority Affairs (Rajya Sabha, Jharkhand)
- **Prahlad Joshi** - Parliamentary Affairs; Coal; Mines (Dharwad, Karnataka)
- **Mahendra Nath Pandey** - Skill Development and Entrepreneurship (Chandauli, Uttar Pradesh)
- **Arvind Sawant** - Heavy Industries and Public Enterprise (South Mumbai, Maharashtra)
- **Giriraj Singh** - Animal Husbandry, Dairying, and Fisheries (Begusarai, Bihar)
- **Gajendra Singh Shekhawat** - Jal Shakti (Jodhpur, Rajasthan)

**Ministers of State (Independent Charge)-**

- **Santosh Kumar Gangwar** - Labour and Employment
- **Rao Inderjit Singh** - Statistics and Programme Implementation; Planning
- **Shripad Yesso Naik** - Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); MoS Defence
- **Dr. Jitendra Singh** - Ministry of Development of North Eastern Region; MoS PMO; Personnel, Public Grievances, and Pensions; Department of Atomic Energy; Department of Space
- **Kiren Rijiju** - Youth Affairs and Sports; MoS Minority Affairs
- **Prahalad Singh Patel** - Culture; Tourism
- **Raj Kumar Singh** - Power; New and Renewable Energy; MoS Skill Development and Entrepreneurship
- **Hardeep Singh Puri** - Housing and Urban Affairs; Civil Aviation; MoS Commerce and Industry
- **Mansukh L Mandaviya** - Shipping; MoS Chemicals and Fertilizers

**Minister of States (MoS)-**

- **Faggansingh Kulaste** - Steel
- **Ashwini Kumar Choubey** - Health and Family Welfare
- **Arjun Ram Meghwal** - Parliamentary Affairs; Heavy Industries and Public Enterprises
- **General (Retd) VK Singh** - Road Transport and Highways

- **Krishan Pal** - Social Justice and Empowerment
- **Danve Raosaheb Dadarao** - Consumer Affairs, Food, and Public Distribution
- **G Kishan Reddy** - Home Affairs
- **Parshottam Rupala** - Agriculture and Farmers Welfare
- **Ramdas Athawale** - Social Justice and Empowerment
- **Sadhvi Niranjana Jyoti** - Rural Development
- **Babul Supriyo** - Environment, Forest and Climate Change
- **Sanjeev Kumar Balyan** - Animal Husbandry, Dairying, and Fisheries
- **Dhotre Sanjay Shamrao** - Human Resource Development; Communications; Electronics and Information Technology
- **Anurag Singh Thakur** - Finance; Corporate Affairs
- **Angadi Suresh Channabasappa** - Railways
- **Nityanand Rai** - Home Affairs
- **Rattan Lal Kataria** - Jal Shakti; Social Justice and Empowerment
- **V Muraleedharan** - External Affairs; Parliamentary Affairs
- **Renuka Singh Saruta** - Tribal Affairs
- **Som Parkash** - Commerce and Industry
- **Rameswar Teli** - Food Processing Industries
- **Pratap Chandra Sarangi** - Micro, Small and Medium Enterprises; Animal Husbandry, Dairying and Fisheries
- **Kailash Choudhary** - Agriculture and Farmers Welfare
- **Debasree Chaudhuri** - Women and Child Development

**French Open 2019 Concludes**

The 2019 French Open (also known as Roland Garros) was the 123rd edition of the French Open.

Category	Winner	Runner Up
<b>Men's Singles</b>	Rafael Nadal (Spain)	Austria Dominic Thiem
<b>Women's Singles</b>	Ashleigh Barty (Australia)	Marketa Vondrousova (Czech Republic)
<b>Men's Doubles</b>	Kevin Krawietz (Germany) and Andreas Mies (Germany)	Jeremy Chardy (France) and Fabrice Martin (France)
<b>Women's Doubles</b>	Tímea Babos (Hungary) and Kristina Mladenovic (France)	Duan Yingying (China) and Zheng Saisai (China)
<b>Mixed Doubles</b>	Latisha Chan (Chinese Taipei) and Ivan Dodig (Croatia)	Gabriela Dabrowski (Canada) and Mate Pavic (Croatia)

**Need, Jurisdiction and Powers of LOKPAL**

**Lokpal and Lokayukta Act, 2013**

The Lokpal and Lokayukta Act, 2013 seeks to provide for the establishment of Lokpal for the Union and Lokayukta for States to inquire into allegations of corruption against certain public functionaries and for related matters.

**Justice PC Ghose Appointed 1st Lokpal**

**Powers of Lokpal-**

- It has powers to superintendence over, and to give direction to CBI.
- If it has referred a case to CBI, the investigating officer in such case cannot be transferred without the approval of Lokpal.
- Powers to authorize CBI for search and seizure operations connected to such case.
- The Inquiry Wing of the Lokpal has been vested with the powers of a civil court.
- Lokpal has powers of confiscation of assets, proceeds, receipts and benefits arisen or procured by means of corruption in special circumstances
- Lokpal has the power to recommend transfer or suspension of public servant connected with allegation of corruption.
- Lokpal has power to give directions to prevent destruction of records during preliminary inquiry.

**Highlight of IPL 2019**

**Mumbai Indians** became IPL champions for the **fourth time** after defeating **Chennai Super**.

- **Orange Cap-** David Warner of Sunrisers Hyderabad scored most runs: 692 Runs in 12 Matches.
- **Purple Cap-** Imran Tahir of Chennai Super Kings took most wickets: 26 Wickets in 17 Matches.
- **Jonny Bairstow-** Sunrisers Hyderabad Highest Individual Score: 114 Runs.
- **IPL 2019's Emerging Player** of the Year award: KKR's Shubman Gill.

**India Becomes Elite Space Power**

- PM Narendra Modi addressed the nation announcing that **India** has entered its name as an **elite space power**.
- **Under Mission Shakti led by DRDO, an Anti-Satellite Weapon (A-SAT)** successfully targeted a live satellite on a **low earth orbit (LEO)**. The satellite was orbiting at an altitude of **300 km**.
- After the **US, Russia, and China, India is the fourth country** to acquire this space capability.

**Pradhan Mantri Shram Yogi Maan-Dhan Implemented In India**

- **Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)** was rolled out by the Ministry of Labour and Employment from **15 February 2019**. The scheme announced in the Interim Budget was notified by the Ministry recently. As many as **42 crore workers** are estimated to be engaged in the unorganized sector of the country.
- **The Salient Features of PM-SYM:**
  1. **Minimum Assured Pension:** Each subscriber, shall receive minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.
  2. **Family Pension:** During the receipt of pension, if the subscriber dies, the spouse of the beneficiary shall be entitled to receive **50% of the pension** received by the

beneficiary as family pension. Family pension is applicable only to spouse.

**New e-Commerce Policy Comes into Effect**

- **India's new e-commerce policy** came into effect From **February 1, 2019**.
- **Department for Promotion of Industry and Internal Trade (previously DIPP)** gave them a 60-day window period for aligning themselves to the government's modified foreign direct investment (FDI) rules.

**Important Highlights of the new policy:**

- **Govt. bars online retailers from selling products** through vendors in which they have an equity interest and also **bars them from entering into exclusive deals with brands** for selling products only on their platforms.
- **All online retailers will be required to maintain a level playing field** for all the vendors selling their products on the platform, and it shall not affect the sale prices of goods in any manner.
- **Disallows e-commerce players to control the inventory of the vendors.** Any such ownership over the inventory will convert it into inventory-based model from marketplace based model, which is not entitled to FDI.
- **The e-commerce retailer shall be deemed to own the inventory** of a vendor if over 25% of the purchases of such a vendor are through it.



**Grammy Awards 2019**

- **The 61st Annual Grammy Awards ceremony** was held at Staples Center in Los Angeles. The list of important winners of **Grammy Awards 2019** given below:

Category	Winner
Album Of The Year	Golden Hour, Kacey Musgraves
Record Of The Year	"This Is America," Childish Gambino
Best New Artist	Dua Lipa
Best Rap Album	Invasion Of Privacy, Cardi B
Best R&B Album Winner	H.E.R., H.E.R.
Best Rap Song	"God's Plan," Drake
Best Country Album	Golden Hour, Kacey Musgraves



<b>Song Of The Year</b>	"This Is America," Childish Gambino
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**Laureus World Sports Awards 2019**

- The **Laureus World Sports Award for Sportsman of the Year** is an annual award honoring the achievements of individual men from the world of sports.

Category	Winner
Sportsman of the Year	Novak Djokovic
Sportswoman of the Year	Simone Biles
Comeback of the Year	Tiger Woods
Team of the Year	France
Sportsperson with a Disability	Henrieta Farkkasova
Lifetime Achievement Award	Arsene Wenger

**New CMs:**

**Arunachal/Sikkim/AP/MP/Odisha/Rajasthan/Chhatisgarh/Goa**

- **BS Yeddyurappa** was take oath as **CM of Karnataka fourth time.**
- **Pema Khandu** was sworn in as the **CM of Arunachal Pradesh for a second term.**
- **Naveen Patnaik** took oath as the **CM of Odisha for the fifth time.**
- **Sikkim Krantikari Morcha (SKM)** president Prem Singh Tamang, popularly known as **PS Golay, CM of Sikkim.**
- **YSR Congress party president YS Jagan Mohan Reddy** has taken oath as **CM of Andhra Pradesh.**
- **Congress' Ashok Gehlot (2<sup>nd</sup> term)** sworn in as the **CM of Rajasthan along with Deputy CM Sachin Pilot.**
- **Kamal Nath** took oath as the **18th CM of Madhya Pradesh.**
- **Bhupesh Baghel** as the **CM of Chhattisgarh.**
- **Pramod Sawant** took oath as **CM of Goa.**

**72nd BAFTA Awards 2019 List of important winners:**

Category	Winner
<b>Best Director</b>	Alfonso Cuaron, Roma
<b>Best Film</b>	Roma
<b>Best Actress</b>	Olivia Colman, The Favourite
<b>Best Actor</b>	Rami Malek – Bohemian Rhapsody
<b>Outstanding British Film</b>	The Favourite
<b>Best Animated Film</b>	Spider-Man Into the Spider-Verse
<b>Best British Short Animation</b>	Roughhouse
<b>Best British Short Film</b>	73 Cows

**2nd Bi-Monthly Monetary Policy Statement: Repo Rate Reduced to 5.75%**

On the basis of an assessment of the current and evolving macroeconomic situation, the **Monetary Policy Committee (MPC)** at its meeting decided to:

- Reduce the policy repo rate under the liquidity adjustment facility (LAF) by **25 basis points to 5.75% from 6.00% with immediate effect.**

- Consequently, the reverse repo rate under the **LAF stands adjusted to 5.50%**, and the **marginal standing facility (MSF) rate and the Bank Rate to 6.0%**.
- The Reserve Bank of India lowered the economic growth forecast for the current fiscal to **7% due to slowdown** in domestic activities and escalation in global trade war.
- **GDP growth plunged to a five-year low of 5.8%** in the January-March quarter due to lackluster growth in agriculture, manufacturing, construction, trade, hotels and power sectors. This, in turn, pulled down the **FY19 GDP growth rate** to a five-year low of 6.8%. The next meeting of the MPC is scheduled during **August 5 to 7, 2019.**

**Mathematician Karen Uhlenbeck becomes 1st Woman to Win Abel Prize**

- **University of Texas professor Karen Uhlenbeck** has become the **first woman to win the Abel Prize, a mathematics honour first given in 2003.**
- The 76-year-old was awarded for the impact of her work on **"analysis, geometry and mathematical physics".**

**64th Filmfare Awards**

- **Winners of the 64th Film fare Awards were announced in Mumbai.**
- **Here's the complete winner's list:**

Category	Winner
Best Film	Raazi
Critics' Award for Best Film	AndhaDhun
Best Actor in a Leading Role (Female)	Alia Bhatt, Raazi
Best Actor in a Leading Role (Male)	Ranbir Kapoor, Sanju
Best Director	Meghna Gulzar, Raazi
Best Debut Actor(Female)	Sara Ali Khan, Kedarnath
Best Debut Actor(Male)	Ishaan Khatter, Beyond The Clouds
Critics' Award for Best Actor (Male)	Ranveer Singh for "Padmaavat"
Critics' Award for Best Actor (Female)	Neena Gupta, Badhaai Ho
Critics Best Actor In a Leading Role (Male)	Ayushmann Khurrana

**All England Open Badminton Championships**

All England Open 2019, officially YONEX All England Open Badminton Championships 2019 was a BWF World Tour 1000 event which took place at Arena Birmingham in England from 6 to 10 March 2019. It had a total purse of \$1,000,000.

Event	Winner	Runner Up
<b>Men's Singles</b>	Kento MOMOTA (Japan)	Viktor AXELSEN (Denmark)
<b>Women's</b>	CHEN Yufei (China)	Tai Tzu-ying

<b>Singles</b>		(Taiwan)
<b>Men's Doubles</b>	Mohammad Ahsan and Hendra Setiawan (Indonesia)	Aaron Chia and Soh Wooi Yik (Malaysia)
<b>Women's Doubles</b>	Chen Qingchen and Jia Yifan (China)	Mayu Matsumoto and Wakana Nagahara (Japan)
<b>Mixed Doubles</b>	Zheng Siwei and Huang Yaqiong (China)	Yuta Watanabe and Arisa Higashino (Japan)

nonfiction	Griswold
Music	"p r i s m" by Ellen Reid
Special Citation	Aretha Franklin

### 23rd Asian Athletics Championships Concludes in Doha, Qatar

- PU Chitra won gold in Women's 1,500 metres race. Here is the list of top 4 countries in the Championship:

Rank	Nation	Gold	Silver	Bronze	Total
1.	Bahrain	11	7	4	22
2.	China	9	13	7	29
3.	Japan	5	4	9	18
4.	India	3	7	7	17

### Swiss Open Championship

Swiss Open, officially the **YONEX Swiss Open 2019**, was a badminton tournament which took place at St. Jakobshalle in Basel, Switzerland and had a total purse of \$150,000.

Event	Winner	Runner Up
<b>Men's Singles</b>	Shi Yuki (China)	B Sai Praneet (India)
<b>Women's Singles</b>	Chen Yufei (China)	Saena Kawakami (Japan)
<b>Men's Doubles</b>	Fajar ALFIAN and Muhammad Rian ARDIANTO (Indonesia)	LEE Yang and WANG Chi-Lin (Taiwan)
<b>Women's Doubles</b>	CHANG Ye Na and JUNG Kyung Eun (South Korea)	Nami MATSUYAMA and Chiharu SHIDA (Japan)
<b>Mixed Doubles</b>	Mathias BAY-SMIDT and Rikke SOBY (Denmark)	Rinov RIVALDY and Pitha Haningtya MENTARI (Indonesia)

### Odisha struck with Cyclone Storm FANI

- Hurricanes, Typhoons and Cyclones** are just different names for the same kind of tropical storm that have a low-pressure centre with high wind speeds and heads towards land.
- Cyclone FANI** is named by Bangladesh. It is pronounced "**Foni**" and loosely translates to "**the hood of a snake**".

### India Open Badminton 2019 Concludes in New Delhi

Event	Winner	Runner Up
Men's Singles	Viktor Axelsen (Denmark)	Srikanth Kidambi (India)
Women's Singles	Ratchanok Intanon (Thailand)	He Bingjiao (China)
Men's Doubles	Lee Yang and Wang Chi-lin (Chinese Taipei)	Ricky Karanda Suwardi and Angga Pratama (Indonesia)
Women's Doubles	Greysia Polii and Apriyani Rahayu (Indonesia)	Chow Mei Kuan and Lee Meng Yean (Malaysia)
Mixed Doubles	Wang Yilü and Huang Dongping (China)	Praveen Jordan and Melati Daeva Oktavianti (Indonesia)

### Pulitzer Prize 2019 has Declared

- The **Pulitzer Prize** is an award for achievements in newspaper, magazine and online journalism, literature, and musical composition in the United States. Here is the complete list:

Category	Winner
<b>JOURNALISM</b>	
Public service	Staff of the South Florida Sun Sentinel
Criticism	Carlos Lozada of The Washington Post
Editorial writing	Brent Staples of the New York Times
<b>BOOKS, DRAMA, AND MUSIC</b>	
Fiction	"The Overstory" by Richard Powers
Drama	"Fairview" by Jackie Sibblies Drury
History	"Frederick Douglass" by David W. Blight
Biography or autobiography	"The New Negro" by Jeffrey C. Stewart
Poetry	"Be With" by Forrest Gander
General	"Amity and Prosperity" by Eliza

### Badminton Asia Championships 2019 Concluded in China

Event	Winner	Runner-Up
Men's singles	Kento Momota	China Shi Yuqi
Women's singles	Akane Yamaguchi (Japan)	China He Bingjiao
Men's	Hiroiyuki Endo and	Marcus Fernaldi

doubles	Yuta Watanabe (Japan)	Gideon and Kevin Sanjaya Sukamuljo (Indonesia)
Women's doubles	Chen Qingchen and Jia Yifan (China)	Mayu Matsumoto and Wakana Nagahara (Japan)
Mixed doubles	Wang Yilü and Huang Dongping (China)	He Jiting and Du Yue (China)

**Asian Wrestling Championship 2019 in China: India Finishes With 16 Medals, Iran Tops**

- Only **Bajrang Punia** won the gold medal.

Rank	Nation	Gold	Silver	Bronze	Total
1	Iran	11	0	6	17
2	China	5	5	6	16
3	Japan	4	7	6	17
8	India	1	6	9	16

**David Malpass Named World Bank President**

- **David Malpass** appointed as the **President of the World Bank**. He has replaced Former **World Bank President Jim Yong Kim** who left in January.

**Complete List | Nobel Prize Winners 2018**

- **2018 Nobel Prize** were announced in 5 different fields' viz. Physiology or Medicine, Physics, Chemistry, Peace, & Economic Sciences. This is for the first time that no Literature Prize was given in 70 years because of a #MeToo scandal.

Field	Winner	Description
<b>Physiology or Medicine</b>	James P Allison (USA) & Tasaku Honjo (Japan)	"for their discovery of cancer therapy by inhibition of negative immune regulation"
<b>Physics</b>	Arthur Ashkin (USA), Gerard Mourou (France) and Donna Strickland (Canada)	"for groundbreaking inventions in the field of laser physics"
<b>Chemistry</b>	(a) one half to Frances H. Arnold (USA) (b) Other half jointly to George P. Smith (USA) & Sir Gregory P. Winter (UK)	(a) "for the directed evolution of enzymes" (b) "for the phage display of peptides & antibodies"
<b>Peace</b>	Denis Mukwege (Congo) & Nadia Murad (Iraq)	"for their efforts to end the use of sexual violence as a weapon of war & armed conflict"
<b>Economic Sciences</b>	(a) William D. Nordhaus (USA)	(a) "for integrating climate change into

	(b) Paul M. Romer (USA)	long-run macroeconomic analysis" (b) "for integrating technological innovations into long-run macroeconomic analysis."
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**Astronomers Capture First-ever Image of a Black Hole**

- Astronomers have taken the first-ever image of a black hole, which is located in a distant galaxy known as '**Messier 87**' (**M87**). The '**Event Horizon Telescope**' captured the image from the galaxy that is 50 million lightyears away.

**CEAT Cricket Rating Awards 2019 Announced in Mumbai**

Category	Winner
International Cricketer and Batsman of the Year	Virat Kohli
International Bowler of the Year	Jasprit Bumrah
International Test Cricketer of the Year	Cheteshwar Pujara
International ODI Cricketer of the Year	Rohit Sharma
International T20 Player of the Year	Aaron Finch
Outstanding Performance of the Year	Kuldeep Yadav
International T20 Bowler of the Year	Rashid Khan
Lifetime Achievement Award	Mohinder Amarnath
Junior Cricketer of the Year	Yashasvi Jaiswal

**Oman Author Jokha Alharthi Wins Booker International Prize**

- An author from **Oman, Jokha Alharthi** has won the prestigious Man Booker International Prize for "**Celestial Bodies**", the story of three sisters of a desert country confronting its slave-owning past and a complex modern world.

**Madrid Open 2019 in Spain**

Event	Winner
Men's singles	Novak Djokovic (Serbia)
Women's singles	Kiki Bertens (Netherlands)
Men's doubles	Jean-Julien Rojer (Netherlands) and Horia Tecau (Romania)
Women's doubles	Hsieh Su-wei (Chinese Taipei) and Barbora Strýcová (Czech Republic)

**76th Italian Open 2019**

Sl.No	Event	Winner
1.	Men's singles	Rafael Nadal(Spain)
2.	Women's	Karolina Pliskova (Czech Republic)

	singles	
3.	Men's doubles	Juan Sebastián Cabal and Colombia Robert Farah (Colombia)
4.	Women's doubles	Victoria Azarenka (Belarus) and Australia Ashleigh Barty

such as poverty, health, education, literacy, political representation and equality at the workplace.

- **The list was topped by Denmark.** Chad was placed at bottom most position (129th).
- The Sustainable Development Goals Gender Index has been developed by UK-based Equal Measures 2030, a joint effort of regional and global organizations.

**BOB is now third largest lender as Dena Bank and Vijaya Bank Merger**

- **Bank of Baroda is the third largest bank** in the country after **SBI and HDFC Bank** with the merger of Dena Bank and Vijaya Bank with itself from **01st April 2019**.
- This is **second merger of state-run banks** in the recent years after State Bank had merged five of its associate banks and Bhartiya Mahila Bank effective 01st April 2017.
- BoB consolidated bank will have over **9,500 branches, 13,400 ATMs, 85,000 employees** to serve 12 crore customers.

**Independence Day Gallantry Awards Announced: Complete List of Winners**

- **On the occasion of 72nd Independence Day**, President Ram Nath Kovind approved 131 Gallantry Awards to members of Armed Forces personnel & Paramilitary Forces. Defence Ministry said that one Kirti Chakra, three Bar to Sena Medals (Gallantry), three Vayu Sena Medals (Gallantry), 11 Nao Sena Medals (Gallantry), 20 Shaurya Chakras & 93 Sena Medals (Gallantry) will be awarded.

Award	No's	Remarks
<b>Kirti Chakra</b>	01	Posthumous
<b>Shaurya Chakra</b>	14	Including 02 posthumous
<b>Sena Medal (Gallantry)</b>	96	Including 08 posthumous
<b>Mention-in-Despatches</b>	27	Including 04 posthumous

**Nilekani panel suggests 24x7 RTGS, NEFT, elimination of all charges**

- The Nandan Nilekani committee which was appointed by the RBI, has suggested a host of measures, to the governor Shaktikanta Das to encourage digital payments, which includes elimination of charges, round-the-clock **RTGS and NEFT facility**, and duty-free import of point-of-sales machines.

**US won FIFA Women's World Cup 2019**

- **United States won FIFA Women's World Cup 2019 held in Lyon, France.** They defeated the **Netherlands with a score of 2-0.** This is the **4th world cup title** for the US's women football team.

**Gender Equality Index: India Ranks 95, Denmark Tops**

- **India ranked 95th out of 129 countries** in a new index that measures global gender equality looking at aspects

**ICC Men's Cricket World Cup 2019**

- **The ICC Men's Cricket World Cup 2019** has begun from **30th May 2019.** **England opens the tournament at The Oval in London** when they take on **South Africa.**
- The World Cup will span **48 matches in all**, of which **45 will make up** the group stage.

**India Ranks 140th In World Press Freedom Index 2019, Norway Topped**

**India** ranked **140th out of 180 countries** in the World Press Freedom Index 2019, released by Reporters Without Borders. The index is topped by **Norway.** **Paris-based Reporters Sans Frontieres (RSF)**, or Reporters Without Borders, is a non-profit organisation that works to document and combat attacks on journalists around the world.

- 1st: Norway
- 2nd: Finland
- 179th: North Korea
- 180th: Turkmenistan

**RBI categorises IDBI Bank as private sector lender**

- **The RBI stated that IDBI Bank** has been categorised as a private sector bank for regulatory purposes with effect from 21st January 2019. This follows LIC acquires **51%** of the total paid-up equity share capital of the bank. In April 2005, IDBI Bank was categorised under a new sub-group, 'other public sector banks,' by the RBI.

**RBI Sells Its Entire Stake in NABARD And NHB To The Government**

- **RBI** has divested its entire stake held in National Housing Bank (**NHB**), the regulator for housing finance companies, and National Bank for Agriculture and Rural Development (**NABARD**) to the government, which now holds **100%** in these entities.
- RBI had 100% shareholding in NHB, which was divested for **INR1, 450 crore.** The NABARD stake was divested in two phases. RBI had **72.5%** stake in Nabard amounting to **INR1,450 crore**, out of which 71.5%, worth **INR 1,430 crore** was divested in **October 2010** and the residual shareholding was divested in February 2019 for **INR 20 crore.**
- NHB is the regulator for **housing finance companies** while **NABARD** is responsible for regulating and supervising the functions of **Co-operative banks and RRBs.**

**Padma Awardees 2019 Complete List**

- **Padma Awards** - one of the highest civilian Awards of the country, are conferred in three categories, namely,

Padma Vibhushan, Padma Bhushan and Padma Shri. The Awards are given in various disciplines/ fields of activities, viz.- art, social work, public affairs, science and engineering, trade and industry, medicine, literature and education, sports, civil service, etc. '**Padma Vibhushan**' is awarded for exceptional and distinguished service; '**Padma Bhushan**' for distinguished service of high order and '**Padma Shri**' for distinguished service in any field. The awards are announced on the occasion of Republic Day every year.

- These awards are conferred by the President of India at ceremonial functions which are held at Rashtrapati Bhawan usually around March/April every year. This year the President of India has approved conferment of **112 Padma Awards**. The list comprises 4 Padma Vibhushan, 14 Padma Bhushan and 94 Padma Shri Awards.

**BHARAT RATNA (3)**

S. No.	Name	Description
1.	Shri Nanaji Deshmukh	(Posthumously)
2.	Dr Bhupen Hazarika	(Posthumously)
3.	Shri Pranab Mukherjee	-

**PADMA VIBHUSHAN (4)**

S. No.	Name	Field	State
1.	Ms. Teejan Bai	Art-Vocals-Folk	Chhattisgarh
2.	Shri Ismail Omar Guelleh (Foreigner)	Public Affairs	Djibouti
3.	Shri Anilkumar Manibhai Naik	Trade & Industry-Infrastructure	Maharashtra
4.	Shri Balwant Moreshwar	Art-Acting-Theatre	Maharashtra

**PADMA BHUSHAN-(14)**

S. No.	Name	Field	State
5.	Shri John Chambers (Foreigner)	Trade & Industry-Technology	USA
6.	Shri Sukhdev Singh Dhindsa	Public Affairs	Punjab
7.	Shri Pravin	Public Affairs	South Africa

	Gordhan (Foreigner)		
8.	Shri Mahashay Dharam Pal	Trade & Industry-Food Processing	Delhi
9.	Shri Darshan Lal Jain	Social Work	Haryana
10.	Shri Ashok Laxmanrao Kukade	Medicine-Affordable Healthcare	Maharashtra
11.	Shri Kariya Munda	Public Affairs	Jharkhand
12.	Shri Budhaditya Mukherjee	Art-Music-Sitar	West Bengal
13.	Shri Mohanlal Viswanathan Nair	Art-Acting-Film	Kerala
14.	Shri S Nambi Narayan	Science & Engineering-Space	Kerala
15.	Shri Kuldeep Nayar (Posthumous)	Literature & Education (Journalism)	Delhi
16.	Ms. Bachendri Pal	Sports-Mountaineering	Uttarakhand
17.	Shri V K Shunglu	Civil Service	Delhi
18.	Shri Hukumdev Narayan Yadav	Public Affairs	Bihar

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**Banking Current Affairs**

- **RBI has imposed a penalty on two online payment solutions providers Mobikwik Systems (Rs 15 lakhs) and Hip Bar (Rs 10.85 lakhs) for non compliance of regulatory guidelines.**
- **RBI has relaxed norms for end-use of money raised through external commercial borrowings for corporates as well as liquidity starved non banking lenders.**
- **Internal committee of the RBI has suggested that the foreign exchange market could function from 9 am to 9**

- pm.** At present, the currency market works from **9 am to 5 pm**. The panel suggested call money market timings could be extended till **6 pm instead of the 5 pm now.**
- **RBI has penalised SBI and Union Bank of India for violating certain regulatory guidelines. SBI was fined Rs 7 crore** for non-compliance on Income Recognition and Asset Classification norms.
- **State Bank of India has reduced its benchmark lending rate by 5 bps** across all loan tenures.

- **Private sector lender HDFC Bank** has terminated and de-listed its 22 outstanding global **depository receipts (GDRs)** from the Luxembourg Stock Exchange.
- **HDFC Bank and Common Services Centres** launched a co-branded 'Small Business Money Back Credit Card' for small traders and **village-level entrepreneurs (VLEs)**.
- **The Reserve Bank of India** has advised all **Scheduled Commercial Banks** to adopt Education Loan Scheme, formulated by Indian Banks Association.
- **Salient features of the Scheme includes:**
  - Loan upto **Rs 10 lakh** for study in India and **upto Rs 20 lakh** for study abroad.
  - Collateral free loans **upto Rs 7.5 Lakh** under the Credit Guarantee Fund Scheme for Education Loans (CGFSEL).
  - No Margin for loan up to **Rs 7.50 Lakh**.
  - Repayment period of **15 years**.
  - One Year Moratorium for repayment after completion of studies in all cases.
  - Moratorium taking into account spells of unemployment/under employment, say two or three times during the life cycle of the loan.
  - Moratorium for the incubation period if the student wants to take up a start-up venture after graduation.
- **Reserve Bank of India** launched **Complaint Management System (CMS)**, a software application to be used to lodge complaints against banks and **NBFCs with a view to improve customer's experience in timely redressal of grievances.** **The Central Board of Direct Taxes** has directed the Income Tax Department to share in "public interest" the details of assets and accounts of all such loan defaulters whose details are requested by the public sector banks.
- The **Reserve Bank** relaxed the **leverage ratio (LR) to 4% for Domestic Systemically Important Banks (DSIBs)** and **3.5% for other banks**. This has been done to help them boost their lending activities. It will be **effective from the quarter commencing October 1, 2019**.
- The **Reserve Bank of India** has allowed **Asset Reconstruction Companies (ARCs)** to **buy financial assets** from other ARCs. The transactions must be settled in cash between the 2 ARCs.
- **The Jammu and Kashmir Bank** will now come under the purview of Right to Information Act and **Central Vigilance Commission (CVC)**.
- **Reserve Bank** fined country's largest private sector lender **HDFC Bank Rs 1 crore** for not reporting frauds and non-compliance with other directions.
- From **1<sup>st</sup> July 2019**, **Canara Bank** customers can deposit cash of up to **Rs 50,000** for free only thrice a month. From the fourth transaction or for cash deposits of over Rs 50,000, there will be a service charge of Rs 1 per thousand, with a minimum of **Rs 50** and a maximum of **Rs 5,000 plus GST**.
- **Competition Commission of India (CCI)** has approved the merger of the **Indiabulls Housing Finance and Lakshmi Vilas Bank**. The merged entity will be amongst the top eight private banks in India by size and profitability, with a net worth of **Rs 19,472 crore, a loan book of Rs 1.23 lakh crore**
- As per Second Bi-monthly **Monetary Policy Statement for 2019-20**, RBI stopped imposing additional charges on Fund transfer through **RTGS and NEFT systems from 1st July 2019**.
- **The Reserve Bank of India** has imposed penalties on four state-run lenders for violating Know Your Customer norms and anti-money laundering standards. **Punjab National Bank, Allahabad Bank, and UCO Bank were fined Rs 50 lakh each while Corporation Bank was fined Rs 25 lakh**.
- **Karnataka Bank Ltd** has launched the web tool '**Vasool So-Ft**' (**Vasool So-Fast**) for **digitalising the Non Performing Asset recovery process** of the bank.
- **Airtel Payments Bank** has partnered with **Bharti AXA Life Insurance** to offer a life term insurance plan. The bank will offer the plan through its extensive network of banking points across the country.
- **Punjab & Sind Bank** has set up a centralised hub "**Centralised MSME & Retail Group**". It will process retail and **MSME loans** for the better efficiency of branches in business acquisition.
- The RBI has **slapped a penalty of Rs. 2 crores on Kotak Mahindra Bank** for the non-state lender's failure to adhere to the regulator's diktat on promoter shareholding.
- The govt has approved recapitalization of **Rs 48,239 crore in 12 public sector banks** in this fiscal to help them maintain regulatory capital requirements and finance growth plans. The government will infuse over **Rs. 9000 crore in Corporation Bank** and **rupees Rs. 6896 crore in Allahabad Bank, Rs. 4368 crores will be provided Bank of India and Rs. 205 crore to Bank of Maharashtra**.
- **Bank of Baroda** has tied up with **Germany's KfW Development Bank** for funding of **USD 113 million** to refinance solar projects.
- RBI taken off **Allahabad Bank, Corporation Bank and Dhanlaxmi Bank from the Prompt Corrective Action (PCA)** framework allowing them to resume their normal lending activities.
- **RBI & Bank of Japan** have signed a **Bilateral Swap Arrangement (BSA)**. The BSA provides for India to access **75 billion US dollars** whereas the earlier BSA had provided for **50 billion dollars**.
- **JP Morgan** rolled out the first US bank **cryptocurrency**. **The cryptocurrency, called "JPM Coin."**
- RBI withdrew the **20% limit on investments by FPIs** in corporate bonds of an entity with a view to encourage more foreign investments.
- RBI decided to treat deposits to over **Rs. 2 crores as 'bulk'** as they doubled the limit for the same from the earlier **Rs.1crore**. **National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB)** have suggested this proposal.
- RBI in the exercise of powers conferred under **Section 47A of the Banking Regulation Act, 1949** has levied a

penalty of Rs. 1 crore on SBI for not monitoring the end use of funds in respect of one of its borrowers.

- RBI raised the limit of collateral-free agricultural loans to **Rs. 1.6 lakh** from the current **Rs. 1 lakh** with a view to help small and marginal farmers. RBI also announced measures to boost the farming sector in addition to annual payment of **Rs. 6,000 to small and marginal farmers**.
- Indian Banking Association issued advisory **requesting banks** to waive off the processing, documentation, inspection and all other service charges for Kisan Credit Card and crop loans up to **3 lakh rupees**.
- **Fino Payments Bank (FPB)** announced the launch of a sweep account facility in association with Suryoday Small Finance Bank (SSFB).
- **RBI slapped an Rs. 1-crore penalty** on **Syndicate Bank** and **Rs. 20 lakh on Axis Bank** for violating norms.
- **Two regional rural banks (RRBs) - Pallavan Grama Bank and Pandyan Grama Bank** - will be merged to form the **Tamil Nadu Grama Bank** as per the Finance Ministry notification. The integration **will be effective from April 1**. The new Tamil Nadu Grama Bank will be under the **sponsorship of Indian Bank** with **head office in Salem, Tamil Nadu**.
- **'Kisan Suvidha loan'** for small and marginal farmers launched by **Ujjivan Small Finance Bank**. It can be used by farmers for **both agriculture and allied activities**.
- **Bank of India, Bank of Maharashtra and Oriental Bank of Commerce** have been allowed to exit the **PCA framework fully**. The three lenders were part of **11 government-owned banks put under the framework in 2017 and 2018**.
- **IFFCO Tokio General Insurance** has launched **'bank locker protector policy'**, the first stand-alone bank locker cover offered by any insurance company with a plan to protect the contents of a bank locker such as **jewelry, title documents, and other valuables**.
- **State Bank of India (SBI) and Hitachi Payment Services Pvt Ltd**, a wholly-owned subsidiary of Hitachi Ltd has launched their merchant-acquiring joint venture, **SBI Payment Services Pvt Ltd (SBIPSPL)** in Mumbai for establishing a **digital payments platform for India** and other countries in the region.
- **United Bank of India** has signed a bancassurance deal with private life insurer **HDFC Life Insurance Company**.
- **IRDAI and the National Health Authority (NHA)** have formed a working group on the **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**.
- **United Bank of India** has signed a bancassurance deal with private life insurer **HDFC Life Insurance Company**.
- **Korea Exim Bank** has come forward to extend a **Rs 4,100 crore loan for Visakhapatnam (VIZAG) Metro Rail project**.
- **SBI** has become the **first domestic bank** to link the interest rate it offers on savings account deposits to an external **benchmark — the Reserve Bank of India's repo rate**.
- **PNB** has sanctioned **loans worth Rs. 689 crore to over 1,600 Micro, Small and Medium Enterprises (MSMEs)** through the **psbloansin59minutes.com portal** as part of its effort to promote such industries.
- **SBI** launched doorstep banking service for senior citizens over 70 years of age and differently-abled customers. Eligible customers can avail this service **at a nominal fee of 100 rupees per transaction** for financial transactions and 60 rupees for non-financial transactions. Doorstep banking services are available to KYC-compliant account holders, with a valid mobile number registered with the bank and residing within **5 kilometers radius** from their **home branch**.
- **RBI** named **SBI, ICICI Bank and HDFC Bank as Domestic Systemically Important Banks (D-SIBs)**, which in other words mean banks that are too big to fail. As per the norms, these banks will have to set aside more capital for their continued operation.
- The **SBI** has launched a new service called **You Only Need One or 'YONO Cash'** for its customers using which customers can withdraw money from ATMs without using debit cards.
- **RBI** provided no objection to **Bandhan Bank** for the proposed acquisition of **Gruh Finance**.
- **The country's largest lender SBI** has signed a pact with the **Bank of China to boost business opportunities**. SBI has signed an MoU to enhance business synergies between both the banks.
- The **RBI** has slapped a penalty of **Rs 2 crore on PNB for non-compliance of regulatory directions** with regard to **SWIFT operations**.
- **BOB** has signed an MoU with agriculture services companies to develop an agriculture digital platform, **Baroda Kisan**, which will provide solutions for agricultural requirements. **BoB** has signed the agreement with **Skymet Weather Services, Weather Risk Management Services, BigHaat, Agrostar India, EM3 Agri Services, and Poorti Agri Services**.
- **The Finance Ministry has decided to infuse Rs 5,042 crore** into state-owned **Bank of Baroda (BoB)** ahead of the merger of two other public sector lenders **Dena Bank and Vijaya Bank with BoB**.
- **PNB** had sold stake in its housing finance arm, **PNB Housing Finance (PNBHF)** to General Atlantic Group and VardePartners for **Rs 1,851 crore at Rs 850 per share**.
- **RBI** set the average base rate to be charged from borrowers by **non-banking financial companies (NBFCs) and micro-finance institutions (MFIs) at 9.21%** for the first quarter of the next fiscal (April-June).
- **Kotak Mahindra Bank** will charge customers for UPI transactions starting **1st of May 2019**.
- **RBI** has **tweaked Liquidity Coverage Ratio (LCR) norms** to provide an additional **2% window to lenders**. This move will harmonise the liquidity requirements of banks and release additional money for lending.

- **Karnataka Bank entered into an MoU with Bharti AXA Life Insurance Company** to distribute the latter's life insurance products.
- **The RBI came out with guidelines for banks to set up new currency chests**, which include a minimum area of 1,500 square feet for strong room. The new chests should have a processing **capacity of 6.6 lakh pieces** of banknotes per day.
- **Emirates Islamic** announced the launch of Chat Banking services for customers via WhatsApp, **marking a global first in the Islamic banking sector**.
- **RBL Bank has partnered with credit profiler CreditVidya to improve the lender's customer experience**.
- The **Institute for Development and Research in Banking Technology (IDRBT)**, an arm of RBI, has launched a **5G Use Cases Lab** for banking and financial sector. The 5G technology, along with blockchain, will be progressively adopted by banks.
- **IDBI Bank** has launched '**NRI-Insta-Online**' account opening process for NRIs residing in the **Financial Action Task Force (FATF)** member countries.
- **ACI Worldwide** announced that **Canara Bank** has successfully rolled out major new functionality to support EMV card acquiring across its ATM network and Aadhaar Authentication, leveraging ACI's UP Retail Payments solution to achieve market firsts. **Canara Bank is the first public sector bank** to shift to **EMV chip and PIN** for card present transactions across the country's vast ATM network.
- **Bandhan Bank** has received approval from the **Competition Commission of India (CCI)** for the proposed scheme of **amalgamation of Gruh Finance with the bank**. The approval made under sub-section (1) of Section 31 of the Competition Act, 2002.
- **Bank of Maharashtra** has partnered with **M1Xchange Trade Receivables Discounting System (TReDS)** platform for MSME bill discounting.
- **Exim Bank** has provided soft loans of **USD 266.60 million to Rwanda** for various projects.
- **Allahabad Bank** stated that the government has increased its authorised capital **by Rs 5,000 crore to Rs 8,000 crore**. The central government after consultation with the **RBI** increased the authorised capital of the bank.
- **Kotak Mahindra Bank** has launched the first **debit card-based authentication** solution on **NPCI's e-Mandate** (electronic mandate) **API** (Application Program Interface) platform.
- The **RBI** has become the **first central bank** in the **Asia-Pacific (APAC)** region to begin an explicit **interest rate easing cycle**. The Monetary Policy Committee (MPC), headed by RBI Governor **Shaktikanta Das**, cut rates in **February, April and June**.
- **SBI** has launched India's first '**Green Car Loan**' (Electric Vehicle) to encourage customers to buy electric vehicles. The new scheme will offer the loan at **20 basis points** lower than the interest rate on the existing car loan schemes.
- The **RBI** issued **Rs20** denomination banknotes in the Mahatma Gandhi (New) Series, bearing the signature of Shri Shaktikanta Das, Governor, RBI. The new denomination has the **motif of Ellora Caves** on the reverse, depicting the country's cultural heritage. The base colour of the note is **Greenish Yellow**. The dimension of the banknote is **63 mm x 129 mm**.
- **Canara Bank** and its life insurance partner **Canara HSBC Oriental Bank of Commerce Life Insurance** launched '**Webassurance**' to enable its customers to purchase life insurance in a convenient and hassle-free way.
- National Company Law Tribunal (**NCLT**) approved the merger of private sector lender **IndusInd Bank** with **Bharat Financial Inclusion (BFIL)**, a microfinance company. Earlier, IndusInd Bank had received '**No Objection**' from RBI, National Stock Exchange and Bombay Stock Exchange. Bharat Financial will become a **subsidiary** of the private lender.
- **Bharti AXA General Insurance** tied up with financial marketplace **Wishfin's insurance arm Wishpolicy**, to offer two-wheeler insurance to customers via WhatsApp. This service option is an instant and additional customer service option for policyholders.
- **SBI** moved to a new interest rate regime on large savings account deposits as well as short-term loans. SBI linked its **interest rate on savings account with a balance above Rs1 lakh** and short-term loans like overdraft and cash credit facility to RBI's repo rate, **effective 1 May 2019**.
- LIC Housing Finance (LIC HFL) launched '**Udyam**', a skilling center in **Bengaluru**. It was launched in association with **Lok Bharti Education Society**, the implementing partner.
- **RBI** slapped a monetary penalty on five pre-paid payment instrument issuers including **Vodafone m-pesa** and **Phonepe**, for violating regulatory guidelines. A penalty of **INR 3.05 crore** imposed on Vodafone m-pesa and **INR 1 crore** each on Mobile Payments, PhonePe, and **G.I. Technology Private Ltd**.
- **RBI** enhanced the housing loan limits for **RRBs** and Small Finance Banks (**SFBs**) for eligibility under priority sector lending. Henceforth, housing loans given by RRBs and SFBs to individuals up to **INR 35 lakh** in metropolitan centers (with population of 10 lakh and above) and **INR 25 lakh** in other centers, provided the overall cost of the dwelling unit in the metropolitan centers and at other centres does not exceed **INR 45 lakh** and **INR 30 lakh**, respectively, will be eligible for classification under priority sector lending.
- **India Ratings** downgraded the **YES bank's long-term rating to 'IND AA-'** with a negative outlook, while reaffirming short-term rating. ICRA also downgraded the long-term ratings of the lender.
- The **National Bank for Agriculture and Rural Development (NABARD)** announced **Rs 700-crore venture capital fund for equity investments** in agriculture and rural-focused startups. NABARD is contributing to other funds till now and **this is the first**



time that the rural development bank launched a fund of its own.

- **Bank credit grew by 13.2%** in the financial year 2018-19 as compared to **10.3% in the previous financial year**, mainly aided by loans to services and retail sector. Deposit growth also gained momentum, growing by 10% as compared to 6.7% a year ago.
- **ICICI Bank** announced the launch of a **co-branded multi-currency card** with online travel booking portal **Goibibo**. The card also includes benefits of up to **Rs20,000, including gift vouchers of Rs15,000** from Goibibo.
- **RBI** imposed a monetary penalty of **Rs1 crore** on **Nainital Bank** for its failure to fully automate the **non-performing asset (NPA)** identification process, despite specific directions issued in this regard.
- **RBI** released a vision document '**Payment and Settlement Systems in India: Vision 2019 - 2021**', with its core theme of 'Empowering Exceptional E-payment Experience' for ensuring a safe, secure, convenient, quick and affordable e-payment system.
- **SIDBI** put together a **pilot scheme to extend financial assistance of up to Rs10 crore** to new-age **fintech non-banking finance companies (NBFCs)** engaged in financing small businesses and other income-generating activities.
- The **SBI** announced a **strategic partnership with the FMCG arm of The Art of Living - Sri Sri Tattva**. Under this partnership, **YONO users can avail a discount of 15%** on the entire range of products offered by Sri Sri Tattva
- **RBI** announced that it **will allow large modern currency chests to increase the service charges on cash deposited** by non-chest bank branches from the

existing rate of **Rs5 per packet of 100 pieces to a higher rate subject to a maximum of Rs8 per packet.**

- **Corporation Bank** launched '**Corp SME Suvidha**', a product for GST-registered MSMEs. The product designed as part of the bank's efforts to provide the best products to the MSME sector.
- **RBI** stated that all non-deposit-taking **non-banking financial companies (NBFCs)** with an asset size of **Rs 5,000 crore and above**, and all deposit-taking NBFCs irrespective of their asset size, have to maintain a liquidity buffer in terms of a **Liquidity Coverage Ratio (LCR)**.
- **Indian Overseas Bank (IOB)** announced that it has launched '**Bank on Wheels**' facility in 14 of its lead districts in **Tamil Nadu and Kerala**, besides Vijayawada.
- **RBI** extended timings for customer transactions in the **Real Time Gross Settlement (RTGS)** system to **6:00 pm from 4:30 pm**. The new time window for RTGS comes into effect from **01st June 2019**. The customer is charged a '**time-varying charge**' on each outward transaction in addition to the flat processing charge. The fee for transfers between **8 am to 11 am is nil**, from **11 am to 1 pm is Rs 2**, and from **1 pm to 6 pm is Rs 5**.
- **RBI** constituted a six-member committee **headed by TN Manoharan, Chairman, Canara Bank** on the Development of **Secondary Market** for Corporate Loans to come up with recommendations to increase the efficiencies of the debt market and aid in the resolution of stressed assets.
- **Financial Literacy Week 2019** to be observed from **June 3-7 on the theme of "Farmers"** and how they benefit by being a part of the formal banking system.

### Economy/Financial/Business Current Affairs

- **Infosys** announced the launch of its state-of-the-art **Cyber Defence** Center in Bucharest, Romania.
- **Microsoft** has acquired **data privacy, governance** service firm **BlueTalon**.
- **Reliance Industries Ltd** has jumped **42 places** to become the highest-ranking Indian firm on the **Fortune Global 500 list**.
- The Digital Communications Commission (**DCC**) approved the cumulative penalty of **Rs 3,050 crore** on **Bharti Airtel and Vodafone Idea**.
- **World Bank** offers a loan of **\$250 million** to the **Kerala** Government for the Resilient Kerala project, aimed at enhancing the state's resilience against the impacts of natural disasters and climate change.
- **OYO Hotels & Homes** has formally announced its acquisition of co-working venture **Innov8**.
- **U.S.'s Federal Trade Commission** have approved a **\$5 billion penalty** to be levied on **Facebook**.
- **International Business Machines Corp** acquired a software company **Red Hat Inc** in **\$34 billion** for ramp up its cloud computing business. This is company's biggest acquisition in its more than 100-year.

- **GoI** has waived off **basic customs duty (BCD)** on products **imported for nuclear plants**.
- Online grocery delivery platform **Milkbasket** has acquired Bengaluru-based e-grocery distributor **PSR Supply Chain**.
- **Walmart Labs** has acquired health tech startup **FloCare** and **B2B** wholesale trading platform **BigTrade**. The aim of acquiring is to strengthen its customer service.
- **Asian Development Bank** has sanctioned **Rs 1925 Cr** project for up-gradation of power generation and distribution in **Tripura**.
- **Life Insurance Corporation of India** has agreed to offer **Rs 1.25 trillion Line of Credit by 2024**, to fund highway projects.
- **Larsen & Toubro Infotech Ltd** acquires AI firm **Lymbyc** for **Rs 38 crore**.
- **The Asian Development Bank (ADB)** has approved projects for infrastructure development worth **Rs 1,650 crore (\$235 million)** in seven of the eight districts headquarter towns in **Tripura**.
- India has pledged to contribute **USD 5 Million in 2019** to the UN Palestine refugee agency. The Indian

Government is assisting **150 Palestinian professionals** every year under the **Indian Technical and Economic Cooperation programme**.

- **Japanese company SoftBank has invested around \$250 million** in Ola Electric Mobility.
- **Employees' Provident Fund Organisation** has hiked interest rate on employees' provident fund to **8.65% from 8.55% for the 2018-19 fiscal years**.
- The country's foreign exchange reserves increased by **USD 1.875 billion to USD 421.867 billion** in the week ending 31st May 2019.
- **World Bank, United Nations Entity for Gender Equality** and the Empowerment of Women (UN Women), and SIDBI launched new social impact bonds exclusively for women, called Women's Livelihood Bonds (WLBs), with an initial corpus of **Rs 300 crore**. It will enable individual women entrepreneurs in sectors like food processing, agriculture, services, and small units to borrow around **Rs 50,000 to Rs 3 lakh** at an annual interest rate of around **13% to 14%** or less and have tenure of **5 years**.
- **The GST Council met for its 33rd meeting and slashed GST rate** on under-construction residential properties and the affordable housing projects. The revised rates will be applicable from **April 1, 2019**.
- **Ministry of Commerce and Industry** in an attempt to provide relief to and boost investments into start-ups in India decided to simplify the process for them to get exemptions under the **Income Tax Act, 1961**. It will now recognize an entity as a start-up up to **10 years from** the date of its incorporation or registration instead of the existing duration of **7 years**. It will also recognize an entity as a start-up if its turnover for any of the financial years since its incorporation or registration does **not exceed Rs 100 crore unlike** the previous amount of **Rs 25 crore**.
- **India has boosted the Customs Duty** on all the goods imported from **Pakistan to 200%** followed by the day after India repealed **Most Favoured Nation (MFN)** status from Pakistan.
- Govt. of India gets **Rs.10000 crore** from **Bharat-22 Exchange Traded Fund (ETF)** by additional offering. The government has absorbed approximately **Rs.46000 crore** by way of disinvestment with the successful offering of **Bharat-22 ETF**.
- **National Bulk Handling Corporation (NBHC)** released **Kharif Crop estimation** for the year 2018-2019. As per the report, the basmati rice production is expected to decline by **9.24% to 5.18 million metric tonnes**. The total oilseeds production is estimated to be 19.87 million metric tonne which is **5.36 % lower as compared to the year 2018**.
- **HDFC ERGO General Insurance Company** announced the launch of **'Trip Protector'** insurance policy, a pioneering policy in the non-life insurance segment in India.
- **Infosys, the country's 2nd largest IT firm** launched a next-generation digital platform **'InfyTQ'** to facilitate engineering students with best learning experiences by imparting technical and professional skills.

- **Amazon launched "Amazon Pay Unified Payments Interface (UPI)"** for Android users in partnership with **Axis Bank to issue UPI IDs to its customers in India**.
- State-owned power giant **NTPC** has announced that it has signed a term loan agreement for **Rs 5,000 crore** with **SBI**.
- Food delivery startup **Swiggy** acquired **Bengaluru-based AI startup Kint.io**.
- **Asian Development Bank (ADB)** has bought a **14% stake in micro-financier Annapurna Finance** for **Rs 137 crore**.
- **Paytm launched hotel bookings** on its platform and acquired **Night Stay**, which offers deals on last-minute bookings at luxury hotels, as the **Alibaba-backed payments and e-commerce** Company expands its travel business.
- **The Organisation for Economic Co-Operation & Development** or **OECD** forecast in its interim outlook report that the world economy would grow **3.3 percent in 2019 and 3.4 percent in 2020**.
- **Markets regulator SEBI withdrew the 20% limit** on investments by Foreign Portfolio Investors in corporate bonds of an entity.
- **RBI** has decided to use a new tool for the first time to enhance liquidity in the system using which it will buy **\$5 billion** from the banks in a swap deal that is capable of injecting around **Rs. 35,000 crores into the system**. Minimum bid size for the auction has been fixed at \$25 million and multiple bids submission by banks will be allowed.
- **The Finance Ministry** has decided to keep the interest rate unchanged on small savings schemes for the three-month period beginning April 1<sup>st</sup>, 2019. The unchanged interest rate means the **NSC (5 years) and the PPF (15 years)** will fetch **8% interest**, while money deposited in **KVP** will double in little over **nine years**. At the same time, if one is parking money in a fixed deposit with a maturity of five years with the **SBI**, he/she will get **6.85%**. **Senior citizens will get half a percent more: 7.35%**.
- The **Ahmedabad bench of the National Company Law Tribunal (NCLT)** has approved the **Rs 42,000-crore** resolution plan submitted by **Arcelor Mittal for the debt-ridden Essar Steel Ltd**.
- **HDFC Bank Ltd** crossed the **Rs. 6 trillion market capitalization mark** for the first time, making it only the third Indian firm—after **Tata Consultancy Services Ltd (TCS)** and **Reliance Industries Ltd (RIL)**—to achieve the milestone. **RIL is the most valued company in India with a market cap of Rs 8.50 trillion, followed by TCS at Rs.7.48 trillion**.
- **ICICI Lombard and Mobikwik** announced a strategic partnership to provide cyber-insurance cover.
- **Hyundai Motor Group (the Group)** and **Ola** announced a strategic partnership under which **Hyundai Motor Company and Kia Motors Corporation** will invest a **total of \$ 300 million in Ola**, making it their biggest combined investment to date.

- **ADB has inked an agreement to invest USD 50 million in solar energy project developer Avaada Energy Pvt Ltd** to help the company scale up rapidly. The investment will come equally from ADB's Ordinary Capital Resources and **Leading Asia's Private Infrastructure Fund (LEAP)**.
- **Apple Inc & Goldman Sachs Group Inc** jointly launched the **Apple Card credit card for iPhones**.
- **Power Finance Corporation (PFC)** has completed the acquisition of majority stake in **REC Ltd** by **transferring Rs 14,500 crore to the government**.
- **GAIL India Ltd** has signed an agreement with **Bharat Heavy Electricals Ltd (BHEL)** for cooperation in the development of solar power projects.
- **Ola** has signed an MoU with the **Government of Telangana** to support the latter's efforts in **strengthening traffic infrastructure in the city**.
- **Infosys, a global leader in next-generation digital services and consulting, and Roland-Garros Grand Slam tennis tournament, also called the French Open, announced a three-year strategic technology partnership.**
- **Wipro Limited (Bengaluru Based), a leading global information technology, consulting and business process Services Company and IIT Kharagpur signed an MoU to collaborate on high-impact, industry-focused applied research in the areas of 5G and AI.**
- **Netherlands emerged as the third largest foreign direct investor in India during 2017-18, with investments pegged at about \$2.67 billion across sectors.** The Netherlands was also the second largest destination for foreign investment by Indian companies, **after Singapore, with investments worth \$12.8 billion in 2017.**
- **The Asia-Pacific region's expected to grow at 5.7% in 2019.** According to the bank's Asian Development Outlook 2019 report released in April, developing Asia which comprises 45 nations ranging from China to Tuvalu is projected to grow by **5.7% in 2019.**
- **Wholesale Price Index (WPI)-based inflation for April 2019 eased to 3.07%, from 3.62% in April 2018.** The latest WPI print was also lower than 3.18% recorded in March this year. Build up inflation for the financial year so far was 0.75%, lower than 0.86% in the corresponding period of the previous year.
- According to the Ministry of Commerce & Industry data, India's overall exports, combining Merchandise and Services, in April 2019 is estimated to be around **44 billion US dollars** with a positive growth of **1.34% over April 2018.** Overall imports in April 2019 are estimated to be around **53 billion dollars** with a positive growth of **4.5% over the corresponding period of 2018.**
- The Trump administration removed **India from its currency monitoring list** of major trading partners. **Switzerland is the other nation that removed from the list.**
- **Markets regulator SEBI directed National Stock Exchange to pay more than Rs. 625 crore in the case of**

- misuse of its co-location facility.** The amount, if considered with simple interest, would come to little less than **Rs.1,000 crore.** If it involves a compound interest, the fine could amount to around **Rs. 1,300 crore.**
- **Paytm launched** a recurring payment service for merchants that are working on a **digital subscription model.**
- **Facilities management provider UDS** acquired a majority stake in Matrix Business Services, which operates in the business assurance and background verification segment. This acquisition includes buying out the entire **19.77% stake of Kotak Mahindra Investments and 2.67% of Mahindra & Mahindra Contech.**
- **Iraq becomes India's top crude oil supplier** for the second consecutive year, meeting more than one-fifth of the country's oil needs in the 2018-19 fiscal year.
- **Huawei Technologies Co. overtook Apple Inc** to claim the **No. 2 spot** in smartphones making in the first quarter, moving a step closer to its avowed ambition of displacing **Samsung at the top of the market.**
- **Global card payments brand Mastercard** announced its plan of investing **\$1 billion in India operations** over the period of **next 5 years.**
- **Sunil Mittal led telecom major Bharti Airtel and Hughes Communications India (HCIL)** have decided to combine their **VSAT (Very Small Aperture Terminal) satellite communications operations in India.**
- **Reliance Industries Ltd. (RIL)** acquired British toy retailer 'Hamleys' in an all cash deal. RIL acquired **Hamleys in 67.96 million pounds (about Rs. 620 cr).**
- **Facebook chosen London** as the centre for the **global roll-out of WhatsApp pay,** before the social media giant launches its digital payments service on the **mobile messaging platform in India.**
- **BharatPe - India's first Fintech start-up** enabling payments for merchants through interoperable UPI QR codes, announced its foray into merchant services with a new app.
- **Digital payments company Paytm, in association with Citibank,** launched its first credit card called **Paytm First Card.**
- **Bharti Airtel and HDFC Life Insurance** have tied up to offer life cover for customers who **get a prepaid recharge done.**
- **IT services firm Tech Mahindra and French digital content publishing firm Rakuten Aquafadas signed an MoU to collaborate on building enhanced customer experience offerings.**
- **BSNL announced** that it will join hands with internet major **Google to expand its WiFi footprint** across the country.
- **Reliance Industries toppled state-owned Indian Oil Corporation (IOC)** to become the country's biggest company by *revenue.* The Mukesh Ambani-led conglomerate, in the 2018-19 fiscal years that ended March 31, reported a **turnover of Rs 6.23 lakh crore.**

- **Social media giant Facebook** apparently formed a new financial tech firm, **Libra Networks LLC**, in Geneva, Switzerland. **Libra Networks** was registered in Geneva by **Facebook Global Holdings II LLC**.
- **Ride-hailing company Ola** launched **Ola Money SBI Credit Card** in partnership with SBI Card, one of India's largest credit card issuers. **Ola Money SBI Credit Card**.
- **HDFC group** overtaken the 151-year-old **Tata group** to emerge as India's most valuable by way of market capitalization (m-cap). The combined market value of the five listed companies of the **HDFC group - HDFC, HDFC Bank, HDFC Life, HDFC Asset Management and Gruh Finance** stood at **Rs 11.66 lakh crore**.
- Overseas investors pumped more than **9,000 crore rupees** into the **Indian capital markets** in last month on expectations of more business-friendly measures.
- **India's GST** revenue collections crossed **Rs 1 lakh crore** for the third straight month in May to Rs 1,00,289 crore, despite the slowdown in the **industrial activities**.
- **Global efforts** to impose a unified tax policy on **Google, Facebook** and other internet giants have cleared a major hurdle ahead of a **G20 summit in Japan**.
- **ONGC, India's top oil and gas producer**, has toppled **Indian Oil Corp (IOC)** to regain the crown of being the country's most profitable public sector company. According to earnings statements of the listed companies, **Oil and Natural Gas Corp (ONGC)** reported a 34 percent jump in its 2018-19 fiscal net profit to **Rs 26,716 crore**.
- **Tata Motors-owned Jaguar Land Rover** has joined hands with **BMW** to develop next-generation electric drive systems.
- **India's largest software services company TCS** has surpassed **US technology giant IBM** in terms of market capitalisation. As of recent closing, the market cap of **TCS** stood at **Rs. 8.37 lakh crore (\$120.5 billion)** compared to **IBM's \$119.5 billion**.

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**INDIA'S GDP REPORTS**

- **The International Monetary Fund** has lowered its annual growth forecast for India from **7.3% to 7% in financial year 2019-20**.
- Asian Development Bank lowered India's GDP growth rate from **7.2% to 7%** for the current fiscal year.
- The World Bank retained its forecast of India's growth rate at **7.5%** for the current financial Year **2019-20**. In its Global Economic Prospects report.
- **Fitch Ratings cut India's economic growth forecast for current financial year**, to **6.8% from its previous estimate of 7%**. The rating agency has also cut growth forecasts for **FY20 and FY21 to 7% from 7.3% and 7.1% from 7.3%, respectively**.
- **India Ratings & Research (A Fitch Group Company)** lowered the country's growth forecast for the current fiscal to **7.3%**, from the earlier projection of **7.5%**.
- The country's median GDP is forecast at **7.1%** for Financial Year **2020** and **7.2%** for **Financial Year 2021**. The industry body **FICCI's** economic outlook survey stated that the minimum and maximum growth estimate stood at **6.80% and 7.3% for 2019-20**.

**AGREEMENTS/MOU SIGNED**

- **Apple** has announced the acquisition of **chip-maker Intel's smartphone modem business** for **\$1 billion**.
- **WhatsApp** has partnered with **NITI Aayog**, under the **Women Entrepreneurship Platform (WEP)** to announce its plan to support and promote women entrepreneurs in India.
- Indian Council of Medical Research (**ICMR**) and National Institute for Medical Statistics (**NIMS**), in partnership with global nonprofit organisation Population Council, launched the National Data Quality Forum (**NDQF**).
- **India and Benin** signed four MoUs on education, health and e-visa facilities.
- **India** has signed a deal worth around **Rs 1,500 crore** to acquire **R-27 air-to-air missiles** from **Russia** to be equipped on the **Su-30MKI combat aircraft**.
- **India, Myanmar** signs MoU on Defence Co-Operation.
- **India, Mozambique** sign 2 MoUs to strengthen defence cooperation.
- **National Payments Corporation of India (NPCI) and JCB International** have launched **RuPay JCB Global Cards**.
- **L&T Technology Services** has been selected as a strategic partner by **United Technologies Corporation for Collins Aerospace, a subsidiary of UTC**.
- **Sri Lanka** has signed an agreement with **India** to upgrade tracks in a key railway segment connecting the north and south at a cost of **\$ 91.26 million**.
- **Government eMarketplace and Steel Authority of India** has signed an MoU to set up **GeM Organizational Transformation Team - Project Management Unit (GOTT-PMU)**.
- **National Stock Exchange** has signed a pact with the Haryana government to help **boost the growth of micro, small and medium enterprises sector in the state**.
- **Union Health Ministry** has signed an MoU with Ministries of **Ayush, Defence and Railways** to

- strengthen the efforts towards a **TB-Free India by 2025**.
- **BSE** has inked a pact with **Haryana government** to encourage and support state's micro, small and medium enterprises (**MSMEs**) to raise capital.
  - **Google India and Tata Trusts** initiative is aimed at facilitating digital literacy among women in rural India named "**Internet Saathi**". This initiative will be expanded to villages in Punjab and Odisha.
  - **Israel Aerospace** signs **\$50 million** follow-up deal with Indian navy. Under the deal, Israel Aerospace Industries will provide complementary missile systems to the Indian navy and India's **MDL Shipyard**.
  - **The Department of Telecom (DoT)** and the Indian Council for Research on **International Economic Relations (ICRIER)** signed a MoU to develop a Broadband Readiness Index (BRI) for Indian States and Union Territories (UT). The first estimate will be **made in 2019 and subsequently every year until 2022**.
  - **National Highways Authority of India (NHAI)** and **National Investment and Infrastructure Fund (NIIF)** signed an MoU for funding highway projects.
  - **Vihaan Networks Ltd (VNL)** has inked a pact with **Vietnam to develop digital villages**. Vihaan Networks Ltd will offer solutions for advancing rural connectivity by developing digital villages in Vietnam's underserved areas through solar-based **cellular and broadband solution**.
  - **Prasar Bharati and IIT Kanpur** signed an MoU for research collaboration in **newly emerging technologies and broadcasting-related** areas in New Delhi.
  - **Defence Ministry** has signed an MOU with the **Intellectual Property Facilitation Cell and National Research Development Corporation** in connection to the mission Raksha Gyan Shakti.
  - **Bharat Chamber of Commerce and the BRICS Chamber of Commerce and Industry**, New Delhi, signed an MoU for promoting trade and investments between the BRICS countries and the eastern part of India.
  - A joint venture of a **Kalyani group** firm and **Israel's Rafael Advanced Systems** has secured a **\$100 million contract for manufacturing 1,000 Barak-8 MRSAM missile kits**.
  - **SBI** has signed an MoU with **National Investment and Infrastructure Fund** to boost availability of capital for infrastructure projects.
  - **India** has granted financial support of **\$15 million to Niger** for the African Union Summit.
  - **India** has signed agreements with **Bangladesh and South Korea for DD India** to be telecasted on the state platforms of the respective countries.
  - Global internet body **Internet Corporation for Assigned Names and Numbers (ICANN)** and Indian IT industry body **National Association of Software and Services Companies (Nasscom)** collaborated to develop identifier technology to manage devices and infrastructure using internet.
  - **IT firm Tech Mahindra** has signed a multi-year contract with **Airbus for cabin and cargo design engineering**.
  - **National Small Industries Corporation** has signed an MoU with **Common Service Centres e-Governance Services India**. The aim is to enhance new offerings for the **MSME sector by synergizing each other's competence**.
  - **The Government of India, the Government of Jharkhand** and the **World Bank** signed a **\$147 Million Loan Agreement**.
  - **National Thermal Power Corporation Limited and Power Grid Corporation of India Limited** have signed an agreement to set up National Electricity Distribution Company Ltd.
  - The **GoI, the Government of Kerala** and the **World Bank** have signed the Loan Agreement of **USD 250 million** for the **First Resilient Kerala Program**. The program will focus on strengthening the state's institutional and financial capacity to protect the assets and livelihoods of poor and vulnerable groups.
  - **India** has signed a **loan agreement worth 400 million dollar** with the **World Bank** to help treat and **eliminate Tuberculosis from the country**. The World Bank supported program will **cover nine States** and it will support the government's **National Strategic Plan to end TB in India by 2025**.
  - **ICICI Bank** has tied up with **NBFC IndoStar Capital** for vehicle financing for small and medium fleet owners to buy new as well as old commercial vehicles.
  - **Delhi Police** has signed a pact with **Solar Energy Corporation of India**. Under this, the **SECI** will support the implementation of grid-connected rooftop solar photovoltaic systems on the establishments of Delhi police.
  - **The Ministries of AYUSH and Electronics and Information Technology** have signed a MoU to collaborate on the digitization of the AYUSH sector.
  - An MoU has been signed between **CSIR-Centre for Cellular and Molecular Biology (CCMB)** and Centre for DNA Fingerprinting and Diagnostics (CDFD). **The aim of the MoU is to enable better ways of diagnosis and treatment of genetic disorders**.
  - The Union Cabinet has approved the pact signed between **India and Maldives** to start passenger and cargo services via sea route.
  - **To develop a sustainable workforce** for disruptive technologies, IT industry's apex body **Nasscom** announced that it is organising '**WorldSkills India's International Cloud Computing Challenge 2019**' in partnership with the **National Skill Development Corporation (NSDC)**.
  - **Reliance Jio** ties up with Facebook for digital literacy initiative 'Digital Udaan'. The initiative will have audio-visual training in **10 regional languages**.
  - Office of the **Principal Scientific Adviser (PSA)** to the Government of India **IIT Delhi** signed an MoU for setting up a **Centre of Excellence (CoE) for Waste to Wealth** Technologies for implementation of sustainable,

scientific and technological solutions for waste management.

- **To nab tax evaders** and reduce black money generation, the **Central Board of Direct Taxes (CBDT) and Goods and Services Tax Network (GSTN)** signed an agreement to facilitate the exchange of data between the two.
- **Common Service Centre's (CSC) e-Governance Services India Limited**, a special purpose vehicle under the **Ministry of Electronics & IT** tied up with Indian Institute of Technology (IIT)-Kanpur to upscale '**Unnat Bharat Abhiyan**'. 'Unnat Bharat Abhiyan' is an initiative of the **Ministry of HRD**.
- India's largest telecom operator **Vodafone Idea Ltd** announced a **five-year multi-million-dollar** IT outsourcing deal with tech giant **IBM**. The company did not divulge the size of the deal but some reports pegged it at about **\$700 million**.
- The **National Institute of Open Schooling Ministry of Human Resources Development (NIOS)** and **National Health Mission of Public Health Department (NHMPH)** of Government of Maharashtra signed a Memorandum of Understanding in Mumbai.
- **Tractor-manufacturer Tractors and Farm Equipment (TAFE) Ltd** signed an MoU with **Petroleum Conservation Research Association (PCRA)** to aid conservation of resources. Under the MoU, the association plans to jointly conduct agricultural workshops by involving TAFE's dealership network.
- **Commerce Secretary, Anup Wadhawan** and **Vice Minister, General Administration of Customs of China (GACC), Li Guo**, held a meeting in New Delhi to discuss trade related issues of pending Indian request for clearance of agricultural products.
- **Konkan Railways Corporation Ltd** signed a contract agreement with **Nepal's Department of Railways** to supply **two 1600 HP DEMU train sets**. These trains be used to operationalise railway link between **Jayanagar in India and Kurtha in Nepal**. The train sets be manufactured by the **Integrated Coach Factory, Chennai**.
- **India and the United Kingdom** agreed to increase their collaboration in the fields of Indo-Pacific cooperation, climate change, disaster resilience, development in third world countries amongst other areas.
- A tripartite MoU was signed between **National Mission for Clean Ganga, HCL Foundation and INTACH** for taking up a project of '**Plantation of Rudraksh Trees in Uttarakhand**' as a part of CSR initiative under the '**Namami Gange**' Programme.
- India signed the '**Christchurch Call to Action**' in Paris. The agreement came in the backdrop of the attacks on mosques in March and is aimed at stopping the abuse of the Internet by **extremists**.
- **IBM India** tied-up with **HDFC ERGO** General Insurance Company, India's third-largest non-life insurance provider in the private sector, to co-create new **Artificial Intelligence (AI)-based solutions**.

- **Tech Mahindra** announced its **biggest defence order worth over Rs 300 crore** with the **Indian Navy**. As part of the '**Armed Forces Secure Access Card**' (AFSAC) Project, Tech Mahindra implement **RFID (Radio Frequency Identification)** based Access Control System across all naval bases and ships.
- Multilateral funding agency **Asian Development Bank (ADB)** announced that it signed an **agreement to provide USD 750 million equivalent** in Indian rupee long-term financing to electrify railway tracks in India. It is the **largest single non-sovereign loan ever committed by ADB** to Indian Railway Finance Corporation (IRFC) to fund the railways track electrification project.
- The **Department of Biotechnology (DBT)** under **Ministry of Science and Technology** and **Department of Atomic Energy (DAE)**, under Prime Minister of India signed an MoU for supporting joint collaborative research programmes in the area of **Cancer**.
- The **National Small Industries Corporation Limited (NSIC)** signed an MoU with **Ministry of Micro, Small and Medium Enterprises (MSME)** for the year **2019-20**. The MoU envisages provision of enhanced services by NSIC under its **marketing, financial, technology, and other support services schemes** for MSMEs in the country.
- **Sri Lanka** signed a tripartite agreement with **India and Japan** for development of eastern terminal of Colombo port. The Memorandum of Cooperation (MoC) was signed in Colombo by Sri Lankan ports minister Sagala Ratnayake, Indian high commissioner to Sri Lanka Taranjit Singh Sandhu and a Japanese representative.
- **The United States** and the **United Arab Emirates** have announced that mutual defense cooperation agreement had come into force, amid increasing tensions between **Washington and Tehran**.
- **Indian Institute of Technology (IIT)**, Guwahati signed an MoU with The Indian Space Research Organisation (ISRO) to set up an **IITG-ISRO Space Technology Cell (STC)** at the institute where **Assam Governor Jagdish Mukhi** inaugurated a new academic complex and research and development building.
- **India and Chile** signed **three MoUs** in the fields of **mining, culture and empowerment of persons with disabilities**. Chile announces it will allow visa-free entry to Indians holding valid US Visa. President Ram Nath Kovind participated in **India-Chile Business Forum** and interacted with young scientists at the University of Chile.
- **Tata Power** and **Indraprastha Gas Limited (IGL)** signed a memorandum of understanding to set up integrated customer services and optimize value for customers.
- The **Bureau of Indian Standards (BIS)** has inked an MoU with the **Indian Institute of Technology, Delhi (IIT-D)** to collaborate in the field of standardisation and conformity assessment. The MoU was signed by **IIT**

**Delhi Director Professor V Ramgopal Rao and Director General of BIS Surina Rajan.**

- **BSE and India International Exchange (India INX) have signed a memorandum of understanding with Moscow Exchange (MOEX) to connect investor community and companies in both countries besides allowing a capital formation platform.**
- **The Indian Navy and Council of Scientific and Industrial Research inked an MoU to undertake joint research and development of advanced technologies for the Indian Navy.**
- **State-run power giant National Thermal Power Corporation has inked a term-loan agreement with Canara Bank to raise Rs 2,000 crore, which would be used to part finance its capital expenditure.**
- **The BSE has signed a MoU with HDFC Bank with an objective to strengthen the BSE Startups platform. The MoU signed to spread more awareness on the benefits of the listing of startups on this BSE startup platform.**
- **India and Sweden launched a joint programme that will work towards addressing a range of challenges around smart cities and clean technologies among others. The programme was co-funded by Indian Department of Science and Technology (DST) and Swedish agency Vinnova.**
- **PAISALO Digital Limited signed the first co-origination loan agreement with SBI, the first agreement of its kind in the country that SBI has signed. Introducing a platform for the last mile customer, the loan ticket is designed at Rs 10,000 to 2 lakh. The company expects to disburse 200,000 loan applications in FY20.**
- **The Central Marine Fisheries Research Institute (CMFRI) and the ISRO have joined hands to map, validate and protect smaller wetlands in coastal regions.**
- **The Union Cabinet chaired by PM Modi has given the following set of approvals. The important Cabinet Approvals are given as follows:**  
The Cabinet:
  1. Approves **MoU between India and Bolivia** on Cooperation in the field of Geology and Mineral Resources.
  2. Approves **MoU between India and Cambodia** on Cooperation in the field of Communications.
  3. Approves **MoU between India and Bolivia** on Cooperation in the Field of Traditional Systems of Medicine and Homoeopathy.
  4. Approves creation of one post of Deputy Comptroller and Auditor General in the office of Comptroller and Auditor General of India.
  5. Approves **Cooperation Agreement between India and Denmark** in the field of Renewable Energy with focus on Offshore Wind Energy.
  6. Apprised about **MoU between India and Republic of Korea** in issuing jointly Postage Stamp.
  7. Approves Continuation of Phase 4 of Geosynchronous Satellite Launch Vehicle (GSLV).
  8. Apprised about MoU between **India and Brazil** in the area of Biotechnology.

- **TCS has partnered with the Department of Posts in a bid to transform it into a multi-service digital hub.**
- **BSE has entered a MoU with Network Intelligence, a global cybersecurity services provider to provide cybersecurity services to its members in line with the cybersecurity framework set by SEBI.**
- **The Ministry of AYUSH inked an MoU with Council of Scientific and Industrial Research (CSIR) for cooperation in research and education in areas of traditional systems of medicine and its integration with modern science.**
- **Indian Army signed a MOU with National Hydroelectric Power Corporation (NHPC) Limited, to build four underground tunnels along China and Pakistan borders for storage of ammunition and other war-related equipment.**
- **NITI Aayog's Atal Innovation Mission (AIM) and Adobe signed a Statement of Intent (SOI) to collectively drive the charter of developing creative skills and spreading digital literacy across all Atal Tinkering Labs (ATL) in India.**
- **India and Brunei signed a pact for the exchange of Information and Assistance in Collection with respect to taxes in order to curb tax evasion and tax avoidance in New Delhi.**
- **The Centre and the Asian Development Bank (ADB) have signed a 926 million dollar loan agreement to operationalize two lines of the Mumbai Metro Rail System. It is the single largest infrastructure project loan in ADB history approved by the ADB Board.**
- **A loan agreement of USD 455 million was signed between the Asian Infrastructure Investment Bank (AIIB) and the Government of India for financing the Andhra Pradesh Rural Roads Projects. These projects will connect 3,300 habitations with a population of more than 250, and benefit around 2 million people.**
- **The Government of India, the State Government of Chhattisgarh and the World Bank signed a \$25.2 Million Loan Agreement to support the State's Reforms in Expenditure Management. This support will cover Expenditure Planning, Investment Management, Budget Execution, Public Procurement, and Accountability.**
- **The World Bank will provide a \$250-million loan for the National Rural Economic Transformation Project (NRETP) to help women in rural households develop viable enterprises for farm and non-farm products. An agreement in this regard was signed between the World Bank and the Government of India.**
- **India and Paraguay have agreed to identify sectors of mutual interest to promote bilateral investment and decided to explore new areas of collaboration, including Information and Communication Technology and space and biotechnology.**
- **The Ministry of Women and Child Development and the Ministry of Skill Development and Entrepreneurship entered into an MoU aimed at improving women livelihood and empowering them through skill development. The MOU was signed in the**

presence of **Smt. Maneka Sanjay Gandhi, Minister, Women and Child Development** and **Shri. Dharmendra Pradhan, Minister, Skill Development and Entrepreneurship**.

- **The Government of India and the Asian Development Bank (ADB)** signed in New Delhi a **\$26 Million Loan Agreement** to provide additional financing for improving drainage infrastructure in Dibrugarh town of Assam under the ongoing Assam Urban Infrastructure Investment Program.
- **The World Bank, the Government of India and representatives of 5 States of Government of India and Implementing Agencies** signed in New Delhi the Loan Agreement for **Additional Financing of \$137 Million** for the **Dam Rehabilitation and Improvement Project (DRIP)**.
- The **Union Cabinet approved a pact with Germany for cooperation** in the field of occupational safety and health. The cabinet has approved the Memorandum of Understanding (MoU) between India and Germany on cooperation in the field of **Occupational Safety and Health (OSH)**.
- **The Insolvency and Bankruptcy Board of India (IBBI)** has signed a **Cooperation Agreement with the International Finance Corporation (IFC)**, a member of the **World Bank Group (WBG)**.
- **India and Pakistan** have agreed to work expeditiously on **operationalizing the Kartapur corridor**. The corridor will facilitate Indian pilgrims to visit the holy shrine of **Gurdwara Darbar Sahib at Kartarpur in Pakistan**.
- **IIT Roorkee and ISRO** have signed an **MoU to develop Space Technology Cells on the campus of the varsity**. IIT Roorkee issued a statement saying the premier technology school has inked an MoU with **ISRO** to setup Space Technology Cells.
- The Ministry of **Human Resource Development** has signed an MoU with the Afghanistan government to work on **digital education initiatives**, which include many prominent programs developed by **Indian Institutes of Technology (IITs)**.
- **Maldives finance ministry** has signed an **agreement with India's EXIM Bank** for line of credit (LOC) of **800 million US dollars**.
- The Insolvency and Bankruptcy Board of India (IBBI) signed an **MoU SEBI**.
- **ADB inked an agreement to invest USD 50 million in solar energy project developer Avaada Energy Pvt Ltd** to help the company scale up rapidly. The investment will come equally from ADB's Ordinary Capital Resources and **Leading Asia's Private Infrastructure Fund (LEAP)**.
- **Oman has signed an agreement with the United States of America** that allow American ships and warplanes to take advantage of his ports and airports.
- **India and the African Union** to establish an **India-Africa health sciences collaborative platform**. The MoU will pave the way for cooperation in research and development, capacity building, health services,

pharmaceutical trade and manufacturing capabilities for drugs and diagnostics.

- **India and the US** signed an agreement for **exchange of country-by-country (CbC) report**. The agreement was signed by **PC Mody, Chairman, Central Board of Direct Taxes (CBDT)**, and **Kenneth I Juster, US Ambassador to India**.
- **India and Bolivia signed eight MoUs** in the fields of culture, Visa waiver arrangement for diplomats, exchange between diplomatic academies, mining, space, traditional medicine, establishment of Centre of Excellence in IT and Bi-Oceanic Railway project.
- **An MoU was signed between Ministry of Environment, Forest and Climate Change (MoEF&CC)** and University of British Columbia (UBC), Canada for next 10 years in New Delhi.
- **India and Sri Lanka signed** an MoU to establish a business center for ICT incubators in Jaffna (a city in Sri Lanka) through the grant of 25 crore Sri Lankan rupees from India.
- **Navratna Defence PSU, Bharat Electronics Limited (BEL) and Hughes India** have entered into a Teaming Agreement for design, development, supply, installation, integration and commissioning of Satellite Communication solutions for helicopters **under the Ministry of Defence, Government of India at Aero India 2019, Bengaluru**.
- **Inland Waterways Authority of India (IWAI)** and Indian Oil Corporation Limited (IOCL) signed an MoU for jointly developing infrastructure for fuels, lubricating oil, LPG, Natural Gas and any other related fuel and gas for meeting the requirement of National Waterways.
- **United Arab Emirates (UAE)** based international cooling provider, National Central Cooling Company PJSC (Tabreed) entered into a 30-year concession with Andhra Pradesh Capital Region Development Authority (APCRDA) to build India's first district cooling system in Amaravati.
- **Government of India, Government of Himachal Pradesh (GoHP) and the World Bank** signed a **\$40 Million Loan Agreement** to help bring clean and reliable drinking water to the citizens of the Greater Shimla area, who have been facing severe water shortages and water-borne epidemics over the last few years.
- **NITI Aayog and the Michael & Susan Dell Foundation (MSDF)** signed a Statement of Intent (SOI) to codify, document and share best practices to improve learning outcomes in public school education through systemic reforms, based on their collective experiences of working with various state governments in India.
- **Ministry of Environment, Forests and Climate Change** signed a Letter of Intent establishing the India-Norway Marine Pollution Initiative together with the Norwegian Ministry of Foreign Affairs.
- An MoU was signed between **Engineers India Limited (EIL) and Mongolia for Project Management Consultancy** for oil refinery. EIL is a PSU under the Ministry of Petroleum and Natural Gas.



- **The Institute of Chartered Accountants of India (ICAI)** announced that it has signed a pact with Invest India to promote foreign investments in the country and Indian investments abroad.
- **Government e Marketplace (GeM) and Competition Commission of India (CCI)** entered into an MoU to enable a fair and competitive environment in the e-Marketplace. Chairman CCI, A.K. Gupta, CEO GeM, S. Radha Chauhan were present on the occasion.
- **Indian Coast Guard and the Airport Authority of India (AAI)** signed a Memorandum of Understanding at Coast Guard Regional Headquarters in Port Blair for coordination in the aeronautical and maritime search and rescue operations.
- **IndianOil, Bharat Petroleum Corporation (BPCL) and Hindustan Petroleum Corp Ltd (HPCL)** had signed a joint venture in New Delhi for **Kandla-Gorakhpur LPG Pipeline Project**.
- **AAI and aerospace major Boeing** announced the signing of a technical assistance agreement to develop an air traffic **management roadmap which will improve airspace utilization and help maintain efficient aircraft operations.**
- **The Union Govt., the Tamil Nadu Govt. and the World Bank** have signed a **\$287-million loan agreement for the Tamil Nadu Health System Reform Programme (TNHSRP).**
- **The National Center for Good Governance (NCGG)**, India's leading civil services training institution, has entered into an MOU with the Maldives Civil Services Commission for capacity building of 1000 Maldives civil servants over the next 5 years.
- **The V.O. Chidambaranar Port Trust, Tuticorin and Central Warehousing Corporation (CWC)** have signed an MoU for facilitating Direct Port Entry (DPE) of e-sealed factory stuffed export container to the port under 'Ease of Doing Business'.
- **Indian Railway Station Development Corporation (IRSDC)** entered a Tripartite Agreement with French Railways (SNCF) & AFD, a French Agency which will finance up to **7,00,000 EURO, through French National Railways (SNCF)-Hubs and Connexions as a Technical Partner to IRSDC** to support the Railway Station Development Program in India, so there will be no financial liability on IRSDC or Indian Railways.

### NEW APPOINTMENTS: NATIONAL

	Designation/Post	Who is Appointed?
<b>Constitutional &amp; Other Posts</b>		
1.	<b>Chairman of the Public Accounts Committee (PAC).</b>	<b>Adhir Ranjan Chowdhury</b>
2.	<b>Next Director General of Military Operations (DGM0) of the Indian Army.</b>	<b>Lt Gen Paramjit Singh</b>
3.	<b>Secretary Financial Services in the Ministry of Finance was designated as Finance Secretary.</b>	<b>Rajiv Kumar</b>
4.	<b>Chairman of the "Estimates Committee" of the parliament.</b>	<b>Girish Bapat</b>
5.	<b>Private secretary to Prime Minister Narendra Modi.</b>	Indian Foreign Service officer <b>Vivek Kumar</b>
6.	India's <b>next Ambassador to Panama.</b> He will succeed Ravi Thapar.	IFS officer <b>Upender Singh Rawat</b>
7.	<b>Next Indian Ambassador to Israel</b>	<b>Sanjeev Kumar Singla</b>
8.	Joint Secretary to President Ram Nath Kovind.	<b>Ajay Bhadoo</b>
9.	Next Vice-Chief of the Army Staff. He will replace <b>Lt. Gen. D. Anbu.</b>	<b>Lieutenant-General M.M. Naravane</b>
10.	<b>Officer on Special Duty (OSD) to the Ministry of Home Affairs.</b>	<b>Ajay Kumar Bhalla</b>
11.	<b>Chairman of Microfinance Institutions Network</b>	<b>Manoj Kumar Nambiar</b>
12.	<b>1 year extension as RBI Deputy Governor</b>	<b>NS Vishwanathan</b>
13.	<b>CMD of BSNL</b>	<b>PK Purwar</b>
14.	<b>23<sup>rd</sup> Director-General of the Indian Coast Guard (ICG)</b>	<b>Krishnaswamy Natarajan</b>
15.	Officer on Special Duty (OSD) in the office of Lokpal.	<b>Dilip Kumar</b>
16.	BSE first independent woman director	<b>Jayshree Vyas.</b>
17.	Quit the Paytm	<b>Bhushan Patil (resigned)</b>
18.	Bill & Melinda Gates Foundation	<b>Sanjay Ubale</b>
19.	first brand ambassadors of Myntra	<b>Virat Kohli and Anushka Sharma</b>
20.	The Volleyball Federation of India	<b>Serbian Dragan Mihailovic</b>
21.	<b>India's Jagjit Pavadia</b> re-elected by the UN Economic and Social Council to a five-year term on <b>International Narcotics Control Board (INCB).</b>	
22.	Ace Special Forces operative and <b>Sri Lanka war veteran Major General AK Dhingra</b> appointed as the <b>first head of country's first tri-services</b> Special Operations Division comprising commandos from all three services.	
23.	<b>commissioner Ajoy Mehta</b>	<b>Maharashtra's new chief secretary.</b>
24.	Ambassador of India to the State of Eritrea	<b>Subh Chand</b>
25.	<b>brand ambassador of BharatPe</b>	<b>Salman Khan</b>

26.	Supreme Court Collegium for elevation as judges of the apex court	Justice Aniruddha Bose, Justice A S Bopanna, Justice B R Gavai and Justice Surya Kant.
27.	Judicial member of the National Consumer Disputes Redressal Commission (NCDRC),	Justice VK Jain
28.	Navy Chief of India	Vice Admiral Karambir Singh
29.	First Chief Justice of the newly-constituted Andhra Pradesh High Court.	Justice Vikram Nath
30.	<b>Secretary in Defence Finance</b>	Gargi Kaul
31.	<b>first Indian</b> to be appointed Chair of <b>International Hockey Federation (FIH)</b>	Bibhu Kalyan Nayak
32.	Ambassador of India to Bhutan	Ruchira Kamboj
33.	<b>Mizoram Governor Kummanam</b> Rajasekharan has stepped down from his post. Governor of Assam, Prof. Jagdish Mukhi, has been given temporary charge of Mizoram.	
34.	<b>Ajit Doval</b> has been granted cabinet status and five more years as the NSA.	
35.	Secretary of the Ministry of Civil Aviation	Pradeep Singh Kharola
36.	Ambassador of India to Argentina	Dinesh Bhatia
37.	Ambassador of India to Republic of Colombia	Sanjiv Ranjan
38.	Principal Secretary	Nripendra Misra
39.	Additional Principal Secretary	PK Mishra
40.	<b>Chattisgarh government appointed a new advocate general, Satish Chandra Verma with immediate effect, replacing Kanak Tiwari on the post.</b>	
41.	<b>Arvind Kumar</b> will head the <b>Intelligence Bureau, the main internal</b> intelligence unit of the government. <b>He will succeed Rajiv Jain.</b>	
42.	<b>Samant Goel</b> will take charge of the RAW, which looks after the external intelligence of the country. <b>He will succeed Anil Dhasmana.</b>	
43.	<b>The Appointments Committee of the Cabinet</b> has approved the extension of <b>Amitabh Kant's</b> tenure as the <b>CEO of NITI Ayog for 2 years</b> beyond June 30, 2019 to June 30, 2021.	
44.	Secretary to Vice President M Venkaiah Naidu.	I V Subba Rao
45.	Pro-tem speaker of the Lok Sabha	Virendra Kumar
46.	Central Vigilance Commissioner (CVC)	Sharad Kumar
47.	officer for the BCCI's Annual General Meeting (AGM)	N Gopalaswami
48.	Chief Justice of the Delhi High Court	Justice Dhirubhai Naranbhai Patel
49.	<b>IT Industry icon Azim Premji will retire as Executive Chairman of Wipro with effect from 30th July 2019</b>	
50.	chief of India Meteorological Department (IMD)	Mrutyunjay Mohapatra
<b>CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments</b>		
51.	<b>Additional charge of CMD of MTNL</b>	Sunil Kumar
52.	<b>Director General of aviation regulator Directorate General of Civil Aviation.</b> He will replace <b>BS Bhullar.</b>	Arun Kumar
53.	<b>CMD of BHEL (will replace Atul Sobti)</b>	Nalin Shinghal
54.	<b>Director of Institute of Banking Personnel Selection</b> for a period of <b>three years.</b> Earlier, he was the <b>Executive Director of Canara Bank.</b>	B Harideesh Kumar
55.	<b>Reserve Bank of India</b> has assigned to run the monetary policy portfolio and forecasting department.	B.P. Kanungo (6 <sup>th</sup> member)
56.	President of <b>Federation of Indian Export Organisations (FIEO)</b>	Sharad Kumar Saraf
57.	Principal chief general manager to <b>Executive Director in the RBI.</b>	Dr. Rabi N. Mishra
58.	LIC Mutual Fund as the company's CEO	Dinesh Pangtey
59.	Yes Bank additional Director	R Gandhi
60.	ITC chairman and managing director.	Sanjiv Puri
61.	MD and CEO of Ujjivan Small Finance Bank Limited from 01st December 2019	Nitin Chugh
62.	MD and CEO of ICICI Securities	Vijay Chandok
63.	Managing Director of Life Insurance Corporation of India	Vipin Anand
64.	India's Ambassador to the Socialist Republic of Vietnam.	Pranay Kumar Verma
65.	<b>CS Rajan</b> appointed <b>Managing Director</b> while Vineet Nayyar named as <b>Executive Vice-Chairman</b> of Infrastructure Leasing & Financial Services ( <b>IL&amp;FS</b> ).	
66.	<b>R A Sankara Narayanan</b> (former MD and CEO of Vijaya Bank) will move to <b>Canara Bank</b> as <b>MD and CEO.</b>	

67.	first woman vice-chancellor of Jamia Millia Islamia	<b>Najma Akhtar</b>
68.	<b>Karnam Sekar</b> will take over as MD and CEO of Indian Overseas Bank from <b>July 01<sup>st</sup> 2019</b> .	
69.	Indian women's cricket team captain <b>Mithali Raj</b> named the goodwill ambassador of Team India at the <b>Street Child Cricket World Cup (SCWC)</b> .	
70.	<b>Yes Bank Ltd</b> appointed former IRDAI chief <b>T.S. Vijayan</b> as an <b>additional director (Independent)</b> .	
71.	<b>RBI Deputy Governor Viral Acharya</b> has quit six months before the scheduled end of his term.	
72.	Twitter has appointed <b>Manish Maheshwari</b> as the <b>Managing Director</b> of its India operations. In 2018, <b>Taranjeet Singh had stepped down</b>	
73.	<b>Uday Kumar Varma</b> retired from the post of <b>Secretary, Ministry of Information and Broadcasting</b> , resigned from the post of <b>The Associated Chambers of Commerce and Industry (Assocham) Secretary-General</b> .	
74.	Deutsche Bank CEO for India to succeed Ravneet Gill, who left the bank to head private lender YES Bank.	<b>Kaushik Shaparia</b>
75.	High Commissioner of India to the Republic of Seychelles	<b>Dalbir Singh Suhag</b>
76.	Non-executive chairman of Bank of Baroda.	<b>Hasmukh Adhia</b>
77.	chairman of the newly constituted National Commission for Backward Classes (NCBC).	<b>Bhagwan Lal Sahni</b>
78.	<b>Ajay Narayan Jha</b> has joined as a member of the <b>15th Finance Commission</b> .	
79.	The government has appointed <b>MR Kumar</b> as the <b>Chairman of LIC</b> and <b>Vipin Anand</b> and <b>TC Suseel Kumar</b> as the <b>MDs</b> .	
80.	<b>Bajaj Finserv's Chairman and Non-Executive Director Rahul Bajaj</b> has resigned and will take over as the <b>Chairman Emeritus from May 2019</b> .	
81.	Next ambassador of India to Saudi Arabia	<b>Dr. Ausaf Sayeed,</b>
82.	Ministry of Finance as Finance Secretary	<b>Subhash Chandra Garg,</b>
83.	Director of Bhabha Atomic Research Centre (BARC),	<b>Ajit Kumar Mohanty</b>
84.	Axis Bank as Non-Executive Chairman	<b>Rakesh Makhija (will take over from Sanjiv Misra)</b>
85.	Country's first Lokpal	<b>Pinaki Chandra Ghose</b>
86.	Ambassador of India to the <b>Republic of Uzbekistan</b>	<b>Santosh Jha</b>
87.	as one of the 12 election ambassadors from Maharashtra	<b>transgender social activist Gauri Sawant,</b>
88.	Tata Coffee MD and CEO (replace Sanjiv Sarin)	<b>Chacko Purackal Thomas</b>
89.	President of the Boxing Federation	<b>Ajay Singh</b>
90.	First ombudsman under the new BCCI Constitution approved by the court in a judgment.	<b>DK Jain</b>
91.	IDBI Bank as non-executive, non-whole time chairman	<b>Hemant Bhargava</b>
92.	Chairman of CBDT (succeed Sushil Chandra)	<b>Pramod Chandra Mody</b>
93.	Election Commission of India	<b>Sushil Chandra</b>
94.	Chief of CBI	<b>Rishi Kumar Shukla</b>
95.	Axis Bank Chairman	<b>Rakesh Makhija</b>
96.	Ujjivan Small Finance Bank Independent Director	<b>Sachin Bansal</b>
97.	CEO of Reckitt Benckiser	<b>Laxman Narasimhan</b>
98.	J&K Bank Chairman	<b>RK Chibber</b>
99.	Naval Staff <b>Admiral Sunil Lanba</b> retires in May 2019.	
100.	<b>P V Bharathi</b> assumed charge as <b>CEO of the Corporation Bank</b> and became the first woman CEO of the bank.	
101.	<b>Yes bank</b> Senior group President and head of retail and business banking, <b>Pralay Mondal</b> resigned from his post.	
102.	<b>Jet Airways Founders Naresh Goyal</b> and wife <b>Anita Goyal</b> have <b>stepped down from the board</b> of the cash-strapped airline.	
103.	<b>Supreme Court-appointed BCCI Ombudsman Justice D K Jain (retd)</b> will now serve as the <b>Ethics Officer of the Indian cricket board on an ad-hoc basis</b> .	

### NEW APPOINTMENTS: INTERNATIONAL

	Designation/Post	Who is Appointed?
<b>President/PM/Heads of Countries/Organizations</b>		
1.	<b>SBI's Anshula Kant</b> appointed <b>Managing Director and Chief Financial Officer of World Bank</b> . Ms. Kant will be the <b>first woman CFO of the Bank</b> .	
2.	<b>Lieutenant General Shailesh Tinaikar</b> of India assumes charge as Force Commander of United Nations Mission in <b>South Sudan</b> .	

3.	<b>Former Supreme Court judge, Justice AK Sikri</b> , has been appointed as an international judge of the Singapore International Commercial court (SICC).	
4.	<b>Priti Patel</b> has been appointed as <b>Britain's Home Secretary in the newly-unveiled Boris Johnson Cabinet</b> . She has become the <b>Britain's first Indian-origin Home Secretary</b> .	
5.	<b>Pakistan Cricket Board's chairman Ehsan Mani</b> has been appointed as the head of the ICC's influential Finance and Commercial Affairs committee.	
6.	<b>Indian Olympic Association president Narinder Batra</b> has been elected as a <b>member of the International Olympic Committee</b> .	
7.	<b>Qu Dongyu becomes the first Chinese</b> national to head the <b>UN's Food and Agriculture Organization</b> .	
8.	<b>Shefali Juneja</b> is appointed as India's representative in the council of <b>International Civil Aviation Organisation (ICAO)</b> , a United Nations body.	
9.	<b>Pakistan</b> has appointed <b>Lieutenant General Faiz Hameed</b> as the new Director General of the <b>Inter-Services Intelligence (ISI)</b> .	
10.	European Commission has elected <b>Ursula von der Leyen</b> as its new president. She will replace <b>Jean Claude Juncker</b> .	
11.	<b>Professor Tijjani Mohammad Bande</b> appointed as the new President of the <b>United Nations General Assembly</b> .	
12.	17 global public figures appointed by UN Secretary-General Antonio Guterres	<b>actress Dia Mirza and Alibaba chief Jack Ma</b>
13.	The United States' latest deputy attorney general by the US Senate	<b>Jeffrey Rosen</b>
14.	Indonesia's re-elected president	<b>Joko Widodo</b>
15.	President of Ukraine	<b>Volodymyr Zelenskiy</b>
16.	Parliamentary speaker of Maldives	<b>former Maldives president Mohamed Nasheed</b>
17.	President of World Bank (Jim Yong Kim left in January 2019)	<b>David Malpass</b>
18.	International Cricket Council (ICC) CEO	<b>Manu Sawhney</b>
19.	International Chamber of Commerce (ICC) - India.	<b>Vikramjit Singh Sahney</b>
20.	New interim president of Algeria	<b>Abdelkader Bensalah</b>
21.	New PM of Haiti	<b>Jean Michel Lapin</b>
22.	New PM of Palestine	<b>Mohammed Ishtayeh</b>
23.	Deputy Executive Director in UN	<b>Anita Bhatia</b>
24.	Thailand's Prime Minister.	<b>Prayuth Chan-ocha a</b>
25.	<b>Algeria's President Abdelaziz Bouteflika</b> has resigned	
26.	<b>Padma Lakshmi</b> has been appointed by the <b>United Nations Development Programme (UNDP)</b> as its newest <b>Goodwill Ambassador</b> .	
27.	Mali's PM <b>Soumeylou Boubeye Maiga</b> has resigned	
28.	<b>Soumya Swaminathan</b> , a Deputy Director-General of the World Health Organisation has been named Chief Scientist of the WHO.	
29.	<b>Kazakhstan President Nursultan Nazarbayev</b> has announced his resignation after nearly 30 years in power.	
30.	<b>Egypt's President Abdel-Fattah el-Sissi</b> has been elected as the <b>chairman of the African Union</b>	
31.	external WHO auditor	<b>CAG Rajiv Mehrishi</b>
32.	Israeli PM <b>Benjamin Netanyahu</b> has won a <b>fifth</b> term in office.	
33.	Former Law Minister of <b>Nepal Nilambar Acharya</b> has been appointed as country's <b>ambassador to India</b> .	
34.	<b>The Amateur International Boxing Federation (AIBA)</b> President <b>Gafur Rahimov</b> has announced his resignation	
35.	Amazon's board of directors.	<b>India-born former PepsiCo's CEO Indra Nooyi</b>
<b>Other Appointments</b>		
36.	<b>Next Director General (DG) of the country's largest border guarding force, BSF.</b>	<b>IPS officer V.K. Johri</b>
37.	<b>LinkedIn</b> has appointed as the new country manager for <b>India operations</b> .	<b>Ashutosh Gupta</b>
38.	<b>National Cricket Academy's Head of Cricket</b> by BCCI	<b>Rahul Dravid</b>
39.	<b>MP from Kota-Bundi constituency of Rajasthan</b> elected as the 17th Lok Sabha Speaker	<b>Om Birla</b>
40.	Independent person to sort out the ongoing mess in the <b>Archery Association of India (AAI)</b> .	<b>Abhinav Bindra</b>

41.	Vice President for Google India and South East Asia	<b>Rajan Anandan</b>
42.	Chief technology officer and chief development officer of Walmart	<b>Suresh Kumar</b>
43.	Indian Army officer, <b>Lieutenant General Shailesh Tinaikar</b> has been appointed as the new Force Commander of the United Nations Mission in South Sudan ( <b>UNMISS</b> ).	
44.	<b>Algeria's President Abdelaziz Bouteflika</b> has resigned from the post with immediate effect.	
45.	Chicago has created history by <b>electing an African-American woman as its mayor for the first time</b> .	
46.	<b>Chandramouli Ramanathan</b> appointed as Contoller, Assistant Secretary-General for Programme Planning, Budget and Finance in the management strategy, policy and compliance department. He succeeds Bettina Tucci Bartsiotas.	

## AWARDS & RECOGNITION

	Name of the Award	Winner
<b>Awards for Literature/Journalism</b>		
1.	<b>3rd Edition of the CSR Journal Excellence Awards</b> honoured	6 firms for the best practices in Corporate Social Responsibility. The theme of the event was 'India First'.
2.	<b>GD 'Robert' Govender</b> , an Indian-origin journalist in South Africa, honoured in the <b>UK</b>	<b>2019 V K Krishna Menon</b> award for his outstanding contribution as a pioneer of decolonised journalism.
3.	<b>2019 winner of the USD 100,000 Nine Dots Prize, a prestigious book prize</b>	<b>Indian writer Annie Zaidi</b>
4.	<b>UNESCO/Guillermo Cano Press Freedom Prize 2019</b> .	Reuters journalists, <b>Kyaw Soe Oo</b> , and <b>Wa Lone</b> .
5.	<b>Pandit Govind Ballabh Pant Award</b> for his book titled ' <b>Samvidhan Kavya</b> '.	<b>Sunil Kumar Gautam</b>
6.	The second edition of <b>Rabindranath Tagore Literary Prize</b>	Author <b>Rana Dasgupta</b> for his 2010 novel " <b>Solo</b> ",
7.	Windham-Campbell prize of USD 165,000 for his debut book, ' <b>Farthest Field: An Indian story of Second World War</b>	<b>'Raghu Karnad'</b>
	<b>Vyas Samman 2018</b> for his collection of poems " <b>Jitne Log Utne Prem</b> ."	<b>Leeladhar Jagudi</b>
<b>Country's Highest Honour Given</b>		
8.	<b>Egan Bernal</b> became the 1st Colombian to win the Tour de France which finished in <b>Paris, France</b> .	
9.	Former <b>ISRO</b> chairman <b>A S Kiran Kumar</b> was conferred with France's highest civilian honour, <b>Chevalier de l'Ordre national de la Legion d'Honneur</b> , for his contribution to India-France space cooperation.	
10.	Israel honoured <b>Lt. Gen. (retd) Jack Farj Rafael (JFR) Jacob</b> , who negotiated the historic surrender of <b>Pakistani</b> troops in Dhaka after the <b>1971 Bangladesh's liberation</b>	
11.	<b>IPS officer Chhaya Sharma</b> , who led the investigation team of the <b>infamous Nirbhaya gang-rape and murder case</b> , awarded the <b>2019 McCain Institute Award</b> for Courage and Leadership.	
12.	<b>United Nations Office for Disaster Risk Reduction (UNDRR)</b> conferred <b>Sasakawa Award 2019</b> for Disaster Risk Reduction to <b>Dr. Pramod Kumar Mishra</b> , Additional Principal Secretary to Prime Minister of India.	
13.	<b>Anil Kapoor</b> was felicitated by <b>Council of European Chambers of Commerce in India</b> and a <b>European Union delegation in Mumbai</b> .	
14.	<b>Former foreign secretary Shyam Saran</b> was conferred with <b>Japan's second highest national award, 'Order of the Rising Sun, Gold and Silver Star'</b> .	
15.	<b>N Kumar, Vice-Chancellor of Tamil Nadu Agricultural University</b> conferred the <b>lifetime recognition award by the Confederation of Horticulture Association of India</b> .	
16.	The UAE honoured <b>PM Narendra Modi</b> with the prestigious <b>Zayed Medal</b> for giving a " <b>big boost</b> " to bilateral strategic ties. President of the UAE <b>Sheikh Khalifa bin Zayed Al Nahyan</b> conferred <b>PM Modi</b> with the award, the highest decoration awarded to kings, presidents, and heads of states	
17.	Vice President Venkaiah Naidu conferred <b>President's Certificate of Honour and Maharshi Badrayan Vyas Samman Awards</b> at New Delhi.	
18.	<b>Team India captain Virat Kohli</b> named as the <b>Wisden Almanack's 'Leading Cricketer of the Year'</b> for the third straight time.	
19.	<b>Team India opener Smriti Mandhana</b> named as the <b>Wisden Almanack's 'Leading Women's Cricketer of the Year'</b> .	
20.	The <b>National Mission for Clean Ganga (NMCG)</b> was awarded the distinction of " <b>Public Water Agency of the</b>	

	<b>Year” by Global Water Intelligence at the Global Water Summit in London.</b>	
21.	<b>PM Modi</b> was decorated with <b>Order of St Andrew the Apostle</b> – the highest state decoration of Russia, for exceptional services in promoting special and privileged strategic partnership between the two countries. This is the <b>seventh international award</b> that PM Modi honoured with.	
22.	Dr. <b>A K Singh</b> , director at Life Sciences, <b>DRDO</b> honoured with <b>Lifetime Achievement Award 2019</b>	
23.	The <b>Intellectual Property Rights Cell (IPR Cell)</b> of <b>Kerala Agricultural University (KAU)</b> selected for the <b>National Intellectual Property Award 2019.</b>	
24.	<b>Benny Antony</b> honoured with the <b>National Intellectual Property Award, 2019</b> in the category of Top Individual for Patents and Commercialization.	
25.	Prime Minister <b>Narendra Modi</b> conferred the <b>Shanti Swarup Bhatnagar Prizes for Science and Technology</b> for the years 2016, 2017 and 2018 in <b>New Delhi</b> . There were 34 prize winners.	
26.	<b>Indore</b> has bagged the <b>cleanest city award for the third straight year</b> under Swachh Survekshan, 2019.	
27.	<b>Rajasthan government’s Medical &amp; Health Department</b> or its award this year in recognition of its achievements in the field of tobacco control <b>by WHO.</b>	
28.	<b>Maldives</b> will confer ‘ <b>Nishan Izzuddin</b> ’ award on Prime Minister <b>Narendra Modi</b> . It is the highest award to honour foreign nationals. In the United States.	
29.	<b>Google’s India-born CEO Sundar Pichai</b> and <b>Nasdaq president Adena Friedman</b> have been chosen for the prestigious <b>Global Leadership Awards 2019</b> by business advocacy group <b>USIBC</b> in recognition of the two companies’ contribution as the leading technology-driven platforms.	
30.	Jawaharlal Nehru University will confer the distinguished alumni award to Union Ministers <b>Nirmala Sitharaman</b> and <b>Subrahmanyam Jaishankar</b> .	
<b>Film/Music Awards</b>		
31.	<b>Veteran star Meryl Streep</b> honoured <b>Tribute Actor</b> award at the <b>2019 in 44th Toronto International Film Festival.</b>	
32.	<b>Filmmaker Zoya Akhtar’s</b> directorial ‘ <b>Gully Boy</b> ’ has won the Network for the Promotion of Asian Cinema ( <b>NETPAC</b> ) Award.	
33.	<b>Director Kaushik Ganguly’s</b> Bengali film ‘ <b>Nagarkirtan</b> ’, has won 4 awards in <b>SAARC film festival</b> . The movie was honoured with ‘ <b>Best Feature Film</b> ’, ‘ <b>Best Director</b> ’, ‘ <b>Best Actor</b> ’ and ‘ <b>Best Original Score</b> ’ awards. <b>SAARC film festival.</b>	
34.	<b>Vocalist S. Sowmya</b> has been chosen for the <b>Sangita Kalanidhi award of the Music Academy.</b>	
35.	Rapper <b>Drake</b> set a record with the most wins ever, taking home <b>12</b> honours at the <b>Billboard Music Awards.</b>	
36.	<b>Oscar-winning actress Anne Hathaway</b>	<b>Star on the Hollywood Walk Of Fame in Los Angeles, US.</b>
37.	<b>Indian filmmaker, Achyutanand Dwivedi’s</b> film, “ <b>Seed Mother</b> ”, won the third prize in the international section of <b>Nespresso Talents 2019</b> in Cannes. This year’s theme was ‘ <b>We Are What We Eat</b> ’,	
38.	<b>Comedian-actor Kapil Sharma</b> acknowledged as the <b>most viewed stand-up comedian in India and abroad by the World Book of Records London.</b>	
39.	<b>Kerala Minister of Tourism</b> presented the inaugural <b>Nishagandhi Sangeetha Puraskaram</b> to	<b>Musicians Parassala B. Ponnammal and T V. Gopalakrishnan.</b>
40.	The prestigious <b>Master Deenanath Mangeshkar Award 2019</b> was awarded to National Award-winning filmmaker <b>Madhur Bhandarkar</b> , popular scriptwriter <b>Salim Khan</b> and dancing diva <b>Helen.</b>	
41.	<b>President Ram Nath Kovind</b> presented the <b>Sangeet Natak Akademi Awards</b> for the year <b>2017 to 42</b> noted artists in five categories.	
42.	<b>Malayalam Actor Sheela J.C.</b> has won the <b>J.C. Daniel Award, the highest honour in Malayalam cinema.</b>	
<b>Other Awards Conferred</b>		
43.	<b>Padma Awardee Sudarsan Pattnaik</b> has won the <b>People’s Choice Award</b> at a prestigious sand sculpting festival in the U.S.	
44.	<b>Vidisha Baliyan</b> from <b>Uttar Pradesh’s Muzaffarnagar city</b> , was crowned the <b>Miss Deaf World 2019</b> title.	
45.	<b>Eminent fashionista, social entrepreneur and philanthropist Priya Priyadarshini Jain</b> has been felicitated with the prestigious ‘ <b>Indian Woman of Influence</b> ’ award in <b>London, UK.</b>	
46.	<b>Northeast Frontier Railway</b> has won the ‘ <b>Best Innovation Award</b> ’ for unique strategy adopted to keep wild elephants away from train tracks. The cash prize awarded of <b>Rs 3 lakh</b> . The NEFR, in a bid to tackle the problem, came up with ‘ <b>Plan Bee</b> ’ in <b>2017.</b>	
47.	<b>The “Find the Incredible You”</b> campaign of the <b>Tourism Ministry</b> , has won the <b>Pacific Asia Travel Association (PATA) Gold Award, 2019.</b>	
48.	<b>American tennis player John Isner</b> wins <b>Hall of Fame Tennis Championships</b> title.	
49.	<b>Suman Rao</b> from <b>Rajasthan</b> has won the <b>Femina Miss India World 2019</b> beauty pageant in <b>New Delhi</b> . <b>Shivani Jadhav</b> from <b>Chhattisgarh</b> clinched <b>Femina Miss Grand India 2019</b> title and <b>Shreya Shanker</b> from <b>Bihar</b> won <b>Miss India United Continents 2019</b> title during the grand finale of the beauty pageant.	

50.	IIT Kanpur honours India's chief national badminton coach <b>Pullela Gopichand</b> with honorary doctorate on the occasion of their 52 <sup>nd</sup> convocation.
51.	<b>India-born Priya Serrao</b> crowned <b>Miss Universe Australia 2019</b> .
52.	<b>Veyil Marangal (Trees Under the Sun)</b> have become the first Indian film to win ' <b>Outstanding Artistic Achievement'</b> award at the Shanghai International Film Festival.
53.	Six grassroots environmental activists received the prestigious <b>Goldman Environmental Prize</b> . Known as the Green Nobel Prize, the Goldman Prize honors environmental activists from each of the six continental regions: <b>Europe, Asia, North America, Central America and South America, Africa and islands and island nations</b> . The winners of the award are- <ol style="list-style-type: none"> <li>1. Alfred Brownell, Liberia</li> <li>2. Bayarjargal Agvaantseren, Mongolia</li> <li>3. Ana Colovic Lesoska, North Macedonia</li> <li>4. Jacqueline Evans, Cook Islands</li> <li>5. Alberto Curamil, Chile</li> <li>6. Linda Garcia, United States</li> </ol>
54.	<b>Police Officer Jitender Kumar</b> , an <b>Indian peacekeeper</b> is among the <b>119 military, police and civilian personnel</b> who was honoured with a prestigious UN medal 2019 for courage and sacrifice in the line of duty.
55.	<b>Bharti AXA Life Insurance</b> , a private life insurer conferred with the <b>FICCI Claims Excellence Award</b> .
56.	The <b>Gairdner Foundation</b> announced the 2019 Canada Gairdner Award laureates, recognizing Goa and Boston-based <b>Vikram Patel</b> , Ph.D., F. Med. Sci., for his research career raising the global profile of <b>mental health problems</b> .
57.	<b>Dr. Pawan Munjal</b> , Chairman, <b>Hero MotoCorp</b> , the world's largest manufacturer of motorcycles and scooters, was felicitated by the <b>Asian Tour</b> with a Special Achievement Award for his contributions to Asian Golf.
58.	<b>Tata Steel</b> named as the ' <b>Global Slag Company of the Year</b> ' at the 14th Global Slag Conference and Exhibition 2019.
59.	<b>Indonesian Eni Nuraeni</b> was named by <b>Asian Athletic Association (AAA)</b> as the best athletic coach in Asia for the short-haul run category in 2019. It was announced by Indonesian athletic sports association (PB PASI).
60.	India's education technology startup ' <b>Dost Education</b> ' won a <b>\$25,000</b> tech prize along with two other winners from Tanzania and Egypt.
61.	<b>Indian Oil Corporation (IOC)</b> has bagged the prestigious ' <b>AIMA Managing India Award 2019 for outstanding PSU of the year</b> .'
62.	<b>Telugu poet K Siva Reddy</b> selected for the prestigious <b>Saraswati Samman, 2018</b> for his collection of poetry titled <b>Pakkaki Ottigilite</b> .
63.	<b>Two schemes of the West Bengal government</b> for skill development- " <b>Utkarsh Bangla</b> " and distribution of bicycles to students " <b>Sabooj Sathi</b> " have won the prestigious World Summit on the Information Society (WSIS) awards of the United Nations.
64.	An image of a <b>little girl crying</b> , as she and her mother have been taken into custody by US border officials in Texas won the prestigious World Press Photo of the Year. Veteran Getty photographer <b>John Moore</b> took the picture in the Rio Grande Valley in June 2018.
65.	<b>Fincare Small Finance Bank</b> awarded the prestigious <b>Celent Model Bank 2019</b> Award in the category of Financial Inclusion, for ' <b>Redesigning Lending to Reach Small Businesses</b> '.
66.	A total of <b>150</b> Indian peacekeepers serving with the <b>UN Mission in South Sudan (UNMISS)</b> have received medals of honour for their dedicated service and sacrifice.
67.	Prominent scientist and businessman <b>Yusuf Hamied</b> is among a host of Indian-origin experts honoured in the 2019 list of new <b>fellows of the UK's Royal Society</b> .
68.	Indian-American scientist and social activist <b>Sree Sreenath</b> inducted into the prestigious <b>Cleveland International Hall of fame</b> for his contribution in applications in systems biology, global issues, and sustainable development.
69.	<b>Dawn</b> editor and Columnist <b>Cyril Almeida</b> from <b>Pakistan</b> has won the IPI's (International Press Institute) <b>World Press Freedom Hero award</b> in 2019. He won this award for his " <b>critical</b> " and " <b>tenacious coverage</b> " of the civil-military relations in Pakistan.
70.	Ex-South Africa all-rounder <b>Jacques Kallis</b> honoured with the Order of Ikhamanga in the <b>Silver Division</b> .
71.	<b>Arjuna awardee and star Indian golfer Gaganjeet Bhullar</b> won the <b>outstanding achievement as a player award</b> at the fourth edition of the annual <b>India Golf Industry Association (GIA) awards</b> at the Delhi Golf Club.
72.	<b>ASSOCHAM</b> has conferred ' <b>Non-Life Insurer of the Year Award 2019</b> ' to <b>Bharti AXA General Insurance</b> .
73.	<b>Satheesh Reddy</b> , the Secretary of India's Department of Defence R&D and Chairman of <b>DRDO</b> has been chosen by the <b>American Institute of Aeronautics and Astronautics (AIAA)</b> as the co-winner of the <b>2019 Missile Systems Award</b> .
74.	<b>Tata Steel</b> has received the award as one of the 2019 <b>World's Most Ethical Companies</b> given by <b>Ethisphere Institute, USA</b> .

75.	<b>Indian Bank</b> has been awarded the Best Bank Award by the Tamil Nadu government.
76.	<b>Two Nobel prizes in literature</b> will be awarded this year, to make up for the lack of one in 2018 while the scandal-plagued Swedish Academy attempted to get its house in order.
77.	Three pioneers in AI, University of Toronto faculty member and Google Brain researcher <b>Geoffrey Hinton</b> , Facebook chief AI scientist and NYU professor <b>Yann LeCun</b> , and Element AI founder and University of Montreal professor <b>Yoshua Bengio</b> has been honored with the Turing Award.
78.	The <b>2019 Templeton Prize</b>
79.	highest civilian award of Mexico for foreigners
80.	Indian engineer has <b>won the 2019 Commonwealth Secretary General's Innovation for Sustainable Development Award in the "People" category in London, UK.</b>
81.	<b>Nobel Prize-winning economist Amartya Sen</b> will be awarded the prestigious <b>Bodley Medal</b> , the highest honor granted by the <b>University of Oxford's world-famous Bodleian Libraries.</b>
82.	<b>ACKO General Insurance</b> a new-age digital insurance company was awarded the coveted <b>Golden Peacock Innovative Product Award - 2019</b>
83.	<b>Swiss-based NRI scientist Dr Rajendra Joshi</b> has been conferred with the <b>Pravasi Bhartiya Samman Award</b> by the <b>President of India Ram Nath Kovind.</b>
84.	Eminent Indian playwright <b>Mahesh Elkunchwar</b> has been chosen for this year's <b>META Lifetime Achievement Award.</b>
85.	<b>Twenty-nine journalists</b> from print and electronic media and a social activist felicitated with the Bharat Mata Shield at the <b>44th Matri Shree Media Award ceremony.</b>
86.	<b>Sports Journalists Federation of India 2019 Awards:</b> <ul style="list-style-type: none"> <li>➤ SJFI Medal (Highest Honour): <b>Prakash Padukone (Badminton).</b></li> <li>➤ Sportsperson of the Year Award: <b>Pankaj Advani (Billiards and Snooker) and Bajrang Punia (Wrestling).</b></li> <li>➤ Emerging Talent of the Year Award: <b>Saurabh Choudhary (Shooting).</b></li> <li>➤ Team of the Year Award: <b>Vidarbha Cricket Team.</b></li> </ul>
87.	<b>National Aluminium Company Limited</b> has been selected for President's award for utilisation of Corporate <b>Social Responsibility fund in social development.</b> <b>NALCO</b> started a scheme " <b>Aliali Jhia</b> " in 2015 to promote the education of Girls of BPL families. <b>NALCO is an Odisha based Navaratna Company.</b>
88.	<b>The US-India Strategic Partnership Forum</b> has announced that Mastercard CEO and President <b>Ajay Banga</b> and <b>Wipro Chairman Azim Premji</b> will receive the 2019 Global Excellence Awards. This is the Second Annual Leadership Summit of USISPF.
89.	<b>Automobile major Mahindra</b> won the <b>Gold Award in South Africa</b>

### SUMMITS | EVENTS | FESTIVALS Held (NATIONAL/INTERNATIONAL)

	Name of the Summit	Location/Held in
<b>SUMMITS HELD NATIONALLY</b>		
1.	<b>The 22nd National Conference on e-Governance will be held in</b>	<b>Shillong, Meghalaya.</b>
2.	<b>India's largest women startup summit in August 2019.</b>	<b>Kochin, Kerala</b>
3.	<b>The Ministry of Skill Development &amp; Entrepreneurship</b> organised the <b>36th meeting</b> of the Central Apprenticeship Council (CAC)	<b>New Delhi</b>
4.	<b>4th Director General level talks between Narcotics Control Bureau (India) and Central Committee for Drug Abuse Control (Myanmar)</b>	<b>New Delhi</b>
5.	<b>14th conference of the parties from September 02 to 13, 2019</b>	<b>Greater Noida, India</b>
6.	<b>21st Commonwealth Table Tennis Championship</b>	<b>Cuttac, Odisha</b>
7.	<b>2nd formal discussion on holy Gurdwara of Kartarpur Sahib between India and Pakistan</b>	<b>Wagah Border</b>
8.	<b>The 2nd India-Russia Strategic Economic Dialogue</b>	<b>New Delhi</b>
9.	The <b>Golden Jubilee Edition of International Film Festival of India</b> will be held from 20th Nov till 28th November 2019	<b>Panaji, Goa.</b>
10.	<b>The 8th meeting of India-Uzbekistan Joint Working Group on Counter-Terrorism</b>	<b>New Delhi</b>
11.	<b>First ever Himalayan states conclave</b>	<b>Uttarakhand</b>
12.	<b>10th Jagran Film Festival</b>	<b>New Delhi</b>
13.	<b>5th International Police Expo 2019</b>	<b>New Delhi</b>
14.	Host the <b>11th biennial edition of DefExpo</b> from February 5 to 8, 2020.	<b>Lucknow, UP</b>



15.	<b>32nd edition of the International Seed Testing Association congress (ISTA)</b>	Telangana
16.	<b>National Council of Educational Research and Training (NCERT)</b> organised 4th edition of <b>National Yoga Olympiad</b> of school children	New Delhi
17.	<b>Union Minister of Finance and Corporate Affairs</b> chaired the <b>20th Meeting of the Financial Stability and Development Council (FSDC)</b>	New Delhi
18.	<b>Indian Coast Guard (ICG)</b> co-hosts <b>12th Capacity Building workshop</b>	New Delhi
19.	<b>The second edition of World Food India</b> to be held in November 2019	New Delhi
20.	<b>The fifth meeting</b> of the Governing Council of <b>NITI Aayog</b>	New Delhi
21.	The <b>IBSA (India, Brazil &amp; South Africa)</b> Sherpas' Meeting	Kochin, Kerala
22.	The <b>15th Finance Commission</b> headed by <b>Chairman, N.K. Singh</b> held a <b>detailed meeting with the Governor and Deputy Governors of RBI</b>	Mumbai
23.	<b>Central Board of Indirect Taxes and Customs (CBIC)</b>	Kochi
24.	<b>The 5th international Dharma-Dhamma</b> conference was inaugurated by <b>Union Minister of State Kiren Rijiju.</b>	
25.	<b>Ministry of New &amp; Renewable Energy (MNRE)</b> held a ' <b>Chintan Baithak</b> ' chaired by <b>Secretary, MNRE, Anand Kumar.</b>	
26.	<b>A WTO Ministerial meeting of developing countries</b> is being hosted by <b>India</b>	New Delhi
27.	The <b>11th Joint Consular Committee Meeting between India and Iran</b>	New Delhi
28.	The third round of <b>Foreign Office Consultations between India and Botswana</b>	New Delhi
29.	<b>17th Investiture Ceremony of Border Security Force, BSF in New Delhi.</b>	
30.	The International Centre for Automotive Technology (ICAT) NuGen Mobility Summit will be held	Manesar, NCR
31.	The Resilient Cities Asia-Pacific (RCAP) 2019 Congress	New Delhi
32.	<b>International Digital Health Symposium</b> and an exhibition on <b>Digital Health</b> in New Delhi.	
33.	<b>NITI Aayog</b> has organized a day-long <b>FinTech Conclave</b>	New Delhi
34.	<b>Ministry of Commerce &amp; Industry</b> will be organizing the <b>14th CII-EXIM Bank Conclave on India-Africa Project Partnerships in New Delhi</b>	
35.	<b>The 4th IoT India Congress</b> , an event will be held in Bengaluru	
36.	Regional conference on ' <b>Deendayal Disabled Rehabilitation Scheme (DDRS)</b> ' was organised in <b>Kolkata, West Bengal.</b>	
37.	<b>Heeralal Samariya</b> , Secretary, Ministry of Labour and Employment inaugurated the Conference on the <b>VISION ZERO</b> held in Mumbai.	
38.	<b>World Corporate Social Responsibility Congress (World CSR Congress 2019 in Mumbai.</b>	
39.	'4th Global Digital Health Partnership Summit'	New Delhi
40.	The 4th India-ASEAN Expo and Summit held in <b>New Delhi.</b>	
41.	Conference on " <b>The Future of Indian Banking</b> " with the Foundation for Economic Growth and Welfare (EGROW Foundation) in <b>New Delhi.</b>	
42.	The 16th edition of <b>BioAsia 2019</b> Asia's largest biotechnology and life-sciences forum was conducted in <b>Hyderabad, Telangana.</b>	
43.	<b>Network-18 Rising India Summit</b>	New Delhi
44.	<b>Early Ed Asia 2019</b>	Jaipur, Rajasthan
45.	The Ministry of Civil Aviation, in association with Airports Authority of India, AAICLAS and Confederation of Indian Industry, is organizing the <b>Aviation Conclave 2019</b> with an overarching theme of "Flying for All" in <b>New Delhi</b>	
46.	<b>4th Agri Leadership Summit 2019</b>	Sonapat, Haryana
47.	<b>5th India-Bangladesh Joint Consultative Committee Meeting</b> held in <b>New Delhi</b>	
48.	<b>40th International Annual Desert Festival</b>	Jaisalme, Rajasthan
49.	The First Annual Conference of Media Units working under I&B Ministry in <b>New Delhi</b>	
50.	<b>World Sustainable Development Summit (WSDS) 2019</b>	New Delhi
51.	<b>1st LAWASIA Human Rights Conference</b> in <b>New Delhi</b>	
52.	India and the United States held <b>India-U.S. Commercial Dialogue and India-U.S. CEO Forum</b>	New Delhi
53.	<b>CREDAI YouthCon -19 summit</b> in <b>New Delhi</b>	
54.	<b>5th International Dam Safety Conference 2019</b> held in <b>Bhubaneswar, Odisha</b>	
55.	<b>Asia LPG summit</b> in <b>New Delhi</b>	
56.	The 13th International Oil and Gas Conference – <b>PETROTECH – 2019</b> in Greater Noida, UP	
57.	The 13th Conference of Parties (COP) of the Convention on the conservation of migratory species of wild animals in <b>Gandhinagar, Gujarat.</b>	
58.	<b>2nd ASEAN-India Youth Summit</b> in Guwahati.	

59.	<b>The Health Minister Dr. Harsh Vardhan</b> , chaired a high-level meeting to review the status of the Revised National Tuberculosis Control Program (RNTCP) in <b>New Delhi</b> .	
60.	Haryana CM has invited Nepal to be the partner country for this year's ' <b>Gita Jayanti Mahotsav 2019</b> '	Kuruksheetra, Haryana

**SUMMITS HELD INTERNATIONALLY**

61.	<b>PM of Nepal inaugurated India-Nepal Logistics Summit between India and Nepal in Kathmandu. The theme of the summit was "Transforming Logistics Landscape".</b>	
62.	<b>The first Global Conference for Media Freedom</b> co-hosted by the UK and Canada in <b>London</b> .	
63.	<b>The Non Aligned movement ministerial meeting</b> was held in <b>Caracas, Venezuela</b> .	
64.	<b>13th meeting of the India-UK Joint Economic and Trade Committee (JETCO) in London, UK.</b>	
65.	<b>43rd session of the World Heritage Committee of UNESCO</b> was held in <b>Baku, Republic of Azerbaijan</b> .	
66.	<b>G-20 summit in Osaka, Japan. The theme of the summit is "Human centred future society".</b>	
67.	<b>G20 Ministerial Meeting</b> on Energy Transitions and Global Environment for Sustainable Growth in <b>Karuizawa, Japan</b> .	
68.	The <b>16th Ministerial Meeting of Asia Cooperation Dialogue (ACD)</b> was held in <b>Doha, Qatar</b> . The theme of the meeting was " <i>Partners in Progress</i> ".	
69.	<b>United Nations General Assembly (UNGA)</b> to hold its 5-day long <b>2020 high-level conference early June in Portugal's Lisbon</b> .	
70.	The <b>G7's (Group of Seven) Environment Ministers</b>	<b>Metz, France</b>
71.	Foreign ministers' meet of the <b>Shanghai Cooperation Organization (SCO)</b> in <b>Bishkek, Kyrgyz Republic</b> .	
72.	<b>Turkmenistan-Afghanistan-Pakistan-India (TAPI) gas pipeline meeting</b> held in <b>Ashgabat, Turkmenistan</b> .	
73.	17th MENA World Economic Forum	<b>Jordan</b>
74.	World's foremost Artificial Intelligence (AI) Summit	<b>Dubai, UAE</b>
75.	<b>The second edition of Belt and Road Forum (BRF)</b> was held in <b>Beijing, China</b> .	
76.	G20 summit in November 2020	<b>Saudi Arabia</b>
77.	<b>Abu Dhabi</b> hosted the 46th session of the Council of Foreign Ministers of the <b>Organisation of Islamic Co-operation (OIC)</b> .	
78.	5th Asia Pacific Broadcasting Union (ABU) Media Summit	<b>Kathmandu, Nepal</b>
79.	The first <b>BRICS (Brazil, Russia, India, China, and South Africa) Sherpa meeting</b> in <b>Curitiba, Brazil</b>	
80.	The second joint secretary level meeting to review the India-Nepal Trade Treaty	<b>Pokhara, Nepal</b> .
81.	The '2nd Global Disability Summit'	<b>Buenos Aires, Argentina</b> .
82.	The 14th summit of the Organisation of Islamic Cooperation (OIC)	<b>Mecca, Saudi Arabia</b>
83.	<b>Indonesia</b> has hosted the first ever <b>High-Level Dialogue on Indo-Pacific Cooperation (HLD-IPC)</b> in its capital city <b>Jakarta</b> .	
84.	India invited to deliver an address at the <b>Organisation of Islamic Cooperation (OIC)</b> in <b>Abu Dhabi</b> . This is the first time that a leader of the non-Muslim country has been invited to the OIC conference.	
85.	India has received an invitation from France to attend the outreach Session at the <b>G-7 Summit</b> to be held in France in August 2019.	
86.	G20 Ministerial meeting on Trade and Digital Economy in <b>Tsukuba city in Japan</b> .	

**COMMITTEES IN NEWS**

	<b>Purpose for which Committee is formed</b>	<b>Headed by</b>
1.	<b>Panel on Economic Capital Framework (ECF)</b> , formed by RBI has finalised its report on surplus RBI reserves.	<b>Bimal Jalan</b>
2.	<b>The Supreme Court of India has constituted a high powered committee to urgently frame and implement an emergency response plan for the protection of two Indian birds- Great Indian Bustard and the Lesser Florican.</b>	<b>The 3 member panel constitutes Dr Deepak Apte, Dr Asad R Rahmani and Dr Dhananjai Mohan.</b>
3.	<b>"Inter-Ministerial Committee"</b> on legality of cryptocurrencies and blockchain	Chairmanship of Economic Affairs Secretary <b>Subhash Chandra Garg</b>
4.	To review margins on derivatives. The panel will submit its recommendations to the <b>Secondary Market Advisory Committee</b> .	<b>NSE Clearing Ltd.</b>
5.	Beekeeping Development Committee	<b>Bibek Debroy</b>
6.	Committee give recommendations for MSME sector	<b>U.K. Sinha</b>
7.	<b>RBI's to review the regulatory and supervisory framework for core investment companies (CIC).</b>	<b>Tapan Ray</b>

8.	National Clean Air Programme (NCAP), which aims to reduce particulate matter (PM) pollution by 20%-30% in at least 102 cities by 2024.	Secretary, Union Environment Ministry.
9.	Unlawful Activities (Prevention) Tribunal to adjudicate whether or not there is sufficient cause for declaring the Liberation Tigers of Tamil Eelam (LTTE)	Justice Sangita Dhingra Sehgal.
10.	To adjudicate if there exists sufficient cause to ban the Jamaat-e-Islami Jammu and Kashmir (JeI) and the Jammu and Kashmir Liberation Front-Yasin Malik (JKLF-Y) faction.	Justice Chander Shekhar
11.	Central Works Public Department (CPWD) has constituted an expert committee to formulate a design policy for building construction and infrastructure development.	M K Sharma
12.	IRDAI has set up committee to review the regulatory framework on microinsurance & recommend measures to increase the demand for such products.	IRDAI Executive Director Suresh Mathur
13.	The Ram Janmabhoomi-Babri Masjid land dispute case to arrive at a "permanent solution" to the politically and religiously sensitive issue.	The five-judge constitution bench headed by CJI Ranjan Gogoi
14.	The Delhi government's Dialogue and Development Commission (DDC), has set up a 17-member high-level committee	DDC vice-chairperson Jasmine Shah.
15.	National Mission on Transformative Mobility and Battery Storage	Amitabh Kant
16.	To strengthen digital payments as well as to boost financial inclusion through Financial Technology.	Nandan Nilekani
17.	Determining the Methodology for Fixation of the National Minimum Wage"	Anoop Satpathy
18.	On the recommendation of Cabinet Secretary PK Sinha, the government constituted a committee under the Central Electricity Authority (CEA) to explore prepaid payments by state electricity distribution companies to power plants.	PK Sinha
19.	CBDT formed a 4-member committee to look into the matter of taxation related pain points and submit its final report and recommendations by mid-March.	Sanjeev Sharma
20.	National Educational Policy (NEP)	Dr. Kasturirangan
21.	To review the ATM interchange fee structure with a "view to increase the ATM deployment in the unbanked areas"	V G Kannan
22.	The Government has reconstituted eight Cabinet Committees. These are Appointments Committee, Committees on Accommodation, Economic Affairs, Parliamentary Affairs, Political Affairs, Security, Investment and Growth and Cabinet Committee on Employment and Skill Development.	-----
23.	Chief Ministers for transforming Indian agriculture and raising farmers' income.	MH CM Devendra Fadnavis

### NATIONAL CURRENT AFFAIRS

- **Atal Innovation Mission (AIM)**, is an initiative of NITI Aayog is all set to launch a new program for community innovation in New Delhi.
- The Government of India begins the **7th Economic Census from Tripura**.
- **Dr Harsh Vardhan celebrates the 110th Annual Day of National Centre for Disease Control (NCDC)** in New Delhi.
- **Indian Railways 'Northeast Frontier Railway zone'** has started a unique initiative to earmark a special portion of the **SLR coach with pink colour** to specially help the women passengers with better safety and security.
- **The government has set a target for the installation of Rooftop Solar projects of 40,000 MegaWatt by 2022 in the country.**
- **A new India-UK bilateral pilot scheme, the UKEIRI Mobility Programme:** Study in India was launched by Universities UK International (UUKi) and British Council India.
- **Government of India will provide 10,000 scholarships** for heirs of the liberation war fighters of Bangladesh called '**Muktijodhas**' over the next five years under the Nutan India-Bangladesh Maitree Muktijodha Sontan Scholarship **Scheme**.
- **Raksha Mantri** inaugurated the **1 kilometre long Ujh bridge** in Kathua district and 617.40 Metre long Basantarbridge in **Samba district of J&K**.
- **Culture Minister** has inaugurated the architectural illumination of the **historic Safdarjung Tomb** in New Delhi.
- **The Cabinet Committee on Economic Affairs** gave the approval to the **2,880 megawatts Dibang hydropower project in Arunachal Pradesh**, approving a **Rs 1,600 crore pre-investment and clearance expenditure for the Rs 28,080.35 crore strategic project.**

- **Union Minister of Human Resource Development** released UGC Guide to **Student Induction Programme “Deeksharambh”** in New Delhi.
- **The Lok Sabha has passed the Finance Bill, 2019** that will give effect to the proposals of the Central Government for the year 2019-20.
- **The Union Cabinet has approved National Medical Commission Bill, 2019.** The bill provides for setting up of a National Medical Commission in place of Medical Council of India and repeal the **Indian Medical Council Act 1956.**
- **Ministry of Health and Family Welfare will launch a Jan Jagrukta Abhiyaan** in Delhi to accelerate measures for prevention and control of Vector Borne Diseases like Malaria, Dengue and Chikungunya.
- **The Rajya Sabha passed the Central Universities (Amendment) Bill, 2019.** The Bill aims the establishment of a Central University and **Tribal University in Andhra Pradesh.**
- **Union Health Minister released National Digital Health Blueprint,** bringing in the National Digital Health Eco-system that can ensure the availability of healthcare services on a wider scale.
- **Union Environment Ministry** has selected **12 beaches in India to vie for a ‘Blue Flag’** certification, an international recognition conferred on beaches that meet certain criteria of cleanliness and environmental propriety.
- **The Supreme Court of India** has directed the **Meghalaya government to deposit the Rs 100 crore fine.** The fine was imposed by the NGT for failing to curb illegal coal mining with the Central Pollution Control Board.
- **United Arab Emirates Foreign Minister Sheikh Abdullah bin Zayed Al Nahyan** arrived in India. He hold talks with his Indian **counterpart S Jaishankar** to boost cooperation in key sectors such as trade and energy.
- **The Prime Minister unveiled the statue of former Prime Minister Sh. Lal Bahadur Shastri** at the Lal Bahadur Shastri International Airport in **Varanasi.** It is built by Northern Coalfields, a subsidiary of **Coal India.**
- **RPF launched “Operation Thirst”** to crack down selling of **unauthorised Packaged Drinking Water in the railway premises.** During the operation, 1371 persons were arrested for selling of packaged drinking water of unauthorised brands.
- **The Institute of Company Secretaries of India** has rolled out an initiative a **Unique Document Identification Number** to pursue heightened sense of self-governance and strengthen the practising side of company secretaries.
- **India handed over 250 pre-fabricated houses to Myanmar in Maung Daw** for use of displaced returnees from Bangladesh. The Indian government had taken up the project under its Rakhine State Development Programme for **\$ 25M for a period of five years.**
- **The Minister of State for Tribal Affairs** launched the following campaigns for the Tribes of India in New Delhi:
  - **‘Go Tribal Campaign’** of Tribes India launched to promote the use of tribal handicrafts, handicrafts and natural products.
  - **‘Tribes India’** launched globally through Amazon Global Selling to step up Exports of Tribal Products.
- **Union Jal Shakti Minister** has launched a water conservation campaign **‘Jal Shakti Abhiyan’**, with an emphasis on 1592 stressed blocks in 256 districts. The campaign will run through citizen participation during the monsoon **1st July-15th September.** An additional phase II will run from **1st October-30th November** for states receiving the northeast retreating monsoons.
- **Lord Jagannath Rath Yatra** begins in **Puri, Odisha**
- According to the GoI, the Indian Railways has set a target to install **CCTV cameras in more than 7,000 coaches** of mainline passenger trains by **March 2021.**
- **The Cabinet Committee on Economic Affairs has approved the increase in the Minimum Support Prices** for all Kharif crops for 2019-20 Season. MSP of the following crops has been increased by:
  - **Paddy: 65 rupees per quintal**
  - **Jowar: 120 rupees per quintal**
  - **Ragi: 253 rupees per quintal**
  - **Tur: 125 rupees per quintal**
  - **Moong: 75 rupees per quintal**
  - **Urad Pulses: 100 rupees per quintal**
  - **Soyabean: 311 rupees per quintal**
  - **Sunflower: 262 rupees per quintal**
  - **Sesamum: 236 rupees per quintal**
- **Unique Identification Authority of India** has opened its **first ‘Aadhaar Seva Kendra’ in Delhi and Vijayawada.**
- **Army Chief General Bipin Rawat** has released a Kargil Tribute Song to honour, salute and pay homage to the Kargil martyrs and war veterans. The song has been composed by eminent Hindi lyricist Sammer Anjaan and sung by Shatadru Kabir. **The song was released as part of the celebration of the 20th anniversary of Kargil Vijay Diwas to be celebrated on 26th of July.**
- **Samagra Shiksha, an Integrated Scheme for School Education** has been launched by **Department of School Education and Literacy, Ministry of Human Resource Development.**
- Recently released Food and Nutrition Security Report stated that **31.4% of Indian children** will be stunted by **2022.** Which means one in every three Indian children under five years will be stunted by **2022.**
- **Union Minister of Social Justice & Empowerment flagged off “17th Run Against Drug Abuse”** on the occasion of “International Day against Drug Abuse and Illicit Trafficking” in **New Delhi.** **‘Listen First’** was chosen as the theme to increase the support for prevention of drug use.
- **The Rahimatpur police station in Satara district in Maharashtra** has emerged as the State topper in a survey based on the **‘SMART’** policing concept.
- **Prime Minister Narendra Modi** and Japanese **PM Shinzo Abe** meets in Osaka, Japan. This is the first

meeting between the two leaders since the start of Japan's Reiwa era.

- The **Department of Higher Education of HRD Ministry** has finalized and released a five year vision plan named **Education Quality Upgradation and Inclusion Programme**.

The Expert Groups have set the following **goals for higher education sector**:

- Double the **Gross Enrolment Ratio (GER)** in higher education and resolve the geographically and socially skewed access to higher education institutions in India.
- Upgrade the quality of education to global standards.
- Position at least **50 Indian institutions among the top 1000 global universities**.
- Introduce governance reforms in higher education for well-administered campuses.
- Accreditation of all institutions as an assurance of quality.
- Promote Research & Innovation ecosystems for positioning India in the Top-3 countries in the world in matters of knowledge creation.
- Double the employability of the students passing out of higher education.
- Harness education technology for expanding the reach and improving pedagogy.
- Promote India as a global study destination.
- Achieve a quantum increase in investment in higher education.

- The **Deputy Prime Minister of Russia Yury Trutnev** addressed a gathering of businesspersons and industrialist in **Mumbai** and invited Indian Investments in the Russian Far East.

- The **Economic Advisory Council** to the Prime Minister releases a detailed note titled 'GDP estimation in India- **Perspectives and Facts**'.

- According to **Department for Promotion of Industry and Internal Trade**, Fund of Funds for Startups have provided financial support to **249 startups in last 3 years**.

- According to the **President of India**, construction or upgradation of about **35,000 kilometres of national highways is to be undertaken by 2022 under the 'Bharatmala Project'**.

- **India** has opened its first specialised hydrotherapy treatment for elephants **suffering** from arthritis, joint pain and foot ailments in **Mathura, Uttar Pradesh**.

- Union Civil Aviation Minister **Hardeep Singh Puri** inaugurated the Air Traffic Flow Management- Central Command Centre in **New Delhi**.

- **India** was re-elected as **Observer to the Arctic Council**, an intergovernmental forum. The decision was taken during the **11th Arctic Council ministerial meeting at Rovaniemi, Finland**.

- **India** is unanimously chosen as co-chair of the **Consultative Group (CG) of Global Facility for Disaster Reduction and Recovery (GFDRR)** for the fiscal year 2020. The decision was taken during the **CG**

**meeting of GFDRR held in Geneva, Switzerland**, on the margins of the 6th Session of the GPDRR 2019.

- As per **Election Commission of India**, the 2019 Lok Sabha elections witnessed a **voter turnout of 67.10% (interim)**, which is the **highest ever voter turnout in the history of general elections**.

- **India** elected to the Executive Board of the first **UN-Habitat Assembly**, announced by **Ministry of Housing and Urban Affairs**. India elected to the Executive Board of the **first UN-Habitat Assembly** at the Plenary Session of the Assembly being held in the HQ of UN-HABITAT **Nairobi, Kenya**.

- **Two women IAF officers** from Punjab were part of the country's first all-women crew to fly a medium-lift helicopter **Mi-17 V5**. **Flight Lieutenant Parul Bhardwaj (Captain)**, Flying Officer **Aman Nidhi (co-pilot)** and Flight Lieutenant **Hina Jaiswal (Flight Engineer)** flew the chopper, which took off from a forward air base in South Western air command.

- Leaders of **BIMSTEC** were invited for PM Modi's swearing-in ceremony held on **30th May 2019**.

- **Record 78 women candidates** elected to the Lok Sabha in the recently held general elections. According to the Election Commission, the number grown from the previous **62 women** who were elected to the **16th Lok Sabha in 2014**.

- Prime Minister Narendra Modi dedicated a new **National War Memorial**, situated in the India Gate complex in **New Delhi, to the nation**.

- **Former Union Home Minister Rajnath Singh** inaugurated a new park which houses the replicas of Seven Wonders of the World in New Delhi. The park, which is called the 'Waste to Wonder Park', was built by the **South Delhi Municipal Corporation (SDMC)**.

- Union Minister for Science & Technology, **Earth Sciences, Environment, Forest and Climate Change, Dr. Harsh Vardhan**, inaugurated the North Karnataka Agromet Forecasting and Research Centre (NKAFC), **India's first agromet forecast centre, at University of Agricultural Sciences (UAS) in Dharwad, Karnataka**.

- **Indian Government** has signed a deal with the US under **Fast Track Procurement (FTP)** to avail the Indian Army with 72,400 new '**Sig Sauer Assault Rifles**' which will overhaul the army's inventory of frontline rifles.

- The last session of **16th Lok Sabha** came to an end on **13th of February 2019**.

- PM Modi launched a **dedicated 24x7 Satellite channel, 'DD Arunprabha'** for Arunachal Pradesh during his visit to **Arunachal Pradesh, Assam, and Tripura**.

- PM Modi dedicated to the **nation the 1.33 million metric ton capacity Visakhapatnam Strategic Petroleum Reserve facility** at Guntur in Andhra Pradesh.

- **India and Bangladesh** signed an MOU for training 1800 Bangladesh Civil Servants at the National Centre for Good Governance (NCGG) an institute under the Department of Administrative Reforms and Public Grievances (DAR&PG), **Ministry of Personnel, Public**

**Grievances & Pensions, Govt. of India, over the next 6 years.**

- **India and Germany joined hands** for cooperation on Water and Waste Management.
- Former External Affairs Minister **Sushma Swaraj** and Road Transport and Highways Minister **Nitin Gadkari** flagged off Suraksha Yatra – a motor car rally from Rajghat in New Delhi to commemorate the **150th Birth Anniversary of Mahatma Gandhi**.
- **PM Modi inaugurated** various development projects, worth nearly **12,000 crore rupees, at Leh**. He laid the foundation stone for a **480 crore rupee Terminal Building at Leh Airport**. Mr Modi inaugurated the 9-megawatt Dah hydroelectric project. He also dedicated to the nation the 220 KiloVolt **Srinagar-Alusteng-Drass-Kargil-Leh transmission system** & also launched the University of Ladakh, the first-ever in the state's region.
- **DIPP has been renamed as the Department for Promotion of Industry and Internal Trade** with a mandate to deal with matters related to start-ups, facilitating ease of doing business among others.
- The first session of the **17th Lok Sabha was commenced from 17th June**. The session will continue till 26th of July.
- The **Indian Air Force (IAF)** has removed all the temporary restrictions on all air routes in the Indian air space.
- **25 year old Chandrani Murmu**, who has replaced **Dushyant Chautala**, was elected as **Biju Janata Dal (BJD)** candidate from the **Keonjhar seat, Odisha** has become the youngest Member of Parliament to the **17th Lok Sabha**.
- **In a bid to spur investment and create** new employment opportunities, Prime Minister Narendra Modi set up two Cabinet committees to deal with the two

crucial issues. Both the panels, respectively on Investment and Growth and on Employment and Skill Development, will be headed by the prime minister.

- **The Delhi Metro Rail Corporation (DMRC) has become** the first ever project in the country to receive power generated from a waste-to-energy plant. It has started receiving 2 MW power from a 12 MW capacity waste-to-energy plant set up in Ghazipur.
- **The Ministry Of Home Affairs (MHA)** has amended the Foreigners (Tribunals) Order, 1964, and has empowered district magistrates in all States and Union Territories to set up tribunals to decide whether a person staying illegally in India is a foreigner or not.
- **International Centre for Automotive Technology (ICAT) released India's first Type Approval Certificate (TAC) for Bharat Stage - VI (BS - VI) norms that are** the latest emission norms as notified by the Govt. for the two-wheeler segment. The certificate was released and handed over by Director ICAT, Dinesh Tyagi to top officials of the **OEM (Original Equipment Manufacturers)**.
- **NDMA is conducting a basic training programme** at the Deendayal Port Trust in **Kandla, Gujarat**, aimed at increasing the awareness and enhancing the preparedness of **Seaport Emergency Handlers (SEHs)** to respond to **CBRN (Chemical, Biological, Radiological and Nuclear)** threats which emanate at seaports due to arrival, storage and transportation of a large amount of chemical, petrochemical and other CBRN agents.
- **Japan has decided to invest an amount of 205.784 billion Yen**, equivalent to approximately **Rs.13,000 crore**, in several ongoing as well as new projects in different states of India's North- Eastern region.
- The Union Cabinet has cleared the **New Delhi International Arbitration Centre (NDIAC) Bill, 2019**.

**Current Affairs Related to States in India**

**NORTHERN STATES**

- **Jammu and Kashmir, District Administration Udhampur** has launched a helpline, "**Jeene Do**".
- The **Delhi government** has announced that the **Rajghat thermal power plant** will be officially shut and turned into a solar park. A 5,000 KW of solar power will be produced at the 45 acre plant site.
- **The Jammu and Kashmir government** approves **Aadhaar-linked payment mode** for pension disbursement. The aim is to distribute pension to the beneficiaries under various central and state sponsored schemes in order to ensure transparency and to **avoid delay**.
- **Govt. distributes free Doordarshan (DD) set-top boxes** to people living in border areas of Jammu and Kashmir. The event was organized by **Doordarshan Kashir**.
- The **Himachal Pradesh government** makes mandatory for trekkers to carry a **GPS device**.
- **Uttarakhand CM Trivendra Singh Rawat** has laid the foundation stone for the **Dehradun-Mussoorie**

**ropeway project at Rs 300-crore ropeway project** is expected to be completed in three years.

- **Punjab government approved a rural development scheme** worth Rs 384.40 crore to supplement the ongoing works to build village infrastructure and provide essential amenities. It is named as '**Smart Village Campaign**'.
- **Punjab CM Captain Amarinder Singh** announced a high-powered 5-member committee to prepare a comprehensive action plan to boost the dairy sector with the aim of supplementing the income of farmers in a result-oriented manner.
- **UP CM Yogi Adityanath** launched **Scheme for Adolescent girls (SAG)**. The scheme focuses on girls aged between **11 to 14 years** who have left studies and will take steps for proper nutrition and special care for them.
- **Union Minister of Textiles, Smriti Zubin Irani**, launched four projects in North East for the development of silk sector through video conference in

**New Delhi.** She inaugurated Muga silk seed production centre in Tura, Meghalaya, silk printing and processing unit in Agartala, Tripura, Eri spun silk mill in Sangaipat, Imphal and development of sericulture in Mamit, Mizoram.

- **PM Modi unveiled development projects worth Rs. 3350 crores for Varanasi, UP.** These projects pertain to various sectors of **Health, Sanitation, Smart City, Connectivity, Power, Housing and others.** He released commemorative postage stamp on completion of **100 Years of IIT BHU.**
- **The Legislative Assembly of Rajasthan** passed the **Rajasthan Panchayati Raj (Amendment) Bill, 2019** and the **Rajasthan Municipality (Amendment) Bill, 2019** to end the minimum education criterion for panchayat and civic polls candidates.
- **Union Minister for Food Processing Industries** laid the foundation stone of a **Mega Food Park at Chhata-Barsana road in Mathura, UP.**
- The **Jammu and Kashmir** issued a notification of creation of **Ladakh as 3rd Division in the state.**
- **Uttar Pradesh** has launched the IInd phase of **Communicable Disease Control and Dastak Abhiyan 2019.**

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**EASTERN STATES**

- **Odisha** launched the revamped website of **Odisha Tourism, odishatourism.gov.in.**
- **The rasagola, a popular dessert of Odisha,** has received the geographical indication tag from the Registrar of **Geographical Indication.**
- **Odisha** announced in the State Assembly that the Sachivalaya or **Secretariat building in Bhubaneswar** will now be called '**Lok Seva Bhavan**'.
- **Chief Minister of West Bengal Mamata Banerjee** and eminent persons of different fields, School students took part in a Padayatra in Kolkata to spread the message of water conservation.
- **Odisha government** has decided to give monthly allowance of **Rs 10,000** to Padma award winners of the state facing financial problems.
- **The West Bengal Government** has decided to construct **8 lakh 30 thousand houses under Bangla Abas Yojana** for the people belonging to **Economically Weaker Section.**

- **'Kandhamal Haldi',** a variety of turmeric indigenous to **southern Odisha,** has earned the Geographical indication (GI) tag from **Intellectual Property India,** an organization functioning under the auspices of the **Union ministry of commerce & industry.**
- **'KALIA Chhatra Bruti'** scholarship for the children of farmers benefited under the **KALIA scheme** was launched by **Odisha.**
- **Bihar has become the first state** to deploy **specialty-trained dogs** to check smuggling of liquor which continues to take place in spite of the total ban imposed in the state for the **last 3 years.**
- **WB Education Minister Partha Chatterjee** inaugurated a web portal, 'Banglar Shiksha', which is set to provide real-time data on state-run and aided schools. The portal, banglarshiksha.gov.in, will be up and running in two months' time.
- **Bihar CM, Nitish Kumar announced** a Universal Old Age Pension scheme, named **Mukhya Mantri Vriddha Pension Yojana (MMVPY),** irrespective for all caste, community, religion, except for those who are retired from government organizations. The scheme facilitates the amount of **Rs. 400 monthly pension** for all in the state above the age of **60 who** are not getting a pension from the government.
- **Bihar Governor Lalji Tandon** and Union Agriculture Minister jointly inaugurated the three-day **Krishi Kumbh** in Motihari.
- **The Union Road Transport Minister Nitin Gadkari** laid the foundation stone of three major highway projects with an investment worth **Rs 2,345 crores** in Angul and Dhenkanal districts of **Odisha.**
- The **Hong Kong government** has approved over **\$9 million** for relief and rehabilitation work in cyclone-hit **Odisha.**

**NORTH-EASTERN STATES**

- **Chief Minister of Arunachal Pradesh** launched the statewide tree plantation programme '**Clean-Green Arunachal Campaign 2019**' in Itanagar. Under this campaign **State Forest department had planted 1-lakh tree saplings in 24 hours.**
- **Assam Tourism Development Corporation** will spend **150 crore rupees** to develop the 316 locations under **Axom Darshan.**
- **Meghalaya** became the first state in India to ensure the **conservation of water** and have own water policy following a nod given by the State Cabinet.
- **Japan gifts Manipur a "Peace Museum"** which is built on the memories of one of the fiercest battles of the **Second World War.**
- **Assam government** will set up a Skill University at the cost of **850 crore rupees at Darrang district.**
- **The GoI** has sanctioned an additional amount of **Rs 358 crore** for the construction of new roads in rural areas of **Tripura.**
- **President Ram Nath Kovind** greeted the people of **Sikkim on their statehood day.** It was on **16th May**

- **1975 that Sikkim** officially merged with the Indian union and became the 22nd state of the country.
- **Meghalaya government** approved setting up of a commission to look into the problem faced by farmers. The proposal was made by the Agriculture Department to set up the Farmers' Commission in line with the resolution passed at the 'farmers' parliament'.
- **Rice Knowledge Bank-Assam**, is an agriculture web portal. It was launched under the World Bank funded project -**Agri-business and Rural Transformation (APART)**.
- Union Minister of State for Food Processing Industries has inaugurated **Tripura's first mega food park** named Sikaria Mega Food Park Pvt Ltd at **Village Tulakona in Agartala**.
- **Assam CM Sarbananda Sonowal** launched the Parents Responsibility and Norms for Accountability and Monitoring (PRANAM) Commission.
- **Meghalaya Cabinet** has decided to rename the Dikkibandi stadium in Tura town after former **Lok Sabha Speaker Purno A Sangma**.
- Assam government has waived admission fees for students taking admission up to Post Graduate level whose parental **income is less than 2 lakh rupees per year**.
- **Ministry of Home Affairs** has extended The **Armed Forces (Special Powers) Act (AFSPA)** for another six months in **Nagaland**.

#### WESTERN STATES

- **Gujarat ranks on top** in the installation of **rooftop solar projects** with an installed capacity of **261.97 megawatts**.
- **Chandrakant Kavlekar** to be the **new Deputy Chief Minister of Goa**. He will replace **Vijai Sardesai** as the deputy chief minister of Goa.
- **Maharashtra government** increased financial aid to families of jawans martyred in war or war-like situations or conflict related to national security **from Rs 25 lakh to Rs 1 crore**. Personnel wounded in conflict will get monetary compensation ranging **from Rs 20 lakh to Rs 60 lakh each**, depending on the severity of their injury.
- **Gujarat Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2019** passed by Gujarat Assembly which came into force from May 1, 2019. The Act allows the shops and other businesses in the state to operate **24x7**.
- **Goa** celebrates its **statehood day** on 30th May. It was on this day in **1987** Goa became the **25th state of the Indian Union**. It was a Union Territory along with Daman and Diu from **December 1961** onwards when Goa was liberated from the colonial rule.

#### CENTRAL STATES

- **Highlights of the state budget presented by Madhya Pradesh government:**
- Allocation of **Rs 8,000 crore** has been made to waive loans of 20 lakh farmers of the state.

- The grants for the Madhya Pradesh Waqf Board and the Haj committee have been hiked.
- A grant of **Rs 132 crore** has been proposed for the welfare of cows.
- **The Chhattisgarh police for the first time** inducted **women commandos in the District Reserve Guard (DRG)**, its frontline anti-Naxal force. Comprising 30 women led by **Deputy Superintendent of Police (DSP) Dineshwari Nand**, have received extensive training in jungle combat.
- **In MP**, ancient **tribal language Gondi** will be taught in **tribal districts**
- **The MP government** issued an ordinance increasing reservation quota for the **Other Backward Classes (OBC) to 27% from the current 14%**. The announcement was made by the state's **Law and Legal Affairs Minister PC Sharma**.
- **Madhya Pradesh Chief Minister Kamal Nath** launched the State Government's flagship scheme 'Mukhyamantri Yuva Swabhiman Yojana' that guarantees **100 days of employment every year** to urban youth from economically weaker sections. Under the scheme, **Rs 4,000 stipend per month during 100 days period**. (Only those youths, whose family's annual income is less than **Rs 2 lakh and who are in the age group of 21-30 years, are eligible for the scheme**).

#### SOUTHERN STATES

- **The annual Bonalu festival** kicked off at the **Jagadamba temple in historic Golconda Fort, Telangana**. Bonalu is celebrated every year in the state during the first month of the monsoon season. **Bonalu is the "state festival" of Telangana**.
- **Andhra Pradesh has become the first state** in the country to reserve jobs for locals. The Andhra Pradesh Assembly passed the **Andhra Pradesh Employment of Local Candidates in Industries/Factories Act, 2019**.
- **The number of districts in Tamil Nadu** will go up to **35 as the government announced its decision to carve out Tenkasi district from Tirunelveli district and Chengalpet district from Kancheepuram district will become the 34th and 35th districts of Tamil Nadu**.
- **Telangana Government** and the **World Economic Forum's Centre for the Fourth Industrial Revolution Network** announced that they are set to launch an innovative project to deliver emergency medical supplies such as **blood and vaccines via drones**.
- **Kerala** became the first state to tap into **masala bond market** by listing the **Kerala Infrastructure Investment Fund Board (KIIFB)'s masala bond** worth of **USD 312 million (Rs 2,150 crore)** in London Stock Exchange (**LSE**)'s International Securities Market (ISM).
- For the **second year** in succession, **Telangana** ranks number **1** in the **e-Learning training program** of the Department of Personnel and Training (**DoPT**), Government India.
- Union Railway Minister **Piyush Goyal** announced a new railway zone for **Andhra Pradesh**, that is the **Southern Coast Railway** and it will be headquartered



in Visakhapatnam. It will be the **18th zone** in the country.

- **Kerala become the first State** to set up a **Price Monitoring and Research Unit (PMRU)** to track violation of prices of essential drugs and medical devices under the **Drugs Price Control Order (DPCO)**.
- **Tamil Nadu became the first state** in the country to get a **second Coast Guard district** headquarters - Thoothukudi. The first district headquarters is Chennai.
- **Union Minister of Food Processing Industries** has commissioned **Godavari Mega Aqua Food Park** at

**Tundurru Village in Bhimavaram Mandal, West Godavari Distric, Andhra Pradesh.** It will be the first Mega Aqua Food Park operationalised exclusively for fish and marine products processing in the state of Andhra Pradesh.

- **The fifth Telangana State Formation Day on 02nd June 2019.**
- **Tamil yeoman (Cirrochroa thais) butterfly** has been declared the state **butterfly of Tamil Nadu.**

### International Current Affairs

- **The US Embassy in Nepal** organized a South Asia Air Quality Tech Camp in **Kathmandu**.
- **Pakistan** has opened a 1,000 year old Hindu temple in eastern city **Sialkot** for worship for the first time.
- **Pakistan** announced that it will send its **first astronaut** to space in **2022**.
- **Beijing-based startup "Interstellar Glory Space Technology"** also known as **iSpace** successfully launched the **china's first commercial rocket**.
- **Scientists in Bangladesh** have developed a method to convert Jute fibre into low cost bio-degradable cellulose sheets named "**Sonali**".
- **The U.S. Senate** confirmed former soldier **Mark Esper** as **Secretary of Defence**, filling America's longest-ever Pentagon leadership vacuum as Washington faces mounting tensions with Iran.
- **European Union** has fined US based **chipmaker Qualcomm \$271 million, accusing it of "predatory pricing"** to drive a competitor out of the market.
- **Palau**, an archipelago of over 500 islands in Oceania, became the 76th signatory country to join the International Solar Alliance.
- **China has gifted warship 'P625' to Sri Lanka.** As a new member of the Lankan Navy, the 'P625' frigate will be mainly used for offshore patrol, environment monitoring and anti-piracy combats.
- **Ursula von der Leyen** has been confirmed as the **European commission's first female President** and the **first German** in the job for more than 50 years.
- **Pakistan Punjab's chief minister** laid the foundation stone of **Baba Guru Nanak University at Nanakana Sahib**. The University was dedicated to Guru Nanak Dev at his birth place. This university would be spread over 10 acres.
- **Russia** launched a space telescope from the cosmodrome in **Baikonur, Kazakhstan**. It was a joint project with **Germany**.
- **The French government** marked the national day on **July 14th**. The day is also known as Bastille Day. This is the 230th anniversary of the storming of the Bastille prison which took place in Paris on **14 July 1789**.
- **Indian Haj mission in Saudi Arabia** adopts **Digital India, equality of women**. It aims to reach out to a large number of pilgrims as part of the **Government of India's initiative of Digital India**.

- **Kyriakos Mitsotakis** was sworn in as the **Prime Minister of Greece**.
- **Sri Lanka** has inaugurated first model village built with Indian assistance. **The village is a part of housing project meant for war affected people.**
- **Sharjah's first Golden Card visa** was issued to an Indian expat **businessman Lalu Samuel**.
- **Sri Lanka** has become **fifth country** in the World Health Organisation (**WHO**) Southeast Asia region to eliminate measles. The other countries in the region which have achieved this feat are **Bhutan, Maldives, DPR Korea and Timor-Leste**.
- **France** will impose **green tax** up to €18 on plane tickets from **2020**. The move aims to fund less-polluting transportation projects.
- **Russia** successfully **launched Soyuz-2.1a carrier rocket with a hydrometeorological satellite** and 32 small satellites.
- **Ukraine** has inaugurated the **world's largest movable metal dome** encasing the destroyed reactor at the infamous Chernobyl plant. It is a 108-meter high dome which weighs **36,000 tonnes**.
- **North Korea** has revised its constitution to make **Kim Jong Un** as official head of state, a promotion that could help normalise the isolated country's diplomatic relations with the rest of the world.
- **In the United States, Tropical Storm Barry** began hitting Louisiana. **President Donald Trump** has declared a state of emergency in Louisiana.
- **Mohamed Ould Ghazouani** won the presidential election of **Mauritania with 52% votes**. The election was the **first in Mauritania**, since independence from France in 1960.
- **Saudi Arabia** has become the **1st Arab country** to be granted full membership of the **Financial Action Task Force**. It becomes the **39th member of FATF** during the group's Annual General Meeting in Orlando, Florida.
- **The UAE has become the first country in the Gulf to launch 'goAML',** a new anti money laundering reporting platform developed by the **United Nations Office on Drugs and Crime to curb organised crimes**.
- **New Zealand** has officially banned single-use plastic shopping bags. **Under the new rules, thin plastic single-use shopping bags can no longer be supplied,** but reusable carriers are allowed.

- **The IMF has approved a USD 6 billion loan** over a period of 3 years for cash strapped **Pakistan**. The USD 6 billion financial aid includes an immediate disbursement of **USD 1 billion to help Pakistan address its balance of payment crisis**.
- **UNESCO's World Heritage Committee** has listed **Iraq's Babylon** as a World Heritage Site.
- **In Slovakia**, anti-corruption campaigner **Zuzana Caputova** was sworn in as country's **first female president**.
- **El Salvador**, **Nayib Bukele** has been sworn-in as the **nation's President**.
- **In Russia**, the **first tourist train** traveling through **Russia's Arctic** region and on to Norway set off from St.Petersburg station with 91 passengers aboard for the inaugural trial journey.
- **Canada PM Justin Trudeau** announced that single-use plastics will be banned in the country **from 2021**.
- **Akihito** became the **first Japanese Emperor** to step down from the throne in more than 200 years.
- In a huge diplomatic win for India, the **United Nations Security Council** designated **Pakistan-based Jaish-e-Mohammed chief Masood Azhar** as a **global terrorist** after China lifted its hold on a proposal to blacklist him under the Security Council's Sanctions Committee.
- The **UK parliament** became the **first national legislative body** in the world to declare a climate change **emergency**.
- **Russian President Vladimir Putin** signed into law a new measure that **aims to expand government control over the Internet**. It would enable the creation of a **national network**, able to operate separately from the rest of the world.
- The **Asian Development Bank (ADB)** launched a \$5 Billion Action Plan for **Healthy Oceans and Sustainable Blue Economies for the Asia and Pacific region** at the 52nd Annual Meeting of ADB's Board of Governors in **Fiji**.
- A **Japanese aerospace start-up Interstellar Technology Inc.** Successfully launched a **first privately developed** rocket '**Momo-3**' into space. The unmanned Momo-3 was launched from its test site in **Hokkaido** and reached about **110 kilometers** (68 miles) in altitude before falling into the Pacific Ocean after **10 minutes** of flight time.
- **India** will be attending the **Group of 7 industrialised nations** meet organised by **France** in **Biarritz** in August 2019 along with **Australia, Chile, and South Africa**.
- **Vice President of India Venkaiah Naidu** embarked on a **four-day official visit to Vietnam** to participate in **16th United Nations Day of Vesak**.
- The **US Air Force Research Laboratory** tested a laser system called **Self-Protect High Energy Laser Demonstrator (SHIELD)** at the US Army's White Sands Missile range in **New Mexico**.
- **Singapore's Parliament** passed a law to curb the spread of **fake news under which offenders may face up to 10-year jail or fines of up to S\$1 million** (over Rs5.12 crore).
- The Australian flight carrier, **Qantas** operated the world's **first zero-waste** commercial flight from Sydney to Adelaide which disposed of all waste through compost, reuse or recycle.
- **Ireland** declared a **climate emergency in their country**, to be the second country after **Britain to do so**.
- **Japan** started testing its **fastest-ever bullet train** capable of reaching **400 kilometers per hour (249 mph)** as it continues to develop the revolutionary mode of travel. The **ALFA-X** version of the **Shinkansen** train began three years' worth of test runs.
- The **UN imposed sanctions on terror group ISIS-Khorasan (ISIS-K)** for its links with Al-Qaeda and **involvement in several attacks in Afghanistan and Pakistan**.
- **Taiwan** approved a bill legalizing **same-sex marriage**, a landmark decision that makes the self-ruled island the **first place in Asia** to pass gay marriage legislation.
- The **Saudi Arabia** government approved for the first time a scheme that gives **permanent residency** to certain expatriates, allowing them to own real estate in the kingdom and reside with their families without a Saudi sponsor.
- The **World Bank and the Commonwealth Bank of Australia (CommBank)** have teamed up to enable recording of secondary market bond trading using blockchain tech.
- The **World Health Organization (WHO)** declared **Algeria and Argentina** as malaria-free, with no recorded cases of indigenous transmission of the disease since 2013 and 2010 respectively.
- **British Prime Minister Theresa May** announces resignation from her post. **She resigns on 7th June**.
- US President **Donald Trump** got the red carpet treatment at **Japan's Imperial Palace** where he made history, becoming the first world leader to meet with the new **emperor of Japan Naruhito**.
- **Cyril Ramaphosa**, the head of the **African National Congress**, was sworn in for a five-year term as **South Africa's president** after being elected unopposed by Parliament following the sixth general elections.
- **Austrian Parliament** removed **Chancellor Sebastian Kurz** from office as he lost the no confidence in a special Parliamentary session. His previous coalition ally, the **far-right Freedom Party (FPÖ)** and the **opposition Social Democrats (SPÖ)** backed the no-confidence motions.
- **Russia** launched a **nuclear-powered icebreaker**, in St Petersburg, is one of a trio that when completed the largest and **most powerful icebreakers in the world**.
- **Scott Morrison** sworn in as **Australia's Prime Minister** along with **Deputy Prime Minister Michael McCormack**.
- **James Marape**, a former finance minister and critic of a major global gas development deal elected

- by **parliament** as the prime minister of **Papua New Guinea**.
- **Muhammadu Buhari** sworn in for a second term as **Nigeria's president**.
- **US President Donald Trump** announced tariffs on all goods coming from **Mexico** in a bid to curb illegal immigration. From 10th June 2019, a **five percent tariff** would be imposed and slowly raised until the **Illegal Immigration problem is remedied**.
- Tesla has developed its '**largest power storage system in Asia**' at **Osaka train station in Japan** to reduce energy demand and provide emergency backup power to trains in Japan.
- Zoologists at Trinity College Dublin have discovered two **new bird species named as the Wakatobi white-eye and the Wangi-Wangi white-eye** in the Wakatobi Archipelago of Sulawesi, Indonesia.
- The **United Nations and the European Union (EU)** have signed a joint framework aimed at strengthening partnership in counter-terrorism efforts.
- US President **Donald Trump** stated that his administration is withdrawing the U.S. signature from the **U.N. Arms Trade Treaty**, in response to concerns from gun rights activists that it could impinge on Americans' right to bear arms.
- Anti-graft lawyer **Zuzana Caputova** won **Slovakia's** presidential election, making her the country's **first female** head of state.
- Japan has announced that the name of its new imperial era, set to begin on 1 May, will be '**Reiwa**', signifying order and harmony. The country's current era, Heisei, will end in April.
- India has signed an MoU with the **National Bank for Agriculture and Rural Development Consultancy Service (NABCONS)** for setting up the India-Africa Institute of Agriculture and Rural Development (IAIARD) in Malawi, a landlocked country in southeastern Africa.
- The joint military exercise between **Morocco and the US, "African Lion 2019,"** kicked off in southern Morocco. The exercise marks the participation of thousands of military officers.
- The **US designated Iran's Revolutionary Guard Corps (IRGC)** a foreign terrorist organisation. It is the **first time that the US has designated an entity of another government** as a terrorist organization, placing a group with vast economic resources that answer only to **Iran's supreme leader in the same category as al-Qaida and the Islamic State**.
- **Google parent Alphabet** has beaten Amazon to launch one of the **first commercial drone delivery businesses**. Alphabet made its first delivery in Canberra after getting approval from the country's civil aviation authority.
- London is the **first city in the world to implement a 24-hour**, seven day a week Ultra Low Emission Zone (ULEZ), inside which vehicles will have to meet tough emissions standards or face a charge.

- The UAE has announced that **India will be the Guest of Honour country at the Abu Dhabi International Book Fair, ADIBF 2019**, to be held at the end of April 2019.
- **Hong Kong's equity market has overtaken Japan** to be the **world's third largest in value**, behind only the U.S. and mainland China. Hong Kong's market cap was \$5.78 trillion, compared with \$5.76 trillion for Japan, **according to data compiled by Bloomberg** based on where primary securities are listed.
- The world's first armed amphibious drone boat named '**Marine Lizard**' and guided by China's BeiDou Navigation Satellite System, successfully tested by China. It possesses the capability of forming a combat triad with aerial drones and other drone ships.
- **Google** has opened its **first African artificial intelligence (AI) centre** in **Ghana's capital Accra**, one year after announcing the project.
- The **International Monetary Fund (IMF)** and the **World Bank** have together launched a private blockchain with a pseudo-token. The new token, called "**Learning Coin**" and only accessible within the IMF and World Bank, has a purpose to teach relevant individuals within the organizations about blockchain.
- The **Asian Tea Alliance (ATA)**, a union of five tea-growing and consuming countries, was launched in Guizhou, **China**.
- **Volodymyr Zelenskiy**, an actor and comedian has won a landslide victory in **Ukraine's** presidential election.
- The **London School of Economics and Political Science (LSE)** has announced the creation of the **Amartya Sen Chair** in Inequality Studies, named in honour of the India-born economist, philosopher, and Nobel laureate, who was Professor of Economics at LSE from 1971-82.
- Indonesia has released a special commemorative stamp on the theme of **Ramayana to mark the 70th anniversary of the establishment of its diplomatic ties with India**.
- Israeli PM **Benjamin Netanyahu** has announced that he would name a new community in the **Golan Heights** after US President **Donald Trump**, who officially recognised the disputed area as Israeli territory.
- **Russia** has successfully tested the world's **first floating nuclear power plant (NPP), Akademik Lomonosov**, a subsidiary of Rosatom nuclear corporation stated. Reactors of the floating atomic block were launched in November 2018.
- The **world's first-ever malaria vaccine** was launched in a pilot project in Africa's **Malawi**.
- **Kazakhstan has set up Coordinating Council for attracting foreign investments** including from India.
- **Iran and Pakistan** have agreed to set up a joint border "**reaction force**" to combat the attacks by militant groups on both sides their frontier.
- **Russia's Vladimir Putin and North Korea's Kim Jong Un** met face-to-face for the first time and vowed to seek

closer ties. The meeting was held at Russia's Pacific port city of Vladivostok.

- The United States has officially shuttered its consulate in **Jerusalem**, downgrading the status of its main diplomatic mission to the **Palestinians** by folding it into the U.S. Embassy to **Israel**.
- **Chinese Premier Li Keqiang** trade war with the **US** and continued economic slowdown. The world's second-largest economy has slashed its GDP target to **6.00 to 6.50 percent** this year.
- **Kylie Jenner aged 21** was named the **youngest self-made billionaire of all time** by **Forbes** magazine. Jenner after debuting her **Kylie Cosmetics** online in **2015 with \$29 lip kits** containing matching lipstick and lip liner.
- **The Venezuelan government** has announced to expel **German ambassador Daniel Kriener** from the country. President **Nicolas Maduro's** embattled government has declared the German ambassador persona non grata and ordered him to leave the country within 48 hours.
- **Malaysia** has become a member of the **International Criminal Court**. The ICC is the world's only permanent war crimes court and aims to prosecute the worst abuses when national courts are unable or unwilling. **Malaysia becomes the 124th member** of the court since its **establishment in 2002**.
- **India and Costa Rica** signed **two documents** during **Vice President Venkaiah Naidu's first visit to the Central American nation**. The documents were signed and exchanged following talks between Naidu and **Costa Rican President Carlos Alvarado Quesada**.
- **Mozambique, Zimbabwe and Malawi** have been **hit by a vicious cyclone 'IDAI' that has killed nearly 150 people**, left hundreds more missing and stranded tens of thousands who are cut off from roads and telephones in mainly poor, rural areas.
- **Kazakhstan** has renamed its capital **Astana to Nursultan** to honor outgoing leader **Nursultan Nazarbayev**. Mr. Nazarbayev, 78, served nearly 30 years as president of the nation.
- **New Zealand** has imposed an **immediate ban on assault weapons** following the **Christchurch massacre** that claimed the lives of 50 mosque-goers.
- **Oman** has signed an **agreement** with the **United States of America** that allow American ships and warplanes to take advantage of his ports and airports. The framework agreement is aimed at bolstering Omani-American military relations.
- **President Ram Nath Kovind** embarked on a **state visit to Croatia, Bolivia and Chile** to hold talks with the leaders of these countries and strengthen ties in trade, investment and renewable energy.
- **US President Donald Trump** has signed a **proclamation** recognising **Israel's sovereignty over the Golan Heights** and told the visiting **Israeli Prime Minister, Benjamin Netanyahu**, that Israel has an absolute right to self-defence.

- **Oslo**, the capital city of **Norway** will become the **world's first city** to install **wireless, induction-based charging stations** for its fleet of electric taxis with an aim to have a zero-emission cab system by the year **2023** according to a report by Reuters.
- The world's largest e-waste recycling plant has been opened in **Dubai Industrial Park, Dubai** by **'Enviroserve'** company with a total cost of **\$5 million**. It will recycle **Waste Electrical and Electronic Equipment (WEEE)**, **IT asset disposition (ITAD)**, **refrigerant gas** and specialized waste.
- The **UN Security Council** has unanimously passed the **first-ever resolution ordering members to enforce laws against terror financing**. UNSC resolution demands all states "ensure that their domestic laws and regulations establish serious criminal offenses" to collect funds or financial resources to terrorist groups or individual criminals.
- **India-ASEAN** trade and investment relations have been growing steadily, with **ASEAN** being the second largest trading partner of **India**, after **China**, with a total bilateral merchandise trade of **USD 81.33 billion**.
- A month-long **'Festival of India'** held in **Kathmandu, Nepal** to familiarise the new generation of the country about the similarities between the two countries.
- **Chinese news agency Xinhua** unveiled the world's first female AI news anchor **Xin Xiaomeng**. She has been developed in collaboration with **Sogou Inc**, a search engine company.
- **Sudanese President Omar al-Bashir** has declared a year-long state of emergency, dissolving his cabinet and local governments throughout the country.
- **Zimbabwe** started to trade its new currency, the **RTGS dollar**, two days after the central bank announced measures to try and resolve a chronic monetary crisis.
- **US President Donald Trump** signed **Space Policy Directive-4 (SPD-4)**, ordering the Pentagon to establish the **Space Force** as the 6th branch of the United States military, to go along with the **Army, Navy, Air Force, Marines, and Coast Guard**, in order to secure and extend American dominance of the space domain.
- **Thailand and the United States** hosted the annual **Cobra Gold** military exercise, the biggest activity of its type in the **Asia-Pacific** region with 29 nations taking part as participants or observers.
- **Muhammadu Buhari** was re-elected **Nigeria's President**, results showed, after a delayed poll that angered voters and led to claims of rigging and collusion.
- **Saudi Arabia** became the 73rd nation to sign the **International Solar Alliance**. ISA was unveiled by **PM Modi** and former French President **Francois Hollande** in 2015.
- **Iran's President Hassan Rouhani** unveiled the first Iranian made semi-heavy submarine named **'Fateh'** ('Conqueror' in Persian), capable of being fitted with missiles, as per the reporting on **Iran's state TV**.
- The country, formerly known as the **Republic of Macedonia** officially changed its name to the **Republic of**

North Macedonia, on paper ending a decades-long dispute that should pave the way for NATO membership.

- **Asian Development Bank (ADB)** raised 5.2204 **billion Philippine pesos (\$100 million)** from a new issue of local currency bonds in the international market. Currency-linked bonds are denominated in the local currency but settled in US dollars.
- Abu Dhabi decided to include Hindi as the third official language used in its courts, alongside Arabic and English, as part of a move designed to improve access to justice.

- US Commerce Secretary Wilbur Ross announced the names of the American private sector members of the US-India CEO Forum among who are MasterCard CEO Ajay Banga and Qualcomm CEO Steve Mollenkopf. The first meeting of the forum will be held in New Delhi.
- **Macedonia signed an accord to join NATO** to become the **30th member** of the US-led alliance.
- **The United Nations announced 2019** as the International Year of the Periodic Table of the Chemical Elements to highlight its first publication in 1869

### OBITUARIES (NATIONAL/INTERNATIONAL)

	Person Died	Profession/Famous In?
<b>Politician (National-International)</b>		
1.	Tunisia's President	Beji Caid Essebsi
2.	Vitthal Radadiya	Former Gujarat MP
3.	S. Jaipal Reddy	Former Union Minister and senior Congress
4.	Donkumar Roy	Meghalaya Assembly Speaker and former CM
5.	H.M. Ershad	Bangladesh's former military dictator
6.	Shiela Dixit	Three-time Delhi Chief Minister and senior Congress leader
7.	Ram Chandra Paswan	Lok Janshakti Party MP from Bihar's Samastipur
8.	Yukiya Amano	International Atomic Energy Agency (IAEA) Chief
9.	Li Peng	Former Chinese premier
10.	Mohamed Morsy	Former Egyptian President
11.	Rajnath Singh 'Surya'	BJP Rajya Sabha MP and senior journalist
12.	SK Shivakumar	Former Director of ISRO
13.	Lorraine Warren	paranormal investigator
14.	Dr Negasso Gidada	The former Ethiopian president
15.	Manohar Parrikar	Goa Chief Minister
16.	Alan Krueger	Former White House economist, Princeton University professor
17.	John Dingell	the longest-serving congressman in US history
18.	R V Janakiraman	Puducherry Chief Minister between 1996 and 2000
19.	Lennart Johansson	President of European soccer's governing body
<b>Singer/Musician (National-International)</b>		
20.	Joao Gilberto	Brazilian musician and songwriter
21.	Hiralal Yadav	Bhojpuri vocal artist
22.	Amar Paul	Eminent Bengali folk singer
23.	Vinjamuri Anasuya Devi	Kala Prapoorna awardee and folk artist
24.	Scott Walker	one of the most innovative and enduring songwriters
<b>Actor/Director/Producer (National-International)</b>		
25.	Rutger Hauer	Dutch film actor
26.	Babu Narayanan	Malayalam director
27.	Vijaya Nirmala	Veteran actor-filmmaker
28.	Master Hirannaiah	Kannada theatre personality, satirist and TV actor
29.	Peter Mayhew	Actor
30.	Rallapalli Venkata Narasimha Rao	Veteran Telugu actor
31.	Sammy Shore	an actor and stand-up comedian
32.	Vijaya Mulay	Renowned filmmaker, film historian, researcher and educationist
33.	Veeru Devgn	Bollywood's most famous stunt and action choreographer
34.	Carmine Caridi	actor
31.	J. Mahendran	Film Director
35.	Terry Rawlings	A British film and sound editor
36.	Mark Medoff	Actor
37.	John Singleton	Academy Award-nominated filmmaker
38.	Luke Perry	American actor
39.	Raj Kumar Barjatya	filmmaker

40.	<b>Bruno Ganz</b>	Swiss actor
41.	<b>Mahesh Anand</b>	Noted actor in Bollywood
42.	<b>Albert Finney</b>	Oscar-nominated British actor
43.	<b>Ramesh Bhatkar</b>	Veteran Marathi actor
44.	<b>Crazy Mohan</b>	Tamil writer, comedian and actor
45.	<b>Girish Karnad</b>	Noted actor, filmmaker and playwright
46.	<b>John Rebenack</b>	Musician
47.	<b>Dinyar Contractor</b>	comedian, film and theatre actor
<b>Author/Journalist/Activist/Painter (National-International)</b>		
48.	<b>Telugu story writer and the Sahitya Akademi award winner</b>	Abburi Chaya Devi
49.	<b>An Eminent Social Activist and secretary of the Gandhi Ashram Trust</b>	Jharna Dhara Chowdhury
50.	<b>Veteran freedom fighter from Goa and Padmashri winner</b>	Mohan Ranade
51.	<b>Maramraju Satyanarayana Rao</b>	Prominent writer and academician
52.	<b>Thoppil Mohamed Meeran</b>	Noted Tamil novelist and Sahitya Akademi awardee
53.	<b>I M Pei</b>	American architecture
54.	<b>S. Muthiah</b>	Chennai's famed chronicler, cartographer, and journalist
55.	<b>Zhores Alferov</b>	Russian physicist and Nobel Prize laureate
56.	<b>Andre Previn</b>	Legendary composer and pianist
57.	<b>Darryl D'Monte</b>	Senior journalist and environmental activist
58.	<b>Prafulla Rajguru</b>	Veteran journalist and academician
59.	<b>Namvar Singh</b>	Noted Hindi writer
60.	<b>Andrea Levy</b>	British author
61.	<b>Ruma Guha Thakurta</b>	Actor-singer
<b>Sportsmen/Sportswomen (National-International)</b>		
62.	<b>C.Kapur</b>	<b>Former Billiards and Snooker Federation of India secretary</b>
63.	<b>Soumendranath Kundu</b>	<b>Former Bengal and Railway leg-spinner</b>
64.	<b>AU Celestine</b>	Former India football <b>goalkeeper</b> from Tamil Nadu
65.	<b>Pernell whitaker</b>	Former olympic boxing gold <b>medallist and four weight World champion</b>
66.	<b>Peter McNamara</b>	<b>Australian tennis</b> champion
67.	<b>Former Bengal cricketer</b>	Shyam Sundar Mitra
68.	<b>Derek Sippy</b>	Former Indian Cue sports Player, Coach and administrator
69.	<b>champion Niki Lauda</b>	former Formula One driver and three-time world champion
70.	<b>Con de Lange</b>	Scotland all-rounder
71.	<b>Pungam Kannan</b>	Former India footballer
72.	<b>Gordon Banks</b>	famous goalkeeper
<b>Others (National-International)</b>		
73.	<b>Subir Vitalh Gokarn</b>	<b>Former RBI Deputy Governor and Noted economist</b>
74.	<b>Retired Lt Gen Joginder Singh Gharaya</b>	awarded the <b>Maha Vir Chakra in the 1971 Indo-Pak war</b> and Kirti Chakra in the 1947 Hyderabad operations
75.	<b>Fernando Corbato</b>	American computer scientist
76.	<b>Raja Dhale</b>	founders of the radical outfit Dalit Panther
77.	<b>Lee Iacocca</b>	Automobile industry legend from <b>USA</b>
78.	<b>Basant Kumar Birla</b>	<b>Birla Group</b> patriarch
79.	<b>Professional motorcycle racer</b>	<b>Carlin Dunne</b> and also known as " <b>The King of the Mountain</b> "
80.	<b>Prof. Kirpal Singh</b>	first chronicler of Partition
81.	<b>Prof N.R. Madhava Menon</b>	educationist, scholar, and the pioneering spirit
82.	<b>Baidyanath Mishra</b>	economist
83.	<b>YC Deveshwar</b>	The Padma Bhushan awardee and ITC's Non-Executive Chairman
84.	<b>Kartik Chandra Rath</b>	veteran dramatist
85.	<b>Sydney Brenner</b>	Biologist
86.	<b>Pradeep Choubey</b>	Poet

87.	Jerrie Cobb	America's first female astronaut candidate, pilot
88.	Rama Sengupta Paul	Veteran lady mountaineer
89.	Ashita	Celebrated Malayalam writer and poet
90.	Valery Bykovsky	Russian cosmonaut
91.	William E. Butterworth III	American military veteran and novelist
92.	Wallace Smith Broecker	Climate scientist
93.	Manfred Eigen	German scientist
94.	Hiten Bhaya	Former Planning Commission member and ex-director of IIMC

### LIST/INDEXES ANNOUNCED RECENTLY

- **Commerce and Industry Minister** will launch the **Global Innovation Index (GII) in New Delhi**. The launch of GI will reveal the innovation rankings of economies. **Theme for 2019: Evaluating the Medical Innovation Scenario of the Next Decade.**
- **A UN report stated, more than 821 million** people suffered from hunger worldwide last year. It is the third year in a row that the number has risen.
- **India lifted 271 million** people out of poverty between 2006 and 2016, recording the fastest reductions in the multidimensional poverty index values during the period.
- **Tata Steel Kalinganagar** has been included in **World Economic Forum's Global Lighthouse Network**. TSK in **Odisha's Jajpur district** is the first and the only Indian manufacturing plant to be included in the **WEF's Lighthouse Network**.
- According to **property consultant CBRE, New Delhi's Connaught Place (CP)** is the **9th most expensive office location** in the world. **Hong Kong's Central district** retained the **top spot** as the world's most expensive market for prime office rents. **Mumbai's Bandra Kurla Complex and Nariman Point CBD** slipped to **27th and 40th position**. Global Prime Office Occupancy Costs survey, CBRE tracks the cost of leasing prime office space globally.
- **Singer Taylor Swift** has topped the **Forbes' Celebrity 100 list** and emerged as the highest-paid celebrity with her 2019 estimated earnings of over **USD 185 million**. **Taylor Swift replaced Kylie Jenner**. Jenner is now 2nd in the list. **India's Akshay kumar is placed 33rd in the list.**
- **UN Development Programme (UNDP)** has released the **2019 global Multidimensional Poverty Index**. **Highlights of the reports are:**
  - India's MPI value reduced from **0.283 in 2005-06 to 0.123 in 2015-16.**
  - **India has lifted 271 million people** out of poverty between 2006 and 2016, recording the fastest reductions in the multidimensional poverty index.
  - India and Cambodia has reduced their MPI values the fastest among the 10 selected countries for which changes over time were analysed.
  - Gains for India according to the report:
  - Deprivation in nutrition from 44.3% in 2005-06 to 21.2% in 2015-16.
  - **child mortality dropped from 4.5% to 2.2%.**
  - people deprived of cooking fuel reduced from 52.9% to 26.2%.
  - **deprivation in sanitation from 50.4% to 24.6%.**
  - people deprived of drinking water reduced from 16.6% to 6.2%.
- **Randstad rates Amazon India** as country's most attractive employer brand. **Microsoft India** emerged as the runner-up, followed by **Sony India**.
- United Nation released its **"World Population Prospects Report 2019"**.
  - **Findings of the report are:**
  - **India will overtake China as the most populous country by 2027** and will have almost 1.64 billion inhabitants by 2050.
  - The Central and the Southern **Asia region is expected to see a 25% increase in population** till 2050.
  - The rate of population growth is the highest in sub-Saharan Africa, where the fertility rate stand at **4.6 births per woman** over a lifetime.
  - India is still among the countries where the **working-age population (25-64 years)** is growing faster than other groups.
  - People aged above **65 are the fastest growing age group.**
- In the recently released **QS World University rankings for 2020**, IIT-Bombay which is ranked **152** is India's best university for the second year in a row. The next two Indian Universities in the top **200 are IIT Delhi (182)** and the Indian Institute of Science, Bengaluru (184). There are a total of 23 Indian institutions in the top 1,000.
- **Kerala** has topped in **NITI Aayog's Health Index** followed by Andhra Pradesh and Maharashtra.
- **Mercer has released 25th Annual Cost of Living Survey.**
- **Some findings of the survey:**
  - **The costliest city in the world** for the second consecutive year is Hong Kong followed by **Tokyo, Singapore and Seoul.**
  - **Mumbai fell 12 spots** and was ranked at the **67th position out of 209** cities surveyed.
  - **Eight out of the top ten** of the world's most expensive cities for expatriates are Asian.
  - The world's least expensive cities for expatriates are **Tunis (209), Tashkent (208), and Karachi (207).**
- **Global air passengers' right expert Airhelp** came out with the list of world's best airports and **Hyderabad Rajiv Gandhi International airport** was ranked the

world's eighth best airport. Qatar's Hamad International Airport topped the list.

- The **Geological Survey of India (GSI)** in its report revealed that about **35% of India's total Graphite reserves** are found in **Arunachal Pradesh**. This is the highest found in the country.
- **India** stands in a lowly **117th position out of 181 countries** in the **KidsRight Index**; **Iceland** secured the **top position** in the index followed by Portugal.
- A report by **OpenSignal**, which is named as '**OpenSignal's hottest city for 4G Availability**' reveals the **4G Availability in India's 50 largest cities**. Out of the 50 cities, **Dhanbad**, which is also known as the coal capital of India has the highest 4G availability of **95.3%**, followed by **Ranchi** which has **95%** of 4G Availability.
- **President Ram Nath Kovind** has released the **national ranking of higher institutes** by **Ministry of HRD** in New Delhi. **Indian Institute of Technology Madras** topped the rankings while the **Indian Institute of Science, Bangalore** bagged the second rank followed by **IIT Delhi**. **Delhi University's Miranda House** was ranked the best among colleges across the country, while the varsity's **St Stephen's College** was ranked fourth. **AIIMS** ranked first among medical sciences institutes and **National Law School, Bangalore** has topped law colleges.
- **As per the World Bank Report**, **India** retained its position as the **world's top recipient of remittances** with its diaspora sending a whopping **USD 79 billion back home in 2018**. India was followed by **China (USD 67 billion)** and **Mexico (USD 36 billion)**. The Report was titled as '**World Bank's Migration and Development Brief**'.
- **India's asset management companies (AMCs)** own assets under management (AUM) worth **Rs24.46 trillion**, according to data released by the **Association of Mutual Funds in India (Amfi)**. **HDFC Asset Management Co. Ltd** has claimed the top spot with an average AUM of **Rs3.42 trillion**
- India's population grew at an average annual rate of **1.2%** between **2010 and 2019** to **1.36 billion**, more than **double** the annual growth rate of **China**, according to a report by the **United Nations Population Fund (UNPFA)**. India's population in 2019 stood at **1.36 billion**, growing from **942.2 million in 1994**.
- **HDFC Bank** identified as **number 1 bank** by customers in India, **as per Forbes World's Best Bank survey**. In the first edition of this survey, **Forbes** partnered with market research firm **Statista** to measure the best banks in 23 countries. **HDFC Bank** emerged as **India's No 1 bank**. **ICICI Bank** was at number 2 and **SBI** was **surprisingly ranked 11th** in the list.
- The **Time 100 Most Influential People 2019** list released, naming the world's most influential pioneers, leaders, titans, artists, and icons of the year. **Reliance Industries Chairman Mukesh Ambani** and public-interest litigators **Arundhati Katju** and **Menaka Guruswamy**, who spearheaded a historic legal battle for

LGBTQ rights in India, are the Indian names that appeared in the list.

- **India** ranked **140th** out of **180** countries in the **World Press Freedom Index 2019**, released by **Reporters Without Borders**. The index is topped by **Norway**. **Paris-based Reporters Sans Frontieres (RSF)**, or **Reporters Without Borders**.
- India was ranked **17th** position among **100** countries in **Startup Ecosystem Ranking for 2019** released by **StartupBlink**. It was ranked **37th** spot last year. The report ranks countries based on the strength of its startup ecosystem.
- India was ranked **19th** out of **28** countries in the **Index of Cancer Preparedness (ICP)** released by the **Economist Intelligence Unit (EIU)**. Top 3 countries are **Australia (1st)**, **Netherlands (2nd)** and **Germany (3rd)**.
- **India** was the **world's fourth biggest military spender in 2018** behind the **United States, China, and Saudi Arabia**, according to new data think tank **Stockholm International Peace Research Institute (SIPRI)**.
- According to **BCG-IBA Report - EASE Reforms for Public Sector Banks**, released by **Union Minister of Finance & Corporate Affairs, Punjab National Bank (PNB)** secured the **top spot** among all public sector banks in the implementation of '**Reforms agenda**'. **PNB** which topped the list with a score of **78.4** out of **100** in the **EASE-index** was followed by **BoB (77.8)**, **SBI (74.6)**, and **Oriental Bank of Commerce (69)**.
- According to the **Delta ranking report** released by **NITI Aayog**, **Assam's Hailakandi** has become the top aspirational district among the **112 aspirational districts** of the country. **Hailakandi** in **Assam** has made a giant leap from **52nd position** to **no. 1 position** on the basis of its performance during **November-December 2018 and January 2019**.
- **India** is the **second largest importer of weapons** in the world, as per the annual report '**Trends in International Arms Transfers-2018**' released by the think tank **Stockholm International Peace Research Institute (SIPRI)**. **Saudi Arabia** is now the **world's largest weapons importer**.
- **India**, which is the **world's largest consumer of gold**, has the **11th largest gold reserve**, with the current holding pegged at **607 tonnes**, as per the latest report by the **World Gold Council (WGC)**. The top spot is occupied by the **US** with gold reserves of **8,133.5 tonnes**, followed by **Germany** with **3,369.7 tonnes**.
- A recent study published in **PLOS Biology** found that human impacts on species occur across **84%** of the earth's surface and **India** ranks **16th** in such impacts, with **35 species** impacted on an average. **Malaysia** ranks **1st** among the countries with the highest number of impacted species (**125**).
- The human resource consulting firm, **Mercer's annual Quality of Living Survey 2019** has placed **Austria's capital city Vienna** at the number 1 spot, making it the **10th year** in a row. The only cities outside of Europe



to make the top 10 list are Vancouver, Canada, and Auckland, New Zealand. Hyderabad and Pune, at a rank of **143**, continue to be the most liveable cities in **India** for expatriates.

- The **United Nation Environment Program (UNEP)** has released the sixth edition of the **Global Environment Outlook (2019)** titled '**Healthy Planet, Healthy People**'.
- **Tata, Reliance, and Airtel** emerged as the top three Indian brands of 2019, according to a report published by Interbrand, part of the Omnicom Media Group. **Tata** continued to hold the **top** position in the best Indian Brands ranking as its brand value grew by 6%, mainly due to Tata Consultancy Services (TCS).
- **Reliance Industries CMD Mukesh Ambani** leads **Forbes' list of richest sports team owners with a net worth of around \$50 billion.**
- The **World Happiness Report** was released by the **Sustainable Development Solutions Network for the United Nations** on March 20, the **International Day of Happiness**. India is ranked **140th** out of 156 nations. India shows a 7 spot decline. For the second consecutive year, **Finland** topped the list.
- The "**100 Most Influential People in Climate Policy**" list is comprised of seven Indian names including **Union Ministers Piyush Goyal and Dr Harsh Vardhan**, who took important measures to combat climate change. The list is prepared by Apolitical, a peer to peer learning platform for governments. The list has been **topped by Alexandria Ocasio-Cortez (Congresswoman, US Congress).**
- In accordance with the preliminary world airport traffic rankings for **2018** released by **Airports Council International (ACI)**, **Indira Gandhi International Airport (IGIA)** of **New Delhi** has elevated 4 ranks to reach at **12th** spot in terms of the busiest airport as compared to **2017's** 16th spot. The list of world's busiest airports by passenger traffic ranking has been topped by **Hartsfield-Jackson Atlanta International Airport (US).**
- India has moved up 2 places to rank **76th** on a **global energy transition index**. The annual list, compiled by **Geneva-based World Economic Forum (WEF)**, has ranked **115** economies on how well they are able to balance energy security and access with environmental

sustainability and affordability. **Sweden** remains on the top and is followed by **Switzerland** and **Norway** in the top three.

- **Singapore's Changi Airport** has been crowned the **world's best aviation hub** for the seventh time in a row, while **New Delhi's Indira Gandhi International (IGI) Airport** featured at number **59**, according to the **Skytrax World Airport Awards**. New Delhi's Indira Gandhi International (IGI) Airport is India's best Airport.
- **India ranked 47th** in the 'Inclusive Internet Index 2019' which is prepared by the 'Economist Intelligence Unit (EIU) for Facebook. Sweden topped the index whereas Singapore ranked 2nd and the USA ranked 3rd.
- With a net worth of \$54 billion, Reliance Industries Chairman Mukesh Ambani has broken into the global top 10 richest billionaire list compiled by Hurun Research. The Hurun Global Rich List 2019 is topped by Amazon chief Jeff Bezos & Ambani is placed 8<sup>th</sup>.
- The **International Labour Organization** released World Employment and Social Outlook Trends 2019 report. As per the report, unemployment rates will fall to **4.9% in 2019 and remains steady in 2020.**
- **India has jumped eight places to 36th** position on the **International Intellectual Property (IP) Index**, which analyses the IP climate in 50 global economies, this year. The US, the UK, Sweden, France and Germany remained the top five economies on the intellectual property index in 2019 retaining their spots from the last year.
- **Assam occupied the top** slot in the ranking of best practices followed by states in the **Budget formulation, followed by Andhra Pradesh and Odisha**, as per a survey by Transparency International.
- According to global market research agency **Kantar in its 2019's '100 Top BrandZ Report'**, US retail giant Amazon has moved past hi-tech titans Apple and Google to become the world's most valuable brand.
- **An analysis of traffic congestion in more than 400 cities** across six continents has found that commuters in Mumbai spent the most time on the road in 2018. Mumbai ranked first in the study, 'Traffic Index-2018'.
- The report on '**Benchmarking India's Payment Systems**' which was released mentions that the country is "strong" in areas like having necessary laws and cash in circulation per capita.

**IMPORTANT DAYS OBSERVED RECENTLY**

Date	Day	Theme
28 <sup>th</sup> July	"World Hepatitis Day. The theme for 2019 is "Invest in eliminating hepatitis".	
30 <sup>th</sup> July	World Day Against Trafficking.	
29 <sup>th</sup> July	International Tiger Day	
26 <sup>th</sup> July	Kargil Vijay Diwas	
11 <sup>th</sup> July	World Population Day (This year's World Population Day calls for global attention to the unfinished business of the <b>1994 International Conference on Population and Development</b> )	
17 <sup>th</sup> July	World Day for International Justice	
18 <sup>th</sup> July	Nelson Mandela International Day	
23 <sup>rd</sup> July	National Broadcasting day	

24 <sup>th</sup> July	Aaykar Diwas	
1 <sup>st</sup> July	National Doctors' Day	
1 <sup>st</sup> July	Goods & Services Tax Day	
6 <sup>th</sup> July	The United Nations observes <b>first Saturday of July every year</b> as <b>International Day of Cooperatives. Theme for 2019: COOPS 4 DECENT WORK.</b>	
1 <sup>st</sup> June	World Milk Day- Theme- Drink Milk: Today & Everyday	
03 <sup>rd</sup> June	World Bicycle Day-	
04 <sup>th</sup> June	The International Day of Innocent Children Victims of Aggression	
5 <sup>th</sup> June	World Environment Day - <b>Theme- 'Beat Air Pollution'</b> .	
5 <sup>th</sup> June	International Day For The Fight Against Illegal, Unreported And Unregulated Fishing	
7 <sup>th</sup> June	World Food Safety Day- <b>Theme- Food Safety, Everyone's Business</b>	
8 <sup>th</sup> June	World Blood Donor Day- <b>Theme- Blood donation and universal access to safe blood transfusion</b>	
12 <sup>th</sup> June	World Day Against Child Labour- <b>Theme- Children shouldn't work in fields, but on dreams!</b>	
15 <sup>th</sup> June	<b>World Elder Abuse Awareness Day</b>	
17 <sup>th</sup> June	<b>"World Day to Combat Desertification and Drought"</b> to promote public awareness of the issue. <b>The slogan for World Day to Combat Desertification 2019 is Let's grow the future together!</b>	
18 <sup>th</sup> June	<b>Sustainable Gastronomy Day</b>	
18 <sup>th</sup> June	<b>Autistic Pride Day</b>	
19 <sup>th</sup> June	<b>International Day for the Elimination of Sexual Violence in Conflict</b> is celebrated around the world on 19 <sup>th</sup> June. <b>Panel Discussion: "The Importance of a Survivor Centred Approach"</b> .	
20 <sup>th</sup> June	<b>World Refugee Day Theme for 2019: Step With Refugees — Take A Step.</b>	
21 <sup>st</sup> June	The International Day of Yoga is being observed on 21 <sup>st</sup> June every year. <b>Theme: Yoga for Climate Action.</b>	
21 <sup>st</sup> June	<b>World Music Day</b>	
23 <sup>rd</sup> June	<b>International Olympic Day</b>	
23 <sup>rd</sup> June	<b>United Nations Public Service Day</b>	
23 <sup>rd</sup> June	<b>International Widows Day</b>	
25 <sup>th</sup> June	<b>The International Maritime Organization. The 2019 campaign for the day: I Am On Board</b>	
26 <sup>th</sup> June	<b>International Day against Drug Abuse and Illicit Trafficking. Theme: Health for Justice, Justice for Health.</b>	
27 <sup>th</sup> June	<b>Micro, Small and Medium sized Enterprises Day.</b>	
1 <sup>st</sup> to 15 <sup>th</sup> June	<b>Ministry of New and Renewable Energy and institutions under it observed Swachhta Pakhwada (cleanliness fortnight) from 1st June to 15th June 2019.</b>	
29 <sup>th</sup> June	<b>International Day of the Tropics</b>	
29 <sup>th</sup> June	<b>National Statistics Day</b>	
30 <sup>th</sup> June	The United Nations <b>International Asteroid Day</b>	
30 <sup>th</sup> June	The United Nations <b>International Day of Parliamentarism</b>	
1 <sup>st</sup> May	International Labour Day (also known as May Day or International Workers' Day): <b>Theme: "Sustainable Pension for all: The Role of Social Partners"</b> .	
1 <sup>st</sup> May	<b>'Maharashtra Day' and 'Gujarat Day'.</b>	
2 <sup>nd</sup> May	<b>World Tuna Day</b>	
3 <sup>rd</sup> May	<b>World Press Freedom Day (WPF): "Media for Democracy: Journalism and Elections in Times of Disinformation"</b> .	
5 <sup>th</sup> May (first Sunday of May)	<b>World Laughter Day</b>	
7 <sup>th</sup> May (first Tuesday in May)	<b>World Asthma Day. The theme of World Asthma Day 2019 was 'STOP for Asthma'.</b>	
8 <sup>th</sup> May	<b>World Red Cross Day. The 2019 theme chosen by them is, '#Love'.</b>	
11 <sup>th</sup> May	<b>National Technology Day</b>	-----
12 <sup>th</sup> May	<b>International Nurses Day</b>	<b>"Nurses - A Voice to Lead - Health for All".</b>
11 <sup>th</sup> May	<b>World Migratory Bird Day</b>	<b>'Protect Birds: Be the Solution to Plastic Pollution.'</b>
15 <sup>th</sup> May	<b>International Day of Families.</b>	<b>"Families and Climate Action: Focus on</b>

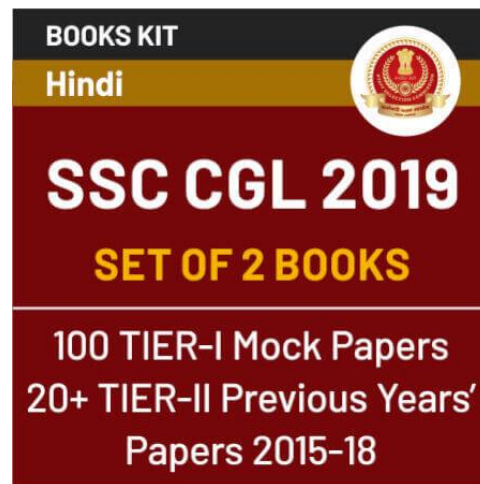
		SDG 13".
16 <sup>th</sup> May	International Day of Light	-----
17 <sup>th</sup> May	World Telecommunication & Information Society Day	'Bridging the Standardization Gap'.
20 <sup>th</sup> May	World Bee Day	-----
20 <sup>th</sup> May	World Metrology Day	-----
21 <sup>st</sup> May	UAE celebrated World Day for Cultural Diversity	-----
21 <sup>st</sup> May	Anti-terrorism day	-----
22 <sup>nd</sup> May	International Day for Biological Diversity	'Our Biodiversity, Our Food, Our Health'.
29 <sup>th</sup> May	12 <sup>th</sup> Republic Day of Nepal	-----
29 <sup>th</sup> May	International Everest Day	-----
29 <sup>th</sup> May	International Day Of UN Peacekeepers	Protecting Civilians, Protecting Peace
31 <sup>st</sup> May - World No Tobacco Day (WNTD- Theme- tobacco and lung health."		
2 <sup>nd</sup> April	World Autism Awareness Day	Assistive Technologies, Active Participation
4 <sup>th</sup> April	International Mine Awareness Day	United Nations Promotes SDGs - Safe Ground - Safe Home
5 <sup>th</sup> April	National Maritime Day	Indian Ocean-An Ocean of opportunity
7 <sup>th</sup> April	World Health Day	'Universal health coverage (UHC): Everyone, Everywhere'
10 <sup>th</sup> April- The World Homoeopathy Day- -----		
12 <sup>th</sup> April	International Day of Human Space Flight	-----
18 <sup>th</sup> April	International Day for Monuments and Sites.	Rural Landscapes'
22 <sup>nd</sup> April	World Earth Day	-----
21 <sup>st</sup> April	World Creativity and Innovation Day	-----
23 <sup>rd</sup> April	World Book Day	-----
24 <sup>th</sup> April	National Panchayati Raj Day	-----
25 <sup>th</sup> April	World Malaria Day	Zero malaria starts with me
26 <sup>th</sup> April	World Intellectual Property Day	Reach Gold-Intellectual Property (IP) And Sports".
29 <sup>th</sup> April	International Dance Day	----- '
World Allergy Week 2019 globally from 7-13 April 2019. The theme for World Allergy Week		
3 <sup>rd</sup> March	World Wildlife Day - : 'Life below water: for people and planet'.	
7 <sup>th</sup> March	Janaushadhi Diwas	-----
8 <sup>th</sup> March	International Women's Day - Theme- "Think equal, build smart, innovate for change", campaign theme: #BalanceforBetter.	
15 <sup>th</sup> March	World Consumer Rights Day	: "Trusted Smart Products
20 <sup>th</sup> March	International Day of Happiness	'Happier Together'.
21 <sup>st</sup> March	International Day of Forests	Forests and Education.
22 <sup>nd</sup> March	International World Water	Leaving no one behind'.
<p><b>World Kidney Day (WKD) is observed annually on the second Thursday in March (14th March in 2019) to create awareness on the importance of the kidneys and reducing the frequency and impact of kidney disease. 2019 Theme: Kidney Health for Everyone Everywhere.</b></p> <p><b>Shaheed Diwas or Martyr's Day on 23rd March. Each year, March 23, homage is paid to the great revolutionary fighters Bhagat Singh, Rajguru and Sukhdev who sacrificed their lives for the country.</b></p>		
22 <sup>nd</sup> March	Bihar Diwas or Bihar Day	-----
24 <sup>th</sup> March	World Tuberculosis (TB) Day	'It's time'.'
23 <sup>rd</sup> March	World Meteorological Day	The Sun, the Earth and the Weather
21 <sup>st</sup> February	International Mother Language Day	-----
28 <sup>th</sup> February	National Science Day	'Science for people and people for science'.
20 <sup>th</sup> February	World Day of Social Justice	If You Want Peace & Development, Work for Social Justice

13 February is celebrated as World Radio Day by UNESCO all over the world. The theme was "Dialogue, Tolerance and Peace".		
11 <sup>th</sup> February	International Day of Women and Girls in Science	-----
2 <sup>nd</sup> February	World Wetlands Day	'Wetlands and Climate Change'.
World Cancer Day is being observed globally on 4th February. The theme was "I Am and I Will."		

**BOOKS & AUTHORS**

- The coffee table book titled 'Fire and Fury Corps – Saga of Valour, Fortitude and Sacrifice', was released by Northern Army Commander Lieutenant General Ranbir Singh.
- Kargil: Untold stories from the War", the book published by Penguin Random House, is authored by Rachna Bisht Rawat.
- The Vice President of India, Shri M. Venkaiah Naidu has released the book 'Vivekadeepini' in ten languages. It is a concise book of aphorisms that contains glimpses of India's wisdom. The book will be published by Vedanta Bharati.
- Pakistan's former captain and star all-rounder Shahid Afridi released his autobiography, titled 'Game Changer'. The book is co-authored by Afridi and journalist Wajahat S Khan.
- The Indian Publishing company, Garuda Prakashan Private Limited, launched its book 'Saffron Swords- Centuries of Indic Resistance to Invaders'. Written by Manoshi Sinha Rawal, it is a book on 52 unsung warriors of India from the last 1300 years.
- A book containing English translation of the 100-year-old classic Punjabi poem about Jallianwala Bagh massacre, 'Khooni Vaisakhi' released in Abu Dhabi. India's Ambassador to the UAE Navdeep Singh Suri commended the launch of the book.
- A book titled, 'Mann Ki Baat- A Social Revolution on Radio' was released by Finance Minister Arun Jaitley in New Delhi. The book is a compendium encompassing 50 editions of the 'Mann Ki Baat' programme by Prime Minister Narendra Modi on All India Radio.
- Former Vice-President Hamid Ansari launched the book titled 'Every Vote Counts-The Story of India's Elections'. The author of this book is former Chief Election Commissioner Navin Chawla.
- The Chairman of 15th Finance Commission of India, N.K. Singh launched the book "Indian Fiscal Federalism". The book has been written by Dr. Y. V. Reddy, former Governor of RBI and Chairman of the 14th Finance Commission of India along with Dr. G. R.

- Reddy, Advisor (Finance) to the Government of Telangana.
- The book titled 'Quality, Accreditation, and Ranking - A Silent Revolution in the Offing in Indian Higher Education' edited by Education Promotion Society for India's (EPSI) Alternate President Dr. H Chaturvedi in New Delhi.
- A book 'Simplicity & Wisdom' written by Dinesh Shahra was launched at Parmarth Ashram in Kumbh Mela.
- Former Vice President Hamid Ansari launched the new book of former Finance Minister P Chidambaram named "Undaunted: Saving the Idea of India" at Nehru Memorial Museum, New Delhi.
- Acclaimed Indo-Canadian filmmaker Deepa Mehta will be given the Lifetime Achievement Award by the Academy of Canadian Cinema and Television. Mehta is best known for her Elements Trilogy - 'Fire', 'Earth' and 'Water'.
- Cricket World Cup: The Indian Challenge" – a book on the history of the tournament from an Indian perspective by veteran broadcaster and writer Ashis Ray.



**DEFENCE CURRENT AFFAIRS**

- Indian Navy Ship LCU L-56, the sixth of the Landing Craft Utility (LCU) MK IV class ships, was commissioned into the Indian Navy by Vice-Admiral Atul Kumar Jain.
- A 9 member Indian Army team has left for Belarus to compete in the Sniper Frontier Competition as part of the International Army Games scheduled in Aug'19.
- CISF launched an online encyclopedia called Securitypedia and also launched customised video interface for its personnel called CISFTube.

- Defence Minister launched dashboard of Department Defence Production (DDP), Ministry of Defence. The dashboard is available for the general public at "ddpdashboard.gov.in".
- The Indian armed forces are all set to conduct the country's first-ever simulated space warfare exercise "IndSpaceX".

- **U.S. space agency NASA** prepares to send “**first woman and next man**” on Moon as part of its ambitious Artemis programme in 2024.
- **The Indian Navy commissioned** its new Dornier Aircraft Squadron in **Chennai**. This is Indian Navy’s **5th Dornier Aircraft squadron**.
- **India and China** will carry out a major military exercise called ‘**Hand-in-Hand**’ in December, 2019. The exercise will take place at **Umroi, Meghalaya**.
- **INS Sagardhwani** embarked on a two-month-long **Sagar Maitri Mission-2** from Southern Naval Command in Kochi. INS Sagardhwani is an oceanographic research vessel of DRDO.
- **Indian Space Research Organisation** has signed a contract with **Russia’s Glavkosmos** for selection support, medical examination and space training of Indian astronauts. **ISRO has planned to send two unmanned missions before the mission ‘Gaganyaan-1’**.
- **BSF** has launched the operation ‘**Sudarshan**’ to fortify the ‘**anti-infiltration grid**’ along the **Pakistan** border in **Punjab and Jammu**. It was launched on July 1 and will cover the entire **1,000-kms length** of the India-Pakistan International Border.
- **DRDO successfully** tested Nag missiles in **Pokhran ranges**. The system includes a third generation Anti-Tank Guided Missile, the **NAG, along with the Missile Carrier Vehicle (NAMICA)**.
- **India** has successfully tested the vertical steep dive version of the **Brahmos supersonic cruise missile**. Made in India ‘**Brahmos Aerospace**’ is also ready with a longer 500 km range version of the Brahmos missile that can be fired from **Sukhoi 30 fighter jets**.
- **Indian Naval Ship Tarkash** arrived at **Tangier, Morocco**. The visit is part of an ongoing Overseas Deployment by the **Indian Navy to the Mediterranean Sea, Africa and Europe**.
- **India and Russia bilateral co-operation** to the next level in the **field of space, including assistance in India’s maiden human space flight mission ‘Gaganyaan’**. National Security Advisor **Ajit Doval and Dmitry Rogozin**, Director General of Russia’s space agency (ROSCOSMOS) led the two sides in the meeting.
- The International Security Alliance’s first Joint Exercise **ISALEX19** started in **Abu Dhabi**. The exercise is hosted by the **UAE Ministry of Interior (MoI)**.
- The **Indian and French Air Force** has started **Garuda VI exercise at Mont de Marsan in France**.
- **ISRO** has opened its laboratories for Indian school students to undergo two-week training from this year. The training module has been devised as part of its new **Young Scientists Programme, or Yuva Vigyanik Karyakram, YUVIKA**.
- **Indian Navy’s first Naval Air Squadron 550** celebrated its Diamond Jubilee at naval base Kochi after **Completing 60 glorious years** of yeoman service to the nation.
- **NASA’s robot** named Bumble became the **first Astrobee robot** to fly under its own power in space.
- **Indian Navy** launched **Operation Sankalp** in the Persian Gulf and the Gulf of Oman to reassure **Indian flagged vessels safe transit through the area**.
- **The Indian Space Research Organisation** has distributed **250 NavIC Messaging Receivers** to fishermen of Kerala on a trial basis.
- The first part of the **Indo-French joint naval exercise, Varuna 19.1** was kicked off the Goa coast. The second part, **Varuna 19.2** was held at the end of May in Djibouti.
- Defence ministry approved the procurement of **10 Kamov Ka-31** Airborne Early Warning and Control **helicopters** for the Indian Navy. The cost of the deal would be around **Rs 3,600 crore**.
- **INS Ranjit**, an Indian navy **destroyer** built by erstwhile **USSR**, is set to be decommissioned. The third of the five Kashin-class destroyers, it was commissioned in **1983** and rendered service to the Navy for over **36 years**.
- The fourth of Indian Navy’s stealth Scorpene class Submarines of Project 75, **INS Vela** was launched at the Kanhoji Angre Wet Basin of Mazagon Dock Limited at Mumbai in **Maharashtra**.
- The Indian Army is commemorating this year as the ‘**Year of Next of Kin**’ and plans to reach out to the next of kin of battle casualties, ex-servicemen and serving soldiers to inform them of entitled financial benefits, welfare schemes and help resolve pension-related problems.
- **First AH-64E (I) – Apache Guardian helicopter** was formally **handed over to the Indian Air Force** at Boeing production facility in Arizona, USA. Air Marshal AS Butola, represented the Indian Air Force and accepted the first Apache. IAF had signed a contract with US Government and **M/s Boeing Ltd in Sep 2015 for 22 Apache helicopters**.
- **India successfully conducted the flight test of ABHYAS – High-speed Expendable Aerial Target (HEAT)** from a test range in Odisha. The trial, carried out by the DRDO from the Integrated Test Range (ITR) at Chandipur in Balasore, was tracked by various radars and electro-optic systems.
- **Indian Navy’s first full-fledged Services Selection Board (SSB)** was inaugurated by Navy Chief Admiral **Sunil Lanba** at Diamond Harbour near **Kolkata, West Bengal**. Spread over 27 acres on the banks of Hooghly, the SSB (Kolkata) has the capacity to screen 5,000 officer-candidates annually. This is the **fifth SSB of the Indian Navy**.
- The **Indian Coast Guard ship (ICGS) Vighraha** was decommissioned at **Visakhapatnam, Andhra Pradesh**. It is a frontline offshore patrol vessel (OPV). It was commissioned into service on April 12, 1990.
- The **Indian Navy** successfully test-fired a **Medium Range Surface to Air Missile (MRSAM)**, achieving a significant milestone to enhance its anti-air warfare capability.
- The 26th Edition of **Singapore India Maritime Bilateral Exercise (SIMBEX)-19** commenced in

- the **South China Sea**. In addition to IN Ships **Kolkata** and **Shakti**, Long Range Maritime Patrol Aircraft **P8I** also participates in the exercise.
- **Indian Air Force successfully** fired the **BrahMos air version missile** from its frontline **Su-30 MKI fighter** aircraft. The launch from the aircraft was smooth and the missile followed the desired trajectory before directly hitting the land target.
  - **Flight Lieutenant Bhawana Kanth** became the **first woman pilot of the Indian Air Force to qualify to undertake missions by day on a fighter aircraft**. She completed the Day Operational syllabus on **MiG-21 Bison**.
  - **U.S. Navy ships** conducted joint drills with warships from allies **Japan, Australia and South Korea** in their first combined exercise in the Western Pacific.
  - **DRDO successfully** test-fired the new version of the **Akash surface-to-air defence missile system** with a new indigenously-developed seeker in Balasore off the **Odisha coast**. The medium range multi-target engagement capable missile was developed as part of the **Integrated Guided-Missile Development Programme (IGMDP)** other than Nag, Agni, Trishul, and Prithvi missiles.
  - **Garden Reach Ship Builders and Engineers Ltd (GRSE)** became the '**first Indian shipyard to build and deliver 100 warships**'. GRSE Chairman and Managing Director, Rear Admiral (Retd) VK Saxena, formally handed over the 100th warship 'IN LCU L-56' to the Indian Navy.
  - The Indian Army has successfully built the longest suspension bridge '**Matiri Bridge**' over the **Indus River** in the **Leh-Ladakh** region. Built in a record time of **40 days** 'Maitri Bridge' is longest Suspension Bridge over Indus River.
  - The joint military exercise between **Morocco and the US**, "**African Lion 2019**," kicked off in southern Morocco. The exercise marks the participation of thousands of military officers.
  - India's first indigenously designed and developed **Dhanush artillery gun was inducted in the Indian Army** during a ceremony held at Ordnance Factory in Jabalpur, MP. Dhanush 155mm/45 calibre towed gun system can be deployed in all types of terrains.
  - The sixth edition of the joint military training exercise between the **Indian Army and the Sri Lankan Army**, Exercise **Mitra Shakti** concluded in Sri Lanka.
  - **Military forces of India and Singapore** got together to participate in a joint exercise in **Babina Cantonment in Jhansi**. The three-day exercise, '**Bold Kurukshetra-2019**', is being conducted to develop military technology, boost maritime security and bolster the nations' fight against terrorism.
  - **India has successfully test-fired** first indigenously designed and developed long-range sub-sonic cruise missile '**Nirbhay**' from a test range in Odisha. The all-weather missile, has a 1,000-kilometre strike range.
  - Chief of Army Staff General **Bipin Rawat** commissioned the Indian Coast Guard

- Ship **Veera** at a ceremony held at Naval Jetty at the dockyard at Vishakhapatnam, Andhra Pradesh.
- The Indian Navy undertook the second edition of the bilateral maritime exercise between the Indian Navy and Vietnam Peoples' Navy, (**IN - VPN BILAT EX**) at/ off Cam Ranh Bay, **Vietnam**.
  - The Indian Navy will participate in **International Fleet Review (IFR)** that is scheduled to take place in **Qingdao**, China as part of 70th Anniversary celebrations of People's Liberation Army Navy (**PLA Navy**).
  - **India and France** will conduct their largest ever naval exercise '**Varuna**' in **May 2019**. It will witness the participation of aircraft carriers, destroyers, submarines, and fighters. India will deploy its aircraft carrier, INS Vikramaditya with its MiG-29K fighters.
  - **Indigenously designed 'INS Imphal'** a guided missile destroyer was launched by Navy Chief Sunil Lanba at Mazagon Dock Shipbuilders Limited (MDL) in Mumbai. This ship is designed by the Indian Navy's Directorate of Naval Designs, New Delhi.
  - The United States and South Korea decided to call off their joint exercise "**Foal Eagle**" and "**Key Resolve**" and instead bifurcate them into **smaller exercises**. This is being done to ease tensions with **North Korea**. "**Key Resolve**" will be replaced by "**Dongmaeng**" which is also known as **alliance** in English, Foal Eagle drills will be replaced by a smaller battalion-sized exercise.
  - **Border Security Force (BSF) and Border Guards Bangladesh (BGB)** took part in the 3-day '**Mainamati Maitree Exercise 2019**' as a part of '**Confidence Building Measures**' between **India and Bangladesh** held in Agartala, Tripura.
  - The third edition of the bilateral joint exercise between **India and Oman**, **Al Nagah 2019** will begin from 12th of this month (March) at **Jabel Al Akhdar Mountains in Oman**.
  - **Defence Research and Development Organization (DRDO)** successfully test fired the **PINAKA guided WEAPON rocket system** from Pokhran range in Rajasthan. The weapon system is equipped with state-of-the-art guidance kit comprising of an advanced navigation and control system.
  - **Indo Oman Joint Exercise Al Nagah III 2019**, a joint military exercise between **Indian and Royal Army of Oman (RAO)**, commenced this morning at HQ Jabel Regiment, Nizwa, Oman.
  - **The United States Special Forces Group stationed in Japan** is involved in a joint exercise with **India's National Security Guard in Hyderabad**, aimed at enhancing the capabilities of the armed forces of the two countries.
  - **Exercise Sampriti-VIII**, a joint **Indo-Bangladesh military exercise** which witnessed participation of a company group of **9th Battalion the Rajputana Rifles** from the Indian Army and the Company of **36 East Bengal Battalion, Bangladesh Army** concluded at Tangail, Bangladesh.
  - Highlighting the close maritime proximity between India and Indonesia, **Indian Coast Guard Ship 'Vijit'** became

the first-ever Coast Guard ship to visit Sabang, Indonesia.

- The inaugural **Africa-India Field Training Exercise-2019** for India and African nations called **AFINDEX-19** started with a grand opening ceremony at **Aundh Military Station, Pune**.
- **Exercise MITRA SHAKTI** is conducted annually as part of military diplomacy and interaction **between armies of India & Sri Lanka**. The joint exercise for the year 2018-19 will be conducted in Sri Lanka.
- The joint training exercise **MITRASHAKTI - VI** between **Indian and Sri Lanka Army** kick-started at **Diyatalawa in Sri Lanka**. MITRASHAKTI is one of the largest bilateral armies to army exercises conducted in the region.
- The Indian Air Force formally inducted the **CH 47 F(I)-Chinook heavy-lift helicopters** into its inventory at Air Force Station Chandigarh. IAF had **signed a contract with M/s Boeing Ltd** in September 2015 for 15 Chinook helicopters.
- The Indian Navy's state of the art Nuclear, Biological, and Chemical Training Facility (NBCTF) was inaugurated by Chief of Naval Staff Admiral **Sunil Lanba** at INS Shivaji, Lonavala. The training facility has been named **ABHEDYA**, which means impenetrable in Sanskrit.
- Indian Navy's frontline ASW corvette, **INS Kadmatt** arrived at **Langkawi, Malaysia** on a 7 days official visit. The ship is scheduled to participate in the 15th edition of **Langkawi International Maritime and Aerospace Exhibition, LIMA-19** during the visit. **INS Kadmatt** was commissioned into the Indian Navy in **January 2016**.
- **First Indian Army Mountaineering Expedition to Mt Makalu (8485m)** comprising five Officers, two JCOs and eleven OR was flagged off by Director General Military Training. In furtherance of the objective of summiting all challenging peaks above 8000M, Indian Army is launching its maiden expedition to Mt Makalu in **Mar-May 2019**.
- **The third edition of the biennial, bilateral exercise AUSINDEX 19 between India and Australia** will be held in **Vishakhapatnam, Andhra Pradesh**. The

upcoming exercise will focus on anti-submarine warfare and will see Australia's largest defence force deployment in India.

- India has signed a deal with a Russian firm to manufacture **7.5 lakh AK-203 rifles**. These are the latest derivative of the **AK-47 rifles**.
- **Indian Air Force** conducted mega exercise '**Vayu Shakti**' in **Pokhran, Rajasthan**.
- **Flight Lieutenant Hina Jaiswal from Chandigarh**, became the **First Indian Woman Flight Engineer** of the Indian Air Force (IAF).
- **Indian Army showcased its artillery firepower** by using ultralight Howitzers and **indigenous Swathi weapon-locating radar at the annual "Exercise Topchi"**. The exercise was held at **Deolali Camp near Nashik**.
- **Joint Humanitarian Assistance and Disaster Relief Exercise 'Exercise Rahat'** concluded in **Jaipur, Rajasthan**. It was demonstrated in Jaipur, Kota, and Alwar in Rajasthan.
- **INS Trikand**, the frontline warship of the Indian Navy, participated in a multi-national training exercise '**CUTCLASS EXPRESS 2019**'. The annual Exercise Cutlass Express is sponsored by U.S. Africa Command (USAFRICOM) and conducted by Naval Forces Africa (NAVAF). It was held in the vicinity of Djibouti, **Mozambique and Seychelles**.
- **The 5-day multinational maritime exercise 'AMAN-19'** in which 46 nations participated from all over the world was formally commenced at Pakistan Navy Dockyard, with a colorful flag hoisting ceremony.
- Defence Acquisitions Council, DAC chaired by **Defence Minister approved indigenous** construction of six submarines worth 40 thousand crore rupees. It also approved the acquisition of about five thousand MILAN Anti-Tank Guided Missiles for the Army.
- As part of the ongoing India Bangladesh defence cooperation, a joint military exercise **Sampriti-2019** will be conducted at **Tangail, Bangladesh** from 02 March to 15 March 2019.
- **India** has successfully tested fired **Brahmos Supersonic Cruise Missile from Chandipur in Odisha**.

## SPORTS CURRENT AFFAIRS

**Cricket {National Game of: Australia, Bermuda, England, Jamaica No. of Players: 11**

**Important Terms associated: Arm ball, Beamer, Bottom hand, Bouncer, Cameo, Carrom ball, Chinaman, Flick, Free hit, Glance, Googly, Hat-trick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.}**

- Former India player and Andhra Ranji captain, **Y. Venugopal Rao** has announced his retirement from all forms of cricket.
- **Prithvi Shaw** has been suspended by BCCI for 8 months for a doping violation.

- ICC has named **Michael Gough of England and Joel Wilson of the West Indies** in the Emirates ICC Elite Panel of Umpires for 2019-20 seasons.
- **Chandigarh** received affiliation from the **BCCI** after nearly four decades.
- ICC launched the **World Test Championship in red ball cricket**.
- The BCCI has approved the **Indian Cricketers Association**.
- **Rohit Sharma** has set a world record of maximum **hundreds in the single World Cup**. He has become the **first batsman** in the world to score five hundreds in a

single World Cup and break the record of **Former Sri Lankan skipper Kumar Sangakarra**.

- **International Cricket Council** has **suspended Zimbabwe** for failing to ensure there is no government interference in its running of the sport.
- **Virat Kohli** has retained the **number one spot** with 922 points in the latest ICC Test batsmen's rankings. The Indian skipper holds the top spot in the **ODI rankings** as well.
- **Former England batsman Marcus Trescothick** is to retire from professional cricket.
- **Virat Kohli** becomes the fastest cricketer to score 20,000 international runs. He took just **417 innings** to reach the milestone and bettered the time taken by legends such as **Sachin Tendulkar and Brian Lara**.
- **Afghanistan leg spinner Rashid Khan** recorded the worst bowling figures in ICC World Cup Match after conceding **110 runs in 9 overs against England**.
- Indian batsman **Ambati Rayudu** has announced his retirement from **international cricket**.
- **Amul** announced as the principal sponsor of the **Afghanistan** cricket team for the upcoming **World Cup**, slated to be held in **England and Wales** from **May 30**.
- **Pakistan off-spinner Sana Mir** becomes the **most successful women's ODI spinner** in history after she took her 147th wicket, highest ever by any spinner in One-day International (ODI) cricket.
- **India's GS Lakshmi** become the **first ever woman** to be appointed to the **ICC International Panel of Match Referees** and will be eligible to referee international games with immediate effect.
- **Ten million US Dollars** or little more than 70 crore rupees are on offer in the upcoming **ICC men's cricket World Cup 2019**.
- The ICC launched the **criiii** campaign on the eve of the **men's World Cup**, bringing together **460 million people playing cricket globally** to celebrate the magnificent diversity of cricket.
- **West Indies opener Chris Gayle** has become the **first batsman ever** to smash **500 or more sixes** in international cricket. In the 4th ODI against **England** in **Grenada**, Gayle scored 162 runs.
- The **Supreme Court** appointed senior advocate **PS Narasimha** as a mediator for resolving various disputes related to cricket administration within the cricket body, the **Board of Control for Cricket in India (BCCI)**.

**Football {National Game of: Brazil, Italy, Germany, Israel, Mauritius, Poland No. of Players: 11**

**Important Terms Associated: Back Pass, Corner Kick, Free Kick, Dribble, Futsal, Header, Kick off, Banana Kick, Toe Poke, Throw-in, Bicycle Kick}**

- **Former France and Manchester United defender (footballer) Patrice Evra** has announced his retirement.
- **Mexico defeated USA** to claim their eighth **CONCACAF Gold Cup** title.

- **Sports Minister** has launched the **All India Football Federation's Golden Baby Leagues handbook 2019-20**.
- **North Korea** wins the **2nd edition of Intercontinental Cup** football tournament.
- **The Spanish footballer Fernando Torres** who was a part of 2010 World Cup Winning Team of Spain has announced his retirement **from football**.
- **Dutch winger Arjen Robben** has announced his retirement from football at the age of 35 after a 10-year spell with **German giants Bayern Munich**
- **Spain and Barcelona legend Xavi Hernandez** announced that he will retire from professional **football** at the end of the current season. Xavi Hernandez spent 14 years in Barcelona, where he won 35 trophies, including 8 La Liga titles, before moving to Qatari club **Al-Sadd**.
- **Former Manchester City and Barcelona midfielder Yaya Toure** officially announced his retirement from football.
- **Manchester City** clinched their **fourth Premier League title (football)** after winning the 2018-19 season. Manchester City registered a **4-1 victory against Brighton** to accumulate 98 points, while **Liverpool, who were also in the title race, finished second with 97 points**.
- **Sethu FC** turned around a first-half deficit to **clinch their first ever Indian Women's League trophy** after **defeating Manipur Police** at the Guru Nanak Stadium, in Ludhiana, Punjab.
- **Chelsea** got the better of its **English Premier League** rivals to win the Europa League final, **beating Arsenal 4-1 in the Baku Olympic Stadium, Azerbaijan**.
- **Praful Patel**, president of **All India Football Federation (AIFF)**, has become the **first Indian to be elected as a member of FIFA Executive Council**.
- **In Football**, **Liverpool** breezed past Tottenham at Madrid to win the Champions League for the **sixth time**.

**Hockey {National Game of: India, Pakistan No. of Players: 11**

**Important Terms Associated: Advancing, Bully, Center Pass, Dribble, Drive, Flagrant Foul, Flick, Free Hit, Striker, Tackle, Undercutting, Dodge, Drag Flick, Grip, Hacking, Penalty Corner, Wall Pass}**

- **The Indian women's hockey team** have won the **FIH Series Finals after defeating Japan**. The best player title was clinched by **Rani Rampal**.
- In the **FIH Men's Series Finals**, **India defeated South Africa** by 5 goals to one in a summit clash at the **Kalinga Stadium in Bhubaneswar**.
- **South Korea** defeated **India** in the penalty shootout in the final of **Sultan Azlan Shah Cup 2019**.
- The **Indian junior women's hockey team** clinched the **Cantor Fitzgerald U21 International 4-Nations** title after beating Ireland 1-0 in the final at Dublin, Ireland.
- **In the International Hockey Federation (FIH) Men's Hockey Series Finals** match played at Kalinga Stadium in



Bhubaneswar, Japan defeated Mexico by a goal margin of 3-1.

#### Current Affairs related to Tennis

- **Nikoloz Basilashvili (Georgian) wins the German Tennis Championships. He defeated Andrey Rublev.**
- **Ashleigh Barty** becomes world **No.1 women tennis player** after winning the Birmingham Classic by defeating Julia Goerges by 6-3, 7-5. She is an **Australian Professional tennis player.**
- **Gary Woodland** won the **119th US Open**, capturing his first Major title after defeating two-time defending champion **Brook Koepka.**
- The **All India Tennis Association (AITA)** has signed an **MoU with Serbian Tennis Federation (STF)** to train **Indian junior players under world-renowned Serbian coaches.**
- **Fabio Fognini** became the **first Italian** to win an **ATP Masters 1000 title** at the **Rolex Monte-Carlo Masters.** He defeated **Dusan Lajovic.**
- **Dominic Thiem (Austria)** won the **Barcelona Open 2019** after defeating **Daniil Medvedev (Russia).**
- **Roger Federer** has claimed the **100th ATP title** of his career after beating 20-year-old Greek **Stefanos Tsitsipas** in the final of the **Dubai Tennis Championships.**
- **In French Open Tennis**, Australian **Ashleigh Barty** won her first Grand Slam singles title after easing past Czech teenager **Marketa Vondrousova** in straight sets in the women's final.
- **Third seed Sidharth Rawat** defeated **Rio Noguchi of Japan** to clinch his maiden title in the **\$25,000 ITF men's Futures tennis tournament.**
- **In Tennis**, world number two **Rafael Nadal** has lifted the **French Open Men's Singles title for the 12th time.**

#### Current Affairs related to Grand Prixes

- **Red Bull's Max Verstappen** wins **German Grand Prix** held in **Hockenheim, Germany.**
- **Ten-man Brazil** held on to win the **Copa America** on home soil despite his **sixth British Grand Prix**, **Gabriel Jesus's** dismissal with a **3-1 victory over Peru.**
- **Lewis Hamilton** made a thrilling victory in the Silverstone circuit to win his **sixth British Grand Prix**, his seventh victory in ten races in 2019 and the **80th win of his career.**
- **Mercedes Driver Lewis Hamilton** wins **France Grand Prix 2019.** This is his **sixth** triumph in eight races in this season.
- **Red Bull's Max Verstappen** won the **Austrian Grand Prix** for the second year in a row while champion Mercedes lost for the first time in this season.
- **Mercedes' Lewis Hamilton** won the **Spanish Grand Prix in Barcelona, Spain** and rose to the top of the Formula One world championship.
- **Lewis Hamilton** won the **Monaco Grand Prix** to extend his championship lead over Mercedes teammate **Valtteri Bottas.**
- Five times world champion **Lewis Hamilton** won **Bahrain Grand Prix 2019** title by

beating **Valtteri Bottas** of Finland who secured the second position.

- In motor racing, **Lewis Hamilton** won the **Chinese Grand Prix** for a record sixth time.
- **Mercedes Driver Lewis Hamilton** secures a record-breaking seventh win at the 2019 Canadian Grand Prix after **Sebastian Vettel (Ferrari)** was penalised for dangerous driving.

#### Badminton

- **Li Shi Feng** has won the **men's singles title of Canada Open Badminton.** He defeated **India's Parupalli Kashyap** in the title clash.
- The world body governing **Badminton, BFA** launched two new formats of the game **AirBadminton and Triples** with new dimensions of the court and an innovative shuttlecock called **Airshuttle.** Traditional competitive badminton an indoor game.
- **China** won the badminton world mixed-team championship, **Sudirman Cup 2019** in **Nanning, China.**
- **Former junior national champion Harsheel Dani** rallied from a game down against **Mads Christophersen of Denmark** to clinch the **Dutch International badminton title** in **The Hague, Netherlands.**

#### Boxing/ Wrestling/Weightlifting

- **Shiva Thapa** became **India's first gold-medallist** at the President's Cup boxing tournament after getting a walkover in the finals in **Astana, Kazakhstan.**
- **India wrestler Vinesh Phogat** has won her second consecutive gold in 53kg, at **Yasar Dogu International** in **Istanbul.**
- **Indian bodybuilder Ravinder Kumar** Malik has clinched **Mr. South Asia** title. He has crowned the overall champion at **12th South Asian Bodybuilding and Physique Sports Championship** in **Kathmandu.**
- **India's gymnast Pranati Nayak** has won a bronze medal in the vault event at the **Senior Asian Artistic Championships.** The championship was held in **Ulaanbaatar, Mongolia.**
- **Hima Das**, the under-20 World champion has won the gold medal in women's **200m** in the **Poznan Athletics Grand Prix. Poznan Athletics Grand Prix is taking place in Poznan, Poland.**
- **Indian pro boxer Vaibhav Yadav** has become the **WBC Asia Silver Welterweight Champion.** He defeated **Thailand's Fahpetch Singmanassak** in Thailand.
- The Indian team **lost to Pakistan** in the final of the **IBSF Snooker World Cup** in **Doha.**
- World number one **Bajrang Punia** becomes the **first Indian** to win gold at the **Ali Aliiev wrestling tournament** after defeating **Viktor Rassadin of Russia** in the 65 kg freestyle in **Kapiisk.** He had also won a gold at the **Asian Championships in Xi'an, China.**
- Indian boxers finished with a rich haul of **six medals, including two gold** at the **36th Feliks Stamm International Boxing Tournament** in **Warsaw, Poland.** **Gaurav Solanki** and **Manish Kaushik** bagged

one gold each. Indian boxers also clinched a silver and three bronze.

- India bagged a Gold and two Silver medals at the **Boxing World Cup at Cologne in Germany.**
- India's **Bajrang Punia** has regained the world number one spot in the men's **65-kilogram** freestyle category rankings.
- World number one **Bajrang Punia** won gold at **Asian Wrestling Championship in China's Xian.**
- India won gold each in **10 metres Air Rifle Mixed Team** and **10 metres Air Pistol Mixed team** events in the **ISSF World Cup** in Beijing.
- Young Mumbai sailor **Upamanyu Dutta** bagged the **bronze medal** in the **Laser Standard** race for men in the **Laser Asian Sailing Championship** which concluded in **Singapore.**

### Sports Events/Tournaments Current Affairs

- The 3rd edition of **Khelo India Youth Games 2020** will be held in **Guwahati.**
- Indian athletes have won **4 gold medals** in the **Kutno Athletics Meet** held in **Poland.**

Following is the list of winners in the different categories:

- **Hima Das** won the gold while **V.K. Vismaya** bagged the silver in the women's 200m race.
- **Muhammed Anas** won the gold in men's 200 m race.
- **MP Jabir** won the gold while **Jithin Paul** bagged the bronze medal in the men's 400m hurdles.
- **P Saritaben (gold), Sonia Baishya (silver) and R Vithya (bronze)** won the women's 400 m race.
- The **International Olympic Committee** has formally opened new headquarters in **Switzerland** exactly 125 years after the Olympic Games were revived.

- **4 gold medals for India in Commonwealth Senior Weightlifting Championships in Apia, Samoa.**
- **International Shooting Sport Federation** approved India's application to host the **ISSF World Cup** stages. World Cup will be held in **New Delhi from March 15 to 26, 2020.** The last edition of **ISSF World Cup** was held in **Munich, Germany.**
- **Odisha Governor** inaugurated the **21st edition of Commonwealth Table Tennis Championship** at the **Jawaharlal Indoor Stadium in Cuttack, Odisha.**
- The **International Olympic Committee (IOC)** lifted the sanctions imposed on **India to host international sporting events.**
- **Jaipur** host the **8th Asian Youth Women Handball Championship** in which 10 teams will be participating. It will be played in **August 2019.** Earlier **Delhi** had hosted it in **2015** where the hosts **India** had finished 7th.
- **China** becomes the sole contender to host **Asian Cup Football tournament in 2023** after **South Korea** announced to withdraw its bid to host the game.
- **2nd India Open International Boxing Tournament** started in **Guwahati.**
- India bags a total of **57 medals including 12 Gold, 18 Silver and 27 Bronze** at **India Open International Boxing tournament in Guwahati.**
- **Asian Athletics Championships 2019** held at **Doha in Qatar.**
- **Special Olympics World Games 2019** which is being held from **March 14 to March 21 in the UAE** has made history by welcoming a **record-breaking 200 nations ahead of the Games.**
- The **2019 FIFA Women's World Cup** is the **8th edition** of the **FIFA Women's World Cup**, the quadrennial international football championship contested by the women's national teams between **7 June and 7 July 2019.**

### Other Sports Current Affairs

- **Cricket Advisory Committee (CAC)** led by World Cup-winning former **captain Kapil Dev** entrusted with the **responsibility of selecting India's new coach.**
- **Kristof Milak** shattered **Michael Phelps'** long-standing world record in the 200 metres butterfly at the **World Aquatics Championships in Gwangju, South Korea.**
- **Olympic champion Dalilah Muhammad** shattered one of the longest standing records in women's athletics with a superb display to clinch victory in the **400m hurdles at US Championships.**
- **Tamil Nadu girl Jerlin Anika** has won the gold medal in the **World Deaf Youth Badminton Championships held in Taipei.**
- **American star Caeleb Dressel** destroyed **Michael Phelps'** World record in the 100 metres butterfly at the **World Aquatics Championships 2019 in Gwangju (South Korea).**
- **American Collin Morikawa** has won the **US PGA title** at the **Barracuda Championship.**

- **Anahat Singh** won the **girls' U13 title** while **Neel Joshi** won the **boys' U17 title** of the **Dutch Junior Open squash tournament in Amsterdam, Netherlands.**
- **The Independent Atlantic League** became the first American professional baseball league to let a **computer call balls and strikes.**
- A total number of **two thousand 437** sporting talents have been identified under the **Khelo India Scheme.** Sports Minister Kiren Rijiju informed.
- **In Table Tennis, Indian pair G. Sathiyan and Anthony Amalraj** won the bronze at the World Tour Platinum Australian Open. They defeat Korean pair of Jeoung Youngsik and Lee Sangsu.
- **Boxer Vijender Singh** remained an unstoppable force, clinching a Technical **Knockout over Mike Snider** on his debut in the US professional circuit at **Newark in the US.**
- **Magnus Carlsen** won the **2019 Croatia Grand Chess Tour title.**
- **Dutee Chand** from **Odisha** has won the gold medal in the **women's 100 metre** sprint at the 30th Summer University Games in **Naples, Italy.**
- **The full list of AIFF awards:**
  - Best Grassroots Development Programme: **Jammu & Kashmir Football Association.**
  - Best Referee: **R. Venkatesh (Tamil Nadu).**
  - Best Assistant Referee: **Joseph Tony (Karnataka).**
  - Emerging Women's Footballer 2018-19: **Dangmei Grace (Manipur).**
  - Emerging Men's Footballer of the Year: **Abdul Sahal (Kerala).**
  - Women's Footballer of the Year: **Ashalata Devi.**
  - Men's Footballer of the Year: **Sunil Chhetri.**
- **Arinjeeta Dey**, a 10-year-old girl, has won a **silver medal** in the World Youth Cup held in **Umag, Croatia.**
- **Wrestler Vinesh Phogat** has won a gold medal in the 53kg category, while **Divya Kakran** has won the gold medal in the **68kg** category at the Grand Prix of Spain.
- **M. Sreeshankar** has won the long jump gold at the **Tatyana Kolpakova International athletics.** The tournament was held in **Bishkek (Kyrgyzstan).**
- **Former India wicket keeper-batsman Kiran More** will take charge as the interim coach of the senior USA cricket team. He will replace the head coach Pubudu Dassanayake.
- **Sharath Kamal** was voted the **Sportsperson of the Year** in the annual Indian Oil Sports Conclave.
- **Olympic silver medallist Amir Khan** clinched the WBC international welterweight title.
- **Shooter Anish Bhanwala** claimed gold in **25m rapid fire pistol** competition to continue India's dominance in the tournament in **Suhl, Germany.**
- **India bagged two Gold medals in the Women's 10-meter Air Rifle** event at the International Shooting Sport Federation Junior World Cup in **Suhl, Germany.**
- **Sports and Youth Affairs Minister** conferred Arjuna Awards to tennis player **Rohan Bopanna** and Women cricketer **Smriti Mandhana.**
- **Vijayveer Sidhu** picked up his third gold medal of the ongoing ISSF Junior World Cup in **Suhl, Germany, combining with Rajkanwar Singh Sandhu and Adarsh Singh** to clinch the men's 25m pistol.
- **Star Indian sprinter Hima Das** clinched gold in a **200m race in 23.25 seconds** creditable timing in the Tabor Athletics Meet in Czech Republic.
- **ISSF Junior World Cup, Sarabjot Singh** shot a 239.6 to bag the men's 10 metres air pistol gold. This is India's ninth yellow metal at the event in **Suhl, Germany.**
- **India** has made a record by winning **gold in both men's and women's category of the 21st Commonwealth Table Tennis** Championship taking place in **Odisha.**
- **Indian sprinter Hima Das** extended her sensational run by claiming her **fifth gold of the month** as she returned to her pet 400m competition with a **season-best time of 52.09 seconds in Nove Mesto, Czech Republic.** She is fondly called the '**Dhing Express**'.
- Shooting Junior World Cup, **Aishwarya Pratap Singh Tomar** clinched gold with a junior world record in the final of rifle **3-position event in Suhl Germany.**
- **The Britain swimmer Adam Peaty** has break the world record in the **men's 100 metre** breaststroke at the World Championships in **Gwangju, South Korea.**
- **Filipino legend Manny Pacquiao** claimed the **WBA welterweight championship** after scoring a split-decision win against Keith Thurman.
- **Irishman Shane Lowry** wins **British Open** to claim his first major golfing title at Royal Portrush.
- **Japan's Akane Yamaguchi** wins Indonesia **Open BWF Tour Super 1000** tournament held in **Jakarta, Indonesia.**
- **Abhay Singh of Tamil Nadu** and **Tanvi Khanna** clinched the men's and women's titles respectively in the sixth Bengal Open squash tournament.
- **The Table Tennis Federation of India (TTFI)** has appointed the Canadian Dejan Papic as the head coach of the Indian table tennis team.
- **The Indian women's rugby team** has claimed a historic first ever **international Rugby 15s** victory. They defeated **Singapore with a score of 21-19.**
- **India's ace cueist Pankaj Advani** has clinched the **35th men's Asian Snooker Championship** held in Doha.
- **Annu Rani** won the women's javelin bronze in the **58th Ostrava Golden Spike athletics meet, an IAAF World Challenge** event.
- **Joshna Chinappa** made a record for the **most number of national titles** after beating her Tamil Nadu state-mate **Sunayna Kuruvilla.**
- Indian men's recurve team bagged a silver medal in the **Archery World Championships at Den Bosch in The Netherlands.**
- **Aparna Kumar** becomes first IPS officer to complete Seven Summit challenge by scaling Mt Denali. Mt Denali is the tallest mountain in **North America.**
- Indian shooting ace **Apurvi Chandela** ranked the world number **one** in the **women's 10 metres** air rifle event while compatriot **Anjum Moudgil** rose to number **two** after consistent performances.

- Ace Indian squash players **Saurav Ghoshal** and **Joshna Chinappa** won their respective Asian Individual Squash Championship titles in **Kuala Lumpur, Malaysia**. Saurav Ghoshal defeated Leo Au Chun Ming of Hong Kong.
- **Former Croatia international and manager Igor Stimac** appointed as the **Indian men's team coach** after the **All India Football Federation's (AIFF)** technical committee recommended him for the post.
- **India's Rahul Gangjee finished tied 39th** while **Viraj Madappa ended tied 53rd** at the **Asia-Pacific Diamond Cup** held in **Japan**. **Japan's Yosuke Asaji** won the Asia-Pacific Diamond Cup 2019 at the Sobu Country Club.
- **Germany's double Olympic biathlon champion Laura Dahlmeier** announced her retirement at the age of just 25 after struggling with health issues.
- **Brooks Koepka (of USA)** returned to the **top of the world rankings** after his nerve-jangling **second straight US PGA Championship victory at Bethpage Black**.
- **Indians** had a good day at the year's third **International Shooting Sport Federation (ISSF) World Cup Rifle and Pistol** tournament in Munich, Germany.
- **Indian shooters** continued their dominance claiming five gold medals on the final day of the **Asian Airgun Championships to sign off with a total of 25 medals in Taoyuan, Taipei**. India finished with **16 gold, 5 silver, and 4 bronze medals**.
- **Saurav Ghosal** became the **first Indian male squash player** to enter the top 10 in latest **Professional Squash Association (PSA) world rankings**.
- Ethiopian athletes **Gelete Burka** (women's race) and **Abrha Milaw** (men's race) won the 43rd edition of the **Paris Marathon**.
- **Famous Golfer Tiger Woods** completed one of the sport's great all-time comebacks to end an 11-year major title drought at the **Masters by claiming a fifth Green Jacket**.
- **Sunil Chhetri** became the most capped India player by **surpassing Bhaichung Bhutia's 107 international matches**.
- **Yuvraj Singh** announced retirement from international cricket.

### SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

- **ISRO** unveiled its **Human Space Flight Centre (HSFC)** at ISRO Headquarter campus in Bengaluru, Karnataka for its maiden **manned space mission 'Gaganyaan'**.
- **India's 40th communication satellite GSAT-31** has been launched successfully from French Guiana. The Ariane-5 rocket lifted off with it from Kourou Launch Base, and in 42-minutes, placed it in the intended Geosynchronous Transfer Orbit.
- **NASA announced** that its Opportunity Rover mission is complete after the rover failed to respond despite repeated trials since August 2018.
- **NASA has announced a new space telescope mission dedicated to** understanding the origins of life and the universe. It's called the Spectro-Photometer for the History of the Universe, Epoch of Reionization and Ices Explorer or SPHEREx, for short. The space agency is aiming for a 2023 launch.
- **Infosys, the country's 2nd largest IT firm** has launched a next-generation digital platform 'InfyTQ' to facilitate engineering students with best learning experiences by imparting technical and professional skills.
- **Israel is to launch its first moon mission**, sending an unmanned spacecraft to collect data to be shared with NASA. According to a report, the **585-kilogram Beresheet (Genesis)** spacecraft is to lift off atop a Falcon 9 rocket from Cape Canaveral, Florida. Mission control will be in Yehud, near Tel Aviv.
- **AntBot is the first walking robot to have navigational capabilities** without GPS or mapping.
- **Bandicoot**, a drainage-cleaning robot, has been introduced for the first time in India at the Kumbakonam city corporation as part of efforts to rid of manual scavenging at the cost of Rs 18 lakh in Chennai, Tamil Nadu.
- **Cyber Prevention Awareness and Detection (CyPAD)** Centre and the National Cyber Forensic Lab (NCFL) were inaugurated by Union Home Minister Rajnath Singh and LG Anil Baijal in Dwarka, New Delhi.
- **Kerala Chief Minister, Pinarayi Vijayan, inaugurated** India's first Humanoid Police Robot named KP-BOT, ranked as Sub-Inspector (SI), at the Police Headquarters in Thiruvananthapuram, Kerala.
- **Chinese news agency Xinhua unveiled** the world's first female AI news anchor Xin Xiaomeng. She has been developed in collaboration with Sogou Inc, a search engine company.
- **Bengaluru-based Signalchip has unveiled semiconductor chips for 4G, LTE and 5G modems**. These are first such chips developed in India. All devices and infrastructure in India whether imported or domestically manufactured, currently use imported silicon chips.
- **ISRO has launched 'Yuva Vigyani Karyakram', a 'Young Scientist Programme'** for the School Children to be studying in the 9th standard.
- Just in time for International Women's Day, NASA announced that it will be conducting the first-ever, all-female spacewalk.
- **National space agency ISRO** and its French counterpart CNES sealed an agreement to set up a joint maritime surveillance system in the country in May. K.Sivan, Chairman of the Indian Space Research Organisation, and Jean-Yves Le Gall, President of CNES of France, signed the agreement in Bengaluru.
- **ISRO has launched a special programme for schoolchildren** called Young Scientist Programme or

- Yuva Vigyani Karyakram (YUVIKA), in tune with the government's vision "Jai Vigyan, Jai Anusandhan".
- **ISRO has launched a Defence Intelligence Satellite, EMISAT** in its 47th Polar Satellite Launch Vehicle (PSLV) mission, along with 28 other customer satellites, onboard the advanced PSLV-C45 Rocket.
  - **Tesla has developed its 'largest power storage system in Asia'** at Osaka train station in Japan to reduce energy demand and provide emergency backup power to trains in Japan. It was Launched in partnership with Kintetsu, a railway operator in Japan's Osaka.
  - **South Korea launches the world's first** fully-fledged 5G mobile networks. The system will bring smartphones near-instantaneous connectivity 20 times faster than the existing 4G allowing users to download entire movies in less than a second.
  - **Astronomers have taken the first-ever image of a black hole**, which is located in a distant galaxy known as 'Messier 87' (M87).
  - **Google launched Anthos, a new open platform** from Google Cloud, that lets users run applications from anywhere.
  - **The most powerful operational rocket in the world**, SpaceX's Falcon Heavy, launched its first commercial mission from Florida in a key demonstration for billionaire entrepreneur Elon Musk's space company in the race to grasp lucrative military launch contracts.

- **Space Exploration Technologies Corp. (Space X)** launched its 17th commercial resupply mission to the International Space Station (ISS) by using Falcon 9 rocket with Dragon Spacecraft.
- **Microsoft has unveiled fully-managed Azure Blockchain Service** that would simplify the formation, management, and governance so that businesses can focus on workflow logic and application development.
- **After decades of ground-breaking laboratory works**, the world's scientific and technical community, in a landmark and historic decision has unanimously adopted the resolution to redefine four of the seven base units, the kilogram (SI unit of weight), Kelvin (SI unit of temperature), mole (SI unit of amount of substance), and ampere (SI unit of current).
- **ISRO has successfully launched the 'RISAT-2B'** Satellite from the Sriharikota's, Satish Dhawan Space Centre, SHAR. The Polar Satellite Launch Vehicle (PSLV-C46) lifted-off from the First Launch Pad and injected RISAT-2B into an orbit of 556 km, about 15 minutes and 25 seconds after lift-off.
- **NASA unveiled the calendar for the "Artemis" program that will return** astronauts to the Moon for the first time in half a century, including eight scheduled launches and a mini-station in lunar orbit by 2024. The original lunar missions were named for Apollo - Artemis was his twin sister in Greek mythology, and the goddess of hunting, wilderness, and the Moon.

## SCHEMES

- **Haryana Chief Minister Manohar Lal Khattar** announced an **annual financial assistance of Rs 5 lakh** to "loktantra senanis" or their spouse. "Loktantra senanis" are those people who were **imprisoned during the 1975-77 Emergency** under preventive detention laws.
- The **GoI has reduced interest rates for small savings schemes by 10 basis points** for the **July-September** quarter of the 2019-20 financial year.
- The GoI will set up **51 new incubators for startups** in the information and communications technology space across India as part of its **Technology Incubation and Development of Entrepreneurs (TIDE) 2.0 scheme**.
- Unemployed youth having graduation or equivalent degree will be given unemployment allowance by **Rajasthan government. Male applicants will get Rs 3,000/month**, while the women and differently-abled will get **Rs 3,500/month under Chief Minister Yuva Sambal Yojana** from February this year.
- **The Kaleshwaram Lift Irrigation Project** which is one of the world's largest multi stage and multi purpose lift irrigation scheme, **was inaugurated by Telangana Chief Minister in Jayashankar-Bhupalapally district of Telangana.**
- **'One Nation One Ration Card' scheme** will be available across the country from **1st July 2020.**
- Union Minister of Tribal Affairs launched the ambitious scheme of the Ministry of Tribal Affairs named **Van Dhan**. The scheme is for **Minimum Support Price**

- **(MSP) for Minor Forest Produce (MFP)** and Development of Value Chain of MFPs at a National Workshop organized by **TRIFED**. The Scheme will offer remunerative **Minimum Support Price** for **50** commercially viable items to the Tribals.
- Union Minister of Textiles launched a **comprehensive scheme** for the development of **knitting and knitwear sector** under **PowerTex India** in **New Delhi**. Apart from financial incentives, the two key elements are **Yarn Bank** and **financial assistance for the solar energy scheme**.
- The Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi approved the **'Pradhan Mantri Jaiw Indhan- Vatavaran Anukool fasal awashesh Nivaran (JI-VAN) Yojana'** for providing **financial support** to the Integrated Bioethanol Projects. The scheme aims to incentivise the **Second Generation (2G) Ethanol sector** and support the industry by creating a suitable ecosystem for setting up commercial projects and increasing R&D in this area.
- **Gram Samridhi Yojana, a Rs 3,000 crore** scheme funded by the **World Bank** and the Government of India, is being worked upon by the **Ministry of Food Processing Industries** in order to strengthen the **unorganised food processing sector** concentrated in rural areas. NITI Aayog has given its approval to the scheme. World Bank will be giving **Rs 1,500 crore, Rs 1,000 crore** will be borne by the **Centre** while state governments will put in **Rs 500 crore**. The scheme will

be run in **Uttar Pradesh, Andhra Pradesh, Maharashtra and Punjab.**

- **'Mukhyamantri Parivar Samman Nidhi'** scheme was launched by **Haryana** Chief Minister Manohar Lal Khattar in **Chandigarh**. It is primarily meant for farmers of the state who cultivate on land with areas up to **5 acres** and the families with an income of less than **Rs. 15,000 per month**. The scheme would provide a sum of **Rs. 6,000 yearly** and each family has to nominate a member who will be provided with this amount.
- A water conservation scheme '**Jal Amrutha**' was launched by **Karnataka** chief minister **H D Kumaraswamy**, in **Bengaluru**. A function was organized by the Rural Development and Panchayat Raj department at Dr. B R Ambedkar Bhavan in **Bengaluru**. The state government has declared **2019** as the **Year of Water**.
- The **government of Tripura** announced '**Notun Disha (New Direction)**' for assessing the academic level of students in **classes III-VIII** and then improving their current level. It was launched by state Education Minister **Ratan Lal Nath**.
- **The government** has introduced a scheme for providing financial assistance for transport and marketing of agriculture products with a view to boosting export of farm commodities to certain countries in **Europe and North America**. Under the **Transport and Marketing Assistance (TMA) scheme**, the government would reimburse a certain portion of freight charges and provide assistance for marketing of agricultural produce.
- **IRCTC** launched its own digital payment aggregator called '**IRCTC iPay**'. With iPay, passengers will not need any third-party platforms as it will provide payment options like credit card, debit card, unified payment interface and international card. This will help reduce the gap between **IRCTC and banks** which will eventually lead to a substantial reduction in payment failures.
- **Bharat Electronics Limited (BEL)**, a defence public sector undertaking, presented SWAGAT – the Automatic Fare Collection Gating System. PM Narendra Modi launched the system as part of the inaugural of Phase-I of the Ahmedabad Metro.
- **Tech giant Google** has unveiled a new app '**Bolo**' that aims to help children in primary school learn to read in Hindi and English. The free app, which is being launched in **India first**, uses **Google's speech** recognition and text-to-speech technology. The app features an animated character '**Diya**', who encourages children to read stories aloud and helps if the child is unable to pronounce a word.
- **Aviva Life Insurance** announced the launch of '**Wings**', a specially designed mentorship program to empower the female workforce. Wings program is an initiative of the **SHE** division of Aviva Life Insurance for mentoring all the women employees in Aviva.
- The '**i-help**' initiative to promote **digital electoral literacy** in **Assam** has been launched in view of the

forthcoming Lok Sabha polls. It is a joint initiative of the Office of the Chief Electoral Officer (CEO) and Common Service Centres (CSC) in Assam.

- **Indian Institute of Public Health** Gandhinagar, (IIPHG) in collaboration with **National Mental Health Program**, Department of Health and Family Welfare, Government of Gujarat has developed a mobile application called as '**Conquer Exam, Be a Warrior**' for students to reduce the exam pressure.
- The **Central Board of Secondary Education (CBSE)** launched a new podcast app '**Shiksha Vani**' that will disseminate crucial information to students and parents in a timely manner.
- **The Human Resource Development (HRD) Ministry** launched Operation Digital Board on the lines of Operation Blackboard to provide better digital education in school.
- **Odisha Cabinet** approved the '**Khushi**' scheme to provide free sanitary napkins to school girls across the state.
- **Union minister Prakash Javadekar** launched '**Scheme for Higher Education Youth in Apprenticeship and Skills**' (**SHREYAS**) for providing industry apprenticeship opportunities to fresh graduates. This scheme is a programme basket comprising the initiatives of three central ministries, including the **HRD, Ministry of Skill Development and Entrepreneurship, and the Ministry of Labour and Employment**.
- A **tele-law mobile application 'Nyaya Bandhu'** was launched by the Law Minister Ravi Shankar Prasad.
- **The Union Minister of Human Resource Development** launched the 'Operation Digital Board' to boost quality education in the country. An expert committee has worked out optimum configuration of the Digital Class Rooms under the Operation Digital Board.
- Union Minister for Tourism inaugurated the project '**Development of Eco Circuit: Pathanamthitta – Gavi – Vagamon – Thekkady**' under the Swadesh Darshan scheme of Ministry of Tourism at Vagamon, Kerala.
- **Union Minister of Commerce & Industry and Civil Aviation**, Suresh Prabhu, launched **SWAYATT in New Delhi**.
- **Home Minister and Minister for Women and Child Development** launched a range of citizen safety initiatives in New Delhi. Persons in distress can dial a pan-India number: 112. Under this system, all the states have to set up a dedicated Emergency Response Centre, ERC.
- **Minister of State (IC) for AYUSH, Shripad Yesso Naik** launched the **e-AUSHADHI** portal, for online licensing of Ayurveda, Siddha, Unani and Homoeopathy drugs and related matters at New Delhi.
- **Actor Vijay Sethupathi** launched the mobile App '**DigiCop**' of the Chennai police department at the Commissioner's office. Using the App, people can track the status of stolen two-wheelers and cell phones.
- '**Darwaza Band- Part 2**' campaign launched by Swachh Bharat Mission Grameen focuses on sustaining the open defecation free status of villages across the

country. Earlier Darwaza Band campaign was launched in 2017.

- **Shehri Samridhi Utsav, an initiative of Ministry of Housing & Urban Affairs (MoHUA)**, aims to extend the outreach of Deendayal Antyodaya Mission – National Urban Livelihoods Mission (DAY-NULM), to the most vulnerable, showcase its initiatives and facilitate access

of Self-Help Group (SHG) members to the other government schemes.

- **Arjun Munda, Union Minister for Tribal Affairs launched the “e-governance initiatives for ST Welfare schemes”** at a function organized by Ministry of Tribal Affairs.

### MISCELLANEOUS CURRENT AFFAIRS

- **BCCI announced that Bengaluru-based education and learning app Byju’s**, which is owned by **Think and Learn Private Limited**, has replaced Oppo India as the official Team India sponsor.
- **‘CARE4U’** the android-based app which will connect the caregiver to the elderly person. The app has been built by an interdisciplinary team of the institute of **IIT Kharagpur**.
- **Researchers discover Dracaena cambodiana**, a dragon tree species in the **Dongka Sarpo** area of **West Karbi Anglong dist in Assam**.
- **Kargil veteran Lt Col Dr Samir Rawat** has been invited as an eminent keynote speaker at the **32nd International Congress of Psychology 2020 (ICP) in Prague**.
- **Kaiga Atomic Energy station (Karnataka)** sets a World Record in continuous operation of **962 days by Unit-1 of Kaiga Generating Station (KGS-1)** among nuclear power plants of all technologies.
- **Union Cabinet** has approved the merger of **National Institute of Miners’ Health with Indian Council of Medical Research and National Institute of Occupational Health**.
- **JATAN: Virtual Museum software** has been developed by Human Centres Design and Computing Group, C-DAC, **Pune, Maharashtra** for the Digitization of Archaeological Museum.
- **India and Italy** have decided to set up a fast track mechanism **to facilitate investors and companies**.
- **U.S. celebrates the Apollo 11 mission’s 50th year anniversary on 16th July 2019**. In the celebrations, new statues of Astronaut Neil Armstrong were unveiled and an education centre was dedicated to him in **Ohio, US**.
- **Union Minister for Chemicals and Fertilizers** launched the **Phase-II of the Direct Benefit Transfer of Fertilizer Subsidy**.
- **A News bulletin** of the National Museum of **Indian Cinema**, brought out by the Films Division, was launched.
- **Indian girl, Isha Kanth** is one of the two persons in the world to have bagged an **internship programme at the International Court of Justice**.
- **Film Divisions will launch documentary film club “KSHITIJ” in Mumbai**. The club will be launched by Films Division, Ministry of Information & Broadcasting, Government of India, in association with Indian Documentary Producer’s Association (IDPA).
- **YouTube is bringing a new education feature “Learning Playlists”** with dedicated landing pages for

educational videos on topics like math, science, music and language.

- **Agri-Business Incubation Centre** has started in **Chhattisgarh**. The centre is set up by the Union Agriculture Ministry in the **Indira Gandhi Agriculture University of Raipur**.
  - **The U.S. Senate** has passed a legislative provision **National Defense Authorization Act for India**. The act will bring India at par with America’s **NATO allies which will increase U.S.-India defence cooperation** in the Indian Ocean in the areas of humanitarian assistance, counter terrorism, counter-piracy and maritime security. The act has been passed for the fiscal year **2020**.
  - **The Department of State of USA** has designated the **Balochistan Liberation Army (BLA)** and Hizballah operative **Husain Ali Hazzima** as **Specially Designated Global Terrorists**.
  - **Dubai Duty Free** has announced that **Indian Rupee** will now be an accepted currency at all the retail outlets of the Dubai airport. The move makes the Indian rupee the **16th international currency to be accepted at Dubai’s airports**.
  - **India’s** biggest ride-hailing platform **Ola Cabs**, has received approval from London’s transport regulator to start private hire vehicles (PHV) in the **capital city of the UK**.
  - **The South Central Railway** has commissioned the longest electrified tunnel of India. The tunnel which is between Cherlopalli and Rapuru stations is 6.6 km long, is built at a total cost of **₹460 crore**.
  - **India’s** first Design Development Center **‘Fashionova’** was launched in the **Textile city Surat**.
  - **Facebook** has announced a **digital currency called Libra** that will allow its billions of users to make financial transactions across the globe.
  - **WHO offers a new tool “AWaRe”** to contain rising antimicrobial resistance and make antibiotic use safer and more effective.
- AWaRe classifies antibiotics into three groups:**
- **“Access”** specifies which antibiotics to use for the most common and serious infections.
  - **“Watch”** specifies which ones should be available at all times in the healthcare system.
  - **“Reserve”** are those that must be used sparingly or preserved and used only as a last resort.
- **The India International Institute of Democracy and Election Management (IIIDEM)** (ECI) organized five-day training programme on **Use of Technology in Elections for Election Officials of Union Election Commission of Myanmar**.

- **Namma Kolhapuri chappal** has earned **Geographical indication** tag from Intellectual Property India. The approval for GI tag was jointly received by **Karnataka and Maharashtra**.
- The Indian government has developed a **National Strategic Plan** with the goal of ending **Tuberculosis (TB) by 2025**.
- The Central government asked the state transport departments to make it mandatory for **all EVs** to use the **green number plates**, irrespective of the year in which they were bought.
- **The Mata Vaishno Devi Shrine**, a religious pilgrimage, will get a dedicated in-house disaster response force by **September, 2020**.
- **“The New Delhi Conspiracy”** is **Meenakshi Lekhi’s** first novel to be published soon. She has co-written it with **Krishna Kumar**.
- Bollywood actor **Anupam Kher** is coming out with his autobiography, **“Lessons Life Taught Me Unknowingly”**.
- **BSES Yamuna Power Ltd** launches behavioural energy saving app ‘Susthome’. **The app was launched as part of its Demand Side Management programme**.
- **A statue of Maharaja Ranjit Singh**, the legendary ruler of Punjab, was unveiled at **the Lahore Fort** on his **180th death anniversary**.
- State-owned telecom firm **BSNL** become the **first operator** to start optical **fiber-based high-speed broadband** service in Pulwama with the launch of **‘Bharat Fibre’**. This is the first such FTTH (**fiber-to-the-home**) service deployment in the (Kashmir) Valley.
- **Mangaluru City Police** launched an **all-women police patrol unit ‘Rani Abbakka Force’**. All-women police patrol force named after the **16th-century warrior** of coastal Karnataka, **Queen Abbakka** of Ullal near Mangaluru, who fought the Portuguese in the 16th century.
- Vice President **M Venkaiah Naidu** released a postage stamp to commemorate the **750th birth anniversary** of **Sri Vedanta Desikan** in New Delhi. The stamp released by **Indian postal department**.
- **Stockholm International Peace Research Institute (SIPRI)** launched new initiative named **Global Registry of Violent Deaths (GREVD)** to count deaths caused by all forms of violence across the world and display these in open-source database.
- 18-year-old Nepali girl, **Bandana** danced continuously for **126 hours** to set a Guinness World Records on **‘Longest Dancing Marathon by an Individual’**, a feat previously held by an **Indian**.
- The 5th United Nations Global Road Safety Week is being observed from **May 6 to 12, 2019**. It is celebrated once in two years. The theme of the Road Safety Week is **‘Leadership for Road Safety’**.
- Pune-based **Indian Institute of Science Education and Research (IISER)** team found a new species of reddish-brown pit viper snake with a unique heat-sensing system, the first in past 70 years in India. The species is named **‘Trimeresurus arunachalensis’** after Arunachal Pradesh, where it was discovered.
- Inaugural issue of **world’s first exclusive women’s cricket magazine ‘Criczone’** was released with **Indian team vice-captain Smriti Mandhana** featuring as the cover story.
- One of the most prestigious international events from the world of cinema, **the Cannes Film Festival** begun in France. **Information and Broadcasting Secretary Amit Khare** is leading the Indian delegation at Cannes and inaugurate India Pavilion.
- **Doordarshan** launched an **online souvenir store for its viewers on Amazon India** so that one can easily access it. **A. Surya Prakash Chairman, Prasar Bharati** launched DD souvenir store on Amazon India.
- The **Home Ministry** cancelled the registration of Bengaluru-based NGO Infosys Foundation for alleged violation of norms in receiving **foreign grants**. All non-government organizations (NGOs) are mandatorily required to be registered under the **Foreign Contribution (Regulation) Act** or FCRA to receive foreign funding.
- **Nepalese Sherpa climber Kami Rita** scaled Mount Everest for a **23rd** time, breaking his own record for the **most successful ascents** of the world’s highest peak. He first scaled Everest in **1994**.
- **Captain Aarohi Pandit**, a **23-year-old pilot from Mumbai** became the **world’s first woman to cross the Atlantic Ocean solo in a Light Sports Aircraft (LSA)**.
- Commandos of the premier counter-terror force **National Security Guard (NSG)** created history as they scaled the **Mount Everest (world’s highest peak)** in their **maiden attempt**.
- **HDFC Capital Advisors**, a wholly-owned subsidiary of **HDFC Ltd**, launched a new initiative called **‘HDFC Affordable Real Estate and Technology Program (HeART)**.
- Leading stock exchange **BSE** launched **‘BSE StAR MF’** app to enable more participation and help mutual fund distributors process transactions faster.
- **Niti Aayog** circulated a **cabinet note to provide Rs 7,500 crore** for the establishment of **AIRAWAT**, a cloud computing platform along with research institutes. This is part of the policy think tank’s proposal to create an institutional framework for artificial intelligence (AI) in the country.
- **Taiwan Expo 2019** began in Pragati Maidan, New Delhi. The **representative of Taipei Economic and Cultural Centre Tien Chung-Kwang** and **Chairman of Taiwan External Trade Development Council, TAITRA James CF Huang** inaugurated the three-day event in the presence of **Joint Secretary Praveen Bonigala** and **ITPO Chairman LC Goyal**.
- **South African Saray Khumalo** reached the **highest point on the planet** becoming the first black African woman to **scale Mount Everest**. This was her fourth attempt at climbing Mount Everest.
- The **5th Smart Cities India 2019 expo**, including Transport India, Solar India, Buildings India and Water



India expos, was inaugurated by Durga Shanker Mishra, Secretary, Ministry of Housing and Urban Affairs (MoUHUA) at the **Pragati Maidan, New Delhi**.

- After the **RBI** released a draft framework for setting up a **regulatory sandbox (RS) for fintech players** in the counter, the market and insurance regulators **SEBI and IRDAI** have also launched similar initiatives.
- The **Jamaat-ul-Mujahideen Bangladesh** also called as **Jamaat-ul-Mujahideen India or Jamaat-ul-Mujahideen Hindustan** declared as a banned terrorist organization by the government of **India**.
- **Facebook** is planning to launch its own **cryptocurrency in early 2020**, allowing users to make digital payments in a dozen countries. The currency, dubbed GlobalCoin, would enable **Facebook's 2.4 billion monthly users** to change dollars and other international currencies into its digital coins.
- **Swatantryaveer Vinayak Damodar Savarkar's** birth anniversary is being celebrated on 28th May. **Born on 28th May in 1883 near Nasik in Maharashtra**, Savarkar was popularly called **Veer Savarkar**.
- **Orchha town in Madhya Pradesh** has a plethora of historical sites with the Bundela dynasty architectural style.
- **Kerala's fruits and vegetable** exporters have heaved a sigh of relief following the **lifting of the export ban by Saudi Arabia** after the **Nipah virus attack last year**.
- A **41-year-old orangutan** at **Odisha's Nandankanan Zoological Park** died following a prolonged illness. "**Binny**", the country's lone orangutan passed away around 9:40 pm due to old-age related ailments followed by respiratory tract infection.
- As the **World Environment Day** is approaching, **Ministry of Environment, Forest and Climate Change** launched a theme song '**Hawa Aane De**' on air pollution. The song was launched in the national capital. The aim is to spread awareness regarding protecting the environment.
- **Assam's festival - the Rongali Bihu, also known as 'Bohaag Bihu'** which marks the beginning of the new Assamese calendar year started. Assam celebrates major agricultural events as the festival of Bihu.
- State-owned telecom service provider **Bharatiya Sanchar Nigam Limited (BSNL)** has received a licence from the **Department of Telecommunications** to provide **Internet and mobile services on flights**.
- **Phayeng Village in Imphal West district of Manipur** has become **India's first carbon-positive settlement**. A village is given carbon-positive tag if it sequesters more carbon than it emits, slowing accumulation of greenhouse gases (GHGs) and mitigating effects of climate change.
- **India's first-of-its-kind 'Voter Park'** was inaugurated in **Gurugram, Haryana**, aimed at increasing voter awareness and educating people about the electoral process. **Haryana Chief Electoral Officer Rajeev Ranjan** inaugurated the park.

- The **8th edition of Home Expo India 2019** opened at India Expo Centre and Mart, Greater Noida. The three-day exhibition organized by the Export Promotion Council for Handicrafts (EPCH).
- **Etihad Airways, UAE** based flag carrier, has become the **first major airline** in the Gulf region to operate a flight without any **single-use plastics** on board. The objective is to raise awareness about pollution.
- Cyclone Fani intensified into a severe cyclonic storm and has now become an 'extremely severe cyclonic storm' according to an Indian Meteorological Department (IMD) report.
- The Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India has recently awarded **Geographical Indication (GI)** to five varieties of Indian coffee. They are:
  1. Coorg Arabica coffee,
  2. Wayanaad Robusta coffee,
  3. Chikmagalur Arabica coffee,
  4. Araku Valley Arabica coffee,
  5. Bababudangiris Arabica coffee.
- **Tashigang, a Himachal Pradesh village at an altitude of 15,256 feet** has now become the highest polling station in the world. Situated about 29 km from the **India-China border**, the polling station covers two villages, **Tashigang and Gate**.
- The 3rd edition of **Namaste Thailand** festival, organised by the Royal Thai Embassy with an aim to strengthen bilateral ties and increase cultural exchange between **India and Thailand**, began at Select Citywalk in **New Delhi**.
- The Registrar of Geographical Indications, Government of India, accorded a GI tag, '**Sirsi Supari**', to arecanut grown in Sirsi, Siddpaur and Yellapur taluks of **Uttara Kannada district in Karnataka**.
- After an eight-year-long process, **Erode turmeric (of Tamil Nadu)** finally got a **Geographical Indication (GI) tag** from the Geographical Indication Registry.
- **Indian gymnast Dipa Karmakar** was selected as Barbie role model & was presented with a **one-of-a-kind doll by Barbie as the company celebrates its 60th anniversary**. She was part of the 'Shero' program launched in 2015 by the company.
- A **116-year-old Japanese woman** who loves playing the board game Othello is being honored as the **world's oldest living person by Guinness World Records**.
- **Idukki's The Marayoor Jaggery**, the traditional and handmade product from Idukki district of Kerala received the **Geographical Indication (GI) tag** from the Central Government.
- The **National Green Tribunal** has slapped a fine of **Rs 500 crore** on German auto major Volkswagen for damaging the environment through the use of "cheat device" in its diesel cars in India. A bench headed by **NGT chairperson Justice Adarsh Kumar Goel** directed the carmaker to deposit the amount within two months.
- The **Central Industrial Security Force (CISF)** created the **Guinness World Record** for '**longest single line**

**bicycle parade (moving)** at the Yamuna Expressway, **Noida**. CISF personnel rode **1,327** bicycles non-stop in a single line, maintaining a uniform distance between the bicycles.

- A National Conference on **“Deendayal Disabled Rehabilitation Scheme (DDRS)”** was inaugurated by the Union Minister of Social Justice & Empowerment **Thaawarchand Gehlot**. Mr. Gehlot stated that the **“7th Guinness Book of World Record”** has been created by the Department of Empowerment of Persons with Disabilities (**DEPwD**), at **Bharuch, Gujarat**.
- Railway Minister Piyush Goyal launched Rail Drishti Dashboard in New Delhi. The dashboard has been launched to keep people informed about the work going on in the Railways across the country.
- A small brown rat of bramble cay melomys species lived on a tiny island off northern Australia becomes the world’s first mammal to have become extinct due to “human-induced climate change”.
- Wallace’s giant bee (Wallace Bee), the largest bee known on the Earth which was considered to be extinct since 1981 was re-spotted in an Indonesian forest.
- Union Textiles Minister Smriti Irani inaugurated the **“Titanwala Museum”** that showcases the hand block printing of the Chhipa community in Bagru. Bagru printing is one of the traditional techniques of printing with natural color followed by the chippas of Rajasthan.
- Under ‘Make in India’ initiative, Indian Railways created history by converting a diesel locomotive into electric locomotive for the first time in the world. This all new converted energy-efficient electric locomotive has been flagged off by PM Modi in Varanasi. As per the Indian Railways, the entire project is an Indian R&D innovation for the entire world.
- Union Culture Minister Mahesh Sharma inaugurated India’s very first ‘Full-dome 3D Digital Theatre’ at the Science City in Kolkata, West Bengal.
- Inland Waterways Authority of India (IWAI) launched a new portal Least Available Depth Information System (LADIS) for real-time data on available depth on stretches of National Waterways.
- A Himalayan Cloud Observatory is set up in Tehri district of Uttarakhand with a motive to forecast and monitor cloudburst incidents in the Himalayan region and help to minimize the damage.
- Union Minister of Textiles Smriti Irani launched the India Size project in Mumbai. A first-of-its-kind project in the history of the country, India Size aims to arrive at a standard Indian Size for the ready-to-wear clothing industry, on the lines of the standardized sizes available in countries such as the USA and the UK.
- **Pradhan Mantri Jan Arogya Yojana (PM-JAY) App launched on Google play store**. Ayushman Bharat Yojana or Pradhan Mantri Jan Arogya Yojana (PM-JAY) is a centrally sponsored scheme; which was launched in the year 2018, under the Ayushman Bharat Mission of MoHFW in the country.

- Ministry of Coal of India entered into an MoU with the Ministry of Energy, Republic of Poland. The objective is to foster relations in the field of coal mining and clean coal technologies.
- **Minister of Railways the “The Future of Rail”** report of the International Energy Agency (IEA). The Future of Rail is the first-of-a-kind report that analyses the current and future importance of rail around the world through the perspective of its energy and environmental implications.
- Centre has approved the extension of **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** to all the farmers in the country. Earlier the benefit of the scheme was applicable to farmers having two hectares of land. Agriculture Minister Narendra Singh Tomar stated that nearly **14 crores 50 lakh farmers** will be now covered under the revised scheme. Total burden on the exchequer will be over 87,000 crore rupees for the year 2019-20.
- **Union cabinet approved the Pradhan Mantri Kisan Pension Yojana (PM-KPY)** under which small and marginal farmers will get a minimum fixed pension of 3,000 rupees per month on attaining the age of 60 years. PM-KPY scheme aims to initially cover 5 crore farmers in the first 3 years.
- Narendra Modi has approved changes to the **Prime Minister’s Scholarship Scheme** for wards of deceased defense personnel under the National Defence Fund. The quota of new scholarships for children of state police officials will be 500 in a year. The rates of scholarship have also been increased from Rs. 2000 per month to Rs. 2500 per month for boys and from **Rs. 2250 per month to Rs. 3000 per month for girls**.
- The **Telangana Government** has issued a notification to extend the Rythu Bandhu scheme for 2019-20 while enhancing the amount from **Rs 4000 to Rs 5000**.
- **Rajasthan government** has increased the financial assistance given to school girls under the **‘Aapki Beti’ scheme** and ex-gratia payment to the families of polling personnel who die during election duty. The amount has been increased to **Rs 2,100 from Rs 1,100 for the girls studying in class 1 to 8** and for the girls in class 9 to 12, the financial aid has been increased to **Rs 2,500 from Rs 1,500**. Similarly, the government has also increased ex-gratia payment to the next of kin of an officer killed on election duty to **Rs 20 lakh from Rs 15 lakh**.
- **UAE’s Federal Authority for Identity and Citizenship (ICA)** has issued the first Golden Residence Permit in Abu Dhabi, as part of the Investors Permanent Residence System aimed to attract investors, entrepreneurs and qualified individuals who meet its criteria. **Abu Dhabi-based Indian retail tycoon MA Yusuff Ali has become the first expat to get the UAE’s first gold card permanent residency**.
- **Jay-Z has** been named the world’s first billionaire rapper by Forbes.
- **US end special trade treatment for India amid tariff dispute**.

- **Air Chief Marshal Birender Singh Dhanoa** has left for **Sweden** on a four-day official visit.
- The U.S. Embassy organised its fifth annual **'Student Visa Day'** and launched **'EducationUSA India'**. It is a mobile application to provide Indian students with "current, comprehensive and accurate information about studying in the U.S.". It was launched by the Embassy in collaboration with the United States-India Educational Foundation.
- The Very Severe Cyclonic Storm **'VAYU'** over East-central Arabian Sea moved nearly northwards with a speed of about **13 kmph in last six hours** and lay centred over East-central Arabian Sea, about 470 km west-northwest of Goa, 280 km south-southwest of Mumbai

- (Maharashtra) and 340 km nearly south of Veraval (Gujarat).
- **L&T Financial Services' (LTFS) 'Digital Sakhi'**, an educational programme aimed at digital financial inclusion of rural women, was launched in two villages of Villupuram district in Tamil Nadu.
- **In an effort to raise awareness about science and environment through films**, the 10th National Science Film Festival of India (NSFFI) will be organised in Tripura in January and February 2020.
- **Confederation of Indian Industry (CII) has launched a Fiscal Performance Index (FPI) to assess state and central budgets.**

**Static GA: Awards & Fields**

1. International Gandhi Peace Prize: For contributions towards social, economic & political transformation through non-violence & other Gandhian methods.
2. Bharat Ratna: Premier civilian award, to serve the nation.
3. Padma Vibhushan: Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
4. Padma Bhushan: The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
5. Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports & Public Affairs.
6. Dronacharya Award: For brilliance in sports coaching.
7. Dhyani Chand Award: Highest lifetime achievement award in sports & games in India
8. Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.
9. Vyas Samman: For literary in the Hindi language.
10. Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.
11. Param Vir Chakra: Highest decoration Awarded for the most conspicuous bravery or some daring or prominent

- act of valour or self-sacrifice in the presence of the enemy on land, sea or air.
12. Maha Vir Chakra: Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.
  13. Vir Chakra: It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.
  14. Ashok Chakra: Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.
  15. Academy (Oscar) Awards: Film (From 1929)
  16. Grammy Award: Music (From 1958)
  17. Ramon Magasaysay Award: Govt. (Public) Service, Social Service, Journalism, Literature, Communication & International Understanding Bourlog Award: Agriculture (From 1992)
  18. Grammy: Music
  19. Pulitzer: Journalism & Literature
  20. Arjun: Sports
  21. Bowley: Agriculture
  22. Kalinga: Science
  23. Dhanwantri: Medical Science
  24. Nobel Prize: Peace, Literature, Economics, Physics, Chemistry, Medical Science
  25. Abel: Maths
  26. Man Booker: Literature
  27. Vachspati Samman: Sanskrit Literature

**Topic 1: CM/Governors/Wildlife Sanctuaries/National Parks / Power Plants in India**

States	National Parks(NP)	Wild Life Sanctuaries	Power Plants
<b>J&amp;K</b> Governor: Satya Pal Malik Capital: Jammu (Winter) Srinagar (Summer)	<ul style="list-style-type: none"> <li>✚ Dachigam National Park</li> <li>✚ Hemis National Park</li> <li>✚ Kishtwar National Park</li> <li>✚ Salim Ali National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Gulmarg WLS</li> <li>✚ Limber WLS</li> <li>✚ Nandini WLS</li> </ul>	-
<b>Himachal Pradesh</b> CM: Jairam Thakur Governor: Kalraj Mishra Capital: Shimla	<ul style="list-style-type: none"> <li>✚ Pin Valley National Park</li> <li>✚ Great Himalayan National Park</li> <li>✚ Inderkilla National Park</li> <li>✚ Khirganga National Park</li> <li>✚ Simbalbara National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bandli WLS</li> <li>✚ Daranghati WLS</li> <li>✚ Dhauladhar WLS</li> <li>✚ Nargu WLS</li> <li>✚ Pong Dam Lake WLS</li> <li>✚ Shilli WLS</li> <li>✚ Talra WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Girinagar Hydel Project</li> <li>✚ Binwa Hydel Project</li> <li>✚ Rangtong Hydel Project</li> <li>✚ Baner &amp; Neugal Project</li> </ul>
<b>Punjab</b> CM: Captain Amarinder Singh		<ul style="list-style-type: none"> <li>✚ Abohar WLS</li> <li>✚ Harike Lake WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Guru Gobind Singh Super Thermal Power</li> </ul>

Governor: V P Singh Badnore Capital: Chandigarh		✚ Jhajjar Bacholi WLS	Plant
<b>Haryana</b> CM: Manohar Lal Khattar Governor: Satyadev Narayan Arya Capital: Chandigarh	✚ Kalesar National Park ✚ Sultanpur National Park	✚ Bhindawas WLS ✚ Kalesar WLS ✚ Khaparwas WLS	✚ Gorakhpur Atomic Power Station ✚ Deenbandhu Chhotu Ram TPS ✚ Rajiv Gandhi TPS
<b>Uttar Pradesh</b> CM: Yogi Adityanath Governor: Anandiben Patel Capital: Lucknow	✚ Dudhwa National Park	✚ Hastinapur WLS ✚ Ranipur WLS ✚ Sohagibarwa WLS ✚ Sur Sarovar WLS ✚ Chandraprabha WLS ✚ National Chambal WLS	✚ Narora Atomic Power Station ✚ Rihand Thermal Power Station ✚ Anpara Thermal Power Station
<b>Bihar</b> CM: Nitish Kumar Governor: Phagu Chauhan Capital: Patna	✚ Valmiki National Park	✚ Gautam Budha WLS ✚ Kaimur WLS ✚ Pant (Rajgir) WLS ✚ Valmiki WLS	✚ Kahalgaon Super Thermal Power Station ✚ Barauni TPS
<b>Chhattisgarh</b> CM: Bhupesh Baghel Governor: Anusuiya Uikey Capital: Raipur	✚ Indravati National Park ✚ Kanger Valley National Park ✚ Guru Ghasi Das (Sanjay)	✚ Badalkhol WLS ✚ Bhairamgarh WLS ✚ Bhoramdev WLS ✚ Udanti Wild Buffalo WLS	✚ Sipat Thermal Power Plant ✚ Hasdeo TPS ✚ Bhilai Expansion Power Plant
<b>Jharkhand</b> CM: Raghubar Das Governor: Draupadi Murmu Capital: Ranchi	✚ Betla National Park	✚ Lawalong WLS ✚ Palkot WLS ✚ Parasnath WLS	✚ Chandrapura TPS ✚ Koderma Thermal Power Station ✚ Bokaro TPS
<b>Andhra Pradesh</b> CM: Jaganmohan Reddy Governor Biswa Bhusan Harichandan Capital: Amaravati	✚ Sri Venkateswara National Park	✚ Coringa WLS ✚ Kolleru WLS ✚ Nellapattu WLS ✚ Pulicat Lake WLS ✚ Rajiv Gandhi (Nagarjuna Sagar-Srisaillam) WLS ✚ Rollapadu WLS	✚ Simhadri Super Thermal Power Plant ✚ Sri Damodaram Sanjeevaiah Thermal Power Station
<b>Telangana</b> CM: K. Chandrashekar Rao Governor: ESL Narasimhan Capital: Hyderabad	✚ Mrugavani National Park	✚ Kawal WLS	
<b>Assam</b> CM: Sarbananda Sonowal Governor: Jagdish Mukhi Capital: Dispur	✚ Dibru-Saikhowa NP ✚ Kaziranga National Park ✚ Manas National Park ✚ Nameri National Park ✚ Rajiv Gandhi Orang National Park	✚ Amchang WLS ✚ Chakrashila WLS ✚ Dihing Patkai WLS ✚ East Karbi Anglong WLS ✚ North Karbi Anglong WLS ✚ Nambor WLS	✚ Bongaigaon Thermal Power Plant
<b>Goa</b> CM: Pramod Sawants Governor: Mridula Sinha Capital: Panaji	✚ Bhagwan Mahavir (Mollem) National Park	✚ Bondla WLS ✚ Madei WLS ✚ Bhagwan Mahavir (Mollem) WLS ✚ Netravali WLS	-
<b>Gujarat</b> CM: Vijay Rupani Governor: Acharya Dev Vrat Capital: Gandhinagar	✚ Blackbuck National Park, Velavadar ✚ Gir Forest National Park ✚ Marine National Park, Gulf of Kutch ✚ Bansda National Park	✚ Jambugodha WLS ✚ Jessore WLS ✚ Kutch Desert WLS ✚ Mitiyala WLS ✚ Porbandar Lake WLS ✚ Rampara Vidi WLS	✚ Mundra Thermal Power Station ✚ Ukai Thermal Power Station ✚ Akrimota Thermal Power Station

		<ul style="list-style-type: none"> <li>✚ Ratanmahal WLS</li> <li>✚ Shoolpaneswar (Dhumkhal) WLS</li> <li>✚ Thol Lake WLS</li> <li>✚ Wild Ass WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Kakrapar Nuclear Power Plant</li> </ul>
<p><b>Karnataka</b> CM: B. S. Yeddyurappa Governor: Vajubhai R. Vala Capital: Bengaluru</p>	<ul style="list-style-type: none"> <li>✚ Bandipur National Park</li> <li>✚ Bannerghatta National Park</li> <li>✚ Kudremukh National Park</li> <li>✚ Nagarhole National Park</li> <li>✚ Anshi national park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Arabithittu WLS</li> <li>✚ Attiveri WLS</li> <li>✚ Bhadra WLS</li> <li>✚ Bhimgad WLS</li> <li>✚ Brahmagiri WLS</li> <li>✚ Cauvery WLS</li> <li>✚ Nugu WLS</li> <li>✚ Pushpagiri WLS</li> <li>✚ Ranganathittu Bird WLS</li> <li>✚ Sharavathi Valley WLS</li> <li>✚ Someshwara WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Raichur Thermal Power Station</li> <li>✚ Udupi Thermal Power Plant</li> <li>✚ Bellary Thermal Power Station</li> </ul>
<p><b>Kerala</b> CM: Pinarayi Vijayan Governor: P Sathashivam Capital: Thiruvananthapuram</p>	<ul style="list-style-type: none"> <li>✚ Eravikulam National Park</li> <li>✚ Mathikettan Shola National Park</li> <li>✚ Periyar National Park</li> <li>✚ Silent Valley National Park</li> <li>✚ Anamudi Shola National Park</li> <li>✚ Pampadum Shola NP</li> </ul>	<ul style="list-style-type: none"> <li>✚ Aralam WLS</li> <li>✚ Chimmomy WLS</li> <li>✚ Idukki WLS</li> <li>✚ Malabar WLS</li> <li>✚ Mangalavanam Bird WLS</li> <li>✚ Neyyar WLS</li> <li>✚ Periyar WLS</li> <li>✚ Thattekad Bird WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Brahmapuram Power Station</li> <li>✚ Kayamkulam Power Station</li> </ul>
<p><b>Madhya Pradesh</b> CM: Kamal Nath Governor: Lal Ji Tandon Capital: Bhopal</p>	<ul style="list-style-type: none"> <li>✚ Kanha National Park</li> <li>✚ Madhav National Park</li> <li>✚ Mandla Plant Fossils National Park</li> <li>✚ Panna National Park</li> <li>✚ Pench National Park</li> <li>✚ Sanjay National Park</li> <li>✚ Satpura National Park</li> <li>✚ Van Vihar National park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bori WLS</li> <li>✚ Gandhi Sagar WLS</li> <li>✚ Ghatigaon WLS</li> <li>✚ Ken Gharial WLS</li> <li>✚ Narsighgarh WLS</li> <li>✚ National Chambal WLS</li> <li>✚ Orcha WLS</li> <li>✚ Kuno WLS</li> <li>✚ Sardarpur WLS</li> <li>✚ Son Gharial WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Vindhyachal Super Thermal Power Station</li> <li>✚ Sant Singaji Thermal Power Plant</li> <li>✚ Satpura Thermal Power Station</li> <li>✚ Amarkantak TPS</li> <li>✚ Sasan Ultra Mega Power Project</li> </ul>
<p><b>Maharashtra</b> CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai</p>	<ul style="list-style-type: none"> <li>✚ Chandoli National Park</li> <li>✚ Navegaon National Park</li> <li>✚ Tadoba National Park</li> <li>✚ Gugamal national park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Aner Dam WLS</li> <li>✚ Bhamragarh WLS</li> <li>✚ Bhimashankar WLS</li> <li>✚ Great Indian Bustard WLS</li> <li>✚ Jaikwadi WLS</li> <li>✚ Koyana WLS</li> <li>✚ Nagzira WLS</li> <li>✚ Painganga WLS</li> <li>✚ Radhanagari WLS</li> <li>✚ Sagareshwar WLS</li> <li>✚ Tipeswar WLS</li> <li>✚ Tungareashwar WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Tarapur Atomic Power Station</li> <li>✚ Tirora Thermal Power Station</li> <li>✚ Amravati Thermal Power Plant</li> </ul>
<p><b>Manipur</b> CM: N Biren Singh Governor: Padmanabha Balkrishna Acharya (Add. Charge) Capital: Imphal</p>	<ul style="list-style-type: none"> <li>✚ Keibul Lamjao National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Yangoupokpi-Lokchao WLS</li> </ul>	-
<p><b>Meghalaya</b> CM: Conrad Sangma Governor: Tathagata Roy Capital: Shillong</p>	<ul style="list-style-type: none"> <li>✚ Balphakram National Park</li> <li>✚ Nokrek National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Baghmara Pitcher Plant WLS</li> <li>✚ Nongkhylllem WLS</li> <li>✚ Siju WLS</li> </ul>	-
<p><b>Mizoram</b></p>	<ul style="list-style-type: none"> <li>✚ Murlen National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Dampa WLS (TR)</li> </ul>	-

<p>CM: PU Zoramthanga Governor: Jagdish Mukhi Capital: Aizawl</p>	<ul style="list-style-type: none"> <li>✚ Phawngpui Blue National Park</li> <li>✚ Mountain National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Ngengpui WLS</li> <li>✚ Pualreng WLS</li> <li>✚ Tokalo WLS</li> </ul>	
<p><b>Nagaland</b> CM: Neiphiu Rio Governor: RN Ravi Capital: Kohima</p>	<ul style="list-style-type: none"> <li>✚ Intanki National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Fakim WLS</li> <li>✚ Puliebadze WLS</li> <li>✚ Rangapahar WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Dikhu Hydro Electric Power Plant</li> </ul>
<p><b>Odisha</b> CM: Naveen Patnaik Governor: Ganeshi Lal Capital: Bhubaneswer</p>	<ul style="list-style-type: none"> <li>✚ Bhitarkanika National Park</li> <li>✚ Simlipal National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Badrama WLS</li> <li>✚ Baisipalli WLS</li> <li>✚ Chilika (Nalaban) WLS</li> <li>✚ Hadgarh WLS</li> <li>✚ Khalasuni WLS</li> <li>✚ Satkosia Gorge WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Talcher Super Thermal Power Station</li> </ul>
<p><b>Rajasthan</b> CM: Ashok Gehlot Governor: Kalyan Singh Capital: Jaipur</p>	<ul style="list-style-type: none"> <li>✚ Sariska National Park</li> <li>✚ Ranthambore National Park</li> <li>✚ Darrah National Park</li> <li>✚ Desert National Park</li> <li>✚ Keoladeo National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bundh Baratha WLS</li> <li>✚ Darrah WLS</li> <li>✚ Jawahar Sagar WLS</li> <li>✚ Kailadevi WLS</li> <li>✚ Mount Abu WLS</li> <li>✚ Ramsagar WLS</li> <li>✚ Sariska WLS</li> <li>✚ Sawai Man Singh WLS</li> <li>✚ Shergarh WLS</li> <li>✚ Sitamata WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Chhabra Thermal Power Station</li> <li>✚ Suratgarh Power Station</li> </ul>
<p><b>Sikkim</b> CM: PS Golay Governor: Ganga Prasad Capital: Gangtok</p>	<ul style="list-style-type: none"> <li>✚ Khangchendzonga National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Fambong Lho WLS</li> <li>✚ Kitam WLS (Bird)</li> <li>✚ Maenam WLS</li> <li>✚ Pangolakha WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Rangit Hydro Electric Power Prject</li> </ul>
<p><b>Tamil Nadu</b> CM: Edapaddi Palaniswami Governor: Banwaril Lal Purohit Capital: Chennai</p>	<ul style="list-style-type: none"> <li>✚ Mudumalai National Park</li> <li>✚ Mukurthi National Park</li> <li>✚ Indira Gandhi (Annamalai) National Park</li> <li>✚ Guindy National Park</li> <li>✚ Gulf of Mannar Marine National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Indira Gandhi (Annamalai) WLS</li> <li>✚ Kalakad WLS</li> <li>✚ Karaivetti WLS</li> <li>✚ Karikili WLS</li> <li>✚ Mudumalai WLS</li> <li>✚ Pulicat Lake WLS</li> <li>✚ Vaduvor WLS</li> <li>✚ Vedanthangal WLS</li> <li>✚ Vettangudi WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Kudankulam Nuclear Power Plant</li> <li>✚ Neyveli Thermal</li> <li>✚ Tuticorin Thermal Power Station</li> </ul>
<p><b>Tripura</b> CM: Biplab Deb Governor: Ramesh Bais Capital: Agartala</p>	<ul style="list-style-type: none"> <li>✚ Bison( Rajbari ) National Park</li> <li>✚ Clouded Leopard National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Gumti WLS</li> <li>✚ Rowa WLS</li> <li>✚ Sepahijala WLS</li> <li>✚ Trishna WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Palatana Thermal Power Plant</li> </ul>
<p><b>Uttarakhand</b> CM: Trivendra Singh Rawat Governor: Baby Rani Maurya Capital: Dehradun</p>	<ul style="list-style-type: none"> <li>✚ Gangotri National Park</li> <li>✚ Jim Corbett National Park</li> <li>✚ Valley of Flowers National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Askot Musk Deer WLS</li> <li>✚ Binsar WLS</li> <li>✚ Govind Pashu Vihar WLS</li> <li>✚ Kedarnath WLS</li> <li>✚ Sonanadi WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Chibro Power Plant</li> <li>✚ Khodri Power Plant</li> <li>✚ Chilla Power Plant</li> </ul>
<p><b>West Bengal</b> CM: Mamata Banerjee Governor: Jagdeep Dhankhar Capital: Kolkata</p>	<ul style="list-style-type: none"> <li>✚ Buxa National Park</li> <li>✚ Neora Valley NationalPark</li> <li>✚ Singalila National Park</li> <li>✚ Sundarbans National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Ballavpur WLS</li> <li>✚ Chintamani Kar Bird Sanctuary</li> <li>✚ Haliday Island WLS</li> <li>✚ Lothian Island WLS</li> <li>✚ Mahananda WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Mejia Thermal Power Station</li> <li>✚ Farakka Super Thermal Power Station</li> <li>✚ Kolaghat Thermal Power Station</li> <li>✚ Bakreshwar Thermal Power Station</li> <li>✚ Durgapur Steel Thermal Power Station</li> </ul>

<b>Arunachal Pradesh</b> Capital: Itanagar CM: Pema Khandu Governor: BD Mishra	<ul style="list-style-type: none"> <li>Namdapha National Park</li> <li>Moulung National Park</li> </ul>		
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**Topic 2: Upcoming Important Sport Events**

Summer Olympics	Japan (2020); Paris (2024), Los Angeles (2028)
Winer Olympics	Pyeong Chang, South Korea (2018); Beijing China (2022)
Common Wealth Games	Queensland, Australia (2018); London (2022)
Asian Games	Indonesia (2018); Hangzohu, China (2022)
FIFA	Russia (2018); Qatar (2022)
Common Wealth Youth Games	Brahmas (2017); Belfast (2021)
Common Wealth Weightlifting Championship	Lima, Peru (2018)

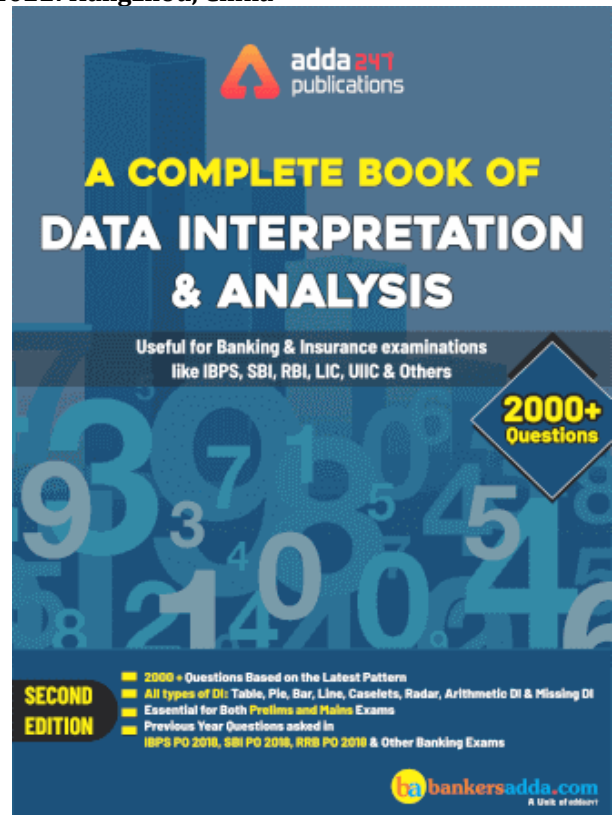
Men Hockey World Cup	2018 (India)
Women Hockey World Cup	2018 (London)
ICC Women Cricket World Cup	2021 (New Zealand)
ICC Men Cricket World Cup	2019 (England); 2023 (India)
FIFA (Women) World Cup	2019 (France) →Dare to Shine
ITTF Table Tennis World Cup	2018 (London)

**Olympics Games venues:**

- 2016 Summer: Rio de Janeiro (Brazil)
- 2018 winter: Pyeongchang (South Korea)
- 2020 summer: Tokyo (Japan)
- 2022 Winter: Beijing (China)
- 2024 Summer: Paris (France)

**Asian Games host cities:**

- 2014: Incheon (South Korea)
- 2018: Jakarta, Indonesia
- 2022: Hangzhou, China



**ICC World Cup Cricket Venue:**

ODI: (One day International): 1. England - 2019|2. India - 2023

**T20 World Cup:** Australia - 2020.

**FIFA (Football) World Cup venue:**

2018: Russia|2022: Qatar

**Commonwealth Games venues:** 2018 - Gold Coast (Australia).| **2022: Birmingham (England)**

**Topic 3: The Headquarters of the UN Organizations**

International Organizations	HQ:
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva
World Intellectual Property Org	Geneva
International Standards Org.	Geneva
IMF	Washington DC
World Bank	Washington DC

UNESCO	Paris
OECD	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC	Vienna
Amnesty International	London
Commonwealth of Nations	London
International Maritime Organization	London
ICJ (International Court of Justice)	The Hague

Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin
SAARC	Kathmandu

ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

### Topic 4: A Brief on the Census 2011

- The population of the country as per the provisional figures of Census 2011 is 1210.19 million of which 623.7 million (51.54%) are males & 586.46 million (48.46%) are females.  
Major highlights of the Census 2011 (Provisional figures) are as under:  
\*The population of India has increased by more than 181 million during the decade 2001-2011.
- %age growth in 2001-2011 is 17.64; males 17.19 & females 18.12.
- \*Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.

#### Some of the highlights

- Slogan - Our census, Our Future
- India's 1st Census - 1872
- 2011 Census is - 15th Census
- Total Population - 1,21,01,93,422
- India's Rank in population - 2nd with 17.5% (1st China with 19%)
- Most Populous State - Uttar Pradesh
- Least Populous State - Sikkim
- Most Literate State - Kerala (93.9%)

- Least Literate State - Bihar (63.82%)
- National Sex Ratio - Female : Male (940 : 1000)
- Highest Sex Ratio (State) - Kerala (1084 : 1000)
- Lowest Sex Ratio (State) - Haryana
- Highest Sex Ratio (UT) - Puducherry
- **Least Sex Ratio (UT) - Daman & Diu (618 : 1000)**
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%
- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya
- Most literate union territory - Lakshadweep (92.2%)
- Least literate Union Territory - Dadra Nagar & Haveli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km
- Increase in population (during 2001-2011) - 181 million

### Topic 5: Current Office Holders List

Important National Officials	
Designation	Name
Chairperson, CBDT	Pramod Chandra Mody
Chairperson, National Commission for Scheduled Tribes	Nand Kumar Sai
Chairperson, UGC	Dhirendra Pal Singh
Chairman, ISRO	K Sivan
Chairman, Atomic Energy Commission	Kamlesh Nilkanth Vyas
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Nagendra Nath Sinha
Director General, National Cadet Corps	Lt. General Rajeev Chopra
Chairperson, Central Board of Secondary Education	Anita Karwal
Chairperson, IRDAI	Subhash Chandra Khuntia
Chairperson, Press Council of India	CK Prasad
Director General, BSF	Vivek Johri
Director General, SSB	Kumar Rajesh Chandra
Director General, CRPF	Rajiv Rai Bhatnagar
Director General, ITBP	S. S. Deswal
Solicitor General	Tushar Mehta
Attorney General	KK Venugopal

Chairperson, National Green Tribunal	Justice Adarsh Kumar Goel
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Balkrishna Goenka
Chairperson, NASSCOM	Keshav Murugesh
CCEO, Press Trust of India	Venky Venkatesh
DRDO Chairman	G Satheesh Reddy
LIC Chairman	MR Kumar
Designation	Name
National Security Advisor	Ajit Kumar Doval
Chairman, Railway Board	Vinod Yadav
Chief, Intelligence Bureau (IB)	Arvind Kumar
Chief, Research & Analysis Wing (RAW)	Sawant Kumar Goel
Director General, NIA	YC Mody

Post	Name
Chief Justice, Supreme Court	Ranjan Gogoi (46 <sup>th</sup> )
Speaker, Lok Sabha	Om Birla
Deputy Speaker, Lok Sabha	NA
Comptroller & Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	Sunil Arora



Chairman, Union Public Service Commission	Sh. Arvind Saxena
Deputy Chairman, Rajya Sabha	Harivansh Narayan Singh

Designation	Name
Secretary-General, United Nations Organisation	Antonio Guterres
Managing Director, International Monetary Fund	Christine Lagarde (Tenure end on 12 <sup>th</sup> Sept'19) David Lipton is the Present Acting Managing Director IMF in the interim period.
President, World Bank	David R. Malpass
Director-General, World Trade Organisation	Roberto Azevedo
DG, UNESCO	Audrey Azoulay
President, UN General	Maria Fernanda

Assembly	Espinosa
Director-General, WHO	Tedros Adhanom Ghebreyesus
President, International Court of Justice	Abdulqawi Ahmed Yusuf
President, Asian Development Bank	Takehiko Nakao
President, International Olympic Committee	Thomas Bach
Director-General, International Atomic Energy Agency	Yukiya Amano
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lim Jock Hoi
Secretary-General, SAARC	Amjad Hussain B Sial
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
Chairman, International Cricket Council	Shashank Manohar

### Topic 6: Important Ports in India

Port	State
Kolkata	West Bengal
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Chennai	Tamil Nadu
Ennore	Tamil Nadu
Tuticorin	Tamil Nadu

Cochin	Kerala
New Mangalore	Karnataka
Mormugao	Goa
Jawaharlal Nehru	Maharashtra
Mumbai	Maharashtra
Kandla	Gujarat

### Topic 7: The Most Famous Temples in India

- Badrinath Temple: Chamoli district, Uttarakhand
- The Konark Sun Temple: Puri district of Odisha
- Brihadeeswara Temple: Thanjavur city of Tamil Nadu
- Somnath Temple: Saurashtra (Gujarat)
- Kedarnath Temple: Garhwal area (Uttarakhand)
- Sanchi Stupa: Raisen district of Madhya Pradesh
- Ramanathaswamy Temple: Tamil Nadu
- Vaishno Devi Mandir: J&K, near Katra.
- Siddhivinayak Temple: Prabha Devi, Mumbai
- Gangotri Temple: Uttarkashi district of Uttarakhand
- Golden Temple or Sri Harmandir Sahib: Amritsar
- Kashi Vishwanath Temple: Varanasi (Uttar Pradesh)
- Lord Jagannath Temple: Puri (Orissa)
- Yamunotri Temple: Uttarkashi district of Uttarakhand
- Meenakshi Temple: Madurai (Tamil Nadu)
- Amarnath Cave Temple: State of J&K

- Lingaraja Temple: Orissa
- Tirupati Balaji: Tirumala (Andhra Pradesh)
- Kanchipuram Temples: Tamil Nadu
- Khajuraho Temple: [Madhya Pradesh](#)
- Virupaksha Temple: Hampi, Bellary, Karnataka
- Akshardham Temple: Delhi
- Shri Digambar Jain Lal Mandir: Oldest Jain temple in Delhi
- Gomateshwara Temple: Shravanabelagola town of Karnataka
- Ranakpur Temple: Pali district of [Rajasthan](#)
- Shirdi Sai Baba Temple: Shirdi town of Maharashtra
- Sree Padmanabhaswamy Temple : Thiruvananthapuram, the capital city of Kerala
- Dwarkadhish Temple: Dwarka city (Gujarat)
- Laxminarayan Temple: In Delhi

### Topic 8: List of the Important Airports in India

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose Intl. Airport	Kolkata	West Bengal

Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan	Lucknow	Uttar Pradesh

Singh Intl. Airport		
Lokpriya Gopinath Bordoloi Intl. Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar Intl. Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar	Port Blair	andaman&Nicobar

International Airport		Islands
Birsa Munda Airport	Ranchi	Jharkhand
Maharana Pratap Airport	Udaipur	Rajasthan
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Jolly Grant Airport	Dehradun	Uttrakhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh
Silchar Airport	Silchar	Assam
Lengpui Airport	Aizwal	Mizoram
Zaruki International Airport	Shillong	Meghalaya
Daporijo Airport	Daporijo	Arunachal Pradesh
Tezu Airport	Tezu	Arunachal Pradesh
Kandla Airport	Kandla	Gujarat
Sonari Airport	Jamshedpur	Jharkhand
Birsa Munda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

### Topic 9: What are the names of the Borders/Boundary Lines?

- **Durand Line:** Afghanistan & Pakistan
- **Hindenburg Line:** Germany & Poland.
- **Mason-dixon Line:** Line of demarcation between four states in the United States.
- **Mannerheim Line:** Russia-Finland border.
- **Macmahon Line:** India & China
- **Medicine Line:** Canada & the United States.
- **Order-neisse Line:** Poland & Germany
- **Radcliffe Line:** India & Pakistan.
- **Siegfried Line:** Germany on its border with France.
- **17th Parallel:** North Vietnam & South Vietnam
- **26th Parallel south:** Africa, Australia & South America.
- **30TH PARALLEL** Equator & the North Pole.
- **38th Parallel:** Separates North Korea&South Korea.
- **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- **40th Parallel north:** formed the original northern boundary of the British Colony of Maryland.
- **42nd Parallel north:** New York - Pennsylvania Border.
- **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- **45th Parallel north** is often called the halfway point between the Equator&the North Pole.
- **45th parallel** makes up most of the boundary between Montana&Wyoming.
- **49th Parallel** is the boundary between USA&Canada

### Topic 10: Stock Exchanges around the World

- New York Stock Exchange (NYSE): HQ in New York City
- NASDAQ OMX: HQ in New York City.
- Tokyo Stock Exchange: HQ in Tokyo
- London Stock Exchange: HQ in London.
- Shanghai Stock Exchange: HQ in Shanghai.
- Hong Kong Stock Exchange: HQ in Hong Kong.
- Toronto Stock Exchange: HQ in Toronto.
- BM&F Bovespa: HQ in Sao Paul
- Australian Securities Exchange: HQ in Sydney
- Deutsche Börse: HQ in Frankfurt.
- Taiwan Stock Exchange - HQ in the city of Taipei
- JSE Limited HQ in Johannesburg, South Africa.
- American Stock Exchange (AMEX) HQ in New York, USA
- Borsa Italia HQ in Milan, Italy
- London International Financial Futures&Options Exchange (LIFFE) HQ in London, Great Britain
- Montreal Exchange (MSE) HQ in Montreal, Canada
- Nordic: Baltic market (OMX) HQ in Stockholm, Sweden
- Bolsa de Madrid (Madrid Stock Exchange) HQ in Madrid, Spain
- Afghanistan Stock Exchange HQ in Kabul
- Chittagong Stock Exchange HQ in Chittagong
- Royal Securities Exchange of Bhutan HQ inThimphu
- Maldives Stock Exchange HQ in Malé
- Nepal Stock Exchange HQ in Kathmandu
- Sialkot Stock Exchange HQ in Sialkot
- Colombo Stock Exchange HQ in Colombo

**Topic 11: Dams in India**

Dam	River	State
Tehri Dam	Bhagirathi	Uttarakhand
Lakhwar Dam	Yamuna	Uttarakhand
Idukki (Eb)/Idukki Arch Dam	Periyar	Kerala
Bhakra Dam	Satluj	Himachal Pradesh
Pakal Dul Dam	Marusudar	J&K
Sardar Sarover Gujarat Dam	Narmada	Gujarat
Srisaillam (N.S.R.S.P) Dam	Krishna	Andhra Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	CHENAB	J&K
Pong Dam	Beas	Himachal Pradesh
Nagarjuna Sagar Dam	Krishna	Telangana

Salal (Rockfill& Concrete) Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteshwar Dam	Bhagirathi	Uttarakhand
Rihand Dam	Rihand	Uttar Pradesh
Indira Sagar (NHDC) Dam	Narmada	Madhya Pradesh
Pillur Dam	Bhavani	Tamil Nadu
Madupetty (Eb) Dam	Palar	Kerala
Parbati II Dam	Parbati	Himachal Pradesh
Chakra Dam	Chakra	Karnataka
Ukai Dam	Tapi	Gujarat

**Topic 12: CLASSICAL DANCES & FOLK DANCES IN INDIA**

**Indian Classical Dances**

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

**North India**

- ✚ Dumhal: Rauf tribe of Jammu & Kashmir
- ✚ HurkaBaul: Uttarakhand
- ✚ Chholiya: Kumaon region, Uttarakhand
- ✚ Bhangra: Punjab
- ✚ Dhamyal - 'Dhamyal' or 'Dhuph': Haryana
- ✚ Mayur Nritya: Uttar Pradesh
- ✚ Charkula: Braj region of Uttar Pradesh.
- ✚ Giddha: State of Punjab
- ✚ Haryana: Swang, Naqqal, Dhamal
- ✚ Himachal Pradesh: Nati, Kariyala, Bhagat

**Central India**

- ✚ Gaur Dance: Chhattisgarh
- ✚ Muria Dance: Bastar district of Chhattisgarh
- ✚ 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

**East India**

- ✚ Brita Dance: 'Brita' or 'Vrita' dance: West Bengal

- ✚ Dalkhai: Odisha.
- ✚ Gotipua: Odisha
- ✚ Bihar: Jadur, Kathaputli, Bhako, Jhijiya

**North East India**

- ✚ Hojagiri: Tripura
- ✚ Nongkram Dance: Meghalaya
- ✚ Bagurumba: Assam
- ✚ Bhortal Dance: Assam
- ✚ Cheraw Dance: Mizoram
- ✚ Chang Lo: Nagaland
- ✚ Bardo Chham: Arunachal Pradesh
- ✚ Bihu: Assam

**South India**

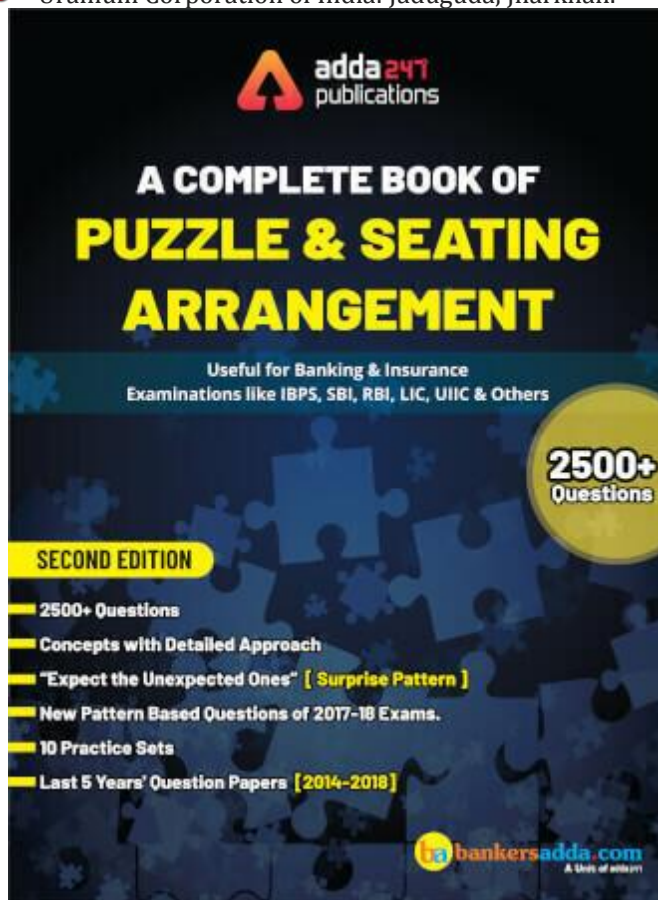
- ✚ Padayani: Kerala
- ✚ Kolannalu: Andhra Pradesh
- ✚ Parai Attam: Tamil Nadu
- ✚ Karagattam: Tamil Nadu
- ✚ Paampu Attam: Tamil Nadu.
- ✚ Poikal Kudirai Attam: Tamil Nadu
- ✚ Theyyam: Kerala
- ✚ Andhra Pradesh: Veethi Natakam, Burrakatha, Lambadi, Koya.
- ✚ Telangana: Bathukamma
- ✚ Dollu Kunitha: Karnataka
- ✚ Ghodemodni: Goa
- ✚ Lava Dance: Lakshadweep
- ✚ Fugdi: Goan dance performed in the Konkan region
- ✚ Veeragase: Karnataka
- ✚ Koli: Maharashtra

**West India**

- ✚ Dandiya: Gujarat & Rajasthan
- ✚ Garba: Gujarat
- ✚ Padhar Dance: Gujarat
- ✚ Rajasthan: Khyal, Rasdhari, Rammat, Gauri, Ghoomar

**Topic 13: The Headquarters of the important Public-Sector Undertakings**

- Agriculture Insurance Company of India: New Delhi
- Air India Limited: New Delhi
- Airports Authority of India: New Delhi
- Bharat Bhari Udyog Nigam: Kolkata, West Bengal
- Bharat Earth Movers (BEML): Bangalore, Karnataka
- Bharat Electronics Limited: Bangalore, Karnataka
- Bharat Heavy Electricals Limited(BHEL): New Delhi
- Bharat Petroleum Corporation Limited: Mumbai, Maharashtra
- Coal India Limited: Kolkata, West Bengal
- Damodar Valley Corporation: Kolkata, West Bengal
- Electronics Corporation of India: Hyderabad, Telangana
- Fertilizer Corporation of India Limited: Noida, Uttar Pradesh
- Food Corporation of India: New Delhi
- General Insurance Corporation of India Limited (GIC): Mumbai, Maharashtra
- Hindustan Aeronautics Limited: Bangalore, Karnataka
- Hindustan Petroleum Corporation Limited: Mumbai, Maharashtra
- India Infrastructure Finance Company: New Delhi
- Indian Oil Corporation: New Delhi
- The Jute Corporation of India Limited: Kolkata, West Bengal
- Mahanadi Coalfields Limited: Sambalpur, Odisha
- Mineral Exploration Corporation Limited: Nagpur, Maharashtra
- NHPC Limited: Faridabad, Haryana
- National Aluminium Co Ltd: Bhubaneshwar, Orissa
- National Aviation Company of India: New Delhi
- National Buildings Construction Corporation: New Delhi
- National Fertilizers Limited: Noida, Uttar Pradesh
- National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh
- National Insurance Co Ltd: Kolkata, West Bengal
- National Textile Corporation: New Delhi
- New India Assurance Company: Mumbai, Maharashtra
- Neyveli Lignite Corporation Limited: Tamil Nadu
- North Eastern Regional Agricultural Marketing Corporation: Assam
- Numaligarh Refinery Limited: Assam
- Oil & Natural Gas Corporation: Dehradun, Uttarakhand
- Oil India Limited: New Delhi
- Oriental Insurance Company: New Delhi
- Pawan Hans Limited: New Delhi
- Shipping Corporation of India Limited: Mumbai, Maharashtra
- United India Insurance Company: Chennai, Tamil Nadu
- Uranium Corporation of India: Jaduguda, Jharkhan.



**Topic 14: Nick Names of Important Indian Places**

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

City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River
Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai

City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur

City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

### Topic 15: Important Defence Exercise Conducted in the World

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

### Topic 16: Stadiums Around the World

#### Stadiums in Australia

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

#### Stadiums in Bangladesh

- ✦ Bangabandhu National Stadium- **Dhaka**
- ✦ Chittagong Stadium- **Chittagong**

#### Stadiums in England

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

#### Stadiums in India

- ✦ Barabati Stadium -**Cuttack**
- ✦ Barkatullah Khan Stadium -**Jodhpur**
- ✦ Barsapara Cricket Stadium: **Guwahati**
- ✦ **Greenfield International Stadium:** Thiruvananthapuram
- ✦ Brabourne Stadium -**Mumbai**

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

#### Stadiums in New Zealand

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

#### Stadiums in Pakistan

- ✦ Arbab Niaz Stadium-**Peshawar**

- ✚ Ayub National Stadium-**Quetta**
- ✚ Gaddafi Stadium-**Lahore**

#### Stadiums in South Africa

- ✚ Kingsmead-Durban
- ✚ New Wanderers Stadium-**Johannesburg**
- ✚ Newlands-**Cape Town**
- ✚ St George's Park-**Port Elizabeth**
- ✚ Centurion Super Sport Park-**Pretoria**

#### Stadium in Sri Lanka

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

#### Stadiums in West Indies

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

#### Stadiums in Zimbabwe

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

#### Stadiums in United Arab Emirates

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

### Topic 17: List of Indian Cities on Rivers Banks

City	River	State
Agra	Yamuna	Uttar Pradesh
Ahmedabad	Sabarmati	Gujarat
Allahabad	At the confluence of Ganga, Yamuna & Saraswati	Uttar Pradesh
Ayodhya	Saryu	Uttar Pradesh
Badrinath	Alaknanda	Uttarakhand
Banki	Mahanadi	Odisha
Brahmapur	Rushikulya	Odisha
Chhatrapur	Rushikulya	Odisha
Bhagalpur	Ganga	Bihar
Kolkata	Hugli	West Bengal
Cuttack	Mahanadi	Odisha
New Delhi	Yamuna	Delhi
Dibrugarh	Brahmaputra	Assam
Ferozpur	Sutlej	Punjab
Guwahati	Brahmaputra	Assam
Haridwar	Ganga	Uttarakhand
Hyderabad	Musi	Telangana
Jabalpur	Narmada	Madhya Pradesh
Kanpur	Ganga	Uttar Pradesh
Kota	Chambal	Rajasthan
Kottayam	Meenachil	Kerala
Jaunpur	Gomti	Uttar Pradesh
Patna	Ganga	Bihar
Rajahmundry	Godavari	Andhra Pradesh
Srinagar	Jhelum	Jammu & Kashmir
Surat	Tapi	Gujarat
Tiruchirappalli	Kaveri	Tamil Nadu
Varanasi	Ganga	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	Ganga	Uttar Pradesh
Fatehgarh	Ganga	Uttar Pradesh
Kannauj	Ganga	Uttar Pradesh
Mangalore	Netravati, Gurupura	Karnataka
Shimoga	Tunga River	Karnataka
Bhadravathi	Bhadra	Karnataka
Hospet	Tungabhadra	Karnataka
Karwar	Kali	Karnataka
Bagalkot	Ghataprabha	Karnataka
Honnavar	Sharavathi	Karnataka
Gwalior	Chambal	Madhya Pradesh
Gorakhpur	Rapti	Uttar Pradesh
Lucknow	Gomti	Uttar Pradesh
Kanpur	Ganga	Uttar Pradesh
Shuklaganj	Ganga	Uttar Pradesh
Chakeri	Ganga	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	Ganga	Bihar
Ujjain	Shipra	Madhya Pradesh

## Banking Awareness

### Internal Ombudsman Scheme 2018 Introduced For Scheduled Commercial Banks

- **The Reserve Bank of India had, in May 2015,** advised all public-sector and selected private and foreign banks to appoint **Internal Ombudsman (IO)** as an independent authority to review complaints that were partially or wholly rejected by the respective banks.
- The IO mechanism was set up with a view to strengthen the internal grievance redressal system of banks and to ensure that the complaints of the customers are redressed at the level of the bank itself by an authority placed at the highest level of bank's grievance redressal mechanism so as to minimize the need for the customers to approach other fora for redressal.
- RBI has reviewed the arrangement and issued revised directions **under Section 35 A of the Banking Regulation Act, 1949** in the form of 'Internal Ombudsman Scheme, 2018'. The Scheme covers, inter-alia, appointment/tenure, roles and responsibilities, procedural guidelines and oversight mechanism for the IO.
- All Scheduled Commercial Banks in India having more than ten banking outlets (excluding Regional Rural Banks), are required to appoint IO in their banks. The IO shall, inter alia, examine customer complaints which are in the nature of deficiency in service on the part of the bank, (including those on the grounds of complaints listed in Clause 8 of the

Banking Ombudsman Scheme, 2006) that are partly or wholly rejected by the bank. The implementation of IO Scheme, 2018 will be monitored by the bank's internal audit mechanism apart from regulatory oversight by RBI.

### 21 Banking Ombudsman centres:

- Currently, there are 21 Banking Ombudsman centres operating in the country. The 21 centres are located in different cities viz. Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kanpur, Kolkata, Mumbai (I), Mumbai (II), New Delhi (I), New Delhi (II), Patna, Thiruvananthapuram, Dehradun, Ranchi, Raipur, and Jammu.

### RBI Notifies Amended Note Refund Rules

- RBI released new guidelines through a gazette notification for all notes which were introduced post note ban, or notes which were introduced as part of the **Mahatma Gandhi New Series**. With this, the RBI has ended the lack of clarity over the exchange of the **Rs 2000 or Rs 200 currency** notes, introduced post demonetisation. As per the new Reserve Bank of India (Note Refund) Amendment Rules, 2018, "the undivided area of the single largest piece of the note" for a damaged Rs 2000 note must be 88 square cm for a full refund, and 44 square cm for half refund. The Rs 2000 note is 109.56 square cm in dimension. For a damaged Rs 200 note, the **criteria is 78 square** cm for a full refund, and 39 square cm for half refund.

## Topic 1: Reserve Bank of India & its Functions

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

signatures of Governor. (One rupee note called currency note is issued by the Central Govt. & signed by Finance Secretary). The stock of currency is distributed with the help of currency chests spread all over the country.

- **Banker to Govt.:** RBI transacts govt. business & manages public debt. SBI or any other bank is appointed Agent where RBI does not have office. It provides Ways & Means advances to Govt.
- **Bankers' bank:** It keeps a part of deposits of commercial banks (as CRR) & acts as lender of last resort by providing financial assistance to banks. It provides export credit refinance, Liquidity Adjustment Facility & MSF.

### Functions of RBI

- **Issuance of currency:** RBI is the authority in India to issue currency notes (called bank notes) under

- **Controller of Banks:** An controller of banks by including the banks in 2nd Schedule of the Act. It issues directions, carries inspection (on-site as well as off-site) & exercises management control.
- **Controller of credit:** RBI can fix interest rates (including Bank Rate) & exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose. It also carries sale & purchase of securities which are known as open market operations.
- **Maintenance of external value:** RBI is responsible also for maintaining external value of Indian currency as well as the internal value. Foreign exchange reserves are held by RBI & it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

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

**Important Facts of RBI**

**Topic 2: Policy Rates decided by the RBI**

Current Policy rates as on 01<sup>st</sup> August 2019

Policy Repo Rate	:	5.75%
Reverse Repo Rate	:	5.50%
Bank Rate	:	6.00%
Marginal Standing Facility Rate:		6.00%
CRR	:	4.00%
SLR	:	18.75%

**Lending / Deposit Rates**

Base Rate	:	8.95% - 9.40%
MCLR (Overnight)	:	8.05% - 8.50%
Savings Deposit Rate	:	3.50%
Term Deposit Rate > 1 Year	:	6.25% - 7.30%

- **Repo Rate:** Repo rate is the rate of interest which is levied on Short-Term loans taken by commercial banks from RBI. Whenever the banks have any shortage of funds they can borrow it from RBI.
- **Reverse Repo Rate:** This is exact opposite of Repo rate. Reverse repo rate is the rate at which commercial banks charge on their surplus funds with RBI. RBI uses this tool when it feels there is too much money floating in the banking system.
- **SLR Rate:** Statutory Liquidity Ratio is the amount a commercial bank needs to maintain in the form of cash,

- or gold or Govt. approved securities (Bonds) before providing credit to its customers. It is determined as the %age of total Net Demand & Time Liabilities (NDTL).
- **Bank Rate:** It is defined in Sec 49 of RBI Act 1934 as the 'standard rate at which RBI is prepared to buy or rediscount bills of exchange or other commercial papers eligible for purchase under this act'.
- **Cash Reserve Ratio:** CRR refers to the ratio of bank's cash reserve balances with RBI with reference to the bank's net demand & time liabilities to ensure the liquidity & solvency of the scheduled banks.
- **MSF:** It was introduced w.e.f. May 09, 2011, by RBI. **Eligibility:** Scheduled Commercial Banks having Current Account & SGL Account with RBI. **Amount:** 1% of NDTL

**A Brief on LAF (Liquidity Adjustment Facility)**

- It was introduced by RBI during June, 2000 in phases, to ensure smooth transition & keeping pace with technological upgradation.
- **Tenor:** Reverse Repo auctions (for absorption of liquidity) & Repo auctions (for injection of liquidity) are conducted on a daily basis (except Saturdays).
- **Cap:** 0.25% of NDTL w.e.f. 01.04.14.

**Topic 3: Banking Regulation Act 1949 | Schedule Banks | Other Types of Banks**

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

**SCHEDULED BANK**

- As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2<sup>nd</sup> schedule of RBI Act 1934.
- A scheduled bank should satisfy the conditions which include paid-up capital & reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial,



Rural & many State Coop Banks are classified as Scheduled Banks).

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

**Total Payments Banks and Small Finance Banks: 14**  
**Regional Rural Banks: 39**  
**Foreign Banks: 46 (According to RBI website)**  
**State Co-operative Banks: 33(According to RBI website)**

**Total No. of Banks (As per IBA Website)**

**Total PSBs: 18**  
**Total Private Sector Banks: 25**

**Topic 4: What are the different types of accounts that can be opened in a Bank?**

- a) Savings Bank Account
- b) Current Deposit Account
- c) Fixed Deposit Account
- d) Recurring Deposit a/c
- **Savings Bank Account:** The rate of interest on savings bank account varies from bank to bank & also changes from time to time. Interest rate is paid to the account holders on daily balance basis.
- **Current Deposit Account:**
  - a) This account is mainly for big businessmen, companies & institutions, since there are no restrictions on number of withdrawals from this type of account. From this withdrawal can be made any number of times.
  - b) For the convenience of the account holders banks also allow withdrawal of amounts in excess of the balance of deposit. This facility is known as overdraft facility.
- **Fixed Deposit Account (also Term Deposit Account):** Money is deposited in a fixed deposit account to earn interest at a higher rate.
- **Recurring Deposit Account:** The rate of interest allowed on the deposits in this account is higher than that on a savings bank deposit but lower than the rate allowed on a fixed deposit for the same period.

**Note:**

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

**Important points related to Interest Rates on Bank Accounts {Differential rate of interest (DRI)}**

- Interest on Savings A/c is calculated on daily balance basis.
- Now, All SCBs (Excluding RRBs) have the discretion to offer differential interest rates based on whether the term deposits are with or without-premature-withdrawal-facility, subject to the following guidelines:

- a) All term deposits of individuals (held singly or jointly) of Rs.15 lakh & below should, necessarily, have premature withdrawal facility.
- b) For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
- **Taxation of Savings Bank Interest rates: :** Interest earned on savings bank accounts is not subject to Tax Deduction at Source. It is exempt upto **Rs. 10,000 in a year**.

**What are Inoperative & Dormant Accounts?**

- RBI clarified on 30.10.09 that SB account can be treated as inoperative account only after 2 years from the date of the last credit entry of interest on Fixed Deposit account, where FD interest is being credited to SB account or where dividend on shares is being credited).

**Miscellaneous Terms related to the Deposits**

- **Unclaimed Deposits:** The banks are to furnish to RBI a statutory annual return (penalty for delay) for unclaimed accounts which have not been operated for a period of 10 years or more in December every year u/s 26 of RBI Act.
- **Demand liabilities:** Current deposits, Demand liabilities portion of saving deposits, margins held against LC/LG, Balances in overdue FD, cash certificate & RD, Outstanding TTs, MTs & DDs, Unclaimed deposits, Credit balance in CC a/c & Deposits held as security for loan payable on demand.
- **Time liabilities:** FDs, cash certificate, cumulative & RDs, time liabilities portion of saving bank deposits, staff security deposits, margins against LC not payable on demand, deposit held as securities for advances & India Dev Bonds.

**Topic 5: Negotiable Instrument Act and Cheques**

- In India the Negotiable Instruments Act was passed during 1881 which came into force wef **March 01, 1882**.
- **CHEQUE:** A cheque is (a) a bill of exchange (b) drawn on a specified bank & (c) not expressed to be payable otherwise than on demand. It includes electronic image of a truncated cheque & also an electronic cheque.

- **AMOUNT OF A CHEQUE:** Where amount of a cheque differs in words & figures, as per Section 18, amount written in words should be paid irrespective of the fact, which amount is less or more.

**What are the Types of Cheque?**

1. **Bearer Cheque or open Cheque:** When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein or to any other else who presents it to the bank for payment.
2. **Order Cheque:** When the word "bearer" appearing on the face of a cheque is cancelled & when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).
3. **Crossed Cheque:** Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like "& CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.
4. **Ante-Dated Cheque:** If a cheque bears a date earlier than the date on which it is presented to the bank, it is called as "ante-dated cheque". Such a cheque is valid upto 3 months from the date of the cheque.
5. **Post-Dated Cheque:** If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque. It cannot be honoured earlier than the date on the cheque.
6. **Stale Cheque:** If a cheque is presented for payment after 3 months from the date of the cheque it is called stale cheque. A stale cheque is not honoured by the bank.
7. **A self-cheque:** It is written by the account holder as pay self to receive the money in the physical form from the branch where he holds his account.
8. **"A truncated cheque"** means a cheque which is truncated during the course of a clearing cycle, either by the clearing house or by the bank whether paying or receiving payment, immediately on generation of an electronic image for transmission. *The expression "clearing house" means the clearing house managed by the RBI or a clearing house recognised as such by the RBI.'*

### The Parties of a Cheque

There are three parties to the cheque

- ✚ Drawer or Maker
- ✚ The bank - on whom the cheque is drawn (i.e. the bank with whom the account is maintained by the drawer)
- ✚ Payee - Payee is the person whose name is mentioned on the chequeto whom or to whose order the money is directed to be paid.
- **ENDORSEMENT:** As per Section 15, endorsing means signing on the face or backside of an instrument (or even on a paper called Allonge or stamped paper), for the purpose of negotiating (transferring to next person) a negotiable instrument.

- **Endorsement in full:** If an endorser signs his name & adds a direction to pay the amount mentioned in the instrument to, or to order of, a specified person, the endorsement is said to be in full. Blank endorsements can be converted into full.
- **Restrictive endorsement:** Where an endorsement prohibits & restricts further negotiability of the instrument, it is called restricted endorsement. The words 'Pay to Ashish only' or 'Pay to Ashish for my use' or 'Pay to Ashish for account of B', are the cases of restrictive endorsement.

### A Brief on Crossing of a Cheque

- Crossing of a cheque means two parallel transverse lines on the face with or without words, such as '& Co', 'not-negotiable', 'payee's account only' etc. The words without lines will not constitute crossing. Such instruments should not be paid as drawer's mandate is not clear.
- Crossing is **applicable** in case of **cheques & demand draft** only & does not cover BOE or promissory note.

### What are the Types of Crossing?

- **General crossing (sec 123):** General crossing is where a cheque bears across its face two parallel transverse lines (with or without words such as "& co" or any abbreviation. (Words not important, lines are).
- **Special crossing (sec 124):** Where a cheque bears across its face, name of bank, either with or without the words not-negotiable (lines are not important, the addition of name of the bank is important), that addition shall be deemed as special crossing & the cheque be considered to be crossed specially to banker.
- **Special Crossing in favour more than one bank:** As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another), the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.
- **Not negotiable crossing:** As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had.

### Demand Drafts

- Demand draft is defined as per Section 85 (a) of NI Act 1881 as an order to pay money drawn by one office of a bank upon another office of the same bank for a sum of money payable to order on demand.
- It is payable to order on demand (85-A NI Act). It cannot be issued as payable to bearer (Sec. 31 RBI Act).
- If a bank fails to honour a bank draft, it renders itself liable for damages. Similarly, omission of signatures or wrong signatures can also make the bank liable.

- By prior arrangement, the paying bank could be a different bank also.

**Topic 6: Financial Inclusion and the initiatives launched to achieve it**

**Financial inclusion involves**

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

**Some Important initiatives for Financial Inclusion**

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

**Lead Bank Scheme**

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

**No Frill Account**

- 'No Frills 'account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low.

- The RBI in 2005-06 called upon Indian banks to design a 'no frills account' – a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms.
- But all the existing 'No-frills' accounts opened were converted into BSBDA in compliance with the guidelines issued by RBI in 2012.

**What is BSBDA (Basic Savings and Bank Deposit A/c)?**

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

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

**Business Correspondent**

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

**Current Status of the Pradhan Mantri Jan - Dhan Yojana as on 03rd July 2019**

Bank Name / Type (All figures in Crore)	Number of Beneficiaries at rural/semi-urban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts (In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	15.51	13.14	15.08	28.65	79349.40	23.49
Regional Rural Banks	5.17	1.00	3.44	6.17	18130.05	3.80
Private Sector Banks	0.69	0.56	0.67	1.25	3016.50	1.16
<b>Grand Total</b>	<b>21.37</b>	<b>14.69</b>	<b>19.19</b>	<b>36.06</b>	<b>100495.95</b>	<b>28.45</b>

**Topic 7: All about the Priority Sector Lending Norms**

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

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

**Targets under PSL**

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

2017-18	36
2018-19	38
2019-20	40

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

- The government has given a new turnover based classification of MSMEs in February 2018. As per this new classification, the MSMEs are categorized in term of business turnover. This is in place of the previous classification based on investment made in plant and machineries if they are operating in the manufacturing sector and investment in equipment for service sector companies. As per the new classification, the same turnover based criteria have been applied for all type of MSMEs including those operating in the services sector.
- Though the primary responsibility of promotion and development of MSMEs is of the State Governments, the center has passed an Act in 2006 to empower the sector and also has formed a Ministry (Ministry of MSMEs). It was the Micro, Small and Medium Enterprises Development (MSMED) Act which was notified in 2006 that defined the three tier of micro, small and medium enterprises and set investment limits. The new turnover criteria will better suit with the GST Network (GSTN) and other formats of segregating the MSMEs.

**The new turnover based classification of MSMEs**

- ✚ The Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 will accordingly be amended to define units producing goods and rendering services in terms of annual turnover as follows:

- ✚ A micro enterprise will be defined as a unit where the annual turnover does not exceed Rs 5 crores;
- ✚ A small enterprise will be defined as a unit where the annual turnover is more than Rs 5 crore but does not exceed Rs 75 crore;
- ✚ A medium enterprise will be defined as a unit where the annual turnover is more than Rs 75 crore rupees but does not exceed Rs 250 crore.
- ✚ Additionally, the Central Government may, by notification, vary turnover limits, which shall not exceed thrice the limits specified in Section 7 of the MSMED Act.

**Table: Classification of MSMEs-**

Classification of the MSME	New Classification (annual turnover)	Previous classification – Ceiling on Investment in Plant and Machinery (in Rs)
Micro	Not exceeding Rs 5 crores	Below 25 lakhs
Small	Between Rs 5 crores to Rs 75 crores	25 lakhs to 5 crores
Medium	Rs 75 to Rs 250 crores	5 crores to 10 crores

**Other Targets under PSL**

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

**Monitoring of Priority Sector Lending targets**

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

**Non-achievement of Priority Sector targets**

- ✚ Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for

contribution to RIDF established with NABARD & other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.

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

**RBI revises priority sector lending norms for RRBs**

**Salient features of the guidelines:-**

- ✦ **Targets:** 75% of total outstanding to the sectors eligible for classification as priority sector lending.
- ✦ **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure & Renewable Energy will form part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.
- ✦ **Agriculture:** 18% of total outstanding should be advanced to activities mentioned under Agriculture.
- ✦ **Small & Marginal Farmers:** A target of 8% of total outstanding has been prescribed for Small & Marginal Farmers within Agriculture.

- ✦ **Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.
- ✦ **Weaker Sectors:** A target of 15 % of total outstanding has been prescribed for Weaker Sections.
- ✦ **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

**Note:** The revised guidelines will be operational with effect from Jan 2016.

**Priority Sector Lending Certificates (PSLCs)**

- ✦ These are a mechanism to enable banks to achieve the priority sector lending target & sub-targets by purchase of these instruments in the event of shortfall. This also incentivizes surplus banks as it allows them to sell their excess achievement over targets thereby enhancing lending to the categories under priority sector.
- ✦ All PSLCs will be valid till March 31st & will expire on April 1st.
- ✦ There are only four eligible categories of PSLCs i.e. PSLC General, PSLC Small & Marginal Farmer, PSLC Agriculture & PSLC Micro Enterprises.

**Topic 8: Financial Market| Important Points on Money Market, Capital Market & their Instruments**

**MONEY MARKET**

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

**CAPITAL MARKETS IN INDIA**

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

**Money Market VS Capital Market**

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

**Major money market Instruments**

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

**Terms relating to Money Market**

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

**CALL/NOTICE MONEY MARKET OPERATIONS**

- ✦ Under call money market, funds are transacted on overnight basis & under notice money market, for 2 days to 14 days.
- ✦ Participants include banks (excluding RRBs) & Primary Dealers (PDs), both as borrowers & lenders. Non-bank institutions are not permitted in the call/notice money market with effect from August 6, 2005.
- ✦ Calculation of interest payable is based on FIMMDA's (Fixed Income Money Market & Derivatives Association of India) Handbook of Market Practices.

**INSTRUMENT OF GOVT. BORROWING**

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

**TREASURY BILLS**

- These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.
- TBs can be purchased by any one (including individuals) except State govt.
- Minimum amount of face value Rs. 25000 & in multiples thereof.
- Maturity: 91 days, 182 days & 364 days.**
- Treasury bills are zero coupon securities.** They are issued at a discount & redeemed at face value at maturity.

**Cash Management Bills (CMB)**

- CMB introduced on 11.08.11, is a short-term security to be sold by Govt. of India to raise temporary money for cash management needs.
- The tenure is less than 91 days but the notified amount & date of issue depends upon the temporary cash requirement of the Govt.**
- It is issued at discount to the face value** through auctions, as in the case of the Treasury Bills.

**DATED SECURITIES**

- These are **long term securities & carry a fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (half-yearly).**
- The **tenor of dated securities** can be up to **40 years.**
- Public Debt Office of RBI** acts as the **registry/depository of Govt. securities & deals with the issue, interest payment & repayment of principal at maturity.**

**WAYS & MEANS ADVANCES (WMAs)**

- WMAs were introduced as per an agreement between RBI & Govt.
- WMAs are temporary overdrafts by RBI to govt. (Central & State) under Section 17(5) of RBI Act. WMSs replaced the earlier ad hoc T-Bills system.
- WMAs bridge the time interval of mismatch between govt. expenditure & receipts.
- Duration:** 10 consecutive working days for Central Govt. & 14 days for State Govt.

**OTHER MONEY MARKET INSTRUMENTS**

**CERTIFICATE OF DEPOSIT**

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

<b>Who can issue</b>	Scheduled commercial banks (except RRBs) & All India Financial Institutions within their 'Umbrella limit'.
<b>CRR/SLR</b>	Applicable on the issue price in case of banks
<b>Investors</b>	Individuals (other than minor), corporations, companies, trusts, funds, associations etc.

<b>Maturity</b>	Min: 7 days, Max : 12 Months (in case of FIs minimum 1 year & maximum 3 years).
<b>Amount</b>	Min: Rs. 1 lac, beyond which in multiple of Rs. 1 lac
<b>Int. Rate</b>	Market related. Fixed or floating
<b>Loan</b>	Against collateral of CD not permitted
<b>Nature</b>	<b>Usance Promissory note.</b> Can be issued in Dematerialisation form only wef June 30, 2002

**COMMERCIAL PAPER**

- CP introduced during 1990, is a short term money market instrument issued as an unsecured **usance promissory note** & privately placed.
- Who can issue Commercial paper (CP):** Companies, primary dealers (PDs) & all-India financial institutions (FIs).
- A company is eligible to issue CP if:
  - Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.
  - Sanctioned working capital limit by bank/s or all-India financial institution/s;
  - The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s & '
  - Minimum credit rating from SEBI approved credit rating agency (CRA) is A3.
- Maturity:** Min 7 days & max upto one year
- Amount:** Min Rs. 5 lakh or multiples thereof.

**Collateralised Borrowing & Lending Obligation (CBLO)**

- CBLO, an RBI approved money market instrument, is developed by CCIL for the benefit of the entities phased out from interbank call money market or given restricted participation in terms of ceiling on call borrowing & lending transactions & who do not have access to the call money market.
- It is a discounted instrument available in electronic book entry form for the maturity period ranging from 7 days to 90 Days (can be up to one year as per RBI guidelines).

**MERCHANT BANKING**

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

**CAPITAL MARKETS IN INDIA**

- It refers to all the facilities & institutional arrangements for borrowing & lending medium & long-term funds.
- It is segregated into (i) **gilt edged market** & (ii) **the industrial securities market.**

- c) The **gilt edged market** refers to the market for **govt. & semi-govt. securities** which are traded in the market in stable value & are sought after by banks & other institutions.
- d) The **industrial securities market** refers to the market for **shares & debentures of old as well as new companies**. This market is further divided as primary market & secondary market.
- ✚ The primary market refers to the setup which helps the industry to raise funds by issuing different types of securities, which are issued directly to the investors, both individual & institutions.

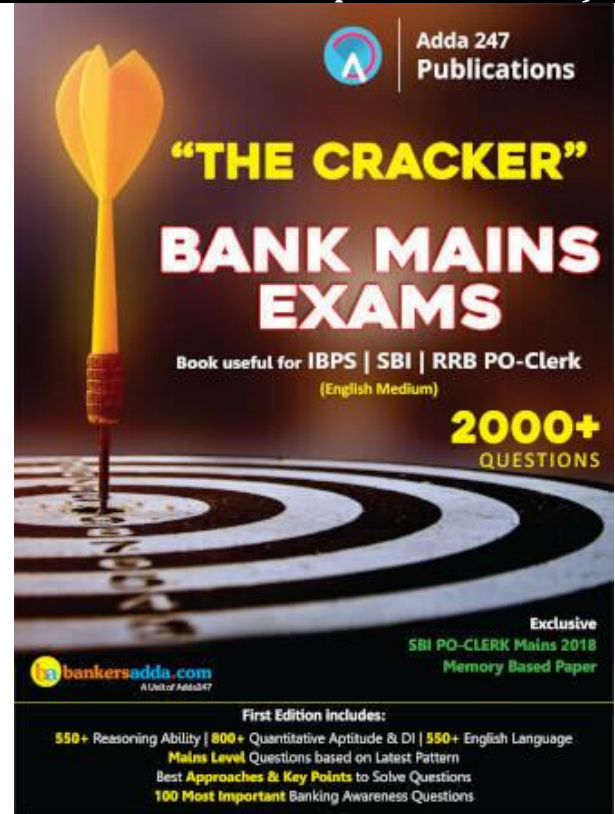
- ✚ The secondary market refers to the network for subsequent sale & purchase of securities, after these are issued.

**INDIAN DEPOSITORY RECEIPTS (IDRs)**

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

**Topic 9: All about the DICGC (Deposit Insurance & Credit Guarantee Corporation of India)**

1. **Which banks are insured by the DICGC?**  
All commercial banks including branches of foreign banks functioning in India, local area banks & regional rural banks are insured by the DICGC.
2. **What does the DICGC insure?**  
It insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.
  - (i) Deposits of foreign Govt.s;
  - (ii) Deposits of Central/State Govt.s;
  - (iii) Inter-bank deposits;
  - (iv) Deposits of the State Land Development Banks with the State co-operative bank;
  - (v) Any amount due on account of any deposit received outside India
  - (vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.
3. **What is the maximum deposit amount insured by the DICGC?**  
Each depositor in a bank is insured upto a maximum of Rs.1,00,000 for both principal & interest amount held by him in the same capacity.
4. **HQ: Mumbai Chairman: B.P.Kanungo**



**Topic 10: NPAs & SARFAESI Act**

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

**Criteria for classification of loan as NPA**

**Farm Credit within Agriculture loans:** A loan will be treated as an NPA if installment of the principal or interest remains unpaid beyond the due date for (a) two crop seasons in case of short duration crops (maturing within one year) & (b) one crop season for long duration crops (maturing after one year). This would also be applicable, mutatis mutandis, to agricultural term loans. In other agriculture loans, the 90 days norm would be applicable.

**SARFAESI Act & Rules**

- ✚ SARFAESI Act (The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) was enacted to regulate securitization & reconstruction of financial assets & enforcement of security interest created in respect of Financial Assets to enable realization of such assets.
- ✚ The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.
- ✚ If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the

secured creditor is conferred with powers under the SARFAESI Act to

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

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

- (1) Standard assets
- (2) sub-standard assets
- (3) Doubtful assets
- (4) loss assets.

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

**What is pledge:** U/s 172 of Indian Contracts Act, pledge is bailment (delivery) of goods as security for payment of a loan. Only goods (movable assets excluding actionable claims (Sec 2(7) of Sales of Goods Act) can be pledged.

### Topic 11: A Brief on ATMs in India

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

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

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

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

#### 3. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction?

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

#### 4. Are the customers eligible for compensation for delays beyond 7 working days?

A. Yes. Effective from July 1, 2011, banks have to pay compensation of Rs. 100/- per day for delays in re-crediting the amount beyond 7 working days from the date of receipt of complaint for failed ATM transactions. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.

### Topic 12: Currency System in India

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

✚ **Legal tender:** As per provisions of coinage Act 1906, bank notes, currency notes & coins (Rs. 1 & above) are legal tender for unlimited amount. The subsidiary coins (below Re 1) are legal tenders for sum not exceeding Re 1. Issue of 1, 2 & 3 paise coins discontinued wef Sep 16, 1981.

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

✚ The bank branches are also **authorised to establish Small Coin Depots to stock small coins.** The Small

Coin Depots also distribute small coins to other bank branches in their area of operation.

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

✚ **Government note:** means any note issued by Central Government or supplied by the Central Government to the Bank and issued by the Bank, provided the liability for the payment of the value in respect of such note has devolved on and been taken over by the Bank.

✚ **Imperfect Note:** means any note, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated note.

✚ **Mutilated note:** means a note of which a portion is missing or which is composed of more than two pieces.



- ✚ **Mismatched note:** means a mutilated note which has been formed by joining a half note of any one note to a half note of another note.
- ✚ **Soiled note:** means a note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note.

**Pre-2005 series Banknotes**

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

1. These notes shall continue to be legal tender. The notes are only being withdrawn from circulation.
2. These notes can be exchanged at select bank branch till 30.06.16.

Currency Quick Facts				
Den.	Letter	Colour	Motif	Dimension
10	-	Chocolate Brown	Sun Temple, Konark	63 mm x123 mm
20	-	Greenish yellow	Ellora Caves	63 mm x129 mm
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x135 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm x146 mm
500	-	Stone Grey	Red Fort	66mm x150mm
2000	-	Magenta	Mangalyaan	66mm x166mm

**Topic 13: A close look at the Prompt Corrective Action (PCA)**

To ensure that banks don't go bust, RBI has put in place some trigger points to assess, monitor, control & take corrective actions on banks which are weak & troubled. The process or mechanism under which such actions are taken is known as Prompt Corrective Action, or PCA.

**What is PCA as per RBI? All Misconceptions Cleared**

- ✚ RBI clarified that the PCA framework is not intended to constrain normal operations of the banks for the general public.
- ✚ Under RBI's supervisory framework, it uses various measures/tools to maintain sound financial health of banks. PCA framework is one of such supervisory tools.
- ✚ It involves monitoring of certain performance indicators of the banks as an early warning exercise & is initiated once such thresholds as relating to capital, asset quality etc. are breached.
- ✚ Its objective is to facilitate the banks to take corrective measures including those prescribed by the Reserve Bank, in a timely manner, in order to restore their financial health.
- ✚ It provides an opportunity to the Reserve Bank to pay focussed attention on such banks by engaging with the management more closely in those areas.
- ✚ The PCA framework is, thus, intended to encourage banks to eschew certain riskier activities & focus on

conserving capital so that their balance sheets can become stronger.

**Salient Features of revised PCA Framework for Banks**

- Capital, asset quality & profitability** continue to be the key areas for monitoring in the revised framework.
- Indicators to be tracked for Capital, asset quality & profitability would be:
  - CRAR/ Common Equity Tier I ratio:** CET ratio - the percentage of core equity capital, net of regulatory adjustments, to total risk weighted assets as defined in RBI Basel III guidelines
  - Net NPA ratio:** NNPA ratio - the percentage of net NPAs to net advances
  - Return on Assets:** ROA - the percentage of profit after tax to average total assets
- Leverage would be monitored additionally as part of the PCA framework.
- Breach of any risk threshold (as detailed under) would result in invocation of PCA.
- The PCA framework would apply without exception to all banks operating in India including small banks & foreign banks operating through branches or subsidiaries based on breach of risk thresholds of identified indicators.
- A bank will be placed under PCA framework based on the audited Annual Financial Results & the Supervisory Assessment made by RBI.

**Topic 14: All about the Products of NPCI**

- **A Brief on NPCI:** National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was incorporated in December 2008 & the Certificate of Commencement of

Business was issued in April 2009. The authorized capital was pegged at Rs 300 crore & paid up capital was Rs 100 crore.

- **Biswamohan Mahapatra | Non Executive Chairman,**
- **Dilip Asbe- MD & CEO**

- **Deepak Kumar- Chief General Manager-in-charge, Department of Information Technology (RBI Nominee Director)**

**A Brief on BHIM**

- ✚ Bharat Interface for Money is an app that lets you make simple, easy & quick payment transactions using Unified Payments Interface (UPI). This can be done using just Mobile number or Virtual Payment Address (VPA). Currently it is available in 13 languages.
- ✚ Virtual Payment Address (VPA) is a unique identifier which you can use to send & receive money on UPI.
- ✚ **With BHIM, you can't pay more than Rs. 20 thousand in a transaction.**
- ✚ **Daily limit for BHIM app transaction is Rs. 40,000.**

**A Brief on UPI- 2016**

- ✚ Unified Payments Interface is an instant payment system developed by NPCI. UPI is built over the IMPS infrastructure & allows you to instantly transfer money between any two parties' bank accounts.
- ✚ UPI-PIN is a 4-6 digit pass code you create/set during first time registration with this App.
- ✚ The upper limit per UPI transaction is Rs. 1 Lakh.

**Immediate Payment Service (IMPS):** It was launched in 2010. IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones.

**Overview of \*99# Service:** \*99# service launched by NPCI, which works on Unstructured Supplementary Service Data (USSD) channel. This service was launched in 2014. Banking customers can avail the service by dialing \*99#, a "Common number across all Telecom Service Providers (TSPs)" on their mobile phone & transact through an interactive menu displayed on the mobile screen.

**Overview of \*99\*99# Service:** \*99\*99# is a USSD (Unstructured Supplementary Service Data) based value added service from NPCI that facilitates the customers to

check the status of his/her Aadhaar number seeding/linking in the bank account. The service works across all GSM service providers & brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

**MMID:** MMID stands for Mobile Money Identifier. MMID is a 7-digit code issued by the bank to their customers for availing IMPS.

**A Brief on QSAM** \*99\*99# service, is alternatively known as QSAM (Query Service on Aadhaar Mapper). Using this service, a person can check the Aadhaar seeding/linking status in his/her bank account.

**A Brief on NACH**

- NPCI implemented "National Automated Clearing House (NACH)" for Banks, Financial Institutions, Corporates & Govt., is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive & periodic in nature.
- NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.
- NACH's Aadhaar Payment Bridge (APB) System, developed by NPCI has been helping the Govt. & Govt. Agencies in making the Direct Benefit Transfer scheme a success.

**BBPS:** Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in the country under a single brand image. NPCI will function as the authorized Bharat Bill Payment Central Unit (BBPCU), which will be responsible for setting business standards, rules & procedures for technical & business requirements for all the participants.

**Topic 15: Small Finance Banks & its Headquarters**

- ✚ **The objective is** to further financial inclusion by (a) provision of savings vehicles, (b) supply of credit to small business units; small & marginal farmers; micro & small industries; & other unorganised sector entities, through high technology-low cost operations.
- ✚ **It shall primarily undertake basic banking activities of acceptance of deposits & lending to unserved & underserved sections including small business units, small & marginal farmers, micro & small industries & unorganised sector entities. The minimum paid-up equity capital is Rs. 100 crores.**
- ✚ The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 % & gradually brought down to 26 %

within 12 years from the date of commencement of business of the bank.

**Headquarters of the Small Finance Banks**

- Au Financiers (India) Ltd., Jaipur
- Capital Local Area Bank Ltd., Jalandhar
- Disha Microfin Private Ltd., Ahmedabad
- Equitas Holdings P Limited, Chennai
- ESAF Microfinance & Investments Private Ltd., Registered Office- Chennai, Corporate Office- Thrissur (Kerala)
- Janalakshmi Financial Services Private Limited, Bengaluru
- RGVN (North East) Microfinance Limited, Guwahati
- Suryoday Micro Finance Private Ltd., Navi Mumbai
- Ujjivan Financial Services Private Ltd., Bengaluru

- Utkarsh Micro Finance Private Ltd., Varanasi

### Topic 16: Payments Banks & its Headquarters

- ✚ The objective is to further financial inclusion by providing (i) small savings accounts (ii) payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities & other users.
- ✚ **Scope of activities:** Acceptance of demand deposits. It will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- ✚ It cannot undertake lending activities. Apart from amounts maintained as CRR on its outside demand & time liabilities, it will be required to invest minimum **75% of its "demand deposit balances" in SLR eligible. The minimum paid-up equity capital shall be Rs. 100 crore.**
- ✚ The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at

least be **40 %** for the first five years from the commencement of its business.

#### Headquarters of the Payment Banks

- Aditya Birla Nuvo Limited- Mumbai
- Airtel M Commerce Services Limited- Registered Office- New Delhi, Corporate Office- Gurugram, Haryana
- Cholamandalam Distribution Services Limited- Chennai
- Department of Posts (IPPB)- New Delhi
- Fino PayTech Limited- Navi Mumbai
- National Securities Depository Limited- Mumbai
- Reliance Industries- Mumbai
- Vodafone m-pesa Limited- Mumbai

### Topic 17: What are the Risks in Banking Sector?

- Banking risk can be defined as exposure to the uncertainty of outcome. It is applicable to full-service banks like SBI, PNB & Others.

#### Types of bank risks

1. Credit risk
2. Operational risk
3. Business risk
4. Market risk
5. Liquidity risk
6. Reputational risk

- **Credit risk:** It usually occurs because of inadequate income or business failure. Credit risk signifies a decline in the credit assets' values before default that arises from the deterioration in a portfolio or an individual's credit quality.
- **Market risk:** Basel Committee on Banking Supervision defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is the most prominent for banks present in investment banking.

- **Operational risk:** Basel Committee on Banking Supervision defines operational risk "as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events. Operational risk, the risk in all banking transactions
- **Liquidity risk:** Liquidity risk is the risk of a bank not being able to have enough cash to carry out its day-to-day operations.
- **Reputational risk—when banks lose the public's trust:** It is the risk of damage to a bank's image & public standing that occurs due to some dubious actions taken by the bank.
- **Business Risk:** Business risk is the risk arising from a bank's long-term business strategy. It deals with a bank not being able to keep up with changing competition dynamics, losing market share over time, & being closed or acquired.

### Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?

- ✚ Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.
- ✚ Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.
- ✚ Stefan Ingves, Governor of Sveriges Riks bank (SWEDEN), is the Chairman of the Basel Committee.
- ✚ Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.
- ✚ According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision & risk management of the banking sector".

✚ Basel 3 measures aim to:

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

#### Three Pillars of Basel 3

- **Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):** Maintaining capital calculated through credit, market & operational risk areas (mainly that capital which can absorb risk.)
- **Pillar 2: Supervisory Review Process:** Regulating tools & frameworks for dealing with peripheral risks that bank face.

- **Pillar 3: Market Discipline:** Increasing the disclosures that banks must provide to increase the transparency of banks

**Important Facts related to BASEL 3**

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

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**Topic 19: Most Important Miscellaneous Banking Terms**

- **ACU:** Asian Clearing Union (ACU) was established with its head-quarters at Tehran, Iran, on December 9, 1974.
- The Central Banks & the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan & Sri Lanka are currently the members of the ACU.
- Asian Monetary Units (AMUs) is the common unit of account of ACU & is denominated as 'ACU Dollar' & 'ACU Euro'. All instruments of payments under ACU have to be denominated in AMUs.
- **Rupee Denominated Bonds:** Any corporate (entity registered as a company under the Companies Act, 1956/ 2013) or body corporate (entity specially created out of a specific act of the Parliament) & Indian banks are eligible to issue Rupee denominated bonds overseas. Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs) coming under the regulatory jurisdiction of SEBI are also eligible. The minimum maturity period for such bonds will be 3 years.
- **National Institute of Bank Management (NIBM):** It was established in 1969 by RBI, in consultation with the Govt. of India, as an autonomous apex institution for research, training, education & consultancy in bank management. Its mandate is to play a proactive role of "think-tank" of the banking system. The Governor of RBI is the Chairman of the Governing Board. It is situated at Pune, Maharashtra.
- **Electronic Funds Transfer at Point of Sale (EFTPOS):** EFTPOS is the method for paying for goods or services without needing to carry cash.
- ✚ **Moral Suasion:** Moral Suasion is just as a request by the RBI to the commercial banks to take so & so action & measures in so & so trend of economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.

- ✚ **Bouncing of a cheque:** Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- ✚ **Demat Account:** The term "demat", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- ✚ **Capital Adequacy Ratio (CAR):** Capital adequacy ratio measures the amount of a bank's capital expressed as a %age of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 % (Rs 9 as capital for every Rs 100 in loan or asset)
- ✚ **Balance of Trade:** The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.
- ✚ **Balance of Payments:** A list of all of a country's international transactions for a given time period, usually one year.
- ✚ **NOSTRO Account:** A Nostro account is maintained by an Indian Bank in the foreign countries.
- ✚ **VOSTRO Account:** Vostro account is maintained by a foreign bank in India with their corresponding bank.
- ✚ **BCBS:** Basel Committee on Banking Supervision is an institution created by the Central Bank governors of the Group of Ten nations.
- ✚ **What is STRIPS:** Separate Trading for Registered Interest & Principal Securities.
- ✚ The CORE word in CBS stands for Centralized Online Realtime Exchange.
- ✚ **Cross Selling:** Cross-selling stands for offering to the existing & new customers, some additional banking products, with a view to expand banking business,

reduce the per customer cost of operations & provide more satisfaction & value to the customer.

**✦ Credit Card Business :** Issue of cards

- (a) Banks having net worth of Rs. 100 cr or above only can undertake the credit card business.
- (b) RBI permission is not required to undertake credit card issue business.

● **ASSET SECURITISATION:** Securitisation of assets is an additional channel for recycling of funds by business entities including banks. **Securitisation** is process through which the future receivables (say rent, installment of a term loan due in future) of an organization (say bank), are converted into debt instruments (such as bonds with a fixed rate of return) & then sold.

**Important Terms related to Mutual Funds**

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

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

✦ **Net asset value:** The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash & any accrued income & subtracting liabilities & dividing the result by the number of shares outstanding.

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

**A Brief on Nationalization of Banks**

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

**Topic 20: How the amount can be transferred from one Bank A/c to the other?**

**Real Time Gross Settlement (RTGS)**

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

**National Electronic Funds Transfer (NEFT)**

- RBI operationalized NEFT System in Nov 2005. It facilitates transfer of funds from any bank branch to any other bank branch.
- **Amount:** There is no lower/upper value limit.
- **Bank account:** NEFT is an account to account transfer system. The remitter & beneficiary should have a bank account.

**Processing Charges/Service Charges**

1. Banks cannot levy any charges for inward NEFT,
2. For outward NEFT: Up to Rs. 10000 = Rs. 2.50, above Rs. 10000 to Rs. 1 lac = Rs. 5. Above Rs. 1 lac to Rs. 2 lac

= Max Rs. 15 & above Rs. 2 lac = Max Rs. 25 (w.e.f. 13.07.2012).

● **CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS):** CFMS was operated & maintained by RBI to enable operations on current accounts maintained at various offices of the RBI, through standard message formats in a secure manner.

● **NEPAL REMITTANCE SCHEME:** It is a cross-border one-way remittance facility scheme, for remittance from India to Nepal. Amount: Up to Indian Rs. 50,000 from NEFT branches. Beneficiary will receive funds in Nepalese rupees.

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

**Topic 21: What are the types of Accounts that can be opened by Foreign (Person) in India?**

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

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

✦ All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / DDs.

**b) EEFC A/c**

✦ Exchange Earners' Foreign Currency Account (EEFC) is an a/c maintained in foreign currency with Authorised Dealer.

- It is a facility provided to foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the a/c, so that the account holders do not have to convert foreign exchange into Rupees, thereby minimizing the transaction costs.
- All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- It can be held only in the form of a current account. No interest is payable on EEFC accounts.

**ACCOUNTS FOR NRI/PIO: Non-Resident Ordinary Rupee Account (NRO Account)**

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

**Non-Resident (External) Rupee Account (NRE Account)**

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

**Foreign Currency Non-Resident (Bank) Account - FCNR (B) Account**

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

**Topic 22: A Brief on CAMELS rating for Domestic Banks?**

- RBI's 1995 working group headed by Sh. S. Padmanabhan suggested method for rating.
- RBI rates the banks on a 5 point scale of A to E, widely on the lines of international CAMELS rating model for domestic banks & CALCS model for foreign banks.

**CAMELS Rating for Domestic Banks**

C	Capital adequacy ratio
A	Asset quality
M	Management Effectiveness
E	Earning (i.e. profitability)

L	Liquidity (asset-liability management)
S	System & controls

**Rating parameters for foreign banks**

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

**Topic 23: BANKING OMBUDSMAN SCHEME 2006**

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

- The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- All Scheduled Commercial Banks, Regional Rural Banks & Scheduled Primary Co-operative Banks are covered under the Scheme.
- The Banking Ombudsman does not charge any fee for filing & resolving customers' complaints.

- The maximum compensation which a BO can help a complainant to get is Rs. 20 lakhs.
- If a complaint is not settled by an agreement within a period of one month, the BO proceeds further to pass an award. Before passing an award, the BO provides reasonable opportunity to the complainant & the bank, to present their case.
- If one is not satisfied with the decision passed by the BO, one can approach the appellate authority who is the Deputy Governor of the RBI.

**Topic 24: NBFC OMBUDSMAN SCHEME**

- RBI introduced an Ombudsman Scheme for customers of Non-Banking Financial Companies (NBFCs).

- The Scheme is an expeditious & cost free apex level mechanism for resolution of complaints of customers of NBFCs, relating to certain services rendered by NBFCs.

- It is being introduced under Section 45 L of RBI Act, 1934, with effect from February 23, 2018.
- The NBFC Ombudsman is a senior official appointed by RBI to redress customer complaints against NBFCs for deficiency in certain services covered under the grounds of complaint specified under Clause 8 of the Scheme.
- As on date, four NBFC Ombudsman have been appointed with their offices located at Chennai, Kolkata, New Delhi and Mumbai.
- NBFCs which are defined in Section 45-I (f) of RBI Act 1934 & registered with RBI under Section 45-IA of RBI Act 1934, which (a) are authorized to accept deposits; or (b) have customer interface, with assets size of one billion rupees or above, as on the date of the audited balance sheet of previous financial year, or of

- any such asset size as the RBI may prescribe, are covered under the Scheme.
- The Scheme initially covers NBFCs authorized to accept deposits & would be gradually extended to cover other identified NBFCs.
- The compensation amount, if any, which can be awarded by NBFC Ombudsman, for any loss suffered by complainant, is limited to the amount arising directly out of the act or omission of the NBFC or rupees one million, whichever is lower.  
**Note:** NBFC Ombudsman may award compensation not exceeding rupees 0.1 million to the complainant for causing mental agony & harassment.
- Appellate Authority is vested with a Deputy Governor-in-Charge of the department of the RBI implementing the Scheme.

### Topic 25: What is Base Rate, MCLR & Other rates of Lending?

#### Base Rate

- RBI decided that banks should switch over to Base Rate system w.e.f. 1.7.2010.
- Banks may determine their actual lending rates w.r.t. Base Rate.
- No loan can be sanctioned below base rate.
- Exempted accounts: The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.

#### Marginal Cost Based Lending Rate

- RBI introduced MCLR w.e.f. 1.4.2016 to determine Base Rate by banks to improve the efficiency of monetary policy transmission.
- All rupee loans sanctioned & credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- Marginal Cost of funds (MCF): It has 2 components (a) Marginal cost of borrowings (b) return on network.

- By using MCF, it will be calculated as:  $\text{Required CRR} \times (\text{marginal cost}) / (1 - \text{CRR})$

#### Exemptions from MCLR

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

### Topic 26: What is Reverse Mortgage Loan?

- The scheme of reverse mortgage has been introduced for the benefit of senior citizens owning a house but having inadequate income to meet their needs. Some important features of reverse mortgage are:
- A homeowner who is above 60 years of age is eligible for reverse mortgage loan. It allows him to turn the equity in his home into one lump sum or periodic payments mutually agreed by the borrower & the banker.
- NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the

- house & maintain the property as his primary residence.
- The amount of loan is based on several factors: Borrower's age, Value of the property, Current interest rates & The specific plan chosen.
- **As per the scheme formulated by National Housing Bank (NHB), the maximum period of the loan period is 15 years.** The residual life of the property should be at least 20 years. Where the borrower lives longer than 15 years, periodic payments will not be made by lender. However, the borrower can continue to occupy.

**Topic 27: What is Hypothecation & Pledge?**

	Hypothecation	Pledge
<b>Defined in</b>	SARFAESI Act 2002 (Sec 2 n)	Indian Contract Act 1872 (section 172)
<b>Definition</b>	Charge on movable property in favour of secured creditor without delivery of possession	Bailment of goods as security for payment of a debt or performance of promise
<b>Parties: -Borrower -Bank</b>	Hypothecator Hypothecate	Pledger / pawner Pledger / pawnee
<b>Nature of securities</b>	Movable assets such as stocks, machinery, vehicles	Goods
<b>Possession</b>	Borrower (in trust for bank). Bank	Possession with bank till repayment

cannot take possession without consent of the borrower. On taking possession bank gets rights of pledge & can sell the assets without intervention.	of the loan. Bank has to preserve the goods carefully & return the same, if loan is repaid.
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● **Mortgage:** As per section 58 of Transfer of Property Act 1882, mortgage is transfer of interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, an existing or future debt or the performance of an engagement which may give rise to pecuniary liability.

**Topic 28: What is NBFC & how it differs from Banks?**

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

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

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

● **Register with RBI:**  
A company incorporated under the Companies Act, 1956 & desirous of commencing business of non-banking

financial institution as defined under Section 45 I(a) of the RBI Act, 1934 should comply with the following:

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

**Deposits in NBFC:**

● Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.

● NBFCs are allowed to accept / renew public deposits for a minimum period of 12 months & maximum period of 60 months. They cannot accept deposits repayable on demand.

● The deposits with NBFCs are not insured.

● The repayment of deposits by NBFCs is not guaranteed by RBI.

**Topic 29: What are the types of Money?**

✚ **Commodity Money** - Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, & the money is the commodity.

✚ **Representative Money** - is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.

✚ **Fiat Money** - Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based On Govt. order (fiat)

✚ **Commercial Bank Money** - Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods & services.

● **Reserve Money (M 0)**  
Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Govt. + RBI credit to the commercial sector + RBI's claims on banks + RBI's net is foreign assets + Government's currency liabilities to the public - RBI's net non-monetary liabilities.  
**M1**=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI



$M2 = M1 +$  Savings deposits of office savings banks.  
 $M3 = M1 +$  Time deposits with the banking system  
 = Net bank credit to the Govt.  
 $M4 = M3 +$  All deposits with post office savings banks  
 (excluding National Savings Certificates)

● **Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL):** RBI established BRBNMPL in February 1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.

### Topic 30: What are the Different types of Banking?

- ✦ **Para banking-** When Bank provides banking services except the general banking facility.
- ✦ **Narrow Banking-** When banks invest its money in Govt. securities instead investing in market to avoid risk.
- ✦ **Offshore Banking-** Bank which accept currency of all countries.
- ✦ **Green banking-** Promoting environmental-friendly practices & reducing your carbon footprint from your banking activities.
- ✦ **Retail Banking-** Retail banking refers to the division of a bank that deals directly with retail customers.
- ✦ **Wholesale banking-** Wholesale banking is the provision of services by banks to organisations such as Mortgage

- Brokers, large corporate clients, mid-sized companies, sreal estate developers & investors, international trade finance businesses etc.
- ✦ **Universal Banking:** R H Khan committee & recommended the concept of Universal Banking. It means allowing Fls & banks to undertake all types of banking or development financing activity, subject to compliance of statutory & other requirements of RBI, Govt. & related legal Acts.
  - ✦ **Islamic Banking:** An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing & lending on the basis of interest.

### Topic 31: What are the important codes that are used in Banking?

#### IFSC (Indian Financial System Code)

- ✦ Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.
- ✦ This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero) & the last 6 characters representing the bank branch.

#### MICR - Magnetic ink character Recognition

- ✦ MICR is 9-digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme.
- ✦ Used to identify the location of a bank branch.
- ✦ City (3) Bank (3) Branch (3)
- ✦ It is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

#### SWIFT Code: Society for Worldwide Interbank financial tele-communication

- ✦ India was 74th Nation to join SWIFT Network.
  - ✦ SWIFT Code is a standard format of bank Identifier code.
  - ✦ This code is used particularly in International transfer of money between banks.
  - ✦ A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.
  - ✦ SWIFT Code consist 8 or 11 character when code is 8 digit, it is referred to primary office.
- |                 |                            |   |
|-----------------|----------------------------|---|
| 4 - bank code   | 2 - country code           | 2 |
| - location code | 3 - branch code (optional) |   |

### Topic 32: Important Banking Abbreviations

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non- Commercial Banks
3. **SENSEX:** Sensitive Index of Stock Exchange
4. **KYC:** Know Your Customer
5. **RTGS:** Real Time Gross Settlement
6. **EFT:** Electronic Fund Transfer
7. **CBS:** Core Banking Solutions
8. **LIBOR:** London Interbank Offered Rate
9. **MIBOR:** Mumbai Interbank Offered Rate
10. **MIBID:** Mumbai Interbank Bid Rate
11. **SARFAESI:** Securitisation & Reconstruction of Financial Assets & Enforcement Of Security Interest

12. **CAR:** Capital Adequacy Ratio
13. **FII:** Foreign Institutional Investments
14. **MICR:** Magnetic Ink Character Recognition
15. **BIRD:** Bankers Institute of Rural Development
16. **IBA:** Indian Bank Association
17. **BPLR:** Benchmark Prime Lending Rate
18. **SWOT:** Strength, Weaknesses, Opportunities & Threats
19. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
20. **FERA:** Foreign Exchange Regulatory Act
21. **FEMA:** Foreign Exchange Management Act
22. **CASA:** Current & Saving Account

- |   |   |
|---|---|
| <p>23. <b>NDTL:</b> Net Demand &amp; Time Liabilities</p> <p>24. <b>NASDAQ:</b> National Association For Securities Dealers Automated Quotations</p> <p>25. <b>CRISIL:</b> Credit Rating &amp; Investment Services India Limited</p> <p>26. <b>CIBIL:</b> Credit Information Bureau Of India Limited</p> <p>27. <b>NAV:</b> Net Asset Value</p> <p>28. <b>ICRA:</b> Indian Credit Rating Agency</p> <p>29. <b>CARE:</b> Credit Analysis &amp; Research Limited</p> <p>30. <b>WMAs:</b> Ways &amp; Means Advances</p> <p>31. <b>ALM:</b> Asset Liability Management</p> <p>32. <b>INFINET</b> Indian Financial Network</p> <p>33. <b>OLTAS</b> - On-line Tax Accounting System (OLTAS) for Direct Taxes</p> <p>34. <b>TIN</b> - Tax Information Network (TIN)</p> <p>35. <b>IMPS</b> - Interbank Mobile Payment Service (IMPS) or Immediate Payment Service</p> <p>36. <b>CDR-</b> Corporate Debt Restructuring</p> <p>37. <b>CAD-</b> Capital Account Deficit</p> <p>38. <b>REITs:</b> Real Estate Investment Trusts</p> <p>39. <b>InvITs:</b> Infrastructure Investment Trusts</p> <p>40. <b>ALM-</b> Asset Liability Management</p> <p>41. <b>ASBA:</b> Application Supported by Blocked Amount</p> <p>42. <b>PIN:</b> Personal Identification Number</p> <p>43. <b>CECA:</b> Comprehensive Economic Cooperation Agreement</p> <p>44. <b>CEPA:</b> Comprehensive Economic Partnership Agreement</p> <p>45. <b>DTAA</b> - Double Taxation Avoidance Agreement</p> <p>46. <b>EFSF</b> - European Financial Stability Facility</p> <p>47. <b>FINO-</b> Financial Inclusion Network Operation</p> <p>48. <b>FIPB</b> - Foreign Investment Promotion board</p> <p>49. <b>FSLRC-</b> Financial Sector Legislative Reforms Commission</p> <p>50. <b>CRAR:</b> Capital to Risk-weighted Assets Ratio</p> <p>51. <b>LCR:</b> Liquidity Coverage Ratio</p> <p>52. <b>TARC</b> - Tax Administration Reform Commission</p> <p>53. <b>GIRO</b> - Govt. Internal Revenue Order</p> <p>54. <b>FRBMA:</b> Fiscal Responsibility &amp; Budget Management Act</p> | <p>55. <b>AMFI-</b> Association of Mutual Fund in India.</p> <p>56. <b>TIEA</b> - Tax Information exchange Agreement</p> <p>57. <b>GAAR</b> - General anti avoidance rule</p> <p>58. <b>GSLV</b> - Geo-Synchronous Launch Vehicle</p> <p>59. <b>PPP</b> - Public Private Partnership &amp; Purchasing Power parity</p> <p>60. <b>PSLV</b> - Polar Satellite Launch vehicle</p> <p>61. <b>TAPI</b> - Turkmenistan-Afghanistan-Pakistan-India.</p> <p>62. <b>QFI</b> -Qualified Foreign Investors</p> <p>63. <b>AD-</b>Authorized Dealer.</p> <p>64. <b>ASSOCHAM-</b>Associated Chambers of Commerce &amp; Industry of India.</p> <p>65. <b>BCSBI-</b>Banking Codes &amp; Standards Board of India.</p> <p>66. <b>BIS-</b>Bank for International Settlements.</p> <p>67. <b>CDS-</b>Credit Default Swap.</p> <p>68. <b>CEPA-</b>Comprehensive Economic Partnership Management.</p> <p>69. <b>FIMMDA-</b>Fixed Income Money MARKETS &amp; Derivatives Association.</p> <p>70. <b>FPI-</b>Foreign Portfolio Investment.</p> <p>71. <b>IBRD-</b>International Bank for Reconstruction &amp; Development.</p> <p>72. <b>UIDAI-</b>Unique Identification Development Authority of India.</p> <p>73. <b>PMGSY-</b> Pradhan Mantri Gram Sadak Yojana</p> <p>74. <b>PMEGP-</b> PM's Employment Generation Programme</p> <p>75. <b>NRDWP-</b> National Rural Drinking Water Programme</p> <p>76. <b>PMKK-</b> Pradhan Mantri Kaushal Kendras</p> <p>77. <b>SANKALP-</b> Skill Acquisition &amp; Knowledge Awareness for Livelihood Promotion programme</p> <p>78. <b>STRIVE-</b> Skill Strengthening for Industrial Value Enhancement</p> <p>79. <b>NTA-</b> National Testing Agency</p> <p>80. <b>ICDS-</b> Integrated Child Development Services</p> <p>81. <b>TIES-</b> Trade Infrastructure for Export Scheme</p> <p>82. <b>FIPB-</b> Foreign Investment Promotion Board</p> <p>83. <b>CERT-Fin-</b> Computer Emergency Response Team for our Financial Sector</p> <p>84. <b>IRFC-</b> Indian Railway Finance Corporation Limited</p> <p>85. <b>FFO-</b> Further Fund Offering</p> |
|---|---|

### Topic 33: The HQ of NATIONALIZED/PSBs BANKS

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>✚ Allahabad Bank-Kolkata</li> <li>✚ Bank of India -Mumbai</li> <li>✚ Bank of Maharashtra -Pune</li> <li>✚ Canara Bank -Bangalore</li> <li>✚ Central Bank of India -Mumbai</li> <li>✚ Corporation Bank -Mangalore</li> <li>✚ Indian Bank- Chennai</li> <li>✚ Indian Overseas Bank- Chennai</li> <li>✚ Oriental Bank of Commerce- Gurugram</li> </ul> | <ul style="list-style-type: none"> <li>✚ Punjab National Bank- New Delhi</li> <li>✚ Punjab &amp; Sind Bank- New Delhi</li> <li>✚ State Bank of India- Mumbai</li> <li>✚ Syndicate Bank- Manipal (Karnataka)</li> <li>✚ UCO Bank- Kolkata</li> <li>✚ Union Bank of India- Mumbai</li> <li>✚ United Bank of India- Kolkata</li> <li>✚ Andhra Bank- Hyderabad</li> <li>✚ Bank of Baroda- Vadodra</li> </ul> |
|--|--|

### Topic 34: Financial Regulations | Institutions | Organizations

Chit Funds	Respective State Govt.s	Housing Finance Companies	NHB
Insurance companies	IRDA	Venture Capital Fund /	SEBI

Merchant Banking companies	SEBI
Stock broking companies	SEBI
Nidhi Companies	Ministry of corporate affairs, Govt. of India

**National Bank for Agriculture & Rural Development**

- Established on 12th July 1982 on the recommendation of CRAFTCARD committee (also called as Sivaraman Committee)
- For Agricultural finance, It is the apex organization.
- Chairman: Dr. Harsha Kumar Bhanwala
- Head Quarters: Mumbai
- Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- NABARD is the "Micro-Finance Regulatory Authority"

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

- Small Industries Development Bank of India (SIDBI in short) was established in the year 1990 (Date: 2nd April 1990) under the Small Industries Development Bank of India Act 1989 as a subsidiary of Industrial Development Bank of India.
- Chairman- Mohammad Mustafa
- Head Quarters: Lucknow

**Securities & Exchange Board of India (SEBI)**

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

**REGIONAL RURAL BANK (RRB):**

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

**EXIM BANK:**

- Export-Import (EXIM) Bank of India is the principal financial institution in India for coordinating the working of institutions engaged in financing export & import trade.
- It is a statutory corporation wholly owned by the Govt. of India.

- It was established on January 1, 1982 for the purpose of financing, facilitating & promoting foreign trade of India.
- Chairman- David Rasquinha | Headquarters : Mumbai

**NATIONAL HOUSING BANK(NHB)**

- It is the apex institution of housing finance in India, was set up as wholly owned subsidiary of RBI.
- The bank started its operations from July 1988.
- NHB is a subsidiary bank of Reserve Bank of India.
- National Housing Bank was established under section 6 of National Housing Bank Act (1987).
- The HQ: of NHB is in New Delhi | CMD: SK Hota

**ECGC**

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

**CLEARING CORPORATION OF INDIA**

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

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**BANKING CODES & STANDARDS BOARD OF INDIA**

- Banking Codes & Standards Board of India (BCSBI) was set up on the lines of a similar set up in UK to oversee the Fair Practice Code evolved by the Bankers.
- Members:** The Board was set up as a Society, under the Societies Registration Act, 1860. Commercial banks, RRBs & Urban Coop Banks are its members.
- A Governing council of the BCSBI looks after its financial affairs & managerial policies.** The tenure of the Council is 5 years & the appointment of the Council after 5 years would be with the concurrence of the RBI.

**Indian Banks' Association (IBA)**

✦ **Indian Banks' Association (IBA)** set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector. **As on**

December 28, 2015 the total Membership of the Association is 237.

- ✦ **Ordinary: 139 Associate: 98 Total: 237**
- ✦ **Sunil Mehta is present Chairman of IBA & it's headquarter is in Mumbai.**

**Topic 35: Important Financial Schemes of the Government**

**KISAN VIKAS PATRA From 1st October 2018**

- KPV are regulated by KVP Rules 2014, Scheme is available through Post Offices & those banks that are authorized to operate PPF scheme.
- **Denomination:** Rs.1000, Rs.5000, Rs.10000 & Rs.50000

- **Types of certificates:** Category Single, Joint A-Type & Joint B-Type (E/S).
- **Maturity period: 118 Months**
- **Rate of Interest: 7.7%.**
- **Rate of interest:** Rs.1000 becomes double during the maturity period.

**Topic 36: List of Mergers in the Indian Banking Industry**

The Bank which acquired	The Bank which got Merged	Year of Merger
Bank of Baroda	Dena Bank and Vijaya Bank	2019
State Bank of India	5 SBI's Associate Banks & Bharatiya Mahila Bank	2017
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009
State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007
Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of	2006

	Kurundwad	
Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Punjab National Bank	Nedungadi Bank	2003
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985
Canara Bank	Lakshmi Commercial Bank	1985

**Topic 37: What are the Sectors in the Indian Economy?**

- Indian Economy is normally categorized into **three sectors** namely - **1. Primary Sector 2. Secondary Sector 3. Tertiary Sector**
- **Primary Sector:** Primary Sector is directly dependent on environment for manufacture & production. For example, agriculture, mining, farming etc.
- **Secondary Sector:** Secondary Sector adds value to the proud by transforming raw materials into valuable

products. For example, processing & construction industries.

- **Tertiary Sector/Service Sector:** Tertiary Sector is involved in production & exchange of services. For example, transportation, communication, & other services of such kind. **Tertiary Sector is also known as Services Sector** as it facilitates the production & exchanges of services.

**Topic 38: A Brief on Printing & Minting of Currencies in India**

- In India, RBI is engaged in printing of all notes & production of coins is handled by Government under The Coinage Act, 1906.
- RBI determines what volume of currency is required at a particular time.
- The production of bank notes, coins, non-judicial stamps, postage stamps & other govt. documents is managed by Security Printing & Minting Corporation of India Limited (SPMCIL). It was established in 2006.

**A brief on the Printing Presses**

- a) The first printing press of **India Currency Note Press (CNP)** was established in 1928 for printing bank notes in India. This press is located in Nashik, Maharashtra.
- b) **Bank Note Press (BNP)** has two branches located in Mysore, Karnataka & Dewas, Madhya Pradesh. Currently both CNP & BNP print Indian currency.
- c) Currency is also printed by RBI which has two printing presses & owned by **Bhartiya Reserve Bank Note Mudran Limited**. These are located in Mysore, Karnataka & Salboni, West Bengal.
- d) **Indian security Press** is located in Nashik & **Security Printing Press** is located in Hyderabad.

**A brief on the Minting of Coins**

- a) Security Printing & Minting Corporation of India Limited (SPMCIL) comprises four mint:
  - ❖ India Government Mint, Mumbai
  - ❖ India Government Mint, Kolkata
  - ❖ India Government Mint, Hyderabad
  - ❖ India Government Mint, Noida
- b) The main objectives of these mints is to produce coins, medals & awards, as per the requirements of India.
- c) Mumbai mint is known for producing standardized weights & measures.
- d) Noida is known as the first mint in the country to produce stainless steel coins.

**Points to Remember**

- Special kind of paper is required for the printing of bank notes & non-judicial stamps. This paper is produced in special Security Paper Mill which was established in 1968 at **Hoshangabad**, Madhya Pradesh.
- **2 currency note printing presses** owned by GOI & 2 are owned by RBI, through the Bharatiya Reserve Bank Note Mudran Ltd. (BRBNML). **GOI presses** are at **Nasik (Western India) & Dewas (Central India)**. **RBI presses** are at **Mysore (Southern India) & Salboni (Eastern India)**.
- Coins are minted in four mints owned by GOI which are located at Mumbai, Hyderabad, Calcutta & NOIDA.

**Topic 39: What is the Mudra Scheme?**

- a) MUDRA stands for Micro Units Development & Refinance Agency Ltd.
- b) Financial institution set up by GOI for development & refinancing micro units enterprises.
- c) The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.
- d) It be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks.
- e) Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial

- products / schemes. The financial limit for these schemes are:-
- Shishu: covering loans upto Rs. 50,000/-
  - Kishor: covering loans above Rs. 50,000/- and upto 5 lakhs
  - Tarun: covering loans above Rs. 5 lakhs to 10 lakhs
- f) Pradhan Mantri Mudra Yojana is a Government of India scheme, which enables a small borrower to borrow from banks, MFIs, NBFCs for loans upto 10 lakhs for non-farm income generating activities. Generally, loans upto 10 lakhs issued by banks under Micro Small Enterprises is given without collaterals.
  - g) Shri Mohammad Mustafa is the Head currently.

**Topic 40: Headquarters of the International Financial Organizations**

Name of the Organization	HQ
IMF International Monetary Fund	Washington, DC
IBRD International Bank for Reconstruction and Development	Washington, DC
IFC International Finance Corporation	Washington, DC
IDA International Development Association	Washington, DC

ICSID, International Centre for Settlement of Investment Disputes	Washington, DC
MIGA Multilateral Investment Guarantee Agency	Washington, DC
World Trade Organization (WTO)	Geneva
AFDB African Development Bank	Abidjan
ADB Asian Development Bank	Manila
EBRD European Bank for Reconstruction & Development	London

BIS Bank of International Settlements	Basel	IIB International Investment Bank	Moscow, Russia
EIB European Investment Bank	Luxembourg	SEACEN South East Asian Central Banks Centre	Kuala Lumpur, Malaysia
AACB African Association of Central Banks	Dakar, Senegal		

**Topic 41: Important Financial, Economics & Budget Terms**

- **Fiscal Responsibility and Budget Management Act:** The Act is an attempt to make the Government adhere to a phased plan to reduce fiscal deficit, which denotes an excess of expenditure over revenue.
- **Dividend Distribution Tax:** This is a tax levied on companies that pay out dividends to its shareholders, i.e. share a portion of earnings with them.
- **Venture Capital Funds:** These are funds that invest in startups, a financially riskier proposition than investing in established companies.
- **Securities Transaction Tax:** It is a tax on all transactions done over the stock exchanges involving securities such as shares, derivatives, and equity-linked mutual funds.
- **Capital Gains Tax:** It is a tax on the gains that ensue when an asset is sold for a price higher than what it was bought for.
- **Ad Valorem Tax:** This is charged as a percentage of the value of a good or service, not at a specific rate per unit.
- **Advance Pricing Agreement (APA):** It is an agreement between a taxpaying entity and the taxman that indicates how the former will price transactions with its associates.
- **Fiscal Consolidation:** The term refers to the things a Government does to maintain good fiscal health – cut debt and wasteful expenditure and improve revenue opportunities.
- **Current Account Deficit:** It is a trade measure that shows the value of a country's imports of goods and services to be higher than the value of its exports.
- **Bear market:** A period during which the majority of securities prices in a particular market (such as the stock market) drop substantially.
- **Bull market:** A period during which the majority of securities prices in a particular market (such as the stock market) rise substantially.
- **Inflation risk:** The risk that the purchasing power of the future value of assets or income will be lower due to inflation.
- **Interest rate risk:** Risk of gain or loss on a security due to possible changes in interest rate levels. When interest rates rise, the market value of a debt security will fall, and vice versa.
- **Direct and Indirect Taxes:** Direct taxes are the one that fall directly on individuals and corporations. For example, income tax, corporate tax etc. Indirect taxes are imposed on goods and services. They are paid by

- consumers when they buy goods and services. These include excise duty, customs duty etc.
- **Customs Duty:** These are levies charged when goods are imported into, or exported from, the country, and they are paid by the importer or exporter. Usually, these are also passed on to the consumer.
  - **Primary Deficit:** The primary deficit is the fiscal deficit minus interest payments. It tells how much of the Government's borrowings are going towards meeting expenses other than interest payments.
  - **Fiscal policy:** It is the government actions with respect to aggregate levels of revenue and spending. Fiscal policy is implemented through the budget and is the primary means by which the government can influence the economy.
  - **Fiscal Deficit:** When the government's non-borrowed receipts fall short of its entire expenditure, it has to borrow money from the public to meet the shortfall. The excess of total expenditure over total non-borrowed receipts is called the fiscal deficit.
  - **Revenue Deficit:** The difference between revenue expenditure and revenue receipt is known as revenue deficit. It shows the shortfall of government's current receipts over current expenditure.
  - **Capital Budget:** It consists of capital receipts and payments. It includes investments in shares, loans and advances granted by the central Government to State Governments, Government companies, corporations and other parties.
  - **Vote on Account:** The Vote on Account is a grant made in advance by the parliament, in respect of the estimated expenditure for a part of new financial year, pending the completion of procedure relating to the voting on the Demand for Grants and the passing of the Appropriation Act.
  - **Guillotine:** Parliament, unfortunately, has very limited time for scrutinising the expenditure demands of all the Ministries. So, once the prescribed period for the discussion on Demands for Grants is over, the Speaker of Lok Sabha puts all the outstanding Demands for Grants, Whether discussed or not, to the vote of the House. This process is popularly known as 'Guillotine'.
  - **Public Account:** Under provisions of Article 266(1) of the Constitution of India, Public Account is used in relation to all the fund flows where Government is acting as a banker. Examples include Provident Funds and Small Savings. This money does not belong to government but is to be returned to the depositors. The

expenditure from this fund need not be approved by | the Parliament.

**Topic 42: Major Controls/Schemes introduced in Banking Sector from 1968**

Year	Reform Introduced
1962	In order to ensure the safety of deposits of small depositors in banks in India, Deposit Insurance Corporation Act, 1961 was enacted. Deposit Insurance Corporation of India was established in January 1962.
1963	Agricultural Refinance Corporation (ARC) was set up by the Act of July 1, 1963. Its objective was to refinance central land mortgage banks, State cooperative banks and scheduled commercial banks.
1965	Credit Authorisation Scheme(CAS) was introduced, under which the commercial banks were required to obtain prior permission of RBI for sanctioning any fresh working capital limits above the prescribed norm which was revised from time to time.
1968	National Credit Council (NCC) set up in Feb. 1968 to assist RBI & Govt. to allocate credit according to plan priorities.
1969	Fourteen banks with deposits of over Rs.50 crores were nationalised.
1969	Lead Bank Scheme was introduced to mobilise deposits on a massive scale throughout the country and also for stepping up lending to the weaker sections.
1972	Concept of Priority Sector was formalised. Specific targets were set out in Nov 1974 for public sector banks & in Nov. 1978 for private sector banks.
1972	Differential Rate of Interest (DRI) Scheme was
	instituted to cater to the needs of the weaker sections of the society and for their upliftment.
1980	Six Banks with demand and time liabilities greater than Rs.200 crore as on March 14, 1980, were nationalised on April 15, 1980.
1994	Board for Financial Supervision (BFS) was set up within RBI to attend exclusively to supervisory functions & provide effective supervision in an integrated manner over the banking system, financial institutions, NBFCs & other para-banking financial institutions.
1995	Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.
2006	Banking Codes and Standards Board of India (BCSBI) was set up by Reserve Bank in order to provide for voluntary registration of banks committing to provide customer services as per the agreed standards and codes.
<b>The roadmap for the presence of foreign banks in India was drawn up in February 2005.</b>	
<b>Banks were advised to introduce a facility of 'no frills' account with nil or low minimum balances in November 2005.</b>	
<b>Recovery of Debts Due to Banks and Financial Institutions Act was enacted in 1993, which provided for the establishment of tribunals for expeditious adjudication and recovery of non-performing loans.</b>	
<b>Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 was enacted in March, 2002.</b>	

**Topic 43: History of Banking Sector in India**

- a) The first bank of a joint stock variety was Bank of Bombay, established in 1720 in Bombay. This was followed by Bank of Hindustan in Calcutta, which was established in 1770 by an agency house.
- b) The General Bank of Bengal and Bihar, which came into existence in 1773, after a proposal by Governor (later Governor General) Warren Hastings, proved to be a short-lived experiment.
- c) The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.
- d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, and the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.
- e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.
- f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute and imposed some restrictions on their business.
- g) The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, and the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.
- h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership and many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were established between 1906 and 1913.
- i) The late Shri Vithal L Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda.

j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.

**Note:** They were known as Presidency banks as they were set up in the three Presidencies that were the units of administrative jurisdiction in the country for the East India Company. The Presidency banks were governed by Royal Charters. The Presidency banks issued currency notes until the enactment of the Paper Currency Act, 1861, when this right to issue currency notes by the Presidency banks was abolished and that function was entrusted to the Government.

k) The presidency banks were amalgamated into a single bank, the Imperial Bank of India, in 1921. It also functioned as a central bank prior to the establishment RBI. The Imperial Bank of India performed three set of functions, viz., commercial banking, central banking and the banker to the government.

l) By 1930, the number of commercial banks increased to 107 with the Imperial Bank of India still dominating the Indian banking sector.

m) Indian Central Banking Enquiry Committee was set up in 1929 to survey extensively the problems of Indian banking, observed that a central bank be established for the country.

n) Reserve Bank of India Act 1934 was enacted paving the way for the setting up of the Reserve Bank of India. The

issue of bank failures and the need for catering to the requirements of agriculture were the two prime reasons for the establishment of the Reserve Bank. The banking sector came under the purview of the Reserve Bank in 1935.

o) The Government, therefore, first implemented the exercise of nationalisation of the Imperial Bank of India with the objective of "extension of banking facilities on a large scale, more particularly in the rural and semi-urban areas, and for diverse other public purposes". The Imperial Bank of India was converted into the State Bank of India in 1955 with the enactment of the State Bank of India Act, 1955.

### Topic 44: Important Financial Abbreviations Part 2

- ADRs - American Depository Receipts
- CAGR - Compounded Annual Growth Rate
- CDSL - Central Depository Services (India) Limited
- ECS - Electronic Clearing Scheme
- FIIs - Foreign Institutional Investors
- GETFs - Gold Exchange Traded Funds
- IFCI - Industrial Financial Corporation of India
- IPO - Initial Public Offering
- NSC - National Savings Certificate
- OTCEI - Over the Counter Exchange of India Limited
- Industrial Credit and Investment Corporation of India Bank
- NISM: National Institute of Securities Market
- SIP: Systematic Investment Plan
- SWP: Systematic Withdrawal Plan
- AAY: Antyodaya Anna Yojana
- CAA&A: Controller of Aid Accounts and Audit
- CFPI: Consumer Food Price Index
- CIRP: Corporate Insolvency Resolution Process
- CLSS: Credit Linked Subsidy Scheme
- DARE: Department of Agricultural Research and Education
- DDA: Doha Development Agenda
- DGCI&S: Directorate General of Commercial Intelligence and Statistics
- DGFT: Directorate General of Foreign Trade

- DIPAM: Department of Investment and public Asset Management
- DIPP: Department of Industrial Policy and Promotion
- DISCOMS: Distribution Companies
- EBRD: European Bank for Reconstruction and Development
- EFTA: European Free Trade Association
- EIB: European Investment Bank
- e-NAM: Electronic National Agriculture Market
- EPCG: Export Promotion on Capital Goods
- GCC: Gulf Cooperation Council
- IBC: Insolvency and Bankruptcy Code
- LFPR: Labour Force Participation Rate
- M0: Reserve Money
- M3: Broad money
- MDGs: Millennium Development Goals
- NAREDCO: National Real Estate Development Council
- NCDs: Non-Convertible Debentures
- NCLT: National Company Law Tribunal
- NICRA: National Innovations on Climate Resilient Agriculture
- PMAY: Pradhan Mantri Awas Yojana
- PMFBY: Pradhan Mantri Fasal Bima Yojana
- PMKSY: Pradhan Mantri Krishi Sinchayee Yojana
- POL: Petroleum Oil and Lubricants
- RMSA: Rashtriya Madhyamik Shiksha Abhiyan



- SSA: Sarva Shiksha Abhiyaan
- SUUTI: Specified Undertaking for Unit Trust of India
- UDAY: Ujjwal Discom Assurance Yojna

- UDISE: Unified District Information System for Education

### Topic 45: Miscellaneous Banking Terms

- **Average Yield:** It is the sum of all interest that the investment generates divided the length of time the investor invested in it.
- **Net Interest Margin:** Net interest margin is the net interest income divided by average interest earning assets.
- **Bulk Deposits:** a) It means single Rupee term deposits of Rupees one crore & above for Scheduled Commercial Banks other than RRBs. b) For RRBs, it is the Single Rupee term deposits of Rupees fifteen lakhs and above.
- **"Notice deposits":** It means term deposit for specific period but withdrawable on giving at least one complete banking day's notice.
- **"Term deposit":** It means a interest bearing deposit received by the bank for a fixed period and shall also include deposits such as Recurring /Cumulative /Annuity /Reinvestment deposits and Cash Certificate.
- **Small Accounts:** It means a savings account in which:
  1. the aggregate of all credits in a financial year does not exceed rupees one lakh;
  2. the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
  3. the balance at any point of time does not exceed rupees fifty thousand.
- **LIBOR:** It is the average weighted interest rate on inter-bank loans provided by banks, that participate in the London interbank market and offer funds in different currencies for different time periods (from 1 day to 1 year).
- **Double Taxation Avoidance Agreement (DTAA):** It is a tax treaty signed between two or more countries. Its key objective is that tax-payers in these countries can avoid being taxed twice for the same income. It applies in cases where a tax-payer resides in one country and earns income in another.
- **DRI Loans**  
DRI scheme provides bank loan at a concessional rate of interest of 4% per annum for productive / self employment ventures. SC/ST, minorities and physically handicapped persons are targeted under this scheme to boost financial inclusion.
- **Amortization:** It is the reduction of an amount at regular intervals over a certain time period. It mainly refers to the reduction of debt by regular payment of loan installments during the life of a loan. It also describes the accounting process of writing off an intangible asset.
- **Lessor & Lessee:** Lessor and Lessee are two parties to a lease agreement. An agreement or a contract by which the owner (lessor) of a specified asset grants permission to another party (lessee) to use the asset for a specific

- period of time and with defined terms and conditions in return of periodic rentals, is termed as a lease. A lessor is a person or a party who is the owner of the asset under the lease agreement. The lessor holds the legal rights over an asset. A lessee is a person or a party who takes the asset on lease from the lessor (owner of the asset). The lessee is often termed as a tenant. The lessee is required to oblige the terms and conditions mentioned in the lease agreement.
- **"Bailment":** It is the delivery of goods by one person to another for some purpose, upon a contract that they shall, when the purpose is accomplished, be returned or otherwise disposed of according to the directions of the person delivering them. The person delivering the goods is called the "bailor". The person to whom they are delivered is called the "bailee".
  - **Derivative:** A derivative instrument derives its value from an underlying product. There are basically three derivatives
    - a) **Forward Contract-** A forward contract is an agreement between two parties to buy or sell an agreed amount of a commodity or financial instrument at an agreed price, for delivery on an agreed future date. **Future Contract-** Is a standardized exchange tradable forward contract executed at an exchange.
    - b) **Options-** An option is a contract which grants the buyer the right, but not the obligation, to buy (call option) or sell (put option) an asset, commodity, currency or financial instrument at an agreed rate (exercise price) on or before an agreed date (expiry or settlement date). The buyer pays the seller an amount called the premium in exchange for this right. This premium is the price of the option.
    - c) **Swaps-** Is an agreement to exchange future cash flow at pre-specified Intervals. Typically one cash flow is based on a variable price and other on affixed one.
  - **Restructuring:** A restructured account is one where the bank, grants to the borrower concessions that the bank would not otherwise consider.
  - **CASA Deposit:** Deposit in bank in current and Savings account.
  - **Liquid Assets:** Liquid assets consists of: cash, balances with RBI, balances in current accounts with banks, money at call and short notice, inter-bank placements due within 30 days and securities under "held for trading" and "available for sale" categories excluding securities that do not have ready market.
  - **ALCO:** Asset-Liability Management Committee (ALCO) is a strategic decision making body, formulating and overseeing the function of asset liability management (ALM) of a bank.

- **Consortium Financing:** It occurs for transactions that might not take place with a single lender. Several banks agree to jointly supervise a single borrower with a common appraisal, documentation and follow-up and own equal shares in the transaction.
- **Moratorium Period:** Moratorium period or EMI holiday period refers to a particular duration in the loan tenure when the borrower is not required to pay EMIs. This holiday period is mostly available for salaried individuals. Although the borrower is not required to pay EMIs, the loan amount would still continue to incur interest during this period.
- **A Brief on Insolvency and Bankruptcy Board of India**
  - a) It was established on 1st October, 2016 under the Insolvency and Bankruptcy Code, 2016 (Code).
  - b) It is a key pillar of the ecosystem responsible for implementation of the Code that consolidates and amends the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization of the value of assets of such persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders.
  - c) It is a unique regulator: regulates a profession as well as processes.
  - d) It has regulatory oversight over the Insolvency Professionals, Insolvency Professional Agencies, Insolvency Professional Entities and Information Utilities.
  - e) Dr. M. S. Sahoo is the Chairperson.