



**RBI Assistant
2014**

**Most
Comprehensive
Current Affairs
Guide**

**Important for
upcoming RBI
Assistant**

**Covered all the
necessary events**

**Don't forget to
share**

This is based on the recent current events. This will cover 90% of the General Awareness Section

EDITOR'S COMMENT

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Current Affairs on Banking and Finance

- **Reserve Bank of India** reduced free usage of other bank automated teller machines (ATMs) to **3 per month from 5**: Frequent withdrawal of money from ATMs will become expensive from November, with the RBI imposing a limit of 3 transactions per month from ATMs of other banks and 5 from the same bank in six metropolitan cities. NB: A customer will be required to pay a fee of up to **Rs 20** for using Automated Teller Machines (ATMs) beyond the permitted numbers of transactions in Delhi, Mumbai, Chennai, Bangalore, Kolkata and Hyderabad.
- RBI has notified the increase in deposit money under **Public Provident Fund (PPF)** to **1.5 lakh** rupees from **1 lakh** rupees.
- **RBI** issued guidelines for **NBFCs** on **lending against shares**. According to the guidelines applicable to NBFCs with asset size of **Rs. 100 crore** and above, the NBFCs have to maintain a **loan-to-value (of shares pledged) of 50%** and accept only Group 1 securities as collateral for loans of a value more than **Rs. 5 lakh**.
- RBI permits NBFCs to work as Business Correspondents of banks: With a view to achieve financial inclusion, the Reserve Bank of India has allowed Non-Banking Finance Companies to operate as Business Correspondents (BCs) of banks, permitting them to offer limited services. Banks will be allowed to work with non-deposit taking NBFCs as BCs. **Nachiket Mor Committee recommended this**.
- Raghuram Rajan, Governor of the Reserve Bank of India (RBI) has announced that **plastic currency notes** will be launched **by 2015** after field trials.
- RBI panel headed by ex-Chairman of Axis Bank, **P. J. Nayak** recommend for diluting govt stake in public sector banks to below **50 %**. The government should cut its holding in public sector banks to under 50 per cent, a Reserve Bank of India (RBI) panel report said, criticising the way in which the lenders are now being governed.
- Reserve Bank of India granted banking licences to infrastructure financing firm **IDFC** and microfinance institution **Bandhan** from among 25 applicants that included corporate heavyweights ADAG Group, Aditya Birla Group and Bajaj Group. The in-principle approval granted (to the two entities) will be valid for a period of 18 months during which the applicants have to comply with the requirements under the guidelines and fulfil the other conditions as may be stipulated by the RBI. **Chandra Shekhar Ghosh** is the CMD of **Bandhan** financial services and **Dr. Rajiv B. Lal** is the Chairman of **IDFC**.
- The Reserve Bank of India (RBI) issued draft guidelines for implementation of **Bharat Bill Payment System (BPPS)**, an 'anytime anywhere' bill payment system. The **G. Padmanabhan Committee** was formed by RBI to study the **Feasibility of Implementation of GIRO-based Payment Systems** anticipated that around 30800 million bills amounting to more than 600000 crore rupees are paid each year in 20 Indian cities. The objective of the BBPS is to implement an integrated bill payment system across the country and offer interoperable and accessible bill payment service to customers through a network of agents, enabling multiple payment modes and providing instant confirmation of payment. Hence, it has been decided that the existing players in the online commerce segment catering to the requirements of bill payments as well as aggregation of payment services (in relation to bill payments) will be a part of BBPS.
- Govt. launches Jan Dhan scheme to promote financial inclusion. Prime Minister Narendra Modi launched 'Pradhan Mantri Jan Dhan Yojana' to help the poor open bank accounts which will come with the facility of a debit card and an insurance cover of Rs 1 lakh.



- **ICICI Bank** became **first Bank to offer EMI on debit cards**. ICICI Bank, the country's largest private sector bank, has launched EMI (equated monthly instalments) facility on debit cards to enable its customers to convert their high value transactions into easy instalments.
- The Securities and Exchange Board of India, SEBI has imposed a penalty of 13 crore rupees on **Reliance Industries Limited** for alleged irregularities in issuance of warrants by the company to its promoters.
- **In terms of GDP, India's economy is 10th biggest** according to World Bank. After growing at an average annual rate of just over 6 per cent from 1980 to 2010, India's economy is now the 10th biggest in the world in terms of gross domestic product, according to the World Bank.
- The **World Bank** has committed **15 to 18 billion** dollars to **India by 2017** to help the country return to a higher growth path which is critical for boosting jobs and reducing poverty.
- **World Bank to give \$153 mn loan for Odisha project**. India has inked a loan agreement with World Bank for assistance of \$153 million (about Rs 920 crore) for the **Odisha Disaster Recovery Project**.
- A panel headed by former Economic Advisor to Prime Minister, **C Rangarajan** sets poverty line at **Rupees 32 per day in rural areas and Rupees 47 in Urban** areas. He also said that the number of poor in India was much higher in 2011-12 at **29.5 per cent of the population**, which means that three out of 10 persons are poor.
- **HDFC Bank Ltd has opened its branch in Dubai**. After Bahrain and Hong Kong, this is HDFC Bank's third overseas branch.
- **Exim Bank** has extended **USD 46 million** line of credit to **Mauritius** for financing goods and defence related vehicles purchases.
- **World Bank** has signed an agreement with the **Indian government** to provide a loan assistance of **USD 1,006.20 million** for **Sarva Shiksha Abhiyan III**, which is **the largest ongoing "Education for All" programme in the world**.
- **India** recently launched its **own payment gateway 'RuPay'**, equivalent of Visa and Mastercard, which will work on ATMs and merchant outlets and help in reducing cash transactions. **RuPay**, which works on three channels; **ATMs, Point of Sales (POS) and online sales**, is **the seventh** such payment gateway **in the world**. The **RuPay platform** is developed by **National Payments Corporation of India (NPCI)** and is being used by certain banks like ICICI, State Bank of India, Punjab National Bank, among others, for clearing and settlement.
- **World Bank** will provide **\$500 million loan for water supply and sanitation** projects in the rural areas of **Assam, Bihar, Jharkhand and Uttar Pradesh**.
- **HDFC Bank accorded most valued brand**. HDFC Bank with a brand value of \$ 9.4bn is India's most valuable brand according to the first edition of the BrandZ Top 50 Most Valuable Indian Brands ranking. Airtel bagged 2nd position while SBI at number 3rd and ICICI at number 4th position.
- **Bharatiya Mahila Bank Ltd bagged the Core Banking System Initiative Award for the year 2014** at the **Asian Banking and Finance - Retail Banking Awards 2014**. The award ceremony was held in Singapore on 31 July 2014.



- The crucial SEBI bill aimed at tackling the ponzi menace was approved by Lok Sabha with government saying that Prime Minister Narendra Modi will soon announce a financial scheme which will discourage people from being allured by fraudulent operators. The **Securities Laws (Amendment) Bill, 2014**, has been brought in the backdrop of lakhs of small investors being duped by fraudulent investment schemes, like in the **alleged Saradha scam**. *Fraudulent investment schemes involving money circulation schemes are popularly known as ponzi.*
- **Karnataka Bank Ltd** has launched a facility to send donations to designated temples by calling up toll-free numbers. Named as 'i-Hundi' facility, this works through interactive voice response (IVR) channel.
- **The Reserve Bank of India** revised guidelines for **mortgage guarantee companies** and said that guarantees provided by them may be treated as contingent liabilities, for which credit **conversion factor would be 50 percent**. The new guidelines said that investments made towards government securities, government guaranteed securities and bonds not exceeding the MGC's capital may now be treated as "**held to maturity**" (**HTM**), for the purpose of valuation and accounted for accordingly.
- **The World Bank's** arm **International Finance Corporation (IFC)** will invest \$ **21 million** in **India's SAMHI Hotels** by way of convertible debentures with the focus to create jobs, promote energy efficiency infrastructure. Globally, IFC has funded \$ 2 billion to over 270 hotel projects.
- **Kelvin Fincap Ltd** and 43 other entities have been banned by **SEBI** from buying and selling in the securities market till further directions.
- **HDFC, ICICI Prudential and Franklin Templeton among top 3 fund houses**. Top three positions continue to be captured by the same three fund houses namely **HDFC, ICICI Prudential Asset Management Company and Franklin Templeton** during the past three years, according to the third Annual Wealth Forum Advisor Confidence Survey report.
- **Savings in financial assets rise: RBI report**. As per the Annual Report of the RBI, savings in deposits by the household sector **increased by Rs. 1 lakh crore** in a year to Rs. 6.91 lakh crore in 2013-14 as against Rs. 5.91 lakh crore in 2012-13. The saving deposits are about 59 per cent to the gross financial savings, of which about 53 per cent constitute deposits with commercial banks.
- **Reserve Bank of India has projected around 5.5% GDP growth for 2014-15** after two painful years of sub-5% growth, as the new government focuses on fiscal consolidation and is taking steps to clear stalled industrial and construction projects to shake up a stagnating economy.
- **India's exports to the 10-nation ASEAN bloc** is expected to **reach \$280 billion** in the next 10 years, says a Standard Chartered research report.
- **The government suspended Syndicate Bank Chairman and Managing Director S K Jain**, two days after CBI arrested him for allegedly accepting a bribe of Rs 50 lakh to enhance the credit limit of some companies.
- **Tata Consultancy Services** has become the first Indian company with a market capitalisation of **Rs 5 lakh crore**.



Current Affairs News

The year 2014 has been declared by the **United Nations as the International Year of Family Farming.**

2015-16 to be observed as **Water Conservation Year.**

Textiles Ministry, Flipkart join hands for handloom weavers an initiative to boost the handloom sector, empower the weavers and uplift manufacturing in the country.

Prime Minister Narendra Modi dedicated to the nation the **Ranchi-Dharamjaygarh-Sipat 765kv inter-regional power transmission line** in Jharkhand. This line is the first inter-regional link between eastern region and western region.

Bangladesh has decided to set up an **Exclusive Economic Zone for Japan** to attract investors and entrepreneurs.

20th edition of annual Delhi Book Fair begins in New Delhi. Theme of the nine- day event is '**Literature in Cinema**'.

Tata Consultancy Services (TCS) and Bharti Foundation announce to spend **200 crore** (100cr. each) rupees for **Clean India Campaign.**

According to **Global Peace Index, 2014** **Bhutan(16), Nepal(76)** two most peaceful countries in South Asian region. Iceland, Denmark and Austria were ranked first, second and third respectively.

TATA-SIA Airlines brand name to be called **Vistara.** Tata-Singapore Airlines (SIA) named its upcoming joint venture airline as Vistara and will start its operation from October 2014. Vistara is an inspiration from **Sanskrit** word, **Vistara that means limitless expanse.** It has drawn inspiration from the brand's domain – the limitless sky.

Union Minister for Roads, Highways and Shipping Nitin Gadkari announced **Rs 15,000 crore** road projects in **Uttar Pradesh and Haryana.**

Maryam Mirzakhani, an Iranian born mathematician, became the **first woman to win coveted Fields Medal** in Seoul, South Korea.

India ranked 5th amongst top 10 wind power producers: Report. China topped the list.

Australia and Japan to assist India in civilian nuclear deal.

A Hindu temple, claiming to be **the world's first 'eco-temple'** featuring solar panels and a rainwater harvesting system, has been opened in **northwest London in the UK.**

The World Health Organisation declared the killer Ebola epidemic ravaging parts of West Africa **an international health emergency** and appealed for global aid to help afflicted countries.

Union Cabinet approved the Juvenile Justice Bill, 2014 to amend the Juvenile Justice Act, 2000. Age of a Juvenile in the JJ Bill, 2014: The bill will treat minors above the age of 16 as adults, who are accused of heinous crimes like rape and murder. The JJ Act, 2000 treats any person below the age of 18 as juvenile.

The Provision for Children in conflict zones and Corporal punishment in the JJ Bill, 2014: The Bill proposes up to seven year rigorous imprisonment, 5 lakh rupees fine or both for militant groups who recruit child soldiers or use children for any purpose. If the Bill is passed in Parliament, India will join 40 other countries where corporal punishment is a penal offence.

Russian President Vladimir Putin signed a declaration that **bans imports of agricultural products from all countries that have imposed sanctions on Russia over the crisis in Ukraine.** Major sanctions were made by the US and EU.



Current Affairs News

A poem from **Nobel laureate Rabindranath Tagore's masterpiece The Gitanjali** was recited by **Indian Ambassador to the U.N. Asoke Kumar Mukerji** as part of a commemorative ceremony held here marking 100 years of the outbreak of the World War I.

As per the provisional results of the Sixth Economic Census released by the Union Ministry of Statistics and Programme Implementation (MoSPI) on July 30 - **Manipur at 83.29 per cent tops the list of percentage of growth in employment followed by Assam**, Sikkim, Uttar Pradesh, Andaman and Nicobar Islands, Himachal Pradesh, Jammu and Kashmir, Uttarakhand, Gujarat and Rajasthan.

Prime Minister Narendra Modi who is on an official visit to Nepal offered a line of \$1 billion credit to Nepal.

Amitabh Bachchan named as **Maharashtra's horticulture ambassador**.

A recent study report prepared by Assocham's Economic Research Bureau has showed that **Gujarat topped** in new investments attracted by the power sector during the period 2004-05 and 2012-13.

Prime Minister of India, Narendra Modi launched a web platform –**MyGov.nic.in**. The platform has been created to facilitate Citizen Engagement in Good Governance.

Footwear maker **Woodland** has tied up with UNICEF to promote a water, sanitation and hygiene campaign (WASH) in **Assam**.

Bollywood star **Salman Khan** has been appointed brand ambassador for plumbing pipe major **Astral Poly Technik Ltd**.

Former President of the United States of America Bill Clinton visited **Jabrouli village**, near Lucknow, on an awareness mission on **diarrhoea**.

Global Innovation Index, **Switzerland** has claimed the top spot on the Global Innovation Index for the fourth-straight year. **India** slipped 10 places compared to last year, **placing 76th**.

India has the third-highest number of people living with HIV in the world with 2.1 million Indians accounting for about four out of 10 people infected with the deadly virus in the Asia-Pacific region, according to a UN report. The first ever UNAIDS 'Gap Report' said after sub-Saharan Africa, the region with the largest number of people living with HIV is Asia and the Pacific.

India has emerged as the world's largest consumer of antibiotics followed by China and the US, according to a new study which quantifies the growing alarm surrounding antibiotic-resistance.

India has entered into long-term agreements with foreign suppliers to obtain uranium to ensure uninterrupted power supply for its nuclear power plants. **Russia and Kazakhstan** are the main suppliers.

FIFA suspended Nigeria from all international football competitions with immediate effect. Nigeria was suspended on account of government interference in running Nigeria Football Federation (NFF).

Bor Wildlife Sanctuary, India's 47th Tiger Reserve, as per the notification of Environment Ministry, Maharashtra's Bor Wildlife Sanctuary will become the country's **47th Tiger Reserve** with an aim to bolster the conservation efforts of the national animal.

India's first One Stop Crisis Centre (OSCC) named **Gauravi** launched in **Bhopal, Madhya Pradesh**.

Madhya Pradesh government has appointed actor **Madhuri Dixit** as the brand ambassador for its **Mamta Abhiyaan**(maternal and child health) campaign.



Current Affairs News

Weightlifter **Ragala Venkat Rahul**, bagged India's first medal in the second Youth Olympic Games by winning a silver in the men's 77kg category in Nanjing, China.

Chennai's 375th anniversary: Historic coastal city celebrated 'Madras Day' on 22nd August, 2014.

INS Kamorta, an indigenously built anti-submarine warfare corvette, was inducted into the Eastern Fleet of the Indian Navy.

INS Kamorta is the first of four ASW stealth corvettes designed by the Navy's in-house organisation, the Directorate of Naval Design (DND).

Sushil Kumar appointed Sports Brand Ambassador of Delhi.

Indian American Abhi Nemani appointed first Chief Data Officer of Los Angeles.

Sify Technologies awarded the Golden Peacock Award for Business Excellence for 2014.

First diamond SEZ to be set up in Surat soon.

Quality Council of India has launched accreditation standards for business membership organisations (BMOs) in line with global best practices. This is the first-of-its-kind quality-centric initiative for BMOs, which serve as a critical link between entrepreneurs, government, other stakeholders and service providers. **'Zero defect and Zero effect'** - This initiative — which aims to promote and develop MSMEs — comes on the heels of Prime Minister Narendra Modi's call for 'Zero defect and Zero effect' approach from Indian industry.

India's exports to ASEAN region set to touch \$280 bn in 10 years: Report.

R N Ravi appointed new chief of Joint Intelligence Committee. The JIC functions under the National Security Council

Secretariat. The post had fallen vacant after the retirement of Ajit Lal on July 31.

Two-step authentication must for credit cards: RBI.

Textiles Ministry inked a pact with homegrown e-retailing major **Flipkart** to provide an online marketing platform to **handloom weavers** across the country, an initiative to boost the handloom sector, empower the weavers and uplift manufacturing in the country.

Oscar-winning British filmmaker **Richard Attenborough**, renowned for his critically-acclaimed biopic on Mahatma **Gandhi**, has died. He was 90.

Maritime Energy Heli Air Services Pvt. Ltd and the Maharashtra Tourism Development Corporation's **first commercial flight of seaplane** took off from Mumbai to Pawana dam (Lonavala) in the city on August 25, 2014.

EPFO to pay 8.75 p.c. interest on deposits in 2014-15. The EPFO had provided 8.75 per cent rate of interest on PF deposits for 2013-14.

The **Department of Posts will roll-out 1,000 ATMs** in the next couple of years as part of its plans to hive off its financial services business into a bank. India Post currently have **2 ATMs – One in Chennai, One in Delhi.**

Bajaj Auto, 96th in Forbes list of world's top 100 innovative companies.

Chandrayaan-2 to be launched in 2017.

Indian origin **Seema Malhotra** appointed as Shadow Minister in U.K.

Tata, Snapdeal partner to sell houses online.

Mithali Raj remains No 1 batswoman in ICC rankings.



Current Affairs News

Ramesh Chand Tayal appointed as CRPF Special Director-General.

The government has launched the **‘.bharat’ domain name** in the **Devanagari script** covering eight languages including Hindi, Konkani and Marathi.

Dairy products major **Mother Dairy** and the **State Bank of India** announced the launch of the **'SmartChange Card'** for Mother Dairy booths in the National Capital Region. The card, introduced to facilitate convenience of payment has been rolled out 76 booths already and the company plans to expand coverage to 150 booths over the next three months.

ADB to provide up to \$9 bn loan to India over 3 years.

Govt sets up committee to identify outdated laws. The committee will be headed by the **Secretary in the Prime Minister's Office R Ramanujam**, while former Secretary in Legislative Department, V K Bhasin, will be a member of the committee.

The seventh edition of the biennial **Vibrant Gujarat Global Summit 2015**, the brain child of then chief minister of the state and now the Prime Minister of India, Narendra Modi will be different from its earlier editions. Reason, this time the man behind Vibrant Gujarat Summit, Modi will not be the host. The Prime Minister will inaugurate the three-day summit beginning from January 11, 2015 at Mahatma Mandir in Gandhinagar.

With an aim to develop country's **first private wildlife corridor** between **Kanha and Pench Tiger Reserve**, telecom major **Vodafone and Grow-Trees.com** will plant 3, 00,000 saplings under its Corporate Social Responsibility (CSR) initiative.

Indian Air Force (IAF) and Russian Federation Air Force (RFAF) on 25 August

2014 started Indo-Russian Air Force Exercise, **Avia Indra-2014** at **Astrakhan** region, near the **Caspian Sea in Russia**. **Avia Indra-2014 is the first Indo-Russia aerial exercise** that involves the air forces of the two countries. The exercise will go on till 5 September 2014.

Manipur Governor Vinod Kumar Duggal submits resignation. P.B. Acharya, the Governor of Nagaland is likely to hold additional charge of Manipur.

Shah Rukh Khan, said to be the **first Indian to be made an ambassador** for the global campaign **“Turn Back Crime”** of **Interpol**. SRK joins actor **Jackie Chan** as an ambassador for the campaign, which has already garnered support from public figures including footballer **Lionel Messi**, Formula 1 racing drivers **Fernando Alonso** and **Kimi Raikkonen** in addition to law enforcement agencies around the world.

The much-awaited minimum monthly pension of **Rs. 1,000** and a higher wage ceiling of **Rs. 15,000** for social security schemes run by retirement fund manager EPFO will be implemented from September 1.

Narendra Modi launched Pradhan Mantri Jan Dhan Yojana on August 28, 2014.

IOC removed four independent directors appointed by UPA. Of the 8 independent directors on IOC board, four are — K. Jairaj, former Additional Chief Secretary, Karnataka; Nesar Ahmed, past president of ICSI; Sunil Krishna, former director general of NHRC, and Sayan Chatterjee, former Secretary to government of India.

Recep Tayyip Erdogan was sworn as **Turkey's first popularly elected president**, a position that will keep him in the nation's driving seat for at least another five years.



Current Affairs News

The Supreme Court penalised real estate giant DLF Rs. 630 crore for exploiting its dominant position to the disadvantage of its customers in three projects in Gurgaon.

Renowned singer **Kavita Krishnamurthy** and her violin maestro husband **L. Subramaniam** have been honoured by the **New Jersey Assembly** for their contributions to world music.

Signalling a turnaround for the economy and adding to the current festive cheer, the first quarter (April-June) GDP growth came in at a higher-than-expected 5.7 percent.

India's external debt rose by 7.6 per cent to \$440.6 billion in 2013—14 mainly due to rise in non-resident Indians deposits, the Reserve Bank said.

Child marriage on rise in Kerala: UNICEF. Bihar has the highest incidence of child marriage at 68 per cent while Himachal Pradesh with around nine per cent has the lowest incidence, it stated.

Union Government appointed JIC chief RN Ravi as Naga interlocutor.

President Pranab Mukherjee will inaugurate "World Dental Congress" in Noida on September 11 in which delegates from 133 countries are expected to take part.

Cristiano Ronaldo wins best player in Europe award.

Prime Minister Narendra Modi and Japanese Prime Minister Shinzo Abe will have substantive summit meeting in Tokyo on September 1 during which the two sides will look at ways to take the Strategic and Global Partnership forward.

India, Japan sign MoU to develop Varanasi into 'smart city'.

UN chief Antonio Guterres said Syria is now the biggest humanitarian emergency of this era, with more than three million Syrians forced to flee the war-torn country.

Malaysia and India will soon review their economic cooperation pact, signed in 2011, to chart out ways to enhance and diversify trade further, the Indian High Commissioner to Malaysia has said.

The US Post Service is issuing a special postage stamp to commemorate legendary Indian actor Akkineni Nageswara Rao.



CURRENT AFFAIRS NEWS ON OTHER TOPICS

2nd Summer Youth Olympics Games held in Nanjing, China

Weightlifter Ragala Venkat Rahul bagged India's first medal of the second Youth Olympic Games in Nanjing, China.

Dutch teenager **Max Verstappen** to become youngest Formula One driver.

Jammu and Kashmir to host Football Federation Cup in August 2015.

Jo-Wilfried Tsonga won the **Rogers Cup**, beating second-seeded Roger Federer in the final. The 13th-seeded Frenchman won his first ATP Tour title of the season and 11th overall.

South African all-rounder cricketer **Jacques Kallis**, announced his retirement from all formats of international cricket.

Kush Kumar became first Indian player to reach semi-final of World Junior Squash Championship.

Paragliding World Cup Association selected **Himachal Pradesh** as a venue to host the **2015 para-gliding World Cup**.

Hero MotoCorp named title sponsor of ISL. Indian Super League, the first-of-its-kind franchise-based football league in the country.

35th National Games to be held in Kerala next year. **Sachin Tendulkar** is the brand ambassador of 35th National Games.

Durand Cup football tournament 2014, The third oldest football tournament in the world, Durand Cup, **will be held in Goa** between October 28 and November 9 this year.

China defeated **Japan** to win **Uber Cup 2014** of badminton.

Japan beat **Australia** in **Women's Asian Cup Football** final.

Deodhar Trophy 2014, West Zone lifted trophy after **defeating North Zone** in the final.

Prime Minister Narendra Modi commissioned **INS Kolkata** at the naval base in Mumbai. **INS Kolkata** is the biggest and the most powerful guided missile-destroyer.

INS Kamorta, India's first indigenously built Anti-submarine warship inducted into the Navy.

PM dedicated two hydro power projects in Leh and Kargil **1.44 MW Chutak hydro-electric** project in Kargil district and **2.45 MW Nimoo Bazgo project** in Leh district.

China unveiled its next generation Intercontinental Ballistic Missile (ICBM) **Dongfeng – 41 (DF-41)**. It has a range of 13000 km.

The **Indian Air Force** received its **sixth C-17 Globemaster** heavy lift transport aircraft which also carried a World War II vintage 'Harvard' aircraft in its belly.

Indo-Russia pact planned to develop a sleeker and faster 'mini' version of **BrahMos** missile.

Indo-Russian joint venture firm BrahMos Aerospace is developing a smaller version of the **290-km supersonic cruise missile** for enabling its deployment on submarines and smaller fighter aircraft such as **MiG 29K**.

Malabar Naval exercise 2014 held in the **Pacific Ocean**. The Exercise Malabar is a joint naval exercise first conducted as a bilateral one between the **US and Indian navies** in 1992. **Japan** participates in the Malabar exercises for the third time since it first participated in **2007**.

Former India captain Sourav Ganguly joined the **Supreme Court-appointed Mudgal committee**, which is probing the IPL betting and spot-fixing scandal, as an expert on cricketing affairs.



Union Budget 2014:

Fiscal deficit target for 2014-15 at 4.1% of GDP and 3.6 for 2015-16 and 3% for 2016-17.

Revenue Deficit seen at 2.9% for FY15.

Aim to achieve 7-8 per cent economic growth rate in next 3-4 years: FM

Committed for growth of agriculture at the rate of 4 per cent.

Defence FDI cap raised to 49% from 26% at present

Exemption limits on income tax from Rs. 2 lakh to Rs. 2.5 lakh.

For senior citizens, the exemption on income has been raised to Rs. 3 lakh per annum.

Tax-free cap on home loan interest from Rs. 1.5 to Rs. 2 lakh.

No change in Income tax rates and slab.

Annual PPF ceiling to be enhanced to Rs 1.5 lakh, from Rs 1 lakh

For Women Safety:

Outlay of Rs. 50 crores for a pilot scheme on road safety

Another 150 crores to be spent by MHA on safety on women in larger cities

'Beti Bachao, Beti Padhao Yojana' - 100 crores

Rs 3600 cr set aside for National Rural Drinking Water: FM

Rural housing: Rs 8000 crore for national housing banking programme

Metro rails in PPP mode; Rs. 100 cr set aside for metro scheme in Ahmadabad and Lucknow

Each year government will be adding AIIMS to ensure there is an AIIMS in every state: Jaitley

Rs 100 crores to set up virtual classrooms.

Rs 500 crores for setting up 5 more IIMs and IITs

FM Proposes to enhance the scope of income tax settlement commission

Rs 7,060 crore allocated for building new cities

Rs 200 crores credit scheme for start-ups by those from scheduled castes and tribes

15 Braille press to come up.

Currency note with Braille-like signs

Minimum pension of Rs.1000 per month to all PP schemes.

Rs 50,548 cr proposed for SC development

Bharat Swachh Yojna proposed for hygiene and cleanliness.

Rs. 200 crore for Statue of Unity, a statue of Sardar Patel in Gujarat.

Rs. 1000 cr for irrigation plan named Pradhan mantri krishi sichayin yojana.

e-visa for nine cities.

Rs. 7060 cr for creating smart cities.

Assam and Jharkhand to get Centre of Excellence on farming

Rs. 100 crores for modernization of Madrasas

Jaitley announces Skill India, a programme to train youth for jobs

Rural housing: Rs 8000 crores for national housing banking programme

Senior Citizens Pension Plan Extended Till August 2015

Rs. 500 crore for price stabilization fund.

100 soil testing laboratories across the country.

Agriculture University in AP and Rajasthan, and Horticulture University in Haryana, Telangana; Rs. 200 cr set aside



AIIMS will be created in every state.

All six new AIIMS are functional. Four more AIIMS under consideration. 12 more medical colleges will be added. Rs. 500 crore allocated for this.

Govt allocates Rs 500 cr for Internet connectivity in villages

Crisis Management Center for women at Delhi

Start up village at Rs 100 crore to promote entrepreneurship among rural youth.

Rs. 14,389 crores for PM Sadak Yojana

Rs 200 crore allocated to set up six textiles clusters.

Highlights of Railway Budget 2014-15:

Bullet train on Mumbai-Ahmadabad Sector

Diamond quadrilateral for high speed trains.

Plan to hike speed of trains to 160-200 km/hr in 9 sectors.

Online booking to support 7,200 tickets/minute; to allow 1.2 lakh users log in simultaneously.

Women RPF Constables to escort ladies coaches; 4,000 women constables to be inducted.

Battery operated cars for differently-abled and senior citizens at major stations.

Food can be ordered through SMS, phone; Food courts at major stations.

Cleanliness budget up by 40 percent over last year.

Setting up of corpus fund for stations' upkeep; RO drinking water at stations and trains.

Automatic door closing in mainline and sub-urban coaches.

Wi-Fi in A-1, A category stations and in select trains.

Loss per passenger per kilometre up from 10p (in 2000-01) to 23p (2012-13).

Solar energy to be tapped at major stations.

Highest ever plan outlay of Rs 65,455 crore for 2014-15.

Expenditure in 2014-15 pegged at Rs 149,176 crore.

FDI Limits in Various Sectors (In %)

- ✓ Defence raised to 49% from 26%
- ✓ Pension – 49%
- ✓ Insurance – 49%
- ✓ Print Media – 26%
- ✓ Civil Aviation – 49%
- ✓ Public Sector Banks – 20%
- ✓ Private Sector Banks – 74%
- ✓ Multi Brand – 51%
- ✓ Single Brand – 100%
- ✓ Tourism – 100%



2014 West Africa Ebola Outbreak

History

In 1976, the Ebola virus (EBOV) was first identified near **the river Ebola** in **Democratic Republic of Congo**, giving it and its relatives their name. EBOV infection causes Ebola virus disease (EVD), formerly known as Ebola haemorrhagic fever (EHF). It was discovered by **Peter Plot**.



2014 Outbreak

An epidemic of Ebola virus disease (EVD) is ongoing in West Africa. **The outbreak began in Guinea** in December 2013, but was not detected until March 2014.

It proliferated to **Liberia, Sierra Leone, and Nigeria**. The outbreak is caused by the **Zaire Ebola virus**, known simply as the Ebola virus (EBOV). **Liberia and Sierra Leone** are the most effected countries right now.

As of 26 August 2014, the World Health Organization (WHO) and the Centers for Disease Control (CDC) reported a total of **3,069 suspected** cases and **1,552 deaths**. As of 29th August, 2014 WHO has predicted a possible case of 20,000 can reach.

On 8 August, the outbreak was formally designated as a **public health emergency of international concern** by **World Health Organization**.

Economic Impact

In addition to the loss of life, the outbreak is having a number of significant economic impacts.

The following are the economic impacts:

- Markets and shops are closing, due to travel restrictions, cordon sanitaire, or fear of human contact, leading to loss of income for producers and traders.
- Foreign mining companies have withdrawn non-essential personnel, deferred new investment, and cut back operations.
- Many airlines have experienced reduced traffic. Some airlines have suspended flights to the area.
- An initial World Bank-IMF assessment for Guinea projects a full percentage point fall in GDP growth from 4.5 percent to 3.5 percent. Also other affected countries will be having reduced economic growth.

Signs and Symptoms

- Signs and symptoms of Ebola usually begin suddenly with an influenza-like stage characterized by fatigue, fever, headaches, joint, muscle and abdominal pain.
- Vomiting, diarrhoea and loss of appetite are also common.
- Less common symptoms include the following: sore throat, chest pain, hiccups, shortness of breath and trouble swallowing.
- The average time between contracting the infection and the start of symptoms (incubation period) is 8 to 10 days, but it can vary between 2 and 21 days.
- If the infected person does not recover, death due to multiple organ dysfunction syndrome occurs within 7 to 16 days (usually between days 8 and 9) after first symptoms.



Drugs and Survivors

Dr. Brantly and Ms. Writebol of United States of America were discharged from Emory University Hospital, having recovered from the virus. Neither patient is considered contagious.

The **Food and Drug Administration (FDA)** of USA has allowed two drugs, **ZMapp** and an RNA interference drug called **TKM-Ebola**, to be used in people infected with Ebola under these programs during the 2014 outbreak.

ZMapp has been developed by **Mapp Biopharmaceutical of California, United States of America** and **TKM-Ebola** is developed by **Tekmira Pharmaceuticals Corp. of Vancouver, Canada**.

Financial Helps

The **WHO and West Africa nations** announced **\$100 million** in aid to help contain the disease.

The **European Commission (EC)** gave **€500,000** to help contain the spread of the virus in Guinea and its neighbouring countries.

The **Government of Japan** gave **\$520,000** through the **United Nations Children's Fund (UNICEF)** to support the Ebola outbreak response in **Guinea**.

The **UK government** has made **£2 million available** to partners including the **International Federation of the Red Cross (IFRC)** and **Médecins Sans Frontières** that are operating in Sierra Leone and Liberia to tackle the outbreak.

On 28 August the **WHO** said it is seeking **\$490 million** in funding to fight the outbreak.

The **World Bank Group** has **pledged up to US \$200 million** in emergency funding to help Guinea, Liberia, and Sierra Leone contain the spread of Ebola infections, help their communities cope with the economic impact of the crisis, and improve public health systems throughout West Africa.

In India

On Tuesday 27 August **112 Indian citizens and four Nepalese citizens** had landed in **Mumbai and Delhi from Liberia**. Of the 17 who had arrived in Delhi, one had fever symptoms and had been quarantined at **the Airport Health Organisation (APHO)**, an airport medical facility. Six others were screened for Ebola, and five passengers who arrived on routine flights from affected countries showing fever symptoms had also been quarantined. Earlier, it was reported that an isolation facility with 120 beds was being created in **the Hindu Hriday Samrat Jogeshwari** trauma care hospital **by Brihanmumbai Municipal Corporation (BMC)**.

In New Delhi, **Ram Manohar Lohia Hospital in New Delhi** has been **designated as a treatment centre for Ebola Virus Disease (EVD)** cases.

Note: We the team of **ExamPundit.in** not proud to make this file as this has been a global epidemic. We pray it gets over very soon.



INDIA's rank in 2014

Global Peace Index 2014 – 143

Global Hunger Index 2013 - 63

World Prosperity Index 2013 – 106

Human Development Report 2013 – 136

Global Corruption Index 2013 – 94

Global Competitiveness Index 2013 -60 for 2013 (Switzerland topped in this report)

Intellectual property (IP) environment 2014 – 25 (US ranked on the top followed by UK and France)

World Press Freedom Index 2014 - 140 out of 180 countries

World's best countries for doing business 2014 – 134

Awards & Honours

Jnanpith Award 2013: Noted Hindi poet Kedarnath Singh has been chosen for the prestigious Jnanpith award for 2013. He will be the recipient of the 49th Jnanpith award.

Pen Pinter prize 2014: Salman Rushdie wins Pen Pinter prize for his outstanding literary output and support for freedom of expression.

World Food Prize 2014: India-born plant scientist **Sanjaya Rajaram** has been named the winner of the World Food Prize for his breakthrough achievement in increasing global wheat production by more than 200 million tonnes following the Green Revolution.

Moortidevi Award 2013: C Radhakrishnan selected for Moortidevi Award 2013. He has been selected for his novel **Theekkadal Katanhu Thirumadhuram**.

Note: a) Radhakrishnan is the second Malayalam writer to be awarded with the



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Moortidevi award. The **first Malayalam author** to win the award was **Akkitham Achuthan Namboothiri** in 2009 for his selected poems.

b) **Haraprasad Das** was conferred the Moortidevi Award for 2012 for '**Vamsha**', a poetic recreation of the **Mahabharata**.

France honour **Shah Rukh Khan** with **Legion of Honour**.

Goldman Prize for environmental activist **Ramesh Agrawal**. He received the prize for helping villagers fight coal mining in Chhattisgarh.

Caparo Group founded by leading NRI industrialist **Lord Swaraj Paul** has won the **International Business of the Year award 2014**.

Golden Peacock Awards 2014: Technopark Technology Business Incubator (T-TBI) was chosen for the Special Commendation at the Golden Peacock National Training Awards 2014.

Dadasaheb Phalke Award 2013: Veteran poet and film lyricist **Gulzar** has been chosen for the coveted Dadasaheb Phalke Award for 2013. He is the **45th winner** of the Dadasaheb Phalke Award.

Pulitzer Prize 2014: India-born poet **Vijay Seshadri** has won the prestigious 2014 Pulitzer Prize in the poetry category for his work '**3 Sections**'. **Donna Tartt** wins fiction Pulitzer Prize 2014 for novel '**Goldfinch**'.

Gandhi Peace Prize for 2013: Eminent Gandhian and environmentalist **Chandi Prasad Bhat** selected for the award. He was also awarded the **Magsaysay Award in 1982**.

Hindustan Aeronautics Ltd (HAL) received the **Most Efficient Navratna Award** for the year 2013.

Tomas Halik, the Czech priest won the **Templeton Prize for 2014**.

Sachin Tendulkar won **Cricketer of Generation Award**.

Cyrus Mistry wins **DSC Prize 2014 for South Asian literature** for his book "**Chronicles of a Corpse Bearer**".

Muzaffar Ali, a noted filmmaker of India was selected for **Rajiv Gandhi National Sadbhavana Award on 31 July 2014**. His name was selected for his outstanding contribution towards the promotion of Communal harmony, peace and goodwill. He had directed several movies like Bollywood classic Umrao Jaan, Gaman and Khizan. In 2005, he became the recipient of Padma Shri.

61st National Film Awards:

Best Film: '**Ship of Theseus**' – Director – Anand Gandhi

Best Actor: **Rajkumar Rao** for '**Shahid**' and **Suraj Venjaramudu** and **Venajaramoodu** for Malayalam movie '**Perariyathavar**'

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Best Actress: **Geetanjali Thapa** for **Liars Dice**

Best Director Award: **Pranjal Dua** for '**Chidiya Ud'** (Hindi)

Best Popular Film providing Wholesome Entertainment: '**Bhaag Milkha Bhaag**'

French Open 2014:

Men's Title: **Rafael Nadal** clinches record ninth French Open title. He defeated **Novak Djokovic** in the final.

Note: **Rafael Nadal** now won **14 Grand Slam** singles titles till now.

2. Women's Title: **Maria Sharapova** defeat **Simona Halep** to win French Open Title second time.

Note: **Maria Sharapova** now won **5th Grand Slam** title.

US OPEN 2014 :

Kei Nishikori first Asian man to reach grand slam final. He defeated **Novak Djokovic**.

National Sports Awards 2014

Arjuna award: Akhilesh Varma (Archery), Tintu Luka (Athletics), HN Girisha (Paralympics), V Diju (Badminton), Geetu Ann Jose (Basketball), Jai Bhagwan (Boxing), Ravichandran Ashwin (Cricket), Anirban Lahiri (Golf), Mamta Pujari (Kabaddi), Saji Thomas (Rowing), Heena Sidhu (Shooting), Anaka Alankamany (Squash), Tom Joseph (Volleyball), Renubala Chanu (Weightlifting) and Sunil Rana (Wrestling).

Dronacharya award: Mahabir Prasad (Wrestling), N Lingappa (Athletics -Lifetime), G Manoharan (Boxing -Lifetime), Gurcharan Singh Gogi (Judo -Lifetime), Jose Jacob (Rowing -Lifetime).

Dhyan Chand award: Gurmail Singh (Hockey), K P Thakkar (Swimming -Diving), Zeeshan Ali (Tennis).

Rashtriya Khel Protsahan Puruskar: 1.

Employment of sports persons and sports welfare measures Oil and Natural Gas Corporation Limited (ONGC), 2. Community Sports -identification and nurturing of budding /young talent Jindal Steel Works (JSW), 3. Establishment and Management of sports academies of excellence Guru Hanuman Akhara, Delhi, 4. Other forms of sports activities not covered in the four categories mentioned in the schemes Child Link Foundation of India (Magic Bus).

RBI Rates as of August 27, 2014

REPO Rate: 8% remained Unchanged

Reverse Repo Rate: 7% remained Unchanged

SLR: 22% reduced by **50 Basis Points** (1 BP = .01%) from 22.5%

CRR: 4% remained Unchanged

MSF: 9% remained Unchanged

Bank Rate: 9% remained Unchanged

6th BRICS Summit 2014 Highlights

The **6th BRICS summit** was the sixth annual diplomatic meeting of the BRICS, a grouping of major emerging economies that includes **Brazil, Russia, India, China and South Africa**. It was **hosted by Brazil**, as the first host country of the current five-year summit cycle; the host city was **Fortaleza, Brasilia**.

Core BRICS members

Brazil

Dilma Rousseff - President

Russia

Vladimir Putin - President

India

Narendra Modi - Prime Minister

China

Xi Jinping - President

South Africa

Jacob Zuma - President

Outcome

Prime Minister Narendra Modi had a meeting with Russian President Vladimir Putin regarding issues of Nuclear projects and power.

BRICS Members signed a treaty to for a bank named "New Development Bank". It is formed to compete with the western monetary power.



Highlights of the New Development Bank

- The **New Development Bank (NDB)**, formerly referred to as the BRICS Development Bank, is multilateral development bank operated by the BRICS states (Brazil, Russia, India, China and South Africa) as an alternative to the existing US-dominated World Bank and International Monetary Fund.
- It will be headquartered in **Shanghai, China**.
- Unlike the World Bank, which assigns votes based on capital share, in the New Development Bank **each participant country will be assigned one vote, and no countries will have veto power**.
- The New Development Bank was agreed to by BRICS leaders at the 5th BRICS summit held in Durban, South Africa on 27 March 2013.
- The first president will be from **India**.
- The inaugural Chairman of the **Board of directors** will come from **Brazil**.
- The inaugural chairman of the **Board of Governors** will be **Russian**.
- Brazil, Russia, India, China and South Africa will initially contribute \$10 billion each to bring the total to \$50 billion.
- Each member cannot increase its share of capital without all other 4 members agreeing. This was a primary requirement of India.
- The **7th BRICS summit** will be the next annual summit of the head of states or government of the BRICS members states. It will be held in the **Russian city of Ufa in Bashkortostan**.
- **Bangladesh** will join BRICS Bank.



Narendra Modi Cabinet of Ministry

Narendra Damodardas Modi : Prime Minister

Rajnath Singh: Home Minister

Sushma Swaraj: External Affairs & Overseas Indian Affairs

Arun Jaitley: Finance Corporate Affairs & Defence

M. Venkaiah Naidu: Urban Development Housing and Urban Poverty Alleviation & Parliamentary Affairs

Nitin Jairam Gadkari: Road Transport and Highways Shipping

D.V. Sadananda Gowda: Railways

Uma Bharati: Water Resources, River Development and Ganga Rejuvenation

Dr. Najma A. Heptulla: Minority Affairs

Gopinathrao Munde: Rural Development, Panchayati Raj & Drinking Water and Sanitation (**Died on June 3rd**)

Nitin Jairam Gadkari : Rural Development, Panchayati Raj & Drinking Water and Sanitation.

Ramvilas Paswan: Consumer Affairs, Food and Public Distribution

Kalraj Mishra: Micro, Small and Medium Enterprises

Maneka Gandhi: Women and Child Development

Ananthkumar: Chemicals and Fertilizers

Ravi Shankar Prasad: Communications and Information Technology & Law and Justice

Ashok Gajapathi Raju: Civil Aviation

Anant Geete: Heavy Industries and Public Enterprises

Harsimrat Kaur Badal: Food Processing Industries

Narendra Singh Tomar: Mines & Steel Labour and Employment

Jual Oram: Tribal Affairs

Radha Mohan Singh: Agriculture

Thaawar Chand Gehlot: Social Justice and Empowerment

Smriti Zubin Irani: Human Resource Development

Dr. Harsh Vardhan: Health and Family Welfare



Minister of States (Not Important)

General V.K. Singh: Development of North Eastern Region (Independent Charge) & External Affairs Overseas Indian Affairs

Inderjit Singh Rao: Planning (Independent Charge), Statistics and Programme Implementation (Independent Charge) & Defence

Santosh Kumar Gangwar: Textiles (Independent Charge), Parliamentary Affairs Water Resources, River Development and Ganga Rejuvenation

Shripad Yesso Naik: Culture (Independent Charge) & Tourism (Independent Charge)

Dharmendra Pradhan: Petroleum and Natural Gas (Independent Charge)

Sarbananda Sonowal: Skill Development, Entrepreneurship, Youth Affairs and Sports (Independent Charge)

Prakash Javadekar: Information and Broadcasting (Independent Charge), Environment, Forest and Climate Change (Independent Charge) & Parliamentary Affairs

Piyush Goyal: Power (Independent Charge), Coal (Independent Charge) & New and Renewable Energy (Independent Charge)

Dr. Jitendra Singh: Science and Technology (Independent Charge), Earth Sciences (Independent Charge), Prime Minister Office Personnel, Public Grievances & Pensions Department of Atomic Energy Department of Space

Nirmala Sitharaman: Commerce and Industry (Independent Charge), Finance Corporate Affairs

G.M. Siddeshwara: Civil Aviation

Manoj Sinha: Railways

Nihalchand: Chemicals and Fertilizers

Upendra Kushwaha: Rural Development, Panchayati Raj & Drinking Water and Sanitation

Radhakrishnan P: Heavy Industries and Public Enterprises

Kiren Rijju: Home Affairs

Krishan Pal: Road Transport and Highways Shipping

Dr. Sanjeev Kumar Balyan: Agriculture & Food Processing Industries

Mansukhbhai Dhanjibhai Vasava: Tribal Affairs

Raosaheb Dadarao Danve: Consumer Affairs, Food and Public Distribution

Vishnu Deo Sai: Mines, Steel & Labour and Employment

Sudarshan Bhagat: Social Justice and Empowerment



Important BANKING INSTITUTIONS IN INDIA

Industrial Development Bank of India (IDBI)

IDBI is the apex institution in the area of **long term industrial finance**. It was established under the **IDBI Act 1964** as a wholly owned subsidiary of **RBI** and started functioning on **July 01, 1964**. Under **Public Financial Institutions Laws (Amendment) Act 1976**, it was delinked from RBI. IDBI is engaged in direct financing of the industrial activities as well as in re-finance and re-discounting of bills against finance made available by commercial banks under their various schemes.

The objectives of this institution are to create a principal institution for long term finance, to coordinate the institutions working in this field for planned development of industrial sector, to provide technical and administrative support to the industries and to conduct research and development activities for the benefit of industrial sector.

It raises funds by way of market borrowing by way of bonds and deposits, borrowing from Govt. and RBI, borrowing abroad in foreign currency and lines of credit.

Its functions include:

- ✓ Direct loans (rupee as well as foreign currency) to industrial undertakings as defined in the Act to finance their new projects, expansion, modernisation etc.
- ✓ Soft loans for various purposes including modernisation and under equipment finance scheme.
- ✓ Underwriting and direct subscription to shares/debentures of the industrial companies.
- ✓ Sanction of foreign currency loans for import of equipment or capital goods.
- ✓ Short term working capital loans to the corporates for meeting their working capital requirements.
- ✓ Refinance to banks and other institutions against loans granted by them.

AFC (Asset Financing Company)

AFC would be defined as any company which is a financial institution carrying on as its principal business the financing of physical assets supporting productive / economic activity, such as automobiles, tractors, lathe machines, generator sets, earth moving and material handling equipments, moving on own power and general purpose industrial machines.

Principal business for this purpose is defined as aggregate of financing real/physical assets supporting economic activity and income arising therefrom is not less than 60% of its total assets and total income respectively.

Institute of Regional Analysis (IRA)

IRA was established in 1972 is a registered under **M.P. firms & Societies Act** as a voluntary non-profit research and action organization aiming at advancing applied research in the fields of rural development, regional analysis and planning based on in-depth analysis of socio-economic problems particularly at the micro level. Institute of Regional Analysis is also engaged in operational planning for rural development with major emphasis on the role of rural women and their motivation for rural development.



Important BANKING INSTITUTIONS IN INDIA

Board for Industrial and Financial Reconstruction (BIFR)

The main objective of **SICA (Sick Industrial Companies (Special Provisions) Act, 1985)** is to determine sickness and expedite the revival of potentially viable units or closure of unviable units (unit here in refers to a Sick Industrial Company). It was expected that by revival, idle investments in sick units will become productive and by closure, the locked up investments in unviable units would get released for productive use elsewhere. The Board of experts named **the Board for Industrial and Financial Reconstruction (BIFR)** was set up in **January, 1987** and functional with effect from 15th May 1987, under the provisions of SICA.

National Cooperative Development Corporation (NCDC)

National Cooperative Development Corporation (NCDC) was established by an Act of Parliament in 1963 as a statutory Corporation under Ministry of Agriculture.

Functions:

- Strengthening share capital base of primary / district marketing societies
- Marketing (Fruit & Vegetable)
- Working Capital Finance
- All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts/rural crafts etc.
- Agriculture Insurance
- Labour Cooperatives
- Water Conservation works/services
- Irrigation, micro irrigation in rural areas
- Animal care/health disease prevention
- Rural sanitation/ Drainage/ Sewage system through Cooperatives
- Agricultural Services
- Cooperative Farmers' Service Centres
- Agro Service Centres for Custom hiring
- Establishment of Agricultural inputs manufacturing and allied units.
- Irrigation/ Water harvesting programmes.

Banking Codes and Standards Board of India (BCSBI)

The Banking Codes and Standards Board of India is an independent banking industry watchdog that protects consumers of banking services in India. The board oversee compliance with the "**Code of Bank's Commitment to Customers**". It is not a compensation mechanism and looks into an individual complaint only to the extent it points to any systemic compliance failure. It is an independent and autonomous body, registered as a separate society under the **Societies Registration Act, 1860 on February 18, 2006**.

Main Objectives:

- ✓ To plan, evolve, prepare, develop, promote and publish voluntary,comprehensive Codes and Standards for banks, to provide fair treatment to their customers.
- ✓ To function as an independent and autonomous watchdog to monitor and ensure that the Codes and Standards are adhered to.
- ✓ To conduct and undertake research of Codes and Standards currently in use around the world.
- ✓ To enter into covenants with banks on observance of codes and standards and to train employees of such banks about the Codes.
- ✓ To help people affected by natural calamities.



Important BANKING INSTITUTIONS IN INDIA

Export Import Bank of India

It is apex institution for co-ordinating the working of institutions in India engaged in financing exports and import of goods and services. Exim Bank was established on **Jan 01, 1982 (and started functioning wef March 01, 1982)** under **Export Import Bank of India Act 1982**, which took over the export finance activities of IDBI. It raises funds by way of bonds and debentures, borrowing from RBI or other institutions, raising foreign deposits.

It undertakes following kind of functions:

- Direct finance to exporter of goods.
- Direct finance to software exports and consultancy services.
- Finance for overseas joint ventures and turnkey construction project
- Finance for import and export of machinery and equipment on lease basis
- Finance for deferred payment facility
- Issue of guarantees
- Multi-currency financing facility to project exporters.
- Export bills re-discounting
- Refinance to commercial banks in India
- Guaranteeing the obligations.

Industrial Finance Corporation of India Ltd (IFCI)

IFCI was established under IFCI Act 1948 during **July 1948** as **India's first development bank**. The main objective for which IFCI was established, are to make medium and long term credit available to the industrial undertakings and to assist them in creation of industrial facilities.

Its functions include:

- Direct financial support (by way of rupee term loans as well as foreign currency loans) to industrial units for undertaking new projects, expansion, modernisation, diversification etc.
- Subscription and underwriting of public issues of shares and debentures.
- Guaranteeing of foreign currency loans and also deferred payment guarantees.
- Merchant banking, leasing and equipment finance

During 1994, IFCI was converted into a joint-stock company and came out with a public issue of shares. It is managed by a Board of Directors. It floated institutions such as TFCI, ICRA etc.

Small Industries Development Bank of India (SIDBI)

SIDBI was established under SIDBI Act 1988 and commenced its operations wef **April 02, 1990** with headquarters in **Lucknow** and branches all over the country, as a subsidiary of IDBI. It took over the IDBI business relating to small scale industries including National Equity Scheme and Small Industries Development fund. The objective of establishment of SIDBI, in particular, is to strengthen and broad-base the existing institutional arrangement to meet the requirement of SSI and tiny industries.

Its functions include:

- ✓ Administration of SIDF and NEF for development and equity support to small and tiny industry.
- ✓ Providing working capital through single window scheme
- ✓ Providing refinance support to banks/development finance institutions.
- ✓ Undertaking direct financing of SSI units.
- ✓ Coordination of functions of various institutions engaged in finance to SSI and tiny units.



Important BANKING INSTITUTIONS IN INDIA

National Bank for Agriculture and Rural Development (NABARD)

NABARD, an **apex development bank**, was set up on 1981 with a capital of Rs.100 crore contributed by Central Govt. and RBI, with its main office in Mumbai, by merging the Agriculture Credit Dep't and Rural Planning and Credit Cell of RBI and took over the entire functions of Agriculture Refinance and Development Corporation (ARDC).

NABARD raises funds through National Rural Credit - Long Term operations, National Rural Credit-Establishment fund, through bonds and debentures guaranteed by Central Govt, borrowing from RBI, Central Govt. or any other organisation approved by Central Govt and funds from external sources.

Its credit functions include providing credit to agriculture, small and village and cottage industries through banks by way of refinance facilities to commercial banks, RRBs, Coop Banks, Land Development Banks and other Financial Institutions like KVIC. Its developmental functions are co-ordination of various institutions, acting as agent of Govt. and RBI, providing training and research facilities. The regulatory functions include inspection of RRBs and Coop Banks, receipt of returns and making of recommendations for opening new branches.

Export Credit Guarantee Corporation of India Limited (ECGC)

It is a company wholly owned by the Government of India. It provides export credit insurance support to Indian exporters and is controlled by the Ministry of Commerce. Government of India had initially set up Export Risks Insurance Corporation (ERIC) in July 1957. It was transformed into Export Credit and Guarantee Corporation Limited (ECGC) in 1964 and to Export Credit Guarantee of India in 1983.

Functions Include:

- Offers insurance protection to exporters against payment risks
- Provides guidance in export-related activities
- Makes available information on different countries with its own credit ratings
- Makes it easy to obtain export finance from banks/financial institutions
- Assists exporters in recovering bad debts
- Provides information on credit-worthiness of overseas buyers.

All India Financial Institutions (AIFIs)

It comprises Development Financial Institutions (DFIs) and Investment Institutions, and they play a pivotal role in the financial market.

List of AIFIS

Industrial Development Bank of India (IDBI)	National Bank for Agriculture and Rural Development (NABARD)
Industrial Finance Corporation of India (IFCI)	Export - Import Bank of India (Exim Bank)
Industrial Investment Bank of India	Risk Capital and Technology Finance Corporation Ltd. (RCTC)
National Housing Bank (NHB)	Life Insurance Corporation of India (LIC)
Unit Trust of India (UTI)	Shipping Credit and Investment Company of India Ltd. (SCICI)
Small Industries Development Bank of India (SIDBI)	Discount and Finance House of India Ltd. (DFHI)
General Insurance Corporation of India (GIC)	Tourism Finance Corporation of India Ltd. (TFCI)
Technology Development and Information Company of India Ltd.(TDICI)	



IMPORTANT COMMITTEES

G. Padmanabhan Committee: Execution of Bharat Bill Payment System (BPPS).

Nachiket Mor Committee: For small and payments bank and White Label ATMs and also to permits NBFCs to work as Business Correspondents of banks.

Deepak Mohanty Committee: For **Data and Information Management** in The **Reserve Bank of India**.

PJ Nayak Committee: To analyse **Governance of Boards of Banks in India**. The committee was constituted under the chairmanship of P. J. Nayak. He is a former Chairman and CEO of Axis Bank.

M P Bezbaruah Committee: For recommendation of suitable remedial measures to address concerns regarding **security of people from North East**.

Vijay Kelkar Committee: was appointed by the Petroleum and Natural Gas Ministry to prepare a road map to **make India self-sufficient in oil and natural gas by 2030**.

Arvind Mayaram Committee: For giving clear classifications to **Foreign Direct Investment (FDI) and Foreign Institutional Investment (FII)**

Parthasarathi Shome Committee: For **Tax Administration Reform Commission (TARC)**, advise a system to enforce better tax compliance.

Justice A.P. Shah Committee: For scrutinizing **road safety** in India.

Anil Kaushal Committee: for inspection of the recommendations made by the TRAI on pricing of Spectrum.

Bimal Jalan panel: To analyse applications for new bank licenses.

Suma Verma Committee: for bringing up-to-date information, and revise the Banking Ombudsman Scheme, 2006.



List of Important Summits from 2012-2015

BRICS (Brazil, Russia, India, China and South Africa) Summits

4th BRICS Summit 2012 – New Delhi, India
5th BRICS Summit 2013 – Durban, South Africa
6th BRICS Summit 2014 – Fortaleza & Brasilia, Brazil
7th BRICS Summit 2015 – Ufa, Russia

G-8 Annual Summits Group of Eight (G8) Countries – France, Germany, Italy, Japan, United Kingdom, United States of America, Canada, Russia.

37th G8 Meeting 2011 – Deauville, France
38th G8 Meeting 2012 – David camp, USA
39th G8 Summit 2013 – County Fermanagh, UK
40th G8 Summit 2014 – Brussels, Belgium (known as G7 Summit)
41st G8 Summit 2015 – Bavaria, Germany

G-20 Summits

7th G-20 Summit 2012 – Los Cabos, Mexico
8th G-20 Summit 2013 – Saint Petersburg, Russia
9th G-20 Summit 2014 – Brisbane, Australia
10th G-20 Summit 2015 - Turkey

SAARC Summits SAARC – South Asian Association for Regional Cooperation

17th SAARC Summit 2011– Addu, Maldives
18th SAARC Summit 2013 – Kathmandu, Nepal

IBSA Summits IBSA Dialogue Forum - India, Brazil, South Africa.

5th IBSA Summit 2011 – Pretoria, South Africa
6th IBSA Summit 2013 – India
7th IBSA Summit 2015 - India

NAM Summits NAM – Non-aligned Movement

16th NAM Summit 2012 – Tehran, Iran
17th NAM Summit 2015 – Caracas, Venezuela

ASEAN Summits ASEAN – Association of South East Asian Nation

19th ASEAN Summit 2011 (November) – Bali, Indonesia
20th ASEAN Summit 2012 (April) – Phnom penh, Cambodia
21th ASEAN Summit 2012 (November)– Phnom penh, Cambodia
22nd ASEAN Summit 2013 (April) – Bandar Seri Begawan, Brunei
23rd ASEAN Summit 2013 (November) – Bandar Seri Begawan, Brunei
24th ASEAN Summit 2014 (May) – NayPyiDaw, Myanmar
25th ASEAN Summit 2014 (November) – NayPyiDaw, Myanmar

ASEAN-India Summit

9th ASEAN-India Summit 2011 – Bali, Indonesia
10th ASEAN-India Summit 2012 – Phnom penh, Cambodia

East Asia Summit (EAS) EAS meetings are held after annual ASEAN leaders' meetings.

6th East Asia Summit 2011 – Bali, Indonesia
7th East Asia Summit 2012 – Phnom penh, Cambodia

APEC Summits APEC – Asia Pacific Economic Cooperation

23rd APEC summit 2011 – Honolulu, USA
24th APEC Summit 2012 – Vladivostok, Russia
25th APEC Summit 2013 – Medan/Jakarta, Indonesia
26th APEC Summit 2014 – China
27th APEC Summit 2015 – Philippines
28th APEC Summit 2016 – Lima, Peru

OPEC Seminars OPEC – Organization of Petroleum Exporting Countries

4th OPEC International Seminar 2009 – Vienna, Austria
5th OPEC International Seminar 2012 – Vienna, Austria
6th OPEC International Seminar 2015 – Vienna, Austria



SCO Meetings SCO – Shanghai Cooperation Organization

SCO Meeting 2011 – Astana, Kazakhstan

SCO Meeting 2012 – Beijing, China

SCO Meeting 2013 – Kyrgyzstan

Asian Development Bank (ADB) Annual Meetings Annual meeting of the board of governors of the Asian Development Bank (ADB) held every year.

ADB Annual Meeting 2012 – Manila, Philippines

ADB Annual Meeting 2013 – New Delhi, India

ADB Annual Meeting 2014 – Astana, Kazakhstan

ADB Annual Meeting 2015 – Baku, Azerbaijan

WTO Ministerial Conferences

8th WTO Ministerial Conferences 2011 – Geneva, Switzerland

9th WTO Ministerial Conferences 2013 (Expected) -Bali, Indonesia.



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List of Important Books and Authors

One Life is not enough - Kunwar Natwar Singh

Munger through the Ages - Late Devendra Prasad Yadav

Not Just an Accountant - Former CAG Vinod Rai

Assassination of Rajiv Gandhi: An Inside Job? - Faraz Ahmed

The Vijay Mallya Story - K Giriprakash

India Junction – A Window to the Nation - Arunendra Kumar, Chairman of Railway Board

The Lives of Others - Neel Mukherjee

The Substance and the Shadow - Uday Tara Nayar - Autobiography of Dilip Kumar

Train to Pakistan - Khuswant Singh

A Bend in the River - V.S Naipaul

What Young India Wants - Chetan Bhagat

My Unforgettable Memories-Mamata Banerjee

Half Girlfriend - Chetan Bhagat - Unreleased

ModiNomics: Inclusive Economics, Inclusive Governance - Sameer Kochhar.

God of Small things- Arundhati Rai

Venkaiah Naidu – Karnataka (Rajya Sabha)

Nitin Gadkari - Nagpur

DV Sadananda Gowda - North Bangalore

Uma Bharti - Jhansi

Najma Heptullah - Madhya Pradesh (Only Muslim in Cabinet)

Ram Vilas Paswan - Hajipur

Maneka Gandhi - Pilibhit, Uttar Pradesh

Ananth Kumar - Bangalore South

Ravi Shankar Prasad – Bihar (Rajya Sabha)

Ashoke Gajapati Raju Pusapati - Vizianagaram , Andhra Pradesh

Narendra Singh Tomar - Gwalior

Jual Oram - Sundargarh

Thawar Chand Gehlot - Shajapur, Madhya Pradesh

Kalraj Mishra - Deoria, Uttar Pradesh

Radha Mohan Singh - Purvi Champaran, Bihar

Harsh Vardhan - Chandni Chowk, Delhi

Harsimrat Kaur Badal - Bhatindha, Punjab

Anant Geete - Raigarh, Maharashtra

Smriti Irani - Amethi(lost to Rahul Gandhi)

Cabinet Ministers and their Constituency

Narendra Modi - Varanasi, Vadodara

Rajnath Singh - Lucknow

Sushma Swaraj - Vidisha

Arun Jaitley - Gurarat(Rajya Sabha)



FIFA World Cup 2014

Germany defeated Argentina by 1-0 to lift 2014 FIFA World Cup title for the **4th time**.

Golden Ball Award: Lionel Messi of Argentina was declared as the **Player of the tournament** and awarded Golden Ball.

Golden Boot Award: James Rodriguez of Colombia won the Golden Boot award for finishing top scorer at the 2014 World Cup in Brazil. He scored 6 goals in the tournament.

Golden Glove Award: Manuel Neuer (Germany) won Golden Glove at 2014 World Cup.

Hat-Rick Goal: **Thomas Muller (Germany)** scored first hattrick and Xherdan Shaqiri (Switzerland) claimed second hattrick of the tournament.

Mario Götze kicks in second half of extra time to help Germany to win the final by 1-0 against Argentina.

Germany won their fourth World Cup after a 24-year (1954, 1974 and 1990) wait.

Netherland stood 3rd and Brazil stood 4th in the tournament.

Germany defeated Brazil 7-1. It is the biggest win in Semi Final of World Cup and also Brazil's biggest loss.

Fuleco the Armadillo is the **official mascot** of the **2014 FIFA World Cup in Brazil**.

Brazuca was the name of the new ball unveiled in the 2014 FIFA World Cup. **Manufactured by Adidas**.

2018 World Cup will be hosted in **Russia** and **2022 World Cup** will be hosted in **Qatar**.

Hockey World Cup 2014:

Men's Title: Australia defeated **Netherlands** in the final. Australia won the title for the second time,

Women's Title: Netherlands defeated Australia in the final. Netherland won the title for the seventh time, Indian men's hockey team rank 9th in latest word hockey rankings.

Hockey World Cup 2018 Venue:

Men's Hockey World Cup – India

Women's Hockey World Cup - England

ICC World Cup Cricket Venue

Australia & New Zealand: 2015

England - 2019

India - 2023



IMPORTANT Schemes Launched in 2014

Multi Skill Programme – Skill India

The Government has announced the launch of a national Multi-Skill programme called Skill India. This programme would skill the youth with an emphasis on employability and entrepreneur skills.

Kisan Vikas Patra (KVP) Re-Introduced

Kisan Vikas Patra (KVP) is being re-introduced to encourage people, who may have banked and unbanked savings to invest in this instrument. Kisan Vikas Patra is a saving scheme that doubles the money invested in eight years and seven months.

Beti Bachao, Beti Padhao Yojana

Government has introduced a new scheme called Beti Bachao, Beti Padhao, which will help in generating awareness and improving the efficiency of delivery of welfare services meant for women with an initial corpus of **Rs 100 crore**.

Digital India Programme

The Government has also proposed to set-up A National Rural Internet and Technology Mission for services in villages and schools, training in IT skills and E-Kranti for government service delivery and governance scheme with an initial corpus of **Rs. 500 crore**. A programme for promoting “Good Governance” will also be launched and a sum of **Rs.100 crore will be set aside for this**.

Housing for All by 2022

Government has proposed to set up a Mission on Low Cost Affordable Housing to be anchored in the National Housing Bank. A sum of **Rs 4,000 crore** has been earmarked for National Housing Bank.

‘Kisan TV’ to be Launched for Farmers

Kisan TV, dedicated to the interests of the agriculture and allied sector will be launched in the current financial year.



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Integrated Ganga Conservation Mission 'Namami Gange'

The Government has proposed to set up an Integrated Ganga Conservation Mission called (Namami Gange). An amount of **Rs. 2037 crore** has been set aside for the Mission in the current Budget.

Pradhan Mantri Krishi Sinchayee Yojana

The Government has proposed to initiate the scheme "Pradhan Mantri Krishi Sinchayee Yojana". It is proposed to meet the need to provide assured irrigation to mitigate risk to the farmer since bulk of the farm lands are rainfed and depend on monsoon. This scheme would facilitate access to irrigation. A sum of **Rs.1,000 crores** is being set aside for this scheme.

Swatchh Bharat Abhiyan(Clean India)

The Government intends to cover every household by total sanitation by the year 2019, the 150th year of the Birth Anniversary of Mahatma Gandhi.

Soil Health Card Scheme for Every Farmer

A sum of **Rs 100 core** for this purpose has been kept aside by the government. An additional Rs 56 crores have been allocated to set up 100 mobile soil testing laboratories across the county.

Shyama Prasad Mukherji Rurban Mission

Shyama Prasad Mukherji Rurban Mission will be launched to deliver integrated project based infrastructure in the rural areas. The scheme will also include development of economic activities and skill development.

Deendayal Upadhyaya Gram Jyoti Yojana

"Deendayal Upadhyaya Gram Jyoti Yojana" for feeder separation will be launched to augment power supply to the rural areas and for strengthening sub-transmission and distribution systems. Its long term aim is to provide 24x7 uninterrupted power supply to all homes. A sum of Rs. 500 crores has been set aside for this scheme.

Sansad Adarsh Gram Yojana

Modi asked all MPs to developed a model village in their constituencies by 2016. "One village for a constituency should be developed on the model grounds. Two more can be developed by 2019." "If we have to build the nation we have to start from the villages"

"If each MP decides to develop three villages over five years, so many villages in the country would have seen progress," Modi added.

Pradhan Mantri Jan-Dhan Yojana

Modi launched the 'Pradhan Mantri Jan Dhan Yojana' to help poor open bank accounts which will come with the facility of a debit card and an insurance cover of Rs 1 lakh.

INDIAN MISSILES

Nirbhay

It is a long range, **subsonic cruise missile** being developed in India by the **Defence Research and Development Organisation**.

Operational Range: 1,000 km

BrahMos

It is a **supersonic cruise missile** that can be launched from **submarines, ships, aircraft or land**. It is a joint venture between India's **Defence Research and Development Organisation (DRDO)** and Russian Federation's **NPO Mashinostroeyenia** who have together formed **BrahMos Aerospace Private Limited**. The name **BrahMos** is a **portmanteau** formed from the names of two rivers, the **Brahmaputra** of India and the **Moskva** of Russia.

Operational Range: Approx. 300–500 km

BrahMos-II

BrahMos-II or **BrahMos Mark II** is a **hypersonic cruise missile** currently under joint development by India's Defence Research and Development Organisation (DRDO) and Russia's NPO Mashinostroeyenia, which have together formed BrahMos Aerospace Private Limited. It is the second of the BrahMos series of cruise missiles. Design of multiple variants will arm the **Project 15B destroyers of the Indian Navy**.

Operational Range: 300 km

Prithvi

It is a tactical **surface-to-surface short-range ballistic missile (SRBM)** developed by **DRDO of India under the Integrated Guided Missile Development Program**. It is deployed by India's Strategic Forces Command. The Government of India launched the **Integrated Guided Missile Development Program in 1983** to achieve self-sufficiency in the development and production of wide range of Ballistic Missiles, Surface to Air Missiles etc.

Prithvi was the first missile to be developed under the Program. DRDO attempted to build **Surface-to-air Missile under Project Devil**.

Prithvi III class (codenamed **Dhanush**) is a two-stage ship-to-surface missile

Operational Range:

- **150 km (Prithvi I)**
- **250-350 km (Prithvi II)**
- **350 - 600 km (Prithvi III)**

Prahaar

It is a solid-fuelled **surface-to-surface guided short-range tactical ballistic missile** by DRDO of India. It will be equipped with omni-directional warheads and could be used for striking both tactical and strategic targets.

Operational Range: 150 km

Astra

It is an **active radar homing beyond-visual-range air-to-air missile (BVRAAM)** developed by the **Defence Research and Development Organisation (DRDO)**, India. Astra uses **Smokeless propulsion system**.

Operational Range: 80-110 km



INDIAN MISSILES

Shaurya

It is a canister launched **hypersonic surface-to-surface tactical missile** developed by the Indian Defence Research and Development Organization (DRDO) for use by the Indian Armed Forces.

Operational Range: 700-1900km

K Missile family

The K family of missiles is a series of **submarine-launched ballistic missiles (SLBM)** developed by India to boost its second-strike capabilities and thus the nuclear deterrence. Information about this family of missiles has mostly been kept classified. "The classified 'K' missile family" is known as the "**Black Project**" which DRDO officials are covertly working on. It is reported that "the top secret indigenous "K" missiles are faster, lighter and stealthier."

Operational Range: 3500km

Akash

It is a medium-range mobile surface-to-air missile defence system developed by the **Defence Research and Development Organisation (DRDO), Ordnance Factories Board and Bharat Electronics (BEL)** in India.

Operational Range: 100km

Nag

It is a third **generation "fire-and-forget"** ^{Note 1} **anti-tank missile** developed in India. It is one of five missile systems developed by the **Defence Research and Development Organisation (DRDO)** under the **Integrated Guided Missile Development Program (IGMDP)**.

Helina, (Helicopter-launched Nag) with a range of 7–8 km, launched from twin-tube stub wing-mounted launchers on board the armed **HAL Dhruv and HAL Light Combat Helicopter** produced by state-owned **Hindustan Aeronautics Ltd (HAL)**.

NAMICA (Nag Missile Carrier) is a tank destroyer built for the army. It is equipped with a thermal imager for target acquisition. **NAMICA is a modified BMP-2 ICV produced as "Sarath" in India.** The carrier weighs 14.5 tonnes in full combat load and is capable of moving 7 km/h in water.

Operational Range: Land version: 500m to 4km (Air-launched: 7-10km)

^{Note 1} **Fire-and-forget** is a type of missile guidance which does not require further guidance after launch such as illumination of the target or wire guidance, and can hit its target without the launcher being in line-of-sight of the target.

Agni-I

It is a family of **Short to Medium range ballistic missiles** developed by India under the **Integrated Guided Missile Development Program**. On 28 Mar 2010, a trial was conducted with a special **Strategic Forces Command (SFC) nuclear-capable Agni-I ballistic missile**, with a range of 700 km from the **Wheeler Island off the coast of Orissa**, thus making Agni-I missile operational by army.

Agni-I Operational Range: 700-1250km

Agni-II Operational Range: 2000-3000km

Agni-III Operational Range: 3500-5000km

Agni-IV Operational Range: 4000km

Agni-V Operational Range: 5000-8000km

Agni-VI Operational Range: 8000-10000km



Indian Organisations And Their Heads

Chief Economic Advisor - Siddharth Tiwari

Chief Election Commissioner - V.S.Samphath

RBI - Raghu Ram Rajan

RAW - Alok Joshi

CAG - Shashi Kant Sharma

CBDT - KV Chaudhary

CBI - Ranjeet Sinha

CCI - Ashok Chawla

IB - Saiyad Ashif Ibrahim

National Security Advisor - Ajit Kumar Doval

National Security Council - Ajit Kumar Doval

Attorney General of India - Mukul Rohatgi

SBI - Arundhyuti Bhattyacharya

SEBI - U.K. Sinha

IBA - TM Bhushain

National Innovation Commission - Sam Pitroda

IBPS - Mr.Anup Sankar Bhattacharya

IRDA - T.S.Vijayan

ISRO - Dr. K. Radhakrishnan

NABARD - Dr. Harsh Kumar Bhanwala

NASSCOM - R. Chandrasekhar

SSC - Amitava Bhattacharyya

TRAI - Rahul Khullar

UGC - Ved Prakash

UPSC - Smt. Rajni Razdan

DRDO - Avinash Chander

FICCI - Sidharth Birla

ASSOCHAM - Rana Kapoor

Bombay Stock Exchange - Ashish Kr. Chauhan

National Stock Exchange - Chitra Ramkrishna

Press Council of India - Marandey Katju



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MAGSAYSAY AWARD 2014

About Magsaysay Award

1. The Ramon Magsaysay Award is an annual award established to perpetuate former **Philippine President Ramon Magsaysay's** example of integrity in government, courageous service to the people, and pragmatic idealism within a democratic society.
2. The Ramon Magsaysay Award is often considered to be **Asia's Nobel Prize**.
3. The prize was established in **April 1957** by the trustees of **the Rockefeller Brothers Fund** based in New York City with the concurrence of the Philippine government.
4. **Vinoba Bhave** is the first Indian to receive this award.

WINNERS of 2014 Award:

1. The Citizen Foundation (Pakistani NGO)

A non-profit organisation in Pakistan founded by six business leaders, was **recognized for building 1,000 schools over hundreds of cities and towns in the country.**

2. Wang Canfa (Chinese Professor)

He founded the **Center for Legal Assistance to Pollution Victims**, which has offered free legal services to thousands of people and provided environmental law training to lawyers and others.

3. Hu Shuli (Chinese Investigative Journalist)

She is a Chinese investigative journalist whose work has led to **the ouster of corrupt officials**. She is the **founder and former editor of Caijing** a business magazine famed for its ground breaking investigative reporting that has had a profound impact on China.

4. Saur Marlina Manurung (Indonesian Anthropologist)

She is an Indonesian anthropologist who put up a **"Jungle School"** program for children of **Indonesia's Orang Rimba, or forest people**. She won for her ennobling passion to protect and improve the lives of Indonesia's forest people, and her energizing leadership of volunteers in **SOKOLA's customized education** program that is sensitive to the lifeways of indigenous communities and the development challenges they face.

5. Omara Khan Masoudi (Afghanistan Museum Director)

He is from Afghanistan and awarded for **his courage in protecting Afghan cultural heritage**. At great risk to his life, the deputy director of the National Museum of Afghanistan in Kabul led his colleagues in moving some of the museum's most precious objects to safety during the Taliban's assault on his country's cultural treasures in the 1990s. After Taliban rule ended in 2002, he returned to the museum as director and resurrected the hidden collection and negotiated the return of other treasures smuggled to foreign countries.

6. Randy Halasan (Elementary School Teacher of Philippine)

He is a teacher of an elementary school in Philippines. He received for **his purposeful dedication in nurturing his Matigsalug students and their community** to transform their lives through quality education and sustainable livelihoods, doing so in ways that respect their uniqueness and preserve their **integrity as indigenous peoples in a modernizing Philippines.**



INTERNATIONAL ORGANIZATION & HEADQUARTERS

A

African Development Bank ADB - Abidjan (Cote d'Ivoire)

Asian Clearing Union ACU - Tehran

Asian Development Bank ADB – Manila

C

Commonwealth Foundation - London

E

European Council EU - Brussels, Belgium

F

Food and Agriculture Organization FAO - Rome

I

International Atomic Energy Authority IAEA - Vienna

International Bank for Reconstruction and Development IBRD - Washington

International Civil Aviation Organization ICAO - Montreal

International Court of Justice- Hague, Netherlands

International Chamber of Commerce - Paris

International Development Association IDA - Washington

International Finance Corporation IFC - Washington

International Fund for Agricultural Development IFAD - Rome

International Labor Organization ILO - Geneva

International Maritime Organization IMO - London

International Monetary Fund IMF - Washington

International Organization of Supreme Audit Institutions (INTOSAI) - Vienna, Austria

International Criminal Police Organization InterPol - Lyon, France

International Telecommunications Union ITU - Geneva

N

North Atlantic Treaty Organization NATO - Brussels, Belgium

New Development Bank (BRICS Bank) – Shanghai, China

S

South Asian Association for Regional Cooperation SAARC Kathmandu (Nepal)

U

United Nations Educational, Scientific and Cultural Organization UNESCO - Paris

Universal Postal Union UPU - Berne

United Nations UN - New York

United Nations Conference on Trade and Development UNCTAD - Geneva

United Nations International Children's Emergency Fund UNICEF - New York

W

West African Economic Community WAEC - Ouagadougou

World Customs Organization (WCO) - Brussels, Belgium

World Health Organization WHO - Geneva

World Intellectual Property Organization WIPO – Geneva



Recent Appointments in INDIA

Sania Mirza became **Brand Ambassador** of **Telangana**.

IFS officer **Sanjeev Kumar Singla** appointed as **Private Secretary to Prime Minister Narendra Modi**. Prime Minister has 2 private secretaries one should be from **IAS and one from IFS**. **Rajiv Topno** is the other Private Secretary.

Former Hockey Captain **Ajitpal Singh** to head **Dronacharya Award Selection Committee**.

Arvind Gupta appointed **Deputy National Security Advisor**.

Justice Dr. Manjula Chellur sworn in as the **First Woman Chief Justice of Calcutta High Court**.

Y Sudharshan Rao appointed as Chairman of Indian Council of Historical Research (ICHR).

Shaktikanta Das was appointed as **New Revenue Secretary**. He replaced **Rajiv Takru**.

A.K. Dubey was appointed as Chairman of Coal India Limited.

Sirikonda Madhusudhana appointed as the **First speaker of Telangana Legislative Assembly**.

T M Bhasain appointed as the New Chairman of Indian Banks Association. He **replaced KR Kamath**.

S. S. Mundra appointed as the **New RBI deputy Governor**. He replaced **KC Chakrabarty**.

Lt Gen Philip Campose takes over as Army vice Chief.

K.V. Chowdary appointed as **new Chairman of Central Board of Direct Taxes (CBDT)**. He succeed **R K Tewari**.

Rajni Razdan took over as new UPSC chief. She replaced **Prof. D P Agrawal**.

Adille Sumariwala appointed as the **Chef-de-Mission for Asian Games**.

K V Thomas appointed as the new Chairman of **Parliament's Public Accounts Committee**.

Justice H.L Dutta was appointed as the New Chief Justice of India. He is the **42nd Chief Justice of India**. He succeeded **Justice RM Lodha**.

Ajit Kumar Doval appointed as new **National Security Advisor**.

Lt Gen Dalbir Singh Suhag was appointed as new **Army Chief**. He succeeded **Gen Bikram Singh**.

Mukul Rohatgi appointed as the 14th New **Attorney-General of India**. He replaced **G.E. Vahanvati**.

Finance Minister **Arun Jaitley** has been appointed on the **Board of Governors of Philippines-based Asian Development Bank (ADB)**.

Sumitra Mahajan was appointed as new Lok Sabha Speaker.

New governors appointed

- ❖ **Kalyan Singh** – new Governor of **Rajasthan**
- ❖ **Vajubhai Rudabhai Vala** – new Governor of **Karnataka**
- ❖ **Chennamaneni Vidyasagar Rao** – new Governor of **Maharashtra**
- ❖ **Mridula Sinha** – new Governor of **Goa**
- ❖ **Ram Naik** – new Governor of **Uttar Pradesh**. He replaced **B.L. Joshi**
- ❖ **Balramji Dass Tandon** – new Governor of **Chhattisgarh**.
- ❖ **P Sathasivam** - New Governor of **Kerala**
- ❖ **Om Prakash Kohli** – new Governor of **Gujarat**.
- ❖ **Padmanabha Balakrishna Acharya** – new Governor of **Nagaland**.
- ❖ **Kaptan Singh Solanki** – new Governor **Haryana**. He replaced **Jagannath Pahadia**



New Appointments (INTERNATIONAL)

Emma Watson, the British Actress appointed as the **First Goodwill Ambassador for UN Women**.

Juan Manuel Santos re-elected Colombia president.

Uganda's Foreign Affairs Minister, **Sam Kahamba Kutesa** elected **President for the 69th Session of United Nations General Assembly (UNGA)**. He replaced John William Ashe. United Nations General Assembly (UNGA) comprises 193 member nations.

Reuven Ruby Rivlin elected as 10th president of **Israel**. He succeed Shimon Peres.

Prince Zeid al Hussein (Jordan's ambassador) nominated as **U.N. High Commissioner for Human Rights**.

Bashar al-Assad elected **Syria President** for third time

Dalia Grybauskaite is the new President of Lithuania

Peter Mutharika is the new Malawi president

Abdel Fattah Al Sissi is the new President of Egypt

Haider al-Abadi is the New Iraqi Prime Minister.

Chief Prayuth Chan-ocha elected new PM of Thailand.

Joko Widodo is the new Indonesia President

CAG, **Comptroller & Auditor General of India**, **Shashi Kant Sharma** took charge as member of **UN Board of Auditors**.

Michelle Howard became the **first female four-star admiral in US Navy**. She is the first women admiral in 236 year old history of US Navy.

Jean-Claude Juncker named as next **European Commission president**.

Chung Hung Won retained as **Prime Minister of South Korea**.

Mustafa Kamal was appointed **New President of International Cricket Council (ICC)**.

Mustafa Kamal has become **the first from Bangladesh** to be president of International Cricket Council (ICC).

N Srinivasan was appointed **first chairman of International Cricket Council (ICC)**.

Jacob Zuma sworn in as **South Africa's President** for second term.

Petro Poroshenko is the New President of **Ukraine**.

Hiroshi Naka appointed as **Vice President and Auditor General of World Bank**.

Kathleen Stephens named **Interim US Ambassador to India**.

Maj. Gen. Kristin Lund appointed **first woman to lead UN force**. She replace Chinese Maj. Gen. Chao Liu.

Abdul Al -Thani is the New PM of **Libya**.



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Indian Banks and their Taglines

Public Sector Banks in India

State Bank Group

Pure banking nothing else; With you all the way

Allahabad Bank

A tradition of trust

Andhra Bank

Much more to do, with YOU in focus

Bank of Baroda

India's international bank

Bank of India

Relationships beyond banking

Bank of Maharashtra

One family one bank

Bharatiya Mahila Bank

Empowering Women, Empowering India

Canara Bank

Together We Can

Central Bank of India

Build A Better Life Around Us

Corporation Bank

Prosperity for All

Dena Bank

Trusted Family Bank

IDBI Bank

Banking for All

Indian Bank

Taking banking technology to the common man



Indian Overseas Bank

Good people to grow with

Oriental Bank of Commerce

Where every individual is committed

Punjab National Bank

A Name you can Bank Upon

Syndicate Bank

Your faithful & friendly financial partner

UCO Bank

Honours Your Trust

Union Bank of India

Good People to Bank with

United Bank of India

The Bank that begins with U

Vijaya Bank

A Friend You can Bank Upon

PRIVATE SECTOR BANKS IN INDIA

Axis Bank

Everything is the same except the name

Bank of Rajasthan

Dare to dream

Catholic Syrian Bank

Support all the way

Centurion Bank of Punjab

To rejoice working, join us

City Union Bank

Trust and Excellence since 1904

Indian Banks and their Taglines

Dhanalakshmi Bank

Tann. Mann. Dhan.

Federal Bank

Your perfect banking partner

HDFC Bank

We understand your world

ICICI Bank

Hum hain na!!

IndusInd Bank

We Make You Feel Richer

ING Vysya Bank

Jiyo easy

Jammu & Kashmir Bank

Serving to Empower

Karnataka Bank

Your family bank across India

Karur Vysya Bank

Smart way to bank

Kotak Mahindra Bank

Lets make money simple

Laxmi Vilas Bank

The Changing Face of Prosperity

Nainital Bank

Banking with personal touch

Saraswat Bank

Service to the Common Man!

South Indian Bank

Experience Next Generation Banking

Yes Bank

Experience our expertise

FOREIGN BANKS IN INDIA

ABN-AMRO Bank

Making More Possible

Abu Dhabi Commercial Bank

Our Vision. Your Future.

Bank of Ceylon

BOC-the Bank you can trust

BNP Paribas Bank

The bank for a changing world

Citi Bank

The Citi never sleeps

China Trust Commercial Bank

We Are Family

Deutsche Bank

A Passion to Perform

HSBC

The world's local bank

JPMorgan Chase Bank

The right relationship is everything

Standard Chartered Bank

Your Right Partner

Scotia Bank

You're richer than you think



IMPORTANT BANKING ACCRONYMS

AEPS – Aadhaar-Enabled Payments Switch

AIC – Agricultural Insurance Company

AIDIS – All India Debt and Investment Survey

AMC - Asset Management Company

AML - Anti-Money Laundering

ANBC - Adjusted Net Bank Credit

CGTMSE - Credit Guarantee Fund Trust for Micro and Small Enterprises

CIBIL - Credit Information Bureau Limited

CMIE - Centre for Monitoring Indian Economy

CSP - Customer Service Point

DBT - Direct Benefit Transfer

EMC - Expenditure Management Commission

ETF - Exchange Traded Fund

FATF - Financial Action Task Force

FDI - Foreign Direct Investment

FII – Foreign Institutional Investors

FMC - Forward Markets Commission

FSLRC - Financial Sector Legislative Reforms Commission

HTM - Held-to-Maturity

IBA - Indian Banker's Association

IGIDR - Indira Gandhi Institute of Development Research

IIP - Index of Industrial Production

IRDA - Insurance Regulatory and Development Authority

JNNURM - Jawaharlal Nehru National Urban Renewal Mission

KCC - Kisan Credit Card

KGFS - Kshetriya Gramin Financial Services

KVP - Kisan Vikas Patra

MSME - Micro, Small, and Medium Enterprises

NBFC - Non-Banking Financial Company

NCAER - National Council of Applied Economic Research

NECS - National Electronic Clearing Service

NEFT - National Electronic Funds Transfer

OTP - One-Time-Password

PFRDA - Pension Fund Regulatory and Development Authority

PMEAC - Prime Minister's Economic Advisory Council

PoP - Point of Purchase

QIB - Qualified Institutional Buyer

SARFAESI - Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

SCB - Scheduled Commercial Bank

SEBI - Securities and Exchange Board of India

SFIO - Serious Fraud Investigation Office

TARC - Tax Administration Reform Commission

UEBA - Universal Electronic Bank Account

UIDAI - Unique Identification Authority of India

ULIP - Unit-Linked Insurance Policies

UPIN - Unique Property Identification Numbers

WL-ATM - White Label ATM

WPI - Wholesale Price Index



IMPORTANT SPORTS CHAMPIONSHIPS AND CUPS

Agha Khan Cup : Hockey, India

Ashes : Cricket, Australia and England

Augusta Masters: Golf, International

Australian Open: Lawn Tennis,
International(Hosted by Australia)

Azlan Cup: Hockey, International

Bama Belleck Cup: Table Tennis, India

Beighton Cup: Hockey, India

Bombay Gold Cup: Hockey, India

British Open: Golf, International

Burdwan Trophy: Weight Lifting, India

Calcutta Cup: Rugby, England and Scotland

Champions Trophy: Hockey, International

Colombo Cup: Football, International

Davis Cup: Tennis, International

DCM Trophy: Football, India

Derby: Horse Racing, International

Dhyanchand Trophy: Hockey, India

Dr. BC Roy Trophy: Football, India

Duleep Trophy: Cricket, India

Durand Cup: Football, India

European Champion Clubs'

Cup: Football, Europe

Ezra Cup: Polo, India

FIFA World Cup

Trophy: Football, International

French Open: Lawn

Tennis, International(Hosted by France)

Heineken Cup: Lawn Tennis, International

Hopman Cup: Lawn Tennis, International

IFA Shield: Football, India

Kings Cup: Air Races, England

Lady Ratan Tata Trophy: Hockey, India

Liners Open: Golf, International

Malaysian Open: Badminton, International

Meredka Cup: Football, Asia

MLS Cup: Soccer, America

Moinuddaulah Gold Cup: Cricket, India

Nehru Trophy: Hockey, India

Radha Mohan Cup: Polo, India

Ranji Trophy: Cricket, India

Rangeshwari Cup: Hockey, India

Rovers Cup: Football, India

Santosh Trophy: Football, India

Scindia Gold Cup: Hockey, India

Subrato Mukherjee Cup: Football, India

Swaythling Cup: Table Tennis, International

The Scottish Cup: Football, International

Thomas Cup: Badminton, International

U. Thant Cup: Tennis, International

Uber Cup: Badminton
(Women), International

UEFA Champions League: Football, Europe

US Maters: Golf, International

US Open: Lawn Tennis, International

Webb Ellis Cup: Rugby, World

Wellington Trophy: Rowing, India



IMPORTANT NATIONAL DAYS

Pravasi Bharatiya Divas - January 9

National Youth Day - January 12

Army Day - January 15

Netaji Day - January 23

India Tourism Day/ National Voters Day - January 25

Republic Day - January 26

Martyr's Day - January 30

Panchayat Day - February 19

Central Excise Day - February 24

National Science Day - February 28

National Security Day - March 4

Ordinance Factories Day (India) - March 18

Orissa Day - April 1

National Maritime Day - April 5

Jallianwala Bagh Day - April 13

National Technology Day - May 11

National Mother Security Day - April 11

Sikkim Day - May 16

Anti Terrorism Day (Death anniversary of Rajiv Gandhi) - May 21

Everest Day - May 29

Doctor's Day - July 1

Kargil Vijay Day - July 26

Quit India Day - August 9

Independence Day - August 15

Sadbhavana Day (Birth anniversary of Rajiv Gandhi) - August 20

National Sports Day (Dhyanchand's Brithday) - August 29

Teachers Day (Birth anniversary of Dr. Radhakrishnan) - September 5

Hindi Day - September 14

Deaf Day - September 26

National Blood Donation Day - October 1

Gandhi Jayanti Day - October 2

Wild Life Week - October 1st to 7

Air Force Day - October 8

National Postal Day - October 10

Azad Hind Day - October 21

National Rededication Day (Death anniversary of Mrs. Indira Gandhi, birth anniversary of Sardar Vallabhai Patel) - October 31

Legal Service Day - November 9

Transport Day - November 10

Childrens Day - November 14

National News Paper Day - November 16

Indian Citizen Day - November 19

NCC Day - November 24

National Law Day - November 26

Navy Day - December 4

Armed Force Flag Day - December 7

National Mental Disorder Day - December 8



Conservation Day - December 14

National Energy Protect Day - December 14

Vijay Divas - December 16

National Minorities Rights Day - December 18

Kissan Day (Farmer's Day) - December 23

National Consumer Day - December 24

IMPORTANT INTERNATIONAL DAYS

January 26 – International Customs Day

February 4 – World Cancer Day

February 6 – International Day of Zero Tolerance to Female Genital Mutilation

February 13 – World Radio Day

February 20 – World Day of Social Justice

February 21 – International Mother Language Day

March 1 – Zero Discrimination Day

March 3 – World Wildlife Day

March 8 – International Women's Day

March 20 – International Day of Happiness

March 21 – International Day for the Elimination of Racial Discrimination

March 21 – World Poetry Day

March 21 – World Down Syndrome Day

March 21 – International Day of Forests and the Tree

March 22 – World Water Day

March 23 – World Meteorological Day

March 24 – World Tuberculosis Day

April 2 – World Autism Awareness Day

April 6 – International Day of Sport for Development and Peace

April 7 – World Health Day

April 12 – International Day of Human Space Flight

April 22 – International Mother Earth Day

April 23 – World Book and Copyright Day

April 23 – English Language Day

April 25 – World Malaria Day

April 26 – World Intellectual Property Day

April 28 – World Day for Safety and Health at Work

April 29 – Day of Remembrance for all Victims of Chemical Warfare

April 30 – International Jazz Day

May 1 – May Day, International Workers' Day

May 3 – World Press Freedom Day

May 15 – International Day of Families

May 22 – International Day for Biological Diversity

May 23 – World Turtle Day

May 29 – International Day of UN Peacekeepers

May 31 – World No-Tobacco Day

First Tuesday of May – World Asthma Day



Second Saturday of May – World Fair Trade Day

Second Sunday of May – Mother's Day

A weekend in May – World Migratory Bird Day

June 1 – International Children's Day

June 5 – World Environment Day

June 8 – World Oceans Day

June 12 – World Day Against Child Labour

June 14 – World Blood Donor Day

June 17 – World Day to Combat Desertification and Drought

June 18 – Autistic Pride Day

June 20 – World Refugee Day

June 21 – World Music Day

June 23 – International Widow's Day

3rd Sunday of June – Fathers' Day

July 11 – World Population Day

July 12 – Malala Yousafzai Day

July 17 – World Day for International Justice

July 18 – Nelson Mandela International Day

July 28 – World Hepatitis Day

July 29 – International Tiger Day

July 30 – International Day of Friendship

August 12 – International Youth Day

August 13 – International Lefthanders Day

August 19 – World Humanitarian Day



August 29 – International Day against Nuclear Tests

September 8 – International Literacy Day

September 15 – International Day of Democracy

September 16 – International Day for the Preservation of the Ozone Layer

September 21 – International Day of Peace

September 27 – World Tourism Day

September 28 – World Rabies Day

September 29 – World Heart Day

October 1 – International Day of Older Persons

October 1 – World Vegetarian Day

October 2 – International Day of Non-Violence

October 2 – World Cerebral Palsy Day

October 4 – World Animal Day

October 5 – World Teachers' Day

October 9 – World Post Day

October 11 – International Day of the Girl Child

October 16 – World Food Day

October 24 – United Nations Day

November 12 – World Pneumonia Day

November 14 – World Diabetes Day

November 16 – International Day for Tolerance

November 17 – International Students Day

November 20 – Universal Children's Day

November 21 – World Television Day

November 29 – International Day of Solidarity with the Palestinian People

Third Thursday in November, November 15 – World Philosophy Day

December 1 – World AIDS Day

December 2 – International Day for the Abolition of Slavery

December 3 – International Day of Persons with Disabilities

December 7 – International Civil Aviation Day

December 9 – International Anti-Corruption Day

December 10 – Human Rights Day

December 11 – International Mountain Day

INTERNATIONAL YEARS

1970 – International Education Year

1974 – World Population Year

1975 – International Women's Year

1979 – International Year of the Child

1981 – International Year of Disabled Persons

1986 – International Year of Peace

1990 – International Literacy Year

1992 – International Space Year

2004 – International Year of Rice

2005 – World Year of Physics

2007-08 – Year of the Dolphin

2008 – International Year of Languages

2008 – International Year of the Potato

2008 – International Year of Sanitation

2009 – International Year of Astronomy

2009 – International Year of Natural Fibres

2009 – International Year of the Shark

2010 – International Year of Biodiversity

2010 – International Year of Youth

2011 – International Year of Forests

2011 – International Year of Chemistry

2014 – International Year of Crystallography

2014 – International Year of Solidarity with the Palestinian People

2015 – International Year of Soils

2015 – International Year of Light and Light-based Technologies

2016 – International Year of Pulses

INTERNATIONAL DECADES

1976–1985 – United Nations Decade for Women

2001–2010 – International Decade for a Culture of Peace and Non-violence for the Children of the World

2003–2012 – United Nations Literacy Decade

2005–2014 – United Nations Decade of Education for Sustainable Development

2005–2015 – Water for Life Decade



2010–2020 – United Nations Decade for
Deserts and the Fight Against Desertification

2011–2020 – United Nations Decade on
Biodiversity

2011–2020 – United Nations Decade of Action
for Road Safety

2014–2024 – United Nations Decade of
Sustainable Energy for All

2015–2024 – International Decade for People
of African Descent



Important Currencies List by ExamPundit.in

A

Afghanistan : Afghan Afghani

Argentina : Peso

Australia : Dollar

Austria : European euro

B

Bangladesh: Taka

Bhutan : Ngultrum

Brazil : Real

C

Canada : Dollar

Chile : Peso

China : Yuan

Cuba : Peso

D

Denmark : Krone

E

Egypt : Pound

F

France : Euro

G

Germany : Euro

H

Hong Kong : Dollar

I

India : Rupee

Indonesia : Rupiah

Iran : Rial

Iraq : Dinar

J

Japan : Yen

L

Lithuania : Euro

Libya : Dinar

M

Malaysia : Ringgit

Maldives : Rufiyaa

Mexico : Peso

N

Nepal : Rupee

Netherlands : Euro

Norway : Krone

North Korea : Won

P

Pakistan : Rupee

Philippines : Peso

Portugal : Euro

Q

Qatar : Riyal

R

Romania : Leu

Russia : Ruble

S

Saudi Arabia : Riyal

Singapore : Dollar

South Africa : Rand

South Korea : Won

Sri Lanka : Rupee

Switzerland : Franc

Syria : Pound

T

Thailand : Baht

Turkey : Lira

U

Ukraine : Hryvnia

UAE : Dirham

UK : Pound

USA : Dollar

V

Vatican City : Euro

Z

Zimbabwe : Dollar



Countries and Capital PDF by ExamPundit.in

A

Afghanistan - Kabul
Albania - Tirana
Algeria - Algiers
Andorra - Andorra la Vella
Angola - Luanda
Antigua & Barbuda - Saint John's
Argentina - Buenos Aires
Armenia - Yerevan
Australia - Canberra
Austria - Vienna
Azerbaijan - Baku

B

Bahamas - Nassau
Bahrain - Al-Manamah
Bangladesh - Dhaka
Barbados - Bridgetown
Belarus - Minsk
Belgium - Brussels
Belize - Belmopan
Bhutan - Thimphu
Bosnia & Herzegovina - Sarajevo
Botswana - Gaborone
Brazil - Brasilia
Brunei - Bandar Seri Begawan
Bulgaria - Sofia
Burkina Faso - Ouagadougou

Burundi – Bujumbura

C

Cambodia - Phnom Penh
Cameroon - Yaounde
Canada - Ottawa
Cape Verde - Praia
Central African Republic - Bangui
Chad - N'Djamena
Chile - Santiago
China - Beijing
Colombia - Bogota
Comoros - Moroni
Congo - Brazzaville
Costa Rica - San Jose
Cote d'Ivoire - Abidjan
Croatia - Zagreb
Cuba - Havana
Cyprus - Nicosia
Czech Republic - Prague

D

Denmark - Copenhagen
Djibouti - Djibouti City
Dominica - Roseau
Dominican Republic - Santo Domingo
Democratic Republic of the Congo - Kinshasa

E

East Timor - Dili
Ecuador - Quito

Egypt - Cairo

El Salvador - San Salvador
Equatorial Guinea - Malabo
Eritrea - Asmara
Estonia - Tallinn
Ethiopia - Addis Ababa

F

Fiji - Suva
Finland - Helsinki
France - Paris

G

Gabon - Libreville
Gambia - Banjul
Georgia - Tbilisi
Germany - Berlin
Ghana - Accra
Greece - Athens
Grenada - Saint George's
Guatemala - Guatemala City
Guinea - Conakry
Guyana - Georgetown

H

Haiti - Port-au-Prince
Honduras - Tegucigalpa
Hungary - Budapest

I

Iceland - Reykjavik
India - New Delhi
Indonesia - Jakarta
Iran - Tehran



Countries and Capital PDF by ExamPundit.in

Iraq - Baghdad

Ireland - Dublin

Israel - Jerusalem

Italy – Rome

J

Jamaica - Kingston

Japan - Tokyo

Jordan - Amman

K

Kazakhstan - Astana

Kenya - Nairobi

Kiribati - Tarawa Atoll

Korea North - Pyongyang

Korea South - Seoul

Kosovo - Pristina

Kuwait - Kuwait City

Kyrgyzstan - Bishkek

L

Laos - Vientiane

Latvia - Riga

Lebanon - Beirut

Lesotho - Maseru

Liberia - Monrovia

Libya - Tripoli

Liechtenstein - Vaduz

Lithuania - Vilnius

Luxembourg - Luxembourg

M

Macedonia - Skopje

Madagascar - Antananarivo

Malawi - Lilongwe

Malaysia - Kuala Lumpur

Maldives - Male

Mali - Bamako

Malta - Valletta

Marshall Islands - Majuro

Mauritania - Nouakchott

Mauritius - Port Louis

Mexico - Mexico City

Micronesia - Palikir

Moldova - Chisinau

Monaco - Monaco

Mongolia - Ulaanbaatar

Montenegro - Podgorica

Morocco - Rabat

Mozambique - Maputo

Myanmar (Burma) -
Rangoon (Yangon); Nay Pyi
Taw (Administrative)

N

Namibia - Windhoek

Nepal - Kathmandu

Netherlands - Amsterdam

New Zealand - Wellington

Nicaragua - Managua

Niger - Niamey

Nigeria - Abuja

Norway - Oslo

O

Oman - Muscat

P

Pakistan - Islamabad

Palau - Melekeok

Palestinian State –
Ramallah(Administrative) &
Jerusalem(Claimed)

Panama - Panama City

Papua New Guinea - Port
Moresby

Paraguay - Asuncion

Peru - Lima

Philippines - Manila

Poland - Warsaw

Portugal - Lisbon

Q

Qatar - Doha

R

Romania - Bucharest

Russia - Moscow

Rwanda - Kigali

S

Saint Lucia - Castries

Saudi Arabia - Riyadh

Senegal - Dakar

Serbia - Belgrade

Seychelles - Victoria

Sierra Leone - Freetown

Singapore - Singapore

Slovakia - Bratislava

Slovenia - Ljubljana

Solomon Islands - Honiara



Countries and Capital PDF by ExamPundit.in

Somalia - Mogadishu

South Africa –Cape Town

South Sudan - Juba

Spain - Madrid

Sri Lanka - Colombo

Sudan - Khartoum

Sweden - Stockholm

Switzerland - Bern

Syria - Damascus

T

Taiwan - Taipei

Tajikistan - Dushanbe

Tanzania - Dodoma

Thailand - Bangkok

Trinidad and Tobago - Port
of Spain

Tunisia - Tunis

Turkey - Ankara

Turkmenistan - Ashgabat

U

Uganda - Kampala

Ukraine - Kyiv

United Arab Emirates – Abu
Dhabi

United Kingdom - London

United States of America –
Washington D.C.

Uruguay - Montevideo

Uzbekistan - Tashkent

V

Vanuatu - Port-Vila

Vatican City - Vatican City

Venezuela - Caracas

Vietnam - Hanoi

Y

Yemen - Sanaa

Z

Zambia - Lusaka

Zimbabwe – Harare



The End

 **EXAMPUNDIT**