



## **GK POWERCAPSULE FOR SBI ASSOCIATE PO EXAM 2014**

This GK Capsule has been prepared by [Career Power Institute Delhi](#) (Formerly Known as Bank Power). This document consists of all important news and events of last few months which can come in SBI ASSO. PO Exam.

### **Current RBI Policy & Reserve Rates:**

<b>Repo Rate</b>	8%	(Unchanged)
<b>Reverse Repo</b>	7%	(Unchanged)
<b>CRR</b>	4%	(Unchanged)
<b>SLR</b>	22%	(Unchanged)
<b>MSF</b>	9%	(Unchanged)
<b>Bank Rate</b>	9%	(Unchanged)

**Note:** As on 30, Sept, 2014, RBI (Reserve Bank of India) in its fourth bimonthly monetary policy statement kept the key policy rate unchanged.



1. **The Reserve Bank has signed a pact with Central Bank of Kenya** for exchange of information and supervisory cooperation.
2. **RBI Draft Guidelines for Licensing of New Banks in the Private Sector -**  
**Key points:**
  - i. Minimum capital requirement will be **Rs 500 crore.**
  - ii. Aggregate foreign shareholding in the new bank should not exceed **49 per cent** for the first five years.
  - iii. The new bank should open at least 25 per cent of its branches in unbanked rural centres.
3. **Non-Banking Financial Company (NBFC):** A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 are financial institutions that provide banking services without meeting the legal definition of a bank, i.e. one that does not hold a banking license.  
**Difference between banks & NBFCs:**
  - i. NBFC cannot accept demand deposits;
  - ii. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;
  - iii. deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.**Key Points**
  - i. Minimum capital requirement will be **Rs 500 crore.**
  - ii. Aggregate foreign shareholding in the new bank should not exceed **49 per cent** for the first five years.
  - iii. The NBFCs are allowed to accept/renew **public deposits** for a minimum period of **12 months and maximum** period of **60 months**. They cannot accept deposits repayable on demand.
  - iv. NBFCs cannot offer interest rates higher than the ceiling rate prescribed by RBI from time to time. The present ceiling is **12.5 per cent** per annum.
  - v. The deposits with NBFCs are not insured.

4. **RBI Draft Guidelines for Licensing of Foreign Banks** - Foreign banks that want to set up operations in India will have to do so through an independent subsidiary. This means they cannot operate as a branch of the parent bank.

**Key Points:**

- i. The initial minimum capital for a WoS will be **Rs. 500 crore.**
- ii. RBI said that the WoS (wholly-owned subsidiary) will be required to meet Basel-III requirements (**9 per cent Tier-I capital**) right from Day One. For the first three years, the WoS will have to maintain Tier-I **capital at 10 per cent.**
- iii. The Priority Sector Lending (PSL) requirement will be 40 per cent for WoSs, such as domestic scheduled commercial banks
- iv. The new bank should open at least 25 per cent of its branches in unbanked rural centres.

5. **Entities NOT regulated by RBI:** Insurance companies, stock broking and merchant banking companies, Nidhis, housing finance companies and Chit Fund Companies not regulated by the Reserve Bank of India. as they are regulated by other financial sector regulators.

6. **RBI relaxes KYC norms for opening bank accounts.**

- i. RBI has asked banks to allow self-certified copy of the document by mail, or post for opening an account.
- ii. Banks have also been asked not to seek fresh documents, if a KYC compliant customer desires to open another account in the bank.

**About KYC – Know Your Customer** is a term used for Customer Identification Process.

**Objective:** is to prevent banks being used, intentionally or unintentionally by criminal elements for money laundering.  
**KYC has two components** – Identify and Address.

7. **RBI proposed to separate Chairman and Managing Director (CMD) post of PSU banks**

**Note: i.** The Reserve Bank of India (RBI) proposed to separate the post of Chairman and Managing Director (CMD) of Public Sector Undertaking (PSU) banks.

ii. These proposals are a part of corporate governance reforms in PSU banks and are based on the recommendations of various committees including the PJ Nayak Committee.

8. **The Reserve Bank of India decided** to fix the maximum age for Managing Directors and Chief Executive Officers in private sector banks at 70.

**Note:** The RBI Move aligns retirement with the Companies Act 2013

ii. Minimum age to become Manager is 21 years.

iii. Maximum age for CEOs, whole-time directors is 70.

iv. **The P J Nayak committee** recommended a maximum age of 65 for private bank CEOs.

iii. The issue emerged when the board of IndusInd Bank cleared the extension of tenure of Romesh Sobti by another three years. Romesh Sobti is M.D. and CEO of IndusInd Bank.

iv. However, the RBI allowed only a year's extension. The move triggered speculation that the RBI wanted to fix the retirement age at 65.

9. **RBI board approves essential changes, introduces COO post as proposed by Raghuram Rajan:**

**Note: i.** RBI governor create the post of Chief Operating Officer (COO), an executive who's likely to be made responsible for executing the RBI's reform agenda.

ii. Rajan proposed to bring all aspects of RBI under 5 functional departments to be supervised by 4 Deputy Governors and a COO.

iii. The position of COO is likely to be at the **deputy governor level.**

iv. Nachiket Mor is seen as the most likely candidate for the post of COO. Mor is a former executive director of ICICI Bank and also chaired the RBI panel on financial inclusion.

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**10. CAD narrowed down to 1.7 per cent of GDP in Q1 of 2014-15: RBI**

**Note:** Current Account Deficit (CAD) of India narrowed down sharply to 1.7 percent of Gross Domestic Product (GDP) in the Quarter 1 (Q1) of the fiscal year 2014-15 as compared to 4.8 percent in the Q1 of 2013-14.

**11. 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.

**Note:** 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.**

**12. RBI issued two new categories of banks—Small and Payments which can improve financial inclusion.**

**Important Points:**

- i. The idea of **small and payments** banks was first proposed by the **Nachiket Mor committee on financial inclusion.**
- ii. The minimum paid-up capital requirement of both small banks and payments banks is **Rs. 100 crore.**
- iii. The payments bank will have to invest in government securities with a maturity of **up to one year.**
- iv. Small banks will offer **both deposits as well as loan products.**
- ii. Payments banks will be used only **for transaction and deposits purposes.** Unlike small banks, payments **banks can't lend money to people.**
- iii. **Payments Banks** cannot set up subsidiaries to undertake NBFC business.
- iv. Hence, payments banks will offer only a limited range of products such as acceptance of demand deposits and remittance of funds.
- v. Those eligible to set up a small bank include resident individuals **with 10 years of experience** in banking and finance, companies and societies, NBFCs, microfinance institutions and local area banks.
- v. Of the minimum capital, the guidelines said, the promoters' initial minimum contribution will be **at least 40 per cent**, to be locked in for a period of **5 years.**



**13. RBI issues guidelines for NBFCs on lending against shares.**

**Note:** 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 per cent and accept only Group 1 securities** as collateral for loans of a **value more than Rs. 5 lakh.**

**14. RBI notified the increase in deposit money under Public Provident Fund, PPF to 1.5 lakh rupees from 1 lakh rupees.**

**15. The Reserve Bank of India (RBI) issued draft guidelines for implementation of Bharat Bill Payment System (BBPS), an 'anytime anywhere' bill payment system:**

**Note: i.** Bharat Bill Payment System is intended for the implementation of a unified bill payment system across the country.

**This integrated bill payment system will comprise of two entities:**

- i. Entity operating at Bharat Bill Payment System (BBPS) will be setting up the standards related to payments, clearance and settlement process
- ii. Second entity would be Bharat Bill Payment Operating Units (BBPOUs). It will be carrying out the operations in adherence to the standards fixed by BBPS.
- iii. Authorised entities such as agents, banks, service providers, payment gateways would be the participants at the Bharat Bill Payment System.

**16. The Reserve Bank of India has inked a memorandum of understanding (MoU) with the Monetary Authority of Hong Kong for exchange of supervisory information.**

**17. 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.

**Note:** The RBI took into account recommendations of **Nachiket Mor Committee** while reviewing the existing guidelines on the appointment of BCs

**18. The Reserve Bank of India said banks should make all new ATMs installed from July 1, 2014 as "talking ATMs" with Braille keypads.**

**19. Raghuram Rajan, the Governor of the Reserve Bank of India (RBI) announced that plastic currency notes will be launched in 2015 after field trials.**

**20. 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.**

**21. Reserve Bank of India granted banking licences to infrastructure financing firm IDFC and microfinance institution Bandhan**

**Note:** The in-principle approval 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:** CMD of Bandhan financial services

**Dr. Rajiv B. Lall:** Chairman of IDFC – Infrastructure Finance Company.

22. Reserve Bank of India (RBI) issued the guidelines to allow the minors of age above 10 years to independently open and operate savings bank accounts and use other facilities like ATM and cheque books.
23. RBI extended the timeline for full implementation of **Basel III norms 31 March 2019** instead of 31 March 2018.
24. RBI extends date of exchanging pre-2005 notes to Jan 1, 2015

### Important Banking Terminology:

1. **Bank Rate:** The interest rate at which at central bank lends money to commercial banks. Often these loans are very short in duration. Managing the bank rate is a preferred method by which central banks can regulate the level of economic activity. Lower bank rates can help to expand the economy, when unemployment is high, by lowering the cost of funds for borrowers. Conversely, higher bank rates help to reign in the economy, when inflation is higher than desired.
2. **Liquidity adjustment facility (LAF)** is a monetary policy tool which allows banks to borrow money through repurchase agreements. LAF is used to aid banks in adjusting the day to day mismatches in liquidity. LAF consists of repo and reverse repo operations.
3. **Repo Rate:** Whenever the banks have any shortage of funds they can borrow it form RBI. Repo rate is the rate at which commercial banks borrows rupees from RBI. A reduction in the repo rate will help banks to get money at cheaper rate. When the repo rate increases borrowing form RBI becomes more expensive.
4. **Reverse Repo Rate:** Reverse Repo rate is the rate at which RBI borrows money from commercial banks. Banks are always happy to lend money to RBI since their money is in the safe hands with a good interest. An increase in reverse repo rate can cause the banks to transfer more funds to RBI due to this attractive interest rates. One factor which encourages an organisation to enter into reverse repo is that it earns some extra income on its otherwise idle cash.
5. **CRR (Cash Reverse Ratio):** CRR is the amount of funds that the banks have to keep with RBI. If RBI increases CRR, the available amount with the banks comes down. RBI is using this method (increase of CRR), to drain out the excessive money from the banks.

6. **SLR (Statutory Liquidity Ratio):** SLR is the amount a commercial banks needs to maintain in the form of cash, or gold, or govt. approved securities (Bonds) before providing credit to its customers. SLR rate is determined and maintained by RBI in order to control the expansion of the bank credit.



**Need of SLR:** With the SLR, the RBI can ensure the solvency of a commercial banks. It is also helpful to control the expansion of the Bank credits. By changing SLR rates, RBI can increase or decrease bank credit expansion. Also through SLR, RBI compels the commercial banks to invest in the government securities like govt. bonds.

**Main use of SLR:** SLR is used to control inflation and propel growth. Through SLR rate the money supply in the system can be controlled effectively.

7. **Marginal Standing Facility (MSF):** MSF rate is the rate at which banks borrow funds overnight from the Reserve Bank of India (RBI) against approved government securities.
8. **Commercial Paper:** Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. Corporates, primary dealers (PDs) and the All-India Financial Institutions (FIs) are eligible to issue CP. Maturity period: between a minimum of 7 days and a maximum of up to one year from the date of issue. CP can be issued in denominations of Rs.5 lakh or multiples thereof. Only a scheduled bank can act as an IPA (**Issuing and Paying Agent**) for issuance of CP.
9. **Treasury Bills:** Treasury bills (T-bills) offer short-term investment opportunities, generally up to one year. They are thus useful in managing short-term liquidity. At present, the Government of India issues three types of treasury bills through auctions, namely, 91-day, 182-day and 364-day. There are no treasury bills issued by State Governments. Treasury bills are available for a minimum amount of Rs.25,000 and in multiples of Rs. 25,000. Treasury bills are issued at a discount and are redeemed at par. Treasury bills are also issued under the Market Stabilization Scheme (MSS).
10. **Certificates of Deposit (CD):** Certificate of Deposit (CD) is a negotiable money market instrument and issued in dematerialised form or as a Usance Promissory Note against funds deposited at a bank or other eligible financial institution for a specified time period.  
**Note:** CDs can be issued by (i) scheduled commercial banks {excluding Regional Rural Banks and Local Area Banks}; and (ii) select All-India Financial Institutions (FIs) that have been permitted by RBI  
 Minimum amount of a CD should be Rs.1 lakh, and in multiples of Rs. 1 lakh thereafter. The maturity period of CDs issued by banks should not be less than 7 days and not more than one year, from the date of issue.

11. **Fiscal Deficit:** A deficit in the government budget of a country and represents the excess of expenditure over income. So this is the amount of borrowed funds require by the government to meet its expenditures completely.
12. **Direct Tax:** A direct tax is that which is paid directly by someone to taxing authority. Income tax and property tax are an examples of direct tax. They are not shifted to somebody else.
13. **Indirect Tax:** This type of tax is not paid by someone to the authorities and it is actually passed on to the other in the form of increased cost. They are levied on goods and services produced or purchased. Excise Tax, Sales Tax, Vat, Entertainment tax are indirect taxes.
14. **NOSTRO Account:** A Nostro account is maintained by an Indian Bank in the foreign countries.
15. **VOSTRO Account:** A Vostro account is maintained by a foreign bank in India with their corresponding bank.
16. **SDR (Special Drawing Rights):** SDR are new form of International reserve assets, created by the International Monetary Fund in 1967. The value of SDR is based on the portfolio of widely used countries and they are maintained as accounting entries and not as hard currency or physical assets like Gold.
17. **Cheque:** Cheque is a negotiable (which can be transferred to another person in exchange of money) instrument drawn on a specified banker ordering the banker to pay a certain sum of money to the drawer of cheque or another person. Cheque is always payable on demand.  
**Types of Cheque:**
  - i. **Ante Dated Cheque:** A cheque bearing a date prior to actual date of signing the cheque or opening of an account is called an ante dated cheque which is valid and can be paid till it become stale.
  - ii. **Stale Cheque:** If the validity of the cheque has already expired it is called stale cheque which cannot be paid. The normal maximum validity of cheque is 3 months earlier it was 6 months.
  - iii. **Post Dated Cheque:** The cheque which bears a date subsequent to the date on which it is drawn. For ex. A cheque drawn on 10<sup>th</sup> January, 2013 bears the date of 12<sup>th</sup> January, 2013.
18. **Crossing of Cheque:** Crossings refers to drawing two parallel lines across the face of the cheque. A crossed cheque cannot be paid in cash across the counter, and is to be paid through a bank either by transfer, collection or clearing. A general crossing means that cheque can be paid through any bank and a special crossing means where the name of the Bank is indicated on the cheque can be paid only through the named bank.  
**Dishonour of Cheque:** Non – payment of cheque by the paying banker with a return memo giving reasons for the non – payment.
19. **Demand Draft:** Demand draft is defined as an order to pay money drawn by one office of a bank upon another office of the same bank for a sum of money payable to order on demand.  
 Cheque and Demand draft both are used for transfer of money.  
**Difference b/w Cheque & DD:** A cheque can be bounce but D.D cannot be bounce as it is already paid.
20. **Current account:** Current account with a bank can be opened generally for business purpose. There are no restrictions on withdrawals in this type of account. No interest is paid in this type of account.
21. **NEFT (National Electronic Fund Transfer):** NEFT enables funds transfer from one bank to another but works a bit differently than RTGS. NEFT is slower than RTGS. The transfer is not direct and RBI acts as the service provider to transfer the money from one account to another. You can transfer any amount through NEFT, even a rupee.  
**Note: Minimum & Maximum Limit of NEFT: no limit.**
  - ii. Limit of NEFT to Nepal in a day is Rs 50,000
22. **RTGS (Real time gross settlement ):** RTGS system is funds transfer systems where transfer of money or securities takes place from one bank to another on a "real time" and on "gross" basis.  
 Settlement in "real time" means payment transaction is not subjected to any waiting period. The transactions are settled as soon as they are processed. **Minimum & Maximum Limit of RTGS: 2 lakh and no upper limit.**
23. **BOND:** Publicly traded long term debt securities issued by corporations and governments, whereby the issuer agrees to pay a fixed amount of interest over a specified period of time and to repay a fixed amount of principal maturity.
24. **Call Money:** Call Money' is the borrowing or lending of funds for 1day.
25. **Notice Money:** Money borrowed or lend for period between 2 days and 14 days it is known as 'Notice Money'
26. **Term Money:** Term Money refers to borrowing/lending of funds for period exceeding 14 days
27. **CRAR(Capital to Risk Weighted Assets Ratio):** Capital to risk weighted assets ratio is arrived at by dividing the capital of the bank with aggregated risk weighted assets for credit risk, market risk and operational risk.
28. **Non Performing Assets (NPA):** An asset, including a leased asset, becomes non performing when it ceases to generate income for the bank.
29. **INFLATION:** inflation is a rise in the general level of prices of goods and services in an economy over a period of time. When the general price level rises, each unit of currency buys fewer goods and services. Consequently, inflation reflects a reduction in the purchasing power per unit of money – a loss of real value in the medium of exchange and unit of account within the economy.

**30. About IFSC (Indian Financial System Code):**

Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.

**ii.** This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero).and the last 6 characters representing the bank branch.

**iii.** IFSC is used by the NEFT system to identify the originating / destination banks / branches and also to route the messages appropriately to the concerned banks / branches.

**For ex: SBIN0015986 :** **i.** First 4 character **SBIN** – refers to State Bank of India. **ii.** 0 is a control number.

**iii.** last six characters (**015986**) represents the SBI branch Jail Road, Hari Nagar New Delhi.

**31. About MICR : MICR stands for Magnetic Ink Character Recognition. MICR Code is a 9 numeric digit code which uniquely identifies a bank branch participating in the ECS Credit scheme. **MICR code consists of 9 digits e.g 400229128****

**i.** First 3 digits represent the city (400)      **ii.** Next 3 digits represent the bank (229)

**iii.** Last 3 digits represent the branch (128)

**Note:** The MICR Code allotted to a bank branch is printed on the MICR band of cheque leaves issued by bank branches.

**32. About Cheque Truncation:**

**i.** Truncation is the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch.

**ii.** In its place an electronic image of the cheque is transmitted to the drawee branch by the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc.

**iii.** Cheque Truncation speeds up the process of collection of cheques resulting in better service to customers, reduces the scope for clearing-related frauds or loss of instruments in transit, lowers the cost of collection of cheques, and removes reconciliation-related and logistics-related problems, thus benefitting the system as a whole.

**33. Bancassurance: The sale of insurance and other similar products through a bank. This can help the consumer in some situations; for example, when a bank requires life insurance for those receiving a mortgage loan the consumer could purchase the insurance directly from the bank.**

**34. About Banking Ombudsman Scheme 2006:**

**i.** The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks.

**ii.** The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.

**iii.** All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.



**Other Important Points:**

- ✓ The Banking Ombudsman **does not charge any fee** for filing and resolving customers' complaints.
- ✓ The amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant is limited to the amount arising directly out of the act or omission **of the bank or Rs 10 lakhs**, whichever is lower.
- ✓ The Banking Ombudsman may award compensation **not exceeding Rs 1 lakh** to the complainant only in the case of complaints relating to credit card operations for mental agony and harassment.
- ✓ If a complaint is not settled by an agreement within a period **of one month**, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant and the bank, to present their case.
- ✓ If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority against the Banking Ombudsmen's decision. Appellate Authority is vested with a **Deputy Governor of the RBI**.
- ✓ If one is aggrieved by the decision, one **may, within 30 days** of the date of receipt of the award, appeal against the award before the appellate authority.

**35. About (BASIC SAVING BANK DEPOSIT ACCOUNT): Under the guidelines issued on August 10, 2012 by RBI: Any individual, including poor or those from weaker section of the society, can open zero balance account in any bank. **BSBDA** guidelines are applicable to "all scheduled commercial banks in India, including foreign banks having branches in India".**

**ii.** The aim of introducing 'Basic Savings Bank Deposit Account' is very much part of the efforts of RBI for furthering Financial Inclusion objectives.

### **Main Points of BSBDA-Small Accounts:**

- i.** In BSBDA, banks are required to provide free of charge minimum **4 withdrawals**, through ATMs
- ii.** Total credits in such accounts should not exceed **1 lakh rupees in a year.**
- iii.** Maximum balance in the account should not exceed **50,000 Rs at any time**
- iv.** The total of debits by way of cash withdrawals and transfers will not exceed **10,000 rupees in a month**
- v.** Foreign remittances cannot be credited to Small Accounts without completing normal KYC formalities
- v.** Small accounts are valid for a period of **12 months initially** which may be extended by another 12 months if the person provides proof of having applied for an Officially Valid Document.

### **Banks and Their Tag Lines -**

1. SBI - With you all the way, Pure Banking Nothing Else, The Nation's banks on us
2. State Bank of Hyderabad – You can always bank on us.
3. State Bank of Mysore - Working for a better tomorrow
4. State Bank of Patiala – Blending Modernity with Tradition
5. State Bank of Travancore - A long Tradition of Trust
6. Allahabad Bank - A Tradition of Trust
7. Andhra Bank – Where India Banks
8. Bank of Baroda - India's International Bank
9. Bank of India - Relationship beyond banking
10. Bhartiya Mahila Bank – Empowering Women
11. Bank of Maharashtra - One family one bank
12. Canara Bank – Together We Can
13. Central Bank of India – “Central To you Since 1911”
14. Corporation Bank – A Premier Public Sector Bank
15. Dena Bank - Trusted Family Bank
16. ECGC Bank – You focus on exports. We cover the risks
17. IDBI Bank – Banking For All, “Aao Sochein Bada”
18. Indian Bank – Your Tech- Friendly Bank
19. Indian Overseas Bank – Good people to grow with
20. Punjab National Bank - The name you can bank upon
21. Punjab & Sind Bank – Where service is a way of life
22. Oriental Bank of Commerce – Where every individual is committed
23. UCO Bank – Honours Your Trust
24. Union Bank of India – Good People to Bank with
25. United Bank of India – The Bank that begins with “U”
26. Vijaya Bank - A friend you can bank on
27. Axis Bank – Badhti Ka naam Zindagi
28. ICICI Bank – Hum Hai Na, Khyal Apka
29. HDFC Bank - We understand your world indeed
30. Yes Bank – Experience our Expertise
31. HSBC - The world's local bank



### **➤ Headquarters of Nationalised & Public Sectors Bank in India –**

1. SBI ----- Mumbai
2. State Bank of Bikaner and Jaipur -- Jaipur
3. State Bank of Travancore -- Thiruvananthapuram
4. State Bank of Mysore ---- Bangalore
5. State Bank of Patiala ---- Patiala
6. State Bank of Hyderabad --- Hyderabad
7. Union Bank of India ----- Mumbai

8. Bank of India -----	Mumbai
9. Central Bank of India -----	Mumbai
10. Dena Bank -----	Mumbai
11. IDBI Bank -----	Mumbai
12. Allahabad Bank -----	Kolkata
13. UCO Bank -----	Kolkata
14. United Bank of India -----	Kolkata
15. Punjab National Bank -----	New Delhi
16. Oriental Bank of Commerce -----	New Delhi
17. Punjab and Sind Bank ---	New Delhi
18. Bhartiya Mahila Bank ---	New Delhi
19. Canara Bank ---	Bangalore
20. Vijaya Bank ---	Bangalore
21. Indian Bank ---	Chennai
22. Indian Overseas Bank---	Chennai
23. Bank of Baroda ---	Vadodara
24. Syndicate Bank ----	Manipal(Karnataka)
25. Corporation Bank ---	Mangalore
26. Andhra Bank ---	Hyderabad
27. Bank of Maharashtra ---	Pune

**Note: There** are a total of **27 PSBs** in India [21 Nationalised banks + 6 State bank group (SBI + 5 associates) ]

**ii.** At present there are **23 Private** Banks functioning in India

**iii.** At present there are **56 RRBs** (Regional Rural Banks ) functioning in India.

**iv.** At present there are **41 Foreign** Banks functioning in India

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### **Stock Exchanges and their Index:**

1. BSE ( Bombay Stock Exchange) - **SENSEX** ( Sensitive Index)
  - BSE is oldest stock exchange in Asia located at Dalai Street in Mumbai
  - Sensex Consists of 30 companies
2. NSE (National Stock Exchange) - **Nifty-50**
  - NSE is the largest stock exchange in India
  - Nifty consists of 50 companies
3. NYSE ( Newyork Stock Exchange) - **DJ** ( Dow Jones)
  - NYSE world's first and largest stock market
4. NASDAQ ( National association of securities dealers Automated Quotation System)- **NASD-100**
  - NASDAQ is the first electronic stock market in the world located in New York.
5. Tokyo Stock Exchange ( Japan) - **Nikkei-225**
6. Korea Stock Exchange( Seoul, South korea) – **Kospi**
7. Shenghai Stock Exchange( China)- **Composite Index**
8. Shenzen Stock Exchange( China)- Composite Index
9. German Stock Exchange- **DAX**( Deutscher Aktein Index)
10. Hong Kong Stock Exchange- **Hang Seng**
11. . SGX(Singapore Exchange)- **STI**( Straits Times Index)
12. LSE( London Stock exchange) or UK stock exchange- Fotsie or FTSE-100 ( Financial Times and London Stock Exchange)
13. France Stock Exchange - **CAC-40** ( Cotation Assistee en Continuo)



### **Important Points of Union Budget 2014-15:**

1. Fiscal deficit target retained at 4.1% of GDP for current fiscal
  2. Fiscal deficit target 3.6% for 2015-16
  3. Fiscal deficit target 3% for 2016-17
  4. Revenue Deficit seen at 2.9% for FY15
  5. Aim to achieve 7-8 per cent economic growth rate in next 3-4 years
  6. Target Agriculture growth rate at 4 %
  7. Minimum pension of Rs.1000 per month to all PP schemes.
  8. Defence FDI cap raised to 49% from 26% at present
  9. Insurance FDI cap raised to 49% from 26% at present
  10. Exemption limit on income tax from Rs. 2 lakh to Rs. 2.5 lakh.
  11. For senior citizens, the exemption on income has been raised to Rs. 3 lakh per annum.
  12. Tax-free cap on home loan interest from Rs. 1.5 to Rs. 2 lakh.
  13. Annual PPF upper limit to be improved from Rs 1 lakh to Rs 1.5 lakh
  14. Budget Allocate for Beti Bachao, Beti Padhao Yojana' - 100 crores
  15. Budget Allocate for National Rural Drinking Water - Rs 3600 cr
  16. Budget Allocate for (Rural housing) national housing banking programme - Rs 8000 crore
  17. Metro rails in PPP mode; for metro scheme in Ahmadabad and Lucknow - Rs. 100 cr
  18. Budget Allocate to set up virtual classrooms - Rs 100 crores
  19. Budget Allocate for setting up 5 more IIMs and IITs - Rs 500 crores
  20. Budget Allocate for SC development - Rs 50,548 cr
  21. Budget Allocate for Statue of Unity, a statue of Sardar Patel in Gujarat - Rs. 200 crore
  22. Budget Allocate for irrigation plan named Pradhan Mantri Krishi Sichayin Yojana - Rs. 1000 cr
  23. Budget Allocate for credit scheme for start-ups by those from scheduled castes and tribes - Rs 200 crores
  24. Budget Allocate for creating Smart cities - Rs. 7060 cr
  25. Budget Allocate for price stabilization fund - Rs. 500 crore
  26. Budget Allocate for modernization of Madrasas - Rs. 100 crores
  27. Budget allocated for Startup village to promote entrepreneurship among rural youth - Rs 100 crore
  28. Budget allocated for PM Sadak Yojana - Rs. 14,389 crores
  29. Budget allocated to set up six textiles cluster - Rs 200 crore
  30. e-visa for 9 cities to promote tourism
  31. 15 Braille press to come up.
  32. Currency note with Braille-like signs.
  33. Bharat Swach Yojna proposed for hygiene and cleanliness.
  34. Skill India scheme to make youth employable and create more entrepreneurs.
  35. Assam and Jharkhand to get Centre of Excellence on farming.
  36. Senior Citizens Pension Plan Extended Till August 2015
  37. 100 soil testing laboratories across the country.
  38. Agriculture University in AP and Rajasthan Rs. 200 cr
  39. Horticulture University in Haryana, Telangana; Rs. 200 cr
  40. Crisis Management Centre for women at Delhi
  41. PSU Banks to Raise Rs 2.40 Lakh Cr Capital by 2018
  42. Budget allocates for Internet connectivity in villages - Rs 500 cr
  43. 12 more medical colleges will be added. Rs. 500 crore allocated for this.
  44. 100 soil testing laboratories across the country.
  45. Budget Allocate for development of 100 'smart cities Rs 7,000 crores
- Note:**
- i. 5 IIMs will be opened in – Bihar, Punjab, Odisha, Himachal Pradesh, Rajasthan – (BPOHR)
  - ii. 5 IITs will be opened in – Jammu & Kashmir , Kerala, Chattisgarh , Andhra Pradesh, Goa – (JKCAG)
  - iii. 4 AIIMs will be opened in – Andhra Pradesh, West Bengal, Purvanchal (Uttar Pradesh), Virbhadra (Maharashtra)
  - iv. Singapore to help India in 100 smart cities project

### FDI Limits...

List of Limits in Various Sectors (In %)		
1.	Defence	Raised to 49% from 26%
2.	Pension	49
3.	Insurance	Raised to 49% from 26%
4.	Print Media	26
5.	Civil Aviation	49
6.	Public Sec. Banks	20
7.	Private Sec. Banks	74
8.	Multi Brand	51
9.	Single Brand	100
10.	Tourism	100

### India's GDP Forecast:

- **RBI** pegged 2014-15 GDP growth at a central estimate of 5.5 %
- **World Bank** estimates **5.6% growth** for current fiscal i.e. 2014-15 and **6.4** per cent in 2015-16 and 7 per cent in 2016-17.
- **IMF projected** GDP growth for India in 2014-15 at - **5.6 % & 6.4 % in 2015**
- **ADB pegs India** GDP growth rate for 2014-15 at **5.5 % & 6.3 % in 2015**
- JP Morgan cut India 2014-15 growth forecast **to 5.1 percent from 5.3 percent**
- **Economic and Social** Commission for Asia and the Pacific,(ESCAP) - Indian economy to grow at 5.5 percent in current fiscal
- **Moody** (Credit Rating Agency) projected India growth rate expected to accelerate to 5.2 % in 2014 and 6.5 % by end of 2015.
- **FICCI's** Economic Outlook Survey estimated India's GDP growth rate at 5.6 percent in 2014-15
- According to a **UN report** Indian economy expected to grow by 5.5% in current fiscal.
- According to United Nations Conference on Trade and Development (UNCTAD) Indian economy will grow at a rate of **5.6 per cent in 2014**

### India ranking in different Indexes:

1. World Bank - Ease of Doing Business" report - India ranked **142 among the 189** countries (Singapore top)
2. Political empowerment sub index – **15** (Iceland top the list, US ranked 20)
3. World Economic Forum's 2014 Gender gap index – **114** (Iceland top the list followed by Finland & Norway)
4. Global Hunger Index Report 2014: 55 (Mauritius top followed by Thailand and Albania)
5. Human Development Index **2014** – 135 (Norway top followed by Australia).
6. Global Environment Performance Index **2014** – **155** (Switzerland followed by Luxembourg, Australia)
7. Intellectual property (IP) environment **2014** – **25** (US ranked on the top followed by UK and France)
8. World Press Freedom Index **2014** - **140** in the list of 180 countries
9. World's best countries for doing business **2014** – 134
10. Global Peace Index **2014** – 143 (Iceland top the list while Syria the most violent place)
11. Global Innovation Index **2014** - 76
12. World Prosperity Index **2013** – 106.
13. Global Corruption Index **2013** – 94 (Denmark least corrupt country.)
14. Global Competitiveness Index **2014** -71 (Switzerland is the most competitive economy, followed by Singapore).
15. World Effective stock market regulation ranking – 62 (South Africa is on the top followed by Finland, Hong Kong)
16. India is among the worst- ranked countries when it comes to taxation and inflation burden on economy.

**Note:** India ranks **133rd in terms of inflation, 130th for taxes and 131st for starting a business.** Switzerland has retained its top slot.

### Index/Reports Issued by different organizations in World:

1. World Economic Outlook is published by: International Monetary Fund (IMF).
2. Global Hunger Index is issued by: International Food Policy Research Institute
3. Global Peace Index is issued by: Institute for Economics and Peace

4. Global Corruption Index is issued by: Transparency International
5. Global Competitiveness Index is issued by: World Economic Forum
6. Human Development Report is issued by: United Nations Development Programme (UNDP)
7. Gender Inequality Index is issued by: United Nations Development Programme (UNDP)


## News Related to Banking & Finance

1. SBI launches **mPassBook** facility on its smartphone application anywhere' mobile application, for its retail banking users.
2. India set to become **USD 2 trillion economy this year**: IMF  
**Note:** India is on the edge to become a USD two trillion economy this year, while its GDP size would cross another milestone of USD three trillion after five years in 2019, according to IMF's latest world economic outlook.  
**ii.** The United States would remain the world's largest economy in 2019 with a size of USD 22.15 trillion, followed by China (USD 15.52 trillion) and Japan (USD 5.43 trillion).
3. Foreign direct investment in the services sector **dipped by 9 per cent to USD 1.08 billion** during the April-August period of the ongoing fiscal.  
**Note:** The services sector contributes over **60 per cent to India's GDP**.
4. **Karur Vysya Bank** has bagged the Best Bank Award for **Business Intelligence Initiatives** among small banks.
5. Kerala-based **Federal Bank** was adjudged as the '**best bank**' for use of **Technology for Financial Inclusion**, Social Media and Mobile Banking, Business Intelligence Initiatives and for Best IT Team, becoming the bank to have won the maximum number of awards for 2013-14.
6. **Corporation Bank** launches '**e-Mandate**' service: To provide robust platform for large volume of repetitive payments, Corporation Bank has launched the 'e-Mandate' (digital mandate) service. The 'e-Mandate' service will be beneficial to the utility companies for monthly subscriptions/bill payments; insurance companies for premium payment by policy holders;
7. **Kotak Mahindra Bank** launched Facebook-based funds transfer **platform KayPay**  
**Note:** KayPay is a bank agnostic payment product for Facebook users to send money to each other.  
**iii.** KayPay is built on top of the mobile based Immediate Payment System (IMPS) that was launched by the National Payment Corporation of India. Users have to register their bank accounts once to start using the service.
8. The National Bank for Agriculture and Rural Development (Nabard) will commence direct lending to food processing industries in mega food parks and designated food parks by end of October. The Bank has set up a fund with a corpus of Rs 2,000 crore for this purpose, a top bank official said.
9. Asia Index launches new indices – announced the launch of two more indices for investors in Indian market. **S&P BSE Sensex Futures Index** and the **S&P BSE CPSE Index**
10. Retail inflation drops to **6.46 % in Sept** this year
11. The Union Finance Ministry has allocated 520 crore rupees to NABARD to create warehousing infrastructure for agricultural commodities in West Bengal.
12. Railways revenue earnings have gone up by over 12 per cent during first six months of this fiscal.
13. The upcoming Bandhan Bank has appointed **FIS International**, one of the largest banking and payments technology solutions provider globally, to develop its core banking software solutions.
14. **Govt. launch Jan Dhan scheme to promote financial inclusion:** Prime Minister Narendra Modi launched 'Pradhan Mantri Jan Dhan Yojana' to help the poor open bank accounts.  
The **slogan** for the Pradhan Mantri Jan Dhan mission is "**Mera Khata – Bhagya Vidhaata**".  
**Benefits :**
  - i.** Every individual who opens a bank account will become eligible to receive an accident insurance cover of up-to Rs. 1 Lakh.
  - ii.** **HDFC Ergo General Insurance** will provide the accident cover under the scheme.
  - iii.** An additional **Rs. 30,000 life insurance** cover will be provided for those opening bank accounts before January 26, 2015.
  - iv.** **LIC (Life Insurance Corporation)** will provide the life insurance cover of Rs 30,000 under the scheme
  - v.** **Rs 5,000** overdraft facility for Aadhar-linked accounts, Ru Pay Debit Card with and minimum monthly remuneration of Rs 5,000 to business correspondents who will provide the last link between the account holders and the bank.



- 15. Arvind Mayaram Committee Report** – Govt. accepted the report of a committee on rationalising definitions of FDI and FII.  
**Note: i.** Foreign investment of **10 per cent or more** in a listed company will now be treated as **foreign direct investment (FDI)**  
**ii.** If the stake is not **raised to 10 per cent or above**, then the investment can be treated as **portfolio investment**.  
**iii.** Any investment by way of equity shares, compulsorily convertible preference shares/debentures less than 10 per cent should be treated as **Foreign Portfolio Investment (FPI)**. FPI combines two categories of foreign investors, FII and Qualified Foreign Investor (QFI).
- 16.** Food inflation remains flat at 9.4 % in August.
- 17. Public Sector Banks require 26–37 billion US dollars to meet Basel-III norms: Moody**  
**Note:** In the report it revealed that 11 Indian public sector banks (PSBs) need to raise 26 to 37 billion US dollar in external capital in the financial year 2015 in order to meet the Basel-III capital adequacy norms by financial year 2019.
- 18. Banks Need \$200 bn to Meet Basel III Norms: Fitch:** The Indian banking sector will need about \$200 billion additional capital over next five years in order to meet Basel III capital adequacy norms
- 19.** Qatar-based Doha Bank will acquire the Indian operations of the HSBC Bank Oman.  
**Note:** Late last year Doha Bank had secured licence from the Reserve Bank of India (RBI) to commence banking operations in India and has been permitted to open a **branch in Mumbai** to provide full—scale banking services.
- 20.** State Bank of India (SBI), ICICI Bank and Federal Bank Limited launched a savings account for minors above 10 years of age.  
**Note:** SBI had launched new accounts Pehla Kadam and Pehli Udaan for kids.  
**ii.** ICICI Bank has launched **Smart Stars account** and Federal Bank Limited has **Young Champ Account** for minors.
- 21.** ICICI Bank offers Card less Cash Withdrawal at ATMs. Now, withdraw without a debit card at an ICICI Bank ATM, as the bank facilitates cardless cash withdrawal service with the help of a mobile number.
- 22.** SBI signed 500 million dollar Line of Credit with Export-Import Bank of Korea (Korea Eximbank).
- 23.** SBI, celebrated 150 years of its operations in Sri Lanka on 13/Sept/2014.
- 24.** State Bank of India (SBI) tie-up with MasterCard launched its first multi-currency international debit card to allow consumers to use a single card to pay in multiple currencies. At present, the card can be issued at an **annual fee of Rs. 100** without any interchange fee to customers.
- 25. IndusInd Bank** launched a new customer service called **Video Branch** to enable customers to do a video conference with the bank staff at convenience.
- 26.** Axis Bank which is India's third largest private bank has been featured in Forbes Asia's FAB 50 list of 2014. This is the fourth time that Axis Bank has been featured and is amongst the only two banks in this renowned list.  
**Note: i.** The FAB 50 comprises of the best of Asia-Pacific's biggest publicly traded companies, chosen from a pool of 1,300 companies in the region that have at least USD 3 billion in market cap or annual revenue.  
**ii.** In January this year, Axis Bank became India's first private sector bank to open a branch in China
- 27.** 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.
- 28.** Indian economy to grow at 5.5 percent in current fiscal, estimates **ESCAP**
- 29.** Moody's Analytics released a report titled India outlook: **Prospects Brighten**  
**Note: i.** In the report, it stated that India's growth prospects brightened with growth rate expected to accelerate to **5.2 % in 2014 and 6.5 % by end of 2015**.  
**ii.** The above forecast came following the GDP growth touching a level of **5.7 percent in April-June 2014** quarter.
- 30.** Employees Provident Fund Organization (EPFO) retains interest rate on provident **fund at 8.75 percent** for the current fiscal.
- 31.** Government notified minimum monthly pension of **1,000 rupees** and a higher wage upper limit improvement **to 15,000 from 6,500 rupees** for social security schemes run by retirement fund manager Employees Provident Fund Organisation.
- 32.** Govt. to implement GST (Goods & Services Tax) new indirect tax regime from **1st April 2016**.
- 33.** WPI-based Inflation declined to 5-year low of 3.74 percent in August
- 34.** IndiGo has signed a \$2.6 billion deal with Industrial and Commercial Bank of China Ltd (ICBC) for the lender to finance more than 30 new aircraft

35. Asian Development Bank (ADB) has provided \$63.3-million loan for improving urban services and strengthening municipal and project management capacity in North Karnataka towns.
36. Supreme Court quashed **allocation of 214 out of 218 coal blocks** which were allotted to various companies since 1993 and in which it was claimed that around Rs 2 lakh crores were invested.  
**Note:** A bench, headed by Chief Justice R M Lodha, saved only four blocks--**one belonging to NTPC and SAIL** each and two allocated to **Ultra Mega Power Projects**--from being cancelled.
37. Union Heavy Industry Ministry proposed to shut down **six sick Central Public Sector Undertakings** (CPSEs).
  - i. The sick CPSEs include HMT Watches, HMT Barings, HMT Chinar Watch, Hindustan Photo Films, Hindustan Cables and Tungbhadra Steel.
  - ii. Besides, the Ministry also proposed to revive 5 CPSEs. These CPSEs include HMT Machine Tools, Heavy Engineering Corporation, NEPA, Nagaland Paper & Pulp Co; and Triveni Structural.
38. India to contribute USD 12 million to UN to tackle Ebola
39. India's export growth slips to 2.35 % at 26.95 billion dollars in Aug.
40. **Bangladesh to join BRICS Bank:** Bangladesh has decided to join the newly formed BRICS Bank, an initiative of the world's five emerging economies - Brazil, Russia, India, China and South Africa.
41. Import duty of sugar hiked from 15 to 25 per cent
42. **ICICI Bank offers EMI on debit cards:** ICICI Bank, the country's largest private sector bank, has launched EMI (equated monthly installments) facility on debit cards to enable its customers to convert their high value transactions into easy installments.  
**Note:** ICICI bank is the first in the country to introduce this facility,
43. **Inflation at 5-month** low of 5.19 per cent in July
44. According to a UN report Indian economy expected to grow by **5.5% in current** fiscal.
45. **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.
46. India Ratings & Research revised its FY15 gross domestic product (GDP) growth forecast to 5.7 per cent from its April 2014 forecast of 5.6 per cent.
47. **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.
48. **Exim Bank has** extended USD 46 million line of credit to **Mauritius** for financing goods and defence related vehicles purchases.
49. **World Bank** has signed an agreement with the 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.
50. **FICCI and IDBI** signed an MoU for easy access to organised finance facility at competitive interest rates for micro, small and medium enterprise (MSME).



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### Important Committees in News:

1. **Pratyush Sinha** committee: to assess compensation for coal blocks.
2. The former Union Minister **Jairam Ramesh** designated as the head of Future Earth Engagement Committee, a global research platform panel on sustainable development.
3. **T.K. Vishwanathan** committee: to provide Bankruptcy code for small and medium enterprises (SMEs).  
**Note:** The committee will prepare a report on corporate bankruptcy framework for SMEs by February 2015.
4. Justice Prabha Sridevan committee: to function as a think-tank to help draft a new National Intellectual Property Rights Policy (National IPR Policy)
5. K.V. Kamath panel: to examine the financial architecture for Micro, Small and Medium Enterprises (MSME) sector.
6. Gopalakrishna Committee: on Capacity Building in Banks and non-Banks
7. G N Bajpai Committee: to review the investment guidelines for national pension system (NPS) schemes in private sector.

8. Scientist Raghunath Anant Mashelkar panel: to recommend best technologies for Prime Minister Narendra Modi's "Swachh Bharat" national sanitation campaign.  
**Note:** The terms of reference include achieving Prime Minister Modi's "Swachh Bharat" **goals by 2019**,
9. T S R Subramanian Committee: to review five key green laws concerning protection and conservation of environment, forest, wildlife, water and air among others.
10. H R Khan Committee: to examine the un-claimed amount in PPF, Post Office and Savings Schemes.
11. H Devaraj Committee: reported that most of the deemed universities are not fit for being a university.
12. Sivaramakrishnan Committee: to suggest the place to build the capital city of Andhra Pradesh
13. Former RBI Governor Bimal Jalan to head the Expenditure Management Commission. The purpose of setting up the commission is to cut-off the spending and review government expenditure to get maximum output.
14. Justice CS Dharmadhikari Committee: recommended complete ban on dance bars in hotels and restaurants .
15. R. Ramanujam Committee - to review, identify and recommend amendment in obsolete laws to further smoothen and simplify the governance.
16. R.K. Singh Committee: to review parliament security
17. Hari Gautam Committee: to review present status of University Grant Commission
18. G. Padmanabhan Committee: implementation of Bharat Bill Payment System (BPPS)
19. Nachiket Mor committee: for small and payments bank
20. Nachiket Mor Committee: to permits NBFCs to work as Business Correspondents of banks.
21. Deepak Mohanty Committee: on Data and Information Management in the Reserve Bank of India
22. PJ Nayak: to review Governance of Boards of Banks in India.
23. M P Bezbaruah: to suggest suitable remedial measures to address concerns regarding security of people from North East.
24. B. Sambamurthy: panel favours single mobile banking app on all SIMs. Panel recommended that customers should not be required to visit the bank branch for mobile number registration.
25. Urjit Patel Committee - to examine the current monetary policy framework
26. Mukul Mudgal member panel to probe IPL spot-fixing
27. Nachiket Mor - committee on comprehensive financial services for small businesses and low-income households.
28. Parthasarathi Shome. – for Tax Administration Reform Commission (TARC)
29. Arvind Mayaram Panel: report on the alleged irregularities at the National Spot Exchange Ltd (NSE)
30. Arvind Mayaram Committee –for giving clear definitions to Foreign Direct Investment (FDI) and Foreign Institutional Investment (FII)




### **PM Narendra Modi Visit US**

#### **Important Points:**

- **PM announces Life Time visas for Indian People of Indian Origin (PIOs)**, Visa on Arrival for US visitors  
In his speech addressing Indian-Americans at **Madison Square Garden in New York**, PM Modi announced lifetime visas for PIOs (Persons of Indian origin).
- PIO card holders staying for a long term will not have to report at the local police station  
**Note: i.** Currently PIO cards, given to those who themselves, their parents or grandparents or their spouse, were one-time Indian citizens, allow for visa-free travel to and from India. However, a PIO card is **only valid for 15 years**.
- Prime Minister Narendra Modi invited New **Jersey Governor Chris Christie** to visit India with a trade mission. Chris Christie, a popular Republican politician and a 2016 presidential election aspirant.
- US to help in developing “smart cities” – **Allahabad (UP)**, **Ajmer (Rajasthan)**, **Vishakhapatnam (Andhra P.)**
- India and the US have agreed to cooperate on future explorations of Mars planet.
- NASA & ISRO signed deal to conduct joint NASA - ISRO Synthetic Aperture Radar (NISAR) mission.
- India to participate in the Thirty Meter Telescope (TMT) project, a global consortium institutions from the US, Candara, Japan, India and China. It will be among world’s largest optical-infrared telescopes.
- Visa-on-arrival to US nationals in 2015.
- US-India Business Council members to invest over \$41 billion in India over three years.

### Important News (India & World):

1. Japanese telecom giant **SoftBank** will invest USD 627 million (about Rs 3,762 crore) in the online marketplace company Snapdeal.
2. European Union leaders struck a deal on a new target to cut carbon emissions out to 2030.  
**Note:** In the meeting held in Brussels EU leaders agreed for the 28-nation bloc to cut its emissions of carbon in 2030 by at least **40 percent from** levels in the benchmark year of 1990. An existing goal of a 20-percent cut by 2020 has already been nearly met.
3. Black money case: The Centre has filed an affidavit before the Supreme Court in the black money case, naming three prominent businessmen. **Pradip Burman**, former Director of Dabur group. Goa-based miner **Radha S Timblo** and Bullion trader **Pankaj Chimanlal Lodhya** were the businessmen named in the affidavit.
4. The European Union has nearly doubled its assistance to combat the raging Ebola virus in West Africa to **1 billion euros**.
5. According to World Steel Association (WSA) data, **India is world's 4th largest steel maker**. With 62.41 million tonnes output, India remains the world's fourth largest steel producer in the first nine (Jan- Sept) months of the current year, preceded by **China, Japan and the US**.
6. **Switzerland is the world's favourite destination** among expats, followed by Singapore and China, a poll on quality of life by HSBC Bank. Other top-ranked countries were Germany, seen as stable and safe, followed by Bahrain, New Zealand, Thailand, Taiwan, India and Hong Kong.
7. **India wins UNHRC re-election**. India was re-elected to the UN Human Rights Council (UNHRC) from 2015-17, receiving the highest number of votes in the Asia-Pacific group.  
**Note:** India is currently a member of the 47-nation UN Human Rights Council (UNHRC) and its first term is due to end on December 31, 2014.
8. Stamp on Sri lankan Buddhist monk **Anagarika Dharmapala** released
9. To ensure speedy recovery of dues for investors and others hit by 5,600-crore rupees fraud at the National Spot Exchange Ltd, Govt orders merger of National Spot Exchange Ltd (NSEL) with its holding company Financial Technologies India Ltd (FTIL)
10. A five-year-old Indian boy, **Harshit Saumitra**, is the youngest to reach Everest Base Camp
11. WHO declares **Nigeria free of Ebola**. Formerly known as  **BANK POWER**
12. According to WHO - **Pakistan, along with Afghanistan and Nigeria**, are the only three countries in the world where polio remains endemic.
13. Union Cabinet approved inter-governmental MoU to upgrade **Chabahar port of Iran**. Chabahar port is located in the Sistan-Baluchistan Province on south-eastern coast of Iran, which lies outside the Persian Gulf and it is easily accessed from western coast of India.  
**Note:** Two Indian companies- **Jawaharlal Nehru Port Trust (JNPT) and Kandla Port Trust (KPT)** will comprise this venture.
14. Venezuela, Angola, Malaysia, New Zealand and Spain were elected as non-permanent members of United Nations Security Council (UNSC) for two-year terms beginning on 1 January 2015.  
**Note:** The five permanent Council members, which each wield the power of veto, are China, France, Russia, the United Kingdom and the United States.  
**ii.** Along with Lithuania, the non-permanent members that will remain on the Council until the end of 2015 are Chad, Chile, Jordan, and Nigeria.
15. Facebook founder Mark Zuckerberg **donates \$25 mn to fight Ebola**.
16. Powerful typhoon **Vongfong** struck Japan
17. Hurricane **Gonzalo** struck Bermuda
18. The United Nations owes **India USD 110 million**, the second highest outstanding payment to any country, for costs relating to peacekeeping operations and troops.  
**Note:** Apart from India, Ethiopia was owed the largest amount at USD 137 million, Pakistan at USD 109 million and Bangladesh at USD 108 million.
19. **India among five nations** to build world's largest telescope (Thirty meter Telescope – TMT).  
**Note:** India along with **Japan, the US, China and Canada** will start work on the world's biggest telescope on Mauna Kea Hawaii Island

- ii. The 30-meter telescope will be established near the summit of the Mauna Kea volcano with a cost of **\$1.4 billion**.
- iii. Japan is expected to cover about a quarter of the construction costs.
20. India **ranks 18th** on list of most desirable places to work.  
**Note:** The US has been ranked on the top, followed by the UK, Canada, Germany and Switzerland, making them the five most desirable countries to work on the list compiled by the Boston Consulting Group, total jobs.com, and The Network.
21. Cipla Medpro signed collaboration pact with Teva for selling drugs in South Africa
22. India's first national policy on **mental health** launched to provide access to good quality treatment to mentally ill people with the focus on those living in poverty. The policy is launched by Union Health Minister Harsh Vardhan.
23. Nokia to shut down its Chennai factory from Nov. 1, 2014.
24. India likely to have 600 million broadband users by 2020: Ericsson
25. A reputed newspaper of United States, **The New York Times** issued an apology to its readers for its racist cartoon on India's Mars Mission.
26. The Indian Air Force (IAF) has recently asked its personnel and their families not to use a mobile phone of (**Xiaomi Redmi 1s**) Chinese make which is believed to be capable of transferring data to company's servers in China and hence be a security risk
27. Sebi bars DLF and its **chief KP Singh** from securities market for 3 years after finding the company guilty of "active and deliberate suppression" of material information at the time of its public offer.
28. **World Investment Report 2014-** India slips to **4th** place in UNCTAD's FDI destination ranking.  
**Note:** China has retained its top position as the world's most attractive investment destination followed by the US and Indonesia at second and third place, according to the UNCTAD's World Investment Report 2014.
29. Google closed the social networking site Orkut permanently on 30 September 2014. Orkut started in 2004 was named after its creator, **Orkut Buyukkoken**, a Google employee.
30. Afghanistan signed Bilateral Security Agreement (BSA) with the US with an aim to allow some US troops to remain in the country till 2015.
31. **Amazon founder Jeff Bezos visited India.** Amazon said it will invest USD 2 billion (over Rs 12,000 crore) in India to expand business, a day after its largest Indian rival Flipkart announced USD 1 billion in funding
32. Microsoft is the first foreign company to enter China after the govt lifted a 14-year ban: US technology giant Microsoft launched its **Xbox One game console** in China, the first foreign company to enter the potentially massive market after the government lifted a 14-year ban.
33. Union Government declared **25 September as Antyodya Diwas.** Antyodya diwas was observed to mark the 98th birth anniversary of Pandit Deendayal Upadhyay.
34. China's e-commerce giant **Alibaba gets approval to set up private bank in China**
35. **Alibaba Group Holding Ltd's** initial public offering (IPO) now ranks as the world's biggest in history at **\$25 billion**, after the e-commerce giant and some of its shareholders sold additional shares. **Jack Ma** is the founder of **Alibaba**  
**Note:** The IPO surpassed the previous global record set by **Agricultural Bank of China Ltd** in 2010 when the bank raised \$22.1 billion.
36. **Bamiyan has been selected to be the SAARC** cultural capital for a year beginning April 2015. Dhaka will be the SAARC cultural capital in 2016-17. The year 2016-17 will also be declared the SAARC Year of Cultural Heritage.
37. World population will reach 11 billion by 2100 and it was highly unlikely that global population will stabilize by the end of 2100 according to UN report.
38. KPMG-FICCI study has ranked India among top three medical tourism destinations in Asia. The other two countries within Asia that receive maximum medical tourists are Thailand and Singapore.
39. According to UN High Commissioner for Refugees (Antonio Guterres) : number of people seeking refugee status in developed nations has gone up by 24 percent in the first half of 2014.
40. ONGC to contribute Rs. 20.75 cr for the beautification and cleanliness of the Taj Mahal.  
**Note:** ONGC has launched a '**Swachchha Smarak, Swachchha Bharat**' campaign to clean up memorials and heritage places.
41. Auto Portal Cardekho acquired Gaadi.com for 11 million US dollar
42. Volcano **Mount Ontake** in Japan erupted killing more than 30 people and injuring as many people.





43. **Sri Lanka won the backing** of 22 nations in its battle against the UN's war crimes probe into the country's human rights record during its brutal civil war.
44. **Forbes India released The 100 Richest Indian List 2014:**  
According to the Forbes India List, the Top 10 Richest people of India: **1.** Mukesh Ambani; **2.** Dilip Shanghvi; **3.** Azim Premji; **4.** Pallonji Mistry; **5.** Lakshmi Mittal; **6.** Hinduja brothers; **7.** Shiv Nadar; **8.** Godrej family; **9.** Kumar Birla; **10.** Sunil Mittal  
**Note: Mukesh** Ambani topped the list for the eighth consecutive year with a net worth of **23.6 billion US dollars.**
45. Former British Prime Minister Tony Blair named "gay icons" in recognition of his work for gay rights.
46. Emami biotech acquired Vanaspati brand Rasoi. The deal is estimated to be worth around 20 crore rupees. This is Emami's second acquisition in three months and with this deal Emami makes entry into vanaspati segment.
47. US to pay 500 million US dollar in compensation to Native American Navajo tribe ending decades-old disputes over use of their land,  
**Note: i.** The Navajo reservation, straddling the western states of Arizona, New Mexico and Utah, is the largest in the United States, covering around 70,000 square miles (181,299 square kilometers).  
**ii.** The Navajos are the largest indigenous tribe in the United States with more than 300,000 members.
48. Gujarat Cooperative Milk Marketing Federation (GCMMF), which sells Amul brand of milk products ranked 15th among the top dairy organisations in the world in the International Farm Comparison Network (IFCN) – a global dairy knowledge organisation.  
**Note:** India is the largest producer of milk in the world
49. Prime Minister Narendra Modi to be conferred with honorary doctorate degree by the Dr Nelson Mandela School of Public Policy of the university.
50. Search giant Google launched a new social campaign in association with Bollywood actor-director Farhan Akhtar's initiative "**MARD**", to increase internet literacy among women in the country.
51. **NASA's MAVEN** spacecraft enters Mars orbit to study how the Red Planet's climate changed over time from warm and wet to cold and dry.
52. Achin and Sarthak Narula Brothers won 7 crore rupees in Season 8 of Kaun Banega Crorepati  
**Note:** The tagline for the season 8 of the show is **Yahan Sirf Paise Nahi, Dil Bhi Jeete Jate Hain.**
53. India and China agreed to establish a Joint Working Group to promote facilitation in the film sector.
54. World Wrestling Entertainment (WWE), along with Ten Sports channel, will invest over **\$100 million** ( Rs 600 crore) in the Indian sporting related entertainment market, according to sources.
55. **Scotland has rejected independence and decided to** stay with United Kingdom. In a referendum that threatened to break up 307 years union between them, 55 percent Scottish people polled NO vote and 45 percent yes vote to a simple , Should Scotland be an independent country?
56. World's first water-based nuclear battery developed in Missouri  
**Note:** The battery uses a radioactive **isotope called strontium-90** that boosts electro-chemical energy in a water-based solution.
57. Cognizant Technology Solutions Corp acquired healthcare IT services provider TriZetto Corp for 2.7 billion US dollars. The acquisition is aimed at boosting the healthcare business of Cognizant.
58. Microsoft Corp acquired the Swedish video game company **Mojang for 2.5 billion US dollars.**
59. Massachusetts Institute of Technology has emerged as the leading varsity in the world
60. Chinese President Xi Jinping launched the construction of the 1.4 billion dollar Colombo Port City in Sri Lanka



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61. **Doordarshan celebrates 55 years of existence:** Doordarshan made a modest beginning in India on **15th September 1959**, when the first experimental centre at Delhi with a small transmitter was inaugurated by the then President Rajendra Prasad.
62. India may become **fifth largest exporter** by 2030: HSBC report  
**Note:** The report says, UAE is likely to remain top export destination for India till 2030, and China is forecast to emerge as the second largest export market, displacing the US by 2030.
63. Supreme Court ruled **3 percent quota** for disabled persons in all government jobs
64. The CCEA (Cabinet Committee on Economic Affairs) headed by Prime Minister, approved the sale of shares in **Coal India, ONGC and NHPC** to garner a combined Rs 43,000 crore.
65. The Asian Development Bank has agreed to **give \$150-million** loan to the Government of India to help build transmission **lines for renewable energy in Rajasthan.**
66. Bill and Melinda Gates Foundation has pledged **50 million US dollars** to support emergency efforts to contain West Africa's Ebola epidemic.
67. International Olympic Committee (IOC) and Interpol (International Police agency) have increased their collaboration to combat match-fixing and illegal betting.
68. Tata Nano to be **revamped and launched as a 'Smart City Car' next year.**
69. United Bank of India declared Kingfisher Airlines and its owner Vijay Mallya as willful defaulter  
**Note: Wilful Default:** A wilful default occurs when either a borrower has not repaid when he can do so, or when sanctioned funds have been used for other purposes or when the borrower disposes off the assets assured for availing of the loan without the bank's knowledge.
70. Asia's first Ballistic Research Centre to open in **Gujarat:** India will have Asia's first Ballistic Research Centre which will help it in achieving self-reliance in testing of armored vehicles.
71. The year 2014 has been declared by the United Nations as the **International Year of Family Farming.**
72. 2015-16 to be observed as **Water Conservation Year.**
73. Textiles Ministry, Flipkart join hands for handloom weavers an initiative to boost the handloom sector, empower the weavers and uplift manufacturing in the country.
74. **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.  
**Note:** Airtel occupy 2nd post. SBI at number 3rd and ICICI at number 4<sup>th</sup> position.
75. **According to Global Peace Index, 2014 Bhutan, Nepal** two most peaceful countries in South Asian region.  
Note: i. Bhutan stands at 16th position and Nepal at 76th position.  
ii. Bangladesh is ahead of India, Pakistan and Afghanistan in terms of 'state of peace'.  
iii. While Bangladesh occupied 98th position, India was rated at 143, Pakistan 154, and Afghanistan at 161.  
iv. Iceland, Denmark and Austria were ranked first, second and third respectively.
76. **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.



### Important News - States

1. Prime Minister Narendra Modi announced **Rs.745 crore** relief for rebuilding damaged homes and hospitals in flood-ravaged Jammu and Kashmir. **Rs.570 crore** for rebuilding of damaged homes and Rs.175 crore for similarly affected hospitals in the state.
2. Madhya Pradesh will celebrate **2015 as Tourism Year**
3. BJP emerged as the largest party in the 2014 Assembly Elections of Maharashtra by **winning 122 seats**. The elections were held for 288 seats
4. Bharatiya Janta Party (BJP) won the state assembly elections of Haryana. BJP by securing 47 seats emerged as the largest party, with clear majority. The elections were held for total 90 seats
5. Gujarat government set up a Special Purpose Vehicle (SPV) to promote **Vadodara as the state's cultural capital** and encourage tourism in the city.
6. First-ever Offshore Wind Power Project (100 MW capacity) in India will be set up at - **Gujarat coast**
7. **Cyclonic Storm Hudhud** was the strongest tropical cyclone of 2014 hit in Odisha and Andhra Pradesh

8. Cyclone Nilofar bring heavy rainfall in Kutch region
9. West Bengal government constituted task force to probe into Burdwan blast. Task force will be headed **the Director General of Police GM P Reddy**
10. **Bihar is the fastest growing State while Tamil Nadu is the worst performer**, the latest data released by the Central Statistics Office (CSO) has revealed.  
**Note: i.** Bihar's Gross State Domestic Product (GSDP) grew 10.73 per cent during 2012-13. The second-best performing State is **Madhya Pradesh**, which grew at 9.89 per cent. Delhi is third with a growth rate of 9.33 per cent.  
**ii.** All major industrial States lag behind Bihar. Growing at **7.96 per cent**, Gujarat is ranked **sixth** and Maharashtra **ninth** with 6.18 per cent.
11. Rajasthan becomes first **state to start olive refinery**. The refinery will be set up with a cost of Rs. 3.75 crore in Lunkaransar area in the district of **Bikaner**.
12. **Delhi Metro has been ranked** second among 18 international Metro systems in terms of overall customer satisfaction in an online customer survey.  
**Note: London DLR**, Delhi Metro and Bangkok respectively were the best three performers in the Net Promoters Score (NPS) category.
13. **India's first Skill development** centre has come up in Udaipur, Rajasthan. The centre has been set up under the Livelihood Skill Project.
14. Chhattisgarh will set up a '**Marine Fossil Park**' in **Koriya district** where fossils of Permian geological period were found. The marine fossils of sea shells were discovered on rocks on the bank of Hasdeo river near Manendragarh in Koriya district a couple of years back.
15. PM Narendra Modi inaugurated **India Food Park** in Tumkur in Karnataka.  
**Note: i.** The food park is an initiative of Future Group chief Kishore Biyani.  
**ii.** Moreover, Food Processing Ministry will approve 17 such food parks across the country over the next few months
16. Himachal Pradesh government introduced Cage Culture Technique for fish farming in water bodies created by the Himachal Pradesh Mid-Himalayan Watershed Development Project.
17. Tamil Nadu government announced Price Stabilization fund for green tea leaf with a corpus of 12 crore rupees
18. Andhra Pradesh Govt. signed the Memorandum of Understanding (MoU) agreement with Google India for Digital AP project. Google India will work with the AP government to get women and small and medium businesses online and help them gain from the internet economy.
19. The Bombay High Court directed the Union Government to strictly implement the ban on manufacture of national flags made from plastic
20. Alliance Air, the wholly owned subsidiary of Air India, signed a Memorandum of Understanding with the North East Council for flight operations in the North East.
21. **Punjab, tops in CPSE investments:** Punjab, Maharashtra, Bihar and Odisha are the only four states amid top 20 major states in India that have seen a surge in employment generated by the Central Public Sector Enterprises (CPSEs) while rest of the states have recorded a fall ranging between 3-22 per cent  
**Note:** Gujarat has rank 12<sup>th</sup> recorded a decline of over 14 per cent in employment generated by the Central Public Sector Enterprises (CPSEs) between 2008-09 and 2012-13
22. The Uttar Pradesh government decided to open Nirbhaya Centers in all districts of the state. These Nirbhaya Centers will provide prompt help to the victims of crime against women and also facilitate lodging of FIRs.
23. MP to host Global Investors Summit at Indore to attract foreign investment
24. Goa became a permanent venue for the International Film Festival of India (IFFI).
25. DMRC observed World Green Building Week from 22 September 2014 to 27 September 2014. The Delhi Metro has decided to design all its phase-III stations as green buildings.
26. Delhi Police to launch its first e-police station to deal with vehicle thefts
27. West Bengal cabinet cleared farmer-friendly project Sech-Bandhu Prakalpa to boost irrigation
28. Bihar government recognised transgender as third gender
29. Uttarakhand Government declared **9 September as Himalaya Diwas**
30. PM announces J&K floods 'National Disaster', declares additional aid of Rs 1,000 crore



31. 6th Economic Census Report: Arunachal Pradesh has the highest proportion of hired workers among all Arunachal Pradesh
32. Union Cabinet approved Telecom Development Plan for the North-Eastern Region. The proposal entails an estimated cost of over **Rs 5,336 crore**.
33. Andhra gets new capital, to be located in Vijayawada region.  
**Note:** Andhra Pradesh was bifurcated to create a new state of Telangana earlier this year in June. Hyderabad will serve as the shared capital of Telangana and Andhra Pradesh for another 10 years until 2024. After that, Hyderabad will belong to the new state of Telangana.
34. **About newly formed Telangana and Andhra Pradesh states -**  
**Chief Minister and his party -**
- Andhra Pradesh - C. Chandrababu Naidu Telugu Desham Party (TDP)
  - Telangana - K. Chandrshekar rao Telangana Rastra Samiti
  - Governor - ESL Narsinhman (Same for both)
  - Secretariat - Hyderabad (Same for both)
  - Capital - Greater Hyderabad (Same for both)
- Population**
- Andhra Pradesh - 5 cr Telangana - 3.5 cr
- Area**
- |                |                 |
|----------------|-----------------|
| Andhra Pradesh | 1.6 lakh sq km  |
| Telangana      | 1.14 lakh sq km |
- Shares border with these states**
- Andhra Pradesh - Tamilnadu, Karnataka, Odisha, Telangana
  - Telangana - Karnataka, Maharashtra, Chhatisgarh, Odisha, Andhra Pradesh
35. The country's first **First kisan mandi outside** is to set up **at Alipur in north Delhi**.  
**Note:** This first such mandi, termed a 'kisan mandi', is being set up by the Small Farmers' Agri-Business Consortium (SFAC), a body under the Union ministry of agriculture.
36. Karnataka became first state in India to launch Health Adalat.  
**Note:** It was launched to address health issues at the grassroots level and ensure that all health facilities extended by the government reached all sections of society.
37. Ancient **Nalanda University**, was formally inaugurated in its modern 'avatar' by External Affairs Minister Sushma Swaraj in Rajgir.  
**Note:** Nalanda University Vice-Chancellor - Gopa Sabharwal  
Chairman of the Governing Body of the university - Economist Amartya Sen
- iii. Centre allocates over Rs. 2700 cr for Nalanda University
38. **First private wildlife corridor to come up in Madhya Pradesh:** 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.



### **New Appointment in India**

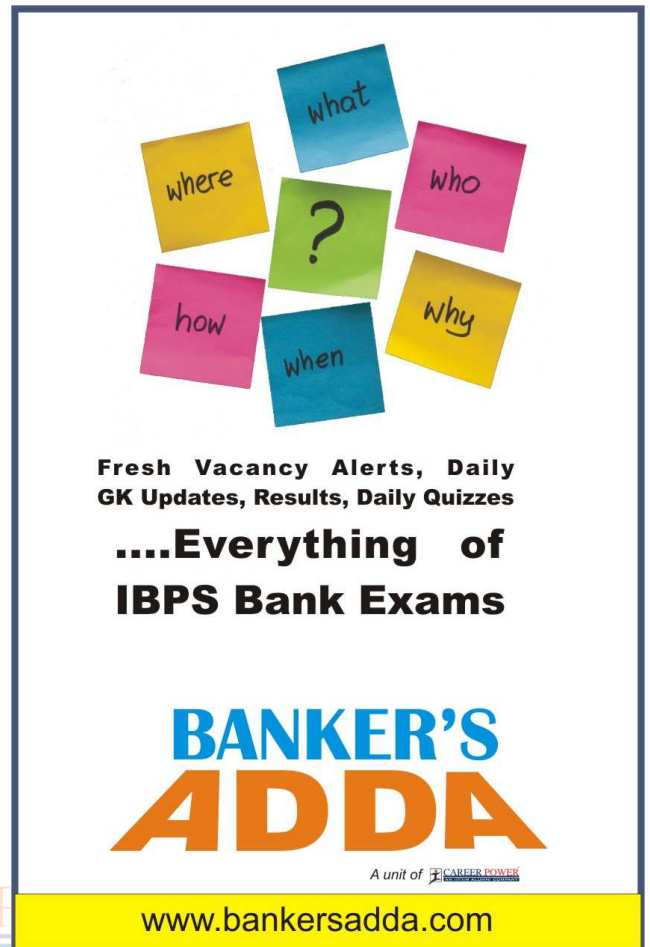
1. **Surya Prakash** appointed as Chairman of Prasar Bharti Board. He succeeded Mrinal Pande
2. **Devendra Fadnavis** : New Chief Minister of **Maharashtra**
3. **Manohar Lal Khattar**: New Chief Minister of Haryana  
**Note:** Khattar won the Assembly polls from Karnal seat.
4. **Arvind Subramanian** appointed new Chief Economic Advisor.
5. **Rajiv Mehrishi** appointed new finance secretary. He replace Arvind Mayaram
6. **Atul Kumar Jain**: New Chief of staff for Southern Naval Command
7. **Narinder Batra** elected President of the Hockey India.
8. **Murali Lanka**: Chief Executive Officer (CEO) of WalMart India
9. **Kaushal Srivastava**: Chairman of the Central Board of Excise and Custom (CBEC)
10. **Syed Muazzem Ali** new Bangladesh Envoy to India. He replace Tariq A. Karim

11. **Rajiv** – appointed acting Central Vigilance Commissioner (CVC). He replace Pradeep Kumar
12. **Hemant Contractor** – New Chairman of Pension Fund Regulatory Fund and Development Authority (PFRDA).
13. **O. Panneerselvam**: new chief minister of Tamil Nadu. He replace J. Jayalalithaa  
**Note:** He is 28th Chief Minister of Tamil Nadu.
14. **Justice HL Dattu**: new Chief Justice of India. He replace CJI RM Lodha
15. **Le Yucheng appointed** China's New Ambassador to India. He replace replaced Wei Wei
16. **P Sathasivam** appointed new Governor of Kerala. He replace **Sheila Dikshit**
17. **Lalitha Kumaramangalam** appointed new chief of the National Commission for Women (NCW). She replaces Mamta Sharma.
18. **K.K. Paul, Governor** of Meghalaya take additional charge of **Manipur, Mizoram**
19. **Narendra Ambwani** elected as Chairman of the Advertising Standards Council of India (ASCI).
20. **BJP veteran L.K. Advani** appointed as the chairman of the prestigious Ethics Committee of Lok Sabha.
21. **Shah Rukh Khan appointed Ambassador** of Interpol's initiative 'Turn Back Crime' campaign, aimed at promoting greater awareness on how to prevent crime.
22. **Adil Zainulbhai** appointed as the Chairman of Quality Council of India (QCI).
23. **Amit Mathew** elected as chairman of Audit Bureau of Circulations
24. **Suresh Prabhu appointed** as PM Narendra Modi's Sherpa for the Group of 20 annual Summit 2014.  
**Note: The G-20 annual summit** will be held in Brisbane from 15 November to 16 November 2014.  
 ii. Suresh Prabhu will attend the G20 Sherpa's meeting that is going to be held in Canberra, Australia from 30 September to 1 October 2014.  
 iii. **Sherpa** is a senior official responsible for preparing the agenda for leaders to consider during the summit.
25. India TV chairman and editor-in-chief **Rajat Sharma** appointed as the president of News Broadcasting Association
26. **Former Union Home Secretary GK Pillai** appointed Vice Chairman of Tata Steel
27. **Hardeep Singh Puri** appointed as Secretary General of Independent Commission on Multilateralism (ICM)
28. **RN Ravi appointed** as new chief of Joint Intelligence Committee.  
**Note:** Intelligence Committee is a body tasked to assess intelligence gathered by various intelligence agencies including IB and RAW.
29. **Chandrakala Padia** appointed as first women chairperson of Indian Institute of Advanced Study (IIAS).
30. C.S.Verma elected as First President of Indian Steel Association.

### **New governors appointed**

1. **Kalyan Singh** – new Governor of Rajasthan
  2. **Vajubhai Rudabhai Vala** - new Governor of Karnataka
  3. **Chennamaneni Vidyasagar Rao** - new Governor of Maharashtra
  4. **Mridula Sinha** - new Governor of Goa
  5. **Ram Naik**: new Governor of Uttar Pradesh. He replaces B.L. Joshi
  6. **Balramji Dass Tandon**: new Governor of Chhattisgarh.
  7. **Keshari Nath Tripathi**: new Governor of West Bengal.
  8. **Om Prakash Kohli**: new Governor of Gujarat.
  9. **Padmanabha Balakrishna Acharya**: new Governor of Nagaland.
  10. **Kaptan Singh Solanki**: new Governor Haryana. He replaces Jagannath Pahadia
31. **T M Bhasin**: New Chairman of Indian Banks Association. He replaces KR Kamath.
  32. **K V Thomas**: new Chairman of Parliament's Public Accounts Committee.
  33. **Ravi Shastri appointed** as the Director of Indian Cricket Team
  34. **Rajni Razdan** takes over as new UPSC chief. She replaced Prof. **D P Agrawal**
  35. **K.V. Chowdary** appointed as new Chairman of Central Board of Direct Taxes (CBDT). He succeed R K Tewari
  36. **S. S. Mundra**: New RBI deputy Governor. He replaces KC Chakrabarty
  37. **Arvind Gupta** appointed Deputy National Security Advisor
  38. **Aditya Vardhan Agarwal**, new Vice-President of Indian Chamber of Commerce
  39. **Lt Gen Philip Campose** takes over as Army Vice Chief
  40. **Justice Dr. Chellur** sworn in as Chief Justice of Calcutta High Court
  41. **Former India cricket captain Kapil Dev** will head the **Arjuna Awards selection committee** for choosing this year's outstanding sportspersons of the country

42. **Former Hockey Captain Ajitpal Singh** to head Dronacharya Award Selection Committee
43. **Ravi Shankar joined infrastructure** finance company IDFC as the head of Bharat Banking.  
Note: IDFC, which recently bagged a commercial banking licence, plans to start bank operations by October next year.
44. **Sania Mirza:** Brand Ambassador of Telangana
45. IFS officer **Sanjeev Kumar Singla** appointed as Private Secretary to Prime Minister Narendra Modi.  
Note: Prime Minister has 2 private secretaries one should be from IAS and one from IFS.
46. **Shankar Aggarwal:** new Urban Development Secretary
47. **Y Sudharshan Rao** appointed as Chairman of Indian Council of Historical Research (ICHR)
48. **Satish Upadhyay :** takes charge as Delhi BJP chief
49. **Shaktikanta Das:** appointed as New Revenue Secretary. He replace Rajiv Takru.
50. **Rajeev Topno:** appointed as Private Secretary to Prime Minister Narendra Modi
51. **Vishal Sikka:** appointed New CEO of Infosys.
52. **B Ashok:** appointed New IOC Chairman. He replaces **R S Butola.**
53. **A.K. Dubey:** appointed as Chairman of Coal India Limited
54. **Sirikonda Madhusudhana :** First speaker of Telangana Legislative Assembly.
55. **S L Bhojgowda:** elected Vice-Chairman of Bar Council of India.
56. **Narendra Damodardass Modi** sworn in as the **15th Prime Minister** of the country.  
**The list of Cabinet Ministers includes:**
57. **Rajnath Singh:** Home Minister
58. **Sushma Swaraj:** External Affairs & Overseas Indian Affairs
59. **Arun Jaitley:** Finance Corporate Affairs & Defence
60. **M. Venkaiah Naidu:** Urban Development Housing and Urban Poverty Alleviation & Parliamentary Affairs
61. **Nitin Jairam Gadkari:** Road Transport and Highways Shipping + Rural Development, Panchayati Raj & Drinking Water and Sanitation  
**Note: Nitin Jairam Gadkari** given additional charge of Rural Development, Panchayati Raj & Drinking Water and Sanitation as Gopinath Munde died in Road accident.
62. **D.V. Sadananda Gowda:** Railways
63. **Uma Bharati:** Water Resources, River Development and Ganga Rejuvenation
64. **Dr. Najma A. Heptulla:** Minority Affairs
65. **Ramvilas Paswan:** Consumer Affairs, Food and Public Distribution
66. **Kalraj Mishra:** Micro, Small and Medium Enterprises
67. **Maneka Gandhi:** Women and Child Development
68. **Ananthkumar:** Chemicals and Fertilizers
69. **Ravi Shankar Prasad:** Communications and Information Technology & Law and Justice
70. **Ashok Gajapathi Raju:** Civil Aviation
71. **Anant Geete:** Heavy Industries and Public Enterprises
72. **Harsimrat Kaur Badal:** Food Processing Industries
73. **Narendra Singh Tomar:** Mines & Steel Labour and Employment
74. **Jual Oram:** Tribal Affairs
75. **Radha Mohan Singh:** Agriculture
76. **Thaawar Chand Gehlot:** Social Justice and Empowerment
77. **Smriti Zubin Irani:** Human Resource Development
78. **Dr. Harsh Vardhan:** Health and Family Welfare
79. **Sumitra Mahajan:** new Lok Sabha Speaker
80. **Chandrababu Naidu** sworn-in as First Chief Minister of Andhra Pradesh.
81. **K Chandrasekhar Rao (KCR)** was sworn in as its first Chief Minister of **Telangana**
82. Finance Minister **Arun Jaitley** has been appointed on the Board of Governors of Philippines-based Asian Development Bank (ADB).



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83. **Mallikarjun Kharge** elected leader of Congress in Lok Sabha.
84. **Nripendra Mishra** appointed Principal Secretary to PM
85. **Mukul Rohatgi** appointed 14<sup>th</sup> New Attorney-General of India. He replace G.E. Vahanvati
86. **Ajit Kumar Doval** appointed as new National Security Advisor
87. **Rajiv Mathur** takes over as **New CIC** (Chief Information Commissioner). He succeeds **Sushma Singh**,
88. **Anandiben Patel**: new CM of Gujarat
89. **Naveen Patnaik** sworn in as Odisha chief minister
90. **Pawan Chamling** sworn as Sikkim CM for record 5th time
91. **Jitan Ram Manjhi**: new Bihar CM
92. **T R Zeliang** appointed new CM of Nagaland. He succeed **Neiphiu Rio**
93. **Nabam Tuki** sworn-in as CM of Arunachal Pradesh for second term.

### **New Appointment in World**

1. **Dilma Rousseff** re-elected as Brazilian President for 2<sup>nd</sup> term
2. **Joko Widodo**: New President of Indonesia
3. **Khaled Bahah**: new Prime Minister of Yemen
4. **Leah Kalanguka** crowned as Miss Uganda 2014
5. **Ron Klain** : President Barack Obama appointed a former chief of staff Ron Klain as Ebola "czar."
6. **Pratima Dharm** - Georgetown University appoints Pratima Dharm as first Hindu priest
7. **John Key** re-elected as the Prime Minister of New Zealand for a third term
8. **Ashraf Ghani** sworn in as Afghanistan President. He replaced Hamid Karzai
9. **Voreqe Bainimarama** new Prime Minister of Fiji
10. **Lieutenant General** Rizwan Akhtar appointed Inter-Services Intelligence (ISI) chief
11. **Leonardo DiCaprio** appointed as UN Messenger of Peace
12. **Kaushik Basu**: International Economic Association appointed as President-Elect  
Note: Amartya Sen became the first Indian to join IEA.
13. **Subhash Chandra Garg** appointed as Executive Director (ED) in World Bank.
14. **Sergio Marchionne** new Ferrari chairman. He replace **Luca Cordero di Montezemolo**
15. **TCS** re-appoints **N Chandrasekaran** as CEO
16. **Recep Tayyip Erdogan**: Turkey's new president
17. **Haider al-Abadi** : New Iraqi Prime Minister
18. **Chief Prayuth Chan-ocha** elected new PM of Thailand
19. **Joko Widodo**: new Indonesia President
20. (CAG) Comptroller & Auditor General of India, **Shashi Kant Sharma** took charge as member of UN Board Of Auditors
21. **Emma Watson**, the British Actress appointed as the **Goodwill Ambassador for UN Women**.
22. **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.
23. **Jean-Claude Juncker**: named as next European Commission president
24. **Chung Hung Won** retained as Prime Minister of South Korea.
25. **Mustafa Kamal**: appointed New President of International Cricket Council (ICC).  
Note: Mustafa Kamal has become the first from Bangladesh to be president of International Cricket Council (ICC).
26. **N Srinivasan**: appointed first chairman of International Cricket Council (ICC).
27. **Juan Manuel Santos** re-elected Colombia president.
28. **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**.  
Note: United Nations General Assembly (UNGA) comprises 193 member nations.
29. **Reuven Ruby Rivlin** elected as 10th **president of Israel**. He succeed Shimon Peres.
30. **Prince Zeid al Hussein (Jordan's ambassador)** nominated as U.N. High Commissioner for Human Rights
31. **Bashar al-Assad**: elected Syria President for third time
32. **Dalia Grybauskaitė**: new President of Lithuania
33. **Peter Mutharika** is new Malawi president
34. **Abdel Fattah Al Sissi** – new President of Egypt
35. **Jacob Zuma** sworn in as South Africa's President for second term

## SUMMIT

### 1. **NATO Summit 2014- Wales (Britain)**

**Note:** This is the first NATO summit since Chicago in 2012,

ii. Britain last hosted the summit in 1990, when Margret Thatcher was Prime Minister

**About NATO – (North Atlantic Treaty Organisation)** - NATO's essential purpose is to safeguard the freedom and security of its members through political and military means.

**Chief** – Jens Stoltenberg    **Members** – 28 countries members.    **Headquarter** – Brussels, Belgium

### 2. **Nuclear security summit**

i. 3<sup>rd</sup> Summit 2014 : **Hague, Netherland**

ii. 4<sup>th</sup> Summit 2016: **United States**

### 3. **G 20 Summit:**

- **G-20 meeting (2014)** of Finance ministers and central bank governors held in **Cairns (Australia)**.
- **G-20 Labour and Employment Ministerial meet** held in Melbourne (Australia)
- **G20 Leaders Summit (2014)** will be held in Brisbane, Queensland (Australia, in November 2014.
- **15<sup>th</sup> G-20 Summit 2015 - Turkey**

#### **About G-20-**

i. The G20 is the premier forum for international economic cooperation and decision-making, with members from 19 countries plus the European Union.

iii. G20 members account for **85 percent of the world economy**, 80 percent of global trade and two-thirds of the world's population.

iv. The G20 represents all geographic regions of the world, but remains small enough to be an effective decision-making body.

v. The members are: Argentina, Australia, Brazil, Canada, China, European Union, France, Germany, Indonesia, India, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, United Kingdom and the United States.

### 4. **BRICS summit – 6<sup>th</sup> BRICS Summit 2014:** Fortaleza, Brazil – Theme

**"Inclusive Growth: Sustainable Solutions".**

**Next 7<sup>th</sup> BRICS Summit** to be held in Ufa, **Russia**

**Note:** Ufa is the capital city of the Republic of Bashkortostan, Russia, and the industrial, economic, scientific and cultural centre of the republic.



**The New Development Bank (NDB)**, is operated by the BRICS states (Brazil, Russia, India, China and South Africa) as an alternative to the existing World Bank and International Monetary Fund.

- The New Development Bank headquarter will be in **Shanghai, China**.
- The Bank will have a rotating chair and its **first President will come from India** for the first six years.
- The first chair of the Board of Governors shall be from Russia.
- The first chair of the Board of Directors shall be from Brazil.
- The Bank will also have a regional office in Johannesburg, South Africa.

### 5. **IBSA Summit:** India will host the next summit of IBSA (India, Brazil, South Africa) in New Delhi in 2015.

### 6. **G 8 Summit:**

- **G-8 Countries:** Canada, France, Germany, Italy, Japan, Russia, Britain and the US
- **40<sup>th</sup> G-7 summit 2014** held at Brussels.  
**Note:** It was the first time that the EU hosted a G7 summit. The summit is jointly represented by the European Council President Herman van Rompuy and the European Commission President.

### 7. **SAARC Summit: 18<sup>th</sup> SAARC 2014-** Kathmandu (Nepal) **South Asian Association for Regional Cooperation (SAARC)**

**Headquarter** - Kathmandu (Nepal)

**Members – 8** – India, Nepal, Bhutan, Bangladesh, Afghanistan, Maldives, Pakistan, Sri Lanka (MBA IN BSP)

### 8. **BIMSTEC Summit**

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- **3rd BIMSTEC summit 2014: Nay Pyi Taw (Myanmar)**
- **4th BIMSTEC summit will be held in Nepal.**

**Note:** BIMSTEC (Bay of Bengal Initiative for Multisectoral Technical and Economic Cooperation)

**BIMSTEC includes 7 countries:** Bangladesh, India, Myanmar, Sri Lanka, Thailand, Bhutan and Nepal and aims to create cooperation in multiple sectors including trade, investment and energy.



#### **OTHERS SUMMIT**

1. The 10th edition of World Islamic Economic Forum, WIEF held in Dubai.
2. G-4 foreign minister meeting held in New York to discuss Security Council reform  
**Note: G -4 countries include-** India, Brazil, Germany and Japan
3. UN Climate Change Summit 2014 held in New York
4. 13th edition of the Pravasi Bharatiya Divas (PBD) will be held for the first time in Gandhinagar, Gujarat.
5. World Economic Forum held in – **Tianji (China)**
6. Kerala to host Global Agro meet and an exhibition on hi-tech agriculture and food processing at Kochi
7. External Affairs Minister Sushma Swaraj inaugurated the first ever India Investment meet in Bahrain capital Manama
8. **18th BASIC Ministerial Meeting** held in New Delhi. **BASIC** - (Brazil, South Africa, India and China)  
**Note: 17th BASIC Ministerial Meeting on Climate Change was held in Hanzhou, China**
9. **6th International Nuclear Energy Forum ATOMEXPO-2014** held in **Moscow**

### **Points To Remember:**

#### **India deal with Australia**

1. **India signs civil nuclear agreement with Australia**

**Note:** Australia will provide supply of uranium, production of radio isotopes, nuclear safety and other areas of cooperation to India.

Apart from the civil nuclear deal signed between India and Australia, the two countries also inked three more pacts. **Other three pacts were**

- i. MOU on cooperation in Sport
- ii. Renewal of MOU on cooperation in the field of Water Resources Management
- iii. MoU on Cooperation in Technical Vocational Education and Training (TVET)

**Note:** Australia as a nation has about a **third of the world's recoverable uranium** resources and it exports nearly seven thousand tonnes of uranium in a year. This was Australia's first nuclear deal with a Non-Nuclear, Non-Proliferation Treaty (NPT) signatory country.

- ii. Earlier such deal was banned because India is not a signatory of the Nuclear Non-Proliferation Treaty, NPT

**New Colombo Plan:** Australian PM Tony Abbott PM launched the 'New Colombo Plan' at the Mumbai University.

**Note:** i. The New Colombo Plan is a concept of collective inter-governmental efforts to strengthen the economic and social development of member countries in the Asia-Pacific region.

- ii. Canberra's New Colombo Plan aims at lifting knowledge of the Indo-Pacific in Australia by supporting Australian undergraduates to study in India.

#### **India deal with China**

**XI Jinping's India visit** - Chinese president XI Jinping's paid a three day visit to India was accompanied by his wife Peng Liyuan. It was third visit by any Chinese president to India. President Hu Jintao visited India in 2006 and Jiang Zemin in 1996.

**India signs pact with China to better trade ties of \$20bn:** India signed a 5-year trade and economic cooperation agreement with China with a view to improve the trade balance.

**Note: i.** The 'Five year Trade and Economic Development Plan' was signed by Commerce Minister **Nirmala Sitharama** and her Chinese counterpart **Gao Hucheng**

**Important Points -**

**1.** India, China sign 3 MoUs including setting up Industrial Park in Gujarat

**The agreements include**

- i.** Sister city pact between Guangzhou in China and Ahmedabad
  - ii.** Setting up of an industrial park in Vadodara district (Gujarat)
  - iii.** The third is between the governments of Gujarat and a Chinese province.
- 2.** New road to Kailash Mansarovar via Nathu La
- 3.** Mumbai and Shanghai will be twin cities.
- 4.** China will set up two **industrial parks in India, one each in Gujarat and Maharashtra.**

**India deal with Japan**

**PM Modi Japan Visit** – This was PM first visit to any country outside South Asia after becoming the Prime Minister of India. His earlier visits were to Bhutan & Nepal.

**Important Points -**

**1. Japan promise to give USD 35 to India** through public & private funding over the next five years for developmental projects, including building of smart cities and next generation infrastructure as also cleaning of the Ganges.

**Note:** The USD 35 billion funding, at an average of USD 7 billion per year, would be the highest from any country.

**2. Both sides signed 5 pacts covering** – defence exchanges, cooperation in clean energy, roads & highways, healthcare and women.

**3. India, Japan sign MoU** to develop Varanasi into 'smart city': by using the experience of **Kyoto**, the 'smart city' of Japan, under a pact signed b/w India & Japan.

**Note:** Kyoto, which is a heritage city with Buddhist culture, provides special symbolism to the visit as the Prime Minister has the vision of "rejuvenating" Indian cities.

**4.** Japan lifted the ban on six Indian entities including Hindustan Aeronautics Limited (HAL) which was imposed in the aftermath of 1998 nuclear tests.

**5.** Japan offered to provide financial, technical and operational support to India for introduction of bullet trains. The two Prime Ministers look forward to the completion of the Joint Feasibility Study on High Speed Railway system on Ahmedabad-Mumbai route.

**6.** Japan to work with India in finding **sickle cell anemia** remedy. Modi met **Shinya Yamanaka**, Japan's stem cell pioneer and **2012 Nobel Prize winner for medicine**, at Kyoto University and discussed treatment of the disease.

**6. SBI, Japan Bank partner for export credit of \$152 mn:** The loan is co-financed with the **Bank of Tokyo-Mitsubishi UFJ Ltd (BTMU)** amounting to 13.5 billion Japanese Yen (\$135 million) and \$21 million approximately. The total co-financing amount came to \$152 million (about Rs. 927 crore),”

**Note:** This credit line will be utilised by Meja Urja Nigam Pvt Ltd (MUNPL) to finance the procurement of steam turbine generator equipment to construct a supercritical pressure coal-fired power plant (660MWx2 units) in Meja, Uttar Pradesh.

**ii.** MUNPL is a joint venture equally invested by NTPC Ltd and UP Rajya Vidyut Utpadan Nigam Ltd,

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## India deal with Nepal

**Prime Minister Narendra Modi visit Nepal.** This was PM second visit after becoming Prime Minister of India. His first visit to Bhutan.

**Note:** i. Narendra Modi is the second PM of India who visited Nepal in 17 years.

ii. The first Indian prime minister who visited Nepal was by I.K. Gujral in June 1997.

### **Important Points:**

**1. India and Nepal have agreed to build a pipeline** for supply of petroleum products to the Himalayan nation.

**Note:** The project for construction of the pipeline will start from **Raxual in Bihar to Amlekhganj** in Nepal in the first phase and extend it to Kathmandu in the next phase.

**2. India and Nepal ink 3 pacts including** one on the **5,600 MW Pancheshwar dam on the Mahakali river.**

**Note:** The project falls under the integrated treaty on Mahakali River, bordering both Nepal and India, which was signed in 1996.

**3. India & Nepal to boost cooperation** in defence, security, trade & investment

**4. Prime Minister Narendra Modi announced \$1 billion line of credit** to Nepal and proposed a "HIT" (H: Highways, I: I-ways and T: Transways) formula for the development of the land-locked country.

**5. India has provided Rs 69 million** to procure and **distribute Iodised salt** in the rural areas of Nepal.

## MOUs-Deal between India & Other Countries

1. India, Vietnam decide to step up security, defence ties. India offers **USD 300mn** credit line to Vietnam for trade
2. India signed the Minamata Convention on Mercury with Japan.  
**Note:** The Minamata Convention gives five years time to India to control and reduce emissions from new power plants and 10 years time for the already existing power plants.
3. **India and Nepal** have inked the Power Trade Agreement (PTA), allowing exchange of electricity and opening up new vistas of cooperation in the hydro-power sector.
4. India and United Kingdom (UK) signed a Memorandum of Understanding (MoU) on Culture Cooperation over next five years.
5. India's low-cost carrier IndiGo signed a Memorandum of Understanding (MoU) to buy 250 A320neo Family aircraft worth 25.5 billion US dollars from Airbus Group. This agreement is Airbus single largest order by number of aircraft.
6. India and Norway signed 13 agreements to promote bilateral relations. These include agreement between Defence sector of two countries and an agreement on exemption of visa requirement for holders of diplomatic and official passports.
7. ONGC Videsh Ltd, signed an agreement with Petroleos Mexicanos (Pemex) for cooperation in the Latin American nation.  
**Note:** Mexico is the largest crude oil producing country in Latin America.
8. Nepal seeks technical cooperation from India for extending Provident Fund (PF)
9. India and Vietnam inked seven pacts, including one to enhance cooperation in the strategic oil sector, as they called for "**freedom of navigation**" in the South China Sea,
10. **Hero MotoCorp** Limited has entered into an agreement with the Andhra Pradesh Government for setting up a Greenfield two-wheeler manufacturing plant in **Chittoor district**
11. Latin American nation Peru has plans to sign a free trade agreement with India.  
**Note:** **Peru** is the sixth largest gold producer, mining 5 million ounces every year. Peru is also the second largest producer of silver and the third biggest producer of copper, tin, zinc and lead.
12. **Bangladesh and India** have signed a memorandum of understanding (MoU) for enhanced cooperation in the fields of traditional medicine like Ayurveda and Unani,
13. United Arab Emirates has signed three agreements with the United Nations **World Food Program**, WFP, offering 31 million US dollars worth of humanitarian aid for the Syrian refugees.
14. Wildlife Trust of India (WTI) and Tata Chemicals Limited (TCL) signed MoU to setup India's first Coral Garden in Gujarat. This Coral Garden will be set up at Mithapur coastal region of Devbhoomi-Swarka district of Gujarat.
15. India and Germany agreed to prepare a roadmap for cooperation in skill development, solid waste management and cleaning of rivers.

16. **India signed loan agreement with World Bank for Mizoram State Roads Project (MSRP II).** As per the agreement, soft loan window of World Bank, International Development Agency (IDA) will provide assistance of **107 million US dollars** for the Project.
17. India and Czech Republic signed MoU on technical cooperation in Railway.
18. India to give grant of **\$1 million for construction of cricket stadium in Afghanistan.** The stadium is set to come up in Aino Mina, a northern suburb of Kandahar city on land donated to the Afghanistan Cricket Board in 2012.

### Scheme & Plan Launched by Union & State Government:

1. PM launches Pt **Deendayal Upadhyay Shramev Jayate programme** to ensure labour reforms and also to ensure transparency in the labour sector.  
**Under the scheme, the following new initiatives are provided:**
  - Labours will be provided Unique Labour Identification number, Local Interconnect Network, to facilitate their online registration.
  - Unified Labour Portal (Shram Suvidha) and a Transparent & Accountable Labour Inspection Scheme to facilitate ease of compliance <http://efilelabourreturn.gov.in> to facilitate ease of compliance especially for four Central Government Organizations i.e. ESIC, EPFO, DGMS and CLC.
  - Demand Responsive Vocational Training
  - Apprentice Protsahan Yojana
  - Portability through Universal Account Number for Employees' Provident Fund Account Holders
  - Implementation of Revamped Rashtriya Swasthya Bima Yojana (RSBY) for the workers in the unorganized sector**Note: Launching another initiative called Labour Inspection Scheme** to abolish inspector raj, the Prime Minister said, a computerized list of inspections will be generated randomly for labour inspectors. It will be mandatory for them to upload inspection reports within 72 hours.
2. Prime Minister launches **Saansad Adarsh Gram Yojana** an ambitious village development project under which each MP will take the responsibility of developing physical and institutional infrastructure in three **villages by 2019.**  
**Note:** Under this yojana around **2,500 villages** to be developed as Adarsh Gram
3. Union Government launched **Jammu Kashmir Arogya Gram Yojna in J&K**
  - i. The scheme aims to encourage farmers in J&K to cultivate scientifically tested and commercially beneficial aromatic and medicinal plants in the state.
  - ii. The scheme is a part of the grand plan of the Government to convert the hilly areas of the country as exclusive zones of high-value organic farm products.
  - iii. The Union Government will initially spend over 25 crore rupees on this scheme.**About the Scheme**
  - i. Under the scheme, Council for Scientific and Industrial Research (CSIR), will help the farmers with expert guidance and provide them saplings of as many as nine varieties of medicinal and aromatic plants. CSIR is the Research and Development body of the government.
  - ii. The plant varieties, selected for J&K, include five different varieties of lemon grass (Cymbopogon), Rose (Rosa), Mint (Mentha), Ashwagandha (Withaniasomnifera) and Phalsa fruit plant.
  - iii. **Initially, 1000 villages of Kathua, Jammu and Udhampur** in the state will be covered under the scheme. Similar schemes will be launched in other states, keeping in mind soil condition, suitable plant varieties and size and type of land holdings.
4. **Swachh Bharat Mission (Ek Kadam Swachhata Ki Aur) launched on Oct 2: The concept of Swachh Bharat** is to pave access for every person to sanitation facilities including toilets, solid and liquid waste disposal systems, village cleanliness and safe and adequate drinking water supply.  
**Important Points:**
  1. The Mission aims at fulfilling the dream of clean India of Mahatma Gandhi by his 150th birth anniversary **in 2019.**
  2. **Logo – created by Shri Anant Khasbardar of Kolhapur,** Maharashtra has won the Logo design contest
  3. **The Tagline “Ek Kadam Swachhata Ki Aur” was given by Ms. Bhagyasri Sheth** of Rajkot, Gujarat emerged successful in the contest for Tagline for the Logo.
  4. PM Narendra Modi appointed bollywood actor **Aamri Khan as the Brand Ambassador** of the Swachh Bharat Mission

5. Prime Minister roped 9 celebrities including cricket icon Sachin Tendulkar, Congress leader Shashi Tharoor, industrialist Anil Ambani, Salman Khan, Priyanka Chopra and Kamal Haasan, Goa governor Mridula Sinha, yoga guru Ramdev and the team of TV serial "Tarak Mehta Ka Ulta Chashma".

5. **Prime Minister launches 'Make in India' global** initiative with an aim to boost India's manufacturing sector.

6. Union Government launched **Deen Dayal Upadhyaya Antyodaya Yojana** for urban and rural poor

**Note:** i. Deen Dayal Upadhyaya Antyodaya Yojana has two components one for urban India and other for rural India.

ii. The **Urban component** will be implemented by the Union Ministry of Housing & Urban Poverty Alleviation

iii. **Rural component** named as **Deen Dayal Upadhyaya Grameen Kaushalya Yojana** will be implemented by the Union Ministry of Rural Development.

#### **Main Highlights of the Urban Scheme**

i. Imparting skills with an expenditure of 15000 rupees to 18000 rupees on each urban poor

ii. Enabling urban poor form Self-Help Groups for meeting financial and social needs with a support of 10000 rupees per each group who would in turn would be helped with bank linkages.



#### **Main Pains of the Rural Scheme**

i. The Yojana aims at training 10 lakh (1 million) rural youths for jobs in three years, that is, by 2017.

ii. The minimum age for entry under the Yojana is **15 years compared to 18 years** under the Aajeevika Skills Programme.

iii. The skills imparted under the Yojana will now be benchmarked against international standards and will complement the Prime Minister's Make In India campaign.

7. Union Ministry of Science & Technology announces "**KIRAN**" ( Knowledge, Involvement, Research, Advancement through Nurturing) scheme for Women Scientists

#### **Objectives:-**

i. To increase the number of women researchers in India.

ii. Provide Research grants particularly to those female researchers and technologists who had to take a break in career owing to household reasons.

iii. Bring about, as far as achievable, gender parity in the field of science and technology.

8. Government will soon **launch Universal Health Assurance Mission** to provide affordable health services to people.

Under the mission about 50 essential drugs with a diagnostic package and 30 AYUSH drugs will be made available to all citizens at government hospitals and health centers across the country.

9. **Bhamashah Financial Empowerment Scheme – Government of Rajasthan**

The Government of Rajasthan has embarked upon **Bhamashah Financial Empowerment Scheme**, (BFES) whereby the Government will deposit Rs.1500/- into the savings accounts of 50 lakh rural families belonging to Below Poverty Line (BPL)

10. **Rashtriya Swasthya Bima Yojana:** RSBY started rolling from 1st April 2008.

**Note:** i. RSBY has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage for Below Poverty Line (BPL) families.

ii. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization.

iii. Beneficiaries under RSBY are entitled to hospitalization **coverage up to Rs. 30,000/-** for most of the diseases that require hospitalization.

11. **National Pension System** -: Government of India established Pension Fund Regulatory and Development Authority (PFRDA)- External website that opens in a new window on 10<sup>th</sup> October, 2003 to develop and regulate pension sector in the country.

**The National Pension System (NPS)** was launched on 1st January, 2004 with the objective of providing retirement income to all the citizens.

**Note: i.** Under **Swavalamban** Scheme- External website that opens in a new window, the government will contribute a sum of **Rs.1,000** to each eligible NPS subscriber who contributes a minimum of **Rs.1,000** and maximum **Rs.12,000** per annum.

This scheme is presently applicable upto F.Y.2016-17.

**ii.** The subscriber will be allotted a unique Permanent Retirement Account Number (PRAN). This unique account number will remain the same for the rest of subscriber's life. This unique PRAN can be used from any location in India.

**12. Aajeevika - National Rural Livelihoods Mission (NRLM)** was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment.

**13. Indira Awas Yojan:** It is one of the major flagship programs of the Rural Development Ministry to construct houses for BPL population in the villages

**Note: i.** The financial assistance provided for new construction in the form of full grant is **Rs.70,000/-** per unit for plain areas & **Rs.75,000/-** for hilly/difficult areas.

**ii.** Further, an IAY beneficiary can avail top-up loan upto **Rs 20,000/-** under the Differential Rate of Interest (DRI Scheme) from any Nationalized Bank at an interest rate of **4%** per annum.

**14. Pradhan Mantri Krishi Seenchayi Yojana:** Pradhan Mantri Krishi Seenchayi Yojana was announced by Prime Minister Narendra Modi . The Yojna has been announced to meet the irrigation needs of all farmers across the country. Sum of **1000 crore** rupees has been allocated for implementation of the scheme.

**15. Karnataka, Kerala sign MoU for rural livelihood mission:** As per the MoU, Kerala Government's Kudumbashree and Karnataka State Rural Livelihood Mission are to help train and hand-hold rural Self Help Groups (SHGs) in Karnataka.

**16. Govt re-launches Varishtha Pension Bima Yojana:** The government has re-launched the Varishtha Pension Bima Yojana, for the benefit of citizens aged 60 years and above.

**Note:** It will provide monthly pension **ranging from 500 to 5,000** rupees per month to senior citizens of the country.

**ii.** The Scheme will be administrated by **the Life Insurance Corporation, LIC.**

**17. National rural scheme on PPP model launched:** Rural Development Minister Nitin Gadkari launched the Shyama Prasad Mukherjee National Rural Mission on PPP model with an allocation of **100 crore** rupees.

**Note:** The scheme will be initially available in three districts of the country on pilot basis. The districts are **Warangal in Andhra Pradesh and two districts in Maharashtra.**

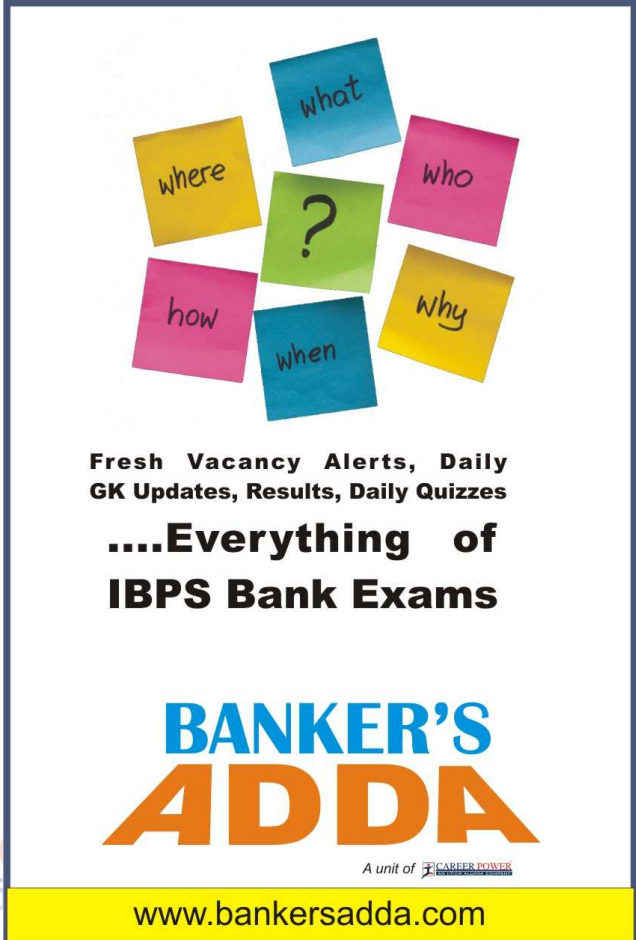
**ii.** The scheme is intended to stop migration from rural areas to cities. The government wants to create infrastructure in villages so that people can get employment there and do not migrate to cities.

**18. Padho Pardesh scheme for minority community:** Government has launched a scheme titled, Padho Pardesh, for providing interest subsidy on educational loans for overseas studies for students belonging to the notified minority communities like Muslims, Christians, Sikhs, Buddhists, Jains and Parsis.

**Note:** The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of the notified minority communities so as to provide opportunities for higher education abroad and enhance their employability.

**19. Government has launched the Rashtriya Gokul Mission** to promote conservation and development of indigenous breeds in a focused and scientific manner.

The mission aims at enhancing milk production, upgrading non-descript cattle using elite indigenous breeds and distribute disease free high genetic bulls.



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## Awards & Honours

### Nobel Prize 2014 -

1. Nobel prize in Literature – **Patrick Modiano** (France).  
- "for the art of memory with which he has evoked the most ungraspable human destinies and uncovered the life-world of the occupation".
2. Nobel prize in Economics - **Jean Tirole** (France)  
- **for research on market power and regulation.**
3. Nobel prize in **Peace** - **Kailash Satyarthi** (India) and **Malala Yousufzai** (Pakistan)  
- "for their struggle against the suppression of children and young people and for the right of all children to education"  
**Note:** Kailash Satyarthi is **Second Indian to win Nobel Peace Prize**. The winner before him was Mother Teresa, who lived out most of her life in India but was born in Albania.  
**ii.** Pakistan's Malala Yousafzai (17), is the youngest recipient of the prize.  
**iii.** Child rights activist Satyarthi, **runs NGO Bachpan Bachao Aandolan** (Save Childhood Movement).
4. Nobel prize in Medicine – for their discoveries of cells that **constitute a positioning system in the brain** [**Brain GPS**]  
**1. John O'Keefe** (British-American researcher)  
**2. Edvard Moser** (Norway)  
**3. May-Britt Moser** (Norway)
5. Nobel prize in Physics – for **Invention of blue LEDs**  
**1. Isamu Akasaki** (Akasaki is a Japanese citizen and works at Meijo University and Nagoya University)  
**2. Hiroshi Amano** (Amano is a Japanese citizen and works at Nagoya University)  
**3. Shuji Nakamura** (Nakamura is a US citizen and works at University of California, Santa Barbara)
6. Nobel Prize in Chemistry – "**for the development of super-resolved fluorescence microscopy**".  
**1. Eric Betzig** (American)  
**2. William E Moerner** (American)  
**3. Stefan W Hell** (German, Heidelberg University)

### Others Awards

7. **2014 Man Booker Prize** - Australian author **Richard Flanagan** won 2014 Man Booker Prize for his novel "**The Narrow Road to the Deep North**"
8. Malala Yousafzai conferred 2014 Liberty Medal
9. Veteran actress **Maggie Smith** was made a member of the Order of the Companions of Honour, one of Britain's highest honours by Queen Elizabeth.
10. Indian-American student Sahil Doshi won '**America's Top Young Scientist**' award for his innovative design of an eco-friendly device that seeks to reduce carbon footprint, while offering power for household usage.
11. Tamil poet **Iqbal** named for Singapore's highest cultural award, Cultural Medallion
12. Raghuram Rajan conferred **Euromoney's Central Bank Governor of Year Award**
13. Ashwika Kapur became the first Indian woman to win prestigious **Wildscreen Panda Award**.  
**Note: She** won the coveted wildlife photography award in best newcomer category for her film, **Sirocco - how a dud became a stud**.  
**ii. Panda** award also known as **Green Oscar of the natural history and wildlife film industry** was announced at the annual Wildscreen Film Festival held at Bristol, UK.
14. Indian cop Shakti Devi of the Jammu and Kashmir Police, currently deployed in the UN Assistance Mission in Afghanistan (UNAMA), has been awarded the International Female Police Peacekeeper Award 2014.
15. **Anoop Jain wins prestigious global citizen award for his work to build community sanitation facilities**  
**Note:** Anoop Jain was recipient of the 2014 Waislitz Global Citizen Award for his "exemplified values of a Global Citizen" through his work in founding Humanure Power (HP) in Bihar in 2011 that builds community sanitation facilities in rural India.
16. Lyricist Sameer honoured with Kishore Kumar Award for 2012-13
17. **Shanti Swarup Bhatnagar Prize for Science and Technology (SSB)** is a science award in India given annually by the Council of Scientific and Industrial Research (CSIR) for notable and outstanding research, applied or fundamental, in biology, chemistry, environmental science, engineering, mathematics, medicine and Physics.

### 10 scientists get Shanti Swarup Bhatnagar Prize :

The selected awardees in different fields are

- ✓ **Biological Sciences:** **Dr. Roop Mallik** of Tata Institute of Fundamental Research, Mumbai
- ✓ **Chemical Sciences:** **Dr. Kavirayani Ramakrishna Prasad** of Indian Institute of Science, Bengaluru and **Dr. Souvik Maiti** of Institute of Genomics and Integrative Biology (CSIR-IGIB), New Delhi
- ✓ **Earth, Atmosphere, Ocean and Planetary Sciences:** **Dr. Sachchida Nand Tripathi** of Indian Institute of Technology, Kanpur
- ✓ **Engineering Sciences:** **Dr. S Venkata Mohan** of Indian Institute of Chemical Technology (CSIR-IICT), Hyderabad and **Dr. Soumen Chakrabarti** of Indian Institute of Technology, Mumbai
- ✓ **Mathematical Sciences:** **Dr. Kaushal Kumar Verma** of Indian Institute of Science, Bengaluru
- ✓ **Medical Sciences:** **Dr. Anurag Agrawal** of Institute of Genomics and Integrative Biology (CSIR-IGIB), New Delhi
- ✓ **Physical Sciences:** **Dr. Pratap Raychaudhuri**, Tata Institute of Fundamental Research of Mumbai and **Dr. Sadiqali Abbas Rangwala** of Raman Research Institute, Bengaluru

**18. Hindi film 'Liar's Dice** has been selected as India's official entry to the best foreign film category at the Oscar 2015 awards. **Note:** Director - **Geethu Mohandas**

**19.** Noted writer and filmmaker **MT Vasudevan Nair** was selected for the JC Daniel Award for lifetime achievement for the year 2013. **Note:** The award given by the Kerala govt. recognizes the overall contribution of Nair to the Malayalam film industry.

**20.** Former U.S. spy agency contractor **Edward Snowden and Alan Rusbridger**, editor of The Guardian on won **Right Livelihood Award**.

**Note:** The Right Livelihood Award is also known as **Alternative Nobel prize of Sweden**.

**21.** Leading NRI businessmen G P Hinduja and S P Hinduja have been honoured with a Lifetime Achievement Award in Business at a ceremony in the House of Lords.

**22.** Kolkata-born British author Neel Mukherjee's latest **novel The Lives of Others** has been shortlisted for the prestigious Booker Prize 2014.

**23.** Indian scientist **Kamal Bawa has** won the **2014 Midori Prize** in Biodiversity for his research, including in climate change in the Himalayas.

**Note:** Kamal Bawa, is the founder president of the Ashoka Trust for Research in Ecology and the Environment (ATREE) in Bangalore.

**ii.** The Midori Prize is regarded a major element "at the service of the objectives of the United Nations Decade on Biodiversity 2011-2020".

**24.** Indian tennis star **Rohan Bopanna** to receive Davis Cup Commitment Award

**25. Indira Gandhi Rajbhasa award:** Rashtriya Ispat Nigam Limited (RINL) CMD Madhusudan honoured with the prestigious Indira Gandhi Rajbhasa Shield for the Best Hindi Implementation in the organisation.

**26.** Indian movie **Court** won best debut award at Venice Film Festival

**Note:** **Court, an Indian movie** written and directed by Indian writer **Chaitanya Tamhane**, won the Lion of the Future – Luigi De Laurentiis award for a Debut Feature at the 71st Venice Film Festival

**Note:** Court was also awarded with the Orizzonti award for best film.

**27.** China awarded **China Book Award** to JNU professor **Priyadarsi Mukherji**

**Note:** Priyadarsi Mukherji was honoured in recognition of his long-term contribution to the translation and publication of Chinese works.



**28. Oxford Award:** Dr Mrunalinidevi Puar, Chancellor of Maharaja Sayajirao University at Vadodara, has been conferred with the "**Best Manager**" award by the Oxford Summit of Leaders (Science and Education) in UK,

**Note:** Dr Mrunalinidevi Puar is known for her research in availability of zinc in Indian food and was also awarded PhD by a Hyderabad based university,

**29. Vinod Mehta** eminent journalist and Editorial Chairman of Outlook group, was selected for G K Reddy Memorial Award 2014.





30. Indian Telugu Actor, **Akkineni Nageswara Rao** became the first Indian actor to be honoured with a postage stamp by the **US Post Service**
31. US actor **Harry Belafonte** to receive Jean Hersholt Humanitarian Oscar Award
32. **Maryam Mirzakhani: Iran's** first woman to win prestigious math prize known as the Field Medal, the International Congress of Mathematicians. Maryam Mirzakhani, a Harvard educated mathematician and professor at Stanford University in California
33. Institute of Company Secretaries of India (ICSI) has bestowed the ICSI Life Time Achievement Award 2013 for Excellence in Corporate Governance to **HCL Founder and Chairman Shiv Nadar**.
34. **Guru Hanuman Akhara**, a Delhi-based wrestling academy was chosen for the 2014 Rashtritya Khel Protsahan Puraskar (RKPP) .  
**Note:** The Akhara was chosen in the category of establishment and management of sports academies of excellence.
35. **Rajiv Gandhi National Sadbhavana Award:** Muzaffar Ali, a noted filmmaker of India was selected for Rajiv Gandhi National Sadbhavana Award. His name was selected for his outstanding contribution towards the promotion of Communal harmony, peace and goodwill.  
**Note: i.** This will be the 22nd edition of the Sadbhawna award. Sarod maestro **Ustad Amjad Ali Khan** was recipient of the 21st Rajiv Gandhi National Sadbhavna Award.
36. **Ramon Magsaysay Award 2014**  
 The list of awardees included six winners among five individuals and one organization from Pakistan.  
**i. Hu Shuli (China) :** She is a **Chinese** investigative journalist.  
**ii. Saur Marlina Manurung (Indonesia) :**  
**iii. Omara Khan Masoudi (Afghanistan)**  
**iv. The Citizen Foundation (Pakistan)**  
**v. Randy Halasan (The Philippines)**  
**vi. Wang Canfa (China)**
- 
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- Note:** Ramon Magsaysay Awards were established in 1957 and are named after popular Philippine President Ramon Magsaysay who died in a 1957 plane crash. These awards are often known as the 'Nobel Prize of Asia'. An important feature of these annual prizes is that they are awarded only to personalities from Asia.
37. **Bachendri Pal, the first Indian woman** mountaineer to scale Mount Everest was conferred with **Bharat Gaurav**, the highest honour of merit of East Bengal Club.
38. Environmentalist and social activist Chandi Prasad Bhatt has been awarded the prestigious **Gandhi Peace prize for 2013**.
39. **AIMA ( All India Management Association) Awards:** Chandra Shekhar Ghosh, CMD of Bandhan won '**Entrepreneur of the Year**' award  
 M G George Muthoot, Chairman, Muthoot Group (Emerging Business Leader of the Year), N Chandrasekaran, CEO & Managing Director, TCS (Indian MNC of the Year), Rakeysh Omprakash Mehra, Film Producer, Director of Bhaag, Milkha Bhaag (Director of the Year) and S. S. Badrinath, Founder and Chairman, Emeritus of Sankara Nethralaya (Outstanding Institution Builder).
40. **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.
41. **Pen Pinter prize 2014:** Salman Rushdie wins Pen Pinter prize for his outstanding literary output and support for freedom of expression.
42. **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.
43. **Moortidevi Award 2013: C Radhakrishnan** selected for Moortidevi Award 2013. He has been selected for his novel **Theekkadal Katanhu Thirumadhuram**.  
**Note: i.** Radhakrishnan is the **second Malayalam** writer to be awarded with the Moortidevi award. The first Malayalam author to win the award was **Akkitham Achuthan Namboothiri in 2009** for his selected poems.
44. **Sudarsan Pattnaik** won prize at World Cup of **Sand Sculpting-2014**. He won prize for his work Save Tree, Save the Future.
45. **Malala Yousafzai** wins **Liberty Medal** from the National Constitution Centre in Philadelphia.
46. France honour **Shahrukh Khan with Legion of Honour**  
**Note:** The award of Officier de la Legion d'Honneur (Officer of the Legion of Honour) is the highest honour among Civilians and Military bestowed by France on **French citizen** as well as foreigners.
47. **Gro Harlem Brundtland** awarded with the first **Tang Prize in sustainable development**.

48. Former TATA Group Chairman **Ratan Tata** received an honorary doctor of laws degree from **York University in Toronto, Canada.**
49. **Lifetime Achievement Award'**: Leading NRI industrialist **Lord Swraj Paul** has been honoured with the 'Lifetime Achievement Award' by a UK-based business association for his outstanding contribution to the industry, education and philanthropy.
50. **Goldman Prize** for environmental activist **Ramesh Agrawal**. He received the prize for helping villagers fight coal mining in Chhattisgarh.
51. **Golden Peacock Awards 2014**: Technopark Technology Business Incubator (T-TBI) was chosen for the Special Commendation at the Golden Peacock National Training Awards 2014.
52. **Pulitzer Prize 2014**: India-born poet **Vijay Seshadri** has won the prestigious 2014 Pulitzer Prize in the poetry category for his work '3 Sections'.
53. **Donna Tartt** wins fiction **Pulitzer Prize 2014** for novel 'Goldfinch'

#### Oscar Award 2014:

- Best Film - 12 Years a Slave – Directed by Steve McQueen  
 Best Actor - **Matthew McConaughey** for: Dallas Buyers Club  
 Best Actress - **Cate Blanchett** for: Blue Jasmine  
 Best Director - **Alfonso Cuarón** for Gravity  
 Best Actor in a Supporting Role - Jared Leto for: Dallas Buyers Club  
 Best Actress in a Supporting Role - Lupita Nyong'o for 12 Years a Slave  
 Best Foreign Language Film - The Great Beauty (Italy)


**Note: "Gravity" pulled in 7 Oscars, including best director, at the 86th Academy Awards on March 2, 2014.**

#### 61st National Film Awards:

- Best Hindi Film – Jolly LLB  
 Best Feature Film: 'Ship of Theseus' – Director – Anand Gandhi  
 Best Actor: Rajkumar Rao for 'Shahid' and Suraj Venjaramodu and Venajaramoodu for Malayalam movie 'Perariyathavar'  
 Best Actress: Geetanjali Thapa for Liars Dice  
 Best Director Award: Pranjali Dua for 'Chidiya Ud' (Hindi)  
 Best Popular Film providing Wholesome Entertainment: 'Bhaag Milkha Bhaag'  
 Best Supporting Actor: Saurabh Shukla, 'Jolly LLB'  
 Director of Film 'Shahid' – Hansal Mehta  
 Director of Film 'Jolly LLB' – Subhash Kapoor  
 Director of Film Liars Dice – Geetu Mohandas

#### Person in News:

1. **Oscar Pistorius**: Oscar Pistorius sentenced to five years in prison for killing her girl friend Reeva Steenkamp. Oscar Pistorius is a South African sprint runner.
2. **Sadiq**: 10-year-old becomes Hyderabad's Police Commissioner for a day
3. **L Sarita Devi**: Indian boxer L Sarita Devi refused to accept the bronze medal at Asian Games 2014.  
**Note:** AIBA (All India Boxing Association) ban Sarita Devi and opened disciplinary case against her.
4. **Alok Shetty**: A 28-year-old Indian architect has been named "young leader of tomorrow" by *Time* magazine for his pioneering work in designing affordable flood-proof houses for slum dwellers.
5. **Richard Rahul Verma**: US President nominates as next US envoy to India
6. **Akkineni Nageswara Rao** – Legendary Telugu Actor Akkineni Nageswar Rao became the first actor to be honored with a postage stamp by the US Service.



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### Resign/Retired

- Leela Samson** resigned as Sangeet Natak Akademi chairperson
- B Muthuraman, Vice-Chairman of Tata Steel retired from the Board of the company
- Maharashtra chief minister Prithviraj Chavan has resigned
- Pankaj Advani** announced to retire from professional snooker
- Li Na: 2-time Grand Slam winner China player Li Na retires from tour  
**Note:** she won the 2011 French Open, and Australian Open title
- Vinod Kumar Duggal:** Vinod Kumar Duggal resigned as Manipur Governor
- Sheila Dikshit:** Kerala governor resigned
- K Sankaranarayanan:** Maharashtra governor resigned
- Kamla Beniwal:** Mizoram Governor removed
- Dipa Karmakar** became first Indian woman gymnast to win medal in Commonwealth Games
- Nehchal Sandhu:** Deputy National Security Adviser resigned

### Books & Their Authors

- "The Narrow Road to the Deep North"** authored by **Richard Flanagan**
- "Untold Story of Indian Public Sector"** - authored by Dr UD Choubey,
- "Final Test: Exit Sachin Tendulkar"** authored by Dilip D'Souza
- "A Man and a Motorcycle, How Hamid Karzai Came to Power":** written by Bette Dam
- "Not Just an Accountant"** authored by former CAG Vinod Rai
- Book "The Vijay Mallya Story" written by K Giriprakash
- And Then One Day:** Naseeruddin Shah's autobiography
- God of Antarctica** written by **Yashwardhan Shukla:**
- "One Life is Not Enough"** : written by **Kunwar Natwar Singh**  
**Note:** The book is an autobiography of the former External Affairs Minister and senior Congress Party leader Natwar Singh.
- A book "Munger through the Ages" authored by late **Devendra Prasad Yadav**
- The Lives of Others" a novel written by: **Neel Mukherjee**  
**Note:** Novel is short listed for the prestigious Man Booker Prize 2014.
- The Substance and the Shadow: written by Uday Tara Nayar, a former journalist.  
**Note:** The Substance and the Shadow, the biography of 91-year-old actor **Dilip Kumar**.
- Warrior State written by T V Paul
- Blood Feud written by Edward Klein
- A Bad Character: authored by Deepti Kapoor.
- The Good, the Bad and the Ridiculous - Khuswant Singh
- Train To Pakistan - Khuswant Singh
- An Uncertain Glory: India and its Contradictions - Jean Dreze and Amartya Sen.
- A Brush with Life- Satish Gujral
- A Bend in the river- V.S. Naipaul
- God of Small things- Arundhati Rai
- Inheritance of Loss- Kiran Desai.
- Joseph Anton- Sulman Rushdie (Autobiography)
- "Khushwantnama-The Lessons of My Life " - Khushwant singh
- Lajja- Taslima Nasrim.
- My Unforgettable Memories-Mamata Banerjee
- My Years with Rajiv and Sonia written by R.D.Pradhan
- ModiNomics: Inclusive Economics, Inclusive Governance: authored by Sameer Kochhar.
- Crusader or Conspirator? Coalgate and other Truths authored by PC Parakh
- The Accidental Prime Minister: The Making and Unmaking of Manmohan Singh authored by Dr. Sanjaya Baru

### Leader's visited India/World

- Nguyen Tan Dung: Vietnam Prime Minister visited India
- Mark Zuckerberg: Facebook founder visited India
- Amazon founder Jeff Bezos visited India.
- Frank Walter: Foreign Minister of Germany visited India
- Australian PM Tony Abbott to visited India
- Chinese President Xi Jinping visited India
- President of India Pranab Mukherjee visited Vietnam
- Sushma Swaraj visited Bahrain
- Sushma Swaraj visited Nepal
- Prime Minister of India Narendra Modi visited Nepal
- Prime Minister of India Narendra Modi made his first foreign tour to Bhutan
- Prime Minister of India Narendra Modi visited Japan

13. Prime Minister of India Narendra Modi visited US
14. Chuck Hagel: US Defence Secretary visited India
15. Jim Yong Kim: World Bank President visited India.
16. Bill Clinton: Former US President visited in Lucknow
17. William Hague: UK Foreign Minister visited India

18. Laurent Fabius: French Foreign Minister to visited India.
19. G L Peiris: Foreign Minister of Sri Lanka visited India
20. Wang Yi: Chinese Foreign Minister visited India

### OBITUARY

1. **Michael Sata** - Zambian President dies in London
2. **Senzo Meyiwa**: South African footballer (National Team Captain) died
3. M V Kamath - **Veteran journalist passes away**. He is the former chairman of Prasar Bharti and recipient of Padma Bhushan.
4. SS Rajendran: veteran Tamil actor, passes away
5. Jagdish Sharan Pande: Noted freedom fighter died
6. Oscar de la Renta: Fashion designer died
7. Lynda Bellingham: British actress and presenter died
8. Turaga Janaki Rani: Telugu writer died
9. Elizabeth Pena: American actress died
10. Uppalapu Srinivas: Renowned Mandolin exponent passed away  
**Note:** Srinivas (45), popularly known as 'Mandolin Srinivas', is a renowned mandolin player of South Indian Carnatic music.
11. Educationist Kireet Joshi died
12. Jitendra Chandra Paul: Freedom Fighter and Journalist as  died
13. Mohammad Ghouse: Former International cricket umpire died
14. Dr. Noel W. Hinners: Former NASA Scientist died
15. Joan Rivers: US comedian and TV host dies
16. Goolam E. Vahanvati: Former Attorney General of India died
17. Maya Rao: Renowned Kathak dancer died.

18. Bipin Chandra: Noted historian passes away
19. Norman Gordon: South African fast bowler oldest surviving Test cricketer at 103 years old, passed away
20. Sattiraju Lakshminarayana, the artist, filmmaker, humourist popularly known as Bapu, passed away in Chennai,
21. Richard Attenborough: Gandhi' filmmaker dies at 90
22. UR Anantha Murthy: Eminent Kannada writer passes away. Anantha Murthy, a writer and critic, was considered one of the pioneers of the Navya movement in Kannada literature.
23. BKS Iyengar: World-renowned yoga guru and founder of the Iyengar School of Yoga BKS Iyengar passed away
24. Robin Williams: Oscar Winning Actor died
25. Lauren Bacall: Hollywood icon dead at 89
26. Hashim Khan: Squash Legend of Pakistan died
27. Cartoonist Pran Kumar Sharma, creator of iconic Chacha Chowdhury, dead
28. Robert Drew: Pioneer of Cinema documentarian dies at 90
29. Sundaram Sankaran: Veteran journalist died at 87
30. Sushilarani Patel, the renowned classical singer of India died
31. Nadine Gordimer: South Africa's Nobel-winning novelist dies

### Sports News

**Indian Super League** - The **Indian Super League**, officially known as the **Hero Indian Super League** for sponsorship reasons, is a professional football league in India.

It is co-promoted by **IMG-Reliance** (the joint venture between IMG and Reliance Industries) **Star India** and supported by **All India Football Federation (AIFF)**

Chairperson – **Nita Ambani**

### Total - 8 Teams

Teams	Famous Co - Owner
1. ATLÉTICO DE KOLKATA -	Sourav Ganguly
2. CHENNAIYIN FC -	MS Dhoni, Abhishek Bacchan
3. DELHI DYNAMOS FC	DEN Networks
4. FC GOA	Virat Kohli
5. FC PUNE CITY	Hrithik Roshan
6. KERALA BLASTERS FC	Sachin Tendulkar
7. MUMBAI CITY FC	Ranbir Kapoor
8. NORTHEAST UNITED FC	John Abraham

### ASIAN GAMES 2014

**ASIAN GAMES 2014 - Incheon (South Korea):** The 2014 Asian Games, officially known as the XVII (17<sup>th</sup> edition) of Asiad Games.

- ✓ **Mascot of the Asian Games 2014** is the **Harbour Seal Siblings - Baramé, Chumuro and Vichuon** means wind, dance and light in Korean language.
- ✓ The **theme** of the 2014 Asian Games is **Meet Asia's Future**.
- ✓ **Motto – Diversity Shines: Here**.
- ✓ Note: **Sardar Singh, captain of** the men's hockey team is the Indian contingent's flag bearer at 17th Asian Games
- ✓ **Next Asian Games 2018 will be held in – Jakarta, Indonesia**.
- ✓ **Note: Vietnam** had originally been picked to host the **18th Games in 2019**, but withdrew blaming fallout from an economic crisis. Indonesia immediately became favourites to host the **2018 Asian Games**.
- ✓ **Note: i. China topped in the medal tally in Asian Games.**  
**ii. India finished at 8<sup>th</sup> position** in the 2014 Asian Games with 57 medals tally comprising 11 gold, 10 silver and 36 bronze.  
**iii. Kosuke Hagino of Japan (Swimmer)** is announced as the most valuable player.  
**iv.** Hammer thrower Manju Bala's medal was upgraded from bronze to silver after a Chinese competitor Zhang Wenxiu who finished ahead of her was caught for doping.  
**v.** Zhang Wenxiu is the sixth athlete to be kicked out of the Asian Games in Incheon, South Korea for doping and the second gold medal-winner after Malaysia's wushu champion Tai Cheau Xuen..

### Asain Games 2014 -Medal Tally -

Country + Ranking	Gold	Silver	Bronze	Total
1. China	151	108	83	342
2. South Korea	79	71	84	234
3. Japan	47	76	77	200
4. Kazakahistan	28	23	33	84
8. India	11	10	36	57

**Here's the list of India's medal winners:**

#### 1. ARCHERY (1 Gold, 1 Silver, 2 Bronze)

- ✓ **Gold:** 1. Rajat Chauhan, Sandeep Kumar and Abhishek Verma in Compound Men's Team
- ✓ **Silver:** 1. Abhishek Verma in Compound Men's Individual
- ✓ **Bronze:** 1. Trisha Deb in Compound Women's Individual  
2. Purvasha Shende, Jyothi Vennam, Trisha Deb in Women's Compound Team

#### 2. ATHLETICS (2 Gold, 4 Silver, 7 Bronze)

- ✓ **Gold:** 1. Priyanka Pawar, Tintu Luka, Mandeep Kaur and Poovamma Machettira in women's **4x400m Relay**.  
2. **Seema Punia** in Women's Discus Throw
- ✓ **Silver:** 1. **Khushbir Kaur** in Women's 20km Race Walk 2. **Vikas Gowda** in Men's Discus Throw  
3. **Tintu Luka** in Women's 800m 4. Manju Bala in Women's Hammer Throw
- ✓ **Bronze:** 1. Rajiv Arokia in Men's 400m 2. Poovamma Maachettira in Women's 400m  
3. Lalita Babar in Women's 3000m Steeplechase 4. OP Jaisha in Women's 1500m  
5. Naveen Kumar in Men's 3000m Steeplechase 6. Inderjeet Singh in Men's Shot Put  
7. Annu Rani in Women's Javelin Throw

### 3. BADMINTON (1 Bronze)

- ✓ **Bronze:** 1. Ashwini Ponnappa, PC Thulasi, Tanvi Uday, Pradnya Gadre, Saina Nehwal, PV Sindhu, Sikki Reddy in Women's Team

### 4. BOXING (1 Gold, 4 Bronze)

- ✓ **Gold:** 1. **MC Mary Kom** in Women's Fly (48-51kg)
- ✓ **Bronze:** 1. **Vikas Krishan** in Men's Middle (75kg) 2. **Satish Kumar** in Men's Super Heavy (+91kg)  
3. **L Sarita Devi** in Women's Light (57-60kg) 4. **Pooja Rani** in Women's Middle (69-75kg)

### 5. HOCKEY (1 Gold, 1 Bronze)

- ✓ **Gold:** Men's Team **Bronze:** Women's Team

### 6. KABADDI (2 Gold)

- ✓ **Gold:** Men's Team, Women's Team

### 7. ROWING (3 Bronze)

- ✓ **Bronze:** 1. Swarn Singh in Men's Single Sculls  
2. Kapil Sharma, Ranjit Singh, Bajrang Lal Takhar, Robin Ulahannan, Sawan Kumar, Mohammad Azad, Maninder Singh, Davinder Singh, Mohammed Ahmed in Men's Eight  
3. Dushyaht Dushiant in Lightweight Men's Single Sculls

### 8. SAILING (1 Bronze)

- ✓ **Bronze:** 1. Varsha Gautham and Aishwarya Nedunchezhiyan in 29er Women's Two Person Dinghy

### 9. SHOOTING (1 Gold, 1 Silver, 7 Bronze)

- ✓ **Gold:** Jitu Rai in Men's 50m Pistol
- ✓ **Silver:** 1. Pemba Tamang, Gurpreet Singh and Vijay Kumar in Men's 25m Centre Fire Pistol Team
- ✓ **Bronze:** 1. Shweta Chaudhry in Women's 10m Air Pistol  
2. Rahi Sarnobat, Anisa Sayyed and Heena Sidhu in Women's 25m Pistol Team  
3. Shagun Chowdhary, Shreyasi Singh and Vasha Varman in Women's Double Trap Team  
4. Abhinav Bindra in Men's 10m Air Rifle  
5. Chain Singh in Men's 50m Rifle 3 Positions  
6. Abhinav Bindra, Ravi Kumar and Sanjeev Rajput in Men's 10m Air Rifle Team  
7. Jitu Rai, Samaresh Jung and Prakash Nanjappa in Men's 10m Air Pistol Team

### 10. SQUASH (1 Gold, 2 Silver, 1 Bronze)

- ✓ **GOLD:** Saurav Ghosala, Harinder Pal Singh Sandhu, Mahesh Mangaonkar, Kush Kumar
- ✓ **SILVER:** 1. Saurav Ghosal in Men's Singles  
2. Dipika Pallikal, Joshana Chinappa, Anaka Alankamony and Aparajitha Balamurukan in Women's Team
- ✓ **BRONZE:** Dipika Pallikal in Women's Singles
- ✓

### 11. SWIMMING (1 Bronze)

- ✓ **BRONZE:** Sandeep Sejwal in Men's 50m Breaststroke

### 12. TENNIS (1 Gold, 1 Silver, 3 Bronze)

- ✓ **Gold:** Sania Mirza and Saketh Myneni in Mixed Doubles



## 2014 Commonwealth Games:

- ✓ **2014 Commonwealth Games:** The 2014 Commonwealth Games (officially the XX Commonwealth Games) were held in Glasgow, Scotland, from 23 July to 3 August 2014. This is the 20th edition of the Commonwealth Games.
- ✓ **Mascot: Clyde**, an anthropomorphic thistle named after the river which flows through the centre of Glasgow, was the official mascot of the 2014 Commonwealth Games.
- ✓ **2018 Commonwealth Games:** - will be held in Gold Coast (Australia).

### **Medal Tally:**

Rank	Nation	Gold	Silver	Bronze	Total
1	England	58	59	57	174
2	Australia	49	42	46	137
3	Canada	32	16	34	82
4	Scotland	19	15	19	53
5	India	15	30	19	64

## 2014 FIFA World Cup:

- **Germany defeat** Argentina by 1-0 to lift 2014 FIFA World Cup title.
- 1. Golden Ball Award:** **Lionel Messi** was declared as the Player of the tournament and awarded Golden Ball.
- 2. Golden Boot Award:** **James Rodriguez of Colombia** wins the Golden Boot award for finishing top scorer at the 2014 World Cup in Brazil. He scores 6 goals in the tournament.
- 3. Golden Glove Award:** **Manuel Neuer** (Germany) wins Golden Glove at 2014 World Cup.
- **Hat-Rick Goal:** **Thomas Muller** (Germany) score first hattrick and **Xherdan Shaqiri** (Switzerland) claim second hattrick of the tournament.


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

### FIFA (Football) World Cup venue: - RQ

1. 2018 : Russia
2. 2022: Qatar

### Tennis:

- ✓ **Women's Tennis Association (WTA)**
- ✓ **Women's single** - Serena Williams defeated Simona Halep of Romania
- ✓ **WTA Finals doubles title:** Sania Mirza and Zimbabwean partner Cara Black won the title by defeating Su-Wei Hsieh of Chinese Taipei and Shuai Peng of China
- ✓ **Shanghai Masters** - **Roger Federer** defeated Gilles Simon
- ✓ **China Open 2014 -**
- ✓ **Women's Single** - Russian **Maria Sharapova** beat Czech Petra Kvitova to win the title.
- ✓ **Men's Single** - **Novak Djokovic** beats Tomas Berdych to win fifth China Open title



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✓ **US Open 2014:**

1. **Men's Single** - Croatia's **Marin Cilic** defeated **Kei Nishikori** of Japan in straight sets to clinch the title  
 Note: World No.14 Cilic claimed his first Grand Slam title with the win in his first appearance in a Grand Slam final.
2. **Women's Single** - **Serena Williams** defeated **Caroline Wozniacki** of Denmark to win 3rd consecutive US Open Title  
 Note: With this win Williams joined the Tennis greats Chris Evert and Martina Navratilova **on 18 Grand Slam titles**.
3. **Men's doubles title** - **Mike and Bob Bryan** won fifth U.S. Tennis Open men's doubles title
4. **Mixed Doubles** - **Sania Mirza - Bruno Soares** win mixed doubles title by defeated American-Mexican team of Abigail Spears and Santiago Gonzalez

✓ **Wimbledon 2014:**

1. **Men's Title:** **Novak Djokovic** defeated Roger Federer to win his second Men's Wimbledon title and **seventh** career Grand Slam.
2. **Women's Title:** **Petro Kvitova** defeated Eugenie Bouchard to win Wimbledon title

✓ **French Open 2014:**

1. **Men's Title:** **Rafael Nadal** clinches record **ninth** French Open title. He defeated **Novak Djokovic** in the final.  
 Note: Rafal 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 won **5th** Grand Slam title.

✓ **Australian Open 2014:**

1. **Men's Single:** Switzerland's **Stanislas Wawrinka** claimed his first Grand Slam title by defeating Rafael Nadal
2. **Women's Single:** **Li Na (China)** defeat Dominika Cibulkova. Li Na becomes first Chinese woman to clinch title.
3. **Women's Doubles:** Errani and Roberta Vinci beat Russia's Ekaterina Makarova and Elena Vesnina

**Hockey World Cup 2014:**

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

**Hockey World Cup 2018 Venue:**

1. Men's Hockey World Cup – **India**
2. Women's Hockey World Cup - **England**

**ICC World Cup Cricket Venue:**

- ODI: (One day International):**
1. Australia & New Zealand: **2015**.
  2. England - **2019**
  3. India - **2023**



✓ **T20:**

1. Bangladesh -**2014**. – **Sri Lanka** defeat **India** to win the maiden title.
2. India -**2016**.
3. Australia - **2020**.

✓ **Test:**

1. England– **2017** (for first time).
2. India - **2021**.

✓ **U-19 World Cup**

1. UAE – **2014** - . **South Africa** defeated **Pakistan** to win the maiden title.
2. Bangladesh – **2016**
3. New Zealand – **2018**
4. South Africa – **2020**
5. West Indies - **2022**

✓ **Commonwealth Games venues:**

1. 2014 – **Glasgow (Scotland).**
2. 2018 – **Gold Coast (Australia).**

✓ **Olympics Games venues:**

1. 2014 winter: Sochi (Russia) – **Russia tops** in the medal tally in 2014 winter Olympic games.
2. 2016 Summer: Rio de Janeiro (Brazil)
3. 2018 winter: Pyeongchang (South Korea)
4. 2020 summer: Tokyo (Japan)

**OTHERS SPORTS NEWS:**

1. India( juniors) defeated Great Britain to retain **Sultan of Johor Cup title (Hockey)**. Final was held in Malaysia.
2. Indian golfer **Anirban Lahiri** won Venetian Macau Golf Open
3. Pankaj Advani won World Billiards Point Format Championship defeated Singapore’s Peter Gilchrist
4. India cricket captain Mahendra Singh Dhoni and Sahara Adventure Sports Limited are co—owners of new Ranchi—franchise ( Ranchi Rhinos) of Hockey Indian League (HIL)
5. BCCI suspended all bilateral cricket tours with West Indies and decided to initiate legal proceedings against the WICB for abruptly cancelling its tour of India last week.
6. ICC awarded global broadcast rights from 2015 to 2023 to **Star India and Star Middle East**  
**Note: i. Star India is** one of India’s largest media and entertainment companies and is a fully owned subsidiary of 21st Century Fox, INC.  
**ii. About Star Middle East:** Star Middle East is a wholly owned subsidiary of 21st Century Fox, INC. in the Middle East.
7. **India to host first leg** of Asia Cup Archery Tournament in Delhi in January 2015
8. Mary Kom voted as **India's Most Valuable Player** in Asian Games 2014
9. **Ajay Jayaram** won Dutch Open Grand Prix badminton tournament
10. **Oliver Wilson** defeated world number one **Rory McIlroy** to win first European golf title.
11. **World Junior Chess** Championship held in Pune.
12. **Michael Phelps**, the 18-time Olympic swim champion arrested for drink driving, was banned for six months by USA Swimming and dropped from the 2015 World Championships.
13. GGSS School of Hisar defeated Assam's Kiyang Kasiya Memorial Tribal School to win the U-17 Girls title of **55th Subroto Cup Football tournament**
14. India slipped eight places to be ranked 158th in the latest FIFA rankings
15. Europe retains Golf's Ryder Cup by defeating United States
16. Leander Paes along with his new partner Marcin Matkowski lifted the ATP Malaysian Open title
17. Union Ministry of Sports inaugurated National Academies for Athletics & Golf in Thiruvananthapuram, Kerala
18. BCCI extends tenure of Ravi Shastri as team India director till 2015 World Cup
19. Cricketer Sachin Tendulkar and Steve Waugh of Australia selected as Bradman Honouree 2014
20. **Marvan Atapattu's** is new Sri Lanka Coach.
21. Sania Mirza & Cara Black win doubles title at WTA Toray Pacific Open
22. ICC World Cricket League, WCL Division 3 will be held in Kuala Lumpur, Malaysia capital.  
Note: The six teams competing in the event are Bermuda, Malaysia, Nepal, Singapore, Uganda and the USA.
23. Boxer Manoj Kumar wins court battle against govt, to get Arjuna Award
24. **Hockey India inducted** -Hockey Village India as an academy member
25. AIBA Executive Committee Bureau formally recognised Boxing India as the provisional AIBA National Federation to represent the sport of boxing in India.
26. **USA won** FIBA Basketball World Cup 2014 defeating Serbia
27. Chitresh Tatha is the youngest sailor at the Asian Games 2014
28. Sabine Lisicki won Hong Kong Open Title defeating Karolina Pliskova
29. H S Prannoy won Indonesian masters title (Badminton) defeated Indonesian Firman Abdul Kholik



30. Meghalaya's Edward Mawthoh has bagged a bronze medal at the World Kickboxing Championships
31. ICC suspends Pakistan's Saeed Ajmal for illegal bowling action.
32. Lewis Hamilton showed won Italian Grand Prix.
33. Sudhakar Jayant wins gold at World Masters Weightlifting Championships
34. Ritu Rani to lead Indian women's hockey team at Asian Games
35. Cricket legend Kapil Dev has been honoured with a Lifetime Achievement award at a ceremony in the House of Lords in London.
36. BCCI signs five-year **agreement with MRF Pace Foundation**  
**Note: Glenn McGrath**, director of the foundation and former Australian pace bowler, will train the players. McGrath who played for Australia for 14 years was himself trained in the foundation under Dennis Lillee in 1992.
37. **Carolina Marin** became the first **Spaniard to win World Badminton** Championship by defeating Li Xuerui of China
38. India captain Mithali Raj remains Number One Batswoman in ICC Rankings
39. Cristiano Ronaldo named the **UEFA Best Player in Europe**
40. Zimbabwe beat Australia for first time in 31 years. captain Elton Chigumbura's
41. 2<sup>nd</sup> Summer Youth Olympics Games held in Nanjing, China
42. Weightlifter Ragala Venkat Rahul bagged India's first medal of the second Youth Olympic Games in Nanjing, China.
43. Hockey India inducts Madhya Pradesh as new 23rd Associate Member.  
**Note: i.** Prior to being the associate member of Hockey India, Hockey Madhya Pradesh was known as Madhya Pradesh Hockey Association  
**ii.** Hockey India currently has 25 permanent, 23 associate, 2 members through State Olympic Associations, 6 Academy members and 1 Hoc-Key Member.  
**iii. Nitin Dhimole is the President** and Lok Bahadur is the General Secretary of the Hockey Madhya Pradesh.
44. **Kush Kumar became** first Indian player to reach semi final of World Junior Squash Championship.
45. Ravichandran Ashwin nominated for 2014 Arjuna Award
46. **Roger Federer** Wins Milestone 300th Masters Match: Roger Federer became the first man to win 300 matches at the ATP Masters 1000 level, beating Vasek Pospisil in Cincinnati.
47. Real Madrid won UEFA Football Super Cup in Cardiff
48. Paragliding World Cup Association **selected Himachal Pradesh** as a venue to host the 2015 para-gliding World Cup.  
**Note:** This will be the first para-gliding World Cup to be hosted in India. The tournament will be organised under the aegis of Para-gliding World Cup Association, France.
49. Nico Rosberg wins Austrian Grand Prix Title 2014.
50. 35th National Games to be held in Kerala next year.  
**Note:** Sachin Tendulkar is the brand ambassador of 35th National Games.
51. China defeated Japan to win Uber Cup 2014 of badminton
52. Japan defeated Malaysia to lift maiden Thomas Cup Badminton trophy 2014.
53. Japan beat Australia in Women's Asian Cup Football final.
54. Asia Cup Title 2014: Sri Lanka defeat Pakistan to win the title.

### News Related To Defence & Technology

**India's Mars mission successful on 1st attempt:** India's first **Mars** orbiter successfully began a 400 million-km long journey to Mars, making it the **first Asian country and the fourth in the world** to undertake a mission to the red planet.

#### Important Points.

- **Dr. K. Radhakrishnan** – ISRO Chairman
- **MySwamy Annadurai** is the Director of Mar's Mission.
- India's MOM is the cheapest inter-planetary mission, costing of Rs 450 Crore (\$671 million) entered the Martian orbit on 24 September 2014.
- The Mars Orbiter Mission (MOM), also called Mangalyaan, is India's first interplanetary mission to the planet Mars.
- India becomes the first country in the world to insert a spacecraft into the Martian orbit in its very first attempt.
- Mars Orbiter Spacecraft, India's first interplanetary probe, was launched by PSLV-C25 on November 5, 2013 from Satish Dhawan Space Centre, Sriharikota.

- Indian Space Research Organisation (ISRO) becomes the fourth space agency to reach Mars after **Roscosmos (Russia), NASA (USA) and ESA (European)**.
- The first Chinese mission to Mars, **called Yinghuo-1, failed in 2011.**
- The project was approved by the government of India on 3 August 2012 and costs Rs. 450 crores.
- MOM is the cheapest and lowest-cost inter-planetary mission ever to be undertaken in the world. It cost us all a mere Rs 4 per person
- The mission successfully completed its 100 days in space on February 12, 2014.
- The satellite has carried a compact science experiment instruments, totaling a mass of 15kg to study the Martian surface, atmosphere and mineralogy.
- The Methane Sensor For Mars (MSM) – will confirm the presence of methane in the Martian atmosphere. Methane is considered a key chemical to determine life process. MSM is among the five solar-powered instruments aboard Mangalyaan that will gather information on how the Martian weather systems work.
- According to NASA, Out of the 51 missions to the red planet by different countries, only 21 went successful till now.



### Missiles in use of Indian Army:

- ✓ Prithvi I - 150km - **Surface to – Surface short range ballistic missile.**
- ✓ Prithvi II - 350km
- ✓ Prithvi III - 350km - 600km
- ✓ Agni I - 700km -1250km **Surface to – Surface short range ballistic missile.**
- ✓ Agni II - 2000km -3500km
- ✓ Agni III - 3500km -5000km
- ✓ Agni IV - 3000km -4000km
- ✓ Agni V - 5500km -5800km
- ✓ Agni VI - 8000km -3500km
- ✓ Akash- 30 km



1. India's indigenously developed nuclear capable sub-sonic cruise missile 'Nirbhay', which can strike targets more than **700 kms away**, test-fired from a test range at Chandipur near in Balasore (Odisha).
2. Indian Space Research Organization (ISRO) on 16 October 2014 successfully launched third navigation satellite Indian Regional Navigation Satellite System (IRNSS) 1C.  
**Note: i.** IRNSS 1C is the third member of the seven satellite constellation of the IRNSS. The first two satellites in the series were **IRNSS 1A and IRNSS 1B.**  
**ii.** The fourth navigational satellite of the IRNSS segment will be launched in December 2014 and the project will be fully operational in 2015.
3. NTPC Vidyut Vyapar Nigam Limited and Solar Energy Corporation of India Limited are set to enter into separate agreements with Andhra Pradesh for setting up of large solar power generation parks of about 1000 MW each.
4. NTPC enter into an agreement with the Andhra Pradesh State for its long pending 4000 MW thermal power project proposed at Pudimadaka, located close to Visakhapatnam district in Andhra Pradesh.
5. Rays Power Experts announced to set up 50 mw Solar Power Generation Park in Andhra Pradesh.  
Note: Rays Power Experts is a third largest company in solar power executed in India.
6. India successfully test-fires nuclear-capable surface-to-surface Agni-I missile. The ballistic missile has a striking range of 700 to 1250 km
7. Iran unveiled a new surface-to-air Talash-3 (Effort-3, in Persian) missile and two radar systems Arash-2 and Kayhan
8. **Avia Indra-2014 exercie:** Indo-Russia maiden aerial exercise held in Caspian Sea in Russia.
9. Indo-US joint military **Yudh Abhyas** exercise underway in Uttarakhand
10. Indo-Nepal joint military exercise Surya Kiran-VII concluded at Pithoragarh
11. Pakistan test fired short range nuclear capable missile Hatf IX short range surface-to-surface missile. It is a nuclear capable ballistic missile with a maximum range of 60 kilometer

- 12. IRNSS - 1C**, the next satellite in India's IRNSS (Indian Regional Navigational Satellite System) series, is set to be launched on October 9 by ISRO.  
**Note:** IRNSS 1C will be launched on a PSLV C26 from Sriharikota. The satellite is similar to, and follows the IRNSS 1A and 1B which were launched in April 2013 and July 2014 respectively.  
IRNSS is a navigation system that will cover India, and also extend 1,500 kms from its boundaries.
- 13. INS Kolkata** : Prime Minister Narendra Modi commissioned INS Kolkata at the Naval base in Mumbai. INS Kolkata is biggest and most powerful guided missile-destroyer.
- 14. INS Kamorta**: India's first indigenously built Anti-submarine warship inducted into the Navy.
- 15. PM dedicates two hydro power projects in Leh and Kargil:** (i) 44 MW **Chutak hydro-electric** project in Kargil district and (ii) 45 MW **Nimoo Bazgo** project in Leh district.  
**Note:** i. The Chutak Hydroelectric Plant is a run-of-the-river power project on the **Suru River**  
ii. The Nimoo Bazgo power station is located on **river Indus**.
- 16. China unveiled its next generation Intercontinental Ballistic Missile (ICBM) Dongfeng – 41 (DF-41).**  
**Note:** DF-41 with its long range has similar abilities to the US rocket **Minuteman**, which has a range of 13000 km or Russian **RS-24M Yars**.
- 17.** 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.
- 18.** Indo-Russia pact planned to develop a sleeker and faster 'mini' version of **BrahMos** missile
- 19. 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.
- 20.** 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 29



### Headquarter of International Organisation

- |   |  |
|---|--|
| ➤ UNO - <b>New York</b>   | ➤ United Nations Industrial Development Organization (UNIDO) - <b>Vienna</b> |
| ➤ UNICEF - <b>New York</b>  | ➤ Organization of the Petroleum Exporting Countries - <b>(OPEC) Vienna</b>   |
| ➤ UNFPA (United Nations Population Fund) - <b>New York</b>                    | ➤ International Court Of Justice - <b>The Hague (Netherland)</b>             |
| ➤ UNESCO - <b>Paris</b>   | ➤ International Maritime Organisation- <b>London</b>                         |
| ➤ World Bank - <b>Washington D.C</b>  | ➤ Food and Agricultural Organisation - <b>Rome (France)</b>                  |
| ➤ IMF - <b>Washington DC</b>  | ➤ Association of South East Nations (ASEAN) - <b>Jakarta (Indonesia)</b>     |
| ➤ SAARC - <b>Kathmandu</b>  | ➤ NATO (North Atlantic Treaty Org)- <b>Brussels (Belgium)</b>                |
| ➤ ADB - <b>Manila</b>   | ➤ Asia-Pacific Economic Cooperation (APEC) - <b>Singapore</b>                |
| ➤ WHO - <b>Geneva (Switzerland)</b>   | ➤ Commonwealth of Nations - <b>London</b>                                    |
| ➤ WTO - <b>Geneva</b>   |  |
| ➤ World Meteorological Organisation - <b>Geneva</b>                           |  |
| ➤ United Nations Conference on Trade and Development (UNCTAD) - <b>Geneva</b> |  |
| ➤ International Committee of the Red Cross - <b>Geneva</b>                    |  |
| ➤ International Atomic Energy Agency - <b>Vienna (Austria)</b>                |  |

### LIST OF WORLD COUNTRIES & THEIR CAPITAL

#### **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  
Congo Democratic Republic of the - Kinshasa  
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

## 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  
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  
Nauru - no official capital; government offices in Yaren District  
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\*  
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

Somalia - Mogadishu  
 South Africa –Cape Town  
 South Sudan - Juba  
 Spain - Madrid  
 Sri Lanka - Colombo; Sri  
 Jayewardenepura Kotte  
 (legislative)  
 Sudan - Khartoum  
 Sweden - Stockholm  
 Switzerland - Bern  
 Syria - Damascus

**T**  
 Taiwan - Taipei  
 Tajikistan – Dushanbe Tanzania  
 - Dar es Salaam  
 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 (Holy See) - Vatican  
 City  
 Venezuela - Caracas  
 Vietnam - Hanoi

**Y**  
 Yemen - Sanaa

**Z**  
 Zambia - Lusaka  
 Zimbabwe – Harare

### Important Currencies

Country	Currency	Country	Currency	Country	Currency
<b>A</b>					
Afghanistan --	Afghan Afghani	<b>I</b>		<b>Q</b>	
Argentina --	Peso	India ---	Rupee	Qatar ----	Riyal
Australia ---	Dollar	Indonesia ---	Rupiah	<b>R</b>	
Austria ---	European euro	IMF ---	Special Drawing Rights	Russia ----	Ruble
<b>B</b>					
Bangladesh---	Taka	Iran ---	Rial	<b>S</b>	
Bhutan ----	Ngultrum	Iraq ---	Dinar	Saudi Arabia --	Riyal
Brazil ---	Real	<b>J</b>		Singapore --	Dollar
<b>C</b>					
Canada ----	Dollar	Japan ---	Yen	South Africa --	Rand
Chile ----	Peso	<b>L</b>		South Korea --	Won
China ---	Yuan	Latvia ---	Euro	Sri Lanka --	Rupee
Cuba ---	Peso	<b>M</b>		Switzerland -	Franc
<b>D</b>					
Denmark ---	Krone	Malaysia ---	Ringgit	Syria ---	Pound
<b>E</b>					
Egypt ---	Pound	Maldives ---	Rufiyaa	<b>T</b>	
<b>F</b>					
France ---	Euro	Mexico ---	Peso	Thailand ---	Baht
<b>G</b>					
Germany ---	Euro	<b>N</b>		Turkey ---	Lira
<b>H</b>					
Hong Kong ---	Dollar	Nepal ---	Rupee	<b>U</b>	
<b>I</b>					
		Netherlands --	Euro	Ukraine ---	Hryvnia
		Norway --	Krone	UAE --	Dirham
		North Korea --	Won	UK --	Pound
<b>P</b>					
		Pakistan --	Rupee	USA ---	Dollar
		Philippines ---	Peso	<b>V</b>	
		Portugal ----	Euro	Vatican ---	Euro
				<b>Z</b>	
				Zimbabwe --	Dollar

**Note:**  
 i. The euro is the currency used by the Institutions of the European Union and is the official currency of the eurozone, which consists of **18 of the 28 member states** of the European Union:  
 ii. Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, and Spain.

iii. The **10 Countries** which are the members of the European Union but do not use EURO as a Currency are -

- |                   |              |            |                   |            |
|-------------------|--------------|------------|-------------------|------------|
| 1. United Kingdom | 2. Bulgaria  | 3. Croatia | 4. Czech Republic | 5. Denmark |
| 6. Hungary        | 7. Lithuania | 8. Poland  | 9. Romania        | 10. Sweden |

iv. Lithuania is adopting the euro as its official currency in place of the lithuanian litas on **1 January 2015**

v. **4 countries** who are not the members of EU but they use Euro currency and made formal agreements with the EU and changed their currency to the euro.

- |           |           |               |                 |
|-----------|-----------|---------------|-----------------|
| 1. Andora | 2. Monaco | 3. San Marino | 4. Vatican City |
|-----------|-----------|---------------|-----------------|

### ABBREVIATION IN NEWS

1. REITs: Real Estate Investment Trusts
2. InvITs: Infrastructure Investment Trusts
3. ALM- Asset Liability Management
4. AML – Anti Money Laundering
5. KYC – know Your Customer
6. ASBA: Application Supported by Blocked Amount  
BSBDA - Basic Savings Bank Deposit Account
7. IFSC – Indian Financial System Code
8. CBS: Core Banking Solution
9. RTGS - Real Time Gross Settlement
10. SLR-Statutory Liquidity Ratio
11. CAR – Cash Adequacy Ratio
12. MSF-Marginal Standing Facility
13. NBFC-Non Banking Finance Companies
14. PIN: Personal Identification Number
15. CCEA – Cabinet Committee on Economic Affairs
16. CECA - Comprehensive Economic Cooperation Agreement
17. CEPA – Comprehensive Economic Partnership Agreement
18. DTAA – Double Taxation Avoidance Agreement
19. ECBs - External Commercial Borrowings
20. EEFC - Exchange Earner's Foreign Currency
21. EFSF – European Financial Stability Facility
22. FEMA- Foreign Exchange Management Act
23. FII – Foreign Institutional Investor.
24. FINO- Financial Inclusion Network Operation
25. FIPB – Foreign Investment Promotion board
26. FSLRC – Financial Sector Legislative Reforms Commission
27. CRAR: Capital to Risk-weighted Assets Ratio
28. SWIFT: Society for Worldwide Interbank Financial Telecommunication
29. DEAF: Depositor Education and Awareness Fund
30. NEFT - National Electronic Funds Transfer
31. DICGC : Deposit insurance and credit guarantee corporation.
32. FCNR(B) - Foreign Currency Non-Resident Bank
33. LCR: Liquidity Coverage Ratio
34. IMPS: Interbank Mobile Payment Service
35. TARC - Tax Administration Reform Commission
36. LRMT: Liquidity risk monitoring tools
37. ECB - External Commercial Borrowings
38. MIBOR: Mumbai Inter-Bank Offer Rate
39. LIBOR: London Inter-Bank Offer Rate
40. LAF – Liquidity Adjustment Facility
41. GIRO - Government Internal Revenue Order
42. FRBMA: Fiscal Responsibility and Budget Management Act
43. AMFI- Association of Mutual Fund in India.
44. TIEA – Tax Information exchange Agreement
45. FTA- Free trade agreement
46. GAAR - General anti avoidance rule
47. GSLV - Geo-Synchronous Launch Vehicle
48. NCTC - National Counter-Terrorism Centre
49. NSG – Nuclear Suppliers Group
50. PPP – Public Private Partnership & Purchasing Power parity
51. PSLV – Polar Satellite Launch vehicle
52. TAPI - Turkmenistan-Afghanistan-Pakistan-India.
53. QFI -Qualified Foreign Investors
54. REER: Real Effective Exchange Rate

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### Some General Awareness Questions of – SBI Clerk, RBI (Assistant), RRBs & IBPS PO -4 EXAM 2014

1. Bank license given to which NBFCs ? - **Bandhan and IDFC**
2. Which one of the following is not regulator(Options - RBI,SEBI,CERN,IRDA) ? - **CERN**
3. Rohan Bopanna related to which sport ? - **Tennis**
4. Which line divides America and Canada- ? **49th parallel**
5. What is the nick name of Korea ? - **Land of morning calm**
6. 2014 is recognised as completion of 100 years of which war ? - **World War - I**



7. Angela Merkel is related to which country ? - **Germany**
8. Who is the chairman of committee related to Gas pricing ? - **Vijay Kelkar**
9. What is the expanded form of PLO - **Palestine liberation organization**
10. African union is fighting with which terrorist organisation ? - **Boko haram**
11. Donna Trott has authored the book titled as ? - **The goldfinch**
12. What is the range of Bramhos missile ? - **290Km**
13. Currency of Bhutan? - **Ngultrum**
14. New Governor of Haryana ? - **Kaptan Singh Solanki**
15. Jarawa tribe belongs to ? - **Andaman and Nicobar islands**
16. Who is the Minister of state for IT & Broadcasting? - **Prakash Javdekar**
17. What is the Literacy rate of Bihar according to 2011 census? - **63.82%**
18. Mary kom movie produced by Sanjay Leela Bhansali is written by : **Saiwyn Quadras**
19. Currency of Sri lanka ? - **Sri Lanka Rupee**
20. Capital of Kuwait ? - **Kuwait city**
21. Power, Coal and renewable energies minister in the current government ? - **Piyush Goyal**
22. Currency of Vatican City ? - **Euro**
23. Gagan Narang won medal in Commonwealth in which shooting event? - **50 m air rifle event**
24. What are the number of Nationalized Banks in India after nationalization of BMB? - **21**
25. Davis Cup related to which sport ? - **Lawn Tennis**
26. Which country topped CWG 2014 Medal tally ? - **England**
27. New Deputy Governor of RBI S S Mundra replaced whom ? - **K C Chakraborty**
28. Which among the following is a banking term ? - **CRR**
29. Which of the following is an Indirect Tax ? - **Service Tax**
30. Controller of Mutual Fund ? - **SEBI**
31. Full form of CFL? - **Compact fluorescent lamp**
32. Cerebral hemorrhage caused by deficiency of which vitamin? - **Vitamin K**
33. Capital of Sierra Leon? - **Freetown**
34. Minister of Parliament Affairs: **Venkaiah Naidu**
35. Hepatitis day: **28 July**
36. 17th NAM Summit will be held in: **Venezuela**
37. In Common wealth Games 2014 Abhinav Bindra won gold for: **10m rifle shooting**
38. Capital of Iraq: **Baghdad**
39. Capital of Bhutan: **Thimpu**
40. Currency of Vatican City: **Euro**
41. A book on Vijay Malaya is authored by: **K. Giriprakash**
42. RBI governor replaced whom: **D Subba Rao**
43. Khushwant Singh is: **a novelist, journalist**
44. Which scheme is for slum people: **Indira Awas Yojna**
45. Minister of Information & Broadcasting, environment, forest: **Prakash Javdekar**
46. Banking is defined under which act: **Banking Regulation Act, 1949**
47. ICC trophy is related to? **Cricket**
48. Capital of Zimbabwe? **Harare**
49. Currency of Myanmar? - **Kyat**
50. Author of the book titled 'What young India wants'? - **Chetan Bhagat**
51. World environment day? - **5th June**
52. Skill development minister? - **Sarbananda Sonowal**
53. Minimum Maturity period for commercial paper? - **7 days**
54. Governor of West Bengal? - **Keshari Nath Tripathi**
55. Who was the defence minister in the previous council of ministers - **A K Antony**
56. Literacy rate of kerala? - **93.91 %**
57. ADB will help in road construction in which Indian state? - **Manipur**
58. Author of the book 'My Years with Rajeev and Sonia'? - **R D Pradhan**
59. Guru Tej Bahadur trophy is related to which sport? - **Hockey**
60. Venue of next FIFA 2018 World cup? - **Russia**
61. 3 countries who are a participating in Malabar Exercise? - **India, USA, Japan**
62. Full form of EVM - **Electronic Voting Machine**
63. FIFA golden ball award ? - **Lionel Messi**
64. Reliance produced less amount of gas resulting in government loss in which block ? **KG-D6**
65. First BRICS New development bank ? - **Shanghai**
66. Union minister of Mine & steel, labour & employment - **Narendra Singh Tomar**
67. Recent book on Dilip Kumar - **Substance and Shadow by Uday Tara**
68. Sri Lankan cricketer, who announced his retirement? - **Mahela Jayawardhane**
69. Currency of Saudi Arabia - **Saudi Riyal**
70. Name of Maharashtra new tiger reserve - **Bor Sanctuary reserve**
71. Fees needed to submit for lodging complain to Banking ombudsman - **No fees**
72. Insurance regulator - **IRDA**
73. Chandi prasad bhat won Gandhi peace prize for his contribution in which area? - **Chipko Movement**
74. Which country manufactured VELOX-1 ? - **Singapore**
75. Capital of Cyprus ? - **Nicosia**
76. Committee on financial inclusion: **Nachiket Mor Committee**
77. 150 km missile launched by DRDO recently: **Prithvi**
78. Minister of Social Justice and empowerment: **Thawar Chand Gehlot**
79. Bhartiya Mahila Bank Chairman: **Usha Ananthasubramaniam**
80. Banks Nationalization: **1969**
81. Capital of Argentina: **Buenos Aires**
82. Official Currency of Indonesia: **Indonesian Rupiah**

83. Vijay Sheshadri won Pulitzer prize for: "**3 Sections**"
84. Which state don't share the border with Telangana: **Jharkhand**
85. Constituency of Nitin Gadkari: **Nagpur**
86. Recently PM inaugurated a hydro power plant at which place: **Uri (J & K)**
87. Press freedom day: **3 May**
88. RBI established in: **1935**
89. Who is the current Food & Consumer Affairs minister: **Ram Vilas Paswan**
90. World Tourism Day is celebrated on: **27 September**
91. Gillette cup is associated with which sports: **Cricket**
92. Kaveri river water dispute between which states: **Karnataka & Tamil Nadu**
93. Capital of Canada? **Ottawa**
94. Headquarter of CRISIL? - **Mumbai**
95. Which device is used to measure blood pressure? **Sphygmomanometer**
96. State with highest per capita milk availability- **PUNJAB**
97. 24<sup>th</sup> ASEAN summit venue- **Nay Pyi Taw**
98. SMSME cabinet minister- **Kalraj Mishra**
99. Bhartiya Mahila bank inaugurated by-**Manmohan Singh**
100. Study of kidney disease comes under branch? **Nephrology**
101. Country having three top most companies? **USA**
102. CSO full form- **Central Statistical Organisation**
103. CBS full form- **Core Banking Solution**
104. Which organization collect and publish financial data? **National Sample Survey Organisation**
105. Ashes trophy played between countries- **Australia and England**
106. Lok Sabha Constituency of Sushma Swaraj - **Vidisha**
107. Who is Health Minister: **Dr. Harsh Vardhan**
108. Who provides assistance to small industries: **SIDBI**
109. RBI Adjust Liquidity by which tool: **LAF (Liquidity Adjustment Facility)**
110. Functions of RBI - **Bankers Bank**
111. Camel is the official animal of which state: **Rajasthan**
112. Capital of Sweden: **Stockholm**
113. Winner of Australian Grand Prix: **Nico Rosberg**
114. Nilgiris is located in which state: **Tamil Nadu**
115. Highest Urban Population of which state: **Maharashtra**
116. International Day for Old Person: **1 October**
117. Sign on 1 Rupee currency note: **Finance Secretary**
118. Capro Group has won the International Business Year of the award is owned by: **Lord Swaraj Paul**
119. 2015 Commonwealth Heads of Government Meeting will be held in: **Malta**
120. Committee on Cauvery water dispute: **B.S Chauhan**
121. Which country started first plastic notes: **Australia**

122. DRDO developed which indigenous plane: **Tejas**
123. Japan has sea-conflict with which country: **China**
124. A.R Rahman street name in which country: **Canada**
125. Which of the following is not true about Telangna? **is dived on the linguistic basis.**
126. Currency of Afghanistan - **Afghan Afghani**
127. Commercial Paper is issued for how many days - a **minimum of 7 days and a maximum of up to 1s year**

128. Malaysia currency: **Ringgit**
129. Who score first hattrick goal in foot ball world cup: **Thomas Muller (Germany)**
130. Mynamar capital: **Naypyidaw**
131. In LoK Sabha elections if any candidate win two seats (like our pm) so in what duration of time he has to leave one seat - **14 days**
132. FIFA 2014 Mascot Name: **Fuleco**
133. Indian Overseas minister: **Sushma Swaraj**
134. IBSA full form - **India, Brazil, South & Africa**
135. World Autism day: **2 April**
136. World aids day celebrated on : **1 December**
137. Chemical and fertilizer cabinet minister: **Ananth Kumar**
138. Beiji oil refinery located in: **Iraq**
139. PC stands for: **Personal Computer**
140. Flipkart acquire which online shop: **Myntra.com**
141. Currency of Italy: **Euro**
142. Head of SIT Committee: **MB Shah**
143. Capital of Brazil - **Brasilia**
144. Casual vacancy written by: **J K Rowling**
145. Iraq currency: **Dinar**
146. Who regulate Monetary policy: **RBI**
147. Budget in which article: **Article:112**
148. How many languages in Indian currency - **17**
149. Full form of ASCII - **American Standard Code for Information Interchange**
150. Kanyakumari formerly known as - **Cape Comorin**
151. York University, Canada gave award to - **Ratan Tata**
152. Nevia first plant in India - **Sanand, Gujarat**
153. Who win 3 medals in ISSF world cup in Munich - **Jitu Rai**
154. Who is Richest Player in FIFA: **Cristiano Ronaldo**
155. OPEC has how much % of total oil - **81%**
156. Country having least global peace index - **Syria**
157. Tata group joined which airlines: **Air Asia**
158. Commercial papers issued in what multiples: **Rs.5 lakh**
159. Recently Navaratna status given to: **National Building Construction Corporation & Engineers India Ltd**
160. Azlan Shah who died recently is a: **Hockey Player**

161. Indian currency notes bear a signature of: **RBI Governor**  
 162. World economic forum held in: **Abuja (Nigeria)**  
 163. Headquarter of Infosys: **Bangalore**  
 164. Best ranked IIT among BRICS top universities 2014: **IIT Delhi**  
 165. Salarjung museum located in which state: **Hyderabad, Telangana**  
 166. RIL & Network 18 Deal(in crores)- **4000 Crores**  
 167. Sahara the untold story Written by?-**Tamal Bandyopadhyay**  
 168. Amul set up Dairy worth 200 cr at which city?- **Varansi**



169. Chinese Currency? – **YUAN**  
 170. Sachin Tendulkar coins were sponsored by which company? **EAST INDIA COMPANY**  
 171. Human rights day is observed on which day-**DEC 10**  
 172. Who is the current road, transport, highways and shipping? **NITIN GADKARI**  
 173. ECB stands for ? **EXTERNAL COMMERCIAL BORROWINGS**  
 174. WIMBLEDON championship is related to which game ? **LAWN TENNIS**  
 175. Who is the current SBI chairman? **ARUNDATI BHATTACHARYA**  
 176. Regulatory authorities of Cooperative banks & RRB's?- **NABARD**  
 177. A Scheme named Rajiv Gandhi Scheme for Empowerment of Adolescent Girls also known as ?- **SABLA**  
 178. Recipient of 49th Jananpeeth Award - **Kedar Nath Singh**  
 179. Amul related to what ? - **white revolution**  
 180. FIBA is related with Which sport ?- **Basketball**  
 181. Recently in which state Solar thermal power plant installed – **Rajasthan**  
 182. Which card is issued by NPCI?-**RuPay Card**  
 183. Which south east organisation has 10 members?- **ASEAN**  
 184. ARMY FLAG DAY- **7 December**  
 185. In shop transaction is done by which machine: **POS**  
 186. Water resource minister - **Uma Bharti**  
 187. Dadasaheb Phalke Academy Award for Best Singer (Female): **Sunidhi Chauhan**  
 188. Which award is given to Leander Paes, Ruskin bond- **Padma Bhushan award**  
 189. Vijay hazare trophy is related to which sport? **CRICKET**  
 190. Night blindness is due to deficiency of which disease- **Vitamin A**  
 191. Full form of NVRAM- **Non Volatile Random Access Memory**

192. Which of the following activities is not done by RBI?- **trading in commodities**  
 193. Currency of Kuwait-**Kuwaiti Dinar**  
 194. Capital of Bhutan-**Thimphu**  
 195. Recently Hindustan Motor car plant shut down: **Uttarpara plant in West Bengal**  
 196. Book my journey transforming into dreams: **Former President APJ Abdul Kalam**  
 197. Highest rural population state as per Census 2011 - **Uttar Pradesh**  
 198. Reliance company lady head name- **Neeta Ambani**  
 199. Full form CAG-**Comptroller and Auditor General**  
 200. Which of the following is not an indirect tax- **10% surcharge on income**  
 201. Who directed the silent film raja Harish Chandra: **Dadasaheb Phalke**  
 202. According to Census 2011 highest sex ratio for which state: **Kerala**  
 203. Repo rate: **8%**  
 204. CRR – **4%**  
 205. Number of directors in RBI – **4 deputy directors**  
 206. Satish Shivlingam related to which: **Weightlifting**  
 207. Who is Nripendra Mishra: **Principal Sec. to PM**  
 208. Defence minister: **Arun Jaitely**  
 209. Home minister: **Rajnath Singh**  
 210. PMGSY Established by-**2002**  
 211. IAY--**Allocate financial assistance**  
 212. Budget Allocate for Pradhan Mantri Krishi Sichayin Yojana - **Rs. 1000 cr**  
 213. Young India book author...**MK GANDHI**  
 214. MGNERGA Act launched in: **2005**  
 215. National Pension System (NPS) launched in — **2004**  
 216. Capital of ITALY- **Rome**  
 217. Rashtriya Swasthya Bima Yojana (RSBY) launched by : **Ministry of Labour and Employment**  
 218. Commonwealth total medal of India --- **64**  
 219. WTO member -**160**  
 220. Official director of RBI - **Raghuram Rajan**  
 221. Van Bandhu Kalyan Yojana has allocated Rs.**100 crore**  
 222. Monetary policy published and controlled by – **RBI**  
 223. On Advances taking as loan ---**pre- shipment loan**  
 224. Tibor full form - **Tokyo Interbank Offered Rate**  
 225. How much interest paid by RBI on deposit of CRR? **Zero**  
 226. RBI proposed for 5th deputy governor by post - **Chief Operating Officer**  
 227. Shadow banking committee headed by - **T. Vijay Bhaskar**  
 228. Who is lady election commission officer? **V.S. Ramadevi**  
 229. Summer 2016 games held in? **Rio De Janeiro**  
 230. Pound sterling is the currency of which country - **United Kingdom**  
 231. Which Lok Sabha election was held recently held - **16<sup>th</sup>**  
 232. GDP for 2014-15 by IMF? - **5.4%**  
 233. India's first motion picture? - **Raja Harishchandra**

234. India's first newspaper? - **Bengal Gazette**  
235. Press council of India formed in which year? - **1978**  
236. Indira Awas Yojna which year formed? - **1996**  
237. Which of following country is not a male dominated country? - **USA**  
238. Currency of UK ? - **Pound Sterling**  
239. Minister of Railways ? - **Sadananda Gowda**



240. World Heart day? - **29 September**  
241. WTO head quarter? - **Geneva**  
242. When did India become member of WTO? - **1995**  
243. RBI formed in which Year? - **1935**  
244. India's first Postal Savings Office ATM located in which city? - **Chennai**  
245. First newspaper of India- **Bengal gazette**  
246. Indira sagar dam located in which state - **Madhya Pradesh**  
247. Addis Ababa capital of - **Ethiopia**  
248. Bangladesh currency - **Taka**  
249. External affairs minister - **Sushma Swaraj**  
250. Japan Prime Minister- **Shinzo Abe**  
251. Author of inheritance of loss - **Kiran Desai**  
252. Bharatanatyam dance of which state - **Tamil Nadu**  
253. Taj Mahal in which state - **Uttar Pradesh**  
254. What is the profile of Maneka Gandhi - **Women and child development**  
255. FFCB full form - **Foreign currency convertible bonds (FCCBs)**  
256. Number of goals in FIFA World Cup - **171**  
257. Louvre museum in - **Paris**  
258. Laughter day - **1st Sunday of may**  
259. Oscar best movie - **12 years a slave**  
260. National award for best Hindi film - **Jolly LLB**  
261. Inheritance of loss - **Kiran desai**  
262. Kaiga nuclear power plant - **Karnataka**  
263. Jan Dhan Yojana - Life Insurance - **30,000**  
264. World Bank head - **Jim Yong Kim**  
265. ILO headquarters - **Geneva**  
266. Deputy speaker of Loka sabha - **Thambi durai**  
267. Purpose of Commercial Paper - **to meet short-term debt obligation**  
268. RBI proposed small and \_\_\_ banks - **Payment**  
269. Income exempted from tax (below 60) - **2.5 lakhs**  
270. Metro rail project in Ahmadabad and - **Lucknow**  
271. GAAR = **General Anti Avoidance Rules**  
272. 1st presidency of new BRICS bank - **India**  
273. Zambia capital - **Lusaka**  
274. Port Louis is capital of - **Mauritius**  
275. Russia currency - **Russian Ruble**  
276. Home Affairs Minister - **Shri Rajnath Singh**  
277. Rural Development Minister - **Nitin Gadhkari**  
278. Coorg Hill station is where? - **Karnataka**  
279. Kathak dance - **UP**

280. Kerala new Governor - **P Sathasivam**  
281. REIT abbreviation - **Real Estate Investment Trust**  
282. Which insurance company extended Jan Dhan insurance cover to 1 lakh? - **HDFC Ergo**  
283. BKS Iyengar is related to which field? **Yoga**  
284. Best actor in national film awards ? - **Suraj Venjaramoodu(Malayalam), Raj Kumar Rao(Hindi)**  
285. Best actress in Oscar? **Cate Blanchett**  
286. Rajiv Khel Ratna award 2014? - **None**  
287. US released postage stamp on who actor ? - **Akkineni Nageswara Rao**  
288. "The suitable boy" written by? - **Vikram Seth**  
289. By whose goal Germany win the final with 1-0 in Brazil ? - **Mario Goetze**  
290. World Computer Literacy Day? - **2nd December**  
291. Cheruthoni dam in which state? - **Kerala**  
292. Japan will give total money for infra project? - **\$ 33 Billion**  
293. How much amount allocated for price stabilisation fund- **500 cr**  
294. Malaysia Currency - **Ringgit**  
295. World Environment Day - **5 June**  
296. New IIMs to be opened in which district - **Himachal Pradesh, Punjab, Bihar, Orissa and Rajasthan.**  
297. Who is John Carrey? - **Actor**  
298. Tintu Lukka from which game - **Athletics**  
299. Sanitation Program in Budget till - **2019**  
300. Oscar winner in leading role actor - **Matthew McConaughey**  
301. Who is the USA Secretary of State - **John Kerry**  
302. Which country capital is Port Victoria? - **Seychelles**  
303. "Cry The Peacock" author? - **Anita Desai**  
304. Atomic Energy minister of India - **Narendra Modi**  
305. French Open winner - **Rafael Nadal**  
306. Narora Power Plant situated in? **U.P**  
307. Best Director National Awards? **Hansal Mehta**  
308. U.K. Prime Minister? **David Cameroon**  
309. Full Form Of UNCTAD - **United Nations Conference on Trade and Development**  
310. Sattriya is the dance form of which state? - **Assam**  
311. Leander Paes related to which game? - **Tennis**  
312. Rihand Dam in which state? - **Uttar Pradesh**  
313. Mogadishu is the capital of which country: **Somalia**  
314. e-visa in how many cities to promote tourism: **9**  
315. FIDE world (rapid chess championship) won by which player: **Magnus Carlsen**  
316. Vice President of USA: **Joe Biden**  
317. Which film got Best Film Award at Film Fare Awards: **Bhaag Milkha Bhaag**  
318. Governor of Maharashtra: **C Vidyasagar Rao**  
319. Li-tatina (tomator tyoha) festival of which country: **Spain**  
320. Hill station 'ARAKU' in which state: **Andhra Pradesh**

321. Oscar 2014 Best supporting actress - **Lupita Nyong'o**
322. Best actress in film fare awards 2014 - **Deepika Padukone**
323. Fiscal deficit according to union budget - **4.1%**
324. According to Budget 2014, how many new Govt. Medical Colleges will be opened? - **12**
325. Najma Heptulla ministry: **Minority affairs**
326. Loss incurred for railway per passenger in paise - **23p**
327. Full form of CST? - **Central Sales Tax**
328. Full form of NABARD? - **National Bank for Agriculture & Rural Development**
329. Full form of UGC? - **University Grants Commission**
330. Full form of SLR? - **Statutory Liquidity Ratio**
331. Ajinkya Rahane is related to which game? - **Cricket**
332. What is purpose of Jan Dhan Yojna? - **Minimum one account for every family**
333. Who issues RuPay card? - **NPCI**
334. Who is Robin Williams? - **Hollywood Actor**
335. Who is P.J Kurien? - **Deputy Chairman of Rajya Sabha**
336. What is the amount charged for ATM transactions after 5 times? - **Rs. 20**
337. Flag Bearer for India in Commonwealth Games 2014? - **Vijay Kumar**
338. How many Deputy Governors are there in RBI? - **4**
339. Strike word is related to which game? - **Baseball**
340. Hardware park is proposed to which state? - **Andhra Pradesh**
341. What % of money is increased for cleanliness in budget? - **40%**
342. Who is all time highest goal scorer of Germany? - **Miroslav Klose**
343. Wilfried Bony - **Football Striker from Ivory Coast**
344. Saji Thomas is related to which game? - **Rowing**
345. Bhamashah Yojna in Rajasthan is for what purpose? - **Women Empowerment**
346. Bank Capitalization related to -? - **Basel III Norms**
347. Which country is the top source of FDI? - **Singapore**
348. Swaccha Bharat Abhiyan is to be ended by- **2019**
349. Amit Kumar related to which game - **Wrestling**
350. Zero Effect- Zero Defect slogan by - **Narendra Modi**
351. Who is Azim premji - **Founder of Wipro**
352. Prior to which year currency note should be exchanged - **2005**
353. PFO monthly pension limit - **Rs. 1000** (Minimum limit) & **Maximum Limit is Rs. 15000**
354. Pankaj Advani Sports name - **Billiards**
355. Chanakya also known as (his alternate name) - **Kautilya**
356. CDR fullform - **Credit Default Swap**
357. SEZ started by PM In which state/city - **Maharashtra**
358. Indira Awas Yojna new name - **National Gramin Awaas Mission** (proposed name, please check once)
359. FLIPKART is which kind of company? - **E-Commerce**
360. 200 cr allocated for stadium in which state - **Jammu & Kashmir**
361. Which organization is worried for EBOLA - **WHO**
362. Largest bank - **Industrial & Commercial Bank of China**
363. Who is sumitra mahajan - **Loksabha Speaker**
364. Sanjita Chanu wins gold in: **Weightlifting**
365. Abhinav Bindra related to: **Shooting**
366. Apurvi Chandela related to: **Shooting**
367. 6th BRICS summit held in: **Fortaleza, Brazil**
368. Anirban Lahiri belongs to which sports: **Golf**
369. Rory Mclory belongs to which sports: **Golf**
370. NHB full form: **National housing bank**
371. KYC full form: **know your customer**
372. India celebrated it's \_\_\_ independence day on 15th Aug, 2014: **68<sup>th</sup>**
373. PPF investment Limit: **Rs 1.5lakh**
374. Yuki Bhambri related to which sport - **Tennis**
375. Lionel Messi player of which country: **Argentina**
376. In budget tax free home loan limit: **Rs. 2 lakh.**
377. Income tax limit other than senior citizen: **Rs. 2.5 lakh**
378. Smart car launched --- **Tata Nano**
379. Volley term from which sport - **Tennis**
380. Kargil war in which year: **July 1999**
381. ISRO headquarter: **Bangalore**
382. Make in India terms launched by - **PM N. Modi**
383. Art 370 is related to which state - **Jammu & Kashmir**
384. Jan Dhan Yojana Benefits - **Overdraft Loan in Bank Account**
385. Writer of The Mother I Never Knew - **Sudha Murthy**
386. L stands in SLR- **liquidity**
387. Money laundering is done to- **Avoid tax**
388. When did Mangalayan reached Mars - **24 September 2014**
389. In how days KYC custom fill identity proof - **5 working days**
390. Which Indian movie selected for Oscar Award 2015 - **Liar's Dice**
391. NIM full form- **Net Interest Margin**
392. MTSS- **Money Transfer Service Scheme**
393. Kisan Vikas Patra was closed by govt. earlier why - **to avoid Money laundering activities**
394. SBI life insurance partnered with - **BNP Paribas Cardif**
395. Currency of Cambodia - **Riel**
396. What is A in ATM - **Automated**
397. Hard Choice author - **Hillary Clinton**
398. Who invented Dynamite - **Alfred Nobel**
399. Capital of Argentina: **Buenos Aires**
400. Which actor's father is a famous badminton player - **Deepika Padukone**

401. Word C stand for what in CP- **commercial paper**  
 402. Bank used to what method to read code on cheque - **MICR**.  
 403. Purpose of starting Minor account for 10 years children - **Financial inclusion**  
 404. Kundankulam nuclear plant is a agreement between India and \_\_ - **Russia**  
 405. CVV full form – **Card Verification Value**  
 406. Minority affair minister – **Najma Heptulla**  
 407. Yogakshemam Vahamyaham is the slogan of – **LIC**  
 408. Bank of International Settlement headquarter – **Switzerland**  
 409. HDFC Tagline - **We understand your world**  
 410. Smart star account opened by which bank – **ICICI bank**  
 411. In Varistha pension Bima scheme will be administrated by – **LIC**  
 412. Director of Singham Returns movie – **Rohit Shetty**  
 413. Taskant is the capital of – **Uzbekistan**  
 414. Sati pratha abolished by whom – **Raja Ram Mohan Rai**  
 415. Railway minister: **Sadanand Gowda**  
 416. Full form of PKI – **Public Key Infrastructure**  
 417. Iran president: **Hassan Rouhani**  
 418. Which country is part of European Union but do not use euro currency – **Denmark**  
 419. CBS Full form- **Core Banking Solution**  
 420. Cyrus Mistry is the CEO of – **TATA group**  
 421. Kakrapar atomic power plant- **Gujarat**  
 422. DNA full form: **Deoxyribo Nucleic acid**  
 423. Home rule league moment leader - **Annie Besant/ Bal Ganga Dhar Tilak**  
 424. Committee on Banking Ombudsman – **Suman Verma Committee**  
 425. What "S" stands in CDSL – **Securities [Central depository Securities depository Ltd.]**  
 426. IFSC Code contain how many digits- **11 alphanumeric code**  
 427. EBW full form - **Export Bills Permitted to be Written off**  
 428. According to WHO, Highest rate of Child marriage – **Bangladesh (India raked 2<sup>nd</sup>)**  
 429. Agaria Tribe belongs to which state – **Madhya Pradesh**  
 430. Capital of Tanzania – **Dodoma**  
 431. DIGC insurance cover is headed by – **Central Govt.**  
 432. The initial minimum paid-up capital for a private bank shall be **Rs.200 crore**  
 433. MTSS used - **personal remittance**  
 434. According to census 2011 Lowest density state - **Arunachal Pradesh**  
 435. Which country does not belong in European Union but use Euro as a currency - **Vatican city**

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436. Max money that can remitted to Nepal from any of the NEFT-enabled branches in India – **Rs 50,000**  
 437. In NSDL ,word "S" stands for - **National Securities Depository Limited**  
 438. SBI tag line: **Pure Banking Nothing Else**  
 439. Santi Swaroop Bhatnagar award in mathematic: **Dr. Kaushal Kumar Verma**  
 440. Bank celebrate 150 years with Sri Lanka: **SBI**  
 441. Cheque amount written is called exchange of **notes done by customer**  
 442. Overnight money needed by bank from RBI on which rate bases: **MSF**  
 443. Poverty elevation minster – **Ramvilas Paswan**  
 444. CPI full form: **Consumer Price Index**  
 445. Urban dev and Parliament minister: **Venkaiah Naidu**  
 446. Who won bronze medal in swimming in 2014 Asian Games: **Sandeep Sejwal**  
 447. Jai hind slogan given by – **Subhash Chandra Bose**  
 448. Capital of Turkey: **Ankara**  
 449. BSE is given trade facility – **online**  
 450. Who gave the principle of objects submerged partially or fully in water – **Archimedes**

**GOOD LUCK & ALL THE BEST FOR SBI ASSOCIATE PO EXAM 2014.**