STATE

- 1. The Kerala government launched the **Operation Valsalya** project to trace, rescue and reunite the **missing children** with their family.
- 2. Haryana opened state's first One Stop Centre, known as **Sakhi**, at Karnal. The center will play a role in helping **the women in distress**. The Center would provide help to sexually, mentally and emotionally harassed women.
- 3. **Kerala** Government has declared **state totally digital**, thus becoming **first state** in the country to achieve it.
- 4. Maharashtra government has roped Superstar Amitabh Bachchan as its new ambassador for the Tiger Conservation Project.
- 5. **Telangana** launched **Grama Jyothi** scheme, aimed at comprehensive development of rural areas allowing **planning and execution of works by villages themselves**.
- 6. Himachal Pradesh Government has launched Rajiv Gandhi Illuminating Scheme for Hill Town Advancement (RISHTA) project, which is an efficient smart LED based street lighting project.
- 7. To encourage and nurture innovative activities in the MSME sector, an Intellectual Property Rights (IPR) Facilitation Centre for MSMEs was inaugurated at Lucknow.
- 8. **Haryana** has bagged the **Skoch Order-of-Merit national award** in implementation of six e-Governance and IT initiatives in the state.
- 9. **Tamil Nadu** launched the **Amma Baby Kit Scheme** for **Babies born in government hospitals** would receive the kit worth Rs. 1,000.
- 10. **Himalaya Diwas** on **9th September** was celebrated in **Uttarakhand** to spread the message of conservation of the Himalayan ecosystem.
- 11. Chief Minister N. Chandrababu Naidu launched the 'mee bhoomi' portal, a digital repository of land records in the State.
- 12. **Maharashtra** Government has declared the **Blue Mormon** (Papilio polymnestor) as the State butterfly.
- 13. Kerala Government has declared June 22 as 'Snake Bird Day' in a bid to protect the endangered species.
- 14. Rajasthan has become number one state in the country in terms of total installed capacity of solar energy.
- 15. **Andhra** to form a subcommittee **Krishi Cabinet**. This sub-committee will focus on agriculture and its allied activities profitable and sustainable.
- 16. Nadia district in West Bengal has won the United Nations Public Service Award 2015 in the category of improving delivery of public services for or eliminating open defectaion in the district.
- 17. Andhra Pradesh Cabinet approved Amaravathi as capital of the State.
- 18. Essel, Rajasthan government ink Rs 4k crore pact for solar parks.
- 19. **Haryana** Government named **Parineeti Chopra** as its brand ambassador for 'Beti Bachao-Beti **Padhao**' campaign to promote the cause of girl child.
- 20. **Maharashtra** Cabinet Approves **Shyamaprasad Mukherjee Jan Van Vikas Scheme.** The main objective of this scheme is to **reduce the man-animal conflict** and to achieve sustainable development of these villages.
- 21. Telecom Minister Ravi Shankar Prasad has launched a new mobile app 'Disha' to aid digital literacy in Bihar.

Digital Saksharta Abhiyan (DISHA): Mission was launched on 21 August 2014 that envisages providing digital literacy to non IT literate citizens

- 22. Maharashtra government has declared the area along Thane Creek as Flamingo Sanctuary.
- 23. **Haryana** Government launched **Thari Pension**, **Thare Pass project** to directly transfer pension into the bank accounts of beneficiaries.

- 24. Dr. Kalam's birthday on October 15th would be celebrated as the Youth Revival Day in Tamil Nadu.
- 25. **Tendong Lho Rum Faat** an ancient and annual festival of the ethnic **Lepcha tribe of Sikkim** was celebrated on **9 August** 2015.
- 26. The **first defence park in the nation**, which would make components required for defence establishments, is to come up at **Ottapalam**.

www.BankExamsToday.com

<u>NATION</u>

- 1. **India** is going to chair Group of Twenty (G20) nations forum in year 2018.
- **2015- Turkey**
- **2016- China**
- **2017- Germany**
- 2. **G- 20 was established in 1999** as a meeting of Finance Ministers and Central Bank Governors on member countries in the aftermath of the 1997 Asian financial crisis. The forum brings together 20 nations that represent world's major advanced and emerging economies, representing around 85 per cent of global GDP.
- 3. Ravi Shankar Prasad launched **Social Endeavour for Health And Telemedicine (SEHAT)** with the **Apollo Hospitals** in **Delhi.**
- 4. The Union Government launched a web portal named **Vidya Lakshmi** for the benefit of students **seeking Educational Loans**.
- 5. Union Tourism Ministry will soon confer the title of **Twin National Heritage Cities** on **Rishikesh and Haridwar.**
- 6. Union government has given nod to set up of **All India Institute of Ayurveda (AIIA)** for imparting Doctor of Medicine (MD) and Ph.D level education which will be located at **Sarita Vihar in New Delhi**.
- 7. The Union Minister for Minority Affairs **Najma Heptulla** launched a new Central Sector Scheme **Nai Manzil** in **Patna**. The scheme will address **educational and livelihood needs of minority communities** in general and muslims in particular.
- 8. The Ministry for New and Renewable Energy has sanctioned a 1,500-MW ultra mega solar power park for development in **Kadapa** district of Andhra Pradesh. Two other parks of 1,000 MW each are being executed by NTPC at **Anantapur** and **Kurnool** districts of **Andhra Pradesh**.
- 9. Union Government launched the **School Nursery Yojana** to engage **class VI to IX** in raising of saplings in nurseries created in schools.
- 10. Three food processing industries in **Odisha** have been accorded the status of designated **food parks**
- A) Agro Industrial Estate for maize, Nabarangpur
- B) Jagatpur industrial estate, Cuttack
- C) Mancheswar industrial estate, Bhubaneswar
- 11. **Mysuru** (Karnataka) and **Thiruchirapalli** (Trichy) in Tamil Nadu have been ranked **first** and **second** among 476 cities (each with
- a population of above one lakh) in the "Swachh Bharat" rankings.
- 12. Rural Development Minister Chaudhary Birender Singh launched **SAMANVAY**, a compilation of all schemes of both Union and State governments for Gram Panchayats. SAMANVAY was launched with an aim to help MPs in utilizing relevant schemes in the planning and implementation of **Saansad Adarsh Gram Yojana** (SAGY).
- 13. **Multi-Application Solar Telescope** (MAST), **Asia's biggest telescope** was inaugurated at the **Udaipur** Solar Observatory in Rajasthan.

- 14. **McCann** bagged Tourism Ministry's 'Incredible India' advertising campaign for the period of three years.
- 15. The Union Ministry of Women and Child Development launched the #100Women Initiative in collaboration with Facebook to select 100 women achievers of India.
- 16. Under the PM's **Skill Loan scheme**, **credit ranging** from **Rs 5,000 to Rs. 1.5 lakh** will be given to **34 lakh youth over five years.**

World Youth Skills Day: 15-JUL-2015

- 17. The Union Cabinet gave its approval to set up an expert group to classify the Caste names returned in the Socio Economic and Caste Census (SECC), 2011. The expert group will be chaired Arvind Panagariya, Vice-Chairperson of NITI Aayog.
- 18. Union Minister of Consumer Affairs, Food and Public Distribution **Ram Vilas Paswan** launched the **Surakshit Khadya Abhiyan**, to create mass awareness and capacity building for safe and hygienic food.
- 19. Narendra Modi launched **Deendayal Upadhyay Gram Jyoti Yojana** (DDUGJY) in **Patna**. The DeenDayal Upadhyaya Gram Jyoti Yojana for rural areas was launched to **provide electrification to all villages**.
- 20. The Union Government constituted **All India Council of Sports** as an **advisory body** for the **Union Ministry of Youth Affairs and Sports**.
- 21. Union Cabinet approved setting up of **National Investment and Infrastructure Fund (NIIF)** to **back new and stressed projects** may help restart the investment cycle. The fund will have an **initial corpus** of **20000 crore** rupees.
- 22. **162 enclaves** of India and Bangladesh were integrated with the main land with the execution of **Land Border Agreement**, **1974.**
- 23. India's first Integrated Underwater Harbour Defence and Surveillance System (IUHDSS) was commissioned in Kochi. It is designed by Israel Aerospace Industries (IAI). It is capable of detecting, tracking, identifying and generating warning for all types of underwater and surface threats to harbour security.
- 24. 7th August National Handloom Day
- 25. **Tata Trust** has tied up with **Google** India to provide Internet facilities to rural women. The joint initiative called, **Internet Saathi**.
- 26. National **Heritage Development and Augmentation Yojana** (**HRIDAY**) launched from **Amritsar** to promote an integrated, inclusive and sustainable development of heritage sites. **12 heritage cities** have been identified and **Union Government** will **provide 500 crore** rupees to these 12 cities.
- 27. University Grants Commission (UGC) accorded special Heritage Status on 19 Colleges across the country.
- 28. **Dr. APJ Abdul Kalam** launched the **Rashtriya Avishkar Abhiyan** (**RAA**) to inculcate a spirit of inquiry, creativity and love for Science and Mathematics in school children.
- 29. Socio Economic and Caste census 2011 (SECC-2011) is the first SECC in India since 1934. 30 % of rural households are landless and 75 % of 17.9 crore households in rural India, monthly income of the highest-earning member is less than Rs.5,000.
- 30. Sunil Mittal-led **Bharti Airtel** has become **the world's third largest mobile operator** with 303 million subscribers.
- 31. V K Singh inaugurated first India-China Yoga College at Yunnan Minzu University in Kunming,
- 32. Pranab Mukherjee, has inaugurated a festival of Indian Culture 'Namaste Russia' in Moscow.
- 33. **US department of Defense is the world's biggest employer** and People's Liberation Army (PLA) Chinese military is the 2nd biggest employer.



- 34. **India's first Modernized Anganwadi Centre at Hasanpur** village in Sonepat, Haryana. The centre has been set up **as part of Nand-Ghar Yojana** of Union Government which aims at transforming the anganwadi centres.
- 35. Solar Energy Corporation of India to be renamed as Renewable Energy Corporation of India (RECI).
- 36. Under Housing for All, the Government aims to build 2 crore houses by 2022.
- 37. The government today launched a free SMS service called 'Nowcast' to provide alerts on extreme weather conditions like hailstorm every three hours to over one crore registered farmers on their mobile phones.
- 38. The Central Government announced the launch of the **Pradhan Mantri Khanij Kshetra Kalyan Yojana.** (**PMKKKY**). This is a new programme meant to provide for the welfare of areas and people affected by mining related operations, using the funds generated by District Mineral Foundations.
- 39. Union Government has constituted a **committee under B.S. Baswan** to examine issues related to **UPSC civil services examination**.
- 40. The government launched its **Green Highways** (**Plantation, Transplantation, Beautification & Maintenance**) **Policy 2015**, to help the environment, help local communities, and generate employment by planting trees along all the highways in the country.
- 41. Telecom service provider Uninor has rebranded itself as Telenor in India. Tagline :- 'Ab life full paisa vasool'.
- 42. Union Government has launched **IAP HealthPhone programme**. This programme is initiative of Indian Academy of Pediatrics (IAP). Supported by Vodafone India. **Aamir Khan is the brand ambassador** of this programme.
- 43. **Rashtriya Ispat Nigam Limited** (the corporate entity of Visakhapatnam Steel Plant) signed an **MoU** with Power Grid Corporation of India Ltd for setting up a transmission tower.
- 44. **Amitav Ghosh** unveiled **Flood of Fire**, the final installment in his Ibis trilogy, which traces the history of the First Opium War.
- 45. The country's 13th major port will come up at Dahanu in Maharashtra.
- 46. Narendra Modi launched Rs **45,000-crore Integrated Power Development Scheme (IPDS)** which will strengthen distribution networks and **ensure 24X7 power supply to all by 2022**.
- 47. The **Tenth World Hindi Conference held in Bhopal**, Madhya Pradesh.
- 48. Godavari River was formally interlinked with the Krishna River at Ibrahimpatnam near Vijayawada.
- 49. Narendra Modi **released** two commemorative **coins of Rs 125 and Rs 10** in the **memory of** former President **Sarvepalli Radhakrishnan**.
- 50. Under pillars of the **DIGITAL INDIA** scheme, there are :-
- e-Governance Reforming government through technology
- e-Kranti Electronic delivery of services

SPORTS

- 1. ICC launched the official ICC Women's Team Rankings Australia was ranked number one.
- 2. Russia's Sergey Karjakin has won the chess World Cup held at Baku, Azerbaijan.
- 3. **PNB** beat Indian Oil Corporation 5-3 in penalties to win the Beighton Cup hockey.
- 4. Durban was officially named as host of the 2022 Commonwealth Games.
- 5. **Hangzhou** has been chosen to host the 2022 Asian Games.
- 6. Ajay Jayaram has won silver medal in 2015 Korea Open Badminton tournament in the Men's singles category.
- 7. **Pankaj Advani** won **the IBSF World billiards championship.** He is only player in the world to win world titles in all formats of both, Billiards and Snooker.
- 8. Olympic Games 2016 Rio De Janeiro, Brazil

Olympic Games 2020- Tokyo, Japan

Commonwealth Games 2018- Gold Coast, Australia

FIFA World Cup 2018- Russia FIFA World Cup 2022- Qatar Cricket WC 2019- England Cricket WC 2023- India Test WC 2017- England

Test WC 2017- England
Test WC 2022- India

- 9. Sumit Nagal won boys' doubles at Wimbledon- 2015.
- 10. Chris Froome won 102nd Tour de France.

GOVERNOR

Jharkhand: Droupadi Murmu Manipur: Dr Syed Ahmed Arunachal Pradesh: J P Rajkhowa

Mizoram: Nirbhay Sharma Tripura: Tathagata Roy

Meghalaya: V. Shanmuganthan

Himanchal Pradesh: Acharya Dev Vrat

Bihar: Ram Nath Kovind

FINANCE

- 1. ICICI Lombard General Insurance has tied up with Catholic Syrian Bank (CSB) for sale of its products.
- 2. ICICI Bank Launches mVisa Electronic Cardless Transactions for Pockets App The service is based on 'mVisa', a new mobile payment solution from Visa.
- 3. HDFC Bank launched Pay Zapp.
- 4. RuPay is set to roll out RuPay Credit Cards in 2016.
- 5. **ICICI Bank** in collaboration with **Tech Mahindra** launched a **payment service Tap-n-Pay** enabling customers make over-the-counter payments without using cash.
- 6. Bharti AXA General Insurance launched Smart Traveller.
- 7. **Axis Bank launched Secure+ debit card**, EMV(Europay MasterCard Visa) chip based debit card with security features that allow customers to modify limits and switch off card usage when not required.
- 8. **ICICI Bank** with **Alibaba.com** for the **launch** of the **Trade Facilitation Center** to provide easier trade finance to the small and medium enterprises in India.
- 9. Bank and Its MD & CEO

Bank of Baroda P S Jayakumar
Bank of India M.O. Rego
Canara Bank Rakesh Sharma
IDBI Bank Ltd Kishore Kharat Piraji
Punjab National Bank Usha Ananthasubramanian
Bandhan Bank Chandra Shekhar Ghosh

10. The **Computer Science Corporation (CSC)** and **Hindustan Computer Limited (HCL)** signed an agreement to form a **Joint Venture company** to provide technology services and solutions to the banking industry.

- 11. **HDFC Bank Ltd. launched 'Dhanchayat' an educational film** to raise awareness on the dangers of borrowing money from unorganised sources, under the aegis of **Swachch Banking**, the Bank's CSR initiative for rural India.
- 12. **HSBC India**'s chairman Naina Lal Kidwai announced to **launch 'green bonds'** in India for raising funds for investments in environmental projects.
- 13. IRDA has allowed banks to tie up with a maximum of nine insurers from three segments life, nonlife and standalone health insurers.
- 14. Chairman of Bandhan bank :- Ashok Kumar Lahiri
- 15. Infosys signed a multi-million euro deal with Deutsche Bank to provide services like application maintenance, package implementation.
- 16. France's biggest bank **BNP Paribas acquired Sharekhan** in an estimated Rs 2,000 crore deal.
- 17. Kotak Mahindra Bank (KMB) launched a mobile banking app 'Kotak Bharat'.
- 18. **Bank of Baroda has tied up with UAE Exchange** to offer an instant cash transfer facility to NRI customers.
- 19. The government has raised the limit of foreign direct investment in pension sector to 49 per cent.
- 20. Finance Minister inaugurates Indigenous New **Bank Note printing lines** at Security Paper Mill in **Hoshangabad**.
- 21. Sriram Kalyanaraman was appointed as MD & CEO of National Housing Bank (NHB).
- 22. Deepak Mohanty Panel: Financial Inclusion

BANKING

- 1. RBI designated **SBI and ICICI Bank Ltd. as Domestic Systemically Important Banks** (D-SIBs). According to the RBI, while **SBI will have to set aside 0.6 per cent** of the loan as capital buffer, **ICICI Bank will have to keep 0.2 per cent** of loan as capital buffer.
- 2. **Small Banks -** Primarily undertake basic banking activities of acceptance of deposits and lending. minimum paid-up equity capital shall be Rs 100 crore. The promoter's minimum initial contribution to the paid-up equity capital should at least be 40 per cent and gradually brought down to 26 per cent within 12 years from the date of commencement of business of the bank.
- 3. **Payments banks -** Payments Bank will be set up as a differentiated bank and shall confine its activities to acceptance of demand deposits, remittance services, Internet banking and other specified services. will initially be restricted to holding a maximum balance of Rs. 1 lakh per individual customer. llowed to issue ATM/debit cards as also other prepaid payment instruments, but not the credit cards.
- 4 RBI announced the creation of a new financial inclusion fund with a corpus of **Rs 2,000 crore** to support "developmental and promotional activities" like financial inclusion and research and transfer of technology. After the completion of the initial five years, the RBI decided to merge both the Financial Inclusion Fund and Financial Inclusion Technology Fund into a single fund Financial Inclusion Fund (FIF).
- 5. RBI released the final guidelines on **Prepaid Payment Instruments for Mass Transit System (PPI-MTS)**. It is a **semi-closed prepaid payment instruments** for mass transit systems with a minimum **validity of six months** from date of issue and subject to an **outstanding limit of 2000 rupees** at any point of time.
- 6. RBI has extended the date to exchange pre-2005 bank notes till December 31, 2015.

7. A nine-member **committee chaired by** deputy governor **R Gandhi** to study and **recommend improvements for UCBs. UCBs with business size more than Rs 20,000 crore** be allowed to **convert into universal commercial banks** while those with a **lower size be converted to small finance banks**. Minimum capital requirement would be Rs 100 crore. To operate beyond two districts and as a **state-level UCB, the capital threshold is Rs 50 crore** and at the **district level, a capital of Rs 25 crore** is required.

world www.BankExamsToday.com

- 1. **Bangladesh** has become the **first country** in the world to **receive funds from United Nations for** its fast growing **Solar Home Systems**.
- 2. **Super Typhoon Soudelor** China and Taiwan
- 3. Pakistan was formally conferred Associate Membership status by CERN. With this, Pakistan became the first Asian country to become member of CERN.
- 4. Kazakhstan became 162nd member of World Trade Organization (WTO).
- 5. Sherif Ismail became the prime minister of Egypt.
- 6. Volkswagen has appointed Matthias Mueller as its CEO.

SCIENCE & TECHNOLOGY

- 1. First indigenously-designed and built torpedo launch and recovery vessel INS Astradharini
- 2. India-China combined military training exercise- HAND-IN-HAND
- 3. India-Sri Lanka joint training exercise Mitra Shakti
- 4. Joint training exercise between the Navies of India, United States and Japan Malabar exercise
- 5. DRDO sets up world's highest terrestrial centre at Changla in Ladakh.
- 6. Essel Group formed a 50:50 joint venture (JV) with the Rajasthan government to set up solar parks in the state.
- 7. Cortana: Microsoft's voice-based smart assistant
- 8. Earth-like exoplanet **Kepler 452b** was discovered by Kepler Mission.
- 9. The Govt. plans to build "strategic partnerships" with the private sector and has appointed a committee under the **chairmanship of VK. Aatre** to formulate the guidelines for forging such partnerships in an effort to speed up defence procurements.
- 10. AUSINDEX: Bilateral maritime exercise between India and Australia

COMMITTEES

- 1. Bibek Debroy Committee: On the restructuring of Indian Railways
- 2. Vijay Kelkar Committee: To review and revitalize PPP mode of Infrastructure development
- 3. Ajay Shankar Committee: To review the existing PPP Cell in the Railway Board
- 4. TSR Subramaniam Committee: To review the processes , laws and Acts of the Ministry of Environment , Forests and Climate change.
- 5. T. K. Vishwanathan Committee: To provide bankruptcy code for SME.
- 6. K.V Kamath Committee: To examine the financial architecture of MSME Sector
- 7. Raghunath Anant Mashelkar Committee: To recommend best technologies for Swachh Baharat sanitation program
- 8. Ashok Lahiri Committee: To interact with trade and industry and to give recommendations to the CBDT and the Central Board of Excise and Customs



INDIA'S RANKING

CORRUPTION PERCEPTIONS INDEX- 85
EASE OF DOING BUSINESS- 142
GENDER GAP INDEX- 114
GLOBAL HUNGER INDEX- 55
HUMAN DEVELOPMENT INDEX- 135
INTELLECTUAL PROPERTY INDEX- 29
GLOBAL COMPETITIVENESS- 55