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IBPS Clerk IV GK Digest

By Ramandeep Singh

Ramandeep Singh
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Politics

National Events

31 Oct. Devendra Fadnavis (full name Devendra Gangadharrao Fadnavis) sworn-in as the Chief Minister of Maharashtra. The oath ceremony held at Wankhede Stadium, Mumbai, Maharashtra. He is the 27th Chief Minister of the State but became 18th person.

2 Nov. On 02nd November 2014, Prime Minister of India Shri Narendra Modi addressed the country on All India Radio (AIR) for the 2nd time. First time, he addressed the country on 2nd October 2014.

3 Nov. On 03rd November 2014, Indian Navy commemorated 1000th Anniversary of coronation of Ancient King Rajendra Chola. He was the Tamil King and from the Chola Empire.

4 Nov. The Union Cabinet approved the dissolution of Delhi Legislative Assembly. With this approval, it makes sure that fresh assembly elections will be held in Delhi.

4 Nov. The Department of Posts and Union Ministry of Communications and IT released the commemorative postage stamp on Liver Transplantation in India.

5 Nov. In India, Mumbai recorded as the largest users of Internet in the year 2014.

5 Nov. E. T. Devisetti, Finance Minister of newly formed state of India i.e. Telangana, presented its first Budget in the Assembly.

7 Nov. Ashtamudi Lake in the State of Kerala got the recognition of first Marine Stewardship Council certified fishery of India.

7 Nov. On 07th November 2014, AutoLinxSM, India's first automatic train which is especially designed for transportation of finished cars, flagged off by the Union Rail Minister Shri D.V. Sadananda Gowda.

9 Nov. Prime Minister Narendra Modi adopted Village Jayapur in District Varanasi under Saansad Adarsh Gram Yojana.

9 Nov. Total 21 ministers were inducted in the New Cabinet of Prime Minister Shri Narendra Modi with 4 Cabinets Ministers. The remaining became Ministers of State. Four Cabinets Ministers are:

- Manohar Parrikar, Chief Minister of Goa
- Suresh Prabhu
- Birendra Singh
- J.P. Nadda

Manohar Parrikar: Defence Minister
Suresh Prabhu: Rail Minister
J.P. Nadda: Health and Family Welfare Minister
Birendra Singh: Panchayati Raj and Drinking Water and Sanitation Minister

9 Nov. Laxmikant Parsekar became the Chief Minister of Goa replaced by Manohar Parrikar, who became Cabinet Minister on 09th November 2014. He became 11th Chief Minister of the State.

12 Nov. The State of Kerala became the first State of India to have bank accounts for all families under Pradhan Mantri Jan Dhan Yojana launched recently by the Government of India.

12 Nov. Shiv Sena gave the vote against the Bhatiya Janta Party in Assembly of Maharashtra. Haribhau Bagde of Bhartiya Janta Party to be elected as the Speaker of Maharashtra Assembly because the candidates of Shiv Sena and Congress withdrew their candidature from the post of Speaker.

12 Nov. The Government of Maharashtra won trust vote in the Legislative Assembly of Maharashtra. Haribhau Bagde became the Speaker of Legislative Assembly of Maharashtra.

12 Nov. Goa, Kerala along with three UTs namely Chandigarh, Puducherry and Lakshadweep achieved 100% financial inclusion under Pradhan Mantri Jan Dhan Yojana.

16 Nov. Sachin Tendulkar adopted the village namely 'Puttamaraju Kandriga' under the Sansad Adarsh Gram Yojana launched recently by the Government of India. Sachin Tendulkar is a Rajya Sabha member.

20 Nov. First case of Ebola Virus founded in India. One 26 years old Indian who returns from Liberia has

kept the Ebola Virus Disease at IGI Airport, New Delhi.

2 Oct. Prime Minister of India Shri Narendra Modi addressed the country over All India Radio for the first time after becoming Prime Minister, the name of programme is 'Mann Ki Baat'. Franklin D. Roosevelt, former President of USA became very first politician who was addressed the country on Radio.

3 Oct. Rajasthan became first state to start Olive Refinery, the refinery established in the district Bikaner. The oil produced under the name Raj Olive Oil which would be available in the Indian market in a short span.

15 Oct. Sadiq, just 10 year old terminally ill boy became Police Commissioner for a day of Hyderabad.

15 Oct. India became the first country in South Asia to ban on animal testing for cosmetics. Now, India became first cruelty-free cosmetics zone in South Asia.

18 Oct. Home Ministry of Government of India announced to rename 12 cities and towns of the State of Karnataka. 12 cities and towns with replaced names are:

- Bangalore to Bengaluru
- Belgaum to Belagavi
- Bellary to Ballari
- Bijapur to Vijayapura
- Chikmagalur to Chikkamagaluru
- Gulbarga to Kalaburagi
- Hospet to Hosapete
- Hubli to Hubballi
- Mangalore to Mangaluru
- Mysore to Mysuru
- Shimoga to Shivamogga
- Tumkur to Tumakuru

22 Oct. Harshit Saumitra, just 5 year old child of India became the youngest to reach the Everest Base Camp. He takes 10 days to reach at the top. He broke the record of Aaryan Balaji who had created this record at the age of 7.

22 Oct. Border Haat opened in the State of Tripura on Zero Line on the border of India-Bangladesh.

24 Oct. Indians became the 2nd largest community which was allowed into European Union.

25 Oct. Alan Eustace, Google executive jumped from more than 25 miles from sky and set a new stratospher sky diving record. He is a Senior Vice-President of Google.

25 Oct. The postal stamp on Anagarika Dharmapala was released by the President of India, Shri Pranab Mukherjee. Anagarika Dharmapala was Buddhist monk of Sri Lanka.

26 Oct. Manohar Lal Khatar became first BJP Chief Minister and also first Non-Jat Chief Minister of Haryana in the last 18 years. He was sworn-in as Chief Minister of Haryana in Panchkula.

27 Oct. The States of Manipur and Nagaland cut-off from the country on the issue of Karbi Along District situated in the State of Assam.

28 Oct. Vanbandhu Kalyan Yojana launched by the Union Ministry of Tribal Affairs for the development of tribal people.

28 Oct. TB-Mission 2020 launched by the Union Ministry of Health and Family Welfare to eliminate the disease Tuberculosis generally known as TB.

29 Oct. Heads of six public sector banks i.e. Bank of Baroda, Canara Bank, Indian Overseas Bank, Oriental Bank of Commerce, United Bank of India and Vijaya Bank sacked by the Union Government of India.

29 Oct. The State Government of Rajasthan signed an agreement with SunEdison to set up 5000MW solar projects in the State.

Agreements

2 Nov. India signed an agreement with Bhutan to develop Nalanda University in the State of Bihar, India.

30 Sept. Afghanistan signed the Bilateral Security Agreement with United States of America. The basic aim of this agrerment is that to allow US troops to remain the country till the next year i.e. 2015.

15 Oct. India signed the MoU with United Kingdom on Cultural Cooperation.

16 Oct. India signed about 13 agreements with Norway. The list of agreements as under:

- Agreement on exemption of visa requirement for holders of diplomatic and official passports
- MoU to promote cultural co-operation and exchanges
- MoU on Earth System Sciences
- Three MoU signed by IIT Kanpur with NTNU, University of Oslo and NILU
- Two MoU signed by IISER, Thiruvananthapuram with SINTEF Materials and Chemistry and Institute of Energy Technology
- Three MoU signed by University of Hyderabad with University of Oslo, NTNU and University of Bergen
- Statement of Intent in Defence
- MoU to support promotion of cooperation in Scientific Research and Technology Development
- MoU on health research
- MoU between Indira Gandhi National Tribal University and University of Agder.

23 Oct. On 23rd October 2014, India signed an agreement with other 20 nations to create the Asian Infrastructure Investment Bank for the infrastructure development in Asia. The Headquarter of this bank will be in Beijing, China.

Visits

5 Nov. Rajnath Singh, the Home Minister of India visited Israel to give strength to the bilateral relations. The Prime Minister of Israel is Benjamin Netanyahu.

9 Nov. The President of India Shri Pranab Mukherjee was on first bi-lateral visit to Bhutan on 7-8 November 2014 in past 26 years by any President of India.

Festivals and Days held

31 Oct. National Integration Day observed on 31st October i.e. on the eve of birth anniversary of Sardar Vallabhbhai Patel. Sardar Vallabhbhai Patel was also known as Iron Man of India.

7 Nov. On 7th November 2014, National Cancer Awareness Day observed in the country.

9 Nov. 25th anniversary of the fall of Berlin Wall observed on 09th November 2014.

11 Nov. On 11th November 2014, National Education Day observed on the eve of birth anniversary of Maulana Abul Kalam Azad (full name Abul Kalam Muhiyuddin Ahmed Azad). He was the first Education Minister of India. He was also won Bharat Ratna award.

14 Nov. On 14th November 2014, 125th Birth Anniversary of Pandit Jawaharlal Nehru celebrated. He was the first Prime Minister of India and also known as Architect of Modern India.

27 Sept. On 27th September 2014 World Tourism Day observed which celebrates annually on 27th September. The very first time World Tourism Day was celebrated in the year 1980 under the guidelines of United Nations World Tourism Organization.

28 Sept. Global Citizen Festival which is 3rd in number held at famous Central Park in New York. The famous personalities of all over the World attended the festival, Prime Minister of India Shri Narendra Modi is one of that personalities.

28 Sept. The Vision Statement issued under the title '**Chalein Saath-Saath : Forward Together We go**' between India and United States of America to boost the strategic ties and to fight against terrorism. The Vision Statement came into force during the meeting between Prime Minister Shri Narendra Modi and President of USA Barack Obama at White House in Washington DC.

28 Sept. On 28th September 2014, 'Occupy Central', a civil disobedience movement started in Hong Kong to bring about the electoral reforms in the country.

2 Oct. University of Edinburgh will celebrate 'India Day' on 02nd October 2014.

4 Oct. On 4th October, 2014 World Animal Day observed all over the world. Firstly, it was started in the year 1931 in Italy.

6 Oct. On 06th October 2014 i.e. the first Monday of October celebrated as World Habitat Day by the United Nations under the theme 'Voices from Slums'. World Habitat Day firstly celebrated in the year 1986.

8 Oct. On 08th October 2014, Indian Air Force celebrated its 82nd Air Force Day. On this occasion, Sachin Tendulkar honoured with Group Captain and became the first non-aviation background person to honoured with this title.

15 Oct. On 15th October 2014, Global Handwashing Day observed in all over the World under the theme of 'Clean Hands Save Lives'.

16 Oct. On 16th October 2014, World Food Day observed in all over the World under the theme of Family Farming: Feeding the World, caring for the earth.

21 Oct. Police Commemoration Day observed on 21st October 2014. Home Minister of India Shri Rajnath Singh was the Chief Guest of the programme.

21 Oct. On 21st October 2014, Global Iodine Deficiency Disorders Prevention Day observed in all over the World. Presently, more than 6 Crore people of India are suffered from iodine deficiency disorders.

22 Oct. International Stammering Awareness Day observed in all over the world on 22nd October 2014 to raise the awareness about that people who have speech disorder of stuttering.

24 Oct. On 24th October World Polio Day observed in all over the World to create the awareness about the disease.

29 Oct. On 29th October 2014, International Internet Day observed in all over the World.

New Schemes

30 Oct. Global campaign to end female genital mutilation launched by the Chief of United Nations i.e. Ban-Ki-moon.

31 Oct. On 31st October 2014, the programme namely 'FasTag' launched by the Union Government of India. Under the programme, motorists can pay tolls electronically. The programme came into light under

the partnership of National Highway Authority of India and Indian Highways Management Company Limited with ICICI Bank Ltd. and Axis Bank Ltd.

11 Nov. Jeevan Pramaan-Digital Life Certificate for Pensioners launched by the Prime Minister of India Shri Narendra Modi. The basic aim of the scheme is that to provide the hassle free pension to about 1 Crore pensioners in all over India. Now, they not need to provide Life Certificate every year.

14 Nov. Child Rights and You (CRY) launched the project namely 'Project Unlearn' to end the child labour and also encouraged the children to go to the school. The project launched on the eve of Children's Day i.e. on 14th November, 2014.

14 Nov. National Bal Swachhta Mission and Udaan programme for girls launched by the Government of India on the eve of Children's Day i.e. 14th November 2014.

18 Nov. Kisav Vikas Patra scheme re-launched by the Government of India to encourage the small amount savings. Earlier, the scheme launched on 01st April 1988.

26 Sept. United Nations Women launched 'HeForShe' campaign to ensure the gender equality.

7 Oct. On 07th October 2014, Government of India launched the website namely 'attendance.gov.in' which will monitor the attendance of all the government employees. The basic aim of launching the site is that to increase the accountability and transparency in the system.

7 Oct. India-Myanmar Service launched by Shipping Corporation of India Limited. The service will help to link South and East India with Myanmar.

7 Oct. Pashmina Promotion Programme (P-3) launched by the Government of India to promote the living standard of poor nomads of Ladakh region. Pashmina internationally known as Cashmere which is luxury fibre.

9 Oct. The service namely Global Infrastructure Facility launched by World Bank to tackle the massive infrastructure.

10 Oct. India's first ever National Mental Health Policy launched on the eve of National Mental Health Day i.e. observed on 10th October 2014.

11 Oct. Adarsh Gram Yojana launched by the Prime Minister of India Shri Narendra Modi to realise Gram Swaraj on 11th October 2014 i.e. the birth anniversary of Jai Prakash Narayan.

16 Oct. Prime Minister of India Shri Narendra Modi will launch 'Pt. Deendayal Upadhyay Shramav Jayate Karyakaram' which is organized by the Ministry of Labour.

16 Oct. 'Swachhta Udyami Yojana-Swachhta Se Sampannta Ki Aur' launched by the Government of India.

17 Oct. Union Environment Ministry launched the National Air Quality Index under the recently launched Swachh Bharat Mission.

18 Oct. Jammu and Kashmir Arogya Gram Yojana launched by the Government of India to encourage the farmers of the State.

Reports

5 Nov. According to the Forbes list of World's Most Powerful People 2014, Prime Minister of India Shri Narendra Modi ranked at 15th position while Mukesh Ambani is at 36th rank.

1 Oct. According to the report of World Wildlife Fund (WWF) released recently, 10,000 vertebrate species populations reported during the period 1970 to 2010 through Living planet Index.

13 Oct. According to the report of Global Hunger Index 2014 released by International Food Policy Research Institute, India is at 55th position.

13 Oct. TIME released its annual report recently and declared 25 most influential teens of the year 2014. Sasha Obama, daughter of the President of United States of America Barack Obama and Noble Prize Winner of Pakistan Malala Yousafzai are one of them.

20 Oct. According to the data released recently by National Institute of Health, Pakistan; Pakistan has the highest number of polio cases i.e. 202.

International Events

30 Oct. The State of Palestine officially recognized by Sweden and became the first European Union Country who done it.

1 Nov. Bangladesh faced the 24-hour electricity blackout on 1st November 2014 across the country due to the heavy demand in the country.

2 Nov. On 02nd November 2014, a heavy bomb blast set off in Pakistan just near about the Wagah Border. Near about 55 people died in the blast and over 200 injured.

3 Nov. World Trade Center of United States of America reopened after 13 years for the business. The Center was remained closed from 9/11 attack in the year 2001. The centre was 104-storey building and about 3000 people were killed in that attack.

3 Nov. United States of America became 8th partner for the Vibrant Gujarat Global Investor Summit for the year 2015. The summit organized by the State Government of Gujarat.

4 Nov. Nikki Haley, the Indian-American Governor of South Carolina, United States of America again elected successfully the Governor of South Carolina, USA.

5 Nov. Niraj Antani, Indian-American became the youngest law maker in Ohio, House of Representatives, United States of America. He is just 23 years old.

7 Nov. Keith Vaz, Indian-British politician named as the Labour MP for the year 2014 for his work for deprived and minority sections of the country. He is the Member of Parliament of Leicester East and relates to Labour Party in Britain.

11 Nov. 21st Asia-Pacific Economic Cooperation held in Beijing, China during the period 08th to 10th November 2014.

12 Nov. Bill Gates, who is business magnate and computer programmer of United States of America, will give donation of \$500 to fight with Malaria.

13 Nov. Mitch McConnell (full name Addison Mitchell McConnell) selected as the Majority Leader of the Senate, United States of America.

14 Nov. 9th East Asia Summit held in Nay Pyi Taw, the capital city of Myanmar. Prime Minister of India Shri Narendra Modi addressed the summit. About 18 countries participated in it.

16 Nov. G-20 summit concluded at Brisbane, Australia. The next G-20 summit will be held in Antalya, Turkey.

30 Sept. Indo-US Combined Military Training Exercise Yudh Abhyas 2014 concluded in Uttarakhand under US Army Pacific Partnership Programme.

6 Oct. The Parliament of Mauritius dissolved by the President of Mauritius 'Kailash Purryag' while the Prime Minister of Mauritius is 'Navin Ramgoolam'. The ruling party was Labour Party.

8 Oct. Uhuru Kenyatta, President of Kenya, became first ever serving head of any state to appear before the International Court of Justice.

9 Oct. Senate Elections suspended in Liberia due to the fatal Ebola Virus. Till now, almost 1800 persons died due to Ebola Virus.

9 Oct. Khaled Bahah became the Prime Minister of Yemen while the President of Yemen is Abd Rabbuh Mansur Hadi.

12 Oct. Typhoon namely 'Vongfong' struck in Japan on Kyushu Island at Makurazaki while on the other hand in India typhoon namely Hudhud struck the Coastal Districts of the States of Andhra Pradesh and Odisha.

16 Oct. Five countries namely Venezuela, New Zealand, Angola, Spain and Malaysia elected as the non-permanent members of United Nations Security Council.

19 Oct. Joko Widodo became the President of Indonesia. He became 7th President of the country. He is generally known as Jokowi.

23 Oct. The Parliament of Canada came under attack by Michael Zehaf-Bebeau on 22nd October 2014 in Ottawa (Ontario).

24 Oct. Egypt declared 3 months state emergency in North Sinai announced by the President of Egypt Abdel-Fattah el-Sisi.

24 Oct. The city of Russia 'Ukek' recently unearthed which was founded by Genghis Khan in the year 1227 and situated along the river 'Volga'.

27 Oct. Dilma Rousseff became the President of Brazil for the 2nd consecutive time. She also became the first Woman President of Brazil in the year 2010. She led to the Worker's Party.

27 Oct. On 27th October 2014, the Festival of India was inaugurated in Japan.

30 Oct. Taiwan banned its government officials from higher studies in China.

30 Oct. Guy Scott, Vice-President of Zambia appointed as Acting President of Zambia due to the death of President of Zambia.

About ISIS

2 Nov. Islamic State of Iraq and Syria (ISIS) killed more 322 people of Al-Bu Nimr Tribe in Anbar, Iraq.

3 Oct. Alan Henning, the British hostage being beheaded in video released recently by ISIS militants. He is the 4th person to be beheaded by ISIS militants. The other 3 were:

- American reporter James Foley
- American Reporter Steven Sotloff
- British Aid Worker David Haines

Black Money Case

4 Nov. Mauritius will support the Government of India to unearth Black Money and gave the help to the SIT. It was announced by Foreign Minister of Mauritius

Arvin Boolell during the Mauritius visit of Foreign Minister of India Sushma Swaraj.

27 Oct. Three businessmen namely Pradip Burman, Radha S. Timblo and Pankaj Chimanlal Lodhya named in the black money case.

27 Oct. Union Government of India provided the list of Bank Account holders in Swiss Banks of total 627 persons.

Agreements

5 Nov. MoU signed between Union Ministry of MSME and ILO to support the 'Make In India' initiative, launched recently.

17 Nov. Five agreements signed between India and Australia during the visit of Prime Minister of India Shri Narendra Modi to Australia. Five agreements are:

- Agreement Concerning Transfer of Sentenced Prisoners
- MoU on Tourism
- MoU on Combating Narcotics Trafficking and Developing Police Cooperation
- MoU on Cooperation in the Field of Arts and Culture
- The Social Security Agreement

Business and Economy

National Events

1 Nov. The usage of ATMs in six metro cities of India reduced from 5 to 3. The six cities are:

- Bengaluru
- Chennai
- Hyderabad
- Kolkata
- Mumbai
- New Delhi

1 Nov. To provide the news updates to more and more people of India, All India Radio (AIR) launched free SMS service in four more languages. The languages are:

- Assamese
- Gujarati
- Malayalam
- Tamil

5 Nov. On 05th November 2014, first time, the BSE Sensex crossed 28,000 points.

9 Nov. UCO bank became 2nd bank who tag Vijay Mallya as a wilful defaulter, the owner of Kingfisher Airlines. The first one was United Bank of India.

30 Sept. According to 4th Bi-Monthly Policy Statement announced by Reserve Bank of India has kept the policy rates unchanged i.e. 8%.

30 Sept. Orkut, Google's first foray into the social networking space, failed to take off from rival services onwards 30th September 2014 which was started in the year 2004.

6 Oct. Flipkart, India's biggest online retail company organized 'Big Billion Day' on 06th October 2014 and cross the target of sale of \$100 million. The company was founded in the year 2007 by Sachin and Binny Bansal, its CEO is Sachin Bansal and it's headquarter is in Bengaluru.

7 Oct. Skype, which provides the video chat and voice call, will end the calling facility on mobile and landline phones within India onwards 10th November 2014.

8 Oct. Mark Zuckerberg, founder and CEO of social website i.e. Facebook is on two days visit of India and met with Prime Minister Shri Narendra Modi. India is the 2nd biggest market of Facebook while the first one is United States of America.

13 Oct. DLF Limited, the famous real estate company barred by Securities Exchange Board of India (SEBI) for 3 years.

16 Oct. Alipay Financial Services, the unit of Alibaba Group Holding Ltd., changed its name as Ant Financial Services Group.

Reports

5 Nov. RBL Bank (formerly known as Ratnakar Bank Limited) chosen as Global Growth Company for the year 2014 by the World Economic Forum.

8 Nov. According to the data revealed by the International Monetary Fund, China overtook the

economy of United States of America in Purchasing Power Parity terms.

13 Nov. According to the data released recently by the World Gold Council, India is the biggest consumer of Gold metal.

14 Nov. Microsoft became 2nd most valuable company in all over the World. The CEO of Microsoft is Satya Nadella.

1 Oct. According to the World Steel Association Data, India became the 4th largest steel producing country in all over the World.

2 Oct. According to Internet Barriers Index, India ranked at No.20.

2 Oct. According to the data released by Ministry of Statistics and Programme Implementation, Consumer Price Index stood at 6.46% instead of 7.3%.

24 Oct. According to World Economic Forum Gender Gap Index, India is at 114th position out of the 142 countries.

27 Oct. According to the report of Harvard Business Review, Jeff Bezos, CEO of Amazon declared as the best performing CEO in all over the World.

27 Oct. According to the Nielsen Global Consumer Confidence Index, India ranked at 1st position and became the most bullish consumer market in all over the World while Italy became most pessimist consumer market in all over the World.

28 Oct. According to the bi-annual report released by World Bank, GDP of India is likely to grow by 5.6% during the year 2014-15.

29 Oct. According to the report of World Bank's "Ease of Doing Business", India ranked at 142nd position while Singapore successful to placed at the top position of the index.

New Schemes

11 Nov. Maruti Suzuki launched the new version of automatic car namely 'Alto K10' at the cheapest rate of Rs.3.80 Lac.

12 Nov. The social gamified collaboration platform namely 'SloPho' launched by the former Indian International Cricketer Kapil Dev.

14 Nov. Facebook, the famous social networking site, launched the new video tool namely 'Say Thanks'.

19 Nov. Bharatiya Mahila Bank launched internet banking namely 'BMB Smart Banking'. Bharatiya Mahila Bank is the first Women's Bank who completed one year of its operations on 19th November 2014.

19 Nov. Verse, a single platform e-mail application, launched by IBM. Now, the employees of IBM can access e-mails, sharing the files, instant messaging and calendars etc.

30 Sept. Microsoft Corp announced to launch 'Windows 10' operating system.

13 Oct. Tata Value Homes launched new site namely www.tatavaluehomes.com to sell the homes online with the tie-up of Snapdeal, the famous online market place and CEO of Snapdeal, is Kunal Bahl.

13 Oct. Kotak Mahindra Bank launched the scheme KayPay, the facebook based funds transfer platform. The scheme is valid only for facebook users.

23 Oct. Google launched its service namely 'inbox' to provide better e-mails and display information.

24 Oct. On 24th October 2014, Asian Infrastructure Investment Bank announced to launch by China which will be started from the year 2015.

Agreements

1 Oct. Sumitomo Group of Japan acquired car lease division of Carzonrent India, for about Rs.200 Crore.

1 Oct. Bharti Airtel signed an important agreement with Ericsson, the telecommunication equipment of Sweden, for 4G network.

6 Oct. Cipla Ltd., the pharmaceutical company signed an agreement to setup the manufacturing unit in Iran. The CEO of Cipla Ltd. is Subhanu Saxena.

6 Oct. The deal of Facebook-WhatsApp worth \$19 billion was approved by European Union Competition Commission.

13 Oct. Amazon, the USA based online store signed an agreement with Future Group to sell the goods online. The Headquarter of Future Group is situated in Mumbai while the Headquarter of Amazon is in Seattle, Washington, USA.

15 Oct. IndiGo, the largest airline company of India signed an agreement with Airbus, the European aircraft to buy 250 planes.

17 Oct. Reserve Bank of India signed an agreement with Central Bank of Kenya for Supervisory Cooperation and Exchange of Supervisory Information in the presence of RBI Governor Dr.Raghuram Rajan and Central Bank of Kenya Governor Prof. Njugna Ndung'u.

Internatinal Events

12 Nov. Alibaba, China based e-commerce company earned about \$9.3 bn in just one day. The company made this record on 11th November 2014.

Sports

Billiards

31 Oct. Pankaj Advani won IBSF World Billiards Championship after defeating Robert Hall of United Kingdom. He is 5 time Asian Billiards Championship winner.

Cricket

2 Nov. Misbah-ul-Haq, the famour cricket player of Pakistan set a record of Test Century in just 56 balls against Australia and equalled the record of Vivian Richards of West Indies. Vivian Richard set this record in the year 1986 against England.

9 Nov. Virat Kohli, most famous International Cricket Player of India made the history to reach at 6000 runs in ODI Matches. He overtook the record of Vivian

Richards, the former most famous International Cricket Player of West Indies. Virat Kohli reached at this milestone by playing 144 matches while Vivian Richards was in 156 matches.

13 Nov. Rohit Sharma, the Indian Cricketer set a new record of 264 runs in ODI match played against Sri Lanka. He broke the record of Virender Sehwag of 219 runs. Now, he became a single player who scored 2 Double Centuries in ODI matches.

14 Nov. The prize money of Cricket World Cup participaing teams increased about 20% by the International Cricket Council. Now, the World Cup Winner team will get \$4.3 mn. The main thing is also came into the light that the Decision Review System would be used in all the 49 matches of Cricket World Cup.

14 Nov. The ambassadors selected for Cricket World Cup 2015 by the International Cricket Council. Virat Kohli of India is one of the ambassadors. The Cricket World Cup will start 14th February 2015 onwards.

16 Nov. International Cricket team of India whitewashed Sri Lanka on 16th November 2014 by 5-0 in ODI Series under the captaincy of Virat Kohli. Earlier, in the year 1982 India whitewashed Sri Lanka in Cricket ODI Series under the captaincy of Kapil Dev.

9 Sept. Recently, Saeed Ajmal of Pakistan was also banned by the International Cricket Council for his illegal bowling action.

8 Oct. Prosper Utseya of Zimbabwe and Sohag Gazi of Bangladesh (both the Cricket players) banned by International Cricket Council for their illegal action in bowling.

Shooting

4 Nov. Manavaditya Rathore won Gold medal in Junior Asian Shooting Championship. He is the son of Silver Medalist Rajyavardhan Rathore.

6 Nov. Ankur Mittal won Gold Medal at 4th Asian Shotgun Championship.

Football

5 Nov. Lionel Messi, the football player scored his 71st UEFA Championship League Goal and equalled the record of Raul Gonzalez, the football player of Spain.

5 Nov. Cristiano Ronaldo (Full name Cristiano Ronaldo dos Santos Aveiro) received European Golden Boot Award for the year 2013-14. He is the famous professional football player of Portugal.

16 Oct. Luis Suarez (full name Luis Alberto Suarez Diaz), the Football player awarded with the European Golden Boot Award for the year 2014.

Badminton

11 Nov. Lee Chong Wei, No.1 male Badminton Player of Malaysia temporarily suspended on 08th November 2014 after failed the doping test.

16 Nov. Saina Nehwal and Kidambi Srikanth of India won China Open women's and men's singles titles of Badminton respectively.

F-1

9 Nov. Nico Rosberg (full name Nico Erik Rosberg) won Brazilian Formula One Grand Prix. He has dual citizenship of Germany and Finland.

Hockey

19 Nov. Terry Walsh, the Chief Coach of Indian Hockey team resigned. He was the Coach of Indian Hockey Team from October 2013.

19 Nov. Suresh Raina, the famous Indian International Cricket Player became the co-owner of Uttar Pradesh Wizards, the franchise team of Hockey Indian League.

Incheon Asian Games 2014

1 Oct. MC Mary Kom (full name Mangte Chungneijan Mary Kom) became first Indian woman boxer to win a Gold Medal in Asian Games. She defeated Zhaina Shekerbekova of Kazakhstan.

1 Oct. MC Mary Kom is the 5 time world champion and also awarded with country's 2nd highest civilian award i.e. Padma Bhushan.

3 Oct. India won Gold Medal in 17th Asian Games in Kabaddi after defeating Iran.

3 Oct. With the Gold Medal in Kabaddi, India successful to bagged consecutive 7 Gold Medals in the Asian games. Indian Women's Kabaddi team also won Gold Medal.

4 Oct. India successful to bagged 57 medals including 11 Gold Medals, 10 Silver and 36 Bronze Medals and remained at 8th position.

4 Oct. China remained at 1st position with 149 Gold Medals total 337 Medals in 17th Asian Games held in Incheon, South Korea followed by Korea and Japan while India remained at 8th position.

4 Oct. The 17th Asian Games going to be end in Asiad Main Stadikum, Incheon, South Korea. The closing ceremony was done by President of Olympic Council of Asia Sheikh Ahmad Fahad Al-Sabah.

4 Oct. MC Mary Kom was chosen as the Most Valuable Player in 17th Asian Games 2014. She became first Indian Woman Boxer to win the Gold Medal in Asian Games.

22 Oct. Sarita Devi and her coaches suspended by International Boxing Association for her protest against the incidence occurred during the Asian Games.

Awards and Books

1 Nov. The novel namely 'Half Girlfriend' written by Chetan Bhagat. According to the New York Times, his English novels became the biggest seeling English language novels in the year 2008.

3 Nov. Manmohan Singh, the former Prime Minister of India will award with the top most national award of Japan i.e. The Grand Cordon of the Order of the Paulownia Flowers 2014.

4 Nov. Padmaja Naidu Himalayan Zoological Park of Darjeeling, West Bengal, India, the largest high

altitude Zoo of India, awarded with The Earth Heroes Award for the year 2014 and became the first Zoo of India to receive the award.

5 Nov. The autobiography of Sachin Tendulkar namely 'Playing It My Way' launched in Mumbai.

5 Nov. Bhuvneshwar Kumar, famous Cricketer of India, won LG People's Choice Award 2014. He became the third Indian to win this award, other two are: Sachin Tendulkar and Mahendra Singh Dhoni.

5 Nov. On 05th November 2014, Former Prime Minister of India Shri Manmohan Singh received "Grand Cordon of the Order of the Paulownia Flowers" of Japan.

5 Nov. Hanumappa Sudarshan won Social Entrepreneur Award for the year 2014.

14 Nov. Gandhian Philosophy and Public Service Broadcasting Award for the year 2014, won by Radio Kashmir Jammu for the programme 'Jeevan Rekha'.

14 Nov. The book namely 'Truth Always Prevails' written by Sadruddin Hashwani, released.

17 Nov. Pandit Jasraj conferred with Sumitra Charat Ram Award for the year 2014 for his lifetime achievement. He is the founder of Shriram Bharatiya Kala Kendra which was established in the year 1952.

18 Nov. Dilip Vengsarkar (full name Dilip Balwant Vengsarkar), former Cricketer of India selected for C.K. Nayudu Lifetime Achievement Award for the year 2014.

19 Nov. 1st State Bravery Award of the State of Assam given to Gunjan Sarma. Gunjan Sarma saved the life of 10 children who were taken hostage by a gunman in the year 2013.

19 Nov. Indian Space Research Organisation selected for Indira Gandhi Prize for Peace, Disarmament and Development for the year 2014.

19 Nov. Neha Gupta, Indian-American won International Children's Peace Prize for the year 2014. He received the award for providing help to the orphans in India.

Appointments

1 Nov. Lokesh Chandra appointed as Chairman of Indian Council for Cultural Relations for the term of 3 years. He was also awarded with the 2nd highest civilian award of the country i.e. Padma Bhushan in the year 2006.

3 Nov. Narinder Batra, the President of Hockey India became the member of International Hockey Federation Executive Board.

4 Nov. Ashok Kumar appointed as Law and Order Director-General of Police of Tamil Nadu succeeded by K. Ramanujam.

4 Nov. Hasmukh Adhia appointed as Secretary of Union Financial Services. He also wrote the book namely 'My Notes to Myself'.

5 Nov. Fabiola Gianotti, Italian physicist appointed as first woman Chief of CERN particle physics research centre, the European Organization for Nuclear Research.

5 Nov. Sanjay Baweja appointed as Chief Financial Officer of Flipkart, the electronic commerce company founded in the year 2007 by Sachin Bansal and Binny Bansal.

5 Nov. Anita Kapur appointed as Chairperson of Central Board of Direct Taxes which is the apex authority of the Income Tax Department, the authority established under the Central Board of Revenue Act, 1963.

10 Nov. G.S. Sandhu appointed as the Chairman of National Chemical Weapon Convention. Earlier, he was the Secretary of financial services.

11 Nov. Rajiv Mehrishi appointed as Secretary of Economic Affairs succeeded by Arvind Mayaram.

11 Nov. Aditi Hardikar, Indian-American appointed as Liaison with the Lesbian, Gay, Bisexual and Transgender (LGBT) community as well as the Asian American and Pacific Islander community.

12 Nov. Rishi Vasudev and P. Balakrishnan appointed as Vice President of India's largest company i.e. 'Flipkart'.

12 Nov. K.C. Reddy appointed as the member of United Nations probe panel on Gaza.

15 Nov. Farhan Akhtar, the famous Bollywood Actor appointed as UN Women Goodwill Ambassador for South Asia. He became the first male to be appointed as a Goodwill Ambassador.

1 Oct. Ministry of Civil Aviation gave the approval of the appointment of Cramer Ball as the CEO of Jet Airways.

6 Oct. Rahul Keshav Patwardhan will become next CEO of NIIT Ltd., the present CEO of NIIT Ltd. is Vijay Thadani and Chairman and MD is Rajendra Pawar.

9 Oct. Aamir Khan, the famous Bollywood Actor appointed as Goodwill Ambassador for UNICEF for South Asia to support the child nutrition.

9 Oct. Kalpana Morparia became first ever woman Director of Hindustan Unilever Limited, the famous consumer goods company of India having its Headquarter in Mumbai, Maharashtra.

14 Oct. Gautam Roy appointed as Managing Director of Chennai Petroleum Corporation Ltd.

15 Oct. Vanita Gupta, Indian-American Attorney appointed as Head Deputy Assistant Attorney General of Department of Justice in the United States of America. Before this, she was the Deputy Legal Director in Civil Liberties Union of USA.

17 Oct. P.S.N. Rao appointed as Chairman of Delhi Urban Art Commission which is constituted under the provisions of Delhi Urban Art Commission Act, 1973.

17 Oct. Rajiv Mehrishi appointed as Union Finance Secretary in the Department of Economic Affairs.

19 Oct. Ron Klain appointed as Ebola 'Czar' by the President of U.S.A. Barack Obama to oversee the Ebola response.

21 Oct. Mayank Ashar appointed as Managing Director and CEO of Cairn India. Cairn India is an oil, gas exploration production company and its Headquarter is in Gurgaon, Haryana.

22 Oct. An Indian-American Anita M. Singh appointed as Chief of Staff and Counsellor in the NSD of the Justice Department of United States of America.

23 Oct. Dave Thomas became Managing Director of Adidas Group India.

24 Oct. Murali Lanka became the CEO of WalMart India, fully owned Indian subsidiary of the World's biggest retailer WalMart Stores Inc.

24 Oct. Azita Raji, Indian-American became US Ambassador to Sweden. She is a member of the President's commission on White House fellowships.

24 Oct. Jairam Ramesh appointed as the Head of Future Earth Engagement Committee, the platform panel on the sustainable development.

29 Oct. A. Surya Prakash appointed as Chairman of Prasar Bharti Board. He was also awarded with Karnataka Rajyotsava Award.

29 Oct. Jawhar Sircar, CEO of Prasar Bharati appointed as Vice-President of Asia Pacific Broadcasting Union, the union which is non-profit, non-government professional association of broadcasting organizations.

Deaths

29 Sept. Warren Anderson who was the Chairman of Union Carbide Corporation, died. He was blamed for Bhopal Gas Tragedy, occurred in the year 1984.

2 Nov. Acker Bilk, an English Clarinet Player, died on 02nd November 2014. He was known for his goatee and bowler hat.

3 Nov. Sadashiv Amrapurka (real name Ganesh Kumar Narwode), the famous bollywood actor, died on 03rd November 2014. He received the award for his negative role in the film Sadak.

10 Nov. Ken Takakura, famous actor of Japan, died. He was also known as the 'Clint Eastwood of Japan'.

11 Nov. Qimat Rai Gupta, the Chairman of Havells India Limited, died. Havells India Limited is Electrical Power Distribution Equipment and established in the year 1971. He was successful to made a position in Forbes billionaire list recently at 48th richest man of India.

11 Nov. Mathias Samuel Soundra Pandian, the Professor of Jawaharlal Nehru University, died. Pandian was also a writer and wrote about politics of South India and also about the Dravidian Movement.

12 Nov. Ravi Chopra, the famous Bollywood Director, died. He was the Director of famous TV show Mahabharata. He was also Directed the Super hit film 'Baghban' released in the year 2003.

13 Nov. Chandrasekhar P. Sant, President of the Sports Journalists Association of Mumbai, died.

19 Nov. Rudraiya Chockalingam, the famous Tamil film Director, died.

29 Sept. On 29th September 2014, Mohammad Ghouse, former Cricket Umpire died. He was the former Chairman of Tamil Nadu Cricket Association. He is from India.

7 Oct. On 07th October 2014, Siegfried Lenz, the famous author of Germany, died. He wrote many most famous books i.e. The German Lesson, The Heritage etc.

9 Oct. Madhav Vittal Kamath, the famous journalist died. He was the former Chairman of Prasar Bharti Board.

13 Oct. Kapil Krishna Thakur, the famous Indian politician died. He was the MP for All India Trinamool Congress Party from Bangaon Lok Sabha Constituency.

16 Oct. Turaga Janaki Rani, the famous writer of Tamil Nadu, died. She was generally known as Radio Akkayya.

19 Oct. On 19th October 2014, Lynda Bellingham, British actress and presenter, died due to cancer. She

played the long running role of mother in famous 'Oxo TV' adverts.

20 Oct. CEO of 'Total', Christophe de Mergerie died in a plane crash. 'Total' is a famous oil and gas company.

24 Oct. S.S. Rajendran, the famous Tamil film actor died. His famous films are Ratha Kanner, Rangoon Radha etc.

25 Oct. Jagdish Sharan Pande, who had worked with Netaji Subhash Chandra Bose under Azad Hind Fauj, died.

26 Oct. Senzo Robert Meyiwa, Football captain and goalkeeper of South Africa, died. He played his debut match in the last year on 02nd June 2013.

27 Oct. Govind M. Rathod, BJP Legislator, died on 27th October 2014.

28 Oct. Michael Sata (full name Michael Chilufya Sata), President of Zambia, died. He was related to Patriotic Front Party.

28 Oct. Galway Kinnell, the Pulitzer Prize winner, died. He was won the Pulitzer Prize in the year 1983.

Science and Technology

14 Nov. Dhanush ballistic missile, surface to surface missile, successfully test fired by India. Prithvi-II, surface to surface missile, also test fired by India on 14th November 2014.

3 Oct. World's first rechargeable solar battery was developed by the scientists of Ohio State University, United States of America.

6 Oct. Argentina became the first Latin American country who launched its first ever domestically built satellite namely ARSAT-1.

16 Oct. Indian Regional Navigational Satellite System-1C (IRNSS-1C) launched by Indian Space Research Organization (ISRO) on 16th October 2014 at Satish Dhawan Space Centre, Sriharikota from the

rocket of Polar Satellite Launch Vehicle-C26 (PSLV-C26).

17 Oct. The cruise missile namely 'Nirbhay' developed and successfully test fired by Defence Research and Development Organization at Integrated Missile Test Range in Chandipur, Odisha.

President's Norway Visit

15 Oct. The President of India Shri Pranab Mukherjee visited Norway.

15 Oct. He became the first Indian Head of State who visit Norway and also became the first President who cross the Arctic Circle.

15 Oct. Prime Minister of Norway is Erna Solberg.

About Ebola Virus

8 Oct. Thomas Eric Duncan first patient of Ebola Virus diagnosed in United States of America. Till date more than 3000 people died due to Ebola Virus.

8 Oct. Thomas Eric Duncan became first person who diagnosed in the United States of America with Ebola Virus and died on 08th October 2014.

20 Oct. Nigeria became Ebola free country declared by the World Health Organization after 42 days long period with no new patient of Ebola Virus.

23 Oct. Mali became 6th West African country which hit by the fatal Ebola Virus.

28 Oct. Australia became the first country to ban on visas for West African countries due to the Ebola Virus.

Assembly elections of Maharashtra and Haryana

19 Oct. Bharatiya Janata Party became the single largest party in the Assembly Election of Maharashtra with 122 seats.

19 Oct. Bharatiya Janata Party also became the first party after 25 years who cross the figure of 100 Assembly seats in the State of Maharashtra.

19 Oct. Bharatiya Janata Party successful to get the full majority to formed the government in the State of Haryana with 47 Assembly seats out of 90.

19 Oct. All India Majlis-e-Ittehadul Muslimeen party also won 2 Assembly seats for the first time in the Assembly Elections in the State of Maharashtra.

19 Oct. Pritam Munde of BJP set a new record by won the Lok Sabha seat with the highest margin i.e. 6,92,245 votes. The margin is the highest margin in India's electoral history. Pritam Munde is the daughter of former Union Minister Gopinath Munde who died in a car accident recently.

Sports

Golf

1 Oct. Rory McIlroy, world's No.1 Golf Player selected for PGA Tour's Player of the year. He is from Ireland and also 4 time major champion of Golf.

26 Oct. Anirban Lahiri, the Golfer of India won Venetian Macau Golf Open for the 5th time in his career on the Asian Tour.

Tennis

13 Oct. Roger Federer, the famous tennis player won Shanghai Masters Trophy. He is 17 time Grand Slam winner.

26 Oct. Sania Mirza, the famous Tennis Player of India won WTA Finals with Cara Black of Zimbabwe after defeating Peng Shuai and Hsieh Su-Wei. This is 1st victory of Sania Mirza in the WTA Finals.

27 Oct. Serena Williams of United States of America won the singles title of BNP Paribas WTA Finals Singapore 2014 after defeating Simona Halep of Romania. With this victory, she won total 5 WTA Finals.

Boxing

17 Oct. Pinki Rani won Gold Medal in National Boxing Championship. She is from Haryana and won Bronze Medal in Commonwealth Games 2014 held recently.

Billiards

24 Oct. Pankaj Advani won World Billiards Point Format Championship played in Leeds, United Kingdom.

Awards

Noble Prizes in different fields

14 Oct. Hiroshi Amano, Shuji Nakamura and Isamu Akasaki from Japan won the Noble Prize in Physics; the prize given to them for invention in the efficiency of blue Light Emitting Diode (LED).

14 Oct. Stefan W. Hell, William E. Moerner and Eric Betzig won Noble Prize for Chemistry.

14 Oct. Patrick Modiano of France won Noble Prize of Literature. He also won Goncourt Prize of France in the year 1978.

14 Oct. Kailash Satyarthi of India, the founder of Bachpan Bachao Aandolan established by him in the year 1980 and Malala Yousafzai, education activist of Pakistan won Noble Prize for Peace.

14 Oct. Jean Tirole (full name Jean Marcel Tirole) of France won the award of Noble Prize for Economics.

14 Oct. May Moser, Edvard Moser and John O'Keefe chosen for awarded with Noble Prize of Medicine.

Noble Prize Winners 2014

| Noble Prize Winner | Field |
|---|--|
| Isamu Akasaki, Hiroshi Amano, Shuji Nakamura | Physics (Invention of efficient blue LED) |
| Eric Betzig, Stefan W. Hell, William E. Moerner | Chemistry (For inventing super-resolved fluorescence microscopy) |

| | |
|--|---|
| John O'Keefe, May-Britt Moser, Edvard I. Moser | Medicine (discovery of cells that constitute a positioning system in the brain) |
| Patrick Modiano | In Literature for "The Art of Memory" |
| Kailash Satyarthi, Malala Yousafzai | In Peace for their fight against terrorists for children rights |

Man Booker Prize 2014

14 Oct. Richard Flanagan of Australia won Man Booker Prize 2014.

14 Oct. He won the prize for the novel 'The Narrow Road to the Deep North'.

National Events

6 Oct. Sayyid Hamid conferred with Sir Ross Masood Lifetime Achievement Award 2014 for excellence in education, public service and leadership. The award was established under the name Sayyid Sir Ross Masood, former Vice-Chancellor of Aligarh Muslim University.

7 Oct. Dr.Apathukatha Sivathanu Pillai awarded with Lal Bahadur Shastri National Award 2014. The award gives in the filed of aerospace and missile technology. The award was first started in the year 1999.

12 Oct. Sameer who is famous Lyricst awarded with Kishore Kumar Award for the year 2012-13. He is also known as Shitala Pandey.

15 Oct. Untold Story of the Indian Public Sector, a book written by Dr. U.D. Choubey, released by the Vice-President of India M. Hamid Ansari.

16 Oct. Dr.Sanjaya Rajaram won the World Food Prize 2014 for the scientific research.

International Events

5 Oct. Shah Rukh Khan received Global Diversity Award 2014 in Britain at the House of Commons. Before this, he was also received Chevalier de la Legion d'Honneur, the highest civilian award of France.

8 Oct. Waislitz Global Citizen Award 2014 won by Shri Anoop Jain. The award based on individual merit in Innovation, Impact, Potential and Global Citizenship.

10 Oct. Bette Dam, the famous journalist of Denmark wrote the book on former President of Afghanistan Hamid Karzai. The book revealed the life of former President of Afghanistan Hamid Karzai.

14 Oct. Abhay Kumar honoured with Asia-Pacific Excellence Award by All India National Unity Council for literature.

16 Oct. Raghuram Rajan conferred with the Best Central Bank Governor Award. Earlier in the year 2003, Raghuram Rajan also awarded with Fischer Black Prize for the best finance researcher. He is 23rd Governor of Reserve Bank of India.

17 Oct. The Government of United Kingdom decided to inaugrate the Dadabhai Naoroji Awards. The award will give to those persons who have worked to give

14 Important Facts about Mangalyaan – MOM

14 important facts about Mars Orbiter Mission (MOM), also called Mangalyaan

1. Mars Orbiter Mission became India's first interplanetary mission to the planet mars. Mars Orbiter Mission also called Mangalyaan.
2. India became first country in all over the world to insert a spacecraft into the Martian orbit in its first attempt.
3. The Mission is built with cost of Rs.454 Crores.
4. The Mission developed and deployed in just 15 months.

strength to the relations between India and United Kingdom.

21 Oct. Malala Yousafzai of Pakistan awarded with Liberty Medal 2014 for her contribution in the field of demonstration of courage. The medal is given annually.

22 Oct. Denis Mukwege Mukengere won Sakharov Human Rights Prize of European Parliament, the prize named on Russian Scientist Andrei Sakharov, for providing help to gang rape victims in the country Congo. He is the founder of Panzi Hospital in the country Congo.

25 Oct. Ashwika Kapur awarded with 2014 Panda Award for her film Sirocco, the film made on a Kakopo Parrot. She became the first Indian Woman to win Panda Award.

30 Oct. Malala Yousafzai of Pakistan won World's Children Prize for the year 2014. The prize firstly started in the year 2000 by World's Children's Prize Foundation.

5. The Mission will help to understand the dynamics of cruising a spacecraft. It will also help the Indian Scientists to gain the proper knowledge.

6. Only 4 countries have sent successful Martian Mission till date. The countries are United States of America, Russia, France and India.

7. Indian Space Research Organization became 4th Space Agency after NASA, ESA and Roscosmos who reach on Mars.

8. The project of this Mission was approved by the Union Government of India on 03rd August 2012.

9. Mars Orbiter Mission is the cheapest Mission which costs about Rs.4 per person.

10. Only 21 missions became successful out of 51 missions to the red planet by different countries.

11. The Mission will also help to search Mars for Methane which is a key chemical in life on the Earth.

12. The Mission scheduled to lift off on 05th November 2013 from Sriharikota, Andhra Pradesh.

13. Meaning of word Mangalyaan is 'Mars Craft'.

14. India also became Asia's first country with the spacecraft in the red planet's orbit.

Banks in India - Head quarters, Branches, Heads and Slogans

Important questions asked about Public Sector banks in bank exams.

RESERVE BANK OF INDIA (1935) Slogans:

Head Quarter: Mumbai
Governor: Dr.Raghu Ram Rajan
4 Deputy Governors: Mr.Harun Rashid Khan, Mr.S.S. Mundra, Dr.Urjit R. Patel, Mr. R. Gandhi

It has 4 regional offices, 15 Branch offices.

Functions: Formulates, implements and monitors the monetary policy, the financial system, Regulates and **CMD:** payment systems, Manages the Foreign Exchange, Issue Currency, Promotes national objectives, Short term loans to Govt. under way
Onsite thru CAMELS & CALCS and ofsite thru OSMOS, Nationalized in 1949
RBI Act 1934.

STATE BANK OF INDIA (1955)

Head Quarter: Mumbai

It was the 1st Joint Stock Bank of British India, Bank of Bengal, Bank of Bombay amalgamated on 27th Jan. 1921, Imperial Bank of India was converted into SBI in 1955, 7 subsidiary were added in the year 1959 State Bank of Saurashtra was merged in 2008 and State Bank of India in 2010, Now SBI is having 5 Associate Banks, It is

3rd largest employer in India after Coal India and TCS (among listed companies)

Chairman: Ms.Arundhati Bhattacharya
Pure Banking nothing else, "With you – all the way", and "A Bank of commonman". ATMs more than 43000

Branches: more than 15143, 170 branches in 34 nations

ALLAHABAD BANK (1865)

Head Quarter: Kolkata

It is the oldest Joint Stock Bank of India

Chairman: Mr.Rakesh Sethi
Slogan: A tradition of trust
Branches: more than 2500

ANDHRA BANK (1923)

Head Quarter: Hyderabad

It is founded by freedom fighter Mr.B.P. Sitaramaya

Chairman: Mr.CVR Rajendran
Slogan: For all your needs
Branches: more than 1632

BANK OF BARODA (1908)

Head Quarter: Vadodara

It is founded by Maharaja of Baroda Sir Sayajrao Gaekwad – III

Chairman: S.S. Mundra
Slogan: India's International Bank
Branches: more than 3409

BANK OF INDIA (1906)

Head Quarter: Mumbai
Chairman: Mr.A.K. Mishra
Slogan: Rishton Ki Jamapunji
Branches: more than 3415

BANK OF MAHARASHTRA (1935)

Head Quarter: Pune

It has largest number of branches by any public sector financial institute in Maharashtra.

Chairman: Mr.Narendra Singh
Slogan: One Family One Bank
Branches: more than 1375

CANARA BANK (1906)

Head Quarter: Bangalore

Canara bank acquired Lakshmi Commercial Bank in bid in 1985.

Chairman: Mr.R.K. Dubey
Slogan: Together we can
Branches: more than 3432

CENTRAL BANK OF INDIA (1911)

Head Quarter: Mumbai
Established in 1911
CMD: Mr.Rajeev Rishi
Branches: more than 4200

CORPORATION BANK (1906)

Head Quarter: Mangalore

SYNDICATE BANK (1925)

Head Quarter: Manipal
Chairman: Mr.Sudhir Kr. Jain

Chairman & MD: Mr.S.R. Bansal
Slogan: India's Most Customer Friendly Bank

INDIAN BANK (1907)

Head Quarter: Chennai
Chairman: Mr.T.M.Bashin
Slogan: Your tech. friendly bank
Branches: more than 1500

INDIAN OVERSEAS BANK (1937)

Head Quarter: Chennai
Chairman: Mr.M. Narendra
Slogan: Good people to grow with
Branches: more than 1400

ORIENTAL BANK OF COMMERCE (1943)

Head Quarter: New Delhi
Chairman: Nagesh Pydah
Slogan: Where every individual is committed

PUNJAB & SIND BANK (1908)

Head Quarter: New Delhi

Founding fathers are Bhai Vir Singh, Sir Sunder Singh Majithia, Sardar Tarlochan Singh.

Chairman: Jatinder Bir Singh
Slogan: Where service is way of life
Branches: more than 900

PUNJAB NATIONAL BANK (1894)

Head Quarter: New Delhi

It is Indigenous bank of India and 2nd largest Comm. Bank of India.

Chairman: Mr.K.R. Kamath
Slogan: The name you can bank upon
Branches: more than 4500

Slogan: Faithful Friendly
Branches: more than 2650

UCO (UNITED COMMERCIAL BANK) 1943

Head Quarter: Kolkata
Chairman: Mr.Arun Kunal
Slogan: Trust and Excellence since 1904
Branches: more than 2000

Slogan: The Bank That Begins With 'U'
Branches: more than 1443

VIJAYA BANK (1931)

UNITED BANK OF INDIA (1950)

Head Quarter: Kolkata
Chairman: Mr.Bhaskar sen

Head Quarter: Bangalore
CMD: Mr.V. Kannan
Slogan: A friend you can bank upon

The Reserve Bank of India

RBI is the formidable institution that holds our country's banking/economy/industry sectors all together and geared towards growth and development – let me correct myself – 'sustainable' growth and development, as our current Governor so aptly puts it

BRIEF INTRODUCTION AND HISTORY:

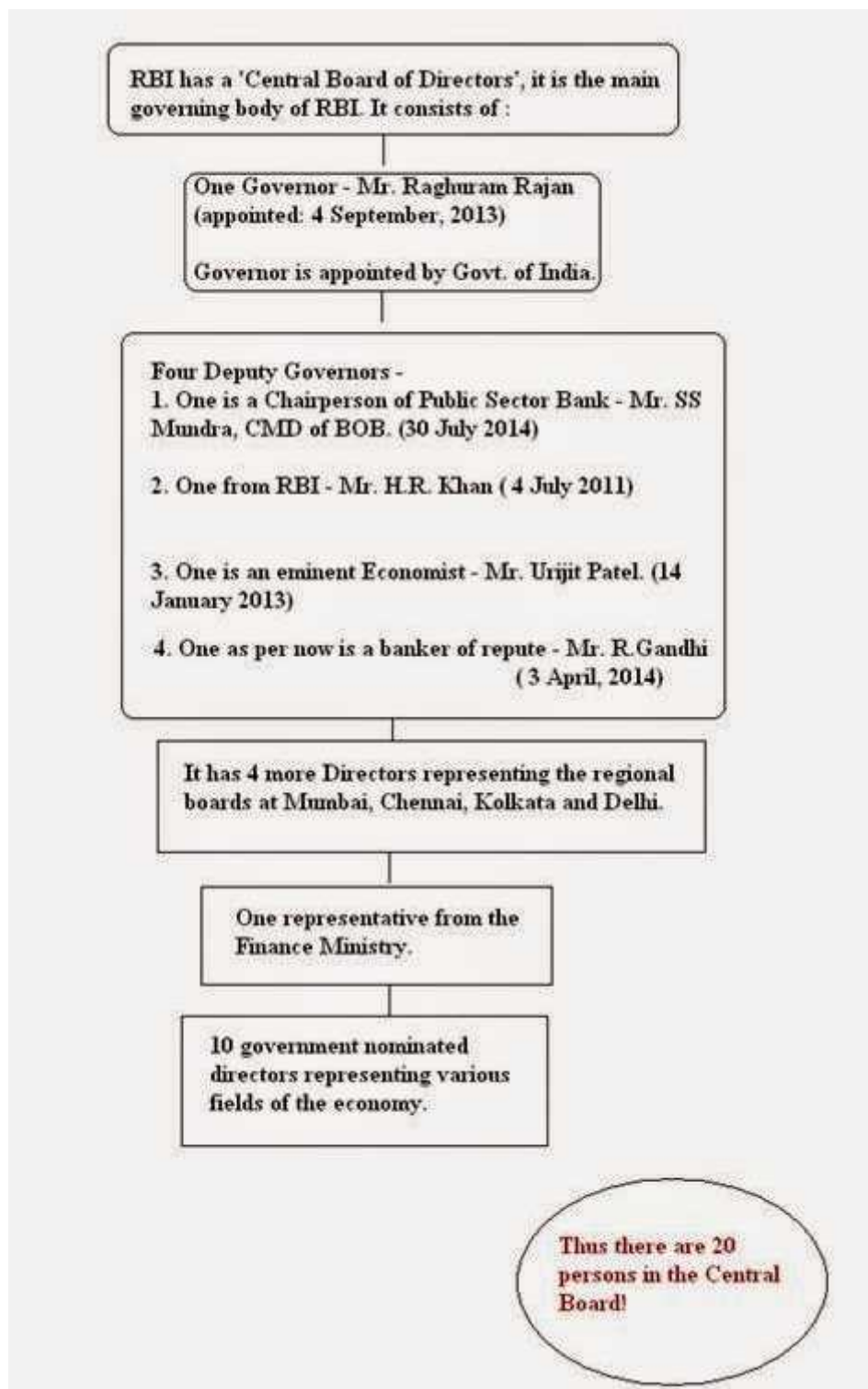
- RBI as India's central bank was conceptualized and **put forward by the Hilton Young Committee in 1926 - 27.**
- In 1933, based on Hilton Young Committee's Reports and further improvinh upon it, the 'Central Banking Investigation Committee's' report was presented and passed in the assembly.
- 1934, saw the **Reserve Bank Of India Act, 1934 being passed.**
- **1935, April 1st, RBI started its operations,** with its head quarter in **Calcutta.**
- 2 years later, in 1937, the Headquarter was permanently shifted to Bombay, (now Mumbai), where it still exists. (all of this happened during the British Rule!)
- **RBI was nationalized in 1949,** 2 years after Independence; the **Governor at the time was C. D. Deshmukh.**
- In 1985 RBI celebrated 50 years of its existence; 75 years in 2010 and 100 years in 2035!

2. Role as Central Bank – What does RBI do?

- RBI is the **Government's banker** and performs banking functions for the central and the state governments.

- RBI is also the **Banker of the Banks** - it maintains operational banking accounts of all scheduled banks.
- It is the **regulator and supervisor** of the country's financial system;
- and sets benchmarks and regulations for the proper operation of the country's banking and financial sector.
- RBI is the **Issuer of Currency** – it issues bank notes and exchanges or destroys currency notes and coins not fit for circulation.
- RBI is instrumental in formulating, implementing and monitoring the country's monetary policies; 'monetary policies' are set of policies formulated by the central bank to attempt to control the economy, the money supply and ultimately inflation.
- Through the provisions of the Foreign Exchange Management Act, 1999, RBI **regulates and facilitates external trade** and promotes development and maintenance of foreign exchange market in India – through which India maintains its forex reserves.
- RBI's monetary policies are **instrumental in maintaining price stability** in the economy – RBI has battled inflationary trends in the Indian Economy. (We'll cover it in another discussion!)
- It also acts as an **advisor to the Government of India** from economic point of view.
- It is the like the '**Godfather**' of the public's money, (albeit the sinister intentions! – RBI is all good!) of the entire banking system and hence the protector of common public's deposits, the influence behind loan rates, the policy maker for financial inclusion, the inflation checker etc

3. THE GOVERNOR, THE DEPUTIES AND THE BOARD:



4. TRIVIA:

- The first Governor of RBI was Sir Osborne Smith (under the British Government); first Indian Governor is Sir C. D. Deshmukh. Raghuram Rajan is the 23rd Governor (current Guv'nor) and ex- PM Manmohan Singh was the 15th Governor!
- The Banking Ombudsman Scheme 2006, has been formulated by RBI for the effective addressal of customer complaints; the Banking Ombudsman Act, 2005.
- RBI prints notes through, the **Bharatita Reserve Bank Note Mudran Private Limited and Security Printing and Minting Corporation of India Limited** – a wholly owned company of the Government of India.
- RBI decides the design of currency notes and coins.
- RBI's logo/emblem/seal is of a **palm tree and a tiger**.
- RBI has started publishing bi-monthly policy updates since April 2014; it's latest was in September 2014 being the 4th bi-monthly update.
- RBI is a member of the **Asian Clearing Union**.
- It is also a member of the **Alliance For Financial Inclusion**.
- RBI was conceptualized as per the vision envisaged by **Dr. B. R. Ambedkar** in his book – “The Problem of the Rupee – Its origin and its solution”.
- RBI has served as the **central banks of Burma and Pakistan** for brief period of time.
- RBI has a site named 'paisaboltahai!' – launched in 2012 to make the masses aware of the features of currency notes to make them vigilant and an aid in the fight against counterfeit notes.
- RBI is currently withdrawing all the pre-2005 notes from the system as a measure to combat the twin maladies of counterfeit notes and black money.

Banking

Types of ATM and their features

WHITE LABEL ATM

White Label ATMs are those ATMs which set up, owned and operated by non-bank entities, which have been incorporated under Companies Act 1956, and after obtaining RBI's approval.

BROWN LABEL ATMs

These ATMs are owned and maintained by service provider whereas bank whose brand is used on ATM takes care of cash management and network connectivity.

ONLINE ATM

Online ATMs: These ATMs are connected to the bank's database at all times and provide real time transactions online. The withdrawal limits and account balances are constantly monitored by the bank. Online ATMs are always watching out for you!

OFFLINE ATM

Offline ATMs: These ATMs are not connected to bank's database- hence they have a predefined withdrawal limit fixed and you can withdraw that

amount irrespective of the balance in your account.

So if you did not have balance in your account, and you went to a 'offline ATM' and withdrew money more than the balance – you'll still get the cash at that time, and later on will run afoul with

your bank balance! Where banks may charge some penalty for exceeding your balance!

STAND ALONE ATM

Stand Alone ATMs are not connected with any ATM network- hence their transactions are restricted to the ATM's branch and link branches only.

The opposite of Stand alone ATMs are Networked ATMs, which are connected on the ATM Network.

ONSITE ATM

Onsite ATMs: are the ATMs you find next to your Bank's branch. They go side-by-side! Or in proper terms, they are the ATMs installed within a branch's premises.

OFF-SITE ATM

Off-site ATMs are the ones which are installed anywhere, but within the branch premises. That is these are not installed next to branch. So where are they installed?

Various Payment Systems in Banks in India

In a series of providing useful material for **Banking Awareness** section of various banking exams. Today I am explaining various payment systems available in banks in a very simple language.

1. RTGS: REAL TIME GROSS SETTLEMENT

- It is a centralized payment system through which inter bank payment instructions are processed and settled, on GROSS basis, in REAL TIME.
- Which simply means, that the transactions are settled as they happen.
- Minimum amount is Rs. 2 lacs and there is no limit to maximum amount.
- A 'service charge' is charged by the banks for outwards transactions (making an RTGS) and nil for inwards transactions (receiving an RTGS).
- RTGS is used by banks to settle their inter-bank account transactions as well as customer's high value transactions.

- It uses INFINET (Indian Financial Network) platform to operate.

2. NEFT: NATIONAL ELECTRONIC FUNDS TRANSFER

- It is a nation-wide funds transfer system which facilitates fund transfer from any bank's branch to any other bank's branch.
- The difference between NEFT and RTGS is that NEFT settlements happen in batches, and on net settlement basis. Where as RTGS is real time and gross settlement.
- Net Settlement means, that transaction pertaining to a particular bank branches are kept on hold and accumulated and then processed together in a batch with the 'net' amount, which would either be incoming or outgoing transfer.
- There is no limit to minimum/maximum transaction value.
- NEFT cannot be used for foreign remittances.

- Through AEPS, customer can withdraw or deposit cash, make balance enquiry, and transfer funds.
- The maximum amount of transaction per account per day is Rs.50,000.
- These transactions are normally conducted by Business Correspondents (BCs) service centres.

4. MTSS: MONEY TRANSFER SERVICE SCHEME

- It is a system of money transfer for transferring personal remittances from abroad to beneficiaries in India.
- Through this only inward remittances into India are permissible. No outward remittance allowed.
- A maximum of Rs.50,000 can be remitted inwards as per the money value. And a maximum of 30 transactions per calendar year.

3. AEPS: AADHAR ENABLED PAYMENT SYSTEM

- It is a payment system which uses Aadhar card number and an individuals online UIDAI authentication, which are linked to a customers Bank account.
- A customer will have to register his/her Aadhar number to their existing bank account, provided their bank is AEPS enabled.

5. NEPAL REMITTANCE SCHEME:

- It is a cross-border one-way remittance facility scheme for remittance from India to Nepal.

Maximum amount remittance is INR 50,000 and beneficiaries will receive in Nepalese Rupees.

Full Forms of Financial Terms

Important financial terms for banking exams :-

| Term | Full form |
|----------|---|
| EFFC A/c | Exchange Earner Foreign Currency Account |
| LRS | Liberalised Remittance Scheme |
| NIM | Net Interest Margin |
| LIBOR | London Inter Bank Offered Rate |
| MIBOR | Mumbai Inter Bank offered Rate |
| IBRD | International Bank for Reconstruction & Development |
| MLAT | Mutual Legal Assistance Treaty (SAARC) |
| NACP | National Aids Control Programme |
| CDM | Clean Development Mechanism |
| CRAR | Capital to Risk Weighted Assets Ratio |

| | |
|---------|---|
| GPRS | General Packet Radio Service |
| CDMA | Code Division Multiple Access |
| GSM | Global Services for Mobile |
| BIMSTEC | Bay of Bengal Initiative for Multi Sectoral Technical & Economic Cooperation |
| CTT | Commodity Transaction Tax |
| NAPCC | National Action Plan for Climate Change |
| UNFCCC | U N Framework Convention on Climate Change |
| NEFT | National Electronic Fund Transfer |
| FIH | International Hockey Federation |
| FIFA | International Federation of Association Football/Federation Internationale de Football Association (French acronym) |
| FSLRC | Financial Sector Legislative Reform Commission |
| NDM-1 | New Delhi Metallo Beta Lactamase-1 |
| CER | Certified Emission Reductions |
| NPCI | National Payment Corporation of India |
| IFSC | Indian Financial Services Code |
| MICR | Magnetic Ink Character Recognition |
| CBD | Convention on Biological Diversity |
| COP | Conference of Parties |
| ABS | Access, Benefit & Sharing |
| NFS | National Financial Switch |
| CSE | Centre for Science & Environment |
| MFI | Micro Finance Institution |
| QFI | Qualified Foreign Individuals |
| NAMICA | Nag Missile Carrier |
| NCHER | National Commission for Higher Education & Research |
| CCEA | Cabinet Committee on Economic Affairs |
| PTC | Pass Through Certificate |
| CAMELS | Capital Assets Management Earnings Liquidity Systems |
| SECC | Socio Economic & Caste Census |
| FCEB | Foreign Currency Exchangeable Bonds |
| NELP | New Exploration Licencing policy |
| FIPB | Foreign Investment Promotion Board |
| ITER | International Thermonuclear Experiment Reactor |
| INDU | Indian National Defence University (Gurgaon, Haryana) |
| MCX | Multi Commodity Exchange |
| BAFTA | British Academy Film & Television Awards |
| NIA | National Investigation Agency |
| CENVAT | Central Value Added Tax |
| IIP | Index of Industrial Production |
| SPV | Special Purpose Vehicle |
| IMPS | Interbank Mobile Payment Service |
| OMO | Open Market Operation |
| GAAR | General Anti Avoidance Rule |

| | |
|---------|--|
| FCNR(B) | Foreign Currency Non Resident Bank |
| MNP | Mobile Number Portability |
| WIMAX | Worldwide Interoperability of Microwave Access |
| NCTC | National Counter Terrorism Centre |
| XBRL | Extensible Business Reporting Language |
| SACOSAN | South Asian Conference on Sanitation |
| IMEI | International Mobile Equipment Identity |
| UNICEF | UN International Children Emergency Fund |
| OIC | Organisation of Islamic Conference |
| GCC | Gulf Cooperation Council |
| SIM | Subscriber Identity Modules |
| NADA | National Anti Doping Agency |
| CASA | Current Account, Saving Account |
| CERN | European Centre for Nuclear Research |
| CBDR | Common but differentiated responsibility |

proposed to set up 5 IIMs and 5 IITs.

Popular Government Welfare Schemes

RMSA (RASTRIYA MADHYAMIK SHIKSHA ABHIYAAN)

Launched in 2009 with an objective to achieve enrollment ratio of 75%, in 2005 the enrollment was just 52.26%, for class IX-X within 5 years by providing a secondary school with reasonable distance of every habitation, target for 2017 is fixed at 100% retention at secondary level. It is a flagship programme for secondary education, In the budget 2014-15 the allocation for RMSA was Rs.4966 Crore.

RUSA (RASHTRIYA UCCHATAR SHIKSHA ABHIYAAN)

It was announced in 2007, but the financial architecture was only finalized in 2010, the main concern was over low enrolment ratio in higher education, under this 374 Model Degree colleges in educationally backward districts will be opened just to remove imbalances in unserved and undeserved area. The Present level of higher education is just 12.4% enrollment which has been targeted to 30% by 2020. For finances the ratio between centre and the state would be 75:25 and in special category state it would be 90:10. Under Budget 2014-15, Rs.2200 Crore have been allocated for RUSA in the last budget there were only Rs.400 Crore, and further

SJSRY (SWARNA JAYANTI SHAHARI ROJGAR YOJANA)

For the gainful employment to Urban Poor, Unemployed and under employed. It is provided to BPL, educated upto 9th class and maximum unit cost should be Rs.50000. SJSRY was launched in lieu of Nehru Rojgar Yojana and other schemes.

NIRMAL BHARAT ABHIYAN SCHEME (TOTAL SANITATION CAMPAIGN)

During 12th five year plan Rs.36000 Crore have been allocated for Drinking Water and Sanitation, under this scheme Rs.10000 is provided for each household latrine in rural areas, Rs.3200 from centre, Rs.1400 from State govt. Rs.900 from home owner and Rs.4500 leverage from MGNREGS will be provided, India target is to eradicate Open Defecation from India by 2019. Rs.5 Lac award is given to Each Nirmal Gram Awardee. The Brand Ambassador of this is Vidya Balan. The new govt. target is by 2019 achieving "Swachh Bharat".

NIRMAL GRAM PURASKAR YOJANA

To encourage Panchayati Raj Institution to take up total sanitation campaign (TSC) an award of

Rs.5 Lac is given to PRIs that attain a 100% open defecation free village, Sikkim has become the 1st Nirmal State of India, 2nd State is H.P.

NUHM (NATIONAL URBAN HEALTH MISSION)

Coverage of districts having above 50000 population. One ASHA for every 200-500 slums and urban poor households. 30-100 bedded health centre for 5 Lac population. One ANM for every 10000-12000 population. Urban Primary Health Centres for every 50000, located with or near slums like settlement. 779 urban having more than 50000 populations will be covered by 2015 is the target.

RASHTRIYA KISHORE SWASTHYA KARYAKARAM: NATIONAL ADOLESCENT HEALTH PROGRAMME

It is nation's 1st comprehensive programme on adolescent, in this age group between 10 to 19 years are taken with the dimension on mental health, nutrition, substance misuse, gender based violence and non communicable diseases. 243 millions adolescents constitute 21% of the total population in India. The National Family Health Survey-3 indicates that 56% of girls and 30% of boys aged 15-19 years are anemic.

PANDIT MADAN MOHAN MALVIYA'S TEACHER TRAINING PROGRAMME

For preparing the Teaching staff of global standard Rs.500 Crore has been allocated for this programme in the Budget 2014-15.

BETI BACHAO, BETI PADHAO YOJANA

Government has introduced a new scheme called Beti Bachao, Beti Padhao, which will help in generating awareness and improving the efficiency of delivery of welfare services meant for women with an initial corpus of Rs.100 Crore. The Union Finance Minister Shri Arun Jaitley announced in his maiden Budget speech that government would focus on campaigns to sensitize people of this country towards the concerns of the girl child and women. He said that the process of sensitization must begin early and therefore the school curriculum must have a separate chapter on gender mainstreaming.

Sharing the concerns of the members on Women's safety, the Finance Minister informed the House that Ministry of Road Transport and Highways will spend Rs.50 Crore on pilot testing a scheme for safety of women on public road transport. Similarly, Ministry of Home Affairs will spend Rs.150 Crore on a scheme to increase the safety of women in large cities. The Finance Minister also proposed to set up Crisis Management Centres in all the districts of NCT of Delhi this year in all government and private hospitals. The funding will be provided from the Nirbhaya Fund, the Minister added.

RSBY (RASTRIYA SWASTHYA BIMA YOJANA)

Launched in 2007 for BPL (a unit of 5 family members) in the un organized sector, A smart card for cash less health insurance cover is provided, with the sum insured is Rs.30,000 per family and expenses bearing ratio of centre and state 75:25 in case of NE states it is 90:10.

KASTURBA GANDHI BALIKA VIDYALAYA (KGBV)

Under this scheme a provision of settings up residential schools at upper primary level for girls belonging to SC/ST and OBC and minority, it was implemented in EBB (Educationally Backward Blocks) where rural female literacy is below 30% and in select areas where female literacy is below national average KGBV is later on merged with SSA in 2007.

RYTHU RATNAM

It is mobile van started by Andhra Pradesh to educate farmers; it is equipped with the latest technology mainly to provide information to farmers.

DEEN DAYAL UPADHAYAYA GRAM JYOTI YOJANA

Rs.500 Crore were allocated for this yojana in the Budget 2014-15 for 24 x 7 days uninterrupted power supply to all homes, strengthening sub-

transmission and distribution system and power will be supplied to all rural areas.

INDIRA GANDHI MATRITVA SAHYOG YOJANA (IGMSY)

Implemented thru ICDS (Integrated Child Development Services) Scheme, In IGMSY Rs.4000 is given in 3 installments from the 2nd trimester of pregnancy and until the child is 6 months old is available for above 19 years olds, ensuring proper nutrition for new born.

Popular Govt. Welfare Schemes - Part II

MID DAY MEALS

It was started first of all in Tamil Nadu in 1960. It is for the benefit of class I to VIII in schools run by government, Local bodies, government aided and national child labour project schools, in this meals are provided with a minimum energy contents for primary level children 485 calories and 13 gm protein and for upper primary level a 728 calories and 21 gm of protein is provided per day. Rs.13215 Crore were provided in the Budget 2014-15. The cooking cost per child per day provided Rs.3.59 for primary section and Rs.5.38 for upper primary section.

AJEEVIKA NRLM (NATIONAL RURAL LIVELIHOOD MISSION)

New name of SGSY (Swarnajayanti Gram Swarozgar Yojana): It is the 2nd largest scheme after NREGA. Aajeevika is the new proposed name of this scheme. Rs.2600 Crore have been provided in the General Budget 2014-15. It is a self employment programme, under this assistance is given to the poor families who are below poverty line (BPL) in rural area for taking up self employment, the person taking self employment is called Swarozgari, they may take up the activity either individually or in groups (self help group) normally self help groups are preferred. Under this mission, women SHGs are provided bank loans at 4% on prompt repayment in 150 districts and at 7% in all other districts. I propose to women SHGs at 4% in another 100 districts.

PMSSY (PRADHAN MANTARI SWASTHYA SURAKSHA YOJANA)

With an objective to correct the regional imbalances 4 AIIMS level institution will be opened all over India and upgrading of existing medical colleges for over all health of the public. As per Budget 2014-15 Rs.39238 were provided for the health care and two new initiative were taken free drug service and free diagnosis services.

SHAKSHAT PROJECT

One laptop for each child for computer literacy in India.

JAN SHIKSHA KENDRA

These are the adult education centre to coordinate and manage the literacy mission.

SWAVALAMBAN

For unorganised sector worker- To promote voluntary savings towards pensions a co-contributory scheme- was started in 2010, LIC has been appointed as an Aggregator and All PSBs as points of presence and aggregator, Union government extended this scheme for the unorganised worker like anganwadi workers, construction workers, weavers, fishermen, farmers, dairy workers etc. Under new pension scheme government funding will continue for 5 years instead of 3 years Rs.1000 is given to each NPS account. For exit from thisw scheme 50 years of age or 20 years period which ever is later is required Rs.1000 to Rs.12000 minimum saving annually is required for each NPS a/c holder. Swavalamban Life – It is also for unorganised sector covering 39 different sectors, Entry age is same i.e. 18 to 60 years, with a minimum Rs.1200 a year, means Rs.100 minimum a month, central government will contribute Rs.1000 for 5 years annually and the state government will contribute 1000 for 3 years. NPS (New Pension Scheme) is for government employees with a minimum Rs.6000 a year, Swavalamban is for unorganised sector worker

with a minimum contribution of Rs.12000 a year, and Swavalamban Life it is also for Unorganised Sector workers of very small nature, it is with a minimum contribution of Rs.1200 per year.

UNIVERSAL HEALTH COVERAGE (JAN SWASTHYA ABHIYAAN)

The High Level Expert Group (HLEG) under the planning commission had given its report in November 2011 for UHC. This programme will be covered under NRHM and Rs.30000 Crore will be kept in for next 5 years, in this generic medicine will be given free, at least one district in every state with sub centre and district hospital, 2.5% of the GDP will be kept for health.

SAAKSHAR BHARAT

The main objective of this scheme is to further promote and strengthen adult education, especially of women, by extending educational options to those adults who having lost the opportunity to access formal education and crossed the standard age now feel a need for learning of any type. Eligibility criteria is a candidate should be non literates in the age group of 15-35 years and women. It can be availed through Jan Shiksha Kendras in various regions.

ROSHNI

It is a placement oriented skill development scheme. It would target 50000 persons with a condition of 50% women employment, Rs.100 Crore will be spent in 3 years, it is for the age group of 18 to 35 years, Roshni scheme is launched in 24 most critical left wing extremism affected districts (N E states). A training from 3 months to 1 year shall be provided with 75% placement assured with higher than minimum wages persons could be placed anywhere in India.

HIMAYAT

Means support to help youngsters with no college education find work. This programme has emerged as a platform for women empowerment, A new scheme to aim to give a skill training to 1

Lac youth in the next 5 years introduced in 2011-12 in J & K.

NAPCC (NATIONAL ACTION PLAN ON CLIMATE CHANGE)

NAPCC was initiated by the Ministry of Environment, and 8 missions are kept for consideration. 1. Solar Energy 2. Energy conservation and efficiency 3. Strategic knowledge of climate change 4. Sustaining Himalayan Ecosystem 5. National Water Mission 6. Green India Mission 7. Sustainable Habitat 8. Sustainable Agriculture.

JANANI SURAKSHA YOJANA (JSY)

Under NRHM (national Rural Health Mission) for reducing maternal and neo natal mortality by promoting delivery by the skilled one, among the poor pregnant, JSY card is provided, ASHA/Anaganwari Workers are provided as a link, payment is made before discharge.

NERPL (NORTH EAST RURAL LIVELIHOODS PROJECTS)

It is aimed at enhancing the livelihoods of the rural poor, especially women, unemployed youth and disadvantaged section in 9 districts of 4 states Mizoram, Nagaland, Sikkim, Tripura with 4 components i.e. Social Empowerment, Economic Empowerment, Partnership Development and Project Management.

MGNREGA (MAHATAMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT)

It is an Indian job guarantee scheme it provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household, willing to do public work related unskilled manual work at the statutory minimum wage of rs.120/-, 1/3 of the stipulated workforce is women, work is provided within 5 km of radius of village if more than 10% extra wages are given. Haryana is giving Rs.191 per day under MGNREGA. Andhra Pradesh is providing a guaranteed employment for 150 days. In drought affected states also provided for 150 days of guaranteed employment. ST who got land under

Forest Area Act will also get 50 days additional employment.

BHARAT NIRMAAN

It is basically a rural infrastructures development programme keeping in mind 6 factor roads, houses, irrigation, electricity, drinking water and information technology.

JANANI SHISHU SURAKSHA KARAYAKARAM

It was launched by Ms.Sonia Gandhi in Mandi Khera village of Mewat, all pregnant women are entitled to deliveries including the required treatment pick and drop facility health check up and tests medicines and blood at government hospital free of cost. The infants requiring treatment and medicines etc. will be provided free of cost. Centre is spending 1100 Crore per month.

Modi's Speech at Madison Square – Highlights

Prime Minister of India Shri Narendra Modi is on his 5 days official visit to United States of America. He has visited 7th time to the country but the 1st time after he became Prime Minister of India. On his 2nd day of visit,



Modi gave a speech at United Nations Headquarter in New York, United States of America. On 3rd day of visit, he gave speech at Madison Square Garden, New York where about 20,000 people became witnesses for his speech. This is one of largest events held in

Madison Square Garden which is organized by Indian-American Community Foundation. People had passion to see and hear the voice of Narendra Modi and even this passion reached at a level that all the seats of Madison Square Garden booked or filled just within two weeks which was never happened in the history for any other event. The special arrangements have been also made for live telecast of his speech at various locations whereas in India the Live Screens arranged only in International Cricket Matches, I have never seen such of passion in the people towards any politician. In other words, I can say that till now no other Indian politician can receive such type of praise or love in any other country. This fact becomes more important when it happens in World's most famous country i.e. United States of America. Not only Indian-Americans, Pakistani-Americans and people of other countries were also present to see the Prime Minister of India, Shri Narendra Modi. When he came into the hall, the people present welcomed him with encouraging and supportive shouts of, "Modi Modi".

Modi started his speech with 'Bharat Mata Ki Jai'. He gave the speech for about 70 minutes. During this speech, he thanked to all Indian-Americans who were present in the Madison Square Garden and also thanked the people who gathered outside the Garden. In his speech, he summarized of his work as the Prime Minister and also told about the upcoming projects, schemes etc. which will be launched surely in the near future. He also told the difference of his work and last government's work with the example that the last governments made many more laws with the hope to give the benefit and harassment free services but that laws now becoming the waste product and I create the special committee of experts and gave the directions to end the waste and old laws.

He gave brief description about recently launched Yojana i.e. Pradhan Mantri Jan Dhan Yojana. He mentions that about 4 Crore families have opened their account under the Yojana and Rs.1500 Crore have been deposited by them whereas there were no terms and conditions to deposit some rupee to open the account. In my opinion, he tried to say that the Yojana became very successful which will be very helpful and will give benefits to the people of India in the near future. He also gave brief description about the Ganga Plan to clean the River Ganga which is one of the

largest rivers of India (also flowing in Bangladesh) and its length about 2525 km.

He told about the campaign called 'Make In India' and also invite everyone includes Indian-Americans to invest in India with lost cost production. He told that now India is the destination of investment. He told about the site launched recently i.e. www.mygov.in and requested the people to follow him after going through the site. He discussed that 65% of the population in India is below 35 years.

Modi also announced 4 schemes which will become beneficial to the NRIs.

- People of Indian Origin (POI) cardholders get lifelong visas.
- PIO and OCI schemes will be merged shortly and a new unified scheme will be created.
- Visa on Arrival in India
- NRIs oftenly should visit the concerned police stations but now there is no need to visit the police station.

At the end, it is very important to mention here that there is 1% population of America is consists of Indian-Americans.

Important Summits held in 2014

List of important summits held in 2014 along wit their venue. This list is important for all upcoming banking exams.

| Summit | Venue |
|--|------------------------|
| APEC Summit | Beijing, China |
| Arab Summit 2013 | Doha, Qatar |
| ASEAN Summit | Myanmar |
| Asia Cooperation Dialogue Summit 2012 | Kuwait |
| B-20 | Sydney, Australia |
| BRICS Summit | Fortaleza, Brazil |
| Earth Summit | Nagoya, Japan |
| G-20 Summit | Brisbane, Australia |
| G-7 | Brussels, Belgium |
| G-8 | Russia |
| IBSA Summit 2013 | India |
| NAM (Non-Aligned Movement) Summit 2012 | Tehran, Iran |
| NATO (North Atlantic Treaty Organization) Summit | Newport, Wales |
| Nuclear Security Summit | Netherlands |
| SAARC Summit | Kathmandu, Nepal |
| SCO (Shanghai Cooperation Organization) Summit | Tajikistan |
| UN Biodiversity summit | South Korea |
| World Economic Forum Summit | Davos, Switzerland |
| Cyber Security Summit | Prague, Czech Republic |

List of Countries - Their Capital, Currency and Official Language

List of countries with their capitals, currencies and official languages.

| European Countries | Capital | Currency |
|-----------------------|------------|--------------------|
| United Kingdom | London | Pound Sterling |
| France | Paris | Euro |
| Spain | Madrid | Euro |
| Portugal | Lisbon | Euro |
| Germany | Berlin | Euro |
| Italy | Rome | Euro |
| Vatican City | Vatican | Euro |
| Malta | Valletta | Euro |
| Switzerland | Bern | Swiss Franc |
| Belgium | Brussels | Euro |
| Netherlands | Amsterdam | Euro |
| Denmark | Copenhagen | Krone |
| Norway | Oslo | Norwegian krone |
| Sweden | Stockholm | Krona |
| Finland | Helsinki | Euro |
| Estonia | Tallinn | Euro |
| Latvia | Riga | Euro |
| Lithuania | Vilnius | Euro |
| Belarus | Minsk | Belarusian ruble |
| Ukraine | Kiev | Ukrainian hryvnia |
| Poland | Warsaw | Zloty |
| Czech Republic | Prague | Koruna |
| Austria | Vienna | Euro |
| Albania | Tirana | Lek |
| Bosnia | Sarajevo | Convertible mark |

| | | |
|-------------------|------------|-----------------------|
| Bulgaria | Sofia | Lev |
| Croatia | Zagreb | Kuna |
| Macedonia | Skopje | Macedonian denar |
| Moldova | Chi in u | Moldovan leu |
| Romania | Bucharest | Romanian leu |
| Slovakia | Bratislava | Euro |
| Slovenia | Ljubljana | Euro |
| Hungary | Budapest | Forint |
| Greece | Athens | Euro |
| Cyprus | Nicosia | Euro |
| Ireland | Dublin | Euro / Pound Sterling |
| Iceland | Reykjavík | Icelandic króna |
| Luxembourg | Luxembourg | Euro |

| North American Nations | Capital | Currency | Language |
|------------------------|---------------|-----------------------|-----------------|
| Antigua and Barbuda | St. John's | East Caribbean dollar | English |
| The Bahamas | Nassau | Bahamian dollar | English |
| Barbados | Bridgetown | Barbadian dollar | English |
| Belize | Belmopan | Belize dollar | English |
| Canada | Ottawa | Canadian dollar | English, French |
| Costa Rica | San José | Costa Rican colón | Spanish |
| Cuba | Havana | Peso | Spanish |
| Dominica | Roseau | East Caribbean dollar | English, French |
| Dominican Republic | Santo Domingo | Dominican Peso | Spanish |
| El Salvador | San Salvador | United States dollar | Spanish |

| | | | |
|----------------------------------|------------------|---|--------------------------|
| Grenada | St. George's | East Caribbean dollar | English |
| Guatemala | Guatemala City | Guatemalan quetzal | Spanish |
| Haiti | Port-au-Prince | Haitian gourde | French Haitian Creole |
| Honduras | Tegucigalpa | Honduran lempira | Spanish |
| Jamaica | Kingston | Jamaican dollar | English |
| Mexico | Mexico City | Peso | Spanish |
| Nicaragua | Managua | Nicaraguan córdoba | Spanish, English |
| Panama | Panama City | Panamanian balboa, United States dollar | Spanish |
| Saint Kitts and Nevis | Basseterre | East Caribbean dollar | English |
| Saint Lucia | Castries | East Caribbean dollar | English |
| Saint Vincent and the Grenadines | Kingstown | East Caribbean dollar | English |
| Trinidad and Tobago | Port of Spain | Trinidad and Tobago dollar | English |
| United States | Washington, D.C. | United States dollar | No Federal Language |
| South American Nations | Capital | Currency | Language |
| Argentina | Buenos Aires | Peso | Spanish |
| Bolivia | La Paz | Boliviano | Spanish |
| Brazil | Brasília | Real | Portuguese |
| Chile | Santiago | Peso | Spanish |
| Colombia | Bogotá | Peso | Spanish |
| Ecuador | Quito | United States dollar | Spanish |
| Guyana | Georgetown | Guyanese dollar | English |

| | | | |
|-----------|------------|-------------------|---------|
| Paraguay | Asunción | Guaraní | Spanish |
| Peru | Lima | Nuevo sol | Spanish |
| Suriname | Paramaribo | Surinamese dollar | Dutch |
| Uruguay | Montevideo | Uruguayan peso | Spanish |
| Venezuela | Caracas | Bolívar fuerte | Spanish |

| African Nations | Capital | Currency | Official language(s) |
|--------------------------|-------------|---------------------------|-----------------------------|
| Algeria | Algiers | Algerian dinar | Arabic |
| Angola | Luanda | Kwanza | Portuguese |
| Benin | Porto Novo | West African CFA franc | French |
| Botswana | Gaborone | Pula | English |
| Burkina Faso | Ouagadougou | West African CFA franc | French |
| Burundi | Bujumbura | Burundi franc | French |
| Cameroon | Yaoundé | Central African CFA franc | French, English |
| Cape Verde | Praia | Cape Verdean escudo | Portuguese |
| Central African Republic | Bangui | Central African CFA franc | French |
| Chad | N'Djamena | Central African CFA franc | French, Arabic |
| Comoros | Moroni | Comorian franc | Arabic, French, |
| <i>Congo</i> | Kinshasa | Congolese franc | French |
| Djibouti | Djibouti | Djiboutian Franc | Arabic, French |
| Egypt | Cairo | Egyptian Pound | Arabic |
| Equatorial Guinea | Malabo | Central African CFA franc | Spanish, French, Portuguese |
| Eritrea | Asmara | Nakfa | Arabic, English |

| | | | |
|------------------------|----------------|---------------------------|-----------------------------|
| Ethiopia | Addis Ababa | Ethiopian birr | Amharic |
| Gabon | Libreville | Central African CFA franc | French |
| Gambia | Banjul | Dalasi | English |
| Ghana | Accra | Ghanaian cedi | English |
| Guinea-Bissau | Bissau | West African CFA franc | Portuguese |
| Guinea | Conakry | Guinean franc | French |
| Ivory Coast | Yamoussoukro | West African CFA franc | French |
| Kenya | Nairobi | Kenyan shilling | English |
| Lesotho | Maseru | Loti | English |
| Liberia | Monrovia | Liberian dollar | English |
| Libya | Tripoli | Libyan dinar | Arabic |
| Madagascar | Antananarivo | Malagasy Ariary | French |
| African Nations | Capital | Currency | Official language(s) |
| Malawi | Lilongwe | Malawian kwacha | English |
| Mali | Bamako | West African CFA franc | French |
| Mauritania | Nouakchott | Mauritanian Ouguiya | Arabic |
| Mauritius | Port Louis | Mauritian rupee | English |
| Morocco | Rabat | Moroccan dirham | Arabic |
| Mozambique | Maputo | Mozambican metical | Portuguese |
| Namibia | Windhoek | Namibian dollar | English |
| Niger | Niamey | West African CFA franc | French |
| Nigeria | Abuja | Nigerian naira | English |
| Republic of Congo | Brazzaville | Central African CFA franc | French |
| Rwanda | Kigali | Rwandan franc | French, English |
| Senegal | Dakar | West African CFA franc | French |
| Seychelles | Victoria | Seychellois rupee | English, French |

| | | | |
|------------------------|----------------------------|---|-----------------|
| Sierra Leone | Freetown | Leone | English |
| Somalia | Mogadishu | Somali shilling | Somali, Arabic |
| South Africa | Cape Town, and Pretoria | South African rand | English |
| South Sudan | Juba | South Sudanese pound | English |
| Sudan | Khartoum | Sudanese pound | Arabic, English |
| Swaziland | Lobamba | Lilangeni | English |
| São Tomé and Príncipe | São Tomé | São Tomé and Príncipe Dobra | Portuguese |
| Tanzania | Dodoma | Tanzanian shilling | English |
| Togo | Lomé | West African CFA franc | French |
| Tunisia | Tunis | Tunisian dinar | Arabic |
| Uganda | Kampala | Ugandan shilling | English |
| Zambia | Lusaka | Zambian kwacha | English |
| Zimbabwe | Harare | United States dollar and South African rand | English |
| Oceania Nations | Capital | Currency | Language |
| Australia | Canberra | Australian dollar | English |
| Fiji | Suva | Fijian dollar | English |
| Kiribati | Tarawa | Kiribati dollar Australian dollar | English |
| Marshall Islands | Majuro | United States dollar | English |
| Micronesia | Palikir | United States dollar | English |
| Nauru | No official Capital | Australian dollar | English |
| New Zealand | Wellington | New Zealand dollar | English |

| | | | |
|------------------|-------------------------|--------------------------------------|-----------------|
| Palau | Ngerulmud , Melekeok | United States dollar | English |
| Papua New Guinea | Port Moresby | Kina | English |
| Samoa | Apia | Tala | English |
| Solomon Islands | Honiara | Solomon Islands dollar | English |
| Tonga | Nuku'alofa | Pa anga | English |
| Tuvalu | Funafuti | Tuvaluan dollar Australian dollar | English |
| Vanuatu | Port Vila | Vanuatu vatu | French, English |

Asian Games 2014 - Medal Tally

Medal tally of Asian games 2014 held in Incheon. This tally is important for all the competitive exams.

MEDALS TALLY

| Rank | Nation | Total | | | | Rank by Total |
|------|-------------|--------------|--------|--------|-------|---------------|
| | | Gold | Silver | Bronze | Total | |
| 1 | China | 151 | 108 | 83 | 342 | 1 |
| 2 | South Korea | 79 | 71 | 84 | 234 | 2 |
| 3 | Japan | 47 | 76 | 77 | 200 | 3 |
| 4 | Kazakhstan | 28 | 23 | 33 | 84 | 4 |
| 5 | Iran | 21 | 18 | 18 | 57 | 5 |
| 6 | Thailand | 12 | 7 | 28 | 47 | 8 |
| 7 | North Korea | 11 | 11 | 14 | 36 | 11 |
| 8 | India | 11 | 10 | 36 | 57 | 5 |
| 9 | Taiwan | 10 | 18 | 23 | 51 | 7 |
| 10 | Qatar | 10 | | 4 | 14 | 19 |
| 11 | Uzbekistan | 9 | 14 | 21 | 44 | 9 |
| 12 | Bahrain | 9 | 6 | 4 | 19 | 17 |
| 13 | Hong Kong | 6 | 12 | 24 | 42 | 10 |
| 14 | Malaysia | 5 | 14 | 14 | 33 | 13 |
| 15 | Singapore | 5 | 6 | 13 | 24 | 14 |
| | | Total | 439 | 439 | 576 | 1454 |

FDI limit in various sectors in India

Limit on FDI in various sectors in India.

| Sector | FDI Limit |
|--------------------------------|-----------|
| Agriculture | 100% |
| Asset Reconstruction Companies | 100% |
| Civil Aviation | 100% |
| Commodity Exchanges | 49% |
| Courier Services | 100% |
| Credit Information Companies | 74% |

| | |
|---------------------------------------|------|
| Defence | 49% |
| Insurance | 49% |
| Multi Brand Retail | 51% |
| Pension | 26% |
| Petroleum and Natural Gas | 49% |
| Power Exchanges | 49% |
| Print Media | 49% |
| Private Sector Banks | 100% |
| Public Sector Banks | 20% |
| Single Brand Retail | 49% |
| Special Economic Zones | 100% |
| Stock Exchanges/Clearing Corporations | 49% |
| Tea Plantation | 100% |
| Telecom | 100% |
| Tourism | 100% |

List of Important Acquisitions in India

List of important acquisitions in India in recent times.

| Company | Acquired by |
|---------------------------------------|-------------------------|
| Abbot Point Coal | Adani Enterprises |
| Bank of Rajasthan | ICICI Bank |
| Centurion Bank of Punjab | HDFC Bank |
| Columbian Chemicals | Aditya Birla Group |
| Corus | Tata Steel |
| Daiichi | Ranbaxy |
| Hancock Coal | GVK Power |
| Hutch Essar | Vodafone |
| Imperial Energy | ONGC |
| Ispat Industries | Jindal Steel Works |
| Jaguar Land Rover | Tata Motors |
| Kashagan Oilfields | ONGC |
| Nokia | Microsoft |
| Novellis | Hindalco |
| Oil & Gas Assets (Marcellus Shale) | Reliance Industries |
| Orient Express Hotels | Indian Hotels Co. |
| Paras Pharma | Reckitt |
| Port Terminals | Adani Enterprises |
| Rallis India (through Tata Chemicals) | Metahelix Life Sciences |
| Reliance Petroleum Ltd. | Reliance Industries |
| Ssangyong | Mahindra & Mahindra |
| Zain Africa | Bharti Airtel |

Rank of India in various Development Indexes in 2013-14

Rank of India in various development indexes in the world. Surprisingly India ranked 4th in Global Slavery Index.

| Index | Ranking of India |
|-----------------------------------|-------------------|
| Human Development Index | 135 th |
| Globalization Index | 122 |
| Index of Economic Freedom | 120 th |
| Quality of Life Index | 72.6 points |
| IT Industry Competitiveness Index | 34 th |
| Corruption Perception Index | 94 th |
| Global Hunger Index | 63 rd |
| Global Innovation Index | 76 th |
| Global Peace Index | 143 rd |
| Global Age Watch Index | 73 rd |
| Legatum Prosperity Index | 106 th |
| Global Slavery Index | 4 th |
| Household Download Index | 132 nd |
| Human Development Index | 135 th |
| World Press Freedom Index | 140 th |
| Happy Planet Index | 32 nd |
| Environmental Performance Index | 155 th |
| Social Development Index | 102 nd |
| Global Retain Development Index | 20 th |

National Sports Awards 2014

These awards are announced every year on 29th August on the birthday of legendary hockey wizard Shri Dhyan Chand, which is observed as National Sports Day.

DHYAN CHAND AWARDS (FOR LIFETIME ACHIEVEMENT)

| Name | Discipline |
|---------------|-------------------|
| Gurmail Singh | Hockey |
| K.P. Thakkar | Swimming (Diving) |
| Zeeshan Ali | Tennis |

DRONACHARYA AWARDS (FOR COACHES)

| Name | Discipline |
|----------------|----------------------|
| Mahabir Prasad | Wrestling |
| N. Lingappa | Athletics – Lifetime |
| G. Manoharan | Boxing – Lifetime |

| | |
|----------------------|-------------------|
| Gurcharan Singh Gogi | Judo – Lifetime |
| Jose Jacob | Rowing - Lifetime |

ARJUNA AWARDS

| Name | Discipline |
|------------------|----------------|
| Abhishek Verma | Archery |
| Tintu Luka | Athletics |
| H.N. Girisha | Para-Athletics |
| V. Diyu | Badminton |
| Geetu Anna Jose | Basketball |
| Jai Bhagwan | Boxing |
| R. Ashwin | Cricket |
| Anirban Lahiri | Golf |
| Mamta Pujari | Kabaddi |
| Saji Thomas | Rowing |
| Heena Sidhu | Shooting |
| Anaka Alankamony | Squash |
| Tom Joseph | Volleyball |
| Renu Bala Chanu | Weightlifting |
| Sunil Kumar Rana | Wrestling |

TENZING NORGAY AWARDS 2013

| Name | Discipline |
|---------------------------------------|-----------------------|
| Subedar Jagat Singh | Land Adventure |
| Passang Tenzing Sherpa | Land Adventure |
| MWO Surender Singh | Air Adventure |
| Wing Commander (Retd.) Amit Chowdhury | Life Time Achievement |

Indian Honours and Awards System

List of awards in India

CIVILIAN AWARD

| Award type | Award name |
|--------------------------------|---|
| (A) International Award | <ol style="list-style-type: none"> 1. Gandhi Peace Prize 2. Indira Gandhi Peace Prize 3. Tagore Award For Cultural Harmony |

| | | |
|---------------------------|---|---|
| (B) National Award | <ol style="list-style-type: none"> 1. Bharat Ratna (Highest) 2. Padma Vibhusan 3. Padma Bhusan 4. Padma Sri 5. Stree Shakti Purakshar 6. National Bravery Award 7. National Children Award for Exceptional Achievement | |
| (C) Central Award | <ol style="list-style-type: none"> 1. Mahapandit Rahul Sankrityayan Award 2. Ganga Sharan Award 3. Ganesh Hindi Vidarthi Award 4. Aatma Ram Award 5. Subramanya Bharathi Award 6. George Grierson Award 7. Moturi Satyanarayan Award | |
| (D) By Field | Literature | <ol style="list-style-type: none"> 1. Jnanpith Award 2. Sahitya Akademi Fellowship 3. Sahitya Akademi Award |
| | Cinema | <ol style="list-style-type: none"> 1. Dadasaheb Phalke Award 2. National Film Awards |
| | Other Arts | <ol style="list-style-type: none"> 1. Sangeet Natak Akademi Fellowship 2. Sangeet Natak Akademi Award 3. Lalit Kala Akademi Fellowship |
| | Sports | <ol style="list-style-type: none"> 1. Rajiv Gandhi Khel Ratna Award 2. Arjuna Award 3. Dronacharya Award 4. Dhyan Chand Award |
| | Science & Technology | <ol style="list-style-type: none"> 1. Shanti Swarup Bhatnagar Prize for Science and Technology 2. Kalinga Prize |
| | Blog | <ol style="list-style-type: none"> 1. Parikalpna Award |
| | Medical | <ol style="list-style-type: none"> 1. Dr. B. C. Roy Award |

MILITARY AWARD

| Award type | Award name |
|--|--|
| (A) Wartime | 1. Param Vir Chakra 2. Maha Vir Chakra 3. Vir Chakra |
| (B) Wartime Distinguished Service | 1. Sarvottam Yudh Seva Medal 2. Uttam Yudh Seva Medal 3. Yudh Seva Medal |
| (C) Peacetime | 1. Ashoka Chakra 2. Kirti Chakra 3. Shaurya Chakra |
| (D) Peacetime Distinguished Service | 1. Param Vishisht Seva Medal 2. Ati Vishisht Seva Medal 3. Vishisht Seva Medal |
| (E) Wartime / Peacetime Service & Gallantry | 1. Sena Medal (Army) 2. Nausena Medal (Navy) 3. Vayusena Medal (Air Force) |

Father of Various Fields / Sciences

List of Father / Mother of various fields.

| Father / Mother and Field | Name |
|---------------------------|----------------------------|
| Agriculture | Dr.Norman Borlaug |
| Air Conditioning | Willis Carrier |
| Algebra | Brahmagupta, Al-Khawarizmi |
| Architecture | Imhotep |
| Ayurveda | Charaka |
| Basket Ball | James Naismith |
| Biology | Aristotle |
| Botany | Theophrastus |
| Compact Disk | Kees Immink |
| Computer Science | George Boole, Alan Turing |
| Computing | Charles Babbage |
| Economics | Adam Smith |
| Electricity | Benjamin Franklin |
| Electronics | Ray Tomlinson |
| Geometry | Euclid |
| Geography | Eratosthenes |
| Geology | James Hutton |
| Helicopter | Igor Sikorsky |
| History | Herodotus |
| Ice Hockey | James Creighton |

| | |
|---------------|-----------------------|
| Internet | Vinton Cerf |
| Jet Engine | Frank Whittle |
| Law | Cicero |
| Mechanics | Isaac Newton |
| Mobile Phone | Martin Cooper |
| Number Theory | Pythagoras |
| Philosophy | Thales |
| Physics | Albert Einstein |
| Physiology | Claude Bernard |
| Telephone | Alexander Graham Bell |
| Wi-Fi | Vic Hayes |

Facts About India

List of Companies and Their CEO in India

List of companies in India and their CEOs in 2014

| Company | CEO |
|---|------------------------|
| Adani Group | Chairman, Gautam Adani |
| Aditya Birla Group | Dr.Santrupt Misra |
| Air India | Rohit Nandan |
| Allahabad Bank | Rakesh Sethi |
| Amazon.com | Jeff Bezos |
| Ambuja Cements | Ajay Kapur |
| Amul | R.S. Sodhi |
| Andhra Bank | Sri C.V.R. Rajendran |
| Apollo Hospitals | Preetha Reddy |
| Apple Inc. | Tim Cook |
| Ashok Leyland | Vinod K. Dasari |
| Asian Paints | K.B.S. Anand |
| Axis Bank Ltd. | Shikha Sharma |
| Bajaj Auto | Rajiv Bajaj |
| Bank of Baroda | S.S. Mundra |
| Bank of India | Vijayalaksmi R. Iyer |
| Bharat Heavy Electricals Limited (BHEL) | B. Prasada Rao |
| Bharat Petroleum | S. Varadarajan |
| Bharat Sanchar Nigam Limited (BSNL) | R.K. Upadhyay |
| Bharti Enterprises | Sunil Bharti Mittal |
| Bombay Dyeing | Debashis H. Poddar |
| Canara Bank | Rajiv Kishore Dubey |
| CIPLA | Subhanu Saxena |
| Dena Bank | Ashwani Kumar |
| DLF | T.C. Goyal |
| Federal Bank | Shyam Srinivasan |

| | |
|--|-----------------------------|
| Flipkart | Sachin Bansal |
| GAIL | B.C. Tripathi |
| HCL Technologies | Anant Gupta |
| HDFC Bank | Aditya Puri |
| Hero Motocorp | Pawan Munjal |
| ICICI Bank | Chanda Kochhar |
| IDBI Bank | M.S. Raghavan |
| Idea Cellular Ltd. | Himanshu Kapania |
| Indian Overseas Bank | M. Narendra |
| Infosys Technologies | Vishal Sikka |
| Jet Airways | Cramer Ball |
| Jindal Steel | Ravi Uppal |
| Karboonn Mobiles | Pradeep Jain |
| Kingfisher Airlines | Sanjay Aggarwal |
| Kotak Mahindra Bank | Uday Kotak |
| Larsen & Toubro | K. Venkataramanan |
| Mahanagar Telephone Nigam Limited (MTNL) | A.K. Garg |
| Mahindra & Mahindra | Anand Mahindra |
| Maruti Suzuki | Kenichi Ayukawa |
| Micromax Mobile | Vineet Taneja |
| NDTV | Vikram Chandra |
| Oil and Natural Gas Corporation | Dinesh K. Sarraf |
| Punjab National Bank | K.R. Kamath |
| Reliance Industries | Mukesh Ambani |
| Royal Enfield | Balakrishnan Govindarajan |
| Snapdeal | Kunal Bahl |
| South Indian Bank | Dr.V.A. Joseph |
| Spice Jet | Sanjiv Kapoor |
| State Bank of India | P. Pradeep Kumar |
| Steel Authority of India Limited (SAIL) | Chandra Shekar Verma |
| Sun Pharmaceutical Industries Limited | KalyanaSundaram Subramanian |
| Tata Communications | Vinod Anand Kumar |
| Tata Sky | Harit Nagpal |
| Tata Steel | T.V. Narendran |
| Trade India | Bikky Khosla |
| TVS Motor Company | K.N. Radhakrishnan |
| UCO Bank | Arun Kaul |
| Videocon | Venugopal Dhoot |
| Wipro | T.K. Kurien |
| Yatra.com | Dhruv Shringi |
| Yes Bank | Rana Kapoor |

List of Indian Folk Dances - Statewise

List of Folk dances, important for general awareness section of bank exams.

| State of Origin | Dance Form |
|----------------------------|--|
| Andhra Pradesh | Kuchipudi |
| Arunachal Pradesh | Bardo Chham |
| Assam | Sattriya |
| Bihar | Bidesia |
| Chhattisgarh | Panthi |
| Goa | Talgadi, Goff, Tonya Mel, Mando, Kunbi Dance, Suvari, Dasarawadan, Virabhadra, Hanpeth, Gauda Jagar, Ranmale, Fugadi, Ghode Modni, Lamp Dance, Musal Dance, Dhangar Dance, Dekhni, Dhalo |
| Gujarat | Dandiya Raas, Garba Raas, Ras Dance |
| Haryana | Saang Dance, Chhathi Dance, Khorla Dance, Dhamal Dance, Ghoomar Dance, Jhumar Dance, Loor Dance, Gugga Dance |
| Himachal Pradesh | Mala (Garland) Dance, Demon (Rakshasa) Dance, Keekali, Bhangara |
| Jammu and Kashmir | Dumhal Dance |
| Jharkhand | Chhau Dance |
| Karnataka | Bharatanatyam, Kunitha |
| Kerala | Bharatanatyam, Kathakali, Mohiniyattam |
| Madhya Pradesh | Karma, Jawara, Tertali, Lehangi, Ahiri Dance |
| Maharashtra | Dhangari Gaja, Koli Dance |
| Manipur | Manipuri |
| Meghalaya | Nongkrem |
| Mizoram | Khuallam, Cheraw, Chailam |
| Nagaland | Naga Dance |
| Odisha | Chhau, Odissi, Ghumura |
| Punjab | Bhangra, Karhi, Jindua, Dandass, Sammi, Giddha, Jaago, Kikli, Luddi, Malwai Giddha, Jhumar |
| Rajasthan | Ghoomar, Kalbelia, Chari, Kacchi-Ghodi |
| Sikkim | Lu Khangthamo, Rechungma, Maruni, Tamang Selo, |
| Tamil Nadu | Bharatanatyam, Bagavatha Nandanam, Chakkai Attam, Devaraattam |
| Telangana | Perini Thandavam, Dappu, Lambadi |
| Tripura | Goria, Huk Kaimani, Lebang Bumani, Hojagiri |
| Uttar Pradesh | Kathak, Charkula |
| Uttarakhand | Barada Nati, Bhotiya, Chancheri, Chhapeil |
| West Bengal | Chhau, Brita, Gambhira, Santhal, Tusu |
| Andaman and Nicobar Island | Nicobarese Dance |
| Dadra and Nagar Haveli | Tarpa Dance |
| Lakshadweep | Kolkali, Parichakkali, Attam, |

| | |
|------------|--------|
| Puducherry | Garadi |
|------------|--------|

Important River Projects in India

List of important river projects in India :-

| River Project | River, State, Height and Length |
|----------------------------------|---|
| Baglihar Dam | Jammu and Kashmir, on Chenab River, Height 143 meters, Length 364.362 meters |
| Bhakra Nangal Dam | Punjab and Himachal Pradesh, on Sutlej River, Height 226 meters, Length 520 meters |
| Bhavanisagar Dam | Tamil Nadu, on Bhavani River, Height 105 feet, Length 1700 meters |
| Bisalpur Dam | Rajasthan, on Banas River, Height 130 feet, Length 1883 feet |
| Cheruthoni Dam | Kerala, on Cheruthoni River, Height 450 feet, length 2300 feet |
| Hirakud Dam | Odisha, on Mahanadi River, Height 60.96 meters, Length 25.8 km |
| Indira Sagar Dam | Madhya Pradesh, on Narmada River, Height 92m, Length 653m |
| Jamrani Dam | Uttarakhand, on Gola River, Height 130.6 meters, Length 465 meters |
| Koyna Dam | Maharashtra, Koyna River, Height 339 feet, Length 2648 feet |
| Krishnarajasagar Dam | Karnataka, on Kaveri River, Height 125 feet, Length 3.5 km |
| Maithon Dam | Jharkhand, on Barakar River, Height 165 feet, Length 15712 feet |
| Mettur Dam | Tamil Nadu, on Kaveri River, Height 120 feet, Length 1700 meters |
| Nagarjuna Sagar Dam | Andhra Pradesh and Telangana, on Krishna River, Height 124 meters, Length 1450 meters |
| Nagi Dam | Bihar, on Nagi River, Height 113.5 meters, Length 1884 meters |
| Pakal Dul Dam | Jammu and Kashmir, on Marusudar River, Height 167 meters, Length 305 meters |
| Pong Dam | Himachal Pradesh, on Beas River, Height 132.59 meters, Length 1950.7 meters |
| Ranjit Sagar Dam | Punjab, on Ravi River, Height 145 meters, Length 617 meters |
| Rihand Dam | Uttar Pradesh, on Rihand River, Height 299 feet, Length 3064 feet |
| Salal Dam | Jammu and Kashmir, on Chenab River, Height 113 meters, Length 487 meters |
| Sardar Sarovar Dam (Narmada Dam) | Gujarat, on Narmada River, Height 163 meters, Length 1210 meters |

| | |
|------------------------|---|
| Subansiri Lower HE Dam | Arunachal Pradesh, on Subansiri River, Height 130 meters, Length 284 meters |
| Teesta-V Dam | Sikkim, on Teesta River, Height 86.8 meters, Length 176.5 meters |
| Tehri Dam | Uttarakhand, on Bhagirathi River, Height 260 meters, Length 575 meters |
| TungaBhadra Dam | Karnataka, on Tungabhadra River, Height 49.38 meters, Length 2441 meters |
| Ukai Dam | Gujarat, on Tapi River, Height 81 meters, Length 4927 meters |

States of India - Capital, CM, Governor and Demographics

List of states in India with demographics :-

| State | Capital | CM | Literacy Rate | Governor | Population Density | Borders |
|-------------------|----------------------|---------------------|---------------|----------------------------|--------------------|---|
| Andhra Pradesh | Vijaywada, Hyderabad | N.Chandrababu Naidu | 67.66% | ESL Narasimhan | 308 km sq | Maharashtra, Chhattisgarh, Odisha, Tamil Nadu, Karnataka, Telangana |
| Arunachal Pradesh | Itanagar | Nabam Tuki | 66.96% | Lt. Gen Nirbhay Sharma | 17 per km. sq | Assam, Nagaland |
| Assam | Dispur | Tarun Gogoi | 73.18% | Janaki Ballabh Patnaik | 397 per km. sq | Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura |
| Bihar | Patna | Jitan Ram Manji | 63.82% | Dnyandeo Yashwantrao Patil | 1102 per km. sq | Jharkhand, Uttar Pradesh, West Bengal |
| Chhattisgarh | Raipur | Raman Singh | 71.04% | Balramji Das Tandon | 190 per km. sq | Andhra Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Uttar Pradesh |
| Goa | Panaji | Manohar | 88.70% | Mridula | 390 per | Maharashtra, |

| | | | | | | |
|-------------------|----------------------------------|-----------------------|--------|----------------------|----------------|---|
| | | Parrikar | | Sinha | km. | Karnataka |
| Gujarat | Gandhinagar | Anandiben Patel | 80.18% | Om Prakash Kohli | 310 per km. | Rajasthan, Maharashtra, Madhya Pradesh |
| Haryana | Chandigarh | Bhupinder Singh Hooda | 76.64% | Kaptan Singh Solanki | 573 per km. sq | Punjab, Himachal, Rajasthan |
| Himachal Pradesh | Shimla | Virbhadra Singh | 83.78% | Urmila Singh | 123 per km. sq | Jammu and Kashmir, Punjab, Haryana |
| Jammu and Kashmir | Jammu (Winter) Srinagar (Summer) | Omar Abdullah | 66.7% | Narinder Nath Vohra | 56 per km. sq | Himachal Pradesh, Punjab |
| Jharkhand | Ranchi | Hemant Soren | 67.6% | Syed Ahmed | 414 per km. sq | Uttar Pradesh, Chhattisgarh, Odisha, West Bengal |
| Karnataka | Bengaluru | Siddaramaiah | 75.60% | Vajubhai Vala | 320 per km. sq | Goa, Maharashtra, Andhra Pradesh, Tamil Nadu, Kerela |
| Kerela | Thiruvananthapuram | Oommen Chandy | 93.91% | P. Sathasivam | 860 per km. sq | Karnataka, Tamil Nadu |
| Madhya Pradesh | Bhopal | Shivraj Singh Chauhan | 70.60% | Ram Naresh Yadav | 236 per km. sq | Uttar Pradesh, Chhattisgarh, Gujarat, Rajasthan |
| Maharashtra | Mumbai | President's Rule | 82.9% | Ch. Vidyasagar Rao | 370 per km. sq | Gujarat, Madhya Pradesh, Chhattisgarh, Karnataka, Andhra Pradesh, Goa |
| Manipur | Imphal | Okram Ibobi Singh | 79.21% | Vinod Duggal | 120 per km. sq | Nagalan, Mizoram, Assam |
| Meghalaya | Shillong | Mukul Sangma | 75.84% | K.K. Paul | 130 per km. sq | Assam |
| Mizoram | Aizawl | Pu Lalthanhawla | 91.58% | Vinod Kumar Duggal | 52 per km. sq | Assam, Manipur, Tripura |
| Nagaland | Kohima | T.R. Zeliang | 80.11% | Padmanabha Acharya | 119 per km. sq | Arunachal Pradesh, |

| | | | | | | |
|------------------|-------------|-------------------------------------|--------|---------------------------------|--------------------|--|
| | | | | | | Assam, Manipur |
| Odisha | Bhubaneswar | Naveen Patnaik | 73.45% | S.C. Jamir | 270 per km. sq | Chhattisgarh, Andhra Pradesh, Jharkhand, West Bengal |
| Punjab | Chandigarh | Parkash Singh Badal | 76.68% | Shivraj Patil | 550 per km. sq | Himachal Pradesh, Haryana, Jammu and Kashmir, Rajasthan |
| Rajasthan | Jaipur | Vasundhara Raje | 68% | Kalyan Singh | 201 per km. sq | Gujarat, Haryana, Punjab |
| Sikkim | Gangtok | Pawan Chamling | 82.2% | Shriniwas Dadasaheb Patil | 86 per km. sq | West Bengal |
| Tamil Nadu | Chennai | O. Paneerselvam | 80.33% | Konijeti Rosaiah | 479 km sq | Kerala, Karnataka, Andhra Pradesh |
| Telangana | Hyderabad | Kalvakuntla Chandrashekar Rao | 66.50% | ESL Narasimhan | 310 per km. sq | Andhra Pradesh, Karnataka |
| Tripura | Agartala | Manik Sarkar | 87.75% | Padmanabha Acharya | 350 per km. sq | Assam, Mizoram |
| Uttar Pradesh | Lucknow | Akhilesh Yadav | 67.68% | Ram Naik | 820 per km. sq | Bihar, Chhattisgar, Haryana, Jharkhand |
| Uttarakhand | Dehradun | Harish Rawat | 79.63% | Aziz Qureshi | 189 per km. sq | Uttar Pradesh, Himachal Pradesh |
| West Bengal | Kolkata | Mamata Banerjee | 77.08% | Keshari Nath Tripathi | 1000 per km. sq | Odisha, Jharkhand, Bihar, Sikkim |

List of Committees in India

List of committees and their working. List is important for general awareness section of IBPS PO and SSC CGL

| Committees | Working |
|-------------------|---|
| NR Madhawan Menon | To prevent misuse of public funds by Govt. and its authority by providing advertisement in newspaper and TV, MB |

| | |
|--|---|
| MB Shah | SIT on Black Money |
| Arvind Mayaram Committee | To define FDI and FII |
| Bimal Jalan Committee | To scrutinise application for new bank license |
| M Damodaran Committee | Business climate in India, customer service in Bank |
| Justice RC Gandhi | Kishtwar Riots |
| Justice Prashant Mishra | Chattisgarh (Dharba) attack by Moist |
| Y H Melagam | Microfinance Institutions |
| Mr.Naresh Chandra | High level task force on review of defence preparedness, Justice M B Shah Commission illegal mining |
| Justice Mutum B K Singh | Assam Riots |
| Dharmadhikari Committee | On the merger of Air India and Indian Airlines (on promotion and payscales) |
| V K Sunglu | Irregularities in CWG 2010 |
| P C Chacko | JPC on 2G Scam |
| Committee on GARR | For guidelines and norms |
| Mr.Parthasarathi Shome, Ashok Chawla Committee | Recommendation on the allocation of natural resources |
| Mr.Shivraj V. Patil | One man panel on way and procedure on allocation of 2G spectrum |
| Mr. H R Hasim | Identification of Urban Poors |
| B N Srikrishna | Telangana Issue |
| M. Damodaran | Customer service in Banks |
| Phone hacking scam in UK | Justice Brian Leveson |
| Mr.M K Gupta | Head of study team on Common Tax Code for Service Tax and Excise Tax under GST |
| S K Thorat Panel | Cortoon Controversies Anti Hindi Agitation and cartoons on Ambedkar |
| A P Shah Committee | Revolt agains the nuclear reactor in Kundankulam |
| Anil Swaroop Panel | To identity and help to restart stalled projects |
| Saradha Group Chit Fund Co. Cheating Justice Shyamal Sen Justice J S Verma | Women safety/violence on women |
| Mr.Arun S. Nigavekar Committee | UPSC Pattern Change |
| Rakesh Mohan Committee | Financing of Infrastructure |
| M V Nair Committee | On Priority Sector Lending, Chairman of Commission of ISRO Scam: Mr.B.K. Chaturvedi, Committee Head of Railway safety: Mr.Anil Kakodar, Mr.U K Sinha: Foreign Investment in India |
| Deepak Mohanty Committee | For change of BPLR to Base Rate, Ms.Syamala Gopinath: Committee on Small Savings |

Important Indian Organizations and their Heads

List of important organization India and their heads.

This list is very important for all banking exams.

| Sr | Head | Organization |
|-----|-------------------------|---|
| 1. | Mohd.Hamid Ansari | Chairman, Rajya Sabha |
| 2. | Sumitra Mahajan | Chairperson of Lok Sabha |
| 3. | Narendra D Modi | Chairman, Planning Commission |
| 4. | Gulam Nabi Azad | Leader of Opposition in Rajya Sabha |
| 5. | Narendra D Modi | Leader of House in Lok Sabha |
| 6. | Mallikarjun Kharge | Leader of Congress in Lok Sabha |
| 7. | V. Sampath | Chief Election Commissioner |
| 8. | Syed Nasim Ahmed Zaidi | Election Commissioner |
| 9. | Harisanker Brahma | Election Commissioner |
| 10. | Pradeep Kumar | Chief Vigilance Commissioner |
| 11. | Sujatha Singh | Foreign Secretary |
| 12. | Shashi Kant Verma | Comptroller & Auditor General of India |
| 13. | Jus. Vangala Eswaraiiah | Chairman, National Commission for Backward Classes |
| 14. | Rahul Khullar | Chairman, Telecom Regulatory Authority of India |
| 15. | Ranjit Sinha | CBI Director |
| 16. | Rameshwar Oran | Chairman, National Commission for Scheduled Tribes |
| 17. | Naseem Ahmed | Chairperson, National Commission for Minorities |
| 18. | Rajni Razdan | Chairman, UPSC |
| 19. | Sharad Kumar | Director General, National Investigation Agency |
| 20. | Ved Prakash | Chairman, UGC |
| 21. | K. Radhakrishnan | Chairman, Space Commission and ISRO |
| 22. | R.K. Sinha | Chairman, Atomic Energy Commission and Sec. Deptt. of Atomic Energy |
| 23. | A. Bhattacharya | Chairman, SSC |
| 24. | K.G. Balakrishnan | Chairman, Human Rights Commission |
| 25. | C. Chandramouli | Registrar General of India and Census Commissioner |
| 26. | K.V.Choudhary | Central Board of Direct Taxes |
| 27. | T.S. Vijayan | Chairman, Insurance Regulatory Development Authority |
| 28. | U.K. Sinha | Chairman, Securities & Exchange Board of India |
| 29. | Arundhati Bhattacharya | Chairperson, State Bank of India |
| 30. | S.K. Roy | Managing Director, LIC |
| 31. | Ashoke Kumar Mukherjee | India's permanent representative in UNO |

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| 32. | Nirupam Sen | Spl. Sr. Advisor to President of UN General Assembly |
| 33. | Mamta Sharma | Chairperson of National Commission for Women |
| 34. | Y.V. Reddy | Chairman, 14 th Finance Commission |
| 35. | Ashok Chawla | Chairman, Competition Commission of India |
| 36. | Leela Samson | Chairperson, Central Board of Film Certification |
| 37. | Rana Kapoor | President, ASSOCHAM |
| 38. | R. Chandrasekhar | Chairman, NASSCOM |
| 39. | R. Chandrashekhar | President, NASSCOM |
| 40. | Alok Joshi | Director General, RAW |
| 41. | Amole Gupte | Chairperson, Children Film Society of India |
| 42. | S. Banerjee | Director, Bhabha Atomic Research Centre |
| 43. | Ajay S. Shriram | President, CII |
| 44. | Siddhartha Birla | President, FICCI |
| 45. | Sam Pitroda | Chairman, National Knowledge Commission |
| 46. | Ramesh Sippy | Chairman, National Film Development Corporation |
| 47. | Mrinal Pande | Chairperson, Prasar Bharati |
| 48. | Ratan Tata | Chairman, Investment Commission |
| 49. | Avinash Chander | Scientific advisor to PM and Head DRDO |
| 50. | Jawhar Sircar | Chairman, Prasar Bharati |
| 51. | T.M.Basin | Chairman, Indian Banks Association |
| 52. | Rajeev Mathur | Chief Information Commissioner |
| 53. | Prof. Parvin Sinclair | Director, NCERT |
| 54. | Ajit Doval | National Security Advisor |

World Current Affairs

List of Stock Indices in the World

A Stock index is a weighted average of selected stocks which depicts the trends in stock market.

List of important stock indices in the world. General questions are asked about which index is from which country. In brackets you can find number of stock in the index.

| Country | Stock Indices |
|--------------------------|---|
| United States of America | Dow (30), Nasdaq (100), S&P (500), |
| Australia | S&P/ASX200 (200), All ORDS (500) |
| Belgium | Bel 20 (20), AEX (25), CAC 40 (40) |
| Brazil | Bovespa (450), FTSE 100 (100) |
| Canada | S&P/TSX (60), |
| China | SSE (932) |
| Denmark | OMXC20 (20), |
| Egypt | Case 30 (30) |
| South Africa | Johannesburg All Share Index (472) |
| Hong Kong | Hang Seng (48) |
| India | BSE SENSEX 30 (30), CNX Nifty (50) |
| Indonesia | JSX (462) |
| Japan | Nikkei 225 (225) |
| Malaysia | FTSE Bursa Malaysia Index (30) |
| New Zealand | NZX 50 (50) |
| Pakistan | KSE 100 (100) |
| Philippines | PSEi Index |
| South Korea | KOSPI (100) |
| Taiwan | TSEC (809) |
| Czech Republic | PX Index (50) |
| Finland | OMX Helsinki 25 (25) |
| France | CAC 40 (40) |
| Ireland | ISEQ 20 (20) |
| Italy | S&P/MIB Index |
| Netherlands | AEX Index (25) |
| Spain | IBEX 35 (35) |
| Sweden | OMX Stockholm 30 (30) |
| Switzerland | Swiss Market Index (SMI) (20) |
| Israel | TA-25 (25) |
| Oman | MSM 30 (30) |
| Argentina | MERVAL |
| Mexico | Indice de Precios v Cotizaciones (IPC) |
| England | FTSE 100 (100), FTSE 250 (250), FTSE 350 (350), FTSE All share (627) |

Types of Foreign Currency Accounts

One of the important questions asked in bank interviews and banking awareness section of various banking exams is about types of Foreign currency accounts.

TYPES OF FOREIGN CURRENCY ACCOUNTS

NOSTRO ACCOUNT

NOSTRO Account means **OUR account with YOU** in Italian.

If SBI maintained an account with a bank abroad, say Standard Chartered, New York, in dollars – it'll be known as a Nostro account.

So, it's SBI's account with/in Standard Chartered Bank (NY) in their local currency, which is dollars.

VOSTRO ACCOUNT

VOSTRO Account means **YOUR account with US**.

If Standard Chartered Bank (NY) had an account with SBI (Mumbai), in our local currency that is

Rupees, then this account of Standard Chartered will be called as Vostro Account by SBI (Mum)!

For Standard Chartered (NY), it'll be a Nostro Account – because for them SBI (Mum) is a foreign bank, in a foreign country and rupees will be foreign currency!

Just give it a twirl – these concepts and it should be clear!

LORRO ACCOUNT

LORRO Account: **THEIR account with THEM!**

If a 3rd party bank, in our case, say PNB, wanted to make some foreign currency transaction in \$ – but it does not have a Nostro account/or, it does not have enough balance in its Nostro account – what can it do?

Since, SBI has Nostro account with Standard Chartered (NY and in \$), it can ask for SBI's help and use the \$ in this account to conduct its transaction successfully.

So in effect PNB is using SBI's (THEIR) foreign currency account to transact with Standard Chartered (THEM)!

I hope these three terms are clear to you; pretty important from banking exam/interview point of view – I was asked in one interview and I knew!

Popular Army Operations in World

Important army operations in World, questions related to these army operations are generally asked in banking exams.

| Operations | Working |
|------------------------|--|
| Operation Lakshya | LPG-Identification and proof of residence |
| Operation X | Execution process of Azmal Amir Kasab, Army exercise of India and Maldives |
| Malabar 2012 | Indo-US Naval Exercise |
| Operation Shady Rat | Cyber Attack all over the World Org. |
| Operation Odyssey Dawn | U S on Libya |
| Operation Geronima | To kill the Osama Bin Laden |
| IndiaEX 2012 | India and USA Naval Exercises related to Rescuing and Diving of submarines |
| Operation Leghorn | India China War 1962 |

| | |
|-------------------------------|---|
| SLINEX II | Indo Sri Lanka Navy Exercise |
| DOSTI XI | India Sri Lanka and Maldives joint Coast Guard/Naval Exercises |
| Operation Green Hunt | To search Naxalites (Moist) |
| Indra 2012 | Military exercises of India and Russia the Indra series was started in 2003 it was 5 th . |
| IND-INDO Corpat | India and Indonesia joint Naval Exercises |
| Tropex | Indian Navy, Combat Exercises in the Bay of Bengal with the help of Rukmani |
| Sahyog-Kaijin-XI | Indo Japan Joint Exercise of Coast Guards |
| Garuda Shiedl | It's a Defence Exercise in Indonesia for UN Peace support Operation in Bandung (Indonesia) the key participants are India, USA and Indonesia. |
| Shoorveer | Indian Army War Game Exercise in Thar Deserts |
| COPE-09 | Indo-US Joint Army Exercise |
| Varuna | A code name given to the joint naval exercise of India and France |
| Konkan | A Naval Exercise between India and UK |
| Ekuverin 2012: Naseem Al Bahr | Naval Exercise of India and Oman |
| Hand in Hand | India China Military Exercise |
| Operation Twist | In USA it is a measure to bring the long term interest to lower rate by buying the long term bonds and selling short term treasuries. |
| Operation-e-Nuh | Rescue of Crew of M V Suez from the Somalian Pirate |
| Peace Mission 2013 | Russia and China's anti terrorist war game |
| Operation Rahat | Rescue operation of IAF in Uttarakhand devastation. |

Banking Terms from A to Z

A

AGM - Annual General Meeting, it is the year meeting held by every registered company. Agenda is to explain the performance during the year, presentation of annual financial statements, voting on important financial decisions. Any shareholder can participate in AGM.

Asset turnover ratio - This ratio can be explained as $\text{Net assets} / \text{Total turnover or sales}$. This ratio measures the operational efficiency of business assets. In simple terms this measures how many time total assets turned in a year and how efficiently the assets are used in a business.

Acid test ratio - This is one of the important ratio to measure business liquidity. Business liquidity is defined as ability of a business to pay its short term

debts. $\text{Acid test ratio} = \text{Highly liquid assets} / \text{current liabilities}$

American Depository Receipts - This is the way non-US companies raises money from US investors. These shares can be traded in US stock exchanges and denominated in US \$.

Amortization - It is an accounting technique by which intangible assets are written off over a period of time. For example provision for doubtful debts or

preliminary expenses are written off over a certain period of time.

Annuity - It is an investment scheme under which investor makes recurring investments and lump sum payment is made to him at the end. Common example is Recurring deposit account at a post office where people makes small monthly deposits and gets their money back at the end of period. Benefit of Annuity is investor gets compound interest over a period of time.

Asset Management Company - AMC is a company that pools and invests investor money in pre-determined goals. Pool of funds is known as Mutual fund.

Audit - Financial statement and physical stock is checked annually by professional auditor (Chartered Accountant affiliated by ICAI in India)

B

Book-keeping - Recording of financial transactions in books of account.

Bear market - A market situation in which most of the investors thinks that markets will fall.

Balance of Payment - BOP is the difference between a country's exports and imports.

C

Capital - Wealth invested by an entrepreneur on his business. $\text{Capital} = \text{Assets} - \text{Liabilities}$

Capital gain - Gain by selling a capital asset in which a person is not doing business. Income by selling a house by a bank employee is a capital gain whereas when a builder do the same thing it is Income from business and professional.

Current asset - An asset that can be converted into cash with 12 months. For example - debtors, stock etc.

Credit rating - A ranking applied to an individual, business or a nation based upon its credit history and current financial position. There are various credit rating companies in India such as Crisil.

CPI - Consumer price index is measure to find price of a bundle of commodities. CPI is used to measure the inflation in a country.

D

Debt consolidation - Debt consolidation is a process by which various loans and converted into a single loan to reduce interest rate and instalment value.

Depreciation - Depreciation is reduction in value of an asset due wear and tear over a period of time. For example a company purchased a machine in 2005 and planned to charge 20% depreciation. In 2010 the machine will be written off from the books of account.

Dividend - Dividend is the amount per share paid by a company to its shareholders. Dividend value is based upon company's profitability.

Dividend payout ratio - It is the ratio of dividend paid per share and EPS (Earning per share)

Double entry bookkeeping - It is a method of bookkeeping in which every transaction is recorded two accounts. Once in debit side and once in credit side.

E

Earning per share - Earnings made by a company in a financial year divided by number of issued shares.

Equity - Value of a business. $\text{Equity} = \text{Total assets} - \text{Total liabilities}$

Ex-dividend - Ex-dividend means without dividend. When a seller makes a ex-dividend sales contract then he is entitled to get dividend or interest payment.

EBIT - Earning before interest and taxes

EBT - Earning before tax

EAT - Earning after tax

F

Face value - The amount mentioned on face of a bond certificate.

Fixed assets - Assets which can be seen such as machinery

Financial year - A period of 12 months from 1st April to 31st march

Fundamental analysis - Analysis of a company based upon financial and operational performance.

Fiscal policy - Income and expenses management by Government.

Flat rate - Rate of interest in a contract which remains same irrespective of market rate in future.

Floating rate - Rate of interest which changes with change in market rate.

Fund manager - A person who manages a mutual fund and tries to maximize fund's returns while sticking to fund's objectives.

G

Gearing - It is the ratio of debt to equity

Goodwill - Intangible assets that defines firm's reputation in monetary terms.

Gross profit = Net sales - Net purchases - Direct expenses

GDP - Gross domestic product is the aggregate value of goods and services produced by every person of a nation.

GST - Goods and services tax is the same tax system for everything. It is proposed that GST will replace the multi tax system in India by 2015.

H

Hedging - Hedging is a technique used by investors to protect themselves from adverse price movements. Derivatives are used for hedging in which hedgers takes the risk of price fluctuations.

Hedge funds - Mutual funds which invests in derivatives

I

Index - It is statistical measure used to find price variations in market. In stock markets most dominating stocks are grouped to make an index. For example - Sensex.

Income statement

A statement that represents both income and expenditure of a business during a specific period of time.

IPO - Initial public offer is issue of stocks for the first time in the market.

Intangible assets - Assets which can't be seen but have value for business. For example - Goodwill.

Indemnity - A legal contract under which one party promises to pay another for any losses incurred to them by their acts.

Interest rate risk - Risk that value of financial assets will deteriorate because of fall in interest rate. For example value of bonds decreases with decrease in interest rate.

Irredeemable stocks - Stocks which can't be exchanged for cash in future.

Indirect Costs - Indirect cost is a cost incurred on product that is not directly related to its production.

J

Junk fund - A fund which invests investor's money in junk investments means high risk investments which high returns.

K

KYC - Know Your Customer policy is mandatory in India and every investor irrespective of his investment volume needs to furnish his identity and residence details.

L

Libor - London

Liquidity - Ability of a business to pay off its short term debts with current assets. Currently NISL is facing liquidity crunch.

Liquid assets - Assets which can be readily converted into cash

Liquid ratio - Liquid assets/Current liabilities

Limited liability - Liability of an individual or a business up to the value of investment made in a business

M

Monopoly - A situation in market where there are many buyers but a single seller exist.

Money market - Market dealing in short term lending and borrowing of funds. Also know as Cash market.

Monetary policy - Set of actions by Central bank of a country (RBI in case of India) to control the supply of money. These actions included increase in interest rate, open market purchases, changing commercial bank's reserve funds ratio (SLR) etc.

Marginal cost - Additional cost to produce an extra unit of product.

Margin - Amount of profit added to cost price of each unit of a product

Margin call - Margin call term is used in two situations. **First** - Whenever a lender gives a secured loan and loan value is a fixed percentage of loan then whenever the value of security decrease below the decided ratio then lender given a margin call to borrower to bring loan to security ratio to decided level. **Secondly** in stock exchanges traders trades in various securities by paying 20-30% of the value of securities. Whenever the value of security goes below that margin, broker gives margin call to trader to bring the margin to desired level.

Mark-to-market - As explained above while defining margin call, value of assets in case of securities is measured on daily basis. If the trader's asset value increased, increased value is transferred to his account. In case the value of assets decreased margin call is made to adjust the margin.

N

NPV - Net Present Value is aggregate of future cash flows from a project minus total costs. NPV is a capital budgeting technique used to check feasibility of projects.

Net profit - Net profit is Gross profit minus indirect cost. See indirect costs

Net worth - Net assets - Total liabilities

Nationalization - When Government takes control of a business, this is known as nationalization.

NAV - Net Assets Value is mutual fund's per unit exchange traded price

O

Opportunity cost - Additional cost in production of an addition unit of product.

Options - Option is right to buy at pre-determined price at a future date. Option is used for hedging. Options safeguards option-holder from future price fluctuations.

Overdraft - Facility given by a bank which allows its customers to withdraw more money than account balance. Overdraft generally have high rate of interest as borrower can demand and return the loan anytime.

P

Preference shares - A type of shares having no voting rights and have higher rate of dividend.

Ponzi schemes - It is a kind of fraud scheme which use Network marketing as a tool. Investors are paid out of new investments. These schemes end when new investments stop coming and large number of investors wants to withdraw their money. Latest Ponzi scheme in India was "Speak Asia".

PLR - Prime lending rate is the minimum rate of interest that is to be charged by a bank. Each bank decides its own PLR.

R

ROI - Rate on investment is return divided by value of investment

Redemption - Maturity date of a security or a bond

Recession - An economic situation of negative growth

Repo rate - Rate at which Central bank (RBI in case of India) lends money to commercial banks

Reverse repo rate - Rate at which commercial banks lends to central bank

Right issue - Issue of shares in which existing shareholders gets right to buy shares in proportion of their existing holding

Risk free return - Rate of return, normally it is 90 days bills issued by a national government

S

Stagnation - An economic situation of slow economic growth, high rate unemployment and inflation.

Shorting - Selling securities which an investors don't have in expectation of price drop

U

Underwriters - In case of an IPO, new companies makes contracts with underwriter where underwriters promises to purchase unsubscribe shares.

W

Working capital - Money required by a business to run its day to day business. Working capital = Current assets / Current liabilities

Warrants - A document which gives right to holder to get shares at stated price

Y

Yield - Yield is the return on investment which may in form dividend or interest.