### **Politics**

### **New Schemes**

29 June - Shimla drinking water project developed



The Government of India developed Shimla drinking water project for World Bank funding on 29<sup>th</sup> June 2015.

**29 June - Integrated Security System launched** Integrated Security System launched in Mumbai by the Union Railway Minister Suresh Prabhu on 29<sup>th</sup> June 2015. It is built with total cost of Rs.21.72 Crore.

## 29 June - 3968 km long gas pipeline project started by China

On 29<sup>th</sup> June 2015, China started work on 3968 km long gas pipeline. The project will complete approximate in the year 2018.

### 30 June - e-Migrate system launched

e-Migrate system launched by the Government of India on 30<sup>th</sup> June 2015 namely www.emigrate.gov.in. The system will be useful for Foreign employers.

### 01 July - Digital India Week launched by PM

On 01<sup>st</sup> July 2015, 'Digital India Week' launched by Prime Minister Narendra Modi with the aim to bridge the digital divide by bringing the large investments.

## 01 July - 'Mhara Gaon-Jagmag Gaon' launched

The scheme namely 'Mhara Gaon-Jagmag Gaon' launched in the State of Haryana on 01<sup>st</sup> July 2015 with the aim to provide 24 hours uninterrupted power supply to rural consumers.

### 02 July - ePMS launched in Punjab

Electronic Projects Management System (ePMS) portal launched by Chief Minister of Punjab Parkash Singh Badal on 02<sup>nd</sup> July 2015. The portal was launched under Digital India Week.

### 02 July - Pradhan Mantri Krishi Sinchayee Yojana approved

Pradhan Mantri Krishi Sinchayee Yojana approved by Cabinet Committee on Economic Affairs on 02<sup>nd</sup> July 2015.

### 03 July - MNP re-launched in India

Mobile Number Portability re-started on 03<sup>rd</sup> July 2015 in India as announced by Rakesh Garg, Chairman, Telecom Commission and Secretary, Department of Telecommunication.

### 06 July - Four world class products launched

Four world class products namely Long Distance Wi-Fi, Solar powered Wi-Fi, Suteerva and NGN technologies launched by C-DOT on 06<sup>th</sup> July 2015 with the basic aim to augment digital connectivity.

### 07 July - NDDB launched mobile app

National Dairy Development Board launched the mobile app namely Pashu Poshan' on 07<sup>th</sup> July 2015 with the aim to boost the income for dairy farmers.

# 07 July - 1<sup>st</sup> Earthquake Warning System of India launched

1<sup>st</sup> Earthquake Warning System of India launched and Uttarakhand became 1<sup>st</sup> State to be implement it on 07<sup>th</sup> July 2015.

## 07 July - Online electronic signature service launched

The online electronic signature service launched on 07<sup>th</sup> July 2015 namely 'e-sign'. The service launched by e-Mudhra Limited. Any Aadhaar card holder can sign digitally sign the document.

## 09 July -'Rashtriya Avishkar Abhiyan' launched

'Rashtriya Avishkar Abhiyan' created by Ministry of Human Resource Development, inaugurated by



the forme Kalam on 14 July -

the former President of India Dr.A.P.J. Abdul Kalam on  $09^{th}$  July 2015.

# 14 July - India's $\mathbf{1}^{st}$ railway line built under PPP model inaugurated

India's 1<sup>st</sup> railway line built under Public Private Partnerships (PPP) model inaugurated on 14<sup>th</sup> July 2015 in the State of Gujarat. The line lies between Gandhidham and Tuna-Tekra Port.

### 15 July - 'Skill India Mission' launched

'Skill India Mission' launched on 15<sup>th</sup> July 2015 by Prime Minister Narendra Modi with the aim to promote entrepreneurship that would enable the youth to find jobs.

## 15 July - PGS-India, Soil Health Card and FQCS Web Portals launched

The schemes namely PGS-India, Soil Health Card and FQCS Web Portals launched by the Government of India on 15<sup>th</sup> July 2015. The Agriculture Minister of India is Radha Mohan Singh.

### 16 July - Four schemes launched for Skill India Four schemes namely National Policy for Skill Development and Entrepreneurship 2015, National Skill Development Mission, Pradhan Mantri Kaushal Vikas Yojana, Skill Loan Scheme to achieve the goals of Skill India scheme.

## 19 July - 'Aam Aadmi Clinic' inaugurated in Delhi

'Aam Aadmi Clinic' inaugurated by Chief Minister of Delhi Arvind Kejriwal on 19<sup>th</sup> July 2015 at Peeragarhi Relief Camp organized in Delhi.

#### 20 July - 'National Career Service' launched

The portal namely 'National Career Service' launched by Prime Minister Narendra Modi on 20<sup>th</sup> July 2015. The basic aim of the portal that to create a direct market for workers and employers.

### 20 July - 'Drishti' installed at Indira Gandhi Airport, Delhi

The Visibility Measuring System 'Drishti' installed at Indira Gandhi International Airport, Delhi, Now, the Airport became 1<sup>st</sup> Airport of

India to have 10 indigenous systems operating in all its three runways.

## 21 July - Surakshit Khadya Abhiyan launched in India

Surakshit Khadya Abhiyan launched on 21<sup>st</sup> July 2015 by Government of India. Union Minister for Consumer Affairs, Food and Public Distribution Ram Vilas Paswan attended the ceremony.

### 25 July - Deen Dayal Upadhyaya Gram Jyoti Yojana launched

Deen Dayal Upadhyaya Gram Jyoti Yojana launched in Patna, Bihar by Prime Minister Narendra Modi on 25<sup>th</sup> July 2015 with the aim to provide 24 X 7 power supply in rural areas in the country.

### **Reports**

01 July - WHO released the report



According to the report of World Health Organisation (WHO), on 01<sup>st</sup> July 2015, Cuba became 1<sup>st</sup> country to eliminate the transmission of HIV from mother to baby.

#### 04 July - Maharashtra released the report

According the report of Government of Maharashtra, 58% school kids suffer from Orthopaedic ailment due to heavy bags. The students who below 10 years of age suffered by this problem.

### 06 July - UNICEF released the report



According to the report of UNICEF, four Indian States Tamil Nadu, West Bengal, Uttarakhand and Tripura reduced the proportion of underweight adolescent girls.

### **National Affairs**

### 30 June - J. Jayalalithaa won in assembly byelection

Chief Minister of Tamil Nadu J. Jayalalithaa won in assembly by-election on 30<sup>th</sup> June 2015. She won from R.K. Nagar constituency.

### 01 July - Manipur lifted the ban on liquor

The State of Manipur lifted the ban on manufacture and sale of liquor on 01<sup>st</sup> July 2015 as proposed by Chief Minister Okram Ibobi Singh.

### 03 July - NSSO recorded the survey

According to the survey of National Sample Survey Office (NSSO), 71% literacy rate recorded in rural areas and 86% in urban areas. NSSO is working under the Ministry of Statistics and Programme Implementation.

### 04 July - 'Operation Shiva' launched

'Operation Shiva' launched by Indian Army on 04<sup>th</sup> July 2015 with the aim to secure Amarnath Yatra. Rashtriya Rifles Unit will include in the operation.

### 07 July - Megha Airways get flying licencse

Turbo Megha Airways get licencse from Directorate General of Civil Aviation (DGCA) under the name of 'Trujet' on 07<sup>th</sup> July 2015. 'Trujet' became 4<sup>th</sup> company in last 2 years who received flying license.

## 07 July - Minimum daily wage for workers increased by Rs.23



On 07<sup>th</sup> July 2015, minimum daily wage for workers increased by the Government of India by

Rs.23 after about 2 years. Earlier, the minimum daily wage for workers was Rs.137.

## 08 July - The monument 'Prerna Sthal' created by Indian Army

On 08<sup>th</sup> July 2015, Indian Army dedicated the monument namely 'Prerna Sthal' at Hussainiwala, Ferozepur, Punjab. The sthal is located at the gateway of the memorial to Shaheed Bhagat Singh.

## 11 July - Haryana initiated birth defect surveillance

On 11<sup>th</sup> July 2015, the State of Haryana became 1<sup>st</sup> State of India to initiate birth defect surveillance with World Health Organization and Centre for Disease Control.

### 12 July - CBI constituted a special probe

Central Bureau of Investigation (CBI) constituted a special team of 40 members to probe the Vyavsayik Pariksha Mandal/Madhya Pradesh Professional Examination Board (Vyapam) scam of the State of Madhya Pradesh on 12<sup>th</sup> July 2015.

# $13 \ July - India's longest road tunnel will be open in 2016$

The longest road tunnel of India will be open in the next year 2016 in Udhampur, Jammu and Kashmir as announced by Road Transport and Highways Ministry on 13<sup>th</sup> July 2015. The tunnel called as Patnitop Tunnel.

#### 13 July - Hiken Shah suspended

Hiken Shah, Ranji Cricketer of Mumbai suspended by Board of Control for Cricket in India (BCCI) on 13<sup>th</sup> July 2015.

### 14 July - Nashik-Trimbakeshwar Simhastha Kumbh Mela began

Nashik-Trimbakeshwar Simhastha Kumbh Mela began in the State of Maharashtra on 14<sup>th</sup> July 2015. The festival will end on 11<sup>th</sup> August 2016. It is held after every 12 years.

## 14 July - Chennai Super Kings and Rajasthan Royals suspended

Two Indian Premier League (IPL) teams Chennai Super Kings and Rajasthan Royals suspended by Justice Lodha Panel for the next two years on · BankExamsToday

14<sup>th</sup>July 2015. The Head of panel is R.M. Lodha who was appointed by Supreme Court of India.

15 July - Varanasi declared as 'City of Music' Varanasi, the famous city of Uttar Pradesh, declared as 'City of Music' by UNESCO under the creative cities network on 15<sup>th</sup> July 2015. The city also known as Spiritual Capital of India.

## 16 July - New committee formed by Government of India



The new Committee on caste/sub-caste/clan data formed by the Government of India on 16<sup>th</sup> July 2015. Arvind Pangariya became the Head of this committee.

### 17 July - Delhi Police Railway Helpline Number 1512 launched

Delhi Police Railway Helpline Number 1512 launched on 17<sup>th</sup> July 2015 by the Government of India for the convenience of the railway passengers.

# 22 July - Puducherry became $\mathbf{1}^{st}$ to apply for nomination for 'Smart City'

Puducherry became 1<sup>st</sup> to apply for nomination for 'Smart City' mission launched recently by Prime Minister Narendra Modi.

# 23 July - India placed at $12^{\text{th}}$ position in terms of power generation

India placed at 12<sup>th</sup> position in terms of power generation from nuclear source as announced on

23<sup>rd</sup> July 2015. USA placed at No.1 position followed by France and Japan.

## 24 July - Nischal Narayanam became the youngest CA

Nischal Narayanam became the youngest Chartered Accountant in the Country. He completed his B.Com and M.Com from Osmania University, Hyderabad.

## 25 July - Rajahmundry city of Andhra Pradesh renamed as Rajamahendravaram

Rajahmundry, the historical city of Andhra Pradesh renamed as Rajamahendravaram as announced by Chief Minister of the State N. Chandrababu Naidu on 25<sup>th</sup> July 2015.

## 27 July - Dinanagar came under terrorist attack



Dinanagar, the town in Gurdaspur District of Punjab has came under terrorist attack on 27<sup>th</sup> July 2015. Almost 7 persons killed in the attack. The town is situated near Pakistan border.

#### **International Affairs**

### 30 June - Greece declared defaulter on loan

Greece became 1<sup>st</sup> developed country to default on loan as declared by International Monetary Fund (IMF) on 30<sup>th</sup> June 2015.

## 04 July - Tunisia declared 30 days state emergency

Beji Caid Essebsi, the President of Tunisia declared 30 days state of emergency in the country imposed on 04<sup>th</sup> July 2015. Habib Essid is the Prime Minister of Tunisia.



**09 July - 7<sup>th</sup> BRICS Summit held in Russia** 7<sup>th</sup> BRICS Summit concluded on 09<sup>th</sup> July 2015 which held in Ufa, Russia. 5 BRICS countries are Brazil, Russia, India, China, South Africa.

## 10 July - 'Chan-hom' lashed Okinawa Island chain, Japan

### Chan-hom's path



Typhoon namely 'Chan-hom' lashed Okinawa Island chain, Japan on 10<sup>th</sup> July 2015 with almost 234 kilometres per hour.

## 15 July - 'HIP 11915b' the exo-planet discovered

'HIP 11915b' the exo-planet discovered by ESO's La Silla Observatory, Chile. It is situated at the same distance as Jupiter.

**16 July - Shuangjiankou Dam started in China** The construction of World's tallest dam began on 16<sup>th</sup> July 2015 on Yangtze River, China. The Dam known as Shuangjiankou Dam.

### Agreements

**30 June - India signed an agreement with USA** India signed an agreement with USA on cooperation to establish the PACESetter Fund on 30<sup>th</sup> June 2015. The basic aim of this agreement is to promote off-grid clean energy.

# ${f 01}$ July - UNESCO and UNITAR signed an agreement

United Nations Educational, Scientific and Cultural Organization (UNESCO) signed an agreement with UN Institute for Training and Research (UNITAR) on 01<sup>st</sup> July 2015 with the aim to protect cultural heritage sites.

## 13 July - India signed two agreements with Tajikistan

India signed two agreements with Tajikistan on 13<sup>th</sup> July 2015 to strengthen the bilateral relations between the two countries. The President of Tajikistan is Emomali Rahmon.

## 13 July - India signed an agreement with Georgia

India signed an agreement with Georgia on 13<sup>th</sup> July 2015 for co-operation in the field of Election Management. The Chief Election Commissioner of India is Nasim Zaidi.

## 14 July - Iran and P5+1 countries signed an agreement

Iran and P5+1 countries 'USA, UK, Russia, China, France and Germany signed an agreement on 14<sup>th</sup> July 2015 called as nuclear programme/deal. The meeting was held at Vienna, Austria between the countries.

16 July - India signed an agreement with Myanmar



India signed an agreement with Myanmar called as joint statement on bilateral cooperation on 16<sup>th</sup> July 2015. The President of Myanmar is Thein Sein.

#### 23 July - Nikkei acquired Financial Times

Nikkei, the media group of Japan acquired 'Financial Times' of Britain Pearson Group on 23<sup>rd</sup> July 2015.



### Festivals and Days held

### 11 July - World Population Day observed

World Population Day observed on 11<sup>th</sup> July in all over the World under the theme of 'Vulnerable Populations in Emergencies'.

### 15 July - World Youth Skills Day observed

World Youth Skills Day observed in all over the World on 15<sup>th</sup> July 2015 under the theme of 'Youth Skills for Work and Life in the Post-2015 Agenda'.

## 18 July - Kutchi New Year observed in Kutch, Gujarat



Kutchi New Year observed in Kutch, Gujarat on 18<sup>th</sup> July 2015. Musical competitions and many other cultural programmes played in the event.

## 18 July - Nelson Mandela International Day observed

Nelson Mandela International Day observed on 18<sup>th</sup> July 2015. Earlier, in the year 2010 the day was firstly celebrated. Nelson Mandela was the former President of South Africa.

# 23 July - National Broadcasting Day observed on $23^{\rm rd}$ July



National Broadcasting Day observed on 23<sup>rd</sup> July 2015 under the subject of 'Creation of New India and Broadcasting Medium'.

### 26 July - Kargil Vijay Diwas observed

16<sup>th</sup> anniversary of Kargil Vijay Diwas observed in all over the nation on 26<sup>th</sup> July 2015. Earlier, in the year 26<sup>th</sup> July 1999, Indian Army defeated Pakistani Army and that war also called as 'Operation Vijay'.

### **Business and Economy**

### 04 July - Microsoft will set up Digital Village

Microsoft will set up Digital Village in the State of Maharashtra as announced on 04<sup>th</sup> July 2015. The CEO of Microsoft is Satya Nadella.

## 16 July - Huawei Technologies will make products in India

Huawei Technologies became 1<sup>st</sup> major Brand of China to supply locally made products in India. The CEO of Huawei Technologies is Ren Zhengfei.

### 21 July - Maruti Suzuke created a record

Maruti Suzuki became 1<sup>st</sup> company of India to overtake its parents company in Market Valuation on 21<sup>st</sup> July 2015.

### **Agreements**

### 30 June - SBI tie-up with 'MakeMyTrip.com'

On 30<sup>th</sup> June 2015 State Bank of India tie-up with the famous and largest travel company of India i.e. 'MakeMyTrip.com'.

## 08 July - Infosys signed an agreement with Deutsche Bank

Infosys signed an agreement with Deutsche Bank called as multi million euro deal on  $08^{th}$  July 2015. The Headquarter of Deutsche Bank is in Frankfurt, Hesse, Germany.

## 16 July - India signed an agreement with World Bank

India signed an agreement with World Bank for Disaster Recovery Project for the State of Andhra



Pradesh on 16<sup>th</sup> July 2015. The Chief Minister of Andhra Pradesh is N. Chandrababu Naidu.

17 July - RBI signed an agreement with CBSL On 17<sup>th</sup> July 2015, Reserve Bank of India signed an agreement with Central Bank of Sri Lanka known as Special Currency Swap Agreement. The Headquarter of Central Bank of Sri Lanka is in Colombo.

### **Reports**

### 30 June - WCIS released the report

According to the report of World Cellular Information Service (WCIS), China Mobile became the largest mobile operator in all over the World while Bharti Airtel became 3<sup>rd</sup> largest in the World.

### 02 July - World Bank released the report

According to the report of World Bank released on 02<sup>nd</sup> July 2015, India crossed \$2 trillion figure. Dr.Jim Yong Kim is the President of World Bank.

### **New Schemes**

### 03 July - 'Tatkal' project launched by State Bank of India

'Tatkal' project launched by State Bank of India on 03<sup>rd</sup> July 2015 with the aim to provide doorstep services to its consumers and expedite Home Loan application process.

# 04 July - Corporation Bank became $\mathbf{1}^{st}$ to launch MUDRA Card

Corporation Bank became 1<sup>st</sup> in the country to launch MUDRA Card under Pradhan Mantri MUDRA Yojana scheme. The bank launched the scheme on 04<sup>th</sup> July 2015.

## 07 July - 'Watch banking application for Apple Watch' launched by HDFC Bank



HDFC Bank launched the 'Watch banking application for Apple Watch' on 07<sup>th</sup> July 2015. HDFC is the 2<sup>nd</sup> largest private sector bank in India.

## 09 July - Two mobile apps launched by MPEDA

Two mobile apps launched by Marine Products Export Development Authority (MPEDA) on 09<sup>th</sup> July 2015 with the basic aim to help farmers to capture the data on agriculture.

## 21 July - New Development Bank launched in Shanghai, China

New Development Bank launched in Shanghai, China on 21<sup>st</sup> July 2015. The bank is also known as BRICS Bank.

## 23 July - 'Nexa' launched by Maruti Suzuki India

The new retail Chain namely 'Nexa' launched by Maruti Suzuki India on 23<sup>rd</sup> July 2015 with the aim to boost the sale of its premium products in the Country.

### **Appointments**

## 30 June - Jagmohan Yadav appointed as DGP of U.P.

Jagmohan Yadav appointed as Director General of Police (DGP) of Uttar Pradesh on 30<sup>th</sup> June 2015 succeeded by A.K. Jain.

**30** June - Anisa Rasouli nominated as 1<sup>st</sup> female judge of Supreme Court of Afghanistan Anisa Rasouli nominated as 1<sup>st</sup> female judge of Supreme Court of Afghanistan on 30<sup>th</sup> June 2015. The Supreme Court of Afghanistan situated in Kabul city.

# 01 July - Chandrasekaran Ramakrishnan appointed as CFO

Chandrasekaran Ramakrishnan appointed as Chief Financial Officer (CFO) of Tata Motors Group on 01<sup>st</sup> July 2015. The Headquarter of Tata Motors Group is situated in Mumbai, Maharashtra.

## 01 July - U.P. Singh appointed as Interim CMD of Oil India Limited

U.P. Singh appointed as Interim Chairman and Managing Director of Oil India Limited on 01<sup>st</sup> July 2015 succeeded by S.K. Srivastava.

## 01 July - Kruti Tiwari appointed as Brand Ambassador of 'Digital India'

Kruti Tiwari appointed as Brand Ambassador of 'Digital India'. Recently, Digital India week launched by Prime Minister Narendra Modi on 01<sup>st</sup> July 2015.

## 03 July - C.D. Balaji appointed as Director of ADA

C.D. Balaji appointed as Director of Aeronautical Development Agency on 03<sup>rd</sup> July 2015 succeeded by P.S. Subramanyam.

## 08 July - Rahul Bhatnagar appointed as MD and CFO

Rahul Bhatnagar appointed as Managing Director (MD) and Chief Financial Officer (CFO) of Bharti Enterprises on 08<sup>th</sup> July 2015.

## 08 July - Sriram Kalyanaraman appointed as MD and CEO

Sriram Kalyanaraman appointed as Managing Director (MD) and Chief Executive Officer (CEO) of National Housing Bank on 08<sup>th</sup> July 2015. He became the 1<sup>st</sup> person from private sector to head a public sector financial institute.

## 08 July - S.N. Sahai appointed as Home Secretary of Delhi

S.N. Sahai appointed as Home Secretary of Delhi on 08<sup>th</sup> July 2015 succeeded by Dharam Pal.

## 09 July - Ashok K. Lahiri will become 1<sup>st</sup> Chairman of Bandhan Bank

Ashok K. Lahiri will become 1<sup>st</sup> Chairman of Bandhan Bank which will be open soon as announced by its Board of Directors on 09<sup>th</sup> July

2015 while Chandra Sekhar Ghosh will become MD and CEO of the bank.

## 12 July - Rodrigo Oreamuno appointed as Arbitrate

Rodrigo Oreamuno appointed as Arbitrate by the Government of India for Vodafone tax case on 12<sup>th</sup> July 2015. He is famous Lawyer.

## 13 July - Lt. General Manmohan Singh Rai appointed as Vice-Chief of Indian Army



Lt. General Manmohan Singh Rai appointed as Vice-Chief of Indian Army on 13<sup>th</sup> July 2015 succeeded by Lt. Gen. Philip Campose while Lt. General Praveen Bakshi appointed as Army Commander.

### 14 July - Rakesh Sahni appointed as Chairman of NVDA

Rakesh Sahni appointed as Chairman of Narmada Valley Development Authority on 14<sup>th</sup> July 2015. Its Headquarter is situated at Bhopal, Madhya Pradesh.

## 17 July - Prashant Pathrabe appointed as Interim Director FTII

Prashant Pathrabe appointed as Interim Director of Film and Television Institute of India on 17<sup>th</sup> July 2015 as approved by Minister of Information and Broadcasting.

## 20 July - Swati Maliwal appointed as Chairperson of DCW

Swati Maliwal appointed as Chairperson of Delhi Commission for Women on 20<sup>th</sup> July 2015 succeeded by Barkha Shukla.

## 20 July - Bhanu Pratap Sharma appointed as Chairperson of FSSAI

Bhanu Pratap Sharma appointed as Chairperson of Food Safety and Standards Authority of India (FSSAI) on 20<sup>th</sup> July 2015.

# 21 July - Ananth Narayanan appointed as CEO of Myntra

Ananth Narayanan appointed as Chief Executive Officer (CEO) of Myntra on 21<sup>st</sup> July 2015 succeeded by Mukesh Bansal.

## 24 July - Ajay Mathur appointed as Director General of TERI

Ajay Mathur appointed as Director General of The Energy and Resources Institute (TERI) on 24<sup>th</sup> July 2015 succeeded by R.K. Pachauri.

### 25 July - Roelant Oltmans appointed as Chief Coach of Indian Hockey Team

Roelant Oltmans appointed as Chief Coach of Indian Hockey Team on 25<sup>th</sup> July 2015 replaced by Paul Van Ass removed recently.

### **Awards and Books**

# 19 June - 'Modi's World: Expanding India's Sphere of Influence

The book titled as 'Modi's World: Expanding India's Sphere of Influence' written by C. Raja Mohan released on 19th June 2015. The book mainly focused on foreign policy of Narendra Modi.

## 24 June - R. Paul Singh awarded with GCHERA World Agriculture Prize

R. Paul Singh awarded with GCHERA World Agriculture Prize for the year 2015 on 24<sup>th</sup> June 2015. He is famous Indian-American Prof.

## 01 July - Sir Fazle Hasan Abed awarded with World Food Prize

Sir Fazle Hasan Abed of Bangladesh awarded with World Food Prize for the year 2015 on 01st July 2015.

## 01 July - Shakthi Nataraj awarded with LGBT fellowship award

Shakthi Nataraj of India has awarded with 'Philip Brett LGBT Studies Fellowship' on 01<sup>st</sup> July 2015. California University awarded her.

## 01 July - Darshan Jain awarded with US Presidential Award

Darshan Jain, an Indian-Amrican awarded with US Presidential Award for Excellence on 01<sup>st</sup> July 2015.

## 01 July - Sanjeev Galande awarded with G.D. Birla Award



Sanjeev Galande awarded with G.D. Birla Award for Scientific Research for the year 2014 on 01<sup>st</sup> July 2015 as announced by K.K. Birla Foundation. He became 24<sup>th</sup> recipient of this award.

## 03 July - 'Uniki' written by C.H. Vidyasagar Rao

The book titled as 'Uniki' written by C.H. Vidyasagar Rao, released on 03<sup>rd</sup> July 2015. C.H. Vidyasagar Rao is the Governor of the State of Maharashtra.

## 04 July - Great Immigrants: The Pride of America Award 2015

Four Indians awarded with Great Immigrants: The Pride of America Award for the year 2015 on 04<sup>th</sup> July 2015. The four Indians are Preet Bharara, Rakesh Khurana, Madhulika Sikka, Abraham Verghese.

## 06 July - 'Kashmir: The Vajpayee Years' released

The book titled as 'Kashmir: The Vajpayee Years' written by A.S. Dulat and Aditya Sinha' released on 06<sup>th</sup> July 2015. Mufti Mohammad Sayeed is the Chief Minister of Jammu and Kashmir.

## 07 July - Jodhpur Film Society awarded with Pritiman Sarkar Award

Jodhpur Film Society awarded with Pritiman Sarkar Award for the year 2014-15 on 07<sup>th</sup> July 2015. The award presented by Federation of Film Societies of India.

## 11 July - Tata Steel's West Bokaro Division conferred with GPEM Award

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Tata Steel's West Bokaro Division conferred with Golden Peacock Environment Management (GPEM) Award for the year 2015 on 11<sup>th</sup> July 2015 for its contribution to environmental practices and resource management.

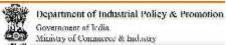
## 11 July - Pamarthy Shankar awarded with Grand Prix World Press Cartoon Award

Pamarthy Shankar awarded with Grand Prix World Press Cartoon Award for the year 2014 on 11<sup>th</sup> July 2015. He awarded for his Nelson Mandela caricature.

### 11 July - Benoy Behl won the Best Documentary Producer Award

Benoy Behl of India won the Best Documentary Producer Award at Madrid International Film Festival held on 11<sup>th</sup> July 2015. He awarded for film 'Indian Roots of Tibetan Buddhism'.

## 14 July - DIPP awarded with Economic Development Innovation Award



Frost and Sullivan's Economic Development Innovation Award for the year 2015 won by Department of Industrial Policy and Promotion (DIPP) on 14<sup>th</sup> July 2015. The organization awarded for its contribution for Make In India initiative.

# 14 July - Comparex India Pvt. Ltd. awarded with Microsoft Country Partner of the year Award

Comparex India Pvt. Ltd. awarded with Microsoft Country Partner of the year Award 2015 on 14<sup>th</sup> July 2015.

## 14 July - Sayed Haider Raza awarded with Legion of Honour

Sayed Haider Raza, the famous Modern Artist of India awarded with civilian honour of France Legion of Honour on 14<sup>th</sup> July 2015. Earlier he was awarded with Padma Shri, Padma Bhushan and Padma Vibhushan etc.

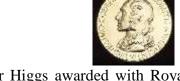
## 16 July - Sunita Viswanath awarded with Champions of Change

Sunita Viswanath, an Indian-American, awarded with Champions of Change by US White House on 16<sup>th</sup> July 2015. She is a co-founder of Women's Human Rights Organization.

## 20 July - American Book Awards 2015 announced

American Book Awards for the year 2015 announced on 20<sup>th</sup> July 2015. Arlene Biala won the award for book 'Her Beckoning Hands' while the Lifetime Achievement Award won by Anne Waldman.

20 July - Peter Higgs awarded with Royal Society Copley Medal



Peter Higgs awarded with Royal Society Copley Medal on 20<sup>th</sup> July 2015 for his contribution to particle physics. The award is the World's oldest scientific prize.

**24 July - Helena Ndume, Jorge Sampaio awarded with Nelson Rolihlahla Mandela Prize** Helena Ndume, Jorge Sampaio awarded with Nelson Rolihlahla Mandela Prize on 24<sup>th</sup> July 2015 organized by United Nations at New York, USA.

## 24 July - Ramachandra Guha awarded with Fukuoka Asian Culture Prize 2015

Ramachandra Guha awarded with Fukuoka Asian Culture Prize for the year 2015 on 24<sup>th</sup> July 2015. He wrote the famous book titled as 'India After Gandhi'.

### **Sports**

#### Basketball

### 05 July - India won South Asian Basketball Championship

India won South Asian Basketball Championship on 05<sup>th</sup> July 2015 after defeating Sri Lanka. The final match played in Bengaluru, Karnataka. India qualified for FIBA Asia Championship which will play in September 2015.

### Football

### 04 July - Chile won Copa America Cup Football Tournament 2015

Chile won Copa America Cup Football Tournament 2015 on 04<sup>th</sup> July 2015 after defeating Argentina. Jeison Murillo of Colombia awarded with Claro Best Young Player.

## 05 July - USA won FIFA Women's Football World Cup

United States of America won FIFA Women's Football World Cup 2015 on 05<sup>th</sup> July 2015 after defeating Japan while England placed the 3<sup>rd</sup> position after defeating Germany.

#### F1

## 05 July - Lewis Hamilton won British F1 Grand Prix



Lewis Hamilton of Britain won British F1 Grand Prix on 05<sup>th</sup> July 2015 after defeating Nico Rosberg of Germany.

## 26 July - Sebastian Vettel of Germany won Hungarian Grand Prix

Sebastian Vettel of Germany won Hungarian Grand Prix Formula 1 on 26<sup>th</sup> July 2015. He equaled the record of Ayrton Senna of Brazil.

#### **Hockey**

## **06 July - Australia won Hockey World League** Australia won Men's Hockey World League

Semi-Final Tournament on 06<sup>th</sup> July 2015 after beating Belgium. India placed at 4<sup>th</sup> position in the tournament.

### 20 July - Paul Van Ass removed from Chief Coach of Indian Hockey team

Paul Van Ass of Netherlands removed from his post of Chief Coach of Indian Hockey team on 20<sup>th</sup> July 2015. He remained Chief Coach of team for just 5 months.

### Tennis

## 12 July - Novak Djokovic won men's singles title of Wimbledon

Novak Djokovic won men's singles title of Wimbledon on 12<sup>th</sup> July 2015 after defeating Roger Federer of Switzerland. He won 3<sup>rd</sup> Wimbledon and Grand Slam.

## 12 July - Sunil Nagal won Grand Slam junior title of Wimbledon

Sunil Nagpal won Grand Slam junior title of Wimbledon on 12<sup>th</sup> July 2015 and became 6<sup>th</sup> Indian won this title. He won the title with his partner Nam Hoang Ly of Vietnam.

### 12 July - Leander Paes won mixed doubles title of Wimbledon

Leander Paes won mixed doubles title of Wimbledon on 12<sup>th</sup> July 2015. With this win, Leander Pass won 16 Grand Slam titles.

## 12 July - Sania Mirza and Martina Hingis won doubles title of Wimbledon

Sania Mirza of India and Martina Hingis of Switzerland won doubles title of Wimbledon on 12<sup>th</sup> July 2015 after defeating Ekaterina Makarova and Elena Vesnina of Russia. This is 1<sup>st</sup> doubles Grand Slam title of Sania Mirza.

## 12 July - Serena Williams won women's singles title of Wimbledon

Serena Williams of USA won women's singles title of Wimbledon on 12<sup>th</sup> July 2015 after defeating Garbine Muguruza of Spain. She became the oldest woman to win Grand Slam title.

## 18 July - Amelie Mauresmo inducted into Hall of Fame

Amelie Mauresmo, the former Tennis player inducted into the International Tennis Hall of

Fame on 18<sup>th</sup> July 2015. She became 3<sup>rd</sup> Tennis player of France to be inducted into Hall of Fame.

### Cricket

## 10 July - Kagiso Rabada take hat-trick in his debut match

Kagiso Rabada, Cricketer of South Africa became 2<sup>nd</sup> to take hat-trick in his ODI debut match on 10<sup>th</sup> July 2015. The match played against Bangladesh. Earlier, Taijul Islam was the 1<sup>st</sup> Cricketer to take hat-trick in his debut ODI match.

## 14 July - India won ODI series against Zimbabwe

India won ODI series against Zimbabwe on 14<sup>th</sup> July 2015. The last match played in Harare, Zimbabwe.

### 15 July - Bangladesh won series over South Africa

Bangladesh won the Cricket ODI series against South Africa on 15<sup>th</sup> July 2015. This is the first ever series win over South Africa by Bangladesh Cricket team. Mushrafe Mortaza is the Captain of Bangladesh Cricket team.

#### **Athletics**

# 17 July - 2<sup>nd</sup> Sohra Marathon held in Meghalava

2<sup>nd</sup> Sohra Marathon held in the State of Meghalaya on 17<sup>th</sup> July 2015. The marathon named after Cherrapunji's historical name Sohra. The Chief Minister of Meghalaya is Mukul Sangma.

#### Golf

## 20 July - Zach Johnson won British Open Golf title

Zachary Harris Johnson of USA won British Open Golf title for the year 2015 on 20<sup>th</sup> July 2015. He is also known as Zach Johnson.

### 05 July - Pacific Games 2015

Fiji created the record by win a football match with 38-0 margin on 05<sup>th</sup> July 2015. Fiji won this match over Micronesia in Pacific Games 2015.

## 08 July - World University Games held in South Korea

Inderjit Singh, the shot-putter of India became 1<sup>st</sup> Indian to win Gold Medal at World University Games on 08<sup>th</sup> July 2015. The games held at Gwangju, South Korea.

# 11 July - Amitoj Chhabra won US Powerlifting Championship

Amitoj Chhabra, an Indian-American won US Powerlifting Championship 2015 Junior title on 11<sup>th</sup> July 2015 played in Las Vegas, USA.

# 15 July - Jawahar Navodaya Vidyalaya won 18<sup>th</sup> National Youth Parliament Competition

Jawahar Navodaya Vidyalaya won 18<sup>th</sup> National Youth Parliament Competition on 15<sup>th</sup> July 2015. The event was organized by Ministry of Parliamentary Affairs for school children.

### 22 July - Shubham Jaglan won IJGA World Stars of Junior Golf event

Shubham Jaglan won IJGA World Stars of Junior Golf for the year 2015 on 22<sup>nd</sup> July 2015 held at Welk Resort Fountain Course, California.

## 25 July - Special Olympics Games (Summer) started

14<sup>th</sup> edition of Special Olympics Games (Summer) started on 25<sup>th</sup> July 2015 at Los Angeles, USA which will come to an end on 02<sup>nd</sup> August 2015. Almost 7000 athletes will participate in this event.

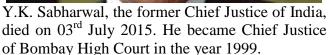
### 26 July - Chris Froome won Tour de France 2015

Chris Froome of Kenyan born British professional Cyclist won Tour de France 2015 on 26<sup>th</sup> July 2015 and became 1<sup>st</sup> British to won this championship.

### **Deaths**

03 July - Y.K. Sabharwal died







Diana Douglas, the famous Hollywood Actress, died on 03<sup>rd</sup> July 2015. His famous movies and TV shows are 'It Runs in the Family', 'The Indian Fighter' etc.

### 04 July - Abdullah Hussain died

Abdullah Hussain, the famous Novelist of Pakistan, died on 04th July 2015. He wrote the famous novel namely 'Udas Naslain'.

### 09 July - Bashar Navaaz died

Bashar Navaaz, the famous poet of Urdu language, died on 09th July 2015. He was also known as 'Indo-Pak Shayar'. He was awarded with Galib Award, Pulotsav Samman etc.

#### 09 July - Saud al-Faisal died

The Prince of Saudi Arabia Saud al-Faisal, died on 09th July 2015. He was the longest serving Foreign Minister of Saudi Arabia.

### 13 July - Pashupatinath Roy died

Pashupatinath Roy, the former President of Billiards and Snooker Federation of India (BSFI), died on 13<sup>th</sup> July 2015. He was also remained the President of West Bengal Badminton Association.

#### 14 July Manayagath Subramanian Viswanathan died



Viswanathan, Manayagath Subramanian famous Tamil music composer, died on 14<sup>th</sup> July 2015.

### 14 July - Olaf Pooley died

Olaf Pooley, the famous Hollywood actor, died on 14<sup>th</sup> July 2015. He was famous for role in Doctor Who Show during the 1970s.

### 15 July - V. Ramakrishna died

V. Ramakrishna, the famous Telugu playback Singer, died on 15<sup>th</sup> July 2015. He was famous for signing memorable songs for N.T. Rama Rao.

#### 25 July - Ramkrishna Suryabhan Gavai died

Ramkrishna Suryabhan Gavai, the former Governor of Bihar, died on 25<sup>th</sup> July 2015. He became Member of Parliament from Amravati in the year 1998.

### 26 July - Bijoy Krishna Handique died

Bijoy Krishna Handique, the former Congress leader died on 26<sup>th</sup> July 2015. He became Member of Parliament from Jorhat, Assam in the year 1991.

#### 27 July - A.P.J. Abdul Kalam died

A.P.J. Abdul Kalam (Avul Pakir Jainulabdeen Abdul Kalam), the former President of India, died on 27<sup>th</sup> July 2015. He was 11<sup>th</sup> President of India and also known as 'Missile Man of India'. He was awarded with Padma Bhushan, Padma Vibhushan and Bharat Ratna awards. He also wrote the famous book titled as 'India 2020'.

### **Science and Technology**

### 10 July - Five British Satellites successfully launched by ISRO

Five British Satellites successfully launched by Indian Space Research Organization on 10<sup>th</sup> July 2015 at Satish Dhawan Space Centre, Sriharikota. These three satellites are DMC3 optical earth observation satellites and auxiliary satellites.

### 13 July - GAGAN system launched

GAGAN (GPS Aided Geo Augmented Navigation) system launched by the Government of India on 13<sup>th</sup> July 2015. The ceremony

inaugurated by Civil Aviation Minister P. Ashok Gajapathi Raju.

### 20 July - ISRO tested cryogenic engine

India's latest and most powerful cryogenic engine for 800 seconds tested by Indian Space Research Organization (ISRO) on 20<sup>th</sup> July 2015 at Mahendragiri, Tamil Nadu.

### 50 Famous Temples in India with Locations

Famous temples in India with their locations

Temple	Location		
Akshardham Temple	Delhi		
Amarkantak Temple	Chhattisgarh		
Amarnath Cave Temple	Jammu & Kashmir		
Angrabadi Temple	Jharkhand		
Annamalaiyar Temple	Tamil Nadu		
Badrinath Temple	Uttarakhand		
Brihadeeswara Temple	Tamil Nadu		
Chennakesava Temple	Karnataka		
Durgiana Temple	Punjab		
Dwarkadhish Temple	Gujarat		
Gangotri Temple	Uttarakhand		
Golden Temple	Punjab		
Gomateshwara Temple	Karnataka		
Hoysaleswara Temple	Karnataka		
Iskcon Temple	Uttar Pradesh		

Kalighat Mandir	West Bengal	
Kamakhya Temple	Assam	
Kanaka Temple	Andhra Pradesh	
Kanchipuram Temples	Tamil Nadu	day.com
Kashi Vishwanath Temple	Uttar Pradesh	
Kedarnath Temple	Uttarakhand	
Khajuraho Temple	Madhya Pradesh	
Konark Sun Temple	Odisha	
Kumbakonam Temples	Tamil Nadu	
Laxminarayan Temple	Delhi	
Lingaraja Temple	Odisha	
Lord Jagannath Temple	Odisha	
Lotus Temple	New Delhi	
Malinithan Temple	Arunachal Pradesh	
Manikaran Temple	Himachal Pradesh	
Meenakshi Temple	Tamil Nadu	
Nellaiappar Temple	Tamil Nadu	
Ram Tirath Temple	Punjab	
Ramanathaswamy (Rameshwaram) Temple	Tamil Nadu	
Ranakpur Temple	Rajasthan	
Sabarimala Temple	Kerala	
Sanchi Stupa	Madhya Pradesh	
Shankaracharya Temple	Jammu & Kashmir	

Shirdi Sai Baba Temple	Maharashtra	
Shri Digambar Jain Lal Mandir	Delhi	
Siddhivinayak Temple	Maharashtra	day com
Somnath Temple	Gujarat	day.com
Sree Padmanabhaswamy Temple	Kerala	
Thillai Nataraja Temple	Tamil Nadu	
Tirupati Balaji	Andhra Pradesh	
Vaishno Devi	Jammu & Kashmir	
Virupaksha Temple	Karnataka	
Yamunotri Temple	Uttarakhand	

### List of Committees in India 2015

List of important Committees in India during 2014 and 2015.

- 1. Ajay Shankar Committee: To review functioning of PPP Cell
- 2. **Prof. NR Madhava Menon Panel :** Reported guidelines for regulating expenditure and content of advertisement in govt. adds
- 3. **H Devaraj Commitee**: Reported most deemed university
- 4. **H R Khan Panel**: To evaluate unclaimed PPF and Post Office Savings
- 5. V V Daga Committee: To conduct forensic audit of NSEL
- 6. Sivaramakrishnan committee: Submit Report to build the capital city for Andhra Pradesh
- 7. **Ramanujam committee :** To avoid obsolete laws
- 8. **Bimal Jalan :** To head the Expenditure Management Commission
- 9. Hari Gautam Committee: To review the status of UGC
- 10. Justice SB Sinha (One Member Commission): To Probe 2006 Meerut Fire Tragedy
- 11. Suresh Prabhu Committee: To review gas pricing formula
- 12. **R S Sharma Expert Committee :** To review the Company (Cost Records and Cost Audits) Rules 2014
- 13. Justice MB Shah: On Black Money
- 14. **Deepak Mohanty Committee:** Data and Information Management in the RBI
- 15. Arvind Mayaram Committee: To clear definition to the FDI and FII
- 16. Nachiket Mor Committee: To permit NBFC's to work as Business correspondence
- 17. P J Nayak Committee: Governance of Boards of Bank in India
- 18. **Bibek Debroy**: for Restructuring the railway
- 19. **Justice CS Dharmadhikari Committee:** recommended complete ban on dance bars in hotels and restaurants.



- 20. Pratyush Sinha: To assess compensation for coal blocks.
- 21. **Jairam Ramesh**: On sustainable development
- 22. **T.K. Vishwanathan committee:** To provide Bankruptcy code for small and medium enterprises (SMEs).
- 23. **K.V. Kamath panel:** to examine the financial architecture for Micro, Small and Medium Enterprises (MSME) sector.
- 24. Gopalakrishna Committee: on Capacity Building in Banks and non-Banks
- 25. G N Bajpai Committee: Guidelines for national pension system (NPS) schemes in private sector.
- 26. **Scientist Raghunath Anant Mashelkar panel:** To recommend best technologies for Prime Minister Narendra Modi's "Swachh Bharat" national sanitation campaign.
- 27. **T S R Subramanian Committee:** To review five key green laws concerning protection and conservation of environment, forest, wildlife, water and air among others.

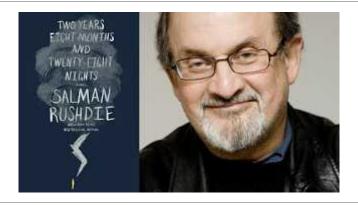
### Important Books and Authors 2015

List of important Books and their Author during 2013 to 2015

#### Year Wise

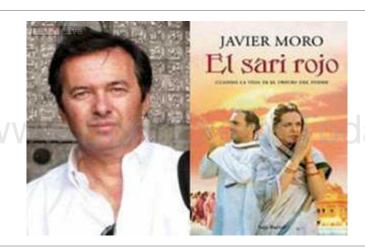
- 2015
- 2014
- 2013

IMPORTANT BOOKS FOR THE YEAR 2015

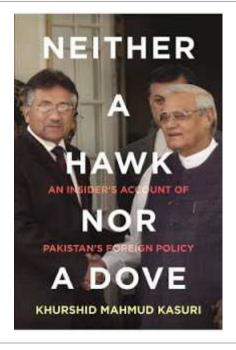


**Two Years Eight Months and Twenty-Eight Nights** 1<sup>st</sup>Indian to receive the Booker prize (British citizen)

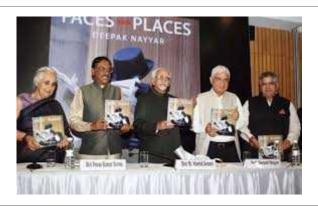
T main to receive the Booker prize (British ethizen)



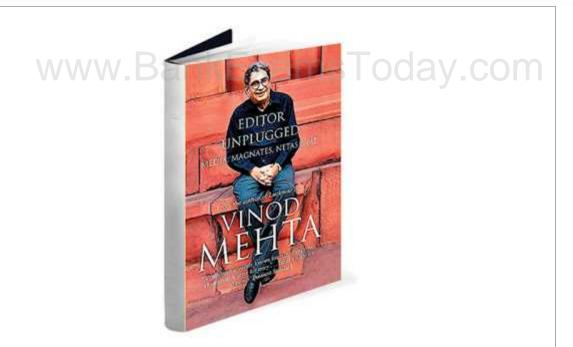
The Red Sari - Javier Moro



Neither a Hawk nor a Dove - Khurshid M Kasuri (Pakistan's Ex-Foreign Minister)



### Faces and Places - Prof Deepak Nayyar

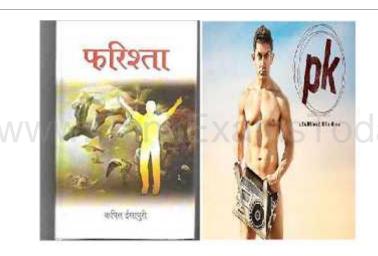


Editor Unplugged: Media, Magnates, Netas and Me - Vinod Mehta



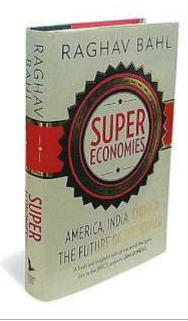
Indian Parliamentary Diplomacy: Speaker's Perspective - Meira Kumar

### GK Digest July 2015

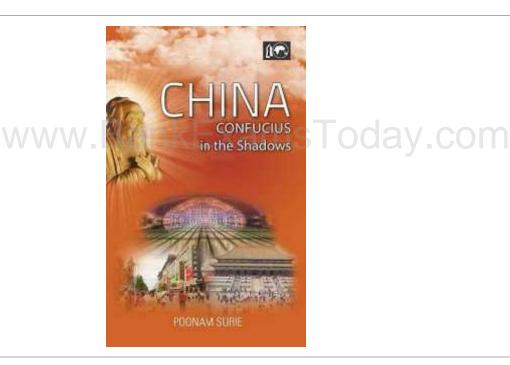


Farishta - Kapil Isapuri

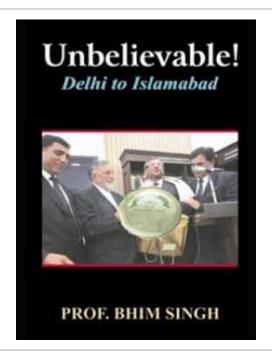
( Published : 2013, In News : Jan, 2015 )



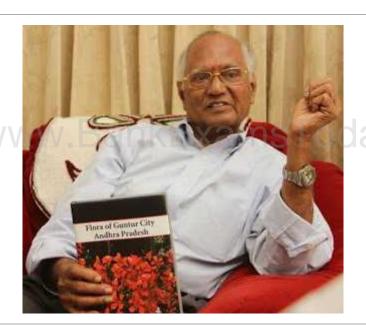
**Super Economies - Raghav Bahl** 



China: Confucius in the Shadows - Poonam Surie



Delhi to Islamabad- Bhim Singh

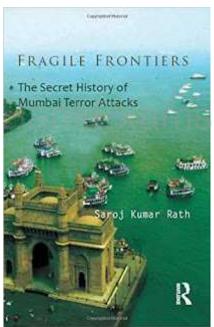


Flora of Guntur City Andhra Pradesh



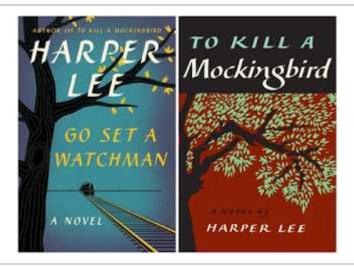
Kiran Bedi : Kaise Bani Top Cop (Comic Book) - Kiran Bedi

### **GK Digest July 2015**

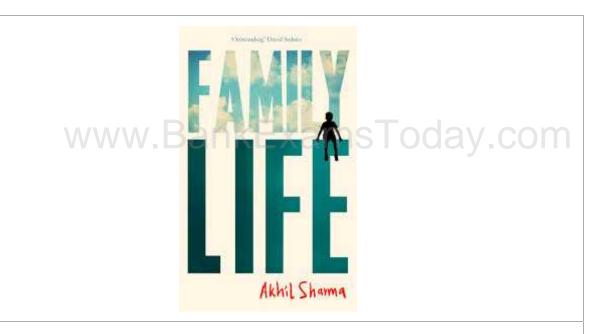


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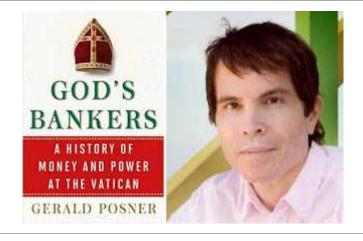
Fragile Frontiers: The Secret History of Mumbai Terror Attacks - Saroj Kumar Rath



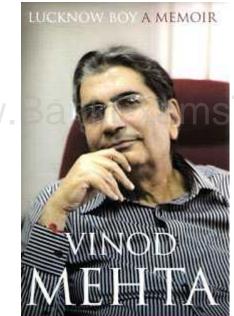
Go Set a Watchman - Harper Lee



Family Life - Akhil Sharma

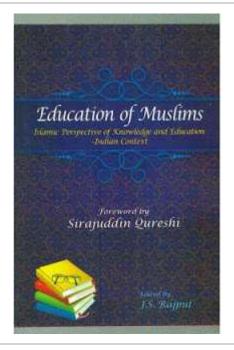


God's Bankers: A History of Money and Power at the Vatican - Gerald Posner



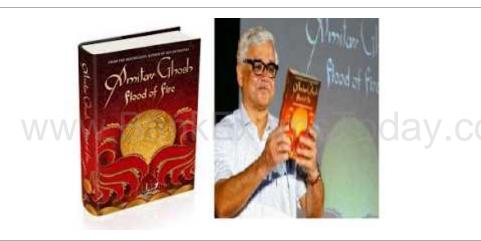
Today.com

Lucknow Boy: A Memoir - Late Vinod Mehta

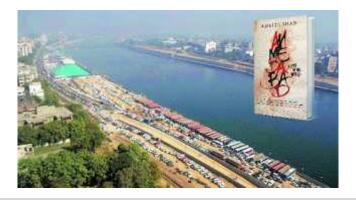


Education of Muslims: Islamic Perspective of Knowledge and Education - J.S. Rajput

### GK Digest July 2015

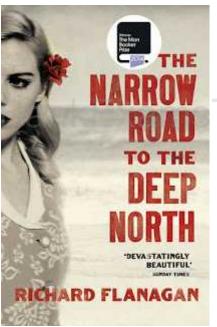


Flood of Fire - Amitav Ghosh



Ahmedabad: A city in the world: Amrita Shah

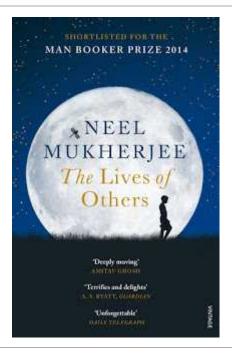
IMPORTANT BOOKS FOR THE YEAR 2014



Today.com

**The Narrow Road To the Deep North - Richard Flangan** (Winner of Man Booker Prize 2014)

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The Lives of Others - Neel Mukherjee (short - listed for Booker 2014)

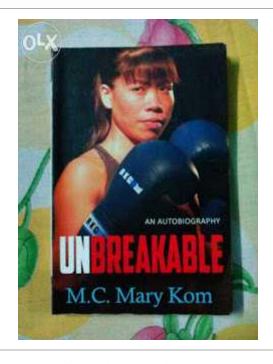




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### Half Girlfriend - Chetan Bhagat

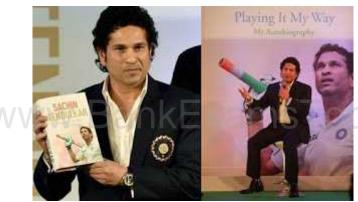
The 3 mistake of my Life 2 States Revolution 2020 One Night @ the Call Center



**Unbreakable - M.C. Mary Kom (Autobiography)** 



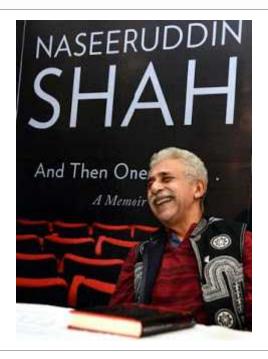
### GK Digest July 2015



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Playing It My Way - Sachin Tendulkar

Final Test: Exit Sachin Tendulkar

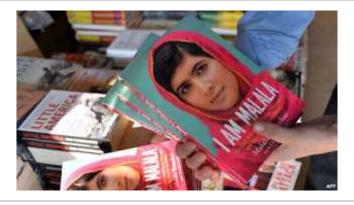


And Then One Day: Naseerudin Shah

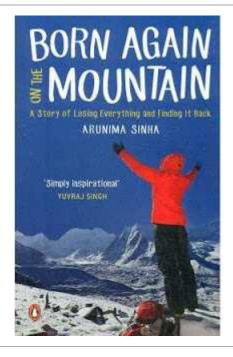


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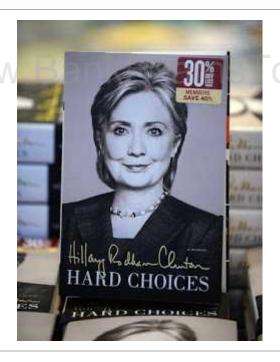
The Substance and the Shadow (Biography of Dilip Kumar) - Uday Tara Nayar



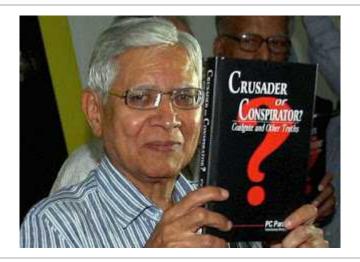
I am Malala (Autobiography) - Malala Yousafzai



### Born Again On the Mountain - Arunima Sinha

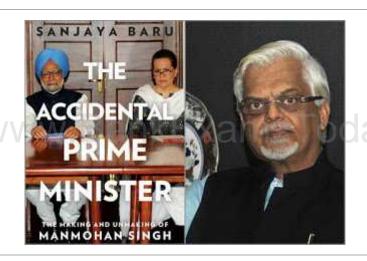


Hard Choices (Autobiography) - Hillary Clinton

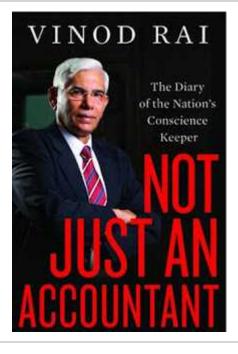


Crusader or Conspirator - P.C. Parakh (Former Coal Secretary )

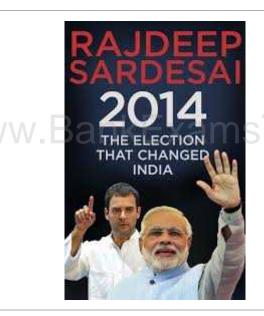




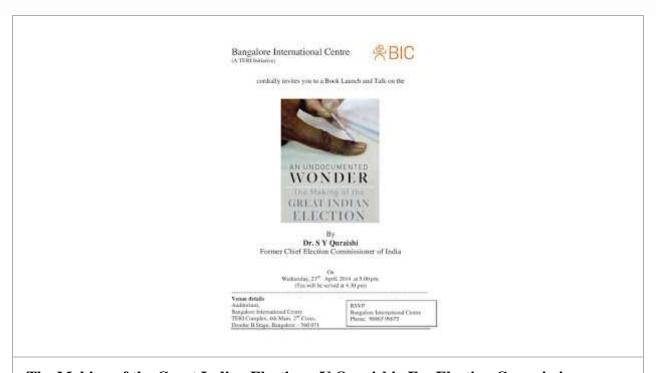
The Accidental Prime Minister - The making and unmaking of Manmohan Singh



Not Just an Accountant - Vinod Rai (CAG)

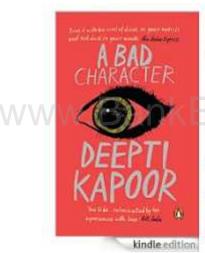


2014 The Election that changed India - Rajdeep Sardesai



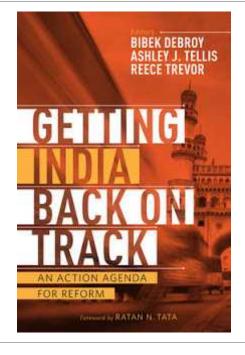
The Making of the Great Indian Election: Y Quraishi, Ex-Election Commissioner



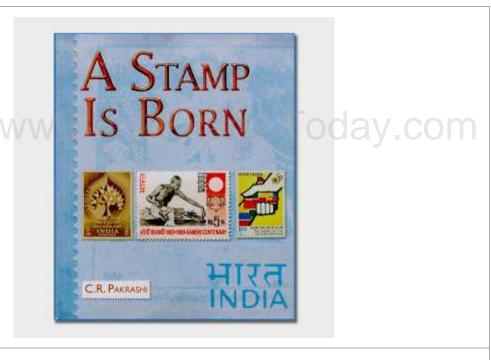




A Bad Character - Deepti Kapoor

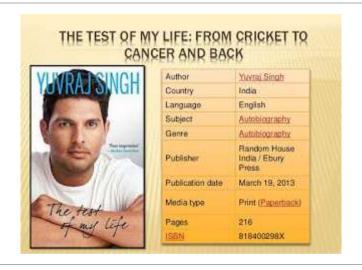


Getting India Back on Track: Bibek Debroy



A Stamp is Born - C.R. Pakrashi

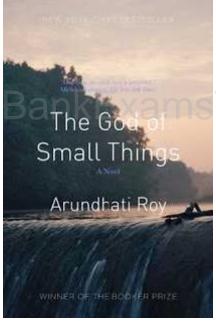
IMPORTANT BOOKS FOR THE YEAR 2013



The Test of My Life - Yuvraj Singh



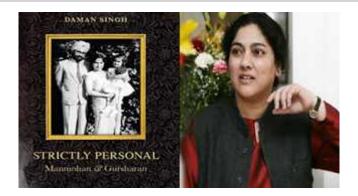
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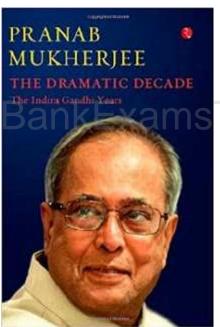
### The God of Small Thing - Arundhati Roy

1<sup>st</sup>Indian woman (and also first Indian citizen) to receive the Booker prize



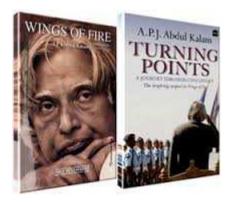
Strictly Personal Manmohan Singh and Gursharan Kaur - Daman Singh





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The Dramatic Decade - Pranab Mukherjee(President of India )



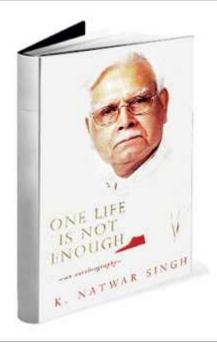
My Journey: Transforming Dreams into Actions - APG Abdul kalam

Wings of Fire Turning Points



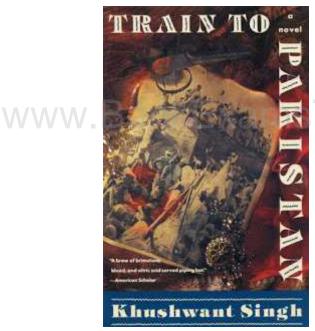


**The Lowland - Jhumpa Lahiri** (Shortlisted for Man Booker Prize 2013)



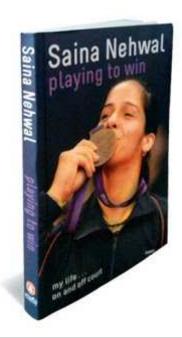
One Life is Not Enough - E. Natwar Singh





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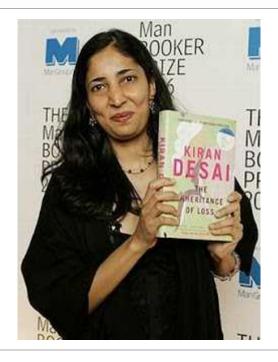
Train to Pakistan - Khushwant Singh



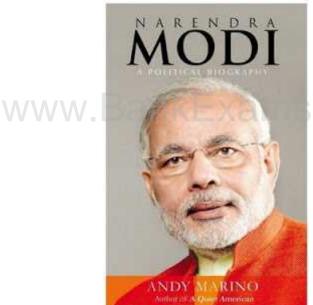
Playing to Win - Saina Nehwal



My Unforgettable Memories - Mamata Banerjee

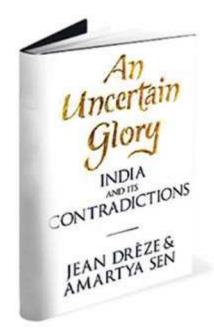


**Inheritance of Loss - Kiran Desai** 

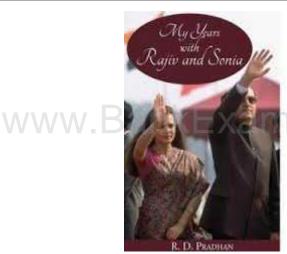


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Narendra Modi: A Political Biography - Andy Marino

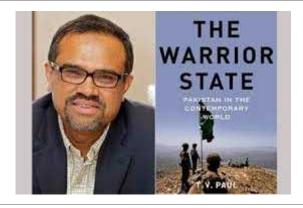


An Uncertain Glory: India and its Contradictions - Amartya Sen

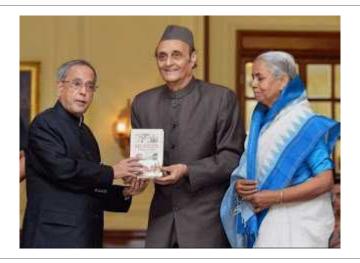


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My Years with Rajiv and Soniya - RD Pradhan

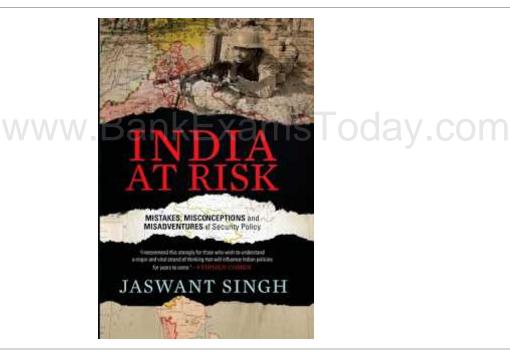


Warrior State Pakistan in the Contemporary World - TV Paul

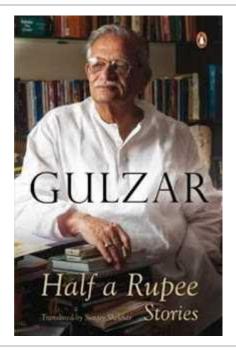


Munger Through the Ages - Late Davendra Prasad Yadav





India at Risk - Jaswant Singh



Half a Rupee Stories - Gulzar



# List of Appointments in 2015

List of important appointment in India during 2015. This list is important for competitive examination point of view.

Person	Organization	Appointed as
Kishore Kumar Sansi	Vijaya Bank	CEO
R. Koteeswaran	Indian Overseas Bank	MD and CEO
J.Y. Pillay	Presidential Council of Advisers, Singapore	Advisor to President of Singapore
Kiran Bhai Vadodaria	Indian Newspaper Society	President
ArvindPangariya	NITI Aayog	Vice-Chairman
Suritha Bhattacharya	Coal India Ltd.	CMD
Keshari Nath Tripathi	Meghalaya Government	Governor
Sindhushree Khullar	NITI Aayog	CEO
Kolinda Garbar-Kitarovic	Croatia	President
Surendra Kumar Sinha	Bangladesh	Chief Justice
Alur Seelin Kiran Kumar	Indian Space Research Organization	Chairman
AnupamShrivastava	Bharat Sanchar Nigam Limited (BSNL)	CMD
Baba Ramdev	Haryana Government	Brand Ambassador
Deep Kumar Upadhyay		Nepal's Ambassador to India
Ajay Devgan	SAARC HIV/AIDS Campaign	Goodwill Ambasaddor
Pahlaj Nihalani	Central Board of Film Certification	Chairman
Michael Nobbs	Indian Hockey Team	Coach

R.V. Easwar	Delhi and District Cricket Association	Interim Chairman	
Divya Prakash Sinha	Cabinet Secretariat	Secretary	
K. Durga Prasad	Central Reserve Police Force	Special DG	
Dr.S. Jaishankar		Foreign Secretary	
Shekhar Sen	SangeetNatakAkademi	Chairman	
Hanumanthu Purushotham	National Research Development Corporation	CMD	
Kanagasabapathy J. Sripavan	Sri Lanka	Chief Justice	
Krishna Chaudhary	Indo-Tibetan Border Police	Director General	
T. SuvarnaRaju	Hindustan Aeronautics Limited	Chairman	
Nandita Chatterjee	Housing and Urban Poverty Alleviation Department of Union Ministry	Secretary	
Madhusudhan Prasad	Union Ministry of Urban Development	Secretary	
L.C. Goyal		Home Secretary	
Madan Mohan Das	Commission of Inquiry probing Chit Fund Scam	Chairman	
M.O. Garg	Council of Scientific and Industrial Research	Director General	
Balasubramaniam Venkataramani	Multi Commodity Exchange	MD and CEO	
Putin Renjen	Deloitte's Global Operations	CEO	
Jawed Usmani	Uttar Pradesh	Chief Information Commissioner	

Rashad Hussain	Counter terrorism Communication in USA	Special Envoy	
Tapan Misra	ISRO's Space Applications Centre	Chief  Director General of Police	
D.K. Pandey	Jharkhand KEXAMS		
Gopinath Pillai	Andhra Pradesh	Special Envoy	
Arun Singh		India's Ambassador to USA	
Jagmohan Dalmiya	Board of Control of Cricket in India	President	
Baldev Sharma	National Book Trust	Chairman	
Ashwin Mittal	Walmart India Private Limited	Chief Financial Officer	
M.C. Mary Kom	North-East region of India	Brand Ambassador	
Abid Ali Neemuchwala	Wipro Limited	CEO and Group President	
Ashu Suyash	Credit Rating Information Services of India Limited	MD and CEO	
Ramachandran	International Relations Commission of Association of National Olympic Committees	Vice-Chairman	
Kavinder Gupta	Jammu and Kashmir Legislative Assembly	Speaker	
SohailAman	Pakistan Air Force	Chief	
Sir Venkatraman Ramakrishnan	Britain's Royal Society	President	
Renu Khator	enu Khator Board of Director of American Council of Education Chair		
Ruth Porat	Google Inc.	Chief Financial Officer	
Vikramjit Singh Oberoi	EIH Limited	Managing Director	

K.M. Mani	Empowered Committee of State Finance Ministers	Chairman
Vikas Swarup	kas Swarup Ministry of External Affairs	
Justice Sunil Kumar Sinha	Sikkim High Court	Chief Justice of Sikkim High Court
Gulshan Rai	India	Cyber Security Chief
Mayilsamy Annadurai	ISRO Satellite Centre, Bengaluru	Director
KeshariNathTripathi	Mizoram Government	Governor
Rajeev Shukla	Indian Premier League Governing Council	Chairman
Sumit Mazumdar	Confederation of Indian Industry	President
Bharat Hari Singhania	JK Organization	President
Dr.Nasim Zaidi	India Administration	Chief Election Commissioner
Arun Kumar Jha	Khadi and Village Industries Commission	CEO
Justice Meenakshi Madan Rai	kshi Madan Rai Sikkim High Court 1 <sup>st</sup> I	
Dr.Mohan Kumar		Ambassador of India to France
Vivek Priyadarshi	Team probing the Indian Premier League Scandal	Head
Sitaram Yechury	Communist Party of India (Marxist)	General Secretary
Neeraj Kumar	Anti-Corruption and Security Unit of BCCI	Chief Advisor
Mukesh Khanna	kesh Khanna Children's Film Society of India	
Surender Singh	Central Industrial Security Force	Director General
Achal Kumar Jyoti	Indian Administration	Election Commissioner

Arvind Saxena	Union Public Service Commission	Member	
Navneet RajanWasan	Bureau of Police Research and Development	DG  Minister of State of Employment	
Priti Patel WWW	Britain Government		
Nikesh Arora	SoftBank Corporation of Japan President		
Kundapur Vaman Kamath	New Development Bank of BRICS nations	President	
K. Satish Reddy	National Safety Council	Chairman	
Deepak Iyer	Bharti AXA General Insurance	MD and CEO	
V. Shanmuganathan	Meghalaya Government	Governor	
Draupadi Murmu	Jharkhand Government	1 <sup>st</sup> woman Governor	
Ranjit Singh Baxi	Bureau of International Recycling	g Head	
Akhil Amar	National Council of Humanities of USA	Member	
G. Mohan Kumar		Defence Secretary	
Manoj Mishra	National Fertilizers Limited	CMD	
Sunil D'Souza	Whirlpool India	Managing Director	
Nirbhay Sharma	Mizoram Government	Governor  Head Coach	
Trevor Bayliss	England Cricket Team		
V.A. Prasanth	Prasanth Indian Bank Chief Officer		
Veena Jain	Doordarshan News	Director General	
Philipose G. Pynumootil	Naval Air Staff	Assistant Chief	

Meena Hemchandra	Reserve Bank of India	Executive Director
Jyoti Prasad Rajkhowa	oti Prasad Rajkhowa Arunachal Pradesh Government	
Ameenah Gurib Fakim	Mauritius	President
Pawan Munjal	Hero MotoCorp. Ltd.	CMD
K. Sivan	Vikram Sarabhai Space Centre	Director
S. Somanath	Liquid Propulsion Systems Centre	Director
P. Kunhikrishnan	SatishDhawan Space Centre	Director
Putin Renjen	Deloitte Touche Tohmatsu Ltd.	CEO
Ravi Shastri	Indian Cricket Team	Director
Syed Asif Ibrahim	Indian Government	Special Envoy of Prime Minister
Vinita Bali	Board of Directors of Global Alliance for Improved Nutrition	Chairman
R. Seshasayee	Infosys Limited	Non-Executive Chairman
Rahul Dravid	U-19 Cricket Team of India	Coach
R.C. Tayal	National Security Guard	Director General
K.V. Chowdary	Indian Administration	Central Vigilance Commissioner
Vijai Sharma	Indian Administration	Chief Information Commissioner
Dr.Srivari Chandrasekhar	Council of Scientific and Industrial Research	Director
M.K. Sharma	ICICI Bank Ltd.	Non-Executive Chairman
Prof. Sanghmitra Bandyopadhyay	Indian Statistical Institute	Director

Kapil Mishra	Delhi Jal Board	Chairman
Narendra Kumar Yadav	Mahanagar Telephone Nigam Limited	Director
Sharad Pawar	Mumbai Cricket Association	President
Archana Ramasundaram	National Crime Records Bureau	Director
Aakar Patel	Amnesty International India	Executive Director
Keith Vaz	UK Parliament Committee	Chairman
Debendranath Sarangi	Squash Rackets Federation of India	President
Steffi Graf of Germany	Kerala Government	Ayurveda Brand Ambassador
Zaheer Abbas	International Cricket Council (ICC)	President
Anshula Kant	State Bank of India	Deputy Managing Director and Chief Financial Officer
Ujjwal Batria	Lafarge India	CEO
JagmohanYadav	Uttar Pradesh	Director General of Police
Chandrasekaran Ramakrishnan	Tata Motors Group	Chief Financial Officer
U.P. Singh	Oil India Limited	Interim Chairman and Managing Director
KrutiTiwari	Digital India	Brand Ambassador
C.D. Balaji	Aeronautics Development Agency	Director
Rahul Bhatnagar	Bharti Enterprises	Managing Director and Chief Financial Officer
Sriram Kalyanaraman	National Housing Bank	Managing Director and CEO

S.N. Sahai	Delhi Government	Home Secretary
Rodrigo Oreamuno	Government of India for Vodafone tax case	Arbitrate
Lt. General Manmohan Singh Rai	Indian Army Exams	Vice-Chief
RakeshSahni	Narmada Valley Development Authority	Chairman

# Awards and Honours in India 2015

Awards and Honours in India for the year 2015 :-

#### Miami Open 2015





#### Men's Single

Novak Djokovic(Serbia)

#### Women's Single

Serena Williams(USA)

#### Men's Double

American Bob Bryan (USA) and Mike Bryan (USA)

#### Women's Double

Sania Mirza (India) and Switzerland's Martina Hingis

### French Open 2015



#### Men's Single

Stan Wawrinka (Switzerland),

Runner Up Novak Djokovic (Serbia)

#### Women's Single

Serena Williams (USA), Runner Up Lucie Šafá ová (Czech Republic)

#### **Rome Master 2015**



Men's Single

Novak Djokovic

Women's Single

Maria Sharapova

Women's Double
Timea Babos and Kristina Mladenovic

Timea Babos and Kristina Mladenovic

Men's Double

P. Cuevas and D. Marrero

#### **Olympics Games 2014 (winter)**



**Host City** 

Sochi (Russia)

Winner in Medal Telly

Russia

Venues

**2016 Summer:** Rio de Janeiro (Brazil) **2018 winter:** Pyeongchang (South Korea)

2020 summer: Tokyo (Japan)



Wimbledon Open 2015



#### Men's Single

Novak Djokovic(Serbia)

#### Women's Single

Serena Williams(USA)

#### Men's Double

Jean Jullien Rojer of Netherlands and HoriaTecau of Romania

#### Women's Double

Sania Mirza (India) and Switzerland's Martina Hingis

#### **Mixed Doubles**

Leander Paes of India and Martina Hingis of Switzerland

**Cricket World Cup 2015** 



#### Winner

Australia

Runners up Newzealand

#### **Most Runs**

Martin Guptill (New Zealand) 547 runs

#### Man of the finals

James Faulkner (Australia)

#### Most wickets

Mitchell Starc (Australia) 22 wickets and Trent Boult (Newzealand) 22 wickets

# Man of the tournament / WW. BankExamsToday.com

Mitchell Starc (Australia)

#### Final Match played at

Melbourne, Australia

#### **IPL 2015**





#### Winning Team, & Runner Up

Mumbai Indians

Runner Up Chennai Super Kings

#### **Orange Cap**

David Warner

### **Emerging Player**

Shreyas Iyer

#### **Most Number of Sixes**

Chris Gayle

# WWW.BankExamsToday.com Highest Individual Score

AB De Villiars

#### **Purple Cap**

Dwayne Bravo

#### IIFA 2015 Winner



#### **Best Actor**

Shahid Kapoor for Haider

#### **Best Actress**

Kangna Ranaut for Queen

#### **Best Director**

Rajkumar Hirani for PK

#### **Best Movie**

Queen

#### **62<sup>nd</sup> Nation Film Awards**







**Best Actor** Sanchari Vijay for Nanu Avanalla Avalu

**Best Actress**Kangna Ranaut for Queen

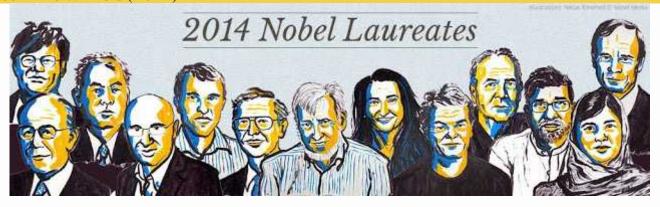
**Best Director** Srijit Mukherji

**Best Feature Film in Hindi** Court

**Best Feature Film** Queen

**Dada Saheb Phalke Award** Shashi Kapoor

#### **Nobel Prize Winners (2014)**





day.com

#### Peace Kailash Satyarthi



He is an Indian Children's Rights Activist.He has free over 80,000 children from various form of servitude and helped in successful in re-integration , rehabilitation and education.

#### Malala Yousafzai



She is a Women's and Children's Rights Activist from Pakistan ,She was shot in the head by Taliban gunmen in 2012.She survived and has continued to speak out on the importance of education.

#### **Physics**

" for the invention of efficient blue light-emitting which has enabled bright and energy savings white light sorces".

#### Shuji Nakamura





#### Hiroshi Amano



amsToday.com

Isamu Akasaki



**Chemistry** for the development of super-resolved fluorescence microscopy

William E. Moerner



**Eric Betzig** 



#### Stefan Hell



nsToday.com

#### Medicine

for discovering a **cells** that constitute a **positioning system** in the **brain**.

#### John O'Keefe



Discovered cells in the rat's brain region (hippocampus) that were active in certain places in the enviorment and proposed that these cells created inner map of surroundings.

#### **Edvard Moser and May-Britt Moser**



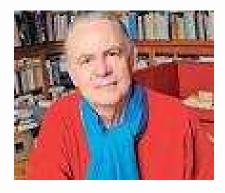


Together discovered "grid cells" that were activeted when the rat was in the particular places. Grid cells together with cells discovered by O'Keefe build up an inner GPS system that helps with spatial naviagation.

#### Literature

for the art of memory with which he has evoked the most ungraspable human destinies and uncovered the life-world of the occupation.

#### Patrick Modianao



#### **Economics**

for his analysis of market power and regulations

#### Jean Tirole





#### **Bharat Ratna**

## HONOUR FOR VETERANS

WITH THE ANNOUNCEMENT OF THE COUNTRY'S HIGHEST CIVILIAN AWARD FOR A SWAYAMSEVAK AND A LATE FREEDOM FIGHTER, THE NDA GOVT. HAS SIGNALLED ITS NATIONALIST FOCUS



## Madan Mohan Malaviya Educationist, freedom fighter 1861 to 1946

- Established Banaras Hindu University in collaboration with Annie Besant in 1915
- Fought against social barriers, mobilised Dalits to demand entry in temples
- Began scouting organisations to serve pilgrims
- Practised as barrister in Allahabad HC
- As journalist, wrote on contemporary issues, Sanatana Dharma
- Launched Hindi edition of Hindustan Times
- Fought in Swadeshi 'Buy Indian' movement



Atal Bihari Vajpayee Statesman, orator, poet born 1924

- Political secretary to Bharatiya Jana Sangh founder Dr. Syama Prasad Mookerjee
- Parliamentarian for 47 years
- Pushed for full-scale diplomatic ties with Pak.
- Launched Sarva Shiksha Abhiyan to improve quality of education
- Pushed India's growth to record levels with economic reforms
- Called 'Bhishma Pitamah of Indian politics' by successor PM Manmohan Singh

#### TRIBUTE

Pt. Madan
Mohan
Malaviya is
remembered as a
phenomenal scholar
and freedom fighter
who lit the spark of
national consciousness among people
Atal ji means so
much to everyone.
A guide, inspiration
and giant among

- PRIME MINISTER NATENDINA MODI ON TWITTER

giants.

#### **Ashoka Chakra Award**



Naik Neeraj Kumar and Major Mukund Varadarajan

#### Padma Awards 2014

The list consist of 9 Padma Vibhushan, 20 Padma Bhushan and 75 Padma Shri Awardees. 17 of the awardees are women and the list also includes 17 persons from the category of foreigners, NRIs, PIOs and 4 Posthumous awardees.



#### Padma Vibhushan



oday.com

- 1. LK Advani- Public Affairs- Gujarat
- 2. Amitabh Bachchan- Art- Maharashtra
- 3. Prakash Singh Badal- Public Affairs- Punjab
- 4. Dr D Veerendra Heggade- Social Work- Karnataka
- 5. Mohammad Yusuf Khan alias Dilip Kumar- Art- Maharashtra
- 6. Jagadguru Ramanandacharya Swami Rambhadracharya- Others- Uttar Pradesh
- 7. Prof Malur Ramaswamy Srinivasan- Science and Engineering- Tamil Nadu
- 8. Kottayan K. Venugopal- Public Affairs- Delhi
- 9. Karim Al Hussaini Aga Khan (Foreigner)- Trade and Industry- France/UK

#### Padma Bhushan

- 1. Jahnu Barua- Art- Assam
- 2. Dr Vijay Bhatkar- Science and Engineering- Maharashtra
- 3. Shri Swapan Dasgupta- Literature and Education- Delhi
- 4. Swami Satyamitranand Giri- Others- Uttar Pradesh
- 5. N Gopalaswami- Civil Service- Tamil Nadu
- 6. Dr Subhash C Kashyap- Public Affairs- Delhi
- 7. Dr (Pandit) Gokulotsavji Maharaj- Art- Madhya Pradesh
- 8. Dr Ambrish Mithal- Medicine Delhi
- 9. Sudha Ragunathan- Art- Tamil Nadu
- 10. Shri Harish Salve- Public Affairs- Delhi
- 11. Dr Ashok Seth- Medicine- Delhi
- 12. Rajat Sharma- Literature and Education- Delhi
- 13. Satpal-Sports-Delhi
- 14. Shivakumara Swami- Others- Karnataka
- 15. Dr Kharag Singh Valdiya- Science and Engineering- Karnataka
- 16. Prof Manjul Bhargava (NRI/PIO)- Science and Engineering- USA
- 17. David Frawley (Vamadeva) (Foreigner)- Others- USA
- 18. Bill Gates (Foreigner)- Social Work- USA
- 19. Melinda Gates (Foreigner)- Social Work- USA
- 20. Saichiro Misumi (Foreigner)- Others- Japan

#### Padma Shri

- 1. Dr Manjula Anagani- Medicine- Telangana
- 2. S Arunan- Science and Engineering- Karnataka
- 3. Kanyakumari Avasarala- Art- Tamil Nadu
- 4. Dr Bettina Sharada Baumer- Literature and Education- Jammu and Kashmir



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- 5. Naresh Bedi- Art- Delhi
- 6. Ashok Bhagat- Social Work- Jharkhand
- 7. Sanjay Leela Bhansali- Art- Maharashtra
- 8. Dr Lakshmi Nandan Bora- Literature and Education- Assam
- 9. Dr Gyan Chaturvedi- Literature and Education- Madhya Pradesh
- 10. Prof (Dr) Yogesh Kumar Chawla- Medicine- Chandigarh
- 11. Jayakumari Chikkala- Medicine- Delhi
- 12. Bibek Debroy- Literature and Education- Delhi
- 13. Dr Sarungbam Bimola Kumari Devi- Medicine- Manipur
- 14. Dr Ashok Gulati- Public Affairs- Delhi
- 15. Dr Randeep Guleria- Medicine- Delhi
- 16. Dr KP Haridas- Medicine- Kerala
- 17. Rahul Jain- Art- Delhi
- 18. Ravindra Jain- Art- Maharashtra
- 19. Dr Sunil Jogi- Literature and Education- Delhi
- 20. Prasoon Joshi- Art- Maharashtra
- 21. Dr Prafulla Kar- Art- Odisha
- 22. Saba Anjum- Sports- Chhattisgarh
- 23. Ushakiran Khan- Literature and Education- Bihar
- 24. Dr Rajesh Kotecha- Medicine- Rajasthan
- 25. Prof Alka Kriplani- Medicine Delhi
- 26. Dr Harsh Kumar- Medicine- Delhi
- 27. Narayana Purushothama Mallaya- Literature & Education- Kerala
- 28. Lambert Mascarenhas- Literature and Education- Goa
- 29. Dr Janak Palta McGilligan- Social Work- Madhya Pradesh
- 30. Veerendra Raj Mehta- Social Work- Delhi
- 31. Tarak Mehta- Art- Gujarat
- 32. Neil Herbert Nongkynrih (Art), Meghalaya
- 33. Chewang Norphel- Others- Jammu and Kashmir
- 34. TV Mohandas Pai- Trade and Industry- Karnataka
- 35. Dr Tejas Patel- Medicine- Gujarat
- 36. Jadav Molai Peyang- Others- Assam
- 37. Bimla Poddar- Others- Uttar Pradesh
- 38. Dr N Prabhakar- Science and Engg- Delhi
- 39. Dr Prahalada- Science and Engg- Maharashtra
- 40. Dr Narendra Prasad- Medicine- Bihar
- 41. Ram Bahadur Rai- Literature and Education- Delhi
- 42. Mithali Raj- Sports- Telangana
- 43. PV Rajaraman- Civil Service- Tamil Nadu
- 44. Prof JS Rajput- Literature and Education- Uttar Pradesh
- 45. Kota Srinivasa Rao- Art- Andhra Pradesh
- 46. Prof Bimal Roy- Literature and Education- West Bengal
- 47. Shekhar Sen- Art- Maharashtra
- 48. Gunvant Shah- Literature and Education- Gujarat
- 49. Brahmdev Sharma- Literature and Education- Delhi
- 50. Manu Sharma- Literature and Education- Uttar Pradesh
- 51. Prof Yog Raj Sharma- Medicine- Delhi
- 52. Vasant Shastri- Science and Engg- Karnataka
- 53. SK Shivkumar- Science and Engg- Karnataka
- 54. PV Sindhu- Sports- Telangana



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- 55. Sardara Singh-Sports-Haryana
- 56. Arunima Sinha-Sports- Uttar Pradesh
- 57. Mahesh Raj Soni- Art- Rajasthan
- 58. Dr Nikhil Tandon- Medicine- Delhi
- 59. H Thegtse Rinpoche- Social Work- Arunachal Pradesh
- 60. Dr Hargovind Laxmishanker Trivedi- Medicine- Gujarat
- 61. Huang Baosheng- Others- China
- 62. Prof Jacques Blamont- Science and Engg- France
- 63. Late Syedna Mohammad Burhanuddin- Others- Maharashtra (Posthumous)
- 64. Jean-Claude Carriere- Literature and Education France
- 65. Dr Nandrajan 'Raj' Chetty- Literature and Education- France
- 66. George L Hart- Others- USA
- 67. Jagat Guru Amrta Suryananda Maha Raja- Others- Portugal
- 68. Late Meetha Lal Mehta- Social Work- Rajasthan (Posthumous)
- 69. Tripti Mukherjee- Art- USA
- 70. Dr Dattatreyudu Nori- Medicine- USA
- 71. Dr Raghu Rama Pillarisetti (Medicine), USA
- 72. Dr Saumitra Rawat- Medicine- UK
- 73. Prof Annette Schmiedchen (Literature and Education), Germany
- 74. Late Pran Kumar Sharma alias Pran- Art- Delhi (Posthumous)
- 75. Late R Vasudevan- Civil Service- Tamil Nadu (Posthumous)

#### Many More ...

- Asian Banker Achievement Award 2015 Bharatiya Mahila Bank
- Nishan-e-Pakistan (Pakistan's highest civilian Award) Chinese president Xi Jinping
- Pulitzer prizes for West Africa Ebola coverage New York Times
- Washington Film festival(Best Feature Film Award) Margarita, with a Straw
- Whitley Awards for wildlife conservation Ananda Kumar, Pramod Patil
- Commonwealth Short Story Prize for Asia region 2015 Novelist Siddhartha Gigoo
- UNESCO/Guillermo Cano World Press Freedom Prize 2015 Mazen Darwish
- Man Booker International Prize 2015 Laszlo Krasznahorkai (Hungarian writer)
- Sri Sri Ravi Shankar conferred with Columbia's highest civilian award
- Sahitya Akademi Bhasha Samman 2015 K Meenakshi Sundaram, Acharya Munishwar Jha, Charu Chandra Pande and Mathuradutt Mathpal
- 68th Cannes film festival (FIPRESCI Award) Masaan(Indian Film)
- Golden Medal for Merit in Work of Spain Tennis player Rafael Nadal
- RedInk Lifetime Achievement Award 2015 Prannoy Roy
- World No Tobacco Day Award 2015 SS Negi (Uttarakhand's Health Minister)
- Gandhi Peace Prize 2014 Indian Space Research Organisation (ISRO)
- Bangladesh Liberation War Award- Atal Behari Vajpayee
- Space Pioneer Award ISRO for Mangalyaan Mars Orbiter Mission
- Times of India Sports Awards(Sportsperson of the Year)- Jitu Rai
- 50th Jnanpith Award- Bhalchandra Nemade (awarded by MODI ,for several books( including Kosala and Hindu))
- Dadasaheb Phalke Film Foundation Award 2015 Bollywood actor Shah Rukh Khan (Film: Happy New Year). Actor Rajkummar Rao won the prestigious award for his performance in the critically acclaimed film Citylights.
- Master Deenanath Mangeshkar Award 2015- Bollywood actor Anil Kapoor
- Dr. Pramod Patil and Dr. Ananda Kumar won 2015 Whitley Awards for wildlife conservation.
- International Achievement Award 2015 Subadhra Devi Rai (an Indian origin nurse)



- Egypt's Academy of Arts Amitabh Bachchan .
- Golden Peacock National Quality Award for the year 2015 Delhi International Airport Limited (DIAL).

# Mergers and Acquisitions - Explained in Simple Language

MERGERS – it is a very popular term – we've all come across this term now and again – we know what it means in general.

Merger is when two companies are merged/ combined together to form a new company.

De-merger is when one company is split into two separate companies.

Amalgamation is when one company is absorbed into another company.

Acquisition is when one company purchases another company.

#### Why do mergers and acquisitions happen?

Simply to earn more economic benefits! In business everything is just cold maths.

- ~ If two companies are doing okay-ish by themselves but united they can become market leader then they merge.
- ~ If a company sees another upcoming company as a potential threat then it buys its competitors to retain its market position.
- ~ If a company sees that due to a particular division the profits of the whole company is suffering it demerges that segment into a different company or sells it to a willing buyer.

You get the drift?

Before we proceed – some very common terms:

- (i) Acquiring company is the company which is acquiring or buying another company.
- (ii) Target company is the company which is being bought or acquired.
- (iii) Bid/ Bidding is when the acquiring company is putting a price and pursuing acquisition of another company.

#### **Takeover Over Strategies:**

As the name suggest these are strategies an acquiring company will use when it is bidding to acquire another company – the target company.

- 1. <u>Bear Hug</u> Like a bear takes the whole thing into its grasp the acquiring company threatens the target to make an open offer for being acquired.
- 2. <u>Brand Power</u> Facebook bought Watsapp = alliance with powerful brands to displace the target's brand(s) and fortify own position even more.
- 3. <u>Street Sweep</u> this one is a mastermind strategy sort of like enter the enemy camp and compromise it from the inside!
  - Here the acquiring company accumulates large number of shares in the target company before making an open offer for acquisition. Since the acquiring already owns many shares the target company is left with no choice but to offer itself up for acquisition.
- 4. <u>Strategic Alliance</u> carefully planned acquisition to strengthen one's market position this is more of a joint venture partnership to mutually benefit (like the Air India and Star Alliance, Vistara = Tata sons and Singapore Airlines!) instead of a buyout

And – all this is done to become better in business.



#### **Defensive Tactics in case of hostile takeovers:**

Hostile takeovers are when a company bids for another company – which does not want to be taken over at all! Classic case of the 80's movie villains kidnapping the heroines.

A takeover bid becomes hostile for many reasons – employees unwilling to join new company, employees may be given the slip, management may be changed etc, etc.

As far as possible hostile takeovers are always avoided – it is never good for business.

However if there exists a situation of a potential hostile takeover – and the target company wants to avoid being taken over, here are some tactics it can use.

<u>Poison Pill</u> – personal favourite – what happens in spy movies? When any enemy spy is captured – what does he do before he can be even pulled up from the ground by our hero spy? – he simply pops a cyanide pill into his mouth – carefully hidden in a fake teeth and goes – dead. So, now the captured spy becomes completely useless to the hero and his gang.

Same thing – when any company is being targeted for a hostile takeover – it tries its best to resist being taken over – and takes a poison pill = to make itself unattractive/ unprofitable/ unworthy of further consideration by the acquiring company.

Now, to make itself unattractive – several different methods may be employed – for example – issuing convertible debentures – thereby diluting control in future will pose a threat to the acquiring company – and hence avoid taking over such a company.

- <u>Poison Put</u> target company issues bonds and encourages the holders of the bonds to encash them at high price this will result in a heavy cash outflow and this inturn could help the target company save itself from a hostile take over.
- 3. <u>Crown Jewels & Divestiture</u> crown jewels = the best of the jewels = the best of the lot = any business group's best/main/most profitable venture.

Divestiture is when a company sells or de-merges any part of its business into a subsidiary – and if such demerged or spin-off is the successful businesses of the group – it means the target company sold its crown jewels to make itself unattractive to the acquiring company.

- 4. <u>White Knight</u> who comes to save a damsel in distress?! A white knight in shiny white armour riding in most occasions a white horse!
  - When a company (damsel in distress) is facing hostile takeover it offers itself for takeover by a friendly company (the white knight) to escape being taken over by the (villain) bidding company!
- 5. <u>Green Mail</u> is a peaceful solution to counter hostile takeover here the target company offers some profitable incentives to the acquiring company as compensation to back off from acquiring it.
- 6. <u>Pac Man Defence</u> surely you must have played Pac Man once in your lifetime! So, you should know when the pac man eats one of the four power pellets, the ghosts turn blue and run away from the pac man and defends themselves cuz they can be eaten by the pac man!

So, when a company is being targeted to be acquired – it can counter the bid of the acquiring company – and go after the acquiring company! The acquiring company will be too busy to save itself from being taken over and – as per theory will call off all its initial takeover plans!

Acquiring company backs off and the Target company now will breathe in peace J

#### Some noteworthy mergers and acquisitions of recent times:

- 1. Tata Motors bought Jaguar Land Rover Co. From Ford way back in 2008 and is still a thing of pride for us! (U.K. Company)
- 2. Facebook bought Watsapp K this one made a LOT of news.
- 3. Air India and Star Alliance (German Group)
- 4. Sun Pharmaceuticals bought Ranbaxy Laboratories –



- .. and now Daiichi Sankyo (Japanese Co.) is selling its shares in Sun Pharma which is had received when Sun bought Ranbaxy.
- 5. Tata Sons and Singapore Airlines = Vistara
- 6. Microsoft bought Nokia! (personally though, I like the name 'NOKIA' on the phones K)
- 7. Flipkart took over Myntra.
- 8. Reliance Industries Limited bought majority stake in Network 18.

# Did you know that bank Fixed Deposits can negatively affect your savings

Fixed deposit (**FD**) is a financial instrument where a sum of money given to a bank, financial institution or company whereby the receiving entity pays interest at a specified percentage for the time duration of the deposit.

Fixed deposit, in fact, gives you a fixed interest either annually or on a cumulative basis. What's important to note is that this interest income is taxed on accrual basis.

This means irrespective of when you receive it, you will have to pay tax at the end of the financial year. Even if it is not taxable, youstill have to show it in your I-T returns.

There is no doubt that bank fixed deposits (FDs) are considered safe in that you will most likely get your money back.

#### But did you know that bank FDs can negatively affect your savings over the long term?

#### Let's try to answer this question,

- Most FDs only give you about 8.50 % interest before tax and around 7 % after tax. This means, you are effectively losing money every year you invest your money in a FD.
- In correlation with equity mutual funds, long term returns from which are tax free, FD interest is taxable at your current tax slab. The higher your income, the lower your FD return will be.
- Now, another question ensued from these above answers. If FDs are pricey enough taking a long term perspective then where one should invest. Mutual Funds
- might be the answer. But let's stick to the subject on which we are discussing.
- Another aspect of the FD which is subtle is TDS. TDS or *Tax Deducted at Source* is the Income Tax department's way of automating tax collection, to
- an extent. The tax on interest from any FD is paid partially via TDS deducted by the bank and the rest is paid as Self-Assessment Tax by the individual.
- Banks deduct TDS on interest only if the interest amount for an F.D is greater than Rs.10, 000 per year. The rate of TDS deducted by banks is 10% on interest income, provided your PAN number is available with the bank. If the bank doesn't have your PAN in its records, TDS is deducted at 20% on interest income.

If your total income is below the minimum tax slab (10%), the TDS on FD interest that is deducted by banks can be recovered by claiming a refund for the TDS amount at the time of tax filing.

Alternately, You can submit the "Form 15G" to the bank declaring that since your taxable income for the year will be below the minimum tax slab, the bank shouldn't deduct TDS on your FD Interest.

Senior Citizens are also exempt from paying TDS on FD interest as a special concession by the IT department. They need to submit Form 15H to ensure they aren't charged TDS on their F.Ds.

On the whole, one of the major benefits of FD is its liquidity. For any immediate requirement, it can be broken and the money is credited you're your account within a short span of time. With higher interest rates



it is surely a good investment opportunity. Senior citizens, who generally get higher interest rates, will benefit if they fall in a lower tax slab. In a nutshell, one should invest in FDs, if one finds difficulty in comprehending the most elusive and volatile stock market.

## Recent Banking and Financial Developments in India

Here are some recent developments in the financial and banking realms.

• K.V. Kamath noted banker of India was on 11 May 2015 appointed as the first President of the \$100-billion New Development Bank (NDB) of the BRICS countries, to be based in China's financial hub Shanghai.



- Lok Sabha on 13 May 2015 passed **The Negotiable Instruments (Amendment) Bill**, 2015 by a voice vote. The Bills amends the Negotiable Instruments Act, 1881 in order to make cheque-bounce filing of cases more convenient for check payees (person who receives the cheque).
- According to the data released by the Reserve Bank of India (RBI), the number of outstanding credit cards at the end of December was **20.29 million**.
- Mangaluru-headquartered Corporation Bank recently dropped plans to take over the assets and liabilities of a Maharashtra-based cooperative bank named Rupee co-operative bank license was cancelled by the RBI in 2013.
- Private-sector **Federal Bank** on 18 May 2015 ventured into credit card segment with the launch of a co-branded credit card with **SBI**.
- The new **Gold Monetisation Scheme** (GMS) was announced in the Union Budget 2015-16 with the aim of replacing both the present Gold Deposit and Gold Metal Loan Schemes. The new scheme will allow the depositors of gold to earn interest in their metal accounts and the jewellers to obtain loans in their metal account.
- The Union Finance Ministry announced that it was able to contain the **fiscal deficit** for 2014-15 at 4% of GDP against 4.1% set to be achieved in the Union Budget.
- The **revenue deficit** was estimated at 2.8% of the as against the revised estimate of 2.9% of GDP, marking a sharp improvement over 3.2% for 2013-14.
- The Companies (Amendment) Bill, 2014 was passed by the Rajya Sabha on 13 May. The amendments to the Companies Act, 2013, which came into effect from 1 April 2015, are designed to address some issues raised by stakeholders.



- India's largest banking entity State Bank of India (SBI) has launched**Online Customer Acquisition Solution** (OCAS), an online platform to apply for loans.
- India's largest private sector lender Industrial Credit and Investment Corporation of India (ICICI) Bank has launched **voice password facility** for users.
- India's largest public sector lender, **State Bank of India** (SBI) has signed memorandum of understanding (MoU) with e-commerce giant **Amazon**. The MoU seeks to identify and tap the potential areas of collaboration for payments and commerce solutions between both signatory parties.
- ICICI Bank's **first branch in China** was inaugurated in Shanghai, a major global financial hub. It was inaugurated by Prime Minister Narendra Modi in the presence of ICICI Bank's MD and CEO Chanda Kochhar. Earlier in 2003, ICICI Bank had opened a representative office in China.
- India's largest lender, State Bank of India (SBI) has launched contact-less credit and debit cards **sbiINTOUCH**. sbiINTOUCH is based upon latest**near-field technology** (NFC) that enables customer to transact using the card by just tapping or waving it against the reader of the POS. SBI is also proving a fraud liability cover of 1 lakh rupees on these cards.
- According to a latest report of the World Bank, 43 % of India's bank accounts were lying dormant in 2014.

## RBI cuts Repo Rate by 25 bps to 7.25%

In it's second bi-monthly policy statement. RBI slashed Repo rate and Reverse repo rate by 25 basis points.



#### **Key Policy Rates**

S. No	Rates / Reserve Ratios	%	Effective from
1	Bank Rate	8.25 %	02-06-2015
2	Repo Rate	7.25 %	02-06-2015
3	Reverse Repo Rate	6.25%	02-06-2015
4	Cash Reserve Ratio (CRR)	4.00%	09-02-2015

5	Statutory Liquidity Ratio (SLR)	21.50%	03-02-2015
6	Marginal Standing Facility (MSF)	8.25 %	02-06-2015

# Social Security Schemes launched by Narendra Modi – Summary

On his first visit to West Bengal after becoming Prime Minister of India, Narendra Modi surprised financial analysts by declaring three social security schemes for 1.25 billion people. Now accidental insurance is available at mere Rs.12 for a coverage of Rs.200,000. Read summary of schemes:-



#### Pradhan Mantri Suraksha Bima Yojna

#### **Eligibility**

- 18 to 70 years of age
- Having a savings account with a public sector bank
- Insurer allows auto withdrawal for the payment of annual premium

#### Policy cost and coverage

• Rs.12 per subscriber for a coverage of Rs.2,00,000



#### **Maturity**

• Death due to accident or total physical disability due to accident

#### Pradhan Mantri Jeevan Jyoti Yojana

#### **Eligibility**

- ww.BankExamsToday.com • 18 to 50 years of age
- Having a savings account with a public sector bank
- Insurer allows auto withdrawal for the payment of annual premium

#### Policy cost and coverage

• Rs.330 per subscriber for a coverage of Rs.2,00,000

#### **Maturity**

Death due to any reason

#### **Atal Pension Yojana**

- Subscriber should have saving account
- Eligible age for entering into scheme 18 to 40 years
- Provides subscribers a fixed minimum pension of Rs 1,000, Rs 2,000, Rs 3,000, Rs 4,000 or Rs 5,000 per month starting at the age of 60 years
- Period of contribution by subscriber should be equal to or more than 20 years
- Central government will contribute 50% of the contribution by subscriber or Rs.1000 per annum, whichever is lower for 5 years.

## Goods and Services Tax (GST) - India's Biggest Tax Reform

Indirect Tax = Tax the burden of which is indirectly put on us!

We buy garments – there'll be VAT. We eat at KFC – there'll be the sneaky VAT and Service Tax!



We are not paying these taxes as an Assessee - the respective tax departments don't know it is us who are paying the taxes for what specific goods/ service we took – it is collected from the mass, every one who buys or uses a service, at the same rate, irrespective of a person's income level.

You buy a pack of biscuits or a person under BPL – both pay indirect tax – and most of the times you don't even know or pay attention as to how much you are paying in indirect taxes!



It could be very easily more than what you pay for your income tax!

#### What is the scenario today?

Currently India (I mean us the consumers) is reeling under a lot of different indirect taxes – excise duty, VAT, Service Tax, sales tax etc.

Some are levied by the Central Government, while others by the State Government – as India has a 'federal' system of Governments – i.e. two governments, one in the centre and the ones in the states.

Excise and Service tax are central government levied indirect taxes. VAT and Sales tax are State Government levied indirect taxes.

Excise Duty is a tax on the manufacturing of excisable goods. Thus if a manufacturer, manufactures those goods which the central government has deemed to be 'excisable' good(s) – then the manufacturer will have to pay excise duty on those goods.

Service Tax is a tax on 'services rendered' which are not in the 'negative list'. Thus – all services rendered are under the blanker of service tax – except for those which are mentioned in the negative list!

**VAT** – or Value Added Tax is a stage wise levy of tax on value addition – thus at every stage of 'value addition' VAT is levied and passed on to the next person in the chain of changing hands.

Sales Tax is a tax on sale of goods – interstate and intrastate.

The rules and regulations and compliance procedures of all are different – and complex and tedious – and we're only talking about the popular four indirect taxes!

To bring all these varied and sometimes overlapping taxes under one umbrella and to plug the loopholes that invariably comes with such multiple and confusing and dual taxation system – the concept of GST was formulated.

#### **Goods and Service Tax or GST**

GST is a combined or 'one' tax on both goods and services – incorporating the concept of 'value addition' – extending from manufacturing to consumption.

GST is the new 'it' word in today's economic scene – with economists and Finance Ministers to tax payers and Chartered Accountants all eyeing the 2016 roll out with either eager, optimistic, skeptical or doubtful outlooks!

But until GST is a 100% reality – we the students need to know the 101s of what on earth GST is? What is this GST? Is it a three headed tax monster out to chew and drool on out life styles and expendable incomes?

Let us find out!

#### *The Salient Features of GST:*

- GST will combine the best of all indirect taxes to bring a compact, singular and easy system for levy, collection and assessment of indirect taxes in India.
- Empowered Committee of State Finance Ministers and their 'thinkers' are the ones nailing down the details for proper introduction and application and back-end operational requirements, infrastructural requirements, databases, consumer education, and most importantly the procedural compliances during transition stage etc.
- Most important feature Tax Input Credit under GST will be available for set-off at every stage.



**Input Credit** means, if you've paid tax on purchase of any good(s) or procurement of any service(s) and – when selling your goods or services you're required to further pay tax – you can set off your tax payment liability with the tax already paid by you when you procured your inputs.

Example: You are 'special muffin manufacturer'. You buy a whole lot of special ingredients to manufacture your muffin – say you bought multi flavoured syrups for the flavours – you had to pay tax (indirect you see!) to procure the syrups.

Now you used these syrups and made your muffins (this is value addition – without the process of baking, adding of ingredients there would be no muffin) – you sell them – but you got to pay tax on the 'manufactured' muffins!

So you paid tax when you bought the ingredients (input tax) and when you manufactured/ sold them you paid tax again (output tax) – here, you will get the credit of the input tax paid to decrease your liability of output tax.

This is the Input tax credit system simplified for understanding.

- GST will be levied at every stage of value addition.
- Value addition would mean applying effort on the goods or services to make worth more. By undergoing a certain process, or set of activities 'value' is being added to the goods or services.
- Under GST the rate of tax 'Revenue Neutral Rate' or RNR is set to not exceed 27% combining both central and state tax rates.
- It will bring more people under the indirect taxes net thereby increasing revenue and also dealing with tax evasion and black money issues.
- Meanwhile a higher rate of Service Tax @ 14%, adding Education Cess to Excise Duty and taking off items from the exempted list are nothing but measured steps towards applying GST which is slated for a 1st April 2016 release after having missed numerous past deadlines!
- More specifics on GST will become available as the Government will approach the 2016 deadline so keeping abreast with the development is important.

#### Pros of GST -

- Easier to understand for the taxpayers and will simplify compliance
- Uniformity of rules and regulations of levy, assessment, collection and rates will mean easier administration and proper collection and voluntary compliance
- Bringing India at par with international taxation standards.
- Increase in revenue for the Governments.

#### Cons

- States will have revenue sharing issue
- If the dual rate and control system which is existing under the current taxation schemes in India not properly combined then the purpose of GST is defeated. It'll be the same ol' Service Tax/ Excise Duty and VAT bur under a different name!

That is all folks on GST worth knowing – for bank and insurance exam purposes!

For the successful candidates of IBPS SO (written), SBI Clerical (final), and SSC CGL 14 (Tier 1) – a big congratulations – and for the hopefuls of IBPS PO and Clerical '14 (finals) – keep the prayers on full mode!



#### Update 9 May 2015

Constitution (122nd Amendment) Bill, better known as the GST (goods and services tax) Bill passed on Lok Sabha, now it will be presented in Rajya Sabha. As it is a constitutional amendment, at least 50% attendance is required and 2/3 of the votes are required in favour of amendment.

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