

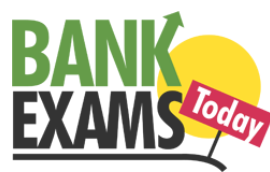
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# GK Digest - RRB

By Ramandeep Singh

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8/26/2015



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## RBI Rates

## 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

## Awards and Authors

**31 July - Tamil Nadu instituted Dr.A.P.J. Abdul Kalam Award for Youth**

The State Government of Tamil Nadu instituted the youth award namely Dr.A.P.J. Abdul Kalam Award for Youth on 31<sup>st</sup> July 2015. The State also declared 15<sup>th</sup> October (A.P.J. Abdul Kalam's Birthday) as Youth Revival Day.

**03 Aug - Kashinath Singh awarded with Bharat Bharti Literary Award 2014**

Kashinath Singh, the famous litterateur of Hindi language, awarded with Bharat Bharti Literary Award for the year 2014 on 03<sup>rd</sup> August 2015. He awarded by UP Hindi Sansthan. He wrote very famous novel 'Kashi Ka Assi'.

**03 Aug - Amalendu Krishna won Ramanujan Prize 2015**

Amalendu Krishna, the famous mathematician won Ramanujan Prize for the year 2015 on 3<sup>rd</sup> August 2015. He became 2<sup>nd</sup> Indian who won the award, the first one was Sujatha Ramadorai who won the award in the year 2006 earlier.

**05 Augu - Zhanna Nemtsova awarded with Solidarity Prize 2015**

Zhanna Nemtsova awarded with Solidarity Prize of Poland for the year 2015 on 05<sup>th</sup> August 2015. The award was instituted in the year 1989.

**07 Aug - Dilip Parulekar awarded with PATWA-Safari India South Asia Travel Award**

Dilip Parulekar awarded with PATWA-Safari India South Asia Travel Award for the year 2015 on 07<sup>th</sup> August 2015. He became 1<sup>st</sup> tourism minister of Goa who receive this award.

**07 Aug - Raghavendra Gadagkar awarded with Germany's Cross of Order of the Merit**

Raghavendra Gadagkar awarded with Germany's Cross of Order of the Merit on 07<sup>th</sup> August 2015. The award was instituted in the year 1951 by Federal President Theodor Heuss.

**10 Aug - Dr.M. Veerappa Moily awarded with Saraswati Samman 2014**

Dr.M. Veerappa Moily awarded with Saraswati Samman for the year 2014 on 10<sup>th</sup> August 2015 for the epic Sri Ramayana Mahanveshanam which is written in Kannada language.

**11 Aug - Sania Mirza recommended for Rajiv Gandhi Khel Ratna Award**

Sania Mirza became 2<sup>nd</sup> Tennis player to be recommended for Rajiv Gandhi Khel Ratna Award on 11<sup>th</sup> August 2015. The first one was Leander Paes.

**14 Aug - 67 Gallantry Awards approved by President**

67 Gallantry Awards approved on 14<sup>th</sup> August 2015 by President Pranab Mukherjee in which 2 Kirti Chakras, 10 Shaurya Chakras, One Bar to Sena Medal, 49 Senam Medal, 2 Nao Sena Medals and 3 Vayu Sena Medals included. Lieutenant Colonel Nectar Sanjenbam and Sub Rajesh Kumar awarded with Kirti Chakras.

### **14 Aug - Rajiv Gandhi Khel Ratna Award and Arjuna Awards 2015 announced**

Rajiv Gandhi Khel Ratna Award 2015 given to Sania Mirza on 14<sup>th</sup> August 2015 while 17 other sports persons awarded with Arjuna Awards 2015.

### **17 Aug - 'The Kumbh Mela: Mapping the Ephemeral Megacity' released**

The book titled as 'The Kumbh Mela: Mapping the Ephemeral Megacity' written by Tarun Khanna, released on 17<sup>th</sup> August 2015 as the ceremony attended by Chief Minister of Uttar Pradesh Akhilesh Yadav.

### **19 Aug - Zia Haider Rahman awarded with James Tait Black Award 2015**

Zia Haider Rahman of Bangladesh awarded with James Tait Black Award for the year 2015 on 19<sup>th</sup> August 2015 for the novel 'In the Light of What We Know'. The award was instituted in the year 1919.

### **19 Aug - 'Mrs. Funny Bones' released**

The book titled as 'Mrs. Funny Bones' written by Twinkle Khanna released on 19<sup>th</sup> August 2015.

### **19 Aug - Babasaheb Purandare awarded with Maharashtra Bhushan Award 2015**

Babasaheb Purandare awarded with Maharashtra Bhushan Award for the year 2015 on 19<sup>th</sup> August 2015 as the ceremony attended by Governor C. Vidyasagar Rao. The award was established in the year 1995.

### **19 Aug - Book titled as 'Making India Awesome' released**

The book titled as 'Making India Awesome', 2<sup>nd</sup> non-fiction book of Chetan Bhagat released on 19<sup>th</sup> August 2015. His first one non-fiction book was 'What Young India Wants'.

## Sports

### Athletics

#### **31 July - Prabhroop Sekhon won 2 Gold Medals**

Prabhroop Sekhon from Lucknow won 2 Gold Medals at Special Olympics World Games on 31<sup>st</sup> July 2015 played in Los Angeles, USA.

#### **23 Aug - Usain Bolt won 100 m race title**

Usain Bolt of Jamaica won 100 m race title at IAAF World Championship played in Beijing, China on 23<sup>rd</sup> August 2015 after defeating Justin Gatlin of USA. He completed his race in just 9.79 seconds.

### Archery

#### **01 Aug - Rajat Chauhan won Silver Medal in World Archery Championship**

Rajat Chauhan from India won Silver Medal in World Archery Championship. Earlier, he won Gold Medal in Asian Games 2014 held in Incheon, South Korea.

#### **15 Aug - Abhishek Verma won Gold**

Abhishek Verma won Gold for India in Archery World Cup on 15<sup>th</sup> August 2015 played in Wroclaw, Poland after defeating Esmaeil Ebadi of Iran.

### Recurve

#### **02 Aug - Indian women's recurve team won Silver Medal**

Indian women's recurve team won Silver Medal in Copenhagen Archery Championship on 02<sup>nd</sup> August 2015.

### Squash

#### **02 Aug - Joshna Chinappa of India won Squash title**

Joshna Chinappa of India won Squash title at Victorian Open WSA on 02<sup>nd</sup> August 2015. The event held in Melbourne, Australia. This is her 10<sup>th</sup> WSA title.

### Gymnastics

#### **03 Aug - Dipa Karmakar won women's Bronze Medal at ART Gymnastics Asian Championship**

Dipa Karmakar won women's Bronze Medal at ART Gymnastics Asian Championship on 03<sup>rd</sup> August 2015 played in Hiroshima, Japan. She also won Bronze Medal in Commonwealth Games 2014.

### Hockey

#### **13 Aug - India won European series**

Men's Hockey team of India won European Series after defeating Spain on 13<sup>th</sup> August 2015.

### Badminton

#### **16 Aug - Saina Nehwal won Silver Medal**

Saina Nehwal became 1<sup>st</sup> Indian Badminton player to win Silver Medal in World Badminton Championship on 16<sup>th</sup> August 2015 held at Jakarta, Indonesia. Men's singles title won by Chen Long of China after defeating Lee Chong Wei of Malaysia.

### Tennis

#### **16 Aug - Andy Murray won Rogers Cup**

Andy Murray of Scotland won Rogers Cup Masters Tournament on 16<sup>th</sup> August 2015 played in Montreal, Canada. It is his 11<sup>th</sup> Masters title.

### Football

#### **16 Aug - Aditi Chauhan will play in ELF**

Aditi Chauhan became India's 1<sup>st</sup> woman to play in English Football League (ELF) on 16<sup>th</sup> August 2015 as International Football Goalkeeper.

### Golf

#### **17 Aug - Anirban Lahiri ranked at No.5**

Anirban Lahiri, Golfer of India, became 1<sup>st</sup> in India to finish inside the top five of any Major Golf Tournament. He ranked at 5<sup>th</sup> place.

### Kabaddi

#### **23 Aug - U Mumba won Star Sports Pro-Kabaddi League (PKL) title 2015**

U Mumba won 2<sup>nd</sup> season of Star Sports Pro-Kabaddi League (PKL) title for the year 2015 on 23<sup>rd</sup> August 2015 after defeating Bengaluru Bulls.

### Cricket

#### **23 Aug - England won Ashes Test Series**

England won Ashes Test Series on 23<sup>rd</sup> August 2015 after defeating Australia. Chris Rogers of Australia and Joe Root of England jointly won Man of Series Award.

#### **08 Aug - Michael John Clarke retired**

Michael John Clarke, International Cricket player of Australia, announced his retirement on 08<sup>th</sup> August 2015. He played his last test match at Oval, London. He also known as nickname 'Pup'. Earlier, immediate after the World Cup 2015, he retired from ODI Cricket.

#### **06 Aug - August Edition of FIFA World Rankings released**

August Edition of FIFA World Rankings released on 06<sup>th</sup> August 2015. Argentina ranked at No.1 position followed by Belgium and Germany while India remained at 156<sup>th</sup> position in the ranking.

## Politics

### International Affairs

#### **01 Aug - Pakistan became 1<sup>st</sup> non-European member of European Organization**

On 01<sup>st</sup> August 2015, Pakistan became first ever non-European member of the European Organization for Nuclear Research also known as CERN.

#### **01 Aug - South Sudan became 206<sup>th</sup> member of IOC**

South Sudan became 206<sup>th</sup> member of International Olympic Committee (IOC) on 01<sup>st</sup> August 2015. The President of South Sudan is Salva Kiir Mayardit. The Headquarter of IOC is in Luasane, Switzerland.

#### **01 Aug - 'Komen' hit Bangladesh and West Bengal, Manipur, Odisha**

The Cyclone namely 'Komen' hit Bangladesh and the States West Bengal, Manipur, Odisha of the country on 01<sup>st</sup>-02<sup>nd</sup> August 2015.

#### **06 Aug - 70<sup>th</sup> anniversary of dropping of first atomic bomb on Hiroshima, Japan observed**

70<sup>th</sup> anniversary of dropping of first atomic bomb on Hiroshima, Japan observed on 06<sup>th</sup> August 2015 in which 1,40,000 people killed while on 09<sup>th</sup> August 1945, another atomic bomb dropped in Nagasaki, Japan in which 70,000 people killed. This bomb also called as 'Fat Man'.

#### **06 Aug - ASEAN meet held in Malaysia**

48<sup>th</sup> Association of South East Asian Nations (ASEAN) Foreign Minister meet held in Kuala Lumpur, Malaysia during 04<sup>th</sup> to 06<sup>th</sup> August 2015 under the theme of 'Our People, Our Community, Our Vision'.

#### **08 Aug - 'Soudelor' struck Taiwan**

Typhoon namely 'Soudelor' struck Taiwan on 08<sup>th</sup> August 2015 in which 158000 people have been evacuated.

#### **09 Aug - Singapore celebrated its 50<sup>th</sup> Independence Day**

Singapore celebrated its 50<sup>th</sup> Independence Day on 09<sup>th</sup> August 2015. Singapore was founded in the year 1819 by Sir Thomas Stamford Raffles.

### **10 Aug - Nepal will be divided into 6 provinces**

Under the newly formed Constitution of Nepal, the country will be divided into 6 provinces. President of Nepal is Ram Baran Yadav while Prime Minister is Sushil Koirala.

### **12 Aug - China signed an agreement with Pakistan**

China signed an agreement with Pakistan on 12<sup>th</sup> August 2015 to implement China-Pakistan Economic Corridor. Total 20 agreements signed between the countries during the CPEC Forum held in China.

### **15 Aug - North Korea changed its time zone**

The Government of North Korea will create its new time zone which will be effective from 15<sup>th</sup> August 2015 i.e. the 70<sup>th</sup> anniversary of Korea's liberation. On the other hand, South Korea remained its time zone as it is.

### **17 Aug - A huge explosion struck in Bangkok, Thailand**

A huge explosion struck in Bangkok, Thailand on 17<sup>th</sup> August 2015 in which almost 20 people found dead and 100 injured.

### **18 Aug - Ranil Wickremesinghe became PM of Sri Lanka**

Ranil Wickremesinghe became the Prime Minister of Sri Lanka on 18<sup>th</sup> August 2015 as the results announced that United National Party (UNP) led United National Front for Good Governance (UNFGG) coalition won the Parliamentary elections.

### **18 Aug - Raffi Freedman-Gurspan became staff member of White House**

Raffi Freedman-Gurspan, became 1<sup>st</sup> transgender appointed as member of White House staff on 18<sup>th</sup> August 2015 as appointed by President of USA Barack Obama.

### **20 Aug - Bangladesh received funds from UNFCCC**

Bangladesh became 1<sup>st</sup> country to receive funds from United Nations for Solar Home Systems on 20<sup>th</sup> August 2015. UN Framework Convention for Climate Change (UNFCCC) issued 395286 carbon credits to the country.

### **20 Aug - Alexis Tsipras resigned**

Alexis Tsipras, Prime Minister of Greece, resigned on 20<sup>th</sup> August 2015. The President of Greece is Prokypis Pavlopoulos.

### **20 Aug - Bollywood film 'Phantom' banned in Pakistan**

The Bollywood film 'Phantom' banned by Lahore High Court on 20<sup>th</sup> August 2015 and also banned the sale of CDs etc. Earlier, 'Agent Vinod' and 'Ek Tha Tiger' were also banned.

### **22 Aug - Global oil prices sank**

On 22<sup>nd</sup> August 2015, Global oil prices sank below \$40 a barrel for the first time in last more than six years.

### **23 Aug - ISIS attacked at Palmyra's Temple of Baalshamin**

Palmyra's Temple of Baalshamin destroyed by ISIS militants on 23<sup>rd</sup> August 2015. The temple is one of the two supreme Gods of pre-Islamic Palmyra in ancient Syria. Palmyra is the famous city of Syria which is also known as 'Pearl of Desert and Tadmur'. The Capital and Currency of Syria is Damascus and Pound respectively.

## **National Affairs**



### **02 Aug - UTI crossed One Lakh Crore**

UTI Mutual Fund crossed One Lakh Crore Rupees mark recently. UTI is the oldest mutual fund house of India.

### **03 Aug - Peace treaty signed between Govt. of India and Naga Rebels**

The peace treaty signed between Naga Rebels led by National Socialist Council of Nagalim-IM and the Government of India on 03<sup>rd</sup> August 2015. Earlier, in the year 1997 the talks for peace treaty was started.

### **03 Aug - IIT Palakkad opened**

Indian Institute of Technology (IIT) Palakkad opened on 03<sup>rd</sup> August 2015. This is 18<sup>th</sup> of India 4<sup>th</sup> of South India and 1<sup>st</sup> of the State.

### **03 Aug - 'Bharat Parv' inaugurated in New Delhi**

The festival 'Bharat Parv' (part of Independence Day) inaugurated on 03<sup>rd</sup> August 2015 in New Delhi. The festival 13 day long and inaugurated by Minister of State for Culture and Tourism.

### **04 Aug - Delhi Police used Taser Guns**

Delhi Police became 1<sup>st</sup> in India to use Taser Guns and other non-lethal arms to work without endangering lives on 04<sup>th</sup> August 2015.

### **04 Aug - UPTU renamed as APJAKTU**

UP Technical University renamed as A.P.J. Abdul Kalam Technical University on 04<sup>th</sup> August 2015 as approved by the State Cabinet of Uttar Pradesh.

### **04 Aug - Navachara Kaksh opened**

The Science and Innovation Museum 'Navachara Kaksh' opened in Rashtrapati Bhavan on 04<sup>th</sup> August 2015 as inaugurated by President Pranab Mukherjee. Navachara Kaksh means that 'Room of New Ideas'.

### **04 Aug - 'Masaan' and 'Jaanisaar' made tax free**

Two films namely 'Masaan' and 'Jaanisaar' made tax free in the State of Uttar Pradesh on 04<sup>th</sup> August 2015 as approved by State Cabinet.

### **05 Aug - Tirumala Venkateshwara Temple opened its Demat account**

Tirumala Venkateshwara Temple, Andhra Pradesh (also known as Tirupati Balaji Temple) opened its Dematerialized Account (Demat Account) to accept the donations from devotees in the shape of shares and securities. The temple opened the account with Stock Holding Corporation of India Limited (SHCIL).

### **07 Aug - GlobalSat for DRR renamed as UN Kalam GlobalSat**

On 07<sup>th</sup> August 2015, GlobalSat for DRR renamed as UN Kalam GlobalSat on the name of former President of India A.P.J. Abdul Kalam, recently died.

### **07 Aug - India decided to boycott 61<sup>st</sup> Commonwealth Parliamentary Conference**

On 07<sup>th</sup> August 2015, India decided to boycott 61<sup>st</sup> Commonwealth Parliamentary Conference as not to invite the Speaker of Jammu and Kashmir Legislative Assembly Speaker Kavinder Gupta. The Conference will be held in Islamabad, Pakistan during 30<sup>th</sup> September to 08<sup>th</sup> October 2015.

### **10 Aug - Kochi became 1<sup>st</sup> Indian city to join WTCF**

Kochi became 1<sup>st</sup> Indian city to join World Tourism Cities Federation (WTCF) on 10<sup>th</sup> August 2015. The Headquarter of WTCF is in Beijing, China.

### **10 Aug - Santhara ritual in Jain Community banned by Rajasthan High Court**



Santhara ritual in Jain Community banned by Rajasthan High Court on 10<sup>th</sup> August 2015. The ritual also called as Sallekhana or Samadhi-marana or Sanyasana-marana.

### **10 Aug - Xiaomi launched its manufacturing unit in India**

Xiaomi, the largest smartphone company of China launched its 1<sup>st</sup> manufacturing unit in Sri City, Andhra Pradesh on 10<sup>th</sup> August 2015 as the launching ceremony attended by the Chief Minister N. Chandrababu Naidu. Xiaomi is 3<sup>rd</sup> largest smartphone maker in the World while Samsung and Apple is at 1<sup>st</sup> and 2<sup>nd</sup> place respectively. Moreover, Xiaomi is the low cost smartphone manufacturer of China.

### **11 Aug - Delhi formed the committee on CNG fitness scam**

To probe the multi Crore CNG fitness scam, Government of Delhi formed the Committee on 11<sup>th</sup> August 2015 which will be headed by ret. High Court Judge, Justice S.N. Agarwal.

### **11 Aug - Dahi Handi granted with adventure sport status**

'Dahi Handi' game of Maharashtra granted with adventure sport status on 11<sup>th</sup> August 2015.

### **13 Aug - Pahal Scheme acknowledged by Guinness Book of World Records**

Pahal Scheme acknowledged by Guinness Book of World Records on 13<sup>th</sup> August 2015 as the world's largest cash transfer program.

### **13 Aug - Witch Hunting (Prohibition, Prevention and Protection) Bill, 2015 passed in Assam**

Witch Hunting (Prohibition, Prevention and Protection) Bill, 2015 passed in the State Legislative Assembly of Assam on 13<sup>th</sup> August 2015 with the aim to eliminate rising cases of superstition leading to murder.

### **15 Aug - 'Start-up India, Stand-up India' promoted by PM**

The campaign namely 'Start-up India, Stand-up India' promoted by Prime Minister Narendra Modi on 15<sup>th</sup> August 2015 i.e. on the eve of 69<sup>th</sup> Independence Day.

### **15 Aug - Agriculture Ministry renamed as Agriculture and Farmers Welfare Society**

On 15<sup>th</sup> August 2015, Agriculture Ministry renamed as Agriculture and Farmers Welfare Ministry as announced by Prime Minister Narendra Modi during the Independence Day speech.

### **16 Aug - Two Indians climbed at Kalapathar Peak in Nepal**

Two Indians Kandarp Sharma (5 years old) and Ritwika (8 years old) became youngest climbers to climb the Kalapathar Peak situated in Nepal. The peak is situated in Nepal at an altitude of 5643 metres.

### **17 Aug - Sanskrit will be teach in Himachal Pradesh**

On 17<sup>th</sup> August 2015, Chief Minister Virbhadra Singh announced that Sanskrit will be part of syllabus in government schools of the State.

### **19 Aug - India removed the country Iran from its list**

On 19<sup>th</sup> August 2015, India removed the country Iran from its list of countries who put under the restricted visa category or Prior Referral Category (PRC).

### **20 Aug - Lahaul and Spiti will receive highest CNG station**

Lahaul and Spiti District of Himachal Pradesh will get World's highest CNG stations in the next year 2016 as announced on 20<sup>th</sup> August 2015.

### **21 Aug - FIPIC Summit held at Jaipur, Rajasthan**

On 21<sup>st</sup> August 2015 2<sup>nd</sup> edition of Forum for India-Pacific Islands Cooperation (FIPIC) Summit held by 14 Pacific Island nations at Jaipur, Rajasthan. 1<sup>st</sup> edition was held at Fiji in the last year.

### **21 Aug - India have direct secure line of communication of US President**

India became 4<sup>th</sup> country to have direct secure line of communication with the President of USA. The other three countries are Russia, Britain and China.

## **Reports**

### **01 Aug - NSSO released the report**

According to the data released by National Sample Survey on 01<sup>st</sup> August 2015, 67.3% rural population of India used firewood for cooking. While rural population of the State of Tamil Nadu used highest number of LPG.

### **02 Aug - India State of Forest Report 2013 released**

According to India State of Forest Report 2013, total 21.23% area covered under forests approximately 6,97,898 square km.

### **04 Aug - Forbes released the list of World's Highest Paid Actors**

Forbes released the list of World's Highest Paid Actors on 04<sup>th</sup> August 2015. Robert Downey Jr. ranked at No.1 position while Amitabh Bachchan and Salman Khan stood at 7<sup>th</sup> position and Akshay Kumar stood at 9<sup>th</sup> position.

### **11 Aug - NTCA released the data**

According to the data released by National Tiger Conservation Authority (NTCA) and TRAFFIC-India, India lost 41 tigers in just 7 months as announced on 11<sup>th</sup> August 2015.

## **Festivals and Days held**

### **03 Aug - Aadi Perukku festival celebrated**

Aadi Perukku festival celebrated in the State of Tamil Nadu on 03<sup>rd</sup> August 2015. The festival is celebrated on 18<sup>th</sup> day of Tamil month 'Aadi'.

### **07 Aug - National Handloom Day observed**

1<sup>st</sup> National Handloom Day observed in all over the Nation on 07<sup>th</sup> August 2015 as inaugurated by Prime Minister Narendra Modi. Sant Kabir Awards are also given to different handloom personalities.

### **08 Aug - Tendong Lho Rum Faat celebrated in Sikkim**

Tendong Lho Rum Faat, the annual festival of Sikkim, celebrated on 08<sup>th</sup> August 2015. The festival related with Prayer of Tendong Mountain, Sikkim.

### **09 Aug - International Day of the World's Indigenous Peoples observed**

International Day of the World's Indigenous Peoples observed on 09<sup>th</sup> August 2015 in all over the World under the theme of 'Post 2015 Agenda: Ensuring Indigenous Peoples health and well-being'.

### **10 Aug - World Bio-Fuel Day observed**

World Bio-Fuel Day observed on 10<sup>th</sup> August 2015 in all over the World with the aim to create awareness about Green Fuels.

### **19 Aug - World Humanitarian Day 2015 observed**

World Humanitarian Day 2015 observed on 19<sup>th</sup> August 2015 in all over the World under the theme of 'Inspiring the World's Humanity'. Earlier, in the year 2003, the day was designated by UN General Assembly.

## **New schemes**

### **03 Aug - Operation Shishtachar launched**

Operation Shishtachar launched by Delhi Police on 03<sup>rd</sup> August 2015 with the aim to nabbing offender and teach the lesson to eve-teasers.

### **04 Aug - 'SAMANVAY' launched**

The scheme namely 'SAMANVAY' for Gram Panchayats launched on 04<sup>th</sup> August 2015 by Government of India with the aim to help MPs to utilize the schemes for planning and implementation of Saansad Adarsh Gram Yojana.

### **04 Aug - MAST inaugurated**

The biggest telescope of India 'Multi-Application Solar Telescope' (MAST) inaugurated on 04<sup>th</sup> August 2015 at Udaipur, Rajasthan.

### **04 Aug - 'Thari Pension Thare Pass' scheme launched**

The scheme namely 'Thari Pension Thare Pass' launched by the State Government of Haryana on 04<sup>th</sup> August 2015 as the ceremony attended by Chief Minister Manohar Lal Khattar.

### **08 Aug - 'Nai Manzil' launched**

The scheme namely 'Nai Manzil' launched in Patna by the Government of India on 08<sup>th</sup> August 2015 as the launching ceremony attended by Union Minister for Minority Affairs Najma Heptulla.

### **09 Aug - Free mobile app namely 'Disha' launched**

Free mobile app namely 'Disha' launched in the State of Bihar on 09<sup>th</sup> August 2015 by the Government of India with the aim to spread digital literacy in people as the launching ceremony attended by Union Telecom Minister Ravi Shankar Prasad.

### **10 Aug - School Nursery Yojana launched**

School Nursery Yojana launched by Government of India on 10<sup>th</sup> August 2015 with the aim to bring students closer to nature. The launching ceremony attended by Environment Minister Prakash Javadekar.

### **15 Aug - 'Vidya Lakshmi' launched**

The portal namely 'Vidya Lakshmi' launched on 15<sup>th</sup> August 2015 by the Government of India. Under the scheme, students get education loans.

### **17 Aug - Grama Jyothi Scheme launched by Telangana**

Grama Jyothi Scheme launched by the State Government of Telangana on 17<sup>th</sup> August 2015. The Chief Minister of Telangana is K. Chandrasekhar Rao.

### **17 Aug - City Taxi Scheme launched in Delhi**

City Taxi Scheme launched by the Government of Delhi on 17<sup>th</sup> August 2015 to tackle the shortage of taxis in the city.

### **19 Aug - 12 MW solar power project inaugurated in Kerala**

12 MW solar power project inaugurated on 19<sup>th</sup> August 2015 by the State Government of Kerala at Cochin International Airport. The airport became 1<sup>st</sup> in India to run on solar power.

### **21 Aug - Free Laptop Scheme launched in Puducherry**

Chief Minister of Puducherry N. Rangasamy launched Free Laptop Scheme on 21<sup>st</sup> August 2015. Almost 20,000 laptops will be distributed under the scheme.

## **Agreements**

### **05 Aug - India signed an agreement with Mozambique**

India signed an agreement with Mozambique on 05<sup>th</sup> August 2015 with the aim to boost ties in Renewable Energy Sector. The President of Mozambique is Filipe Nyusi.

**11 Aug - India signed an agreement with World Bank**

India signed an agreement with World Bank on 11<sup>th</sup> August 2015 for 2<sup>nd</sup> phase of National Cyclone Risk Mitigation Program for about \$308.40 mn.

**12 Aug - India signed an agreement with Nepal**

India signed an agreement with Nepal on 12<sup>th</sup> August 2015 for the construction of petroleum pipeline between Raxaul and Amlekhgunj depot.

### **13 Aug - India signed an agreement with Bangladesh**

India signed an agreement with Bangladesh on 13<sup>th</sup> August 2015 with the aim to tackle menace of fake Indian currency.

### **20 Aug - India signed an agreement with Australia**

India signed an agreement with Australia on 20<sup>th</sup> August 2015 on education, training and research.

## **Visits**

### **17 Aug - PM Modi visited Masdar, UAE**

On 17<sup>th</sup> August 2015, Prime Minister Narendra Modi visited the city Masdar, UAE. The city is world's first zero carbon and car free smart city which is situated around 17 km from Abu Dhabi.

Prime Minister Narendra Modi visited United Arab Emirates on 16<sup>th</sup> and 17<sup>th</sup> August 2015. During his visit, Crown Prince of Abu Dhabi Sheikh Mohamed bin Zayed Al Nahyan decided to allot land for temple in Abu Dhabi. The Prime Minister of UAE is Mohammed bin Rashid Al Maktoum.

## **Appointments**

### **03 Aug - Roland S. Folger appointed as CEO and MD of Mercedes-Benz**

Roland S. Folger appointed as Chief Executive Officer (CEO) and Managing Director (MD) of Mercedes-Benz India on 03<sup>rd</sup> August 2015 succeeded by Eberhard Kern.

### **03 Aug - Justice Iqbal Ahmed Ansari appointed as acting Chief Justice of Patna High Court**

Justice Iqbal Ahmed Ansari appointed as acting Chief Justice of Patna High Court on 03<sup>rd</sup> August 2015 succeeded by Justice Lingala Narasimha Reddy as appointed by President Pranab Mukherjee.

### **06 Aug - Atul Keshap appointed as Ambassador to Sri Lanka and Maldives**

Atul Keshap, an Indian-American appointed as Ambassador to Sri Lanka and Maldives on 06<sup>th</sup> August 2015.

### **08 Aug - Ram Nath Kovind appointed as Governor of Bihar**

Ram Nath Kovind appointed as Governor of Bihar on 08<sup>th</sup> August 2015 succeeded by Keshri Nath Tripathi while Acharya Dev Vrat appointed as Governor of Himachal Pradesh succeeded by Kalyan Singh.

### **11 Aug - Pichai Sundararajan (Sundar Pichai) became CEO**

Pichai Sundararajan (Sundar Pichai) of India became CEO of Google Inc.

### **11 Aug - Sanjay Jalona appointed as MD and CEO of L&T Infotech**

Sanjay Jalona appointed as MD and CEO of L&T Infotech on 11<sup>th</sup> August 2015. It is the 6<sup>th</sup> largest IT Company in India and incorporated in the year 1997.

### **12 Aug - Jayant Patel appointed as acting Chief Justice of Gujarat High Court**

Jayant Patel appointed as acting Chief Justice of Gujarat High Court on 12<sup>th</sup> August 2015 replaced with Justice V.M. Sahai.

### **12 Aug - Sudhakar Shetty appointed as President of GFI**

Sudhakar Shetty appointed as President of Gymnastics Federation of India (GFI) on 12<sup>th</sup> August 2015.

### **13 Aug - OP Rawat appointed as Election Commissioner**

Om Prakash Rawat appointed as Election Commissioner of India on 13<sup>th</sup> August 2015.

### **14 Aug - Ajit Kumar Seth appointed as Chairman of PESB**

Ajit Kumar Seth appointed as Chairman of Public Enterprises Selection Board (PESB) on 14<sup>th</sup> August 2015.

**18 Aug - Kishor Piraji Kharat appointed as MD and CEO of IDBI Bank**

Kishor Piraji Kharat appointed as Managing Director and Chief Executive Officer of IDBI Bank on 18<sup>th</sup> August 2015. IDBI Bank was established in the year 1964.

**19 Aug - Sebastian Coe appointed as President of IAAF**

Sebastian Coe of Britain appointed as President of International Amateur Athletics Federation (IAAF) on 19<sup>th</sup> August 2015.

**19 Aug - Adille Sumariwalla appointed as member of IAAF**

Adille Sumariwalla became 1<sup>st</sup> Indian to be appointed as member of International Amateur Athletics Federation (IAAF) on 19<sup>th</sup> August 2015.

**20 Aug - Ashwani Lohani appointed as Chief of Air India**

Ashwani Lohani appointed as Chief of Air India on 20<sup>th</sup> August 2015.

**21 Aug - Amitabh Mattoo appointed as Advisor to J&K Chief Minister**

Amitabh Mattoo appointed as Advisor to J&K Chief Minister Mufti Mohammad Sayeed on 21<sup>st</sup> August 2015. He is famous academician and former Vice-Chancellor of Jammu University.

## Deaths

**03 Aug - Jagannath Singh died**

Jagannath Singh, the former Minister and Senior BJP leader from Madhya Pradesh, died on 03<sup>rd</sup> August 2015. He remained Labour Minister for the State of Madhya Pradesh.

**04 Aug - Colonel Harwant Singh (retd.) died**

Colonel Harwant Singh (retd.), died on 04<sup>th</sup> August 2015. He was officer-in-charge of flag hosting ceremony of 1<sup>st</sup> Independence Day of India. He was awarded with 'Military Cross' in the year 1944. 'Military Cross' was the highest award of the British Army.

**09 Aug - Kayyara Kinhanna Rai died**

Kayyara Kinhanna Rai, the freedom fighter, died on 09<sup>th</sup> August 2015. He was famous author, poet and journalist. He was awarded with Karnataka Sahitya Academy Puraskar in the year 1969 and Karnataka Ekikarana (Unification) Award in the year 2007.

**13 Aug - Om Prakash Munjal died**

Om Prakash Munjal, the founder of Hero Cycles, died on 13<sup>th</sup> August 2015. He also known as 'Cycle Man' of India.

**18 Aug - Suvra Mukherjee died**

Suvra Mukherjee, the wife of President of India Pranab Mukherjee, died on 18<sup>th</sup> August 2015. She also known as 'India's First Lady'. She had founded 'Geetanjali Troup'.

**21 Aug - N.R. Varhadpande died**

N.R. Varhadpande, the famous Sanskrit scholar, died on 21<sup>st</sup> August 2015. He became famous from the book titled as 'Aryan Invasion: A Myth'. He was also remained the President of Sanskrit Bhasha Pracharini Sabha.

**22 Aug - Arthur Robert Morris died**

Arthur Robert Morris, the former famous Cricketer of Australia, died on 22<sup>nd</sup> August 2015.



## Business and Economy

### New schemes

#### 05 Aug - S-Cross launched

The new car namely 'S-Cross' launched by Maruti Suzuki on 05<sup>th</sup> August 2015 which will be sale under the scheme 'Nexa' recently launched by the company.

#### 10 Aug - Google launched its parent company Alphabet Inc.

Google launched its parent company Alphabet Inc. on 10<sup>th</sup> August 2015. Now all the subsidiaries of Google will be brought under the Alphabet Inc.

#### 17 Aug - 'Android 6.0 Marshmallow' launched by Google Inc.

Android mobile operating system 'Android 6.0 Marshmallow' launched by Google Inc. on 17<sup>th</sup> August 2015. Sundar Pichai of India is the CEO of Google Inc.

#### 18 Aug - Smart Vault launched by ICICI Bank

The scheme namely 'Smart Vault' launched by ICICI Bank on 18<sup>th</sup> August 2015. The MD and CEO of ICICI Bank is Chanda Kochhar.

#### 18 Aug - SBI Buddy launched by SBI

The m-wallet (mobile wallet) scheme namely 'SBI Buddy' launched by State Bank of India on 18<sup>th</sup> August 2015 as launched by Finance Minister Arun Jaitley.

#### 18 Aug - IAF and SMILE launched by SIDBI

Two schemes namely India Aspiration Fund (IAF) and SIDBI Make In India Loan For Enterprises (SMILE) launched by Small Industries Development Bank of India (SIDBI) on 18<sup>th</sup> August 2015. The scheme will be useful for small entrepreneurs. LIC of India became partner and co-investor in the schemes.

### Agreements

#### 05 Aug - Murugappa Group signed an agreement with Organo Corp

Murugappa Group signed an agreement with Organo Corp on 05<sup>th</sup> August 2015 with the aim to form Joint Venture.

#### 08 Aug - Foxconn signed an agreement with Maharashtra

Foxconn, the global electronic manufacturing unit for Apple Inc. signed an agreement with the State Government of Maharashtra on 08<sup>th</sup> August 2015 for next five years.

#### 15 Aug - IndiGo signed an agreement with Europe's Airbus company

IndiGo signed an agreement with Europe's Airbus company on 15<sup>th</sup> August 2015. Under the agreement, IndiGo purchased about 250 aircrafts.

#### 16 Aug - Housing.com acquired HomeBuy 360

Housing.com acquired HomeBuy 360 on 16<sup>th</sup> August 2015 which will helpful in the reduction of property prices and ultimately the consumers get benefit from this deal.

#### 17 Aug - Birla Corporation acquired two Indian units

Birla Corporation acquired two Indian units of Lafarge Group on 17<sup>th</sup> August 2015.

#### 17 Aug - Kerala signed an agreement with Adani Group



The State Government of Kerala signed an agreement with Adani Group on 17<sup>th</sup> August 2015 with the aim to develop Vizhinjam International Deepwater Multipurpose Seaport situated near Kovalam beach.

### **19 Aug - You Tube tied-up with Whistling Woods International**

The famous video sharing portal, 'You Tube' tied-up with Whistling Woods International on 19<sup>th</sup> August 2015 to develop 'You Tube' space in Mumbai. Mumbai became 7<sup>th</sup> city in all over the World to have such facility.

### **20 Aug - Prasar Bharti signed an agreement with Digital Television Russia**

Prasar Bharti signed an agreement with Digital Television Russia on 20<sup>th</sup> August 2015 for co-operation to set the stage for the new media era.

### **21 Aug - FCEL signed an agreement with Rajasthan**

Future Consumer Enterprise Limited (FCEL) signed an agreement with the State Government of Rajasthan on 21<sup>st</sup> August 2015. Under the agreement, fair price shops in Rajasthan will run under the name 'Annapurna Bhandar Yojana'.

## **Reports**

### **13 Aug - Interest Subvention Scheme 2015-16 notified by RBI**

Interest Subvention Scheme 2015-16 of Government of India notified by Reserve Bank of India on 13<sup>th</sup> August 2015 with the aim to provide short term crop loans to farmers.

### **14 Aug - Indradhanush announced by Finance Ministry**

7 pronged strategy namely 'Indradhanush' announced by Finance Ministry on 14<sup>th</sup> August 2015 with the aim to revamp of public sector banks of the country.

### **15 Aug - ASSOCHAM released the report**

According to the report of Associated Chambers of Commerce and Industry (ASSOCHAM), the State of Tamil Nadu became 1<sup>st</sup> in generation of employment and manufacturing sector in the country.

### **15 Aug - 100 richest people in technology list released**

According to 100 richest people in technology list released by Forbes, Bill Gates co-founder of Microsoft ranked at No.1 position.

### **18 Aug - Honda Activa crossed 1 Crore units**

Honda Activa, the most famous Scooter of India became first ever scooter brand to cross sale of 1 Crore units in India. The Scooter was launched in the year 2001. Honda also became the 1<sup>st</sup> manufacturer to sell more than 2.5 Lakh Scooters in one month.

### **23 Aug - Bandhan Bank started**

Bandhan Bank received its universal banking licence from Reserve Bank of India and rolled out its services on 23<sup>rd</sup> August 2015. The Bank started with 501 branches in almost 22 States in India which is highest branches of any private bank on the first day.

## **Science and Technology**

### **10 Aug - ISRO commissioned titanium sponge plant in Chavara, Kerala**

India became 7<sup>th</sup> country in the World to produce titanium sponge commercially on 10<sup>th</sup> August 2015 as ISRO successfully commissioned and started commercial titanium sponge plant in Chavara, Kerala.

### **18 Aug - Scientists rejected the mini human brain**

The team of Scientists had rejected the lab-grown mini human brain. The mini human brain developed by Scientist Rene Anand.

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## Payment Banks in India - All you need to know

Recently, you have heard about new term **Payment Banks**. Lets Know more about this bank.

- **Payment Bank** are going to establish especially for middle/poor class people.
- The guidelines for **Payment Banks** were announced in **November 2014**.
- **The minimum paid - up equity capital** for payment banks shall be **Rs.100 Crore**.
- The payment bank should have a **leverage ratio of net less than 3%**.
- The cash limit in the accounts is just **Rs.1,00,000**.
- It will be easier for anyone to open a bank account.
- Payment Banks can **accept deposits up to Rs.1,00,000 per customer**. Customer will get **interest** on the money that is being deposited. They can be used for either **current account or savings accounts**.
- Payment banks can be integrated with your savings bank accounts via **IMPS and NEFT transfers**.
- Companies operated as mobile wallets is a big step as it raises the funds limit and it allows interest to be paid on the deposits. With this customers will more attract toward store their money in **Paytm or M - Pesa**.
- **Payment Banks** cannot issue **Credit Cards**, they can issue **ATM and Debit Cards**. These **ATM and Debit Cards** will also work on all banks' machines.
- Out of **41 companies** only **11 companies** have been **selected**.
- Payment Banks cannot accept **NRI deposits**.
  - It is estimated that **Payment Banks** will ensure more money comes into the banking system and it will spread the banking in rural areas.
  - Payment Bank licence will enable the network of **1,54,000 post offices (including 1,30,000 rural post offices)** to offer banking services in the country.
- The **selected 11 companies** are as under:
  1. **Aditya Birla Nuvo Limited**
  2. **Airtel M Commerce Services Limited**
  3. **Cholamandalam Distribution Services Limited**
  4. **Department of Posts**
  5. **Fino PayTech Limited**
  6. **National Securities Depository Limited**
  7. **Reliance Industries Limited**
  8. **Dilip Shantilal Shanghvi Limited**
  9. **Vijay Shekhar Sharma Limited**
  10. **Tech Mahindra Limited**
  11. **Vodafone M- Pesa Limited**

Small banks will lend to “unserved and under-served sections”, including small business units, small and marginal farmers, and micro and small industries.

Payment Banks	Small Finance Banks
<b>Objective</b>	
Provide small savings accounts and payments/remittance services to migrant labour workforce and low-income households	Financial inclusion and supply of credit to small business units and farmers through high-technology and low-cost operations
<b>Eligible Promoters</b>	
Individuals or professionals with necessary	Resident individuals or professionals with 10

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experience and eligibility, existing NBFCs, corporate banking correspondents, mobile companies, supermarket chains, real estate co-ops and corporate entities	years of experience in banking and finance, companies and societies owned and controlled by residents, existing NBFCs, microfinance institutions and local area banks owned and controlled by residents
<b>Scope of Activities</b>	
Accept deposits but customer balance should not exceed Rs.1 Lakh	Basic services of accepting deposits and lending
Cannot give loans, can issue ATM/Debit card but no credit cards	No restriction on the area of operations
Can distribute non-risk simple financial products such as mutual funds and insurance products	At least 50% of its loan portfolio should constitute loans and advances of upto Rs.25 Lakh
NRIs will not be allowed to open accounts	
<b>Capital Requirement and Promoter's contribution</b>	
Minimum paid-up equity capital of Rs.100 Crore/initially 40%, to be gradually brought down to 26% within 12 years from date of commencement	

### Latest List of Indian banks - Their Heads and Head Office

Name of the Banks	Head	Year of Establishment	Head Office
Allahabad Bank	Rakesh Sethi	24 April, 1865	Kolkata, West Bengal
Andhra Bank	CVR Rajendran	20 November, 1923	Hyderabad, Andhra Pradesh
Bank of Baroda	Ranjan Dhawan	20 July, 1908	Vadodara, Gujarat
Bank of India	Vijayalakshmi R Iyer	7 September, 1906	Mumbai, Maharashtra
Bank of Maharashtra	Sushil Muhnot	16 September, 1935	Pune, Maharashtra
Bank of Rajasthan	Parvin Kumar Tayal	1943	Udaipur, Rajasthan
Canara Bank	Pradyuman Singh Rawat	1906	Bengaluru, Karnataka
Central Bank of India	Rajeev Rishi	21 December, 1911	Mumbai, Maharashtra
Corporation Bank	Sadhu Ram Bansal	12 March, 1906	Mangalore, Karnataka
Dena Bank	Ashwani Kumar	26 May, 1938	Mumbai, Maharashtra

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Federal Bank	Shyam, Srinivasan	1945	Kerala
HDFC Bank	Aditya Puri	August, 1994	Mumbai, Maharashtra
ICICI Bank	Chanda Kochhar	Jun, 1994	Mumbai, Maharashtra
IDBI Bank	M.S. Raghavan	July, 1964	Mumbai, Maharashtra
Indian Bank	T.M. Bhasin	15 August, 1907	Chennai, Tamil Nadu
Indian Overseas Bank	R. Koteeswaran	10 February, 1937	Chennai, Tamil Nadu
J & K Bank	Mushtaq Ahmad	1 October, 1938	Sri Nagar, J & K
Karur Vysya Bank	K.P. Kumar	1916	Karur, Tamil Nadu
Lakshmi Vilas Bank	Rakesh Sharma	3 November, 1926	Karur, Tamil Nadu
Oriental Bank of Commerce	Animesh Chauhan	19 February, 1943	Gurgaon, Haryana
Punjab and Sind Bank	Jatinder Bir Singh	24 June, 1908	New Delhi, India
Punjab National Bank	Usha Ananthasubramanian	19 May, 1894	New Delhi, India
State Bank of India	Arundhati Bhattacharya	1 July, 1955	Mumbai, Maharashtra
State Bank of Hyderabad	Santanu Mukherjee	8 August, 1941	Hyderabad, Andhra Pradesh
State Bank of Mysore	Sharad Sharma	2 October, 1913	Bengaluru, Karnataka
State Bank of Patiala	Ramesh Ranjan	1917	Patiala, Punjab
State Bank of Travancore	Jeevandas Narayan	12 September, 1945	Trivandrum, Kerala
South Indian Bank	V.G. Mathew	1929	Thrissur, Kerala
Syndicate Bank	Arun Shrivastava	1925	Manipal, Karnataka
UCO Bank	Arun Kaul	6 January, 1943	Kolkata, West Bengal
Union Bank of India	Arun Tiwari	11 November, 1919	Mumbai, Maharashtra
United Bank of India	P. Srinivas	1950	Kolkata, West Bengal
Vijaya Bank	Kishore Kumar Sansi	1931	Bengaluru, Karnataka
Yes Bank	Rana Kapoor	2004	Mumbai, Maharashtra

## List of Arjuna Award Winners 2015

Arjuna Awards were started from 1961. It is one of the highest award given to recognize outstanding achievement in National Sports. Lets know more about it.

- **Arjuna Awards** were constituted in **1961**. These awards are given by the **Ministry of Youth Affairs and Sports, Government of India**.
- Cash Prize of **Rs.5,00,000** is given to **awardee**.
- Recently, Government has **revised** the scheme(guidelines) of **Arjuna Award**. According to revised scheme To be eligible for the Award, a sportsperson should not only have good performance **consistently** forthe **last three previous years** at the **international level** with **excellence for the year** for which the **Award is recommended** but should also have the **qualities** like **Sense of Discipline, Leadership and Sportsmanship**.
- **Rajiv Gandhi Khel Ratna 2015 award** won by **Sania Mirza** for **Tennis**.
- Below is the **list of nomination** of **Arjuna Awards 2015**.  
**Arjuna Awards 2015 (NOMINATION)**

S. No.	Name of the sportsperson	Discipline
1	Naib Subedar Sandeep Kumar	Archery
2	Ms. M.R. Poovamma	Athletics
3	Mr. Kidambi Srikanth Nammalwar	Badminton
4	Mr. Mandeep Jangra	Boxing
5	Mr. Rohit Sharma	Cricket
6	Ms. Dipa Karmakar	Gymnastic
7	Mr. Sreejesh P.R.	Hockey
8	Mr. Manjeet Chhillar	Kabaddi
9	Ms. Abhilasha Shashikant Mhatre	Kabaddi
10	Mr. Sawarn Singh	Rowing
11	Mr. Anup Kumar Yama	Roller Skating
12	Mr. Jitu Rai	Shooting
13	Shri S. Sathish Kumar	Weightlifting
14	Mr. Bajrang	Wrestling
15	Ms. Babita Kumari	Wrestling
16	Ms. Yumnam Sanathoi Devi	Wushu
17	Mr. Sharath M. Gayakwad	Para-Swim

## International Organizations - Headquarters, Chiefs and Purpose

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List of important International Organizations with their headquarters, foundation years, heads and purpose.

Name	Headquarters	Heads	Foundation Year	Number of Members Countries	Purpose
International Criminal Police Organization (INTERPOL)	Lyon, France	Mrs. Ballestrazzi	7 September, 1923	190	Connecting Police for a safer world
World Bank	Washington D.C. (U.S.A.)	Jim Yong Kim	July, 1944	188 (IBRD), 172 (IDA)	Crediting, Working for a world free of Poverty
IBRD	Washington D.C. (U.S.A.)	Jim Yong Kim	1944	188	Development Assistance, Poverty Reduction
ICSID (International Centre for Settlement of Investment Disputes)	Washington D.C. (U.S.A.)	Jim Yong Kim	1957 (But operating starts in 1966)	159	International Arbitration
International Finance Corporation (IFC)	Washington D.C. (U.S.A.)	Jim Yong Kim	24 July, 1956	184	Private Sector Development, Poverty Reduction
Multilateral Investment Guarantee Agency (MIGA)	Washington D.C. (U.S.A.)	Jim Yong Kim	1988	181	Political Risk Insurance, Foreign Direct Investment
World Trade Organization (WTO)	Geneva, Switzerland	Roberto Azevedo	1 January, 1995	161	Regulate International Trade
International Monetary Fund (IMF)	Washington D.C. (U.S.A.)	Christine Lagarde	27 December, 1945	188	To promotes international economic cooperation
Bank for International Settlements (BIS)	Basel, Switzerland	Jaime Caruana	17 May, 1930	60 Central Banks	Central Bank Cooperation
Asian Development Bank (ADB)	Metro Manila, Philippines	Takehiko Nakao	22 August, 1966	67	Crediting
World Intellectual Property Organization (WIPO)	Geneva Switzerland	Francis Gurry	14 July, 1967	148	To promote the protection of intellectual property throughout the world



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World Health Organization (WHO)	Geneva Switzerland	Margaret Chan	7 April, 1948	194	Health For All
International Labour Organization (ILO)	Geneva Switzerland	Guy Ryder	1919	186	
International Fund for Agricultural Development (IFAD)	Rome, Italy	Kanayo F. Nwanze	1977		Enabling the Rural Poor to Overcome Poverty
UNICEF	New York	Anthony Lake	11-Dec-1946		To provide food and healthcare to children of those countries which devastated by world war II.
UN International Training and Research Center (UNITAR)	Geneva Switzerland	Sally Fegan-Wyles	1963		To achieve the major objectives of UN through training and research
UN Environmental Program (UNEP)	Nairobi, Kenya	Achim Steiner	5 June, 1972		Protect our environment and conserve our future
UN Development Program (UNDP)	New York	Helen Clark	1965	166	Overall development
UN Capital Development Fund (UNCDF)	New York		1966	For 48 least developed countries	Eradicate extreme hunger poverty, Promotes equality, Ensures Environment Sustainability
International Cricket Council	Dubai, United Arab Emirates	Zaheer Abbas	15 June, 1909	105	Great Sport, Great Spirit
North Atlantic Treaty Organization (NATO)	Brussels, Belgium	Philip M. Breedlove	4 April, 1949	28	A mind unfettered in deliberation

### Power Plants in India list

List of important Power Plants in India list PDF

S.No.	Name	Electricity Generation Capacity ( in KW)	Location
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1.	MUNDRA POWER PLANT	4,620 MW	GUJARAT
2.	VINDHYACHAL THERMAL POWER STATION, MADHYA PRADESH	4,760 MW	MADHYA PRADESH
3.	MUNDRA ULTRA MEGA POWER PLANT	4,000 MW	GUJARAT
4.	TALCHER SUPER THERMAL POWER STATION, ODISHA	3,000 MW	ODISHA
5.	SIPAT THERMAL POWER PLANT, CHHATTISGARH	2,980 MW	CHHATTISGARH
6.	NTPC DADRI, UTTAR PRADESH	1,820 MW (COAL) AND 817 MW (GAS)	UTTAR PRADESH
7.	NTPC RAMAGUNDAM, ANDHRA PRADESH	2,600 MW	TELANGANA
8.	KORBA SUPER THERMAL POWER PLANT, CHATTISGARH	2,600 MW	CHHATTISGARH
9.	RIHAND THERMAL POWER STATION, UTTAR PRADESH	3,000 MW	UTTAR PRADESH
10.	JHARSUGUDA THERMAL POWER PLANT, ODISHA	2,400 MW	ODISHA

### Important Parliamentary Acts related to Banking sector in India

Vital Parliamentary Acts pertinent to BFSI sector

Herein below table provides edifying information about some consequential acts in regards to the BFSI sector and various tax related amendments.

Name of the Act	Year of Promulgation
Societies' Registration Act	1860
Negotiable Instruments Act	1881
Co-operative Societies Act	1912
Provident Funds Act	1925
Reserve Bank of India Act	1934
Insurance Act	1938
Central Excise Act	1944
Public Debt Act	1944
International Monetary Fund and Bank Act	1945
Employees' State Insurance Act	1948

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Banking Regulation Act	1949
Chartered Accountants Act	1949
Contingency Fund of India Act	1950
Employees' Provident Funds and Miscellaneous Provisions Act	1952
State Bank of India Act	1955
Life Insurance Corporation Act	1956
Securities Contract Act	
Companies Act	
Central Sales Tax Act	
State Bank of Hyderabad Act	
State Bank of India (Subsidiary Banks) Act	
Deposit Insurance and Credit Guarantee Corporation Act	1961
Customs Act	1962
Unit Trust of India Act	1963
Nationalization of Banks Act ( <i>But government decided to nationalize 14 major commercial banks on 19th July, 1969.</i> )	1964
Banking Laws (Application to Co-operative Societies) Act	1965
PPF Act	1968
General Insurance Business (Nationalization) Act	1972
Regional Rural Banks Act	1976
Prize Chits and Money Circulation Scheme (Banning) Act	1978
Export-Import Bank of India Act	1981
NABARD Act	1981
Chit Funds Act	1982
General Insurance Business (Nationalization) Amendment Act	1985
Securities and Exchange Board of India Act	1992
Insurance Regulatory and Development Authority Act	1999
Foreign Exchange Management Act	1999
Prevention of Money Laundering Act	2002
Fiscal Responsibility and Budget Management Act	2002
Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act. (Colloquially, <i>SARFAESI Act</i> )	2002
Government Securities Act	2006
Securities Laws (Amendment) Act	2014

The Regional Rural Banks (Amendment) Act- <b>Diluted the sharing pattern by limiting the composite share of central govt. and sponsor bank to 51%</b>	2014
The Insurance Laws (Amendment) Act- <b>Pushed FDI limit to 49%</b>	2015

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### List of Important Dams in India

List of Important Dams in India :-

S. NO.	DAMS	POWER GENERATION CAPACITY (in MW)	HEIGHT	STATE
1.	Bhakra Dam	1,325 MW	740 Ft.	Himachal Pradesh
2.	Baglihar Dam	900 MW	472 Ft.	Jammu & Kashmir
3.	Tehri Dam	2,400 MW	855 Ft.	Uttarakhand
4.	Nagarjuna Sagar Dam	816 MW	407 Ft.	Telangana, Andhra Pradesh
5.	Bansagar Dam	425 MW	220 Ft.	Madhya Pradesh
6.	Hirakud Dam	347.5 MW	200 Ft.	Orissa
7.	Sardar Sarovar Dam	1,450 MW	535 Ft.	Gujarat
8.	Indirasagar Dam	1,000 MW	302 Ft.	Madhya Pradesh
9.	Bhavanisagar Dam	1,920 MW	105 Ft.	Tamil Nadu
10.	Idukki Dam	780 MW	554 Ft.	Kerala
11.	Mettur Dam	840 MW	120 Ft.	Tamil Nadu
12.	Srisaillam Dam	1,670 MW	476 Ft.	Telangana, Andhra Pradesh
13.	Koyna Dam	1,960 MW	339 Ft.	Maharashtra
14.	Tungabhadra Dam	72 MW	162 Ft.	Karnataka
15.	Mullaperiyar Dam	175 MW	176 Ft.	Tamil Nadu
16.	Pong Dam	396 MW	436 Ft.	Himachal Pradesh
17.	Nathpa Dam	1,500 MW	205 Ft.	Shimla, Himachal Pradesh
18.	Rana Pratap Sagar Dam	172 MW	177 Ft.	Rajasthan
19.	Chamera Dam	<b>1071 MW</b>	741 Ft.	Himachal Pradesh

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	First Phase	540 MW		
	Second Phase	300 MW		
	Third Phase	231 MW		
20.	Rangit Dam	60 MW	148 Ft.	Sikkim

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### Rivers in India - State Wise List

List of important rivers in India.

S. No.	NAME OF RIVERS	TOUCHING STATES	LENGTH
1.	GANGA	Uttarakhand, Uttar Pradesh, Bihar, Jharkhand, West Bengal	AROUND 2,525 K.M.
2.	YAMUNA	Uttarakhand, Uttar Pradesh, Haryana	1,376 K.M.
3.	BRAHMAPUTRA	Assam, Arunachal, Tibet	2,900 K.M.
4.	MAHANADI	Chhattisgarh, Odisha	858 K.M.
5.	GODAVARI	Maharashtra, Chhattisgarh, Andhra Pradesh, Puducherry, Telangana	1,465 K.M.
6.	KRISHNA	Maharashtra, Karnataka, Telangana, Andhra Pradesh	1,400 K.M.
7.	NARMADA	Madhya Pradesh, Maharashtra, Gujarat	1,315 K.M.
8.	TAPTI	Madhya Pradesh, Maharashtra, Gujarat	724 K.M.
9.	GOMTI	Lucknow	900 K.M.
10.	GANDAK	Bihar	320 K.M.
11.	KOSI	Bihar	720 K.M.
12.	SON	Madhya Pradesh, Uttar Pradesh, Jharkhand, Bihar	784 K.M.
13.	BETWA	Madhya Pradesh, Uttar Pradesh	590 K.M.
14.	CHAMBAL	Madhya Pradesh, Uttar Pradesh, Rajasthan	960 K.M.
15.	SUTLEJ	Panjab	1,500 K.M.
16.	RAVI	Himachal, Panjab	720 K.M.
17.	BEAS	Himachal, Panjab	470 K.M.
18.	CHENAB	Himachal, Panjab	960 K.M.
19.	JEHLAM	Panjab	725 K.M.
20.	KAVERI	Tamil Nadu	765 K.M.

21.	MAHANADI	Odisha	858 K.M.
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### Nuclear Power Plants in India List

List of Nuclear power plants in India

Name of the Power Station	Location	District	State
Tarapur Atomic Power Station	Tarapur	Thane	Maharashtra
Kakrapar Atomic Power Station	Kakrapar	Surat	Gujarat
Kudankulam Nuclear Power Plant	Kudankulam	Tirunelveli	Tamil Nadu
Kaiga Nuclear Power Plant	Kaiga	Uttara Kannada	Karnataka
Narora Atomic Power Station	Narora	Bulandshahr	Uttar Pradesh
Gorakhpur Atomic Power Station	Fatehabad	Fatehabad	Haryana
Rajasthan Atomic Power Project	Chhitorgarh	Chhitorgarh	Rajasthan
Madras Atomic Power Station	Kalpakkam	Kanchipuram	Tamil Nadu

## 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 Šafářová (Czech Republic)

### Rome Master 2015

#### Men's Single

N. Djokovic

#### Women's Single

Maria Sharapova

#### Women's Double

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 Horia Tecau 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**

Mitchell Starc (Australia)

**Final Match played at**

Melbourne, Australia

### IPL 2015

**Winning Tea,& Runner Up**

Mumbai Indians

Runner Up Chennai Super Kings

**Orange Cap**

David Warner

**Emerging Player**

Shreyas Iyer

**Most Number of Sixes**

Chris Gayle

**Highest Individual Score**

AB De Villiers

**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 )**

**Peace**

Kailash Satyarthi

He is an Indian Children's Rights Activist. He has freed over 80,000 children from various forms of servitude and helped in successful 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 diodes which has enabled bright and energy-saving white light sources".

Shuji Nakamura  
Hiroshi Amano  
Isamu Akasaki

### Chemistry

for the development of super-resolved fluorescence microscopy

William E. Moerner  
Eric Betzig  
Stefan Hell

### 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 environment and proposed that these cells created an inner map of surroundings.

Edvard Moser and May-Britt Moser

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

### 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 Modiano

### 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 giants...”

- PRIME MINISTER NARENDRA MODI ON TWITTER

**Ashoka Chakra Award**



Major Mukund Varadarajan



Naik Neeraj Kumar Singh

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**

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. Jhnu 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 Gopaldaswami- 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 Rangunathan- 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
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. Guntant 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
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 Dattatreya 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) – Masan(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).

### Countries and their Currencies - Shortcut to Learn

The Euro is the currency used by the Institution of the European Union and is the official currency of the Euro zone, which consist of 19 of the 28 member states of the European union:

1. Austria
2. Belgium
3. Cyprus
4. Estonia
5. Finland
6. France
7. Germany
8. Greece
9. Ireland
10. Italy
11. Latvia
12. Lithuania
13. Luxembourg
14. Malta
15. The Netherlands
16. Portugal
17. Slovakia
18. Slovenia
19. Spain

**The 9 countries which are member of the EU but don't use EURO as a currency are-**



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

**4 countries which are not member of EU but they use EURO currency and made formal agreements with the EU and changed their currency to EURO**

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

**Country which have Dollar as currency-**

1. Australia
2. Canada
3. Hong Kong
4. Singapore
5. USA
6. Zimbabwe

**Countries which has 'Rupee' as currency-**

1. India
2. Nepal
3. Pakistan
4. Sri Lanka

**Countries which has 'Peso' as currency-**

1. Argentina
2. Mexico
3. Chile
4. Philippines
5. Cuba

**Countries which has 'Pound' as currency-**

1. Egypt
2. Syria
3. United Kingdom (UK)

- Cambodia (Riel)
- Brazil (Real)
- Iran (Rial)
- South Africa (Rand)
- Indonesia (Rupiah)
- Maldives (Rufiyaa)
- Saudi Arabia (Riyal)

- Qatar (Riyal)
  - Russia (Ruble)
  - Ukraine - Hryvnia
  - Israel - Israeli new shekel
- 'Krone' - Denmark, Norway  
'Won' - South Korea, North Korea

- Afghanistan - Afghan Afghani
- Bangladesh - Taka
- Bhutan - Nguttrum
- China - Yuan
- Indonesia - rupiah
- IMF - Special Drawing Rights
- Iraq - Dinar
- Japan - Yen
- Malaysia - Ringgit
- Myanmar - Kyat
- Kuwait - Dinar
- Switzerland - Franc
- Thailand - Baht
- Turkey - Turkish Lira
- UAE - Dirham

### International Summits in 2015 List

#### Summits 2015

- G 20
- G 8
- BRICS
- SAARC
- ASEAN-EAS
- IBSA
- BIMSTEC
- NATO
- Nuclear Security

#### G 20 Summit

- Suresh Prabhu appointed as PM Narendra Modi's Sherpa ( a senior official responsible for preparing the agenda for leaders to be considered during the summit.) for the Group of 20 annual Summit 2014.
- G20 Leaders Summit (2015) will be held in Antalya, (Turkey).
- G-20 meeting (2015) of Finance ministers and central bank governors will be held in Peru (Lima).
- G-20 Labour and Employment Ministerial meet will be held in Ankara (Turkey)
- 14th G-20 Summit 2015 – Australia
- 16th G-20 Summit 2016 – China

#### About G-20 Summit 2014

1. G-20 Summit 2014 was held in Brisbane, the capital city of Queensland, Australia lie on 15-16 Nov , 2014 .
2. It was focused on Economic concerns, highlights plans to increase trade and reduce poverty.

3. It should be noted that the G-20 membership comprises a mix of world's largest advanced and emerging economies representing about two-thirds of the world's population, 85% of global Gross Domestic Product and over 75% of global trade.
4. It's members are Argentina, Australia, Brazil, Canada , China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, The United Kingdom, The United States and the European Union.
5. Raising the pitch on the Black Money issue, Mr. Modi in his intervention at the summit of the Group of 20, he called for close global co-ordination to address the challenge posed by it. The new standard would be instrumental in getting information relating to unaccounted money hoarded abroad and enable its eventual repatriation, Mr. Modi said, utilising the forum of G20, which accounts for 85% per cent of world's GDP.
6. Vladimir Putin's early exit from the G20 summit in Australia after an icy reception from world leaders may further stoke Russia-West tensions and lead to renewed fighting in Ukraine.

### G 8 Summit

- It was the first time that the EU hosted a G7 summit.
- 40th G8(G7) summit held at Brussels which does not include Russia, because of the Crimean. These 7 leaders came together to figure out how to deal with Russia who had just exerted power to annex Crimea from Ukraine and how they are going to coerce or persuade Russia to stop Expanding.
- G-8 Countries: Canada, France, Germany, Italy, Japan, Russia, Britain and the US

### BRICS Summit

- 7th BRICS Summit (2015) held in Ufa, Russia
- BRICS stands for Brazil, Russia, India, China and South Africa
- Ufa is the capital city of the Republic of Bashkortostan, Russia, and the industrial, economic, scientific and cultural centre of the republic.

### ASEAN-EAS Summit 2014

- The 25th ASEAN (Association of South-East Asian Nations) summit was held in Nay Pyi Taw, capital of Myanmar on Nov 11-12, 2014 and the East Asia Summit was held at the same venue on November 13, 2014.

### East Asia Summit

- The 9th East Asia Summit (EAS) was held in Nay Pyi Taw, Myanmar on 13 Nov 2014.
- The Summit was chaired by Myanmar's President U Thein Sein, President of the Republic of the Union of Myanmar and attended by the Heads of State/Government of ASEAN Member States, Australia, the People's Republic of China, the Republic of India, Japan, the Republic of Korea, New Zealand, the Russian Federation and the United States of America.

### IBSA Summit 2015

India host the summit of IBSA (India, Brazil, South Africa) in New Delhi in 2015.

### SAARC

- The two-day 18th South Asian Association for Regional Co-operation (SAARC) summit held at Kathmandu from 26th Nov to 27th Nov with an agenda to improve connectivity among member states for boosting trade, collectively fighting the poverty and illiteracy.
- The SAARC has eight members : Afganistan, Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri-Lanka with permanent headquarters at Kathmandu,Nepal.
- The eight members signed the SAARC Framework on Energy (Electricity) Co-operation to facilitate inter country trading of electricity.
- Theme : 'Deeper Regional Integration for Peace and Prosperity'
- New Chairman of SAARC : Mr. Sushil Koirala, Prime Minister of Nepal.
- The 19th SAARC summit will be held in 2016 in Islamabad,Pakistan.

### Five Proposals by India at SAARC

1. SAARC Business traveler card for all member countries
2. Easy visa for medical treatment visits
3. Online courses and e library for South Asian students
4. To provide five - in - one vaccine for children and support for polio free all countries
5. To provide funds for TB-HIV laboratory

### BIMSTEC Summit

- BIMSTECH (Bay of Bengal Initiative for Multisectoral Technical and Economic Cooperation Countries )
- It has 8 members Bangladesh, India, Myanmar, Sri Lanka, Thailand, Bhutan, Nepal
- BIMSTECH Summit 2014 was held in Nay Pyi Taw (Myanmar)
- 4th BIMSTEC Summit will be held in Nepal.

### NATO Summit

- North Atlantic Treaty Organization (NATO) has 28 member with the purpose to safeguard the freedom and security of its members through political and military means.
- Head Office - Brussels, Belgium, Chief or Secretary General : Jens Stoltenberg
- It was the first NATO summit since Chicago in 2012,(Britain last hosted the summit in 1990, when Margaret Thatcher was Prime Minister )

### Nuclear Summit 2014

- Netherland hosted the 3rd Nuclear Summit in Hague with an aim of summit to reducing the amount of dangerous and improving the security for nuclear material and radio-active source.
- The first Nuclear Summit was held in Washington.
- 4th Nuclear Summit 2016 will held in United States.

### NAM Summit

- 16th NAM(Non-Aligned Movement) Summit 2012 was held in Tehran,Iran.
- It has 120+2 (Two nations namely Azerbaijan Republic and Fiji) members.
- 17th summit 2015 will be held in Caracas, Venezulea.

## 50 Famous Temples in India with Locations

Famous temples in India with their locations

Temple	Location
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## GK Digest - RRB

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
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 Temple	(Rameshwaram)	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
Somnath Temple		Gujarat
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. ads
3. **H Devaraj Committee** : 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.

**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 Ambasadddor
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



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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
D.K. Pandey	Jharkhand	Director General of Police
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

## GK Digest - RRB

Sohail Aman	Pakistan Air Force	Chief
Sir Venkatraman Ramakrishnan	Britain's Royal Society	President
Renu Khator	Board of Director of American Council of Education	Chairperson
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	Ministry of External Affairs	Spokesman
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
Keshari Nath Tripathi	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	Sikkim High Court	1 <sup>st</sup> lady Judge
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	Children's Film Society of India	Chairperson
Surender Singh	Central Industrial Security Force	Director General
Achal Kumar Jyoti	Indian Administration	Election Commissioner
Arvind Saxena	Union Public Service Commission	Member
Navneet Rajan Wasan	Bureau of Police Research and Development	DG
Priti Patel	Britain Government	Minister of State of

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		Employment
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	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
Trevor Bayliss	England Cricket Team	Head Coach
V.A. Prasanth	Indian Bank	Chief Financial 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	Arunachal Pradesh Government	Governor
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

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		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
Jagmohan Yadav	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
Kruti Tiwari	Digital India	Brand Ambassador
C.D. Balaji	Aeronautics Development Agency	Director
Rahul Bhatnagar	Bharti Enterprises	Managing Director and Chief Financial Officer

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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	Vice-Chief
Rakesh Sahni	Narmada Valley Development Authority	Chairman

## Wimbledon Open 2015 – Winners

129th edition of the Wimbledon Open championship held at All England Lawn Tennis and Croquet Club in Wimbledon, London, United Kingdom, from 29 June to 12 July 2015.

### LIST OF WINNERS OF WIMBLEDON OPEN 2015

Title	Winner
Men's Singles	Novak Djokovic of Serbia
Women's Singles	Serena Williams of USA
Men's Doubles	Jean Jullien Rojer of Netherlands and Horia Tecau of Romania
Women's Doubles	Sania Mirza of India and Martina Hingis of Switzerland
Mixed Doubles	Leander Paes of India and Martina Hingis of Switzerland

### Regional Rural Banks

#### Objectives of Regional Rural Banks :

The importance of the rural banking in the economic development of a country cannot be overlooked. As Gandhiji said **"Real India lies in Villages,"** and village economy is the backbone of Indian economy. Without the upliftment of the rural economy as well as the rural people of our country, **the objectives of economic planning cannot be achieved.** In fact, the real growth of Indian economy lied in the freeing of rural masses from acute poverty, unemployment, and socio-economic backwardness.

Regional Rural Banks (RRBs) are oriented towards meeting the needs of the **weaker sections** of the rural population consisting of :

- Small and marginal farmers,
- Agricultural labourers,
- Artisans,
- Small entrepreneurs,
- Mobilise deposits from rural households

RRBs are expected to make credit available to rural households besides inspiring carefulness. Put it simple to ensure sufficient institutional credit for agriculture and other rural sectors.

#### The Credit Delivery System :

- Grant of credit at cheap or concessional rates
- Lending to individuals belonging to weaker sections without checking the viability of the activity proposed to be undertaken.

#### The Operational Area of RRB "

The area of operation of RRBs is limited to the area as notified by GoI covering one or more districts in the State.

#### Ownership of RRBs :

RRBs are jointly owned by Government of India (GOI), the concerned State Government and Sponsor Banks (27 scheduled commercial banks and one State Cooperative Bank); the issued capital of a RRB is shared by the owners in the proportion of 60%, 20% and 20% respectively.

### Reform Process - RRBs

In order to provide access to low-cost banking facilities to the poor, the Narasimham Working Group (1975) proposed the establishment of a new set of banks, as institutions which *"combine the local feel and the familiarity with rural problems which the cooperatives possess and the degree of business organization, ability to mobilize deposits, access to central money markets and modernized outlook which the commercial banks have"*.

RRBs started their development process on 2nd October 1975 with the formation of a single bank (Prathama Grameen Bank). As on 31 March 2006, there were 133 RRBs (post-merger) covering 525 districts with a network of 14,494 branches.

### RBI Assistance

With a view to facilitate RRBs operations, **the RBI gave RRBs direct access to refinance assistance at a concessional rate** of three per cent below the bank rate.

Allowed to **maintain a lower level of SLR** than commercial banks.

Allowed to **pay half per cent more interest** on all deposits except those of three years and above.

Sponsor banks IDBI, NABARD, SIDBI, and other FIs are statutorily required under the RRBs Act to provide **managerial and financial assistance to RRBs**.

### Evaluation of RRBs

The Committee constituted by the **RBI** in June **1977** to evaluate the performance of RRBs concluded that with some modifications in their organisation and structure. The Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development which inter alia examined the role of RRBs in the rural development work, suggested the following :

- Preference for opening bank branches than commercial banks
- The eligible business of commercial banks' rural branches may be transferred to RRBs.
- The losses in initial years of RRBs may be met by shareholders and equity capital should also be raised.
- The various facilities provided by sponsor banks should continue for 10 yrs in each case
- Concessionary refinance by RBI should be continued
- The control, regulation, and promotional responsibilities should be transferred from the GOI to RBI or NABARD.

### Regulatory Control

RRBs are allowed up to December 31, 2000 to **maintain cash reserves at 3 per cent of their demand and time liabilities**. A number of measures were taken since 1995 not only to make RRBs viable but also to enable them to function effectively.

**Apart from recapitalisation and infusion of equity, the measures include :** Deregulation of interest rates on advance and deposits of above one year maturity; rationalization of branches; and relaxation of norms relating to investments by RRBs.

In 1998-99 NABARD introduced several policy measures for improving overall performance.

They are :

- Quarterly / half yearly review of RRBs especially weak ones by the sponsor banks
- Merger of RRBs coming under a sponsor bank and operating in contiguous areas
- Off-site surveillance
- Framing of Appointment and Promotion rules (1998) for the staff of RRBs
- Introduction of Kissan Credit Cards for provision of credit to farmers.

## Books and Authors - 2015

- **Unbreakable (Autobiography of Mary Kom)** - Mary Kom
- **Enoch, I am a British Indian** - Sarinder Joshua Duroch
- **ModiNomics** - Sameer Kochar
- **Public Issues Before Parliament** - Vijay Darda
- **Water, Peace and War – Confronting the Global Water Crisis** - Brahma Chellaney
- **Ambedkar Awakening India's Social Conscience** - Dr. Narendra Jadhav
- **Munger through the Ages** - Late DP Yadav
- **Akbar – The Aesthete** - Dr. Indu Anand
- **Runs in Ruins** — Sunil Gavaskar
- **India at Risk** - Jaswant Singh
- **My country My Life** - L.K.Advani
- **Joseph Anton** - Sulman Rushdie (Autobiography)
- **The Sahara Testaments** - Tade Ipadeola
- **Narendra Modi: A Political Biography** - Andy Marino
- **My Unforgettable Memories** - Mamata Banerjee
- **Rationalised Roman for Kashmiri** - Dr R L Bhat
- **Strictly Personal, Manmohan and Gursharan** - Daman Singh
- **The Wrong Enemy: America in Afghanistan, 2001-2014** - Carlotta Gall
- **Lal Bahadur Shastri: Lessons in Leadership** - Pavan Choudary
- **Walking With Giants** - G. Ramachandran(former Finance Secretary )
- **Crusader or Conspirator? Coalgate and other Truths** - PC Parakh
- **The Accidental Prime Minister: the making and unmaking of Manmohan Singh** - Sanjaya Baru
- **God of Antarctica** - 13 year old Yashwardhan Shukla
- **My Years with Rajiv and Sonia** - R.D.Pradhan
- **Khushwantnama -The Lessons of My Life** - Khushwant singh
- **Syntheism – Creating God in The Internet Age** - Alexander Bard
- **One Life is Not Enough** - Natwar Singh
- **The Lives of Others** - Neel Mukherjee
- **My Music My Life** - Pt Ravi Shankar
- **I am Malala** - Malala Yousufzai and Christina Lamb
- **A Man and A Motorcycle, How Hamid Karzai Came to Power** - Bette Dam
- **True Colours** — Adam Gilchrist
- **Assassination of Rajiv Gandhi: An Inside Job?** - Faraz Ahmad
- **The God of Small Things** - Arundhati Roy
- **Interpreter of Maladies** - Jhumpa Lahiri
- **And then One Day: A Memoir** - Nasiruddin Shah (Autobiography)
- **Unaccustomed Earth** - Jhumpa Lahiri
- **Lowland** - Jhumpa Lahiri
- **Truth Always Prevails** - Sadruddin Hashwani
- **Playing It My Way** – Sachin Tendulkar and Boria Mazumder
- **The Narrow Road to the Deep North** - Richard Flanagan (Australian)(Man Booker)
- **Untold Story of the Indian Public Sector** - Dr UD Choubey
- **Final Test: Exit Sachin Tendulkar** - Dilip D'Souza
- **Worthy Fights: A Memoir of Leadership in War and Peace** - Leon Panetta and Jim Newton
- **Not Just an Accountant** - former CAG Vinod Rai
- **Grandmaster Repertoire - 1.e4 vs The French, Caro-Kann and Philidor** - Parimarjan Negi
- **A Bend in the river** - V.S. Naipaul
- **Dark Star: The Loneliness of Being Rajesh Khanna** - Gautam Chintamani
- **Half Girlfriend** - Chetan Bhagat



- **Iqbal: The Life of a Poet, Philosopher and Politician** - Biography of Allama Muhammad Iqbal (Spiritual Father of Pakistan)
- **My Name is Abu Salem** - Hussain Zaidi
- **50 years of man in space** - Garik Israelien, Brian May and David J Eicher
- **Black Tornado: The Three Sieges of Mumbai 26/11** - Sandeep Unnithan
- **Dramatic Decade: The Indira Gandhi Years** - Pranab Mukherjee
- **2014: The Election That Changed India** - Rajdeep Sardesai
- **Your Dreams Are Mine Now: She Showed him What Love** - Ravinder Singh

### Newly Released or Recently in News

- **China-India War - World's First Water War – 2029** - Former Army chief General Sundarajan Padmanabhan
- **Letters for a Nation** - Jawaharlal Nehru & Madhav Khosla
- **Prince of Gujarat: The Extraordinary Story of Prince Gopaldas Desai** - Rajmohan Gandhi
- **Born Again on the Mountain** - Arunima Sinha (Launched by Narendra Modi, She is first female and also Indian Amputee to climb Mt. Everest)
- **Why I Assassinated Gandhi** - Nathuram Godse and Gopal Godse - Edited by Virender Mehra
- **The Indian Parliament – A Critical Appraisal** - Prof. Sudha Pai and Avinash Kumar
- **Madhorubhagan(One Part Woman)** - Perumal Murugan (under controversies for description of Hindu's half-female god, Ardhanareeswara)
- **The Red Sari(Unofficial and Controversial Autobiography of Sonia Gandhi)**- Javier Moro
- **Neither a Hawk nor a Dove** - Pakistan's Ex-Foreign Minister Khurshid M Kasuri
- **Kiran Bedi — Kaise Bani Top Cop** - Reeta Peshawaria Menon and Anu Peshawaria
- **Fragile Frontiers — The Secret History of Mumbai Terror Attacks** - Saroj Kumar Rath
- **Editor Unplugged — Media, Magnates, Netas and Me** - Vinod Mehta
- **Flora of Guntur City Andhra Pradesh** - PR Mohana Rao
- **India's Growth Resurgence: Sectorial Issues and Governance Risks** - Yerram Raju, M Sitarama Murthy and Singala Subbaiah
- **Mandate: Will of the People** - Vir Sanghvi
- **Ham Bhi Wahan Mojod Thay** - Former Pakistan Minister Abdul Majeed Malik
- **The Crown Prince, The Gladiator and The Hope** - Ashutosh
- 
- **Food for All: International Organizations and the Transformation of Agriculture** - Uma Lele was in news in March 2015.
- **God's Bankers** - Gerald Posner
- **Faces and Places** - Prof. Deepak Nayyar
- **Indian Parliamentary Diplomacy- Speaker's Perspective** - Meira Kumar
- **Q&A(the movie Slumdog Millionaire was based on this book)** – Vikas Swarup
- **Flood of Fire** – Amitav Ghosh
- **Suleiman Charitra** – Kalyana Malla

## Banking Terminology for IBPS exams

In general awareness section of **IBPS exam**, there are atleast 3-4 four questions asked from banking terminology. I have compiled the list of banking abbreviations for general awareness section of IBPS exams. Read and learn them thoroughly, atleast 2 question must be asked in **IBPS PO** and clerk exam.

**ADR** - American Depository Receipt

**AGM** - Annual General Meeting

**AIRCSC** - All India Rural Credit Survey Committee  
**AFS** - Available For Sale  
**ASSOCHAM** - Associated Chambers of Commerce and Industry of India  
**ATM** - Automated Teller Machine  
**BIS** - Bank for International Settlements  
**BoP** - Balance of Payments  
**CAD** - Capital Account Deficit  
**CAG** - Controller and Auditor General of India  
**CAMELS** - Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems & Controls  
**CBS** - Consolidated Banking Statistics  
**CC** - Cash Credit  
**CD** - Certificate of Deposit  
**CF** - Company Finance  
**CII** - Confederation of Indian Industries  
**CP** - Commercial Paper  
**CPI** - Consumer Price Index  
**CR** - Capital Receipts  
**CRR** - Cash Reserve Ratio  
**CSIR** - Council of Scientific and Industrial Research  
**CSO** - Central Statistical Organisation  
**DBOD** - Department of Banking Operations and Development  
**DBS** - Department of Banking Supervision, RBI  
**DCA** - Department of Company Affairs,  
**DCCB** - District Central Cooperative Bank  
**DCM** - Department of Currency Management, RBI  
**DD** - Demand Draft  
**DDS** - Data Dissemination Standards  
**DICGC** - Deposit Insurance and Credit Guarantee Corporation of India  
**ECGC** - Export Credit and Guarantee Corporation  
**ECS** - Electronic Clearing Scheme  
**EEA** - Exchange Equalization Account  
**EPF** - Employees Provident Fund  
**FDI** - Foreign Direct Investment  
**FEMA** - Foreign Exchange Management Act  
**FICCI** - Federation of Indian Chambers of Commerce and Industry  
**FII** - Foreign Institutional Investor  
**FPI** - Foreign Portfolio Investment  
**GDP** - Gross Domestic Product  
**GDR** - Global Depository Receipt  
**GFD** - Gross Fiscal Deficit  
**GIC** - General Insurance Corporation  
**GPD** - Gross Primary Deficit  
**HDFC** - Housing Development Finance Corporation  
**HFT** - Held For Trading  
**IBS** - International Banking Statistics  
**ICAR** - Indian Council of Agricultural Research  
**ICICI** - Industrial Credit and Investment Corporation of India  
**ICMR** - Indian Council of Medical Research  
**IDBI** - Industrial Development Bank of India  
**IFC** - International Finance Corporation  
**IFCI** - Industrial Finance Corporation of India  
**IIP** - Index of Industrial Production  
**IMF** - International Monetary Fund  
**IRBI** - Industrial Reconstruction Bank of India  
**ISDA** - International Swaps and Derivative Association

**ISIC** - International Standard Industrial Classification  
**ISO** - International Standards Organization  
**LBS** - Locational Banking Statistics  
**LERMS** - Liberalised Exchange Rate Management System  
**LIC** - Life Insurance Corporation of India  
**MCA** - Ministry of Company Affairs  
**MIS** - Management Information System  
**MMSE** - Minimum Mean Squared Errors  
**NABARD** - National Bank for Agriculture and Rural Development  
**NASSCOM** - National Association of Software and Services Companies  
**NBC** - Non-Banking Companies  
**NBFC** - Non Banking Financial Companies  
**NEER** - Nominal Effective Exchange Rate  
**NFA** - Non-Foreign Exchange Assets  
**NGO** - Non-Governmental Organization  
**NHB** - National Housing Bank  
**NPA** - Non-Performing Assets  
**NSC** - National Statistical Commission  
**NSSF** - National Small Savings Fund  
**OD** - Over Draft  
**ODA** - Official Development Assistance  
**OMO** - Open Market Operations  
**PACS** - Primary Agriculture Credit Societies  
**PDAI** - Primary Dealers Association of India  
**PDO** - Public Debt Office  
**PIO** - Persons of Indian Origin  
**PO** - Principal Office  
**PRB** - Primary Revenue Balance  
**PSE** - Public Sector Enterprises  
**PUC** - Paid Up Capital  
**RD** - Revenue Deficit  
**RDBMS** - Relational Database Management System  
**RE** - Revenue Expenditure  
**REC** - Rural Electrification Corporation  
**REER** - Real Effective Exchange Rate  
**RIDF** - Rural Infrastructure Development Fund  
**RoC** - Registrars of Companies  
**RR** - Revenue Receipts  
**RRB** - Regional Rural Bank  
**RTP** - Reserve Tranche Position  
**RWA** - Risk Weighted Asset  
**SAS** - Statistical Analysis System  
**SCARDB** - State Cooperative Agriculture and Rural Development Bank  
**SCB** - State Cooperative Bank  
**SCB** - Scheduled Commercial Bank  
**SDDS** - Special Data Dissemination Standards  
**SDR** - Special Drawing Right  
**SEBI** - Securities and Exchange Board of India  
**SIFI** - Systemically Important Financial Intermediaries  
**SEBs** - State Electricity Boards  
**SGSY** - Swarnajayanthi Gram Swarajgar Yojana  
**SHGs** - Self-Help Groups  
**SIDBI** - Small Industries Development Bank of India  
**SIDC** - State Industrial Development Corporation  
**SJSRY** - Swarna Jayanti Shahari Rojgar Yojana

**SLR** - Statutory Liquidity Ratio  
**SMG** - Standing Monitoring Group  
**SNA** - System of National Accounts  
**SRWTO** - Small road & Water Transport Operators  
**SSI** - Small-Scale Industries  
**STRIPS** - Separate Trading for Registered Interest and Principal of Securities  
**TB** - Treasury Bills  
**TC** - Temporary Change  
**TT** - Telegraphic Transfer  
**TFTS** - Trade for Trade Settlement  
**UCB** - Urban Cooperative Bank  
**UCN** - Uniform Code Number  
**UNDP** - United Nations Development Programme  
**UNICO** - Umbrella Organisation for Large Cooperative Banks in Europe  
**UNDP** - United Nations Development Programme  
**UNIDO** - United Nations Industrial Development Organisation  
**UNME** - Urban Non-Manual Employees  
**UTI** - Unit Trust of India  
**VC** - Venture Capital  
**WPI** - Wholesale Price Index  
**WTO** - World Trade Organisation  
**Y-o-Y** - Year-on-Year  
**YTM** - Yield to Maturity  
**ZTC** - Zonal Training Centre