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SBI Associate PO GK Digest

By - Ramandeep Singh

RBI Policy Rates

Bank Rate	: 9.0%
Repo Rate	: 8.0%
Reverse Repo Rate	: 7.0%
Marginal Standing Facility Rate	: 9.0%
CRR	: 4%
SLR	: 22%

Important Indian Organizations and their Heads

List of important organization India and their heads.

This list is very important for all banking exams.

Sr	Head	Organization
1.	Mohd.Hamid Ansari	Chairman, Rajya Sabha
2.	Sumitra Mahajan	Chairperson of Lok Sabha
3.	Narendra D Modi	Chairman, Planning Commission
4.	Gulam Nabi Azad	Leader of Opposition in Rajya Sabha
5.	Narendra D Modi	Leader of House in Lok Sabha
6.	Mallikarjun Kharge	Leader of Congress in Lok Sabha
7.	V. Sampath	Chief Election Commissioner
8.	Syed Nasim Ahmed Zaidi	Election Commissioner
9.	Harisanker Brahma	Election Commissioner
10.	Pradeep Kumar	Chief Vigilance Commissioner
11.	Sujatha Singh	Foreign Secretary
12.	Shashi Kant Verma	Comptroller & Auditor General of India
13.	Jus. Vangala Eswaraiah	Chairman, National Commission for Backward Classes
14.	Rahul Khullar	Chairman, Telecom Regulatory Authority of India
15.	Ranjit Sinha	CBI Director
16.	Rameshwar Oran	Chairman, National Commission for Scheduled Tribes
17.	Naseem Ahmed	Chairperson, National Commission for Minorities
18.	Rajni Razdan	Chairman, UPSC
19.	Sharad Kumar	Director General, National Investigation Agency
20.	Ved Prakash	Chairman, UGC
21.	K. Radhakrishnan	Chairman, Space Commission and ISRO
22.	R.K. Sinha	Chairman, Atomic Energy Commission and Sec. Deptt. of Atomic Energy
23.	A. Bhattacharya	Chairman, SSC
24.	K.G. Balakrishnan	Chairman, Human Rights Commission
25.	C. Chandramouli	Registrar General of India and Census Commissioner

26.	K.V.Choudhary	Central Board of Direct Taxes
27.	T.S. Vijayan	Chairman, Insurance Regulatory Development Authority
28.	U.K. Sinha	Chairman, Securities & Exchange Board of India
29.	Arundhati Bhattacharya	Chairperson, State Bank of India
30.	S.K. Roy	Managing Director, LIC
31.	Ashoke Kumar Mukherjee	India's permanent representative in UNO
32.	Nirupam Sen	Spl. Sr. Advisor to President of UN General Assembly
33.	Mamta Sharma	Chairperson of National Commission for Women
34.	Y.V. Reddy	Chairman, 14 th Finance Commission
35.	Ashok Chawla	Chairman, Competition Commission of India
36.	Leela Samson	Chairperson, Central Board of Film Certification
37.	Rana Kapoor	President, ASSOCHAM
38.	R. Chandrasekhar	Chairman, NASSCOM
39.	R. Chandrashekhar	President, NASSCOM
40.	Alok Joshi	Director General, RAW
41.	Amole Gupte	Chairperson, Children Film Society of India
42.	S. Banerjee	Director, Bhabha Atomic Research Centre
43.	Ajay S. Shriram	President, CII
44.	Siddhartha Birla	President, FICCI
45.	Sam Pitroda	Chairman, National Knowledge Commission
46.	Ramesh Sippy	Chairman, National Film Development Corporation
47.	Mrinal Pande	Chairperson, Prasar Bharati
48.	Ratan Tata	Chairman, Investment Commission
49.	Avinash Chander	Scientific advisor to PM and Head DRDO
50.	Jawhar Sircar	Chairman, Prasar Bharati
51.	T.M.Basin	Chairman, Indian Banks Association
52.	Rajeev Mathur	Chief Information Commissioner
53.	Prof. Parvin Sinclair	Director, NCERT
54.	Ajit Doval	National Security Advisor

List of Indian Folk Dances - Statewise

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

State of Origin	Dance Form
Andhra Pradesh	Kuchipudi
Arunachal Pradesh	Bardo Chham
Assam	Sattriya
Bihar	Bidesia
Chhattisgarh	Pantheri
Goa	Talgadi, Goff, Tonya Mel, Mando, Kunbi Dance, Suvani, Dasarawadan, Virabhadra, Hanpeth, Gauda Jagar, Ranmale, Fugadi, Ghode Modni, Lamp

	Dance, Musal Dance, Dhangar Dance, Dekhni, Dhalo
Gujarat	Dandiya Raas, Garba Raas, Ras Dance
Haryana	Saang Dance, Chhathi Dance, Khoria Dance, Dhamal Dance, Ghoomar Dance, Jhumar Dance, Loor Dance, Gugga Dance
Himachal Pradesh	Mala (Garland) Dance, Demon (Rakshasa) Dance, Keekali, Bhangara
Jammu and Kashmir	Dumhal Dance
Jharkhand	Chhau Dance
Karnataka	Bharatanatyam, Kunitha
Kerela	Bharatanatyam, Kathakali, Mohiniyattam
Madhya Pradesh	Karma, Jawara, Tertali, Lehangi, Ahiri Dance
Maharashtra	Dhangari Gaja, Koli Dance
Manipur	Manipuri
Meghalaya	Nongkrem
Mizoram	Khuallam, Cheraw, Chailam
Nagaland	Naga Dance
Odisha	Chhau, Odissi, Ghumura
Punjab	Bhangra, Karhi, Jindua, Dandass, Sammi, Giddha, Jaago, Kikli, Luddi, Malwai Giddha, Jhumar
Rajasthan	Ghoomar, Kalbelia, Chari, Kacchi-Ghodi
Sikkim	Lu Khangthamo, Rechungma, Maruni, Tamang Selo,
Tamil Nadu	Bharatanatyam, Bagavatha Nandanam, Chakkai Attam, Devaraattam
Telangana	Perini Thandavam, Dappu, Lambadi
Tripura	Goria, Huk Kaimani, Lebang Bumani, Hojagiri
Uttar Pradesh	Kathak, Charkula
Uttarakhand	Barada Nati, Bhotiya, Chanchari, Chhapeil
West Bengal	Chhau, Brita, Gambhira, Santhal, Tusu
Andaman and Nicobar Island	Nicobarese Dance
Dadra and Nagar Haveli	Tarpa Dance
Lakshadweep	Kolkali, Parichakkali, Attam,
Puducherry	Garadi

Important River Projects in India

List of important river projects in India :-

River Project	River, State, Height and Length
Baglihar Dam	Jammu and Kashmir, on Chenab River, Height 143 meters, Length 364.362 meters
Bhakra Nangal Dam	Punjab and Himachal Pradesh, on Sutlej River, Height 226 meters, Length 520 meters
Bhavanisagar Dam	Tamil Nadu, on Bhavani River, Height 105 feet, Length 1700 meters
Bisalpur Dam	Rajasthan, on Banas River, Height 130 feet, Length 1883 feet

Cheruthoni Dam	Kerala, on Cheruthoni River, Height 450 feet, Length 2300 feet
Hirakud Dam	Odisha, on Mahanadi River, Height 60.96 meters, Length 25.8 km
Indira Sagar Dam	Madhya Pradesh, on Narmada River, Height 92m, Length 653m
Jamrani Dam	Uttarakhand, on Gola River, Height 130.6 meters, Length 465 meters
Koyna Dam	Maharashtra, Koyna River, Height 339 feet, Length 2648 feet
Krishnarajasagar Dam	Karnataka, on Kaveri River, Height 125 feet, Length 3.5 km
Maithon Dam	Jharkhand, on Barakar River, Height 165 feet, Length 15712 feet
Mettur Dam	Tamil Nadu, on Kaveri River, Height 120 feet, Length 1700 meters
Nagarjuna Sagar Dam	Andhra Pradesh and Telangana, on Krishna River, Height 124 meters, Length 1450 meters
Nagi Dam	Bihar, on Nagi River, Height 113.5 meters, Length 1884 meters
Pakal Dul Dam	Jammu and Kashmir, on Marusudar River, Height 167 meters, Length 305 meters
Pong Dam	Himachal Pradesh, on Beas River, Height 132.59 meters, Length 1950.7 meters
Ranjit Sagar Dam	Punjab, on Ravi River, Height 145 meters, Length 617 meters
Rihand Dam	Uttar Pradesh, on Rihand River, Height 299 feet, Length 3064 feet
Salal Dam	Jammu and Kashmir, on Chenab River, Height 113 meters, Length 487 meters
Sardar Sarovar Dam (Narmada Dam)	Gujarat, on Narmada River, Height 163 meters, Length 1210 meters
Subansiri Lower HE Dam	Arunachal Pradesh, on Subansiri River, Height 130 meters, Length 284 meters
Teesta-V Dam	Sikkim, on Teesta River, Height 86.8 meters, Length 176.5 meters
Tehri Dam	Uttarakhand, on Bhagirathi River, Height 260 meters, Length 575 meters
Tungabhadra Dam	Karnataka, on Tungabhadra River, Height 49.38 meters, Length 2441 meters
Ukai Dam	Gujarat, on Tapi River, Height 81 meters, Length 4927 meters

States of India - Capital, CM, Governor and Demographics

List of states in India with demographics :-

State	Capital	CM	Literacy Rate	Governor	Population Density	Borders
Andhra Pradesh	Vijaywada, Hyderabad	N.Chandrababu Naidu	67.66%	ESL Narasimhan	308 km sq	Maharashtra, Chhattisgarh, Odisha,

						Tamil Nadu, Karnataka, Telangana
Arunachal Pradesh	Itanagar	Nabam Tuki	66.96%	Lt. Gen Nirbhay Sharma	17 per km. sq	Assam, Nagaland
Assam	Dispur	Tarun Gogoi	73.18%	Janaki Ballabh Patnaik	397 per km. sq	Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura
Bihar	Patna	Jitan Ram Manji	63.82%	Dnyandeo Yashwantrao Patil	1102 per km. sq	Jharkhand, Uttar Pradesh, West Bengal
Chhattisgarh	Raipur	Raman Singh	71.04%	Balramji Das Tandon	190 per km. sq	Andhra Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Uttar Pradesh
Goa	Panaji	Manohar Parrikar	88.70%	Mridula Sinha	390 per km.	Maharashtra, Karnataka
Gujarat	Gandhinagar	Anandiben Patel	80.18%	Om Prakash Kohli	310 per km.	Rajasthan, Maharashtra, Madhya Pradesh
Haryana	Chandigarh	Bhupinder Singh Hooda	76.64%	Kaptan Singh Solanki	573 per km. sq	Punjab, Himachal, Rajasthan
Himachal Pradesh	Shimla	Virbhadra Singh	83.78%	Urmila Singh	123 per km. sq	Jammu and Kashmir, Punjab, Haryana
Jammu and Kashmir	Jammu (Winter) Srinagar (Summer)	Omar Abdullah	66.7%	Narinder Nath Vohra	56 per km. sq	Himachal Pradesh, Punjab
Jharkhand	Ranchi	Hemant Soren	67.6%	Syed Ahmed	414 per km. sq	Uttar Pradesh, Chhattisgarh, Odisha, West Bengal
Karnataka	Bengaluru	Siddaramaiah	75.60%	Vajubhai Vala	320 per km. sq	Goa, Maharashtra, Andhra Pradesh, Tamil Nadu, Kerala

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Kerela	Thiruvananthapuram	Oommen Chandy	93.91%	P. Sathasivam	860 per km. sq	Karnataka, Tamil Nadu
Madhya Pradesh	Bhopal	Shivraj Singh Chauhan	70.60%	Ram Naresh Yadav	236 per km. sq	Uttar Pradesh, Chhattisgarh, Gujarat, Rajasthan
Maharashtra	Mumbai	President's Rule	82.9%	Ch. Vidyasagar Rao	370 per km. sq	Gujarat, Madhya Pradesh, Chhattisgarh, Karnataka, Andhra Pradesh, Goa
Manipur	Imphal	Okram Ibobi Singh	79.21%	Vinod Duggal	120 per km. sq	Nagaland, Mizoram, Assam
Meghalaya	Shillong	Mukul Sangma	75.84%	K.K. Paul	130 per km. sq	Assam
Mizoram	Aizawl	Pu Lalthanhawla	91.58%	Vinod Kumar Duggal	52 per km. sq	Assam, Manipur, Tripura
Nagaland	Kohima	T.R. Zeliang	80.11%	Padmanabha Acharya	119 per km. sq	Arunachal Pradesh, Assam, Manipur
Odisha	Bhubaneswar	Naveen Patnaik	73.45%	S.C. Jamir	270 per km. sq	Chhattisgarh, Andhra Pradesh, Jharkhand, West Bengal
Punjab	Chandigarh	Parkash Singh Badal	76.68%	Shivraj Patil	550 per km. sq	Himachal Pradesh, Haryana, Jammu and Kashmir, Rajasthan
Rajasthan	Jaipur	Vasundhara Raje	68%	Kalyan Singh	201 per km. sq	Gujarat, Haryana, Punjab
Sikkim	Gangtok	Pawan Chamling	82.2%	Shriniwas Dadasaheb Patil	86 per km. sq	West Bengal
Tamil Nadu	Chennai	O. Paneerselvam	80.33%	Konijeti Rosaiah	479 km sq	Kerela, Karnataka, Andhra Pradesh
Telangana	Hyderabad	Kalvakuntla Chandrashekar Rao	66.50%	ESL Narasimhan	310 per km. sq	Andhra Pradesh, Karnataka
Tripura	Agartala	Manik Sarkar	87.75%	Padmanabha Acharya	350 per km. sq	Assam, Mizoram
Uttar	Lucknow	Akhilesh	67.68%	Ram Naik	820 per	Bihar,

Pradesh		Yadav			km. sq	Chhattisgar, Haryana, Jharkhand
Uttarakhand	Dehradun	Harish Rawat	79.63%	Aziz Qureshi	189 per km. sq	Uttar Pradesh, Himachal Pradesh
West Bengal	Kolkata	Mamata Banerjee	77.08%	Keshari Nath Tripathi	1000 per km. sq	Odisha, Jharkhand, Bihar, Sikkim

Father of Various Fields / Sciences

List of Father / Mother of various fields.

Father / Mother and Field	Name
Agriculture	Dr.Norman Borlaug
Air Conditioning	Willis Carrier
Algebra	Brahmagupta, Al-Khawarizmi
Architecture	Imhotep
Ayurveda	Charaka
Basket Ball	James Naismith
Biology	Aristotle
Botany	Theophrastus
Compact Disk	Kees Immink
Computer Science	George Boole, Alan Turing
Computing	Charles Babbage
Economics	Adam Smith
Electricity	Benjamin Franklin
Electronics	Ray Tomlinson
Geometry	Euclid
Geography	Eratosthenes
Geology	James Hutton
Helicopter	Igor Sikorsky
History	Herodotus
Ice Hockey	James Creighton
Internet	Vinton Cerf
Jet Engine	Frank Whittle
Law	Cicero
Mechanics	Isaac Newton
Mobile Phone	Martin Cooper
Number Theory	Pythagoras
Philosophy	Thales
Physics	Albert Einstein
Physiology	Claude Bernard
Telephone	Alexander Graham Bell
Wi-Fi	Vic Hayes

National Sports Awards 2014

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

DHYAN CHAND AWARDS (FOR LIFETIME ACHIEVEMENT)

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

DRONACHARYA AWARDS (FOR COACHES)

Name	Discipline
Mahabir Prasad	Wrestling
N. Lingappa	Athletics – Lifetime
G. Manoharan	Boxing – Lifetime
Gurcharan Singh Gogi	Judo – Lifetime
Jose Jacob	Rowing - Lifetime

ARJUNA AWARDS

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

TENZING NORGAY AWARDS 2013

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

Rank of India in various Development Indexes in 2013-14

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

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

List of Important Acquisitions in India

List of important acquisitions in India in recent times.

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

Rallis India (through Tata Chemicals)	Metahelix Life Sciences
Reliance Petroleum Ltd.	Reliance Industries
Ssangyong	Mahindra & Mahindra
Zain Africa	Bharti Airtel

FDI limit in various sectors in India

Limit on FDI in various sectors in India.

Sector	FDI Limit
Agriculture	100%
Asset Reconstruction Companies	100%
Civil Aviation	100%
Commodity Exchanges	49%
Courier Services	100%
Credit Information Companies	74%
Defence	49%
Insurance	49%
Multi Brand Retail	51%
Pension	26%
Petroleum and Natural Gas	49%
Power Exchanges	49%
Print Media	49%
Private Sector Banks	100%
Public Sector Banks	20%
Single Brand Retail	49%
Special Economic Zones	100%
Stock Exchanges/Clearing Corporations	49%
Tea Plantation	100%
Telecom	100%
Tourism	100%

Important Organizations and their Abbreviations

- IOD- Indian Ocean Dipole
- ICANN- Internet Corporation for Assigned Names and Numbers
- CCI- Competition Commission of India
- DGCA- The Directorate General of Civil Aviation
- UNESCO- United Nations Educational, Scientific and Cultural Organization
- IAEA- International Atomic Energy Agency (IAEA)
- NFSA- National Food Security Act
- UNEP- United Nations Environment Programme
- NDMA- National Disaster Management Authority
- MPA- Marine Protected Area
- OHCHR- Office of High Commissioner for Human Rights
- DRSC- District-level Road Safety Committees
- AICTE :- All India Council of Technical Education
- AIIMS :- All India Institute of Medical Sciences

- ASSOCHAM :- Associated Chamber of Commerce and Industry
- BIS :- Bureau of Indian Standards
- CSIR :- Council of Scientific and Industrial Research
- CVC :- Central Vigilance Commission
- DGCA :- Director General of Civil Aviation
- ECIL :- Electronic Corporation of India Limited
- FCI :- Food Corporation of India
- FICCI :- Federation of Indian Chamber of Commerce and Industry
- FIEO :- Federation of Indian Export Organization
- IDFC Infrastructure Development Finance Co. Ltd.
- GATT :- General Agreement on Tariff and Trade
- AICI Agricultural Insurance Corporation of India
- CCIC Central Cottage Industries Corporation
- CCI Consumer Confidence Index
- EFTA European Free Trade Association
- ISRO–Indian Space Research Organisation
- ICICI–Industrial Credit and Investment Corporation of India
- HDFC–Housing Development Finance Corporation
- NASA :-National aeronautics and space administration.
- ESA :-Employment and support Allowance

List of Countries - Their Capital, Currency and Official Language

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

European Countries	Capital	Currency
United Kingdom	London	Pound Sterling
France	Paris	Euro
Spain	Madrid	Euro
Portugal	Lisbon	Euro
Germany	Berlin	Euro
Italy	Rome	Euro
Vatican City	Vatican	Euro
Malta	Valletta	Euro
Switzerland	Bern	Swiss Franc
Belgium	Brussels	Euro
Netherlands	Amsterdam	Euro
Denmark	Copenhagen	Krone
Norway	Oslo	Norwegian krone
Sweden	Stockholm	Krona
Finland	Helsinki	Euro
Estonia	Tallinn	Euro
Latvia	Riga	Euro

Lithuania	Vilnius	Euro
Belarus	Minsk	Belarusian ruble
Ukraine	Kiev	Ukrainian hryvnia
Poland	Warsaw	Zloty
Czech Republic	Prague	Koruna
Austria	Vienna	Euro
Albania	Tirana	Lek
Bosnia	Sarajevo	Convertible mark
Bulgaria	Sofia	Lev
Croatia	Zagreb	Kuna
Macedonia	Skopje	Macedonian denar
Moldova	Chi in u	Moldovan leu
Romania	Bucharest	Romanian leu
Slovakia	Bratislava	Euro
Slovenia	Ljubljana	Euro
Hungary	Budapest	Forint
Greece	Athens	Euro
Cyprus	Nicosia	Euro
Ireland	Dublin	Euro / Pound Sterling
Iceland	Reykjavík	Icelandic króna
Luxembourg	Luxembourg	Euro

North American Nations	Capital	Currency	Language
Antigua and Barbuda	St. John's	East Caribbean dollar	English
The Bahamas	Nassau	Bahamian dollar	English
Barbados	Bridgetown	Barbadian dollar	English
Belize	Belmopan	Belize dollar	English
Canada	Ottawa	Canadian dollar	English, French

Costa Rica	San José	Costa Rican colón	Spanish
Cuba	Havana	Peso	Spanish
Dominica	Roseau	East Caribbean dollar	English, French
Dominican Republic	Santo Domingo	Dominican Peso	Spanish
El Salvador	San Salvador	United States dollar	Spanish
Grenada	St. George's	East Caribbean dollar	English
Guatemala	Guatemala City	Guatemalan quetzal	Spanish
Haiti	Port-au-Prince	Haitian gourde	French Haitian Creole
Honduras	Tegucigalpa	Honduran lempira	Spanish
Jamaica	Kingston	Jamaican dollar	English
Mexico	Mexico City	Peso	Spanish
Nicaragua	Managua	Nicaraguan córdoba	Spanish, English
Panama	Panama City	Panamanian balboa, United States dollar	Spanish
Saint Kitts and Nevis	Basseterre	East Caribbean dollar	English
Saint Lucia	Castries	East Caribbean dollar	English
Saint Vincent and the Grenadines	Kingstown	East Caribbean dollar	English
Trinidad and Tobago	Port of Spain	Trinidad and Tobago dollar	English
United States	Washington, D.C.	United States dollar	No Federal Language
South American Nations	Capital	Currency	Language
Argentina	Buenos Aires	Peso	Spanish
Bolivia	La Paz	Boliviano	Spanish
Brazil	Brasília	Real	Portuguese
Chile	Santiago	Peso	Spanish

Colombia	Bogotá	Peso	Spanish
Ecuador	Quito	United States dollar	Spanish
Guyana	Georgetown	Guyanese dollar	English
Paraguay	Asunción	Guaraní	Spanish
Peru	Lima	Nuevo sol	Spanish
Suriname	Paramaribo	Surinamese dollar	Dutch
Uruguay	Montevideo	Uruguayan peso	Spanish
Venezuela	Caracas	Bolívar fuerte	Spanish

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

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

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

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

Organization) Summit	
Nuclear Security Summit	Netherlands
SAARC Summit	Kathmandu, Nepal
SCO (Shanghai Cooperation Organization) Summit	Tajikistan
UN Biodiversity summit	South Korea
World Economic Forum Summit	Davos, Switzerland
Cyber Security Summit	Prague, Czech Republic

Important Summits held in 2014

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

Summit	Venue
APEC Summit	Beijing, China
Arab Summit 2013	Doha, Qatar
ASEAN Summit	Myanmar
Asia Cooperation Dialogue Summit 2012	Kuwait
B-20	Sydney, Australia
BRICS Summit	Fortaleza, Brazil
Earth Summit	Nagoya, Japan
G-20 Summit	Brisbane, Australia
G-7	Brussels, Belgium
G-8	Russia
IBSA Summit 2013	India
NAM (Non-Aligned Movement) Summit 2012	Tehran, Iran
NATO (North Atlantic Treaty	Newport, Wales

Politics

National Events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Popular Government Welfare Schemes

RMSA (RASTRITIA MADHYAMIK SHIKSHA ABHIYAAN)

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

RUSA (RASHTRITIA UCCHATAR SHIKSHA ABHIYAAN)

It was announced in 2007, but the financial architecture was only finalized in 2010, the main concern was over low enrolment ratio in higher

education, under this 374 Model Degree colleges in educationally backward districts will be opened just to remove imbalances in unserved and undeserved area. The Present level of higher education is just 12.4% enrollment which has been targeted to 30% by 2020. For finances the ratio between centre and the state would be 75:25 and in special category state it would be 90:10. Under Budget 2014-15, Rs.2200 Crore have been allocated for RUSA in the last budget there were only Rs.400 Crore, and further proposed to set up 5 IIMs and 5 IITs.

SJSRY (SWARNA JAYANTI SHAHARI ROJGAR YOJANA)

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

NIRMAL BHARAT ABHIYAN SCHEME (TOTAL SANITATION CAMPAIGN)

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

NIRMAL GRAM PURASKAR YOJANA

To encourage Panchayati Raj Institution to take up total sanitation campaign (TSC) an award of Rs.5 Lac is given to PRIs that attain a 100% open defecation free village, Sikkim has become the 1st Nirmal State of India, 2nd State is H.P.

NUHM (NATIONAL URBAN HEALTH MISSION)

Coverage of districts having above 50000 population. One ASHA for every 200-500 slums and urban poor households. 30-100 bedded health centre for 5 Lac population. One ANM for every 10000-12000 population. Urban Primary Health Centres for every 50000, located with or

near slums like settlement. 779 urban having more than 50000 populations will be covered by 2015 is the target.

RASHTRIYA KISHORE SWASTHYA KARYAKARAM: NATIONAL ADOLESCENT HEALTH PROGRAMME

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

PANDIT MADAN MOHAN MALVIYA'S TEACHER TRAINING PROGRAMME

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

BETI BACHAO, BETI PADHAO YOJANA

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

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

RSBY (RASTRIYA SWASTHYA BIMA YOJANA)

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

KASTURBA GANDHI BALIKA VIDYALAYA (KGBV)

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

RYTHU RATNAM

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

DEEN DAYAL UPADHAYAYA GRAM JYOTI YOJANA

Rs.500 Crore were allocated for this yojana in the Budget 2014-15 for 24 x 7 days uninterrupted power supply to all homes, strengthening sub-transmission and distribution system and power will be supplied to all rural areas.

INDIRA GANDHI MATRITVA SAHYOG YOJANA (IGMSY)

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

Popular Govt. Welfare Schemes - Part II**MID DAY MEALS**

It was started first of all in Tamil Nadu in 1960. It is for the benefit of class I to VIII in schools run by

government, Local bodies, government aided and national child labour project schools, in this meals are provided with a minimum energy contents for primary level children 485 calories and 13 gm protein and for upper primary level a 728 calories and 21 gm of protein is provided per day. Rs.13215 Crore were provided in the Budget 2014-15. The cooking cost per child per day provided Rs.3.59 for primary section and Rs.5.38 for upper primary section.

AJEEVIKA NRLM (NATIONAL RURAL LIVELIHOOD MISSION)

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

PMSSY (PRADHAN MANTARI SWASTHYA SURAKSHA YOJANA)

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

SHAKSHAT PROJECT

One laptop for each child for computer literacy in India.

JAN SHIKSHA KENDRA

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

SWAVALAMBAN

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

UNIVERSAL HEALTH COVERAGE (JAN SWASTHYA ABHIYAAN)

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

SAAKSHAR BHARAT

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

availed through Jan Shiksha Kendras in various regions.

ROSHNI

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

HIMAYAT

Means support to help youngsters with no college education find work. This programme has emerged as a platform for women empowerment, A new scheme to aim to give a sill training to 1 Lac youth in the next 5 years introduced in 2011-12 in J & K.

NAPCC (NATIONAL ACTION PLAN ON CLIMATE CHANGE)

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

JANANI SURAKSHA YOJANA (JSY)

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

NERPL (NORTH EAST RURAL LIVELIHOODS PROJECTS)

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

Empowerment, Partnership Development and Project Management.

MGNREGA (MAHATAMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT)

It is an Indian job guarantee scheme it provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household, willing to do public work related unskilled manual work at the statutory minimum wage of rs.120/-, 1/3 of the stipulated workforce is women, work is provided within 5 km of radius of village if more than 10% extra wages are given. Haryana is giving Rs.191 per day under MNREGA. Andhra Pradesh is providing a guaranteed employment for 150 days. In drought affected states also provided for 150 days of guaranteed employment. ST who got land under Forest Area Act will also get 50 days additional employment.

BHARAT NIRMAAN

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

JANANI SHISHU SURAKSHA KARAYAKARAM

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

International Events

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

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

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

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

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

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

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

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

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

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

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

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

Taiwan banned its government officials from higher studies in China.

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

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

New Schemes introduced in Budget 2014

Scheme	Fund Allocation
Textile Cluster	200 Crore
Kisan Television	100 Crore
Four new AIIMS	500 Crore
Modernization of Madrassas	100 Crore
Community Radio Centres	100 Crore
Agricultural University	200 Crore
Beti Padhao Beti Badhao Yojana	100 Crore
'Statue of Unity' of Sardar Vallabh Patel	200 Crore
National rural internet and technology mission	500 Crore
New and renewable energy	500 Crore
Soil health card policy	100 Crore
Soil testing lab	100 Crore
Metro rails development project	100 Crore

Modi's Speech at Madison Square – Highlights

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



Modi gave a speech at United Nations Headquarter in New York, United States of America. On 3rd day of visit, he gave speech at Madison Square Garden, New York where about 20,000 people became witnesses for his speech. This is one of largest events held in Madison Square Garden which is organized by Indian-American Community Foundation. People had passion to see and hear the voice of Narendra Modi and even

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

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

He gave brief description about recently launched Yojana i.e. Pradhan Mantri Jan Dhan Yojana. He mentions that about 4 Crore families have opened their account under the Yojana and Rs.1500 Crore have been deposited by them whereas there were no terms and conditions to deposit some rupee to open the account. In my opinion, he tried to say that the Yojana became very successful which will be very helpful and will give benefits to the people of India in the near future. He also gave brief description about the Ganga Plan to clean the River Ganga which is one of the largest rivers of India (also flowing in Bangladesh) and its length about 2525 km.

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

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

- People of Indian Origin (POI) cardholders get lifelong visas.

- PIO and OCI schemes will be merged shortly and a new unified scheme will be created.
- Visa on Arrival in India
- NRIs oftenly should visit the concerned police stations but now there is no need to visit the police station.

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

Prime Minister and Council of Ministers - India

S.no	Portfolio	Name
Cabinet Ministers of India 2014		
1	Prime Minister and also in-charge of the Ministries/Departments not specifically allocated to the charge of any Minister Personnel, Public Grievances and Pensions Department of Atomic Energy Department of Space	Narendra Modi
2	Home Affairs	Rajnath Singh
3	External Affairs, Overseas Indian Affairs	Sushma Swaraj
4	Finance, Corporate Affairs, Defence	Arun Jaitley
5	Urban Development Housing, Urban Poverty Alleviation, Parliamentary Affairs	M Venkaiah Naidu
6	Road Transport, Highways Shipping	Nitin Gadkari
7	Railways	D V Sadananda Gowda
8	Water Resources, River Development and Ganga Rejuvenation	Uma Bharati
9	Minority Affairs	Dr Najma A Heptulla
10	Rural Development, Panchayati Raj, Drinking Water and Sanitation	Nitin Gadkari
11	Consumer Affairs, Food and Public Distribution	Ram Vilas Paswan
12	Micro, Small and Medium Enterprises	Kalraj Mishra
13	Women and Child Development	Maneka Gandhi
14	Chemicals and Fertilizers	Ananth Kumar
15	Communications and Information Technology, Law and Justice	Ravi Shankar Prasad
16	Civil Aviation	Ashok Gajapathi Raju Pusapati
17	Heavy Industries and Public Enterprises	Anant Geete
18	Food Processing Industries	Harsimrat Kaur Badal
19	Mines Steel Labour and Employment	Narendra Singh Tomar
20	Tribal Affairs	Jual Oram
21	Agriculture	Radha Mohan Singh
22	Social Justice and Empowerment	Thaawar Chand Gehlot
23	Human Resource Development	Smriti Irani
24	Health and Family Welfare	Dr Harsh Vardhan
Ministers of State with Independent Charge		
1	Development of North Eastern Region, External Affairs, Overseas Indian Affairs	General VK Singh

2	Planning, Statistics and Programme Implementation, Defence	Inderjit Singh Rao
3	Textiles, Parliamentary Affairs, Water Resources, River Development and Ganga Rejuvenation	Santosh Kumar Gangwar
4	Culture and Tourism	Shripad Yesso Naik
5	Petroleum and Natural Gas	Dharmendra Pradhan
6	Skill Development, Entrepreneurship, Youth Affairs and Sports	Sarbananda Sonowal
7	Information and Broadcasting Environment, Forest and Climate Change, Parliamentary Affairs	Prakash Javadekar
8	Power, Coal, New and Renewable Energy	Piyush Goyal
9	Science and Technology Earth Sciences Prime Minister Office Personnel, Public Grievances & Pensions Department of Atomic Energy, Department of Space	Jitendra Singh
10	Commerce and Industry, Finance Corporate Affairs	Nirmala Sitharaman
Ministers of State		
1	Civil Aviation	GM Siddeshwara
2	Railways	Manoj Sinha
3	Chemicals and Fertilizers	Nihalchand
4	Rural Development Panchayati Raj Drinking Water and Sanitation	Upendra Kushwaha
5	Heavy Industries and Public Enterprises	Radhakrishnan P
6	Home Affairs	Kiren Rijju
7	Road Transport and Highways Shipping	Krishan Pal
8	Agriculture, Food Processing Industries	Dr Sanjeev Kumar Balyan
9	Tribal Affairs	Mansukhbhai Dhanjibhai Vasava
10	Consumer Affairs, Food and Public Distribution	Raosaheb Dadarao Danve
11	Mines, Steel, Labour and Employment	Vishnu Deo Sai
12	Social Justice and Empowerment	Sudarshan Bhagat

Agreements

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

India signed the MoU with United Kingdom on Cultural Cooperation.

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

- Agreement on exemption of visa requirement for holders of diplomatic and official passports
- MoU to promote cultural co-operation and exchanges
- MoU on Earth System Sciences
- Three MoU signed by IIT Kanpur with NTNU, University of Oslo and NILU
- Two MoU signed by IISER, Thiruvananthapuram with SINTEF Materials and Chemistry and Institute of Energy Technology

- Three MoU signed by University of Hyderabad with University of Oslo, NTNU and University of Bergen
- Statement of Intent in Defence
- MoU to support promotion of cooperation in Scientific Research and Technology Development
- MoU on health research
- MoU between Indira Gandhi National Tribal University and University of Agder.

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

Festivals and Days held

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

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

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

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

University of Edinburgh will celebrate ‘India Day’ on 02nd October 2014.

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

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

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

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

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

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

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

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

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

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

About ISIS

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

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

New Schemes

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

‘Swachhta Udyami Yojana-Swachhta Se Sampannta Ki Aur’ launched by the Government of India.

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

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

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

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

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

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

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

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

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

Reports

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

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

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

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

President's Norway Visit

The President of India Shri Pranab Mukherjee visited Norway.

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

Prime Minister of Norway is Erna Solberg.

About Ebola Virus

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

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

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

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

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

Black Money case

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

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

Assembly elections of Maharashtra and Haryana

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

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

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

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

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

Sports

Incheon Asian Games 2014

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

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

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

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

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

MEDALS TALLY

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

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

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

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

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

Asian Games 2014 - Medal Tally

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

	Total	439	439	576	1454

India's Gold Medals in Commonwealth Games 2014

India won 64 medals – 15 Gold, 30 Silver and 19 Bronze and stood at 5th rank. England topped the medal tally with 174 medals, including 58 Golds.

Sports Person	Sports
K. Sanjita Chanu	Weightlifting
Sukhen Dev	Weight lifting
Satish Sivalingam	Weightlifting
Abhinav Bindra	Shooting, 10 m rifle
Apurvi Chandela	Shooting, 10 m rifle
Jitu Rai	Shooting, 50 m pistol
Rahi Sanorbat	Shooting, 25 m pistol
Sushil Kumar	Wrestling
Amit Kumar	Wrestling
Vinesh Phogat	Wrestling
Yogeshwar Dutt	Wrestling
Babita Phogat	Wrestling
Vikas Gowda	Discuss Throw
Parupalli Kashyap	Badminton
Joshna Chinappa and Dipika Pallikal	Squash

Parupalli Kashyap became the first Indian male shuttler in 32 years to win a Gold Medal in the Commonwealth Games in Badminton.

Joshna Chinappa and Dipika Pallikal won the first ever medal in Squash since 1998, when this game was included in Commonwealth Games.

Golf

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

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

Cricket

Prosper Utseya of Zimbabwe and Sohag Gazi of Bangladesh (both the Cricket players) banned by

International Cricket Council for their illegal action in bowling.

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

Tennis

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

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

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

Boxing

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

Billiards

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

Football

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

Deaths

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

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

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

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

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

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

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

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

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

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

New Schemes

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

On 19th October 2014, Lynda Bellingham, British actress and presenter, died due to cancer. She played the long running role of mother in famous 'Oxo TV' adverts.

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

Business and Economy

National Events

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

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

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

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

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

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

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

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

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

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

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

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

Agreements

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

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

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

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

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

Amazon, the USA based online store signed an agreement with Future Group to sell the goods online.

Awards

Noble Prizes in different fields

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

The Headquarter of Future Group is situated in Mumbai while the Headquarter of Amazon is in Seattle, Washington, USA.

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

Reports

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

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

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

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

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

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

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

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

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

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

Kailash Satyarthi of India, the founder of Bachpan Bachao Aandolan established by him in the year 1980

and Malala Yousafzai, education activist of Pakistan won Noble Prize for Peace.

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

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

Noble Prize Winners 2014

Noble Prize Winner	Field
Isamu Akasaki, Hiroshi Amano, Shuji Nakamura	Physics (Invention of efficient blue LED)
Eric Betzig, Stefan W. Hell, William E. Moerner	Chemistry (For inventing super-resolved fluorescence microscopy)
John O'Keefe, May-Britt Moser, Edvard I. Moser	Medicine (discovery of cells that constitute a positioning system in the brain)
Patrick Modiano	In Literature for "The Art of Memory"
Kailash Satyarthi, Malala Yousafzai	In Peace for their fight against terrorists for children rights

Man Booker Prize 2014

International Events

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

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

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

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

Richard Flanagan of Australia won Man Booker Prize 2014.

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

National Events

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

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

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

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

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

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

Denis Mukwege Mukengere won Sakharov Human Rights Prize of European Parliament, the prize named on Russian Scientist Andrei Sakharov, for providing

help to gang rape victims in the country Congo. He is the founder of Panzi Hospital in the country Congo.

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

Raghuram Rajan conferred with the Best Central Bank Governor Award. Earlier in the year 2003, Raghuram Rajan also awarded with Fischer Black Prize for the

best finance researcher. He is 23rd Governor of Reserve Bank of India.

The Government of United Kingdom decided to inaugurate the Dadabhai Naoroji Awards. The award will give to those persons who have worked to give strength to the relations between India and United Kingdom.

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

Indian Honours and Awards System

List of awards in India

CIVILIAN AWARD

Award type	Award name	
(A) International Award	1. Gandhi Peace Prize 2. Indira Gandhi Peace Prize 3. Tagore Award For Cultural Harmony	
(B) National Award	1. Bharat Ratna (Highest) 2. Padma Vibhusan 3. Padma Bhusan 4. Padma Sri 5. Stree Shakti Purakshar 6. National Bravery Award 7. National Children Award for Exceptional Achievement	
(C) Central Award	1. Mahapandit Rahul Sankrityayan Award 2. Ganga Sharan Award 3. Ganesh Hindi Vidyarthi Award 4. Aatma Ram Award 5. Subramanya Bharathi Award 6. George Grierson Award 7. Moturi Satyanarayan Award	
(D) By Field	Literature	1. Jnanpith Award 2. Sahitya Akademi Fellowship 3. Sahitya Akademi Award
	Cinema	1. Dadasaheb Phalke Award 2. National Film Awards
	Other Arts	1. Sangeet Natak Akademi Fellowship 2. Sangeet Natak Akademi Award 3. Lalit Kala Akademi

		Fellowship
	Sports	1. Rajiv Gandhi Khel Ratna Award 2. Arjuna Award 3. Dronacharya Award 4. Dhyan Chand Award
	Science & Technology	1. Shanti Swarup Bhatnagar Prize for Science and Technology 2. Kalinga Prize
	Blog	1. Parikalpna Award
	Medical	1. Dr. B. C. Roy Award

MILITARY AWARD

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

Appointments

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

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

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

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

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

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

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

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

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

Dave Thomas became Managing Director of Adidas Group India.

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

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

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

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

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

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

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

Satya Nadella became the CEO of Microsoft Corporation.

Indian Regional Navigational Satellite System-1C (IRNSS-1C) launched by Indian Space Research Organization (ISRO) on 16th October 2014 at Satish Dhawan Space Centre, Sriharikota from the rocket of Polar Satellite Launch Vehicle-C26 (PSLV-C26).

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

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

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

14 Important Facts about Mangalyaan – MOM

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

1. Mars Orbiter Mission became India's first interplanetary mission to the planet Mars. Mars Orbiter Mission also called Mangalyaan.
2. India became first country in all over the world to insert a spacecraft into the Martian orbit in its first attempt.
3. The Mission is built with cost of Rs.454 Crores.
4. The Mission developed and deployed in just 15 months.
5. The Mission will help to understand the dynamics of cruising a spacecraft. It will also help the Indian Scientists to gain the proper knowledge.
6. Only 4 countries have sent successful Martian Mission till date. The countries are United States of America, Russia, France and India.
7. Indian Space Research Organization became 4th Space Agency after NASA, ESA and Roscosmos who reach on Mars.

Science and Technology

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

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

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

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

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

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

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

Facts About India

Important Days

January 9	NRI Day
January 10	World Laughter Day
January 12	National Youth Day
January 15	Army Day
January 26	India's Republic Day, International Customs Day
January 30	Martyrs' Day; World Leprosy Eradication Day
2nd Sunday of Feb.	World Marriage Day
February 24	Central Excise Day
February 28	National Science Day
2 nd Monday of March	Commonwealth Day
March 8	International Women's Day Intl. literacy Day
March 15	World Disabled Day World Consumer Rights Day
March 18	Ordnance Factories Day (India)
March 21	World Forestry Day Intl. Day for Elimination of Racial Discrimination
March 22	World Day for Water
March 23	World Meteorological Day
March 24	World TB Day
April 5	International Day for Mine Awareness; National Maritime Day
April 7	World Health Day

April 17	World Haemophilia Day
April 18	World Heritage Day
April 21	Secretaries' Day
April 22	Earth Day
April 23	World Book and Copyright Day
May 1	Workers' Day (International Labour Day)
May 3	Press Freedom Day; World Asthma Day
May 2nd Sunday	Mother's Day
May 4	Coal Miners' Day
May 8	World Red Cross Day
May 9	World Thalassaemia Day
May 11	National Technology Day
May 12	World Hypertension Day; International Nurses Day
May 15	International Day of Family
May 17	World Telecomm. Day
May 24	Commonwealth Day
May 31	Anti-tobacco Day
June 4	International Day of Innocent Children Victims of Aggression
June 5	World Environment Day
June 3rd Sunday	Father's Day
June 14	World Blood Donor Day
June 26	International Day against Drug Abuse and Illicit Trafficking
July 1	Doctor's Day
July 6	World Zoonoses Day
July 11	World Population Day
August 3	International Friendship Day
August 6	Hiroshima Day
August 8	World Senior Citizen's Day
August 9	Quit India Day, Nagasaki Day
August 15	Indian Independence Day
August 18	Int'l. Day of the World's Indigenous Peoples
August 19	Photography Day
August 29	National Sports Day
September 2	Coconut Day
September 5	Teachers' Day; Sanskrit Day
September 8	World Literacy Day (UNESCO)
September 15	Engineers' Day
September 16	World Ozone Day
September 21	Alzheimer's Day; Day for Peace & Non- violence (UN)
September 22	Rose Day (Welfare of cancer patients)
September 26	Day of the Deaf

September 27	World Tourism Day
October 1	International Day for Elderly
October 2	Gandhi Jayanthi
October 3	World Habitat Day
October 4	World Animal Welfare Day
October 8	Indian Air Force Day
October 9	World Post Office Day
October 10	National Post Day
October 2nd Thursday	World Sight Day
October 13	UN International Day for Natural Disaster Reduction
October 14	World Standards Day
October 15	World White Cane Day (guiding the blind)
October 16	World Food Day
October 24	UN Day; World Development Information Day
October 30	World Thrift Day
November 9	Legal Services Day
November 14	Children's Day; Diabetes Day
November 17	National Epilepsy Day
November 20	Africa Industrialisation Day
November 29	International Day of Solidarity with Palestinian People
December 1	World AIDS Day
December 3	World Day of Handicapped
December 4	Indian Navy Day
December 7	Indian Armed Forces Flag Day
December 10	Human Rights Day; Int'l. Children's Day of Broadcasting
December 18	Minorities Rights Day
December 23	Kisan Divas (Farmer's Day)

List of Companies and Their CEO in India

List of companies in India and their CEOs in 2014

Company	CEO
Adani Group	Chairman, Gautam Adani
Aditya Birla Group	Dr.Sanrupt Misra
Air India	Rohit Nandan
Allahabad Bank	Rakesh Sethi
Amazon.com	Jeff Bezos
Ambuja Cements	Ajay Kapur
Amul	R.S. Sodhi
Andhra Bank	Sri C.V.R. Rajendran
Apollo Hospitals	Preetha Reddy
Apple Inc.	Tim Cook
Ashok Leyland	Vinod K. Dasari
Asian Paints	K.B.S. Anand
Axis Bank Ltd.	Shikha Sharma
Bajaj Auto	Rajiv Bajaj

Bank of Baroda	S.S. Mundra
Bank of India	Vijayalaksmi R. Iyer
Bharat Heavy Electricals Limited (BHEL)	B. Prasada Rao
Bharat Petroleum	S. Varadarajan
Bharat Sanchar Nigam Limited (BSNL)	R.K. Upadhyay
Bharti Enterprises	Sunil Bharti Mittal
Bombay Dyeing	Debashis H. Poddar
Canara Bank	Rajiv Kishore Dubey
CIPLA	Subhanu Saxena
Dena Bank	Ashwani Kumar
DLF	T.C. Goyal
Federal Bank	Shyam Srinivasan
Flipkart	Sachin Bansal
GAIL	B.C. Tripathi
HCL Technologies	Anant Gupta
HDFC Bank	Aditya Puri
Hero Motocorp	Pawan Munjal
ICICI Bank	Chanda Kochhar
IDBI Bank	M.S. Raghavan
Idea Cellular Ltd.	Himanshu Kapania
Indian Overseas Bank	M. Narendra
Infosys Technologies	Vishal Sikka
Jet Airways	Cramer Ball
Jindal Steel	Ravi Uppal
Karbons Mobiles	Pradeep Jain
Kingfisher Airlines	Sanjay Aggarwal
Kotak Mahindra Bank	Uday Kotak
Larsen & Toubro	K. Venkataramanan
Mahanagar Telephone Nigam Limited (MTNL)	A.K. Garg
Mahindra & Mahindra	Anand Mahindra
Maruti Suzuki	Kenichi Ayukawa
Micromax Mobile	Vineet Taneja
NDTV	Vikram Chandra
Oil and Natural Gas Corporation	Dinesh K. Sarraf
Punjab National Bank	K.R. Kamath
Reliance Industries	Mukesh Ambani
Royal Enfield	Balakrishnan Govindarajan
Snapdeal	Kunal Bahl
South Indian Bank	Dr.V.A. Joseph
Spice Jet	Sanjiv Kapoor
State Bank of India	P. Pradeep Kumar
Steel Authority of India Limited (SAIL)	Chandra Shekar Verma
Sun Pharmaceutical Industries Limited	KalyanaSundaram Subramanian
Tata Communications	Vinod Anand Kumar

Tata Sky	Harit Nagpal
Tata Steel	T.V. Narendran
Trade India	Bikky Khosla
TVS Motor Company	K.N. Radhakrishnan
UCO Bank	Arun Kaul
Videocon	Venugopal Dhoot
Wipro	T.K. Kurien
Yatra.com	Dhruv Shringi
Yes Bank	Rana Kapoor

Banking and Financial Terms

1. **IPO:** Initial Public Offer – when a listed company offers its shares to the public for subscription for the first time.
2. **Listed Company:** is any company listed with SEBI; Securities Exchange Board of India, which is a regulatory body for companies and their dealings with the public in the share market.
3. **DEMAT or Dematerialisation:** is the process of converting the physical share certificates into equivalent number of electronic holdings in the 'Demat Account' of the investor.
4. **Blue Chip companies/stocks:** are those companies and the stocks/shares of those companies which are very highly priced as they have very high earning capacities. Blue chip companies are high profit making companies which are expected to maintain their profitable performance in near future. You will be amused to know that the term 'blue chip companies' comes from the casinos!
In casinos, and specifically in the game of Poker (traditional ones!), there are many different coloured chips – green, red, black, blue – the blue coloured chips have the highest value! Hence, someone decided to use the term, 'blue chip' to mean the high valued companies!
5. **Bear/ Bear Market:** When you say that an investor is expecting a bearish market, it means, that he expects the prices of stocks in the share/capital market to fall.
6. **Bull/ Bullish Market:** When an investor expect the prices to rise in the capital market.
7. **Dawn Raiding:** refers to buying of huge amount of shares immediately after the stock market open!
8. **Gilt edged securities:** are referred to those securities which are issued by the Government.
9. **Jobber:** is a member broker of a stock exchange who only deals in buying and selling of securities from and to other fellow brokers. He does not deal with the public.
10. **Kerb dealing:** is the trading transactions done between members after official closing of the trading hours.
11. **Insider trading:** is when a person who has 'privileged information' or the 'inside information' of a company and its business- and uses this information to make transactions in the capital market to make huge personal profits.
It is illegal!
12. **Spot trading:** is when shares are bought and taken delivery of and paid for.
13. **Derivatives Market:** where the value of the instruments bought and sold is based on value of the underlying asset. The value of the instrument is 'derived' from the value of the underlying asset and hence it is known as Derivatives.
Derivatives Market is where trading in derivative instruments take place.
14. **Speculation:** is when a person, known as the speculator, tries to make money on the difference in prices of stocks, by purchasing at lower price and selling at higher price. Since he does not know for sure what is going to happen, it is called 'speculating', which means theory/guesswork/supposing!
It is highly risky and very addictive and many people are known to go bankrupt and disrupt their lives when sucked into this addictive world!
15. **Price Rigging:** Where a person or a group of persons having knowledge expert knowledge of the working of a capital market – artificially increases or decreases prices of securities of a

company to make money by cheating the investors. It can also be called as market manipulation.

16. **Cum-dividend/rights/bonus** – means that the share which the investor is buying comes with rights to dividend, or special rights attached with the shares or to bonus shares issued by the company to which the shares belong.
17. **Ex-dividend/rights/bonus** – means that the shares that an investor is buying does not have any right to dividend/bonus/special rights issued by the company.
18. **Bottom Fisher:** an investor who looks to buy those share, the price of which has recently fallen to a great extent.
19. **Panic Buying:** When investors buy large number of shares during price rise, thinking that the prices will keep rising!
20. **Caveat Emptor:** which means, ‘Let the Buyer Beware’. Which means the buyer, in our case the investor, needs to be knowledgeable about what he is doing and to be careful in his dealings.
21. **Money Laundering:** means acquiring, owning, possessing or transferring any proceeds of money of crime. Black Money in short!
22. **Hybrid Debt-Capital instruments:** Capital Market instruments that combine certain characteristics of equity and some of debt; any instrument which combines the qualities of 2 or more traditional instruments will be referred to as a ‘hybrid’.
23. **Pillars of Basel III:**
 - (i) Minimum Capital Standards
 - (ii) Supervisory Review
 - (iii) Market Discipline (Imp to know from interview point of view too.)
24. **Financial Literacy:** or financial education stands for being knowledgeable about and to be able to effectively make use of financial resources, such as banking/investing etc.
25. **Narrow Banking:** is a particular system of banking, in which a bank places its funds in risk free assets (ex.: govt. securities), with maturity period matching its liability’s (when the bank has to pay back to the customer) maturity timing – this helps to maintain proper liquidity at the time of demand payment and their funds have no chance of becoming an NPA.
So, narrow banking is like narrow mindedness and to play it safe!
26. **Venture Capital:** capital as you know is source of fund, so, venture capital is the capital or source of fund which is used for financing new business ideas, which involves new technologies, high risk and potential high returns!
27. **Index Linked Bonds:** is the kind of bonds, the redemption value of which increases or decreases according to the movements in the rate of inflation. Wholesale Price Index is used as the inflation measure.
28. **Z-Group shares:** Shares of those companies which do not adhere (follow) the SEBI’s listing agreements.
29. **Casino Banking:** No Banks are not running casinos!
This term is used to refer to the practice of Banks, doing risky speculative financial activities like trading in the share market to earn profits and to show more profits in their balance sheet. This profit will be over and above the normal business profits that they earn from banking activities!
30. **AIR:** Annual Information Return. This return is to be filed by banks with the income tax department; this return helps the Tax authorities to look into transactions of tax payers.

List of Committees in India

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

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

Banks in India - Head q Heads and Slogans

Important questions asked about P CMD:
banks in bank exams.

RESERVE BANK OF INDIA (1935)

Head Quarter: Mumbai
Governor: Dr.Raghu Ram Raian
4 Deputy Governors: M
Mr.S.S. Mundra, Dr.Urjit R. Patel, Mr. R. Gandhi

It has 4 regional offices, 15 Branches and 5 sub-offices.

Functions: Formulates and implements monetary policy, monitors the monetary policy, Regulates and supervise the financial system, Regulates and supervise the payment systems, Manages the Foreign Exchange. Issue Currency, Promotes national development, provides terms loans to Govt. under ways and means advances, Onsite thru CAMELS & CALCS and ofsite thru OSMOS, Nationalized in 1949, RBI Act 1934.

STATE BANK OF INDIA (1955)

Head Quarter: Mumbai

It was the 1st Joint Stock Bank of British India, Bank of Bengal, Bank of Bombay and Bank of Madras amalgamated on 27th Jan. 1921, Imperial Bank of India was converted into SBI in 1955, 7 subsidiary were added in the year 1959 State Bank of Saurashtra was merged in 2008 and State Bank of Indore was merged in 2010, Now SBI is having 5 Associate Banks, It is 3rd largest employer in India after Coal India and TCS (among listed companies)

Chairman: Ms.Arundhati Bhattacharya
Pure Banking nothing else, "With you – all the way", and "A Bank of commonman". ATMs more than 43000
Branches: more than 15143, 170 branches in 34 nations

ALLAHABAD BANK (1865)

Head Quarter: Kolkata

It is the oldest Joint Stock Bank of India

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

ANDHRA BANK (1923)

Head Quarter: Hyderabad

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

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

BANK OF BARODA (1908)

Head Quarter: Vadodara

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

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

BANK OF INDIA (1906)

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

BANK OF MAHARASHTRA (1935)

Head Quarter: Pune

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

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

CANARA BANK (1906)

Head Quarter: Bangalore

Canara bank acquired Lakshmi Commercial Bank in bid in 1985.

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

CENTRAL BANK OF INDIA (1911)

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

CORPORATION BANK (1906)

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

INDIAN BANK (1907)

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

INDIAN OVERSEAS BANK (1937)

Head Quarter: Chennai

SYNDICATE BANK (1925)

Head Quarter: Manipal
Chairman: Mr.Sudhir Kr. Jain
Slogan: Faithful Friendly
Branches: more than 2650

UCO (UNITED COMMERCIAL BANK) 1943

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

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

ORIENTAL BANK OF COMMERCE (1943)

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

PUNJAB & SIND BANK (1908)

Head Quarter: New Delhi

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

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

PUNJAB NATIONAL BANK (1894)

Head Quarter: New Delhi

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

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

UNITED BANK OF INDIA (1950)

Head Quarter: Kolkata
Chairman: Mr.Bhaskar sen
Slogan: The Bank That Begins With 'U'
Branches: more than 1443

VIJAYA BANK (1931)

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

World Current Affairs

List of Stock Indices in the World

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

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

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

Types of Foreign Currency Accounts

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

TYPES OF FOREIGN CURRENCY ACCOUNTS

NOSTRO ACCOUNT

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

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

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

VOSTRO ACCOUNT

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

If Standard Chartered Bank (NY) had an account with SBI (Mumbai), in our local currency that is Rupees, then this account of Standard Chartered will be called as Vostro Account by SBI (Mum)!

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

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

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

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

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

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

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

LORRO ACCOUNT

Popular Army Operations in World

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

Operations	Working
Operation Lakshya	LPG-Identification and proof of residence
Operation X	Execution process of Azmal Amir Kasab, Army exercise of India and Maldives
Malabar 2012	Indo-US Naval Exercise
Operation Shady Rat	Cyber Attack all over the World Org.
Operation Odyssey Dawn	U S on Libya
Operation Geronimo	To kill the Osama Bin Laden
IndiaEX 2012	India and USA Naval Exercises related to Rescuing and Diving of submarines
Operation Leghorn	India China War 1962
SLINEX II	Indo Sri Lanka Navy Exercise
DOSTI XI	India Sri Lanka and Maldives joint Coast Guard/Naval Exercises
Operation Green Hunt	To search Naxalites (Moist)
Indra 2012	Military exercises of India and Russia the Indra series was started in 2003 it was 5 th .
IND-INDO Corpat	India and Indonesia joint Naval Exercises
Tropex	Indian Navy, Combat Exercises in the Bay of Bengal with the help of Rukmani
Sahyog-Kaijin-XI	Indo Japan Joint Exercise of Coast Guards
Garuda Shiedl	It's a Defence Exercise in Indonesia for UN Peace support Operation in Bandung (Indonesia) the key participants are India, USA and Indonesia.
Shoorveer	Indian Army War Game Exercise in Thar Deserts
COPE-09	Indo-US Joint Army Exercise
Varuna	A code name given to the joint naval exercise of India

	and France
Konkan	A Naval Exercise between India and UK
Ekuberin 2012: Naseem Al Bahr	Naval Exercise of India and Oman
Hand in Hand	India China Military Exercise
Operation Twist	In USA it is a measure to bring the long term interest to lower rate by buying the long term bonds and selling short term treasuries.
Operation-e-Nuh	Rescue of Crew of M V Suez from the Somalian Pirate
Peace Mission 2013	Russia and China's anti terrorist war game
Operation Rahat	Rescue operation of IAF in Uttarakhand devastation.

money more than the balance – you'll still get the cash at that time, and later on will run afoul with

Banking

Types of ATM and their features

WHITE LABEL ATM

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

BROWN LABEL ATMS

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

ONLINE ATM

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

OFFLINE ATM

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

amount irrespective of the balance in your account.

So if you did not have balance in your account, and you went to a 'offline ATM' and withdrew

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

STAND ALONE ATM

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

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

ONSITE ATM

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

OFF-SITE ATM

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

Banks in India and their Headquarters

Bank	Headquarter
Allahabad Bank	Kolkata, West Bengal
Andhra Bank	Hyderabad
Bank of Baroda	Vadodara (Baroda), Gujarat

Bank of India	Mumbai, Maharashtra
Bank of Maharashtra	Pune, Maharashtra
Bharatiya Mahila Bank	New Delhi
Canara Bank	Bengaluru, Karnataka
Central Bank of India	Mumbai, Maharashtra
Corporation Bank	Mangalore, Karnataka
Dena Bank	Mumbai, Maharashtra
Indian Bank	Chennai, Tamil Nadu
Indian Overseas Bank	Chennai, Tamil Nadu
Oriental Bank of Commerce	Gurgaon, Haryana
Punjab National Bank	New Delhi
Punjab & Sind Bank	New Delhi
Syndicate Bank	Manipal, Karnataka
Union Bank of India	Mumbai, Maharashtra
United Bank of India	Kolkata, West Bengal
UCO Bank	Kolkata, West Bengal
Vijaya Bank	Bengaluru, Karnataka
State Bank of India	Mumbai, Maharashtra
State Bank of Bikaner & Jaipur	Jaipur, Rajasthan
State Bank of Hyderabad	Hyderabad
State Bank of Mysore	Bengaluru, Karnataka
State Bank of Patiala	Patiala, Punjab
State Bank of Travancore	Thiruvananthapuram, Kerela
Axis Bank	Mumbai, Maharashtra
Catholic Syrian Bank	Thrissur, Kerela
City Union Bank	Kumbakonam, Tamil Nadu
Development Credit Bank	Mumbai, Maharashtra
Dhanlaxmi Bank	Thrissur, Kerela
Federal Bank	Aluva, Kochi, Kerela
HDFC Bank	Mumbai, Maharashtra,
ICICI Bank	Mumbai, Maharashtra
IndusInd Bank	Mumbai, Maharashtra
ING Vysya Bank	Bengaluru, Karnataka
Karnataka Bank	Mangalore, Karnataka
Karur Vysya Bank	Karur, Tamil Nadu
Kotak Mahindra Bank	Mumbai, Maharashtra
Lakshmi Vilas Bank	Karur, Tamil Nadu
Nainital Bank	Nainital, Uttarakhand
South Indian Bank	Thrichur, Kerela
Yes Bank	Mumbai, Maharashtra
UP Agro Corporation Bank	Lucknow, Uttar Pradesh

Various Payment Systems in Banks in India

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

1. RTGS: REAL TIME GROSS SETTLEMENT

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

2. NEFT: NATIONAL ELECTRONIC FUNDS TRANSFER

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

3. AEPS: AADHAR ENABLED PAYMENT SYSTEM

- It is a payment system which uses Aadhar card number and an individuals online

UIDAI authentication, which are linked to a customer's Bank account.

- A customer will have to register his/her Aadhar number to their existing bank account, provided their bank is AEPS enabled.
- Through AEPS, customer can withdraw or deposit cash, make balance enquiry, and transfer funds.
- The maximum amount of transaction per account per day is Rs.50,000.
- These transactions are normally conducted by Business Correspondents (BCs) service centres.

4. MTSS: MONEY TRANSFER SERVICE SCHEME

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

5. NEPAL REMITTANCE SCHEME:

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

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

Full Forms of Financial Terms

Important financial terms for banking exams :-

Term	Full form
EFFC A/c	Exchange Earner Foreign Currency Account
LRS	Liberalised Remittance Scheme
NIM	Net Interest Margin
LIBOR	London Inter Bank Offered Rate
MIBOR	Mumbai Inter Bank offered Rate
IBRD	International Bank for Reconstruction & Development
MLAT	Mutual Legal Assistance Treaty (SAARC)
NACP	National Aids Control Programme
CDM	Clean Development Mechanism
CRAR	Capital to Risk Weighted Assets Ratio
GPRS	General Packet Radio Service
CDMA	Code Division Multiple Access
GSM	Global Services for Mobile
BIMSTEC	Bay of Bengal Initiative for Multi Sectoral Technical & Economic Cooperation
CTT	Commodity Transaction Tax
NAPCC	National Action Plan for Climate Change
UNFCCC	U N Framework Convention on Climate Change
NEFT	National Electronic Fund Transfer
FIH	International Hockey Federation
FIFA	International Federation of Association Football/Federation Internationale de Football Association (French acronym)
FSLRC	Financial Sector Legislative Reform Commission
NDM-1	New Delhi Metallo Beta Lactamase-1
CER	Certified Emission Reductions

NPCI	National Payment Corporation of India
IFSC	Indian Financial Services Code
MICR	Magnetic Ink Character Recognition
CBD	Convention on Biological Diversity
COP	Conference of Parties
ABS	Access, Benefit & Sharing
NFS	National Financial Switch
CSE	Centre for Science & Environment
MFI	Micro Finance Institution
QFI	Qualified Foreign Individuals
NAMICA	Nag Missile Carrier
NCHER	National Commission for Higher Education & Research
CCEA	Cabinet Committee on Economic Affairs
PTC	Pass Through Certificate
CAMELS	Capital Assets Management Earnings Liquidity Systems
SECC	Socio Economic & Caste Census
FCEB	Foreign Currency Exchangeable Bonds
NELP	New Exploration Licencing policy
FIPB	Foreign Investment Promotion Board
ITER	International Thermonuclear Experiment Reactor
INDU	Indian National Defence University (Gurgaon, Haryana)
MCX	Multi Commodity Exchange
BAFTA	British Academy Film & Television Awards
NIA	National Investigation Agency
CENVAT	Central Value Added Tax
IIP	Index of Industrial Production
SPV	Special Purpose Vehicle
IMPS	Interbank Mobile Payment Service
OMO	Open Market Operation
GAAR	General Anti Avoidance Rule
FCNR(B)	Foreign Currency Non Resident Bank
MNP	Mobile Number Portability
WIMAX	Worldwide Interoperability of Microwave Access
NCTC	National Counter Terrorism Centre
XBRL	Extensible Business Reporting Language
SACOSAN	South Asian Conference on Sanitation
IMEI	International Mobile Equipment Identity
UNICEF	UN International Children Emergency Fund
OIC	Organisation of Islamic Conference
GCC	Gulf Cooperation Council
SIM	Subscriber Identity Modules
NADA	National Anti Doping Agency
CASA	Current Account, Saving Account
CERN	European Centre for Nuclear Research
CBDR	Common but differentiated responsibility

A

Banking Terms from A to Z

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

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

Acid test ratio - This is one of the important ratios to measure business liquidity. Business liquidity is defined as the ability of a business to pay its short-term debts. $\text{Acid test ratio} = \frac{\text{Highly liquid assets}}{\text{current liabilities}}$

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

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

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

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

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

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

B

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

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

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

C

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

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

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

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

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

D

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

Depreciation - Depreciation is the reduction in value of an asset due to wear and tear over a period of time. For

example a company purchased a machine in 2005 and planned to charge 20% depreciation. In 2010 the machine will be written off from the books of account.

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

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

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

E

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

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

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

EBIT - Earning before interest and taxes

EBT - Earning before tax

EAT - Earning after tax

F

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

Fixed assets - Assets which can be seen such as machinery

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

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

Fiscal policy - Income and expenses management by Government.

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

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

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

G

Gearing - It is the ratio of debt to equity

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

Gross profit = $Net\ sales - Net\ purchases - Direct\ expenses$

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

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

H

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

Hedge funds - Mutual funds which invests in derivatives

I

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

Income statement

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

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

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

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

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

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

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

J

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

K

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

L

Libor – London

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

Liquid assets – Assets which can be readily converted into cash

Liquid ratio – Liquid assets/Current liabilities

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

M

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

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

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

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

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

Margin call - Margin call term is used in two situations. **First** - Whenever a lender gives a secured loan and loan value is a fixed percentage of loan then whenever the value of security decrease below the decided ratio then lender given a margin call to borrower to bring loan to security ratio to decided

level. **Secondly** in stock exchanges traders trade in various securities by paying 20-30% of the value of securities. Whenever the value of security goes below that margin, broker gives margin call to trader to bring the margin to desired level.

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

N

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

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

Net worth - Net assets - Total liabilities

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

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

O

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

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

Overdraft - Facility given by a bank which allows its customers to withdraw more money than account

balance. Overdraft generally have high rate of interest as borrower can demand and return the loan anytime.

P

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

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

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

R

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

Redemption - Maturity date of a security or a bond

Recession - An economic situation of negative growth

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

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

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

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

S

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

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

U

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

W

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

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

Y

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

Marketing terms

A

Advertising

Paid, nonpersonal communication through various media by a business firm, not-for-profit organization, or individual identified in the message with the hope of informing or persuading members of a particular audience.

Advertising agency

Marketing specialist firm that assists advertisers in planning and implementing advertising programs.

Approach

Salesperson's initial contact with a prospective customer.

Auction house

An establishment that gathers buyers and sellers in one location where buyers can examine merchandise before submitting competing purchase offers.

B

Benchmarking

Process in which an organization continuously compares and measures itself against business leaders anywhere in the world to learn how it could improve performance.

Bid

Written sales proposal from a vendor.

Brand

A name, term, sign, symbol, design, or some combination that identifies the products of a firm.

Brand name

The part of a brand consisting of words or letters that form a name to identify and distinguish a firm's offerings.

Business-to-business marketing

Organizational purchase of goods and services to support production of other goods and services or daily company operations or for resale.

Buyer's market

Marketplace characterized by an abundance of goods and/or services.

C

Cash discount

A price reduction offered to a consumer, industrial user, or marketing intermediary in return for prompt payment.

Credit Card Processing

Accept credit cards and other electronic payments to increase the payment options for your customers.

Cross promotion

A technique in which marketing partners share the cost of a promotional campaign that meets their mutual needs.

D

Data mining

The process of searching through customer information files to detect patterns that guide

marketing decision-making.

Database marketing

The use of computers to identify and target messages toward specific group of potential customers.

Direct marketing

Direct communications other than personal sales contacts between buyer and seller.

E**Electronic data interchange (EDI)**

Computer-to-computer exchanges of invoices, orders, and other business documents.

F**Follow-up**

Post sale activities that often determine whether a one-time purchase will lead a buyer to become a repeat customer.

G**Global sourcing**

Contracting to purchase goods and services from suppliers worldwide.

I**Interactive marketing**

Buyer-seller communications in which the customer controls the amount and type of information received from a marketer through such channels as the Internet, CD-ROM disks, interactive 800 telephone numbers, and virtual reality kiosks.

Interactive media

Communications channels that induce message recipients to participate actively in the promotional effort.

Internet

An all-purpose global network composed of 48,000 or more different networks around the globe that, within limits, let anyone with access to a personal computer send and receive images and data anywhere.

M**Market**

People or institutions with sufficient purchasing power, authority, and willingness to buy.

O**Order processing**

Selling, mostly at the wholesale and retail levels, that involves identifying customer needs, pointing them out to customers, and completing orders.

Outsourcing

Acquiring inputs from outside vendors for goods and services formerly produced in-house.

P**Percentage-of-sales method**

Allocating funds for promotion during a given time period based on a specified percentage of either past or forecasted sales.

Perception

Meaning that an individual creates by interpreting a stimulus.

Place Marketing

Marketing efforts to attract people and organizations to a particular geographic area.

Planning

The process of anticipating future events and conditions and determining the courses of action necessary to achieve organizational objectives.

Public Relations

Firm's communications and relationships with its various publics.

R**Relationship Marketing**

Development and maintenance of long-term, cost-effective exchange relationships with individual customers, suppliers, employees, and other partners for mutual benefit.

S**Sales Analysis**

In-depth evaluation of a firm's sales.

Sales Forecast

An estimate of company sales for a specified future

period.

Storage Warehouse

A warehouse that holds goods for moderate to long periods prior to shipment, usually to buffer seasonal demand.

Strategic Planning

The process of determining an organization's primary objectives, allocating funds, and then initiating actions designed to achieve those objectives.

T**Target Market**

Group of people toward whom a firm markets its goods, services, or ideas with a strategy designed to satisfy their specific needs and preferences.

Trend Analysis

A quantitative sales forecasting method that estimates future sales through statistical analysis of historical sales patterns.

U**Unfair-trade law**

A state law requiring sellers to maintain minimum prices for comparable merchandise.

V

Virtual Storefront Form of interactive media that allows customers to view and order merchandise.

World Trade Organization (WTO)

A 125-member organization that succeeds GATT in overseeing trade agreements, mediating disputes, and reducing trade barriers; unlike GATT provisions, WTO decisions are binding.