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NATIONAL

1) The number of people online in India is forecast to touch **302 million or 30.2 crore by end of this year**, overtaking the U.S. as the second-largest Internet market in the world. As per report by the Internet and Mobile Association of India (IAMAI)
2) The **45th International Film Festival of India** is held in Goa.**Shri Amitabh Bachchan** would be the Chief Guest at the opening ceremony of IFFI scheduled to be held on 20th November 2014. **Shri Rajnikant**, popular Tamil actor would be bestowed with Centenary Award for Indian Film Personality of the Year and **Chinese Film maker Wong KarWai** would receive the Lifetime Achievement Award. **China** is the **country in focus** at the 45th International Film Festival being held in Goa.
3) **Ricoh India** along with **Telecommunications Consultants India (TCIL**) has won **Rs.1,370 crore order from department of posts.** Both the companies will jointly work as the system integrator for "Rural Information & Communication Technology (ICT) - Hardware (RH) Solution", which will enable them to modernize approximately 129,000 post offices through automation. The department of posts has selected Ricoh India for supply, installation and maintenance services of hardware, peripheral devices and operating system for the project. The scope of work includes supply of mobile computing devices and peripherals, installation of solar UPS, connectivity to access the application by service providers along with maintenance for five years.
4) The first edition of the 3 day **National Children's Film Festival held in New Delhi**. The central theme of the festival will be based upon the **Bal Swachhta Abhiyaan**. **Sania Mirza** is the Guest of honour.
5) **NTPC** to set up 70 model school in Odisha.
6) The Madhya Pradesh government will soon introduce the **country's first prepaid card-enabled irrigation system** for its farmers to keep the water usage transparent.
7) The **Wi-Fi service in Connaught Place** is the largest in India. At a time, the service can be availed by 5,000 people with a speed of 512 Kbps.
8) Self-styled godman **Rampal Singh Jatin** was on Thursday remanded in police custody till November 28 by the Punjab and Haryana High Court hours after the court cancelled his bail in a 2006 murder case and directed his immediate arrest in the matter.
9) **Justice Nanavati Commission** has handed over its final report on 2002 Gujarat riots to Chief Minister Anandiben Patel at Gandhinagar
10) **Bagalkot(Karnataka)** set the record of becoming the first city in the country to host the first ever exhibition of dogs only of Indian breed.
11) Union Ministry of Human Resource Development has decided to discontinue German as a third language in Kendriya Vidalayas. **Sanskrit will now replace German** as third language in Kendriya Vidyalayas
12) External Affairs Minister Sushma Swaraj said that **India is the third largest passport issuing country after China and the US**
13) **Sachin Tendulkar adopted** Andhra Pradesh's **Puttamaraju Kandriga** village .
14) **34th India International Trade Fair (IITF)** which was declared open by President Pranab Mukherjee. While **South Africa is the Partner Country of the IITF 2014, Thailand is the Focus Country and Delhi the Focus state** at the fair. The theme of the fair this year is **'Women Entrepreneurs'** aimed at helping organisations integrate women welfare programmes in different parts of the country
15) **Radio Kashmir Jammu** won prestigious Gandhian Philosophy and Public Service Broadcasting award 2014 for its programme Jeevan Rekha. **Jeevan Rekha** is a programme based on the live broadcasts done in the wake of flood situation in Jammu and Kashmir by Radio Kashmir Jammu.
16) In a bid to attract more viewers, public broadcaster Doordarshan is relaunching its national channel as " **Desh ka Apna channel**" with a slew of new programming.
17) After making personal investments in e-commerce major **Snapdeal** and online **jewellery store Bluestone**, Ratan Tata, chairman emeritus, Tata Sons is now laying a wager on **furniture e-tailer Urban Ladder**. Urban Ladder was launched in July 2012 by IIT & IIM graduates Goel and Rajiv Srivatsa and competes with other online furniture retailers, including Pepperfry and Rocket Internet-backed Fab Furnish
18) **Nilgiris chain of convenience stores**, the iconic brand in south India has been acquired by a company belonging to the **Kishore Biyani-owned Future Group.**
19) Low intensity cyclone NILOFAR hit gujrat

20) The **Gujarat Local Authorities Laws (Amendment) Bill-2009** which makes voting in **local body elections compulsory** has been approved by the state's governor OP Kohli. The same Bill also provides **for 50% reservation for women** in all local body elections.

21) India's annual **consumer price inflation eased for a third straight month in October to 5.52 per cent**, its lowest level since the government started releasing the data in 2012.

22) Union Home Minister and **Lucknow MP Rajnath Singh has adopted Beti village** in the district under the Pradhan Mantri Sansad Adarsh Gram Yojna.

23) **India once again took over as the world's biggest gold consumer**, buying 225.1 tonnes of gold jewellery, coins and bars last quarter, compared to 182.7 tonnes in China.

24) No petrol in Delhi without valid pollution certificates from **December 1**, 2014.

25) The Union Govt. decided to shift to a fixed budget subsidy for cooking gas and has **hence frozen this subsidy at Rs. 20 per kg**.

26) Eleven women died and 34 were reported critical on 11 November 2014 after undergoing "faulty" sterilisation surgeries at a government-organised family planning camp in **Bilaspur district of Chhattisgarh**

27) The draft civil aviation policy says that **the Airports Authority of India will be corporatised** followed by listing in stock exchanges in order to improve efficiency. It says that **Pawan Hans** will be listed.

28) The largest wind turbine manufacturer **Suzlon Energy on 6 November 2014 installed the world's tallest hybrid wind generator turbine in Kutch, Gujarat**.

29) Modi also announced a package of **Rs. 2,375 crore to revive 16 banks in eastern Uttar Pradesh.** He adopts **Jayapur** village in Varanasi.

30) 17 companies from India were recognised as **Global Growth Company by WE**F as notified by it on 5 November 2014. **RBL Bank, headquartered at Kolhapur (Maharashtra),** is the only banking entity out of these 17 companies from India, which have been described as region's most dynamic and high-growth companies by the WEF. Bandhan Financial Services, the micro-finance entity which has won the banking license to operate banking services in the country, was also among these 17 entities. Other prominent entities in this list are Sobha Developers, MakeMyTrip, JustDial, Finolex, FlipKart, InterGlobe Enterprises, Radikal Foods, 4G Identity Solutions and Transasia Bio-Medicals.

31) Taking a leaf out of Prime Minister Narendra Modi's Swachh Bharat initiative, private-sector **Reliance Life Insurance launched its new social media campaign 'Do-Good'** to celebrate acts of goodness in daily life.The campaign aims at recognising and inspiring selfless acts of goodness by people across demographics, social strata and causes that impact society positively .

32) **BSF** opts for modernization: **Sand scooters** to fill in for *camels* for *border patrolling* in desert of Rajasthan

33) **India** has **243 million** Internet users; **Mumbai** tops the city list with 16.4 million followed by **Delhi** (12.1 million) and **Kolkata** (6.27 million).

34) **Burdwan** : Blast In West-Bengal in thistown.

35) **India Post** was setup on 1st October, 1854. Completed 160 years..

36) **India** to host a meeting of **Indian and Chinese artists** in jaipur. The programme called **Maitri** , is intended for exchange of views on art and architecture

37) Now Bangalore will be called Bengaluru, Mangalore (Mangaluru), Mysore (Mysuru), Bellary (Ballari), Belgaum (Belagavi), Hubli (Hubballi), Tumkur (Tumakuru), Bijapur (Vijayapura), Chikmagalur (Chikkamagaluru), Gulbarga (Kalaburagi), Hospet (Hosapete) and Shimoga (Shivamogga).

38) The **Festival of India**, year-long festival was inaugurated on 27 October 2014 in Tokyo, Japan.

39) Union Health Minister on 29 Oct 2014 announced "**TB-Mission 2020**" to eliminate Tuberculosis from the country

40) An office memorandum issued by the Expenditure Department of the Finance Ministry stated that for the year 2014-15, every Ministry/Department shall affect a mandatory **10% cut in non-plan expenditure** which will exclude interest payment, repayment of debt, defence capital, salaries, pension and Finance Commission grants to the States.

41) **Times Higher Education's World University Rankings 2014-15 released in London**. While the prestigious academic ranking is topped for the fourth consecutive year by the California Institute of Technology, Harvard and Oxford Universities have bagged the second and third places. As far as India is concerned - while we have no institute at all among top 200, four Indian institutes figure in the 276-400 range. Surprise candidate - **Chandigarh's Panjab University** continues its dream run for a second year straight, scoring ahead of IITs to stand in the 276-300 bracket. However, this time it is sharing the glory with the **Indian Institute of Science (IISC**) that has marked a debut on the Times Higher Education rankings.Just like last year, the IITs have ranked below the Panjab University- with IIT Bombay and IIT Roorkee in the 351-400 bracket.

42) **Rajasthan** started the country's first olive refinery and expressed hope that it would be able to fulfil the country's demand of olive oil in coming years. The olive oil produced in the refinery will be marked under the brand name of '**Raj Olive Oil'**.

43) Karnataka became the first State in the country to launch a **Health Adalat**.

44) Union Civil Aviation Ministry on 9 September 2014 launched **Know Your Rights (KYR)** portal of the Directorate General of Civil Aviation (DGCA). The portal was launched to mark 100 days of the new government. Moreover, the Standards of Services Document was also released that listed the services and transactions offered by DGCA to the public.

45) Operation **'Megh Rahat' and operation "Sahayata"** are Indian Army's rescue operations in J&K

46) **IndiGo** has signed a $2.6 billion deal with Industrial and Commercial Bank of China Ltd (ICBC) for the lender to finance more than 30 new aircraft.

47) Forced to take the legal route after being denied the honour initially, Indian boxer **Manoj Kumar** will be bestowed the Arjuna Award as the Sports Ministry has finally accepted his nomination.

48) Ministry of Road Transport & Highways has decided to roll out Electronic Toll Collection (ETC) program in the country under the brand name **"FASTag".**The ministry has roped in ICICI bank and Axis bank for providing central clearing house (CCH) services and to distribute RFID based "FASTag" through their franchises at points of sales near the toll plazas.

49) Andhra Pradesh chief minister N Chandrababu Naidu and his council of ministers conducted a meeting of what is being called "**eCabinet**", a first-of-its-kind initiative in the country.

50) As negotiations with states on **GST** enter a critical stage, the Centre is looking forward to implementation of the new indirect tax regime from **1st April 2016.**

51) **Cyberabad**, the IT (information technology) corridor that houses some of the biggest IT companies, will have a police station staffed entirely by women.

52) Mr. Zuckerberg, who will also meet Prime Minister Narendra Modi, will be in India to address the first Internet.org summit taking place on October 9-10 in New Delhi. Mr. Zuckerberg is the third high profile CEO of a **US-based corporation, after Amazon's Jeff Bezos and Micrsoft's Satya Nadella,** to visit India in last few days

53) The **free Wi-Fi Internet facility** was inaugurated by the Union Railway Minister D.V. Sadananda Gowda. The facility was started as a pilot project at **Chennai Central** by RailTel, a public sector telecom infrastructure provider.

54) Delhi Police on 16 September 2014 decided to launch its **first e-police station** to deal exclusively with vehicle thefts.

55) Under the **MPLADS(Member of Parliament Local Area Development Scheme),** each MP can recommend works to the tune of Rs 5 crore annually to the district collector in his or her constituency.

56) Prime Minister Narendra Modi on 3 October 2014 addressed the countrymen over radio for the first time in his programme **Mann Ki Baat**. Mann ki Baat is a new initiative of Modi to reach out to maximum populace.

57) Telecom gear maker Nokia said that it will shut down its **Chennai plant from November 1** as Microsoft has terminated mobile purchase agreement from the the factory and it is left with no business.

58) Mahindra Two-Wheelers, a fringe player in the domestic market,signed a pact to acquire 51 per cent stake for euro 28 million (about 217 crore) in **Peugeot Motocycles**, part of the euro 54 billion French auto major PSA Group. Peugeot is well known for its four and two-wheelers in Europe and is the world's oldest two-wheeler maker

59) Generic **drugmaker Cipla** Ltd has agreed to set up a manufacturing plant in Iran, as part of its strategy to boost its presence in the country's $4 billion pharmaceuticals market that is growing at about 13 percent annually

60) India's largest online retail company conducted its highly ambitious "**Big Billion Day**" sale on 6th Oct by offering a wide range of products at unprecedented discounted rates.

61) The Union Government on 7 October 2014 launched a website **attendance.gov.in** to monitor the attendance of government employees in real time

62) The Delhi-Agra semi-high speed train will be named **Gatimaan Express** and will have LCD TVs installed behind each seat and emergency braking system

63) The Minister for Minority Affairs, Najma Heptullah, announced the establishment of a nation level skill development Academy, "**Maulana Azad NationalAcademy for Skills" (MANAS)** with headquarters inDelhi.

64) Prime Minister Narendra Modi on Tuesday announced an interim assistance of **Rs 1,000 crore for Andhra Pradesh** to take up immediate relief work in the aftermath of the devastation caused by Cyclone 'Hudhud'.

65) Gujarat allows **33% reservation for women** in all state government jobs

66) The Indian Navy has been made the nodal agency to carry out relief and rescue works in AP under **"Operation Lehar".**

67) Chief Minister Shivraj Singh Chouhan declared that **2015 would be celebrated as Tourism Year** in the State.

68) A five-year-old Indian boy, **Harshit Saumitra**, has become the youngest person to reach the Everest Base Camp (EBC)

69) **Pritam Munde** (BJP) clinches **Beed** Lok Sabha seat by whopping **7 lakh votes**; the new national **record**.

70) BJP won 123 seats in Maharashtra (288 total seats) and 47 in Haryana(90 total seats).

71) **Tata's Jaguar Land Rover** rolled out its premium luxury Range Rover Evoque at a colourful ceremony here inaugurating its **first overseas factory in China** with an investment of over USD 1.7 billion to consolidate its position in the world's largest car market.

72) **Assembly polls in Jammu & Kashmir and Jharkhand** will be held in five phases between November 25 and December 20 and counting of votes will take place on December 23. **Jammu & Kashmir assembly has 87 seats and Jharkhand has 81 seats.**

73) Govt names **three industrialists** on black money : **Pradip burman**-former director of dabur group , **Pankaj chimanlal lodhiya**-owner of shreeji trading company , **Radha s. timblo**-director, timblo pvt ltd. Union Government submitted a list **of 627 Indians** holding black money abroad in a sealed cover.

74) A **commemorative postage stamp on Sri Lankan Buddhist monk Anagarika Dharmapala**, who is credited to have revived Buddhism in India in the 19th century, was released in New Delhi on 25 October 2014 by President Pranab Mukherjee.

75) Prime Minister Narendra Modi on Thursday announced **Rs 175 crore for renovation of six major hospitals and Rs 570 crore** for the rebuilding homes damaged in the recent floods in Jammu & Kashmir.

76) **Vietnam Prime Minister Nguyen Tan Dung** arrived at Gaya in Bihar this morning on a two-day visit to India.

INTERNATIONAL

1) By **2050, the number of people in the Asia Pacific Region suffering from dementia will rise to 71 million from 23 million in 2015 with India coming second only to China with over 12 million** likely victims of dementia," the report by Alzheimer's' Disease International (ADI)

2) **U.S. President Barack Obama's** to be the chief guest at the Republic Day celebrationsin January 2015. First time a U.S. President is to attend Republic Day (celebrations). Japanese Prime Minister was last year's honoree

3) China launched a new remote sensing satellite **Yaogan-23** will mainly be used for scientific experiments, natural resource surveys, crop yield estimates and disaster relief

4) Narendra Modi unveiling the statue of Mahatma Gandhi at Roma Street Parklands in **Brisbane**(a bronze **2.5-metre long statue of Gandhi at Roma Street Parkland** in this city in Australia's southeastern state of Queensland.)

5) **Apple** is currently the world's most valuable company, with a market capitalization of more than $668 billion. **Microsoft's** total market value above $410 billion on Friday. That leapfrogged **Exxon's** value of $404 billion.

6) Punjab and South Carolina may soon be exchanging their best practices, Punjab Deputy Chief Minister Sukhbir Singh Badal said after meeting **South Carolina Governor Nikki Haley.**

7) The **country's second international bus service** will run **between the Capital and Nepal's Kathmandu**

8) To augment solar power generation in the state and overcome the power crisis, the **Punjab government on Friday announced a tie up with US global security and aerospace company Lockheed Martin**. The state will add 1000 MW solar power in the next three years with Lockheed Martin providing plastic structures for solar panels on canals by using nano-technology.

9) U.S. President Barack Obama formally announced a **$3-billion U.S. contribution** to an international fund to help poor countries cope with the effects of climate change.

10) **Mastercard CEO Ajay Banga, Microsoft CEO Satya Nadella and Harman International Chairman Dinesh Paliwal** have been named among 50 global corporate heads by Fortune Magazine in its annual 'Businessperson of the Year' compilation. Banga is ranked 28th on the list, Nadella 38th and Paliwal 42nd. Fortune has named **Larry Page, Google Co-Founder and Chief Executive Officer, as 2014 Business Person of the Year**. TimCook-2nd , John c. Martin(Gileard Science)-3rd

11) Train fans have experienced the speed of **super-fast maglev trains**, during test runs for members of the public in central Japan. One hundred passengers whizzed along a 42.8km (27 mile) route between the cities of Uenohara and Fuefuki, reaching speeds of up to **500km/h (311mph).**

12) Japan's SoftBank has made its third investment in India in less than a month by leading a funding round of **$100 million (Rs 610 crore) in realty portal Housing.com**.

13) **Fitch** expects real GDP growth to pick up to **5.6 per cent in FY15 and 6.5 per cent in FY16**

14) With **356 million 10-24-year-olds, India has the world's largest youth population** , UN report said. China is second with 269 million young people, followed by Indonesia (67 million), the US (65 million) and Pakistan (59 million

15) Institute for Economics and Peace (IEP) **Global Terrorism Index (GTI)** : IRAQ , Afghanistan , Pakistan , Nigeria(Top 5).Attacks in India - the sixth most affected country - rose 70 per cent in 2013 largely due to attacks by communist insurgents.

16) Indian Renewable Energy Development Agency, **IREDA and US-Exim Bank** signed a Memorandum of Understanding,MoU on **cooperation on clean energy investment**

17) Prime Minister Narendra Modi visited to Fiji on 19 November 2014.He is the **first Indian Prime Minister to visit the Pacific countries after Indira Gandhi who visited in 1981.** He met the **Prime Minister of Fiji, Bainimarama** and **he is also first Indian Prime Minister to address the Fiji Parliament**. Measures announced :

- A Special Adaptation Fund of 1 million US dollars
- Indian Visa on arrival to all the fourteen Pacific Island Countries
- MoU for extending 70 million US dollars Line of Credit for establishing a Co-Generation Plant at Rarawai Sugar Mills in Fiji.

18) Prime Minister Narendra Modi visited to Australia from 15 November to 18 November 2014. He visited Australia as part of G-20 summit and bilateral summit with Australia. He became **the first Indian Prime Minister to address the Australian Parliament**.

19) A report released by the Institute of International Education (IIE) said yesterday that a record number of 8,86,052 international students came to the US in the academic year 2013-14 to pursue studies in various academic courses, an increase of 8.1 per cent over the previous year. **Topping the list is China from where 2,74,439 students came to study in the US** - an increase of 16.5 per cent than the previous year. China, in fact accounted for more than 30 per cent of the total international students. China is followed by **India, which sent 102,673 students in the year 2013-2014**, an increase of 6.1 per cent than the previous year.

20) Will set up **USD 1 million adaptation fund for Pacific nations to tackle challenge of climate change** – Modi. Have also decided to extend **USD 70 million line of credit to Fiji.**

21) The **Global Slavery Index 2014** announced that India and Pakistan alone account for over 45% of total global enslaved population. With over 14.2 million in India being involved in forced labour and being victims of trafficking - for sexual exploitation and forced marriage, the country is home to the largest number of people trapped in modern slavery. Globally, 35.8 million people are enslaved across the world. Of them, 23.5 million people are in Asia, two-thirds of global total in 2014 (65.8%). Mauritania has the highest proportion (prevalence) of its population in modern slavery, at 4%, followed by Uzbekistan (3.97%), Haiti (2.3%), Qatar (1.36%) and India (1.14%). Iceland and Luxembourg have the lowest number of people enslaved in both prevalence and in absolute numbers, estimated at less than 100 each, closely followed by Ireland with under 300.

22) **India ranked 142** among the 189 countries surveyed for the latest **World Bank's "Ease of Doing Business**" report released Wednesday, a drop by two places from the last year's ranking. Singapore with 88.27 points occupies the top position in the ease of doing business followed by New Zealand, Hong Kong, Denmark and South Korea respectively. Among other major countries, the US has been ranked seventh, Britain (eight), China (90), Sri Lanka (99), Nepal (108), Maldives (116), Bhutan (125), and Pakistan (128). The government is aiming to improve India's ranking in **the ease of doing business index to 50th position in the next two years.A. Surya Prakash**, journalist and distinguished fellow, Vivekananda International Foundation, was appointed chairperson of the Prasar Bharti Board for 3 years.

23) ***Prime Minister Sh. Narendra Modi's Foreign Visits (2014)***

Country	Areas visited	Date(s)	Purpose(s)
Bhutan	Paro, Thimpu	June 16–17	State visit
Brazil	Fortaleza,Brasilia	July 13–16	BRICS Summit & State visit
Nepal	Kathmandu	August 3–4	State visit
Japan	Kyoto, Tokyo	August 30-September 3	State visit
United States	New York, Washington	September 26–30	69th General debate of the United Nations General Assembly & State Visit
Myanmar	Naypyidaw	November 11–13	East Asia Summit
Australia	Brisbane,Canberra,Melbourne,Sydney	November 14–18	G20 & State visit
Fiji	Suva	November 19	State visit
Nepal	Kathmandu	November 25–27	SAARC Summit

24) Organisation for Economic Co-operation and Development **(OECD) on 6 November 2014 released Economic Outlook 2014**. According to the Economic Outlook 2014, Global GDP growth is projected to reach a 3.3 percent rate in 2014 before accelerating to 3.7 percent in 2015 and 3.9 percent in 2016.

25) Germany on 9th Nov celebrates the **25th anniversary of the night the Berlin Wall fell.**

26) **'Operation Neptune Spear':** Three years after Osama Bin Laden was killed in an midnight raid by a crack team of US Navy Seals commandos. **Robert O'Neill**, who had retired in 2012, now says that it was he who had fired two rounds into the forehead of Osama.

27) **Johnson & Johnson Pte. Ltd** on Friday announced that it completed the acquisition of the **ORSL ready-to-drink electrolyte brand from Jagdale Industries**, a Bangalore-based company. ORSL is a fruit-based electrolyte drink popular in India, useful for electrolytes restoration during mild dehydration and general disability, often following cough & cold, pain, fever and other digestive conditions.

28) US fast food chain **Burger King** Worldwide will open about 12 outlets in the country over the next 60-90 days

29) **Typhoon Nuri** attained the Super Typhoon status on 2 November 2014 and was classified as a Category 5 typhoon sustaining winds of 287 km/h, with gusts up to 352 km/h, rivalling typhoon Vongfong earlier this year. Nuri is the sixth Pacific storm to reach super typhoon status this season, with the average being four. However, latest forecasts predicted that Nuri is currently not looking to directly impact Japan and is expected to curl up towards the Bering Sea.

30) The United States (US) on 3 November 2014 became the partner country for **Vibrant Gujarat Global Investor Summit 2015.** US will be the eighth country to partner the event. Other partner countries include UK, Netherlands, Canada, Australia, Singapore, South Africa and Japan. The members of US India Business Counsil (USBIC) and CEOs of Fortune 500 companies will also be taking part.

31) The Forbes list of the **'World's 72 Most Powerful People'** who "rule the world" features 17 heads of state who run nations with a combined GDP of about $48 trillion.Prime Minister Narendra Modi on Wednesday made his debut among the world's most powerful people, ranked **15th o**n the Forbes list topped by Russian President Vladimir Putin who pipped his U.S. counterpart Barack Obama for a second year in a row. The list of 72 most powerful people in the world also included the names of **Reliance Industries Chairman Mukesh Ambani at 36th, ArcelorMittal Chairman and CEO Lakshmi Mittal at 57th and Microsoft's Indian-born CEO Satya Nadella at 64th**.

32) The Union Home Minister, Shri Rajnath Singh has left for **Monaco to attend the third Interpol Ministerial Meeting and General Assembly from November 03-07, 2014**. The agenda of the third Interpol Ministerial Meeting is 'Turn Back Crime: 100 years of International Police Cooperation'. First Interpol Ministerial Meeting was held at Singapore on October 11-12, 2009 and its agenda was 'To Strengthen the Role of Police in Peacekeeping Operations'

33) Completed 60 years on 1st October : **Tokyo Bullet Train**

34) India has overwhelmingly won its re-election to the UN body on economic and social issues. The 193-member UN General Assembly elected 18 members of the **UN Economic and Social Council (ECOSOC)** to serve a three-year term beginning January 1, 2015

35) Harvard Business Review (HBR), in the issue of November 2014, named **CEO of Amazon Jeff Bezos** as best-performing CEO in the world.

36) Japan on Monday announced doubling of its private and public investment in India to **about $35 billion over the next five years**.The two countries also decided to expedite talks on sale of US-2 amphibian aircraft to India for enhancing maritime security.

37) Mr. Abbott launched the **'New Colombo Plan'** at the Mumbai University. The New Colombo Plan is a signature initiative of the Australian government which aims at enhancing the knowledge of the Indo-Pacific in Australia by supporting undergraduates from that country to study and undertake internships in the region.

38) **India and Australia** sealed the long-awaited **nuclear energy deal** on Friday even as Australian Prime Minister Tony Abbott said he wanted first-rank relations with India. Australia, the world's third biggest uranium producer after Kazakhstan and Canada.They also welcomed the signing of an **MoU on sports** cooperation that would facilitate greater exchanges,

including on sports training. Underlining the importance of greater connectivity to support growing commercial and cultural ties, including in the education and tourism sectors, both the leaders welcomed the **commencement of direct Air India flights to Australia.** The Prime Ministers welcomed preparations for the inaugural **bilateral maritime exercise to be held in 2015**. **100th year anniversary of Gallipoli in 2015.** The civil nuclear deal is among the four pacts signed - Cooperation in Technical Vocational Education and Training (TVET) as also in Water Resources Management and sports.

39) The US Senate has unanimously passed a bipartisan resolution designating **September 30 as 'US-India Partnership Day'**

40) Hindi film **'Liar's Dice'(Director-Geetu Mohandas),** a road drama starring Geetanjali Thapa and Nawazuddin Siddiqui in lead roles, has been selected as India's official entry to the best foreign film category at the Oscar 2015 awards. The 104-minute feature film was selected by a 12-member jury headed by eminent filmmaker T Hariharan from 30 entries.

41) A "new era" of civil disobedience to pressure Beijing into granting full democracy to Hong Kong. Hong Kong leader Leung Chun-ying pledged "resolute" action against a movement known as **Occupy Central with Love and Peace**(OCLP). Hong Kong returned to Chinese rule in 1997. China wants to limit elections to a handful of candidates loyal to Beijing.

42) G-4 countries have underscored their continuous commitment to a Security Council reform which should be reflective of the geopolitical realities of the 21st century. The **G-4 Foreign Ministers of India, Brazil, Germany and Japan** met in New York on the margins of the 69th Session of the United Nations General Assembly to exchange views on Security Council reform.

43) The Prime Minister of India Narendra Modi on 27 September 2014 addressed the 69th session of United Nations General Assembly (UNGA) in New York. He addressed the **193-member UN General Assembly** in Hindi becoming the second Prime Minister after Atal Behari Vajpayee who was a Prime Minister from 1998 to 2004. Apart from this, **Modi is the third person** to address the UNGA session in Hindi after Vajpayee and PV Narasimha Rao. Hindi is not among the official languages of the UN, which are Arabic, Chinese, English, French, Russian and Spanish

44) **India and China** have signed three MoUs including setting up Industrial Park in Gujarat in the presence of Prime Minister Narendra Modi and Chinese President Xi Jinping. Sister city pact between Guangzhou in China and Ahmedabad. setting up of an industrial park in Gujarat.. India and China thursday inked 12 pacts in a range of areas including railways and outer space as Beijing pledged investments of **USD 20 billion** over five years in a bid to boost economic ties

45) **2014 Global Innovation Index**: **Switzerland** has claimed the top spot out of 143 economies. **India slipped 10 places compared to last year, placing 76th**

46) India and the US have agreed to cooperate on future explorations of Mars planet, which America said will yield tangible benefits to both the countries and the world at large.The agreement in this regard was signed by **NASA Administrator Charles Bolden and K Radhakrishnan, Chairman of the Indian Space Research Organization, ISRO in Toronto yesterday on the sidelines of the International Astronautical Congress**

47) Underscoring its commitment to the **United Nations' body on gender equality and women empowerment**, **India has contributed $1 million** to the organisation for the current financial year

48) **India along with Japan, the US, China and Canada will start work on the world's biggest optical and infra-red telescope — the thirty meter telescope (TMT) on Hawaii Island** that will enable to identify an object as small as coin from a distance of 500 kms. The 30-meter telescope will be established near the summit of the Mauna Kea volcano with a cost of $1.4 billion. The construction is expected to be completed by March 2022

49) **Kenya**n president **Uhuru Kenyatta** becomes *first sitting head of state to attend hearing by International Criminal Court.*

50) Most of Japan was brought to a standstill as **Typhoon Phanfone** lashed the country, resulting in high waves, heavy rains and disruption of power lines and flights on Sunday

51) **Apple** is the **most valuable brand in the world** for the 2nd year running: Interbrand **Best Global Brands annual report 2014 Google (2nd), Coca-Cola (3rd), IBM (4th), and Microsoft (5th)** make up the top 5. Toyota is the most valuable automotive brand on this year's Interbrand's Best Global Brands ranking—moving from #10 to #8. **Tata group's Land Rover** has forayed into an elite club of world's 100 most valuable brands as the only Indian-owned entity. Land Rover, an iconic British car brand owned by Indian conglomerate Tata, has been ranked 91st with a brand value of $4.47 billion

52) In Japan, **Typhoon Vongfong**, packing winds of up to **180 kilometers** (110 miles) per hour and heavy rain, hit the southern island of Okinawa

53) President Pranab Mukherjee is embarking on a six-day visit to Norway and Finland starting Oct 12. **After 26 years, an Indian President will be visiting Finland. R Venkataraman had visited the country in 1988**. Mukherjee had travelled to Finland as Commerce Minister in 1993.As many as **13 agreements** were signed between Indian and Norwegian entities on the second and concluding day of President Pranab Mukherjee's visit to this Scandinavian nation. The agreements, which range from a statement of intent between the **Defence Research & Development Organisation (DRDO) and the Norwegian Defence Research Establishment and setting up a state-of-the-art fish farming unit outside Delhi, also had IIT, Kanpur, Hyderabad University and several other educational institutions reaching accord with their Norwegian counterparts. Norwegian tourists would soon be given the visa-on-arrival facility even as Norwegian Prime Minister Erna Solberg** said that Oslo would open a new consulate in Mumbai to enhance its business outreach in India.

54) The **2014 Global Hunger Index (GHI) was released by the International Food Policy Research Institute (IFPRI),** Welthungerhilfe and Concern Worldwide. India improved its position in the Global Hunger Index in 2014 as it climbed to **55th position** among 76 emerging economies from 63rd position in 2013. Though, it is still trailing behind countries like Thailand, China, Ghana, Iraq, Sri Lanka and Nepal. The 2014 GHI was calculated for 120 developing countries and countries in transition, 55 of which have a serious or worse hunger situation. **Mauritius** holds the top place alongwith Thailand. Albania and Columbia are at 3rd place while China and Malaysia are together at 5th.**Burundi** is the most hungry country followed by Eritrea and East Timor.Our Neighbours: Pakistan and Bangladesh (both at 57th), Nepal (44) and Sri Lanka (39).

55) India has promised **$4 million in the total $5.4 billion aid that the global donors have pledged to raise funds for rebuilding the Gaza Strip** destroyed by the conflict with Israel.
56) US Online store **Amazon and retailer Future Group** signed a deal to jointly sell goods over the internet.
57) **'KP'** is an autobiography of former England batsman Kevin Pietersen, which was released during October 2014
58) **Angola, Malaysia, New Zealand, Venezuela and Spain** Thursday were elected as the new non-permanent members of the Security Council for a two years term by the UN General Assembly
59) The **Pravasi Bharatiya Divas**, which is set to kick off on Friday, is the **first regional one to be held in the UK**. Last year a regional Diaspora day was held in Sydney
60) A gunman attacked Canada's parliament, with shots fired near where Prime Minister Stephen Harper was speaking, and a soldier was killed at a nearby war memorial, stunning the **Canadian capital Ottawa**
61) Apart from **India**, the other **14 member states elected to the Human Rights Council for a three-year term of office beginning January 1, 2015**, are Albania, Bangladesh, Bolivia, Botswana, the Congo, El Salvador, Ghana, Indonesia, Latvia, the Netherlands, Nigeria, Paraguay, Portugal and Qatar
62) India has performed poorly in removing gender-based disparities, ranking **114 out of 142 countries in World Economic Forum's 2014 gender gap index. Iceland, which has had a female head of state in 20 of the past 50 years, ranked No. 1 on WEF's index with a score of .859. The country was closely followed by its Nordic neighbors: Finland, Norway, Sweden and Denmark.**
63) Telecom giant **SoftBank has pledged an investment of $10 billion** (over Rs.60,000 crore) in India's IT and communications space. The proposed investment was committed by **Softbank Chairman and CEO Masayoshi Son** in a meeting with Telecom Minister Ravi Shankar PrasadSoftBank is leading a **$650-million financing round in Delhi-based e-commerce player Snapdeal**, the biggest by any Japanese investor, and also pumping in as much as $180 million in taxi hailing startup Olacabs which competes directly with Uber.

SUMMITS & CONFERENCES

1) **4th UK-India Science and Innovation Council (SIC) meeting held at New Delhi. The Newton-Bhabha Fund** (£50 million over 5 years from the UK and matched efforts from India) is an important programme, with a strong interdisciplinary dimension that will further strategise the science, research and innovation cooperation between the UK and India. The aim of the programme is to pave the way for the next generation of researchers in the UK and India to interact with each other and build long-term R&D linkages and collaborations. It will sponsor UK and Indian PhD students to spend a period of their study (3 to 6 months) in premier Indian and UK higher education institutions starting from March 2015
2) **India Rail Summit 2014** – New Delhi
3) **India-US Technology Summit** – Greater Noida.
4) The **International Buddhist Conference 2014** was held from 15 November to 18 November 2014 in Lumbini, Nepal. It was held with an objective of preserving Buddhist culture and heritage.
5) The **US** set a new target to **reduce its emissions of heat-trapping gases by 26 percent to 28 percent by 2025, compared with 2005 levels**. That's a sharp increase from earlier in Obama's presidency, when he pledged to cut emissions by 17 percent by 2020. Both countries agreed to reduce emissions on the occasion of bilateral talks held on the sidelines of the **9th East Asia Summit held at Myanmar**.Both countries agreed to reduce emissions on the occasion of bilateral talks held on the sidelines of the 9th East Asia Summit held at Myanmar.
6) The 2nd Meeting of SAARC Ministers of Education/Higher Education was held at New Delhi.
7) Indian cotton conference 2014 (ICC 2014) held on **15th November 2014 at The Leela Ambience, Gurgaon, India.**
8) The 2014 G-20 Australia summit is the **ninth meeting of the G-20** heads of government. **Antalya (Turkey)** would host the 2015 Summit of G-20 . China will play host to the Group of Twenty (G20) Summit of the emerging economies in 2016.

SUMMITS	***LOCATION***	***NEXT SUMMIT***
18TH SAARC	KATHMANDU(NEPAL)	ISLAMABAD(PAKISTAN) 2016
6TH BRICS	FORTALEZA(BRAZIL)	UFA(RUSSIA)
40TH G-8	BRUSSELS(BELGIUM)	ALPINESPA(GERMANY)
3RD NUCLEAR SUMMIT	HAGUES(NETHERLAND)	US
9TH G-20	BRISBANE(AUSTRALIA)	ANTALYA(TURKEY)
26TH NATO	WALES(UK)	WARSAW(POLAND)
3RD BIMSTEC	NAY PYI TAW(MYANMAR)	NEPAL
26th APEC	BEIJING(CHINA)	MANILLA(PHILLIPINES)
24TH & 25TH ASEAN	NAY PYI TAW(MYANMAR)	MALAYSIA
9TH EAST ASIA	NAY PYI TAW(MYANMAR)	

9) The **Eighteenth SAARC summit is being held in Kathmandu**, the capital of Federal Democratic Republic of Nepal on 26–27 November 2014. This summit is taking place after an interval of three years as the last summit was held in 2011 in Maldives.
- **Next SAARC Summit will be held in Islamabad.**
- The **8 SAARC nations are : Afghanistan, Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri Lanka.**

- This is the **third time Nepal will host the SAARC Summit after 1997 and 2002.**
- India will give **business visa for three to five years for Saarc countries**.
- The country's **second international bus service will run between the Capital and Nepal's Kathmandu.**
- India handed over of **a 200-bed trauma centre** built by India. The trauma centre has been built by India at a cost of Rs 1.5 billion in the city's Bir Hospital, the oldest medical facility in the country.
- PM gifts **Dhruv Advanced Light Helicopter (ALH) Mark III.**
- **$1billion Indian assistance for Nepal's infrastructure**.
- A **mobile soil-testing laboratory** to the country.
- Setting up of **a Nepal Police Academy**
- **Sister city agreements between Janakpur and Ayodhya, Kathmandu and Vanarasi, and Lumbini and Bodhgaya.**

10) The **6th World Ayurveda Congress (WAC)** and Arogya Expo. 'Ayurveda and Health Challenges' is the focal theme of the WAC. Lok Sabha Speaker Sumitra Mahajan inaugurated the event at the Pragati Maidan exhibition centre on November 7

11) The **Tamil Nadu** Government on Thursday announced that the **Global Investors' Meet (GIM) would be held during May 23-24 next year in Chennai**

12) **NTPC**'s *first International Technical Summit* titled 'Global Energy Technology Summit' (GETS) 2014 inaugurated in New Delhi.

13) **Asia-Pacific Economic Cooperation (APEC)** is a forum for 21 Pacific Rim member economies that seeks to promote free tradeand economic cooperation throughout the Asia-Pacific region. It was established in 1989 in response to the growing interdependence of Asia-Pacific economies and the advent of regional trade blocs in other parts of the world.**26th APEC summit in Beijing.** 27th in Manilla , Phillipines. The summit was held under the theme of **Shaping the Future through Asia-Pacific Partnership**.

14) The **India Economic Summit** kicks off in New Delhi with the theme '*Redefining public-private cooperation for a new beginning*'. The 3-day summit (November 4-6) is being jointly hosted by the World Economic Forum and the Confederation of Indian Industry (CII).

15) Asserting that ASEAN is at the core of India's 'Act East' policy, Prime Minister **Narendra Modi headed to Myanmar** to attend the Summit with the ten-nation grouping and the East Asia Summit. Modi left by a special Air India plane for Nay Pyi Taw on the first leg of his 10-day, three-nation tour that will also take him to **Australia, where he will attend the G-20 meet, and Fiji.** The **ASEAN members are Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Singapore, Thailand, Philippines and Vietnam, while the EAS members 10 ASEAN nations and Australia, China, Japan, New Zealand, South Korea, Russia and the US.**He will be the first Indian Prime Minister to visit Australia in 28 years since Rajiv Gandhi in 1986. Modi will be the first Indian Prime Minister to visit Fiji after a gap of 33 years, the first being Indira Gandhi in 1981. He will have talks with Premier Frank Bainimarama . The **25th** ASEAN Summit kicks off at Nay Pyi Taw - the capital of Myanmar. Indian PM is also there to attend the **12th India-ASEAN Summit** which is held on the sidelines of the main event.

16) Fourth International Counter-Piracy Conference was held in Dubai from 29 – 30 October 2014. The theme of the **Conference was Securing State Recovery: Sustaining Momentum at Sea, Confronting Instability Land.** It sought to address the challenges, and current concerns regarding maritime piracy.

17) **Wales** is hosting the largest gathering of international leaders ever to take place in Britain at the **NATO summit** on 4 to 5 September 2014.**Secretary General : Anders Fogh Rasmusse.**

18) The United Nations General Assembly (UNGA) started its **69th session at the UN Headquarters in New York**. Sam Kahamba Kutesa, Uganda's foreign minister who was elected president of the 69th UNGA session United Nation (UN) – is an intergovernmental organization established on 24 October 1945 to promote international co-operation. **Headquarter – New York , Head – Ban ki-moon Member - South Sudan new member country . Total– 193 members**

19) Prime Minister Narendra Modi on Thursday launched his pet "**Make in India**" campaign to put India prominently on the global manufacturing map and, in turn, facilitate the inflow of new technology and capital, while creating millions of jobs. For Indians FDI is a responsibility, it means to First Develop India, for global investors FDI is an opportunity in the form of Foreign Direct Investment Seeking to retain its manufacturing prowess, Chinese government has launched a " **Made in China"** campaign with a host of tax concessions

20) **Bamiyan** declared as the SAARC cultural capital for the 2015-16; the honour goes to Dhaka for 2016-17. The year 2016-17 will be the SAARC Year of Cultural Heritage. The SAARC Culture Ministers agreed to meet in Bangladesh for the fourth Culture Ministers meeting.

21) The **2014 SCO summit** is the 13th annual summit of heads of state of the Shanghai Cooperation Organisation held between 11-12 September in **Dushanbe, Tajikistan**

22) The Union Ministry of New and Renewable Energy announced the organisation of the first **Renewable Energy Global Investors Meet & Expo (RE-INVEST).** The meet is scheduled to be held on 15 February 2015 in New Delhi.

DEFENCE

1) The **Coast Guards of India, Sri Lanka and Maldives** participated in a joint exercise named **"Dosti XI"** in Maldives from 23 to 27 April 2012. The exercise was successfully conducted off Male with the three Coast Guards working together to hone their skills. Exercise "Dosti" (Friendship) till now was a bi-annual exercise started in 1991 with the objective of strengthening co-operation between the Coast Guards of India and Maldives. The exercise in its 20th year achieved a new milestone with the inclusion of the Sri Lankan Coast Guard.

2) The surface-to-surface **Dhanush**, a naval variant of India's indigenously-developed 'Prithvi' missile, was test fired from a ship in the Bay of Bengal. Dhanush missile is capable of carrying conventional as well as nuclear payload of 500 to 1,000 kg . and can strike targets in the range of 350 km.
3) Work has begun on scrapping the country's first aircraft carrier, Vikrant.
4) Defence Minister Manohar Parrikar cleared proposal to acquire **814 artillery guns for Rs 15,750 crore**
5) As the Russian and Indian air forces get set for the Indian phase of Avia Indra-2014, Colonel General **Viktor Nikolaevich Bondarev**, Commander-in-Chief of Russia's Air Force is in India on a three-day visit.
6) For the first time in the country's history, a special squad of **CRPF women commando** troops has been deployed deep inside jungles to undertake active and prolonged operations against Maoists.
7) India successfully test-fired its indigenously developed **nuclear-capable Prithvi-II** surface-to-surface missile, which has a strike range of 350 km
8) *India* gifts Fast Attack Craft '**INS Tarasa**' to **Seychelles**
9) The Fourth India-China Joint Training Exercise **Hand-in-Hand 2014** began at Pune in Maharashtra
10) **Barak 8 (the Hebrew word for Lightning)** is an Indo-Israeli surface-to-air missile (SAM), designed to defend against aircraft, anti-ship missiles, and UAVs. The venture is a tripartite one, between the DRDO, the Indian Navy, and IAI. The missile is referred to as the LRSAM in Indian Government literature. India and Israel Monday successfully tested the **Long Range Surface to Air Missile (LRSAM)** in Israel. The test was done by Israel Aerospace Industries (IAI) in the presence of scientists of India's Defense Research and Development Organization (DRDO) and officials of the Indian armed forces. The LRSAM system has been **jointly developed by DRDO and IAI Israel**. The missile has a length of about 4.5 meters, a diameter of 0.54 meters, wingspan of 0.94 meters and weighs around 275 kg including a 60 kg warhead which detonates at proximity. The missile has maximum speed of Mach 2 **with an operational range of 75 km to 100 km**. It possesses high degrees of manoeuvrability at target interception range.
11) The special forces of Indian and Sri Lankan armies began a three-week long mock war drill(**Mithra Shakti**) at the Uva-Kudaoya Commando Regiment Training School near Colombo in the island nation. The exercise will continue till 23 November 2014.
12) Indo-US combined military training exercise "**YUDH ABHYAS 2014**" is to be conducted in the foothills of Himalayas of Chaubattia in Ranikhet , Uttarakhand from September 17 to 30, under the aegis of GARUD DIVISION/SURYA COMMAND.
13) India's indigenously developed **nuclear capable sub-sonic cruise missile 'Nirbhay', which can strike targets more than 700 km away**, was on Friday test-fired from a test range at Chandipur in Odisha.
14) '**INS Teg**' sets out for South Africa to participate in the joint naval exercise '**IBSAMAR**' among India, Brazil and South Africa.
15) **Defence projects worth a whopping Rs 80,000 crore** were on Saturday cleared by the government which decided that **six submarines will be made indigenously** and over 8,000 Israeli antitank guided missiles and 12 upgraded Dornier surveillance aircraft will be purchased. India decided to buy 8,356 **Spike anti-tank guided missile** and 321 launchers **from Israel** for Rs 3,200 crore, rejecting US offer of Javelin missiles

SPORTS

1) **Australian opener Philip Hughes died after being in induced coma:** Australian cricketer Phillip Hughes on 27 November 2014 died after being into induced coma. He went into induced coma on 25 November 2014 after a bouncer ball of Sean Abbott hit back of his head during a Sheffield Game at Sydney Cricket Ground in Australia
2) **Boxer Manoj Kumar received Arjuna Award:** Boxer Manoj Kumar on 26 November 2014 received the prestigious Arjuna Award. The 2010 Commonwealth Games gold-medalist was given the award by Union Sports Minister Sarbananda Sonowal at a function in New Delhi.
3) The series win **is India's second ODI series whitewash over Sri Lanka at home** – the first since 1982, when India had whitewashed it 3-0 in the ODI series under the captaincy of Kapil Dev. **Virat Kohli** became the fastest cricketer to hit 21 ODI centuries. He took just 138 Innings to make 21 ODI centuries as compared to Sachin Tendulkar who had taken 200 innings to get to 21 hundreds in the one-day format.
4) **Suresh Raina** joined the Hockey India League (HIL) franchise team, **Uttar Pradesh Wizards, as its co-owner.**
5) Ferrari announced that **Alonso** will be replaced by four-time champion Vettel on a three-year deal.
6) The **Champions Tennis League** is a tennis championship league to be held in November 2014, and will be held across six Indian cities: Mumbai, Hyderabad, Delhi, Pune, Bengaluru and Chandigarh. This first edition of Champions Tennis League has been scheduled to be played from 17 to 26 November 2014. The tournament is the brainchild of retired professional tennis player Vijay Amritraj and is styled on the (cricket) Indian Premier League. The 10 day tennis exhibition tournament will be aired live on Sony SIX, the channel which also holds the broadcast rights for Indian Premier League. The 6 teams are :

1) Mumbai Tennis Masters	**2) Pune Marathas**	**3)Hyderabad Aces**
4)Delhi Dreams	**5)Bangalore Raptors**	**6)Punjab Marshalls**

Pune Marathas clinched the inaugural edition of the Champions Tennis League
7) **The International Premier Tennis League** (IPTL, officially the Coca-Cola International Premier Tennis League pursuant to a sponsorship agreement with The Coca-Cola Company) is a team tennis league founded in 2013, that is set to launch in November 2014, and will have teams in four Asian cities: Dubai, Manila, New Delhi and Singapore.
8) The International Cricket Council on Thursday announced the appointment of its ambassadors for the ICC Cricket World Cup 2015. India's stand-in captain **Virat Kohli is among a star-studded line-up that includes Australia fast-bowler Mitchell Johnson, New Zealand captain Brendon McCullum, Sri Lanka's former captain Kumar Sangakkara and Australia's Shane Watson.**

9) In a historic day for Indian badminton, top shuttlers **Saina Nehwal and K Srikanth** clinched the women's and men's singles title of the $700,000 China Open Super Series Premier. In a historic day for Indian badminton, top shuttlers Saina Nehwal and K Srikanth clinched the women's and men's singles title of **the $700,000 China Open Super Series Premier.**

10) **Australian batsman Phil Hughes** died @ Sydney hospital after being knocked unconscious by a bouncer that struck him on the head during a Sheffield Shield match. The 25-year-old, playing for South Australia against New South Wales at the Sydney Cricket Ground (SCG), was struck on the side of his helmet by a Sean Abbott delivery and collapsed face-first to the ground shortly afterwards.

11) Australia fast bowler **Mitchell Johnson** was named **the International Cricket Council's 'Cricketer of the Year'**. He become the only Australian after compatriot Ricky Ponting to achieve the feat twice.

The winners' list

Mitchell Johnson (Australia) -	Cricketer of the Year and Test Cricketer of the Year
A B De Villiers (South Africa) -	ICC One-Day International Cricketer of the Year
Gary Balance (England) -	ICC Emerging Cricketer of the Year
Bhuvneshwar Kumar (India) -	LG People's Choice award
Aaron Finch (Australia) -	ICC T20I Performance of the Year
Preston Mommsen (Scotland) -	ICC Associate and Affiliate Cricketer of the Year award
Sarah Taylor (England) -	ICC Women's ODI Cricketer of the Year
Meg Lanning (Australia) -	ICC Women's T20I Cricketer of the Year award
Katherine Brunt (England) -	ICC Spirit of Cricket award
Richard Kettleborough -	David Shepherd Trophy for ICC Umpire of the Yea

12) **Bangladesh-Zimbabwe Cricket Series :**

- The Zimbabwe cricket team are currently touring Bangladesh from 26 October to 1 December 2014. The tour consists of three Test matches and five One Day International matches
- **Taijul Islam** recorded the first ever 8-wicket haul by a Bangladeshi spinner in Test cricket.
- **Bangladesh** have completed their 1st 3-0 Test series win over Zimbabwe.
- Bangladesh also won 5 match ODI series.

13) **Australia- South Africa Cricket Series** :

1) Australia Won 2-1 in T20's
2) Australia won 4-1 ODI series
3) **AB de Villiers** became the fastest player to score 7,000 career runs in ODI cricket
4) **Hashim Amla** became the fastest batsman to reach 17 ODI centuries

14) **Rohit Sharma** notched up his second double hundred in ODIs, becoming the first batsman to reach the landmark, and also sped past Virender Sehwag's 219 registering the highest individual score in ODIs getting out for 264 off 173 balls in the fourth ODI against Sri Lanka at the Eden Gardens, Kolkata on Thursday. During his epic knock the opener hit 33 boundaries and nine sixes and scored runs at a strike-rate of 152.66.

List of top-5 highest individual scores in ODIs :

1	Rohit Sharma	264	173	152.6	Sri Lanka	Kolkata, 13th Nov, 2014
2	Virender Sehwag	219	149	146.97	West Indies	Indore, 8th Dec, 2011
3	Rohit Sharma	209	158	132.27	Australia	Bangalore, 2nd Nov, 2013
4	Sachin Tendulkar	200*	147	136.05	South Africa	Gwalior, 24th Feb, 2010
5	Charles Coventry	194*	156	124.35	Bangladesh	Bulawayo, 16th Aug, 2009

15) **Virat Kohli** became the quickest cricketer to reach 6,000 runs in ODIs, bettering legendary West Indian Vivian Richards' record during his 53-run knock in India's third ODI against Sri Lanka. Playing in his 144th match and 136th innings, Kohli reached the milestone with a single off left-arm spinner Chaturanga de Silva in the 39th over at the Rajiv Gandhi International Stadium. **Vivian Richards took 156 matches and 141 innings to reach the milestone in 1989**

16) The **Indian men's hockey team** delivered a fantastic performance to defeat World Champions Australia 3-1 to win their third successive match and **clinch the four-match Test series 3-1 at the Perth Hockey Stadium**

17) **Lee Chong Wei** (Malaysia)- the world no. 1 badminton player - has provisionally been banned by Badminton World Federation (BWF) for doping

18) **Kapil Dev and Sunil Gavaskar** which other former Indian cricket player have been invited by Prime Minister Narendra Modi to be part of the official delegation for the Australia tour in mid-November

19) **Shakib Al Hasan** becomes only the *third player in test cricket history to score a century and grab 10 wickets* in a match. The record was created in the second Test with Zimbabwe which Bangladesh won by 162 runs.**Ian Botham of England and Imran Khan of Pakistan** are the other two to achieve this magnificent feat

20) The ICC on Wednesday announced its Test and ODI Teams of the Year, as chosen by a specially appointed selection panel, chaired by the **ICC's Cricket Committee chairman, and former India captain Anil Kumble**.Indian cricket captain Mahendra Singh Dhoni on 5 November 2014 was named as the captain of ICC ODI Team of the Year 2014. He has been selected in the ICC ODI team of the year for the eight time (seventh year in a row), while fifth year as a captain of the team. Sri Lanka skipper, Angelo Mathews, has been named as captain of the ICC Test Team of the Year 2014, that also includes two more Sri Lankans in Kumar Sangakkara and Rangana Herath.

21) Tendulkar's book has broken the mark set by Steve Jobs' biography by Walter Isaacson, which had sold 130,000 copies. According to reports, on the day of release and before sales began, **150,000 copies had already been pre-ordered**

22) Former England international **Mark Ramprakash** has been hired as batting coach for the national team with immediate effect.

23) **India** finishes the **2014 Asian Para Games** at **15th** place with a haul of 3 Gold, 14 Silver & 16 Bronze. China, South Korea and Japan took the first three position in the overall medal tally respectively.

24) **Pankaj Advani** : Defeated Singapore's Peter Ghilchrist in world billards championship.Now he owns 3 titles: the IBSF World 6—Red Snooker, World Team Billiards and World Billiards Championship

25) **54th National Open Athletics Championships** began on 02 November 2014 at New Delhi.

26) **Central Zone won Duleep Trophy 2014**

27) **Asian Games Medal Tally:**

Position	Country	Gold	Silver	Bronze	Total
1	China	151	108	83	342
2	Korea	79	71	84	234
3	Japan	47	76	77	200
4	Kazakhstan	28	23	33	84
5	Iran	21	18	18	57
6	Thailand	12	7	28	47
7	North Korea	11	11	14	36
8	**India**	**11**	**10**	**36**	**57**
9	Chinese Taipei	10	18	23	51
10	Qatar	10	0	4	14

India's Medal Tally :

Sport	Gold	Silver	Bronze	Total
Athletics	2	4	7	13
Kabaddi	2	0	0	2
Squash	1	2	1	4
Shooting	1	1	7	3
Tennis	1	1	3	5
Wrestling	1	1	3	5
Archery	1	1	2	4
Boxing	1	0	4	5
Hockey	1	0	1	2
Rowing	0	0	3	3
Wushu	0	0	2	2
Badminton	0	0	1	1
Sailing	0	0	1	1
Swimming	0	0	1	1
Total	11	10	36	57

28) 2014 Asian Games :

- **1ST Asian Games** held in New Delhi in 1951. New Delhi also hosted in 1982.
- The 2014 Asian Games, officially known as the **XVII Asiad** commenced from September 19 - October 4 in the port city of Incheon, South Korea.
- The opportunity to host the 17th edition of Asian Games, the largest multi-sporting event in Asia governed by Olympic Council of Asia (OCA) was given to Incheon after defeating Delhi, India with 35 is to 13 votes in bidding.
- Incheon with this notable achievement becomes the **third city in South Korea to host the Asian Games after Seoul (1986) and Busan (2002)**.
- It marked it beginning from India after being lit at Dhyan Chand National Stadium in New Delhi, India on August 9, 2014, marking the torch being lit outside the host country for the first time.
- Motto is **"Diversity Shines Here"**
- The theme of the 2014 Asian Games is **Meet Asia's Future**.
- The Mascot is the three seals, **known as "Barame", "Chumuro" and "Vichuon", means wind, dance and light in Korean language.**
- The Indian athletes trooped in after Iran with hockey skipper **Sardar Singh** leading out the smartly-dressed contingent.
- **2010** Games were held in Guanzhou , **2018 will be held in Indonesia**.
- The number of events in the Asian Games 2014 is 439 in 36 sports and disciplines.
- The Samsung **MVP Award was given to Japanese swimmer Kosuke Hagino**, who won seven medals in the pool
- **Chinese diving team** won all ten titles available. For the record, in four years, since diving was introduced in the Games in 1974, China have never lost an event.
- **Taekwondo sensation Sorn Seavmey** won gold medal in women's under 73-kg class to end Cambodia's 44-year medal drought.
- The formal closing was done at the Incheon Asiad Main Stadium by **Olympic Council of Asia president Sheikh Ahmad Fahad Al-Sabah.**
- **Hong Kong gymnast Shek Wai-Hung** who made news for all the wrong reasons at London Olympics, won countries' first-ever Asian Games gymnastics gold medal, by topping men's vault routine.
- **17-year-old South Korean shooter Kim Cheong-yong** won two gold medals in shooting and he became the youngest to do so.
- Prime Minister of Korea, **Jung Hong-won and President is Park Guen-Hye**
- India secured **11 gold medals**, three fewer than what they collected in China four years ago, 10 silver (including the upgraded one of Manju Bala in women's hammer) and 36 bronze for a total haul of 57.
- **M C Mary Kom** became the first Indian woman boxer to clinch a gold medal at the Asian Games
- **Khushbir Kaur** (21-year-old) became the first Indian woman to win a medal in race walking in the Asian Games

- The **gold medal haul also placed India in the eighth position** on the medals table, two rungs below where they had finished in China. In terms of number of medals its at number 5.
- A disconsolate **Sarita Devi** (Indian Boxer) had refused to accept her bronze medal during the medal ceremony to protest her controversial semifinal loss to South Korean Jina Park. Sarita (60kg) had lost the bout despite dominating the proceedings.
- **Saurav Ghosal** became the first Indian to enter the Asian Games final in Squash
- **Dipika Pallikal** won bronze medal the first by an Indian woman squash player
- **Qatar's** delegation chief said the women's basketball team had withdrawn from the Asian Games after organizers refused to let players wear hijabs in competition.

29) INDIA'S GOLD MEDAL WINNERS IN ASIAD:

ARCHERY

Men's Team: Rajat Chauhan, Sandeep Kumar and Abhishek Verma in men's compound team event handed India the historic gold. The trio defeated South Korean team comprising of Choi Yong-hee, Min Li-hong and Yang Young-ho (227-225) by two points to become the first ever Indian archery team to bag gold medal at the Asiad.

ATHLETICS

Women's 4x400m Relay: India bagged gold after the relay team comprising of Priyanka Pawar, Tintu Luka, Mandeep Kaur and Poovamma Machettira finished with the Asian Games record timing of 3:28:68 and it was also for the fourth consecutive time since 2002 India clinched gold in the event.

Seema Punia: In Women's Discus Throw Seema Punia brought India gold as she registered the best throw of 61.03m in the finals. She finished better than her Chinese rivals Lu Xiaoxin and Tan Jian who recorded throw of 59.35 and 59.03 respectively.

BOXING

Mary Kom: Five-time World Champion boxer Mary Kom clinched her maiden Asian Games gold by knocking down Kazakhstan's Zhaina Shekerbekova in the final of women's flyweight (48-51 kg).

HOCKEY

Men's Team: Indian men's hockey team clinched historic gold at the Asiad after 16 years and that to by defeating traditional-rivals Pakistan 4-2 on penalties in the final match to make it even better. By virtue of Asian Games gold India directly qualify for 2016 Olympics. South Korea won Bronze. This is India's 3rd Hockey Gold.

KABADDI

Men's Team: Indian men's team maintained their winning streak at the Asiad since the inception of Kabaddi in 1990 and won gold after defeating opponents from Iran by just two points.

Women's Team: Indian Kabaddi team followed the footsteps of men's team as they also defeated Iranian opponents in the final to clinch gold.

SHOOTING

Jitu Rai: It was Jitu Rai who opened India's yellow metal account at the 17th Asian Games as the shooter clinched gold in 50m pistol. This was Jitu Rai's second gold medal this year after he had won gold at the Commonwealth Games earlier.

SQUASH

Men's Team: Saurav Ghosal led men's squash team along with Harinder Pal Singh Sandhu, Mahesh Mangaonkar and Kush Kumar to victory in the gold medal match against Malaysian team. The contest lasted for two hours and 26 minutes which India eventually won 2-0.

TENNIS

Mixed Doubles: Sania Mirza paired with Saketh Myneni to win gold at the Asian Games. The duo conquered Chinese Taipei pair of Hao Ching Chan and Hsien Yin Peng 6-4, 6-3 in the finals.

WRESTLING

Yogeshwar Dutt: In Men's Freestyle 65kg Yogeshwar Dutt won India the first gold in wrestling since Kartar Singh's effort way back in 1986. Yogeshwar overwhelmed his opponent Zalimkhan Yusupov of Tajikistan to win the historic gold.

30) India's **Sania Mirza and her Brazilian teammate Bruno Soares** on 5 September 2014 won the Mixed Doubles trophy of the US Open Tennis. In the title clash, the top seeded, Indo-Brazilian pair defeated the American-Mexican team of Abigail Spears and Santiago Gonzalez, 6-1, 2-6, 11-9. Previous two mixed titles for Sania were with Mahesh Bhupathi. The duo won the Australian Open in 2009 and French Open in 2012.

31) U.S Open :

Men's Singles .

Croatia's Marin Cilic conquers his first grand slam having dashed the hope of Kei Nishikori - the first man from Asia (and Japan) to reach a Slam final - with an emphatic scoreline of 6-3, 6-3 and 6-3.

Women's Singles

Serena Williams crushes Caroline Wozniacki to bag her 3rd consecutive US Open crown.
Its her sixth US Open and 18th Grand Slam title overall.

Men's Doubles

Bob and Mike Bryan lifted their fifth US Open and 16th Grand Slam doubles title here showing why they are feared in men's double circuit so much.
It was also their 100th tournament title overall.
They defeated Spaniards Marcel Granollers and Marc Lopez 6-3, 6-4.

Women's Doubles

Russian pair of Ekaterina Makarova and Elena Vesnina won their second Grand Slam women's doubles title
They disappointed the duo of Martina Hingis and Flavia Pennetta with a come-from-behind win.

32) World No 1 Novak Djokovic destroyed Tomas Berdych in a lop-sided contest to win his fifth China Open crown on 5th oct while Maria Sharapova overcame Petra Kvitova 6-4, 2-6, 6-3 in the women's final to move up to No 2 in the world rankings

33) The **international amateur boxing association (AIBA)** has decided to suspend Sarita from manipur, her coaches — Gurbax Singh Sandhu, B I Fernandes and Sagar Mal Dhayal — and more interestingly, the Indian chef-de-mission to the Asian Games Adille Sumariwalla

34) **Greenwood High School, Nagaland** defeated Government Model High School, Chandigarh, 5-4 at the Ambedkar Stadium, New Delhi to win the under 14 title in the 55th edition of the **Subroto Cup**.The Subroto Cup is an inter-school football tournament. It has two categories: under 14 and under 17. It was the brainchild of Air Marshal Subroto Mukerjee

35) Shooter **Shweta Chaudhary** (She won the bronze medal in the women's 10m air pistol on 20 September 2014. This was India's first medal in these games) won the first medal for India at 17th Asian Games? –

36) **Jitu Rai**(Shooter Jitu Rai won the gold medal in the men's 50m Pistol event held on 20 September 2014. This was India's first gold medal in these games) won the first gold medal for India at 17th Asian Games

37) **Saurav Ghosal** (in men's squash singles) won the first silver medal for India at the 17th Asian Games?

38) **Adille Sumariwalla** was the chef de mission (Head) of the Indian contingent at 17th Asian Games

39) **Chennai Super Kings (CSK) on 4 October 2014 won the Champions League Twenty20 (CLT20) 2014** title of Cricket. CSK lifted the title by defeating Kolkata Knight Riders (KKR) by 8 wickets in the final match played at the M Chinnaswamy Stadium in Bengaluru. Suresh Raina scored 109 off 62 balls with the help of six fours and eight sixes. His century came off only in 59 balls. With this century, Raina became the only player to score a century in T20 Internationals, IPL and CLT20 tournaments. Chennai Super Kings have won the trophy second time. Earlier they won the CLT20 in South Africa, back in 2011.

Man of the Match: Pawan Negi, for his bowling figures of 5 for 22
Man of the Series: Suresh Raina (CSK)
Golden Bat Award: Suresh Raina (CSK)
Golden Wicket Award: Sunil Narine (KKR)
Fair Play Award: Cape Cobras
Power Player of the Series: Suresh Raina (CSK)

40) **Lewis Hamilton** reeled off his fourth consecutive victory to extend his lead in the Formula One drivers' title race and secure Mercedes' maiden triumph in the constructors' championship on Sunday when he won the **inaugural Russian Grand Prix in emphatic fashion.**

41)

Indian Super League (ISL) 2014 Team Franchise owners Owner list:

1) **Mumbai City FC** : Ranbir Kapoor & Bimal Parekh
2) **North East United** : John Abraham & Shillong Lajong FC
3) **FC Pune City** :Hrithik Roshan, Wadhawan Group and Italian football club ACF Fiorentina
4) **Atletico de Kolkata** :Sourav Ganguly, Harshavardhan Neotia, Sanjiv Goenka & Utsav Parekh
5) **Delhi Dynamos FC** :DEN Network
6) **Chennaiyin FC** :Abhishek Bachhan, MS Dhoni & Vita Dani
7) **Kerala Blasters** :Prasad V Potluri & Sachin Tendulkar
8) **FC Goa** :Venugopal Dhoot, Virat Kohli , Goan businessmen Dattaraj Salgaocar and Shrinivas Dempo.

42) **Roger Federer** claimed one of the few titles to have previously eluded him after he overcame a sluggish start to beat injured Frenchman Gilles Simon in the final of the **Shanghai Masters**

43) **Zimbabwe** bowler **Prosper Utseya** is the latest to fall afoul **of ICC 15-degree rule**; banned from bowling in international matches. He now joins the list comprising Saeed Ajmal (Pakistan), Sachithra Senanayake (Sri Lanka) Sohag Gazi (Bangladesh) and Kane Williamson (New Zealand) who have recently been banned for illegal bowling action.

44) Olympic bronze medalist **MC Mary Kom** on 13 October 2014 was chosen as the **Most Valuable Player (MVP)** of India's Incheon Asian Games campaign at a felicitation of the medal winners by contingent sponsors, Samsung India.

45) Harmanpreet Singh converted two penalty corners to help **India** sucessfully defend its **Sultan of Johor Cup (SOJC) U-21 hockey title**, beating Great Britain 2-1 in a keenly-contested final. Malaysia had won the inaugural title with Germany winning in 2012 and India last year.

46) India lift the **ODI series against West Indies 2-1** after winning the last (4th) encounter by 59 runs

47) 2nd '**Asian Para Games 2014**' gets underway in **Incheon**, South Korea.

48) Second seeded US Open champion **Marin Cilic ofCroatia** won the **Kremlin Cup ATP title in Moscow**

49) Three day long celebrations are underway at the Eden Gardens in Kolkatta by the Cricket Association of Bengal (CAB) to commemorate the **150th birth anniversary of the iconic cricket ground.**

50) After motorsports and football, Indian cricket team captain **Mahendra Singh Dhoni has now lent his support to Indian hockey by becoming the owner of the Ranchi franchise of the Hockey India League (HIL).**

51) **Pankaj Advani** World Billiards Championship 2014 on 24 October 2014 that was held in Leeds (UK). Advani, 29, conquered Singapore cueist Gilchrist 6-2

52) Sania Mirza added yet another feather to her much-decorated cap as she won the **WTA Tour Finals in Singapore** with Zimbabwe partner Cara Black against defending champions Shuai Peng/ Su-Wei Hsieh.

APPOINTMENTS

1) **Former Supreme Court judge CK Prasad is set to be appointed as the head of the Press Council of India.** Prasad will succeed justice Markanday Katju as the chairman of the PCI.
2) Additional Director **R K Dutta** will now head the CBI probe in the 2G spectrum scam
3) **Housing finance company, DHFL on Thursday announced Bollywood celebrity Shah Rukh Khan as its Brand Ambassador**. This is the Company's first such brand association in its 30 year journey of providing financial access for home buying amongst Indian customers.
4) **Myntra.com** in the month of July 2014 named Bollywood actress **Kangana Ranaut as its brand ambassador.**
5) Defence Minister **Manohar Parrikar** was on 13 November 2014 elected unopposed to **Rajya Sabha from UP.**
6) Actor and former campaigner of the Dravida Munnetra Kazhagam **Kushboo** joined the Congress
7) U.N. Women named Bollywood star **Farhan Akhtar** as its first male goodwill ambassador to help advance empowerment of women and girls. In his new role as **South Asia ambassador for the United Nations agency for gender equality**, actor-filmmaker-singer Akhtar will also promote UN Women's popular **HeforShe campaign** to engage men and boys in women's rights. He founded the **Men Against Rape and Discrimination campaign(MARD).**
8) **Sania Mirza was named a United Nations Goodwill Ambassador for the South Asian region by UN Women**
9) Tata Sons Chairman Emeritus **Ratan Tata has been appointed to the board of Interpol Foundation** to contribute to its two new global initiatives aimed at combating organised crime and terrorist activities by the international police organisation.
10) **Lokesh Chandra** was appointed as chairman of India Council for Cultural Relations (ICCR) on 27 October 2014. He was appointed by the President Pranab Mukherjee for a term of three years
11) **Laxmikant Parsekar** was on Saturday sworn in as the chief minister of Goa, succeeding Manohar Parrikar who is becoming a Union minister.
12) Senior BJP legislator **Haribhau Bagde unanimously elected as the Speaker of the Maharashtra Assembly**
13) **New Council of Minsiters(Changes marked in Bold)**
(27 Cabinet Ministers including PM , 13 MOS(Independent) and 26 MOS)
1. Rajnath Singh: Home Affairs
2. Sushma Swaraj: External Affairs, Overseas Indian Affairs
3. Arun Jaitley: Finance, **Corporate Affairs, Information & Broadcasting**
4. M Venkaiah Naidu: Urban Development, Housing and Urban Poverty Alleviation, Parliamentary Affairs
5. Nitin Jairam Gadkari: Road Transport and Highways, Shipping
6. **Manohar Parrikar: Defence**
7. **Suresh Prabhu: Railways**
8. **DV Sadananda Gowda: Law & Justice**
9. Sushri Uma Bharati: Water Resources, River Development and Ganga Rejuvenation
10. Najma A Heptulla: Minority Affairs
11. Ramvilas Paswan: Consumer Affairs, Food and Public Distribution
12. Kalraj Mishra: Micro, Small and Medium Enterprises
13. Maneka Sanjay Gandhi: Women and Child Development
14. Ananthkumar: Chemicals and Fertilizers
15. **Ravi Shankar Prasad: Communications and Information Technology**
16. **Jagat Prakash Nadda: Health & Family Welfare**
17. Ashok Gajapathi Raju Pusapati: Civil Aviation
18. Anant Geete: Heavy Industries and Public Enterprises
19. Harsimrat Kaur Badal: Food Processing Industries
20. Narendra Singh Tomar: Mines, Steel
21. **Chaudhary Birender Singh: Rural Development, Panchayati Raj, Drinking Water and Sanitation**
22. Jual Oram: Tribal Affairs
23. Radha Mohan Singh: Agriculture
24. Thaawar Chand Gehlot: Social Justice and Empowerment
25. Smriti Zubin Irani: Human Resource Development
26. **Harsh Vardhan: Science and Technology, Earth Sciences**

MINISTERS OF STATE

27. **General VK Singh: Statistics and Programme Implementation (Independent Charge), External Affairs, Overseas Indian Affairs**
28. Inderjit Singh Rao: Planning (Independent Charge), Defence
29. Santosh Kumar Gangwar: Textiles (Independent Charge)
30. **Bandaru Dattatreya: Labour and Employment (Independent Charge)**
31. **Rajiv Pratap Rudy: Skill Development & Entrepreneurship (Independent Charge), Parliamentary Affairs**
32. **Shripad Yesso Naik**: AAYUSH (Independent Charge), Health & Family Welfare
33. **Dharmendra Pradhan**: Petroleum and Natural Gas (Independent Charge)
34. **Sarbananda Sonowal**: Youth Affairs and Sports (Independent Charge)
35. **Prakash Javadekar**: Environment, Forest and Climate Change (Independent Charge)

36. **Piyush Goyal**: Power (Independent Charge), Coal (Independent Charge), New and Renewable Energy (Independent Charge)
37. **Jitendra Singh**: Development of North Eastern Region (Independent Charge), Prime Minister's Office, Personnel, Public Grievances & Pensions, Department of Atomic Energy, Department of Space
38. **Nirmala Sitharaman**: Commerce and Industry (Independent Charge)
39. **Mahesh Sharma: Culture (Independent Charge), Tourism (Independent Charge), Civil Aviation**
40. **Mukhtar Abbas Naqvi: Minority Affairs, Parliamentary Affairs**
41. **Ram Kripal Yadav: Drinking Water & Sanitation**
42. **Haribhai Parthibhai Chaudhary: Home Affairs**
43. **Sanwar Lal Jat: Water Resources, River Development & Ganga Rejuvenation**
44. **Mohanbhai Kalyanjibhai Kundariya: Agriculture**
45. **Giriraj Singh: Micro, Small & Medium Enterprises**
46. **Hansraj Gangaram Ahir: Chemicals & Fertilizers**
47. **GM Siddeshwara**: Heavy Industries & Public Enterprises
48. Manoj Sinha: **Railways**
49. **Nihalchand:** Panchayati Raj
50. **Upendra Kushwaha:** Human Resource Development
51. **Radhakrishnan P**: Road Transport & Highways, Shipping
52. **Kiren Rijiju**: Home Affairs
53. **Krishan Pal**: Social Justice & Empowerment
54. **Sanjeev Kumar Balyan**: Agriculture
55. **Manuskhbhai Dhanjibhai Vasava**: Tribal Affairs
56. **Raosaheb Dadarao Danve**: Consumer Affairs, Food and Public Distribution
57. **Vishnu Deo Sai**: Mines, Steel
58. **Sudarshan Bhagat**: Rural Development
59. **Ram Shankar Katheria: Human Resource Development**
60. **YS Chowdary: Science and Technology, Earth Science**
61. **Jayant Sinha: Finance**
62. **Col Rajyavardhan Singh Rathore: Information & Broadcasting**
63. **Babul Supria (Babul Supriyo) Baral: Urban Development, Housing and Urban Poverty Alleviation**
64. **Sadhvi Niranjan Jyoti: Food Processing Industries**
65. **Vijay Sampla: Social Justice & Empowerment**

14) **Physicist Fabiola Gianotti from Italy** was on 4 November 2014 appointed as the first woman chief of CERN particle physics research centre.

15) Eminent environmental scientist **R.K. Pachauri and economist Nitin Desai** have been included in the newly re-constituted **18-member panel** of Prime Minister's Council on Climate Change

16) **Hasmukh Adhia** was appointed as the Union Financial Services Secretary (FSS) on 3 November 2014. He succeeded GS Sandhu who was made the Chairman of the National Authority for Chemical Weapons.

17) **Mallikarjun Kharge**, a leader of Congress in Lok Sabha was inducted into the three-member CIC selection committee. The other two members of the committee are Prime Minister Narendra Modi (as head) and Union Finance and Defence Minister Arun Jaitely.

18) **Vijay Kelkar** was appointed as the new Chairperson of the National Institute of Public Finance and Policy (NIPFP)

19) Senior bureaucrat **Arvind Mayaram** has received a second transfer order in a fortnight. Mayaram, who was earlier shifted out of the FinanceMinistry to Tourism, has now been appointed as Secretary in the Minority Affairs Ministry.

20) The **former Union Minister Jairam Ramesh** has been designated as the head of **Future Earth Engagement Committee,**a global research committee on sustainable development that was constituted by an alliance of organisations including the UNEP, the UNESCO and the World Meteorological Organisation (WMO

21) Actor **Leonardo DiCaprio** was appointed as United Nations Messenger of Peace with a special focus on climate change. He was appointed by the UN Secretary-General Ban Ki-moon on 16 September 2014. The UN chief "Ban ki Moon" said that DiCaprio's "first act" in his new role as Messenger of Peace will be to address the opening of the Climate Change Summit on September 23 in New York .Indian-origin

22) **Antara Haldar** on 15 September 2014 became first non-European law lecturer at Cambridge University.

23) President Obama has nominated Indian-American **Richard Rahul Verma** as the new ambassador to India

24) **John Key** was re-elected as the Prime Minister of New Zealand for a third term.

25) Afghanistan's election commission on Sunday has named **Ashraf Ghani Ahmadzai** as the winner of the country's presidential election.

26) **Coup leader Voreqe Bainimarama** was sworn in as Fiji's new Prime Minister on Monday

27) **Hardeep Singh Puri** was appointed as Secretary General of Independent Commission on Multilateralism (ICM) on 23 September 2014. Mr Kevin Rudd will co-chair the Independent Commission on Multilateralism (ICM) with Norwegian foreign minister Borge Brende and Canadian foreign minister John Baird

28) India TV chairman and editor-in-chief **Rajat Sharma** on 24 September 2014 was appointed as the new president of the News Broadcasting Association (NBA) for the year 2014-2015.Rajat Sharma will replace KVL Narayan Rao

29) The Bangladesh government on 28 September 2014 appointed **Syed Muazzem Ali** as the new Bangladesh High Commissioner to India.
30) Chinese President Xi Jinping **appointed Le Yucheng** as China's new Ambassador to India.
31) Prime Minister Narendra Modi appointed former McKinsey India Chairman **Adil Zainulbhai as the Chairman of Quality Council of India (QCI).** He will serve Quality Council of India for a period of three years.
32) Union Ministry of Civil Aviation (MoCA) approves the appointment of **Cramer Ball as Chief Executive Officer of Jet Airways**.
33) Canada's new high commissioner to India **Nadir Patel** is an India-Canadian, one who was born in Prime Minister Narendra Modi's state of Gujarat and speaks Gujarati at home.
34) Canada's new high commissioner to India **Nadir Patel** is an India-Canadian, one who was born in Prime Minister Narendra Modi's state of Gujarat and speaks Gujarati at home.
35) **Aamir Khan** has been appointed **UNICEF** Ambassador for South Asia.He will support Unicef work to promote the right of South Asian children to nutrition.
36) **Kalpana Morparia** on 9 October 2014 was appointed as first woman director of Hindustan Unilever Limited (HUL)
37) **Mayaram**, a 1978-batch IAS officer belonging to Rajasthan cadre, was made the **Tourism Secretary** in place of Parvez Dewan on his retirement at month end. Mayaram, who was earlier shifted out of the FinanceMinistry to Tourism, has now been appointed as Secretary in the Minority Affairs Ministry. In his place, **Rajiv Mehrishi**, an IAS officer of the same batch as Mayaram and from the same State, was appointed **Secretary, Department of Economic Affairs in the Ministry of Finance.**
38) The Centre has appointed US-based economist **Arvind Subramanian** as India's next Chief Economic Advisor in the Finance Ministry.
39) A day after his dramatic announcement to quit, India's chief hockey coach **Terry Walsh** decided to continue.
40) **Manohar Lal Khattar** was has become the first Chief Minister of the BJP in Haryana
41) **Joko Widodo** was inaugurated as Indonesia's new President
42) President Barack Obama has nominated a major fundraiser for his presidential campaign **Indian-American Azita Raji as the US ambassador to Sweden.**
43) **Kaushal Srivastava is** new Chairman of the Central Board of Excise and Custom (CBEC)
44) **Brazilian President Dilma Rousseff** has been re-elected as president of brazil defeating center-right challenger **Aecio Neves**

AWARDS

Nobel Prize Winners

Category	Names	Contribution
Physics	1. Isamu Akasaki (Japan) 2. Hiroshi Amano(Japan) 3. Shuji Nakamura (US)	Blue LED invention
Medicine	1. John O'Keefe (UK) 2. May—Britt Moser (Norway) 3. Edvard Moser(Norway)	Cells that create brain's positioning system.
Chemistry	1. Eric Betzig (US) 2. William Moerner (US) 3. Stefan Hell (Germany)	Microscope: Super-resolved fluorescence Nanometer resolution
Economics	Jean Tirole (France)	How to prevent monopolies and facilitate competition.
Peace	1. Malala Yousafzai (Pak) 2. Kailash Satyarthi (India)	Child rights, child education
Literature	Patrick Modiano (France)	Novels on anti-Nazi, WW2 themes.

1) **Lahore-based author Bilal Tanweer's maiden novel The Scatter Here is Too Great** has bagged the **2014 Shakti Bhatt First Book Prize**. The award carries a cash component of Rs. 2 lakh. His novel was picked from a shortlist of six books by a jury of authors Amit Chaudhuri, Aatish Taseer and Mridula Koshy. For 2014 Shakti Bhatt First Book Prize, six books were shortlisted. They are

- A Bad Character by Deepti Kapoor .
- The Scatter Here Is Too Great by Bilal Tanweer.
- The Vanishing Act by Prawin Adhikari.
- a cool, dark place by Supriya Dravid.
- The Competent Authority by Shovon Chowdhury.
- The Smoke Is Rising by Mahesh Rao.

The **Shakti Bhatt First Book Prize** is an award named after journalist Shakti Bhatt, who passed away in 2007. It was set up in

2008 to encourage authors from the Indian sub-continent. 2014 was seventh year of this prize and the prize money was increased to Rs 2 lakhs with support from Priti Paul and the Apeejay Trust.

2) Indian Army Chief 'General Dalbir Singh' is honoured with the honorary rank of **'General of Nepal Army'** by Nepalese president Ram Baran Yadav.

3) Indian space agency **Isro** will be conferred the **Indira Gandhi Prize for Peace, Disarmament and Development for 2014** in recognition of its contribution in strengthening international cooperation in peaceful use of outer space.

4) Veteran classical vocalist **Pandit Jasraj** was on 17 November 2014 conferred with the **Sumitra Charat Ram Award 2014 for Lifetime Achievement**. The award was instituted in 2011 to honour stalwarts in art and was named after Sumitra Charat Ram

5) Former India captain **Dilip Vengsarkar** will receive the C.K. Nayudu Lifetime Achievement Award for 2014. He will be handed a citation, trophy and cheque for Rs. 25 lakh.

6) Indian American **Neha Gupta** was awarded with the prestigious International Children's Peace Prize 2014.

7) **Chintan**, a material recovery facility at New Delhi Railway Station, and **GOONJ**, an NGO working in the area of urban waste, have jointly won **the seventh Deutsche Bank Urban Age Award 2014** in Delhi, which entails a cash prize of $1,00,000.

8) **Deutsche bank** was awarded the 'Channel Islands Custodian of the Year 2014' title.

9) Pacer **Bhuvneshwar Kumar** will get the **Polly Umrigar Award for the 2013-14** season. The award is given to India's best international cricketer of the year. The award comprises a trophy and a cheque for 5 lakh rupees

10) The Centre has named actor **Rajinikanth as winner of the Centenary Award for Indian Film Personality of the Year.** The Chennai-based actor would be receiving the honour at the **45th International Film Festival of India to be held in Goa from November 20 to 30.**

11) Padmaja Naidu Himalayan Zoological Park, Darjeeling has been conferred on the prestigious '**Earth Heroes Award for the year 2014**'

12) The Union Govt. decided to shift to a fixed budget subsidy for cooking gas and has **hence frozen this subsidy at Rs. 20 per kg**.

13) The **Breakthrough Prize** was instituted in 2012 by Russian billionaire venture capitalist Yuri Milner. Later Facebook founder Mark Zuckerberg, Google co-founder Sergey Brin, and other tech industry luminaries became associates in it and now jointly award it. The first edition of the prize was given in 2013 to 11 personalities from the field of Life Sciences. **This year the prize was given to 6 personalities from the field of Life Sciences and 6 from the field of Mathematics with each prize worth $3 million**, almost three times the cash a Nobel Prize winner receives.This prize is presently the most rewarding one as far the prize money is concerned.

14) In a first for Indian hockey, the national federation on Monday decided to have the **'Hockey India Annual Awards'** wherein the top players in the men's and women's categories will walk away with **a prize money of Rs. 25 lakh each**.

15) A pioneer of environment education in India, **Erach Bharucha, has been named for the Royal Bank of Scotland (RBS) 'Earth Hero' award** for this year.

16) **Bhuvaneswar Kumar** has been declared as the winner of ICC People's choice award for the year 2014. Bhuvaneswar Kumar becomes the third Indian after Sachin Tendulkar and M S Dhoni to win this award.

17) Former Prime Minister **Manmohan Singh** has been chosen for one of Japan's top national awards for his contribution to India-Japan ties, becoming the first Indian to receive the rare honour. Dr. Singh will be awarded '**The Grand Cordon of the Order of the Paulownia Flowers**' for his "significant contribution to the enhancement of relations and promotion of friendship" between Japan and India for about 35 years

18) Sachin Tendulkar gets the **Giants International award for lifetime achievement in sports**. For the films, the lifetime honour was bestowed on iconic Bollywood dancer Helen Salim Khan. Its the first India-based international service organization which was founded in 1972

19) Renowned Hindi author Govind Mishra was conferred the **'Saraswati Samman'** for his novel "Dhool Paudhon Par".

20) Edward Snowden with Alan Rusbridger, Asma Jahangir, Basil Fernando and Bill McKibben are the winners of the **Right Livelihood Award for 2014, an award also known as the "alternative Nobel"**

21) Indian cricket legend **Kapil Dev** has been honoured with a Lifetime Achievement award at a ceremony in the House of Lords in London

22) Anant Khasbardar (Maharashtra) wins Rs.50,000 prize for designing the Logo of Swachh Bharat Mission; Bhagyasri Sheth (Gujarat) bags Rs.25,000 for giving the tagline. The **Logo with spectacles of Mahatma Gandhi with 'Swachh Bharat' written on the two glasses with the bridge of the spectacles in National Tricolour signifies the entire nation uniting to achieve the vision of Mahatma for a 'Clean India.' The Tagline "Ek Kadam Swachhata Ki Aur"** exhorts all citizens to contribute in their own way towards the goal of Swachh Bharat.

23) Indian actor **Shahrukh Khan was awarded the Global Diversity Award 2014** for his outstanding achievements in the field of cinema and his involvement in philanthropic endeavors in UK.

24) **Dr Apathukatha Sivathanu Pillai** wins the **Lal Bahadur Shastri National Award for Excellence** in Public Administration, Academics and Management for the year 2014.

25) Pakistani child education activist **Malala Yousafzai and Kailash Satyarthi**, an Indian child rights campaigner, have jointly won the Nobel Peace Prize. At the age of just 17, **Malala is the youngest ever recipient of the prize**. The 60-year-old Kailash founded **Bachpan Bachao Andolan, or the Save the Childhood Movement**, which campaigns for child rights and an end to human trafficking. **Thorbjorn Jagland, chairman of the Norwegian Nobel Committee.** Malala's win in 2014 takes the number **of women awarded the prize to 16 out of 95**. Per Alfred Nobel's will, the recipient is selected by the Norwegian Nobel Committee, a 5-member committee appointed by the Parliament of Norway. Since 1990, the prize is

awarded on 10 December in Oslo City Hall each year. **The Peace Prize is awarded in Oslo, Norway, while the other prizes are awarded in Stockholm, Sweden. The Nobel Prize is widely regarded as the most prestigious award available in the fields of literature, medicine, physics, chemistry, peace, and economics.** Sixty-year-old Kailash Satyarthi became the **fifth Indian citizen** (overall 8th Indian)to win the Nobel Prize joining the likes of Rabindranath Tagore, CV Raman, Mother Teresa and Amartya Sen in the elite club.

- Kailash Satyarthi, Peace, 2014
- Venkatraman Ramakrishnan*, born in India, acquired US citizenship, Chemistry, 2009
- Amartya Sen, Economic Sciences, 1998
- Subrahmanyan Chandrasekhar*, born in British India, acquired US citizenship, Physics, 1983
- Mother Teresa, born in Ottoman Empire, now Macedonia, Peace, 1979
- Hargobind Khorana*, born in Lahore, British India (Now Pakistan), acquired US citizenship, Physiology of Medicine,1968
- C.V. Raman, Physics, 1930
- Rabindranath Tagore, Literature, 1913

26) **Tobacco Board has bagged internationally acclaimed "Golden Leaf Award-2014"** for its "most impressive public service initiatives" in Tobacco sector. The award has been declared at an international conference held in West Virginia, USA. Tobacco Board is the only government organisation to get the award since its inception

27) **Australian author Richard Flanagan** took away the literary world's most coveted prize for his book **'The Narrow Road to the Deep North'**. Flanagan - the Tasmanian-born author is the third Australian to win the coveted prize which, for the first time in its 46-year history, is now expanded to include entries from writers of all nationalities, writing originally in English and published in the UK. In addition to his £50,000 prize and trophy, Flanagan also receives a designer bound edition of his book, and a further £2,500 for being shortlisted.

28) Noted lyricist Sameer was honoured with the **National Kishore Kumar Award for 2012-13**

29) The **Nobel Memorial Prize in Economic Sciences, officially known as The Sveriges Riksbank Prize in Economic Sciences** in Memory of Alfred Nobel

30) In 2014 **Maryam Mirzakhani**(IRAN) became the first woman as well as the first Iranian, and **Artur Avila**(Brazil) became the first mathematician from Latin America to be awarded a Fields Medal. Rest 2 went to **Manjul Bhargava and Martin Hairer**.The **Rolf Nevanlinna Prize** for outstanding contributions in Mathematical Aspects of Information Sciences for 2014 went to **Subhash Khot**.

31) **Inspector Shakti Devi of the Jammu and Kashmir Police, who is currently deployed in the UN Assistance Mission in Afghanistan (UNAMA)**, has been named recipient of the International Female Police Peacekeeper Award 2014 .

32) India-born Mexican scientist **Sanjaya Rajaram** has been presented with the prestigious World Food Prize 2014 for his agricultural research that led to a remarkable increase in world wheat production building on the successes of the Green Revolution. **World Food Day** 2014 celebrated across the globe on **October 16**.

33) Indian-origin Singaporean poet and writer **KTM Iqbal on 15 October 2014 was named for the 2014 Cultural Medallion**, the highest cultural award of Singapore. He will be awarded by the Tony Tan, the President of Singapore

34) The **UK government announced the inaugural Dadabhai Naoroji Awards** to honour individuals who have worked to strengthen the UK-India relationship over the years. The three winners included UK India Business Council chair Patricia Hewitt in the commerce category, Dame Asha Khemka for services in the field of education and actor Madhav Sharma for culture

35) **Sahil Doshi**, a ninth grader from Pittsburg declared winner of 2014 Discovery Education 3M Young Scientist Challenge for his innovative design of an eco-friendly device that seeks to reduce carbon footprint

36) Pakistani Nobel Peace Prize winner **Malala Yousafzai has been conferred the 2014 Liberty Medal.**

37) **Sakharov prize 2014**, Europe's top human rights award, goes to DR Congo doctor **Denis Mukwege**.

38) **Ashwika Kapur** of Kolkata on Friday won the prestigious Panda Award, aspart of the annual **Wildscreen Film Festival held at Bristol, U.K.** She is the first Indian woman to win the coveted wildlife photography award for her film on a Kakapo parrot. **Sirocco–How A Dud Became A Stud**, won the Icon Film Newcomer Award in Bristol. Directed by Ashwika Kapur, 27, the documentary is about a New Zealand parrot who is the official spokesbird for conservation.

SCHEMES

1) Foreign nationals from **43 countries** may now apply for and get their **tourist visa-on-arrival (TVoA) online**, entitling them to enter India anytime within 30 days of the approval. The electronic travel authorisation, which will be in the form of an email received by the tourist from the Indian authorities, will entitle the prospective tourist to a 30-day stay in India. The facility may be availed no more than twice in a calendar year.

2) For the benefit of lakhs of households, the Central government has launched a **modified Direct Benefit Transfer of LPG (DBTL)** scheme in 54 districts in 11 states starting November 15, 2014.

3) The government kick-started the **Bal Swachhta Mission** as part of Children's Day celebrations and also launched **the 'Udaan' programme for girls**, which seeks to prepare them for the IIT-JEE. The initiative aims to ensure cleanliness at schools by promoting clean food, clean self, clean drinking water and clean toilets. Irani announced that on **November 17, which is observed as International Students' Day**, a group of children would be invited to the Ministry to interact with herself and the officials.

4) The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, approved the launch of **Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY)** , the scheme cost of Rs.39,275 crore including budgetary support of Rs.35,447 crore.

5) **Din Dayal Antyodaya Yojana :** To provide Skill training to poors in cities and village
6) Prime Minister Narendra Modi on 2nd Oct launched the nationwide **Swachh Bharat Abhiyan** that aims to clean up the country in the next five years. He has also nominated nine people to carry forward the campaign. The Prime Minister has tagged in his cleanliness challenge **Goa governor Mridula Sinha, cricket legend Sachin Tendulkar, yoga teacher Baba Ramdev, Congress lawmaker and former union minister Shashi Tharoor, actors Kamal Haasan, Priyanka Chopra and Salman Khan, industrialist Anil Ambani and the team of popular TV serial Tarak Mehta Ka Oolta Chashma.By 2019, Gandhi's 150th birth anniversary**, every city, town and village is to be 'clean', that is, they will have pucca toilets for all, safe drinking water, waste disposal systems and cleans roads & lanes.The estimated cost is humungous - in all, Rs 1.96 lakh cr, of which Rs 1.34 lakh cr will be spent to build 11 cr pucca loos in villages and Rs 62,000 cr to build 5.1 lakh community and public loos in urban areas.PM Narendra Modi appointed bollywood actor **Aamir Khan** as the Brand Ambassador of the Swachh Bharat Mission
7) The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi,gave its approval for signing a Joint Declaration between the Ministry of Human Resource Development (MHRD) of India and the National Science Foundation (NSF) of the United States of America, to initiate a new program entitled **Global Initiative of Academic Networks (GIAN) in Higher Education.**
8) The Scheme for issuance of **Person of Indian Origin Card (PIO Card)** Amendment Scheme, 2014 also amended the rules that required PIOs spending more than 180 days in India to register themselves with the FRRO (Foreigners Regional Registration Office). No such registration is now required irrespective of how long the PIO's stay is.A PIO refers to any person without Indian passport and **not a citizen of Pakistan,Sri Lanka, China, Afghanistan, Bangladesh, Nepal, Bhutan**, who falls under any of the following categories:
   - Any person who has at any time held an Indian passport.
   - Any person whose parent(s) or grandparent (s) or great grandparents (s) was born in India or was a permanent resident in India . However, such a person should not have been a citizen of any other specific country.
   - Any person who is a spouse of a citizen of India or of a PIO who falls under any of the above two categories
9) Shri Sudarshan Bhagat, the Minister of State for Social Justice and Empowerment launched the "**Swachhta Udyami Yojana - Swachhta Se Sampannta Ki Aur**" of National Safai Karamcharis Finance and Development Corporation
10) The policy, launched by Union Health Minister Harsh Vardhan, is backed up by the "**Mental Health Action Plan 365**" which spells out the specific roles to be played by the Centre, the state governments, local bodies and civil society organisations. The World Health Organization has predicted that about **20 percent of India's population would suffer from some form of mental illness by 2020.**
11) Prime Minister Narendra Modi launched the **'Saansad Adarsh Gram Yojana' on Jayaprakash Narayan's birth anniversary**., an ambitious village development project under which each MP will take the responsibility of developing physical and institutional infrastructure in **three villages by 2019.** The scheme encourages Members of Parliament from both Houses to identify and develop **one village from their constituency as a model village by 2016, and two more by 2019,** covering over 2,500 villages of the 6 lakh villages country-wide.It requires MPs to identify one village with a population of **3,000-5,000 in the plains and 1,000-3,000 in the hills** within a month for convergence of existing schemes for socio-economic development of the area. MPs can choose any village except their own or their spouse's.
12) PM dedicated a number of schemes under "**Shramev Jayate**" (work alone triumphs) programme which includes **portability through Universal Account Number** for employee provident fund, **single window portal to enable doing business with Labour Ministry and labour inspection** scheme in central sphere. Inaugurating the '**Pandit Deendayal Upadhyay Shramev Jayate Karyakram**' organised by the Labour Ministry. Laying emphasis on **skill development in Apprenticeship Protsahan Yojana that he launched**, the Prime Minister said that the country has huge potential to provide manpower to the world, which will require this by 2020.

TECHNOLOGY

1) **Facebook's Say Thanks**, a web application which captures your relationship with your Facebook buddies in a one-minute video. All you have to do is choose the friend you want to thank personally and Facebook will do the rest.
2) Panasonic India on 15 November 2014 launched Smartphone **Eluga S**
3) **Mangalyaan** has been named among the **25 best inventions of 2014** by Time magazine
4) The World Diabetes Day 2014 campaign marks the first of a three-year (2014-16) focus on **healthy living and diabetes**. **Healthy Living and Diabetes** is the World Diabetes Day theme for 2014-2016.
5) The **European Organization for Nuclear Research, known as CERN** is a European research organization whose purpose is to operate the world's largest particle physics laboratory
6) **Yahoo** will replace Google's search engine on Firefox's Web browser in the U.S
7) Software major **Infosys** announced that it will collaborate with **Stanford Graduate School of Business (GSB)** to create a comprehensive executive education programme.
8) **Tech Mahindra Ltd**, India's fifth largest software services exporter, has signed an agreement to **acquire US-based Lightbridge Communications Corporation (LCC) for $240 million**. Headquartered in McLean, Virginia, LCC is one-of-the world's largest independent global providers of network engineering services to the telecommunications industry
9) Micromax has introduced a **new venture – Yu Televentures** – that will focus on customised software and services. Micromax has also tied up with Cyanogen to launch Yu-branded **Cyanogen OS-Based smartphones**
10) Tech giant **IBM** has launched a **new e-mail application 'Verse'** for enterprises that integrates social media, file sharing and analytics to help increase productivity.

11) In yet another acquisition, **Cognizant said that it will acquire Odecee**, a provider of digital solutions to enterprises in Australia and New Zealand region.
12) **Cebit, the world's largest and most international computer expo**, three-day event, starting in Bengaluru is organized around the theme 'New perspectives in IT business'
13) Technology giant **Yahoo said it will buy digital video advertising service BrightRoll** for $640m (£402m).
14) The European Space Agency celebrated the cosmic achievement after sweating through a tense seven-hour countdown that began when the **Philae lander dropped from the agency's Rosetta space probe** toward the comet **67P/Churyumov-Gerasimenko** as both hurtled through space at 66,000 kph.
15) Microsoft Corporation on 11 November 2014 unveiled the **Microsoft Lumia 535.**
16) The main task of ILIA **Indian Language Internet Alliance by Google** would be to work together in building Indic language content for the hundreds of millions of Indians who will be coming online for the very first time.
17) **Microsoft Lumia** instead of Nokia Lumia.
18) The **Rapid Acquisition Imaging Spectrograph Experiment (RAISE) mission** of NASA will focus in on the split-second changes that occur near active regions on the Sun, especially those exploding magnetic fields erupting reddish and orange fires visible from the satellites.
19) Microsoft Corp said on Monday it has agreed to acquire Stockholm-based games **developer Mojang** and the company's wildly popular Minecraft video game franchise for $2.5 billion. Mojang was co-founded in 2009 by Markus Persson who developed the hit Minecraft game
20) **Alibaba Group** Holding Ltd's initial public offering now ranks as the world's biggest in history at $25 billion. The IPO surpassed the previous global record set by Agricultural Bank of China Ltd in 2010 when the bank raised $22.1 billion. **Jack Ma founder of Alibaba**
21) **NASA's MAVEN (Mars Atmosphere and Volatile Evolution)**spacecraft began orbiting Mars .
22) India on Tuesday created space history by successfully placing its **low-cost Mars spacecraft** in orbit around the Red Planet in its very first attempt, catapulting the country into an elite club of three nations. With the success of "Mangalyaan", India has become the first country to go to Mars in the very first try. European, American and Russian probes have managed to orbit or land on the planet, but after several attempts. So far, just three countries or groupings have launched unmanned missions to Mars: the US, the former Soviet Union and the 18-member European Space Agency. India has thus joined an exclusive global Martian club as the fourth member, in the first shot, and become the first Asian nation.Japan's attempt to reach Mars with the Nozomi spacecraft in 1998 suffered a setback, and China's maiden effort with Yinghuo-1 in November 2011 didn't succeed because of a failure of the Russian rocket. UAE is planning an unmanned mission to Mars in 2021.
23) Nasdaq-listed IT company **Cognizant** has acquired digital marketing company Cadient Group, that serves a broad spectrum of life sciences companies, for an estimated $30 million
24) India's Polar Satellite Launch Vehicle (**PSLV-C26**) lifted off with aplomb from the Satish Dhawan Space Centre (SDSC) in Sriharikota at 1.32 a.m. on Thursday and precisely put the Indian navigation satellite, **IRNSS-1C** into its perfect, pre-designated orbit. This was the 28th successful launch of the Indian Space Research Organisation. The IRNSS-1C, the third of the seven navigation satellites in the Indian Navigation Satellite System (IRNSS), has wide-ranging applications in **terrestrial, aerial and marine navigation. From vehicle tracking to fleet management and from disaster management to mapping**, the satellite extends services to its clients.
25) Google Inc launched an email service called '**Inbox**' that will better organize emails and display information such as appointments, flight bookings and package deliveries in a more user-friendly way.
26) Indian Air Force (IAF) has recently asked its personnel and their families not to use a **Xiaomi Redmi 1s** mobile

COMMITTEES

1) **Pratyush Sinha committee**: to assess compensation for coal blocks.
2) The four-member panel, headed by former **Cabinet Secretary T S R Subramanian**, has been asked to review five key green laws concerning protection and conservation of environment, forest, wildlife, water and air among others.
3) The Supreme Court appointed high-powered committee headed by **Professor NR Madhava Menon** submitted its report to the court on 6 October 2014. The committee in its report has framed guidelines to regulate expenditure and contents of advertisements paid out of tax payers' money.
4) **Amitabh Kundu Committee**, a follow-up on *Sachar Committee*, submits its final report to the centre. It was set up in September 2013 to review the implementation of the recommendations made by the Rajindar Sachar Committee on the social, economic and educational status of the Muslim community of India.
5) Union Government on 20 October 2014 constituted **Vishwanathan committee to provide Bankruptcy code for small and medium enterprises (SMEs).**
6) Department of Industrial Policy and Promotion constitutes Justice (Retd) **Prabha Sridevan committee** to draft the National **Intellectual Property Rights** Policy

OBITUARIES

1) **Sadashiv Amrapurkar** was born **as Ganesh Kumar Narwode** in Nasik in 1950 and later in 1974 he adopted the name Sadashiv. He was associated with Marathi stage before migrating to the world of Hindi and Marathi films. He shot into prominence with his central negative character in Govind Nihalani's '*Ardh Satya*'. Some of his most popular Hindi films were '*Sadak*', '*Hukumat*', '*Mohra*', '*Ishq*', '*Aankhen*' and '*Coolie No.1*'. For Mahesh Bhatt's '*Sadak*' he won the first-ever 'Fimfare award for Best negative role'.
2) Former Union Carbide chief **Warren Anderson**, wanted in India in connection with the 1984 Bhopal gas tragedy has died

3) Senior Congress leader and former Union Minister Murli Deora passed away after prolonged illness.
4) Kathak queen Sitara Devi died. She was 94. Born in 1920 in Kolkata, Sitara Devi drew from the themes, poetry and choreography collected by her father in her choreographies.
5) Senior Marathi actor-director Raghuvir Nevrekar passed away here after a brief illness.
6) Veteran Tamil film director Rudraiya Chockalingam died on 19 November 2014 in Chennai.
7) Ravi Chopra, director of famous television (TV) show **Mahabharata**, died.
8) Mathematician Alexander Grothendieck died in France on 13 November 2014.
9) CMP founder and leader Melathu Veettil Raghavan died on 9 November 2014. He was the founder of Communist Marxist Party (CMP) in Kerala.

IMPORTANT DAYS

1) **International Day for the Elimination of Violence Against Women** observed across the world on 25 November 2014.
2) The World Diabetes Day 2014 campaign marks the first of a three-year (2014-16) focus on **healthy living and diabetes**. **Healthy Living and Diabetes** is the World Diabetes Day theme for 2014-2016.
3) **November 16**: 'International Day for Tolerance' observed around the world. Another international day namely "**World Day of Remembrance for Road Traffic Victims**" also fell on November 16 this year.
4) India on **14 November 2014 celebrated Children's Day** (known as Bal Diwas in Hindi). The day is observed to increase the awareness of people towards the rights, care and education of children.
5) Equality, Dignity and the Link Between Gender-Based Violence and Sanitation" is the theme for this **year's World Toilet Day(November 19).**
6) **World Fisheries day and World Television Day** on 21 November 2014 was observed across the world.
7) **National Education Day 2014** is observed across the country on November 11. The day celebrates the birth anniversary of freedom fighter and nation's first education minister **"Maulana Abul Kalam Azad".**
8) **'World Science Day for Peace and Development 2014**' is observed across the planet on **November 10**. Theme for 2014: Quality Science Education: ensuring a sustainable future for all.
9) **Public Service Broadcasting Day was observed across India on 12 November 2014**. The day is observed in remembrance of the Father of the Nation Mahatma Gandhi's visit to All India Radio studio in Delhi for the first and last time.
10) **October 31: World Cities Day**
11) **November 2: International Day to End Impunity for Crimes against Journalists**
12) International Internet Day : 29th Oct.
13) **International Day of Older Persons is observed on 1st of October**.
14) **'World Heart Day 2014'** observed across the globe on September 29. 2014 theme for World Heart Day's is Heart Choices NOT Hard Choices
15) **World Teachers' Day 2014** to be observed around the globe on **October 5**.
16) The **International Day of Non-violence** is being celebrated throughout the world on October 2, 2014 the birth anniversary of Mahatma Gandhi.
17) **Lal Bahadur Shastri** : 2014 marks the 110th birth anniversary of Shastri. On 2 October 2014, India celebrated the birth anniversaries of two of its greatest leaders and freedom fighters, Mahatma Gandhi and Lal Bahadur Shastri, on October.
18) **World Animal Day** was observed across the world on 4 October 2014.
19) **October 10** to be observed throughout the country as National Mental Health Day.
20) **World Habitat day** was observed across the world on 6 October 2014. The theme of the World Habitat Day 2013 is Shelter is my Right
21) **World Post Day 2014'** is celebrated across the globe on October 9. The day marks the anniversary of the establishment of the Universal Postal Union in 1874 in Bern (Switzerland).
22) **Third International Day of the Girl Child (IDGC) was observed across the world on 11 October** 2014. The theme was **Empowering Adolescent Girls: Ending the Cycle of Violence.**
23) **International Day for the Eradication of Poverty** was observed across the world on 17 October 2014. The theme for the day was Leave no one behind: think, decide and act together against extreme poverty.
24) The Central government has announced to commemorate Sardar Vallabhbhai Patel's birth anniversary **Oct 31 as "National Integration Day**." Sardar Patel, known as the **"Iron Man of India**". Flagging off run for unity Modi said Patel devoted his life for the unity of the Nation
25) **World Osteoporosis Day** is observed annually on **20 October**
26) World observes **United Nations Day** on **October 24**, 2014. Another day, '**World Development Information Day**' is also celebrated on the same date
27) World observed **Polio day on 24 October 2014** spreading the message of eradicating the disease from the globe

BOOKS

1) **Biography titled My Name is Abu Salem** has been written by S Hussain Zaidi and published by Penguin.
2) **Naseeruddin Shah's memoir "And Then One Day"** is a candid recount of almost four decades of his life and the actor is happy that it is being appreciated though he says it may ruffle a few feathers in the film industry.
3) **A book titled A Man and A Motorcycle, How Hamid Karzai Came to Power written by Bette Dam** was launched in September 2014. Bette Dam is a Dutch journalist based in Afghanistan.

4) A book titled **Final Test: Exit Sachin Tendulkar** authored by writer-journalist Dilip D'Souza was released on 15 October 2014. The book has been published by Random House India and books forward has been written by Harsha Bhogle.

5) The Vice President of India M Hamid Ansari on 14 October 2014 released a book entitled **Untold Story of the Indian Public Sector authored by Dr UD Choubey**, the Director General of SCOPE (Standing Conference of Public Enterprises).

6) **M A Ibrahimi in 'My Experience In Governance'**. The 220-page book was released by chief minister Jitan Ram Manjhi

CURRENT BANKING & ECONOMY NEWS

1) China's proposed **$100 billion(Authorised Capital) Asian Infrastructure Investment Bank (AIIB)** is seen as a challenge to the World Bank and Asian Development Bank

- Headquarter : **Beijing , China**
- Members : China + 21 Countries
- South Korea , Australia did not join.
- China to provide $50 billion capital.
- China's Vice-Finance Minister **Jin Liqun**, who has also been the Vice-President of the Asian Development Bank (ADB), was appointed the **Secretary General of AIIB**

2) The **State Bank of India (SBI)** will launch a **Shariah-compliant mutual fund** next month, the first time a state-owned bank will roll out an Islamic financial instrument for the country's estimated 170-million Muslim population. This will **make India the second country** outside the Islamic world to have a state-owned bank making a Shariah-compliant offering, **after the UK**, which in June issued sovereign Islamic bonds.

3) **Kotak Mahindra Bank** became **the first bank to get the Reserve Bank of India's (RBI's) permission to set up a wholly-owned non-life insurance company**. The bank is already the promoter of a life insurance company in partnership with Old Mutual of South Africa. **RBI guidelines allow a bank to hold a maximum 50% in an insurance joint venture**. However, the central bank had allowed some exceptions to this rule, which include State Bank of India and ICICI Bank. In both these partnerships, the banks hold 74% while the balance 26% is held by a foreign partner. Kotak General Insurance will be the 29th non-life company in the country. The last non-life insurer to get permission from the regulator was Cigna TTK — a health insurance company.

4) The **"Jeevan Pramaan" scheme**, an Aadhar-based Digital Life Certificate for pensioners, launched by Prime Minister Narendra Modi, is a proposed digital certification will do away with the requirement of a pensioner having to submit a physical Life Certificate in November each year, in order to ensure continuity of pension being credited into his account**. DEITY (Dept. of Electronics&IT)** has designed the software. Software reads pensioner's Aadhar card, biometric data which is uploaded to server which generates digital life certificate. Pension giving officer can access online and release pension. Pensioner no need to physically visit office.

5) **China Union Pay (CUP),** the payments company which was created to rival Visa and MasterCard in the Middle Kingdom, is setting up shop in India.

6) **RBI released guidelines for Licensing of Payments Banks** :Reserve Bank of India (RBI) on 27 November 2014 released guidelines for Licensing of Payments Banks. These guidelines will allow mobile firms and supermarket chains, among others, to enter the banking arena to cater to individuals and small businesses. The objectives of payments banks will be to further financial inclusion by providing small savings accounts and payments or remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities and other users. Existing non-bank Pre-paid Payment Instrument (PPI) issuers, mobile firms and supermarket chains, among others existing NBFCs and micro finance lenders are promoters who are eligible to set up payment banks. Payment Banks will initially be restricted to holding a maximum balance of 1 lakh rupees per individual customer. It can issue ATM or debit cards but not credit cards.

7) **RBI to sell 12000 crore rupees govt bonds through Open Market Operations:** Reserve Bank of India (RBI) on 26 November 2014 decided to sell worth 2000 crore rupees government bonds through Open Market Operations (OMOs) to squeeze the liquidity in the market.RBI will sell government securities maturing in 2017 (bearing interest rate of 8.07 per cent), 2020 (7.80 percent), 2022 (8.08 percent) and 2027 (8.26 percent).Reserve Bank of India (RBI) on 26 November 2014 decided to sell worth 2000 crore rupees government bonds through Open Market Operations (OMOs) to squeeze the liquidity in the market.RBI will sell government securities maturing in 2017 (bearing interest rate of 8.07 per cent), 2020 (7.80 percent), 2022 (8.08 percent) and 2027 (8.26 percent).Open market operations (OMO) are a monetary policy tool used by RBI to increase or decrease money supply by buying and selling government bonds in the open market.

8) **Union Cabinet approved proposal to amend FDI policy in construction and real estate sector**: Union Cabinet on 29 October 2014 approved the proposal to amend Foreign Direct Investment (FDI) policy in construction and real estate sectors. The proposals came in the backdrop of depleting FDI inflows in construction and real sector in last few years.

Proposals:-

• The proposal is the minimum capital requirement is brought down from 10 million US dollar to 5 million US dollar.

• In case of development of serviced plots, the condition of minimum land of 10 hectares has been completely removed.

• In case of development of trunk infrastructure, though the lock in period has not reduced from 3-year lock-in period but permitted foreign investors to investors to exit on project completion or 3 years from the date of final investment.

9) **Minimum Balance Norms** : The Reserve Bank of India (RBI) on 20 November 2014 asked banks to **inform their customers about fall in minimum balance** well in advance and said that penal charges should be levied only to the extent of shortfall in such balances. Although the **board of directors has been given the freedom to fix charges**, RBI has said that penal charges

must be reasonable and not out of line with the average cost of providing the services. The guidelines pertaining to levying of penal charges for non-maintenance of minimum balance are coming into effect from **1 April 2015.**

10) **IREDA and US Exim Bank Signed MoU on cooperation on clean energy investment:** Indian Renewable Energy Development Agency Ltd (IREDA) and US Export-Import (Exim) Bank on 18 November 2014 signed a Memorandum of Understanding (MoU) with respect to cooperation on clean energy investment. The MoU was signed by KS Popli, Chairman & Managing Director IREDA, and Fred P Hochberg, Chairman and President of Exim Bank of the United States.
Highlights of the agreement
Under the agreement , US Exim Bank will provide medium and long-term loans amounting to 1 billion US dollars to finance U.S. technologies, products and services utilized during commercial development activities within the clean energy sector by IREDA.
About Indian Renewable Energy Development Agency Ltd (IREDA)
IREDA is a Central Public Sector Undertaking functioning under the administrative control of Union Ministry of New and Renewable Energy (MNRE).

11) **IFC arm of World Bank issued 10billion rupee Masala bond to fund infrastructure development:** International Finance Corp (IFC) arm of World Bank on 11 November 2014 issued 10 billion rupee Masala bond to fund infrastructure development. The so-called Masala bonds mark the first rupee bonds listed on the London Stock Exchange. The name masala bond is the Indian counterpart of the Dim Sum bond applied to Chinese offshore issues of IFC. Bonds issued inside India by IFC are known as Maharaja Bonds.IFC will invest proceeds of rupee- denominated bonds into Axis Bank's proposed infrastructure bonds.The bonds are the longest-dated bonds in the offshore rupee markets, building on earlier offshore rupee issuances by IFC at three-, five-and seven-year maturities.
12) **SEBI de-recognised Delhi Stock Exchange:**Securities Exchange Board of India (SEBI) on 19 November 2014 announced to de-recognise Delhi Stock Exchange (DSE) on the allegations of serious irregularities in its functioning. The order of de-recognition will be applicable with immediate effects.SEBI observed that the activities of DSE were carried out in a manner contrary to the interest of the investors. The regulator will take all necessary steps consequential to de-recognition.
Further, SEBI acclaimed that for completing the demutualization process the erstwhile board of DSE had overlooked the due transfer of shares in the demat accounts and receipt of the funds by the appointed date.Also, DSE acted in an irregular manner in releasing the funds to the merchant banker, without receipt of the application money, allotment of shares to media companies and in turn awarding them media contract etc, without any corresponding utilization of media space.
13) **State Bank of India to give $1 billion loan to Adani group** for the development of **Carmichael coal mine in Australia**.
14) **The Andhra Bank** here launched two schemes **: 'AB Little Stars'** scheme has been launched for children in age group of 10-15 years and their parents stands as guardians while **'AB Teens' is targeted for teenagers between 15-18 years**.
15) **Axis Bank** announced the launch of a **smart self-service terminal, like ATMs**, that enables customers to deposit as well as withdraw cash from the same machine. Customers can initiate a deposit transaction through these smart self-service terminals even without using a debit card and will receive instant credit for the deposited amount. There is no cap on the amount of cash deposited by the customer through these terminals, provided his/her PAN details are available with the bank.
16) Axis Bank, India's third-largest private bank, has announced an **early retirement offer to its executives who are at the level of vice-president or above, aged over 40 years** and have been with the bank for at least 10 years.
17) State-owned **Central Bank of India** launched two retail products including a **home loan by way of overdraft facility**. It enables depositing of excess funds into the home loan account and saves interest. At the same time, the excess amount so deposited remains available for use in case of need. Besides, it can be used for purchase of land, vehicle, holidays, tours and travel. The other product, **Aspire Deposit Scheme** , helps customers enjoy the liquidity of their fixed deposits even while it continues to earn interest. It enables depositors to get a premium credit card without submitting any income proof, it said, adding that the bundled card offers free credit period up to a maximum of 55 days.
18) The foreign investment promotion board (FIPB) on Friday cleared **HDFC Bank's revised proposal to increase foreign investment in the bank to 74%.**
19) The Government has nominated **Hasmukh Adhia**, Secretary, Department of Financial Services, as the Director of Central Board of Directors of the RBI
20) **Rajiv Mehrishi**, Finance Secretary and Secretary,, Department of Economic Affairs (DEA), Ministry of Finance, Government of India has been appointed as **India's Alternate Governor on the Board of Governors of the Asian Development Bank (ADB**), Manila, Philippines.
21) **Kotak Mahindra Bank(KMB)** decided to acquire mid-sized lender **ING Vysya Bank(IVB)** in an all-share transaction to strengthen its position ahead of entry of new players. Netherlands-based ING holds 42.73 per cent stake in ING Vysya Bank. The KMB Board approved a share swap ratio of 725 equity shares of Rs. 5 each of KMB for every 1000 equity shares of Rs. 10 each held in IVB.
22) The **RBI has removed Yes Bank from its caution list of monitoring foreign investment** following the dip in shareholding by foreign investors below the prescribed limit.
23) City based **Corporation Bank** received Indira Gandhi Official Language Awards instituted by Department of Official Language, Union Ministry of Home Affairs at New Delhi on Saturday. Corporation Bank received the first prize under Town Official Language Implementation Committee (TOLIC) category and second prize under Nationalized Banks category.
24) The government has revised upwards target for opening of accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) **from 7.5 crore to 10 crore by January 26.**
25) Union Finance Minister Arun Jaitley and Communication Minister Ravi Shankar Prasad relaunched the **Kisan Vikas Patra (KVP)** investment scheme. The savings instrument will be available in the **denomination of Rs. 1000, Rs. 5,000, Rs. 10,000 and Rs. 50,000, the amount would be doubled in 100 months** There will be no upper ceiling on investments an investor can make in them. However, **no tax benefits** would be available on these investments. The certificates will carry a **lock-in period of 2 years and 6 months** after which they will become encashable on pre-determined maturity value. KVP's were **first issued on 1st April , 1988. Shymla Gopinath Committee recommended closure of KVP's**. They were stopped in 2011 but

reintroduced in 2014 **to curb Gold Imports. PAN is required** for buying KVP's above Rs 50,000 and one has to provide source of funds for buying KVP's above Rs 10 Lakh. Initially Post offices will sell KVP's but later Nationalised banks will also be allowed to sell.

26) The **National Council of Applied Economic Research** has lowered India's GDP growth forecast to 5 per cent in the current financial year on weak economical fundamentals and uncertainties in growth prospects.

27) Good news for Indian economy: Global credit rating **agency Standards & Poor's has revised India's credit outlook up to 'Stable' from 'Negative'.**

28) Seeking to present a more realistic picture of the economy, the government will release a **new series of national accounts with 2011-12 as base year** for computing the economic growth rate.

29) So far **14 Finance Commissions** have been appointed. 14th was appointed in 2012 under Dr. Y.V Reddy to suggest tax distribution for period 2015-2020.

30) India is poised to become a **USD two trillion economy this year**, while its GDP size would cross another milestone of USD three trillion after five years in 2019, according to IMF's latest world economic outlook. Going by the **IMF, United States would remain the world's largest economy with a size of USD 17.42 trillion, followed by China at USD 10.35 trillion**. The United States would remain the world's largest economy in 2019 with a size of USD 22.15 trillion, followed by China (USD 15.52 trillion) and Japan (USD 5.43 trillion).

31) In a country survey, the **Paris-based think tank Organisation for Economic Cooperation and Developmen**t forecast that Asia's third-largest economy would grow by **6.6 per cent in 2015, up from its last forecast of 5.7 per cent** growth in May. Growth would edge higher to **6.8 per cent in 2016.**

32) **China** in October 2014 overtook the US to become the world's largest economy in Purchasing Power Parity (PPP) terms. This was revealed by the October 2014 update of the International Monetary Fund (IMF).

33) Addressing a gathering during the **25th India Global Forum in new Delhi, Mr Jaitley** said, government is considering to bring down its **equity in public sector banks to about 52 per cent** so that almost 3 lakh crore rupees can be introduced for financial inclusion.

34) **Union Bank of India** sent messages to customers stating that they will be **charged for more than 8 transactions at the bank's own ATMs and beyond five transactions at other banks machines**. The bank said that beyond this limit, customers will be charges Rs 15 plus taxes for additional transaction. RBI had allowed banks to limit free transactions to five at home bank ATMs and three at other banks from November.

35) Reserve Bank of India has cut the number of free transactions that savings bank customers can avail from other bank's Automated Teller Machines (ATMs) **from the present five to three a month. It has also allowed banks to charge customers if they use their own bank ATM more than five times a month**. New charges will apply for transactions done at ATMs located in six metro centres, namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.The new norms will come into effect from **November 1, 2014**.

36) In its latest directive on ATM charges applicable from November 1, **SBI** said that it will limit the number of branch withdrawals to four a month for those maintaining balances of up to Rs 25,000. For customers maintaining an average monthly balance of Rs 25,000 and above, the bank will provide unlimited usage of its own ATM network, but will limit access to third-party ATMs to three transactions a month. The bank will also increase the number of free transactions on its home network from five to nine if the customer does not visit a branch during the month. For those who maintain average balances of over Rs 1 lakh, the bank will provide unlimited access to all ATMs across the country. However, those customers whose balances are less than Rs 25,000 will face the limit of five transactions on their home bank ATMs and three transactions on other banks' machines. Those who exceed the limit will pay Rs 5 per transaction at SBI's ATMs and Rs 20 at machines belonging to other banks.

37) The Reserve Bank of India (RBI) **has tightened rules for so-called "shadow banks"**, raising minimum capital requirements and restricting deposits with a set of changes that it hopes will protect consumers and the market without stifling growth. RBI tightened Tier 1 capital requirements and said NBFCs would need **to hold capital levels of at least of 10 million rupees ($162,668) by the end of March 2016 and 20 million rupees by end-March 2017** to avoid losing their right to operate. The central bank also said only certain investment-grade NBFCs would be allowed to take deposits, saying the firms would have until the end of March 2016 to acquire a credit rating. It **capped deposit-taking at 1.5 times the size of a firm's minimum capital -- down from four times previously.**

38) Employee unions of **public sector banks(27) went on a nation-wide strike on 12th Nov** to press for wage revision, affecting banking services. United Forum of Bank Unions (UFBU) Convener was M V Murali .

39) **Kerala** became the first state in the country to achieve **full coverage of bank accounts for all families as part of the Jan Dhan Yojana**. Kerala has seen Rs 326 crore of deposits in these accounts and has opened about 13 lakh new accounts.

40) The Reserve Bank of India (RBI) has decided to utilize unclaimed bank deposits that are estimated at Rs. 3,650 crore for education and awareness of depositors. The apex bank has announced the 'Depositor Education and Awareness Fund Scheme, 2014' for this purpose.

41) The Cabinet has approved the extension of the deadline for the submission of the Report of the **14thFinance Commission** by **two months to December 31, 2014.**

42) In the Fortune India list of **50 most-powerful businesswomen**, there are as many as eight new entrants. **Arundhati Bhattacharya**, the Chairperson of country's largest bank SBI, has been named as the most-powerful woman in business in India by Fortune Magazine. **ICICI Bank's Chanda Kochhar and Shikha Sharma of Axis Bank follow Bhattacharya at the second and the third place respectively**. Interestingly, two first timers—Bhattacharya and Nishi Vasudeva, the Chairperson and Managing Director at HPCL (fourth place)—have made a cut into the top 10.

43) Private sector lender Axis Bank has signed a pact with **NongHyup Bank (NH Bank)** to enhance cooperation in treasury, trade and other business between India and South Korea.

44) The Basel Committee on Banking Supervision – is an international banking regulatory committee formed to develop banking supervisory regulations. It was established by the Governors of the Central Banks of a group of 10 countries (initially) in 1974.**BASEL III** which is formally known as the '3rd BASEL Accord' – was released in December, 2010 after being ratified in November 2010 by G20 summit in Seoul – with a view to upgrade the existing norms. Implementation of BASEL III in India is marked for **31 March, 2019** while internationally it is 1 January, 2019.

45) The **five associate banks of SBI** do not require any additional capital infusion this fiscal as the credit growth is tepid. The associate banks collectively need up **to Rs 30,000 crore in capital** over the next five years as they gear up for the higher capital Basel-III regime.

46) Banks will **now start sending SMS alerts to both payer and drawer in cheque transactions** as soon as the instruments are received for clearing. RBI has also asked banks to alert a customer with a phone call and obtain confirmation when dealing with suspicious or high-value cheques. Until now, SMS alerts were mandatory only for card transactions. Besides sending alerts, banks have been asked to ensure that all cheques of **over Rs 2 lakh are scanned under an ultraviolet lamp** that will highlight any tampering. In case of cheques of **over Rs 5 lakh, banks have been asked to scrutinize them at multiple levels**.

47) **State Bank of India (SBI)** on 13 September 2014 celebrated 150 years of its operations in Sri Lanka

48) **Karur Vysya Bank** has bagged the Best Bank Award for Business Intelligence Initiatives. The IDRBT Banking Technology Excellence award is for 2013-14. Kerala-based **Federal Bank** was adjudged as the 'best bank' for use of Technology for Financial Inclusion, Social Media and Mobile Banking, Business Intelligence Initiatives and for Best IT Team, becoming the bank to have won the maximum number of awards for 2013-14.

49) Indian economy, which accounts for 80 per cent of South Asia's output, is set to grow by **6.4 per cent in 2015-16 as against 5.6 per cent in 2014-15, the World Bank** has said.

50) Corporation Bank on Friday launched the **e-mandate (digital mandate)** service, offering a modern platform for large volume of repetitive payments, eliminating post-dated cheques and extending electronic clearing service (ECS) on pan-India basis.

51) The nation's largest lender State Bank of India(**SBI) launched a facility called 'mPassBook'** on 22 October 2014, on its 'State Bank Anywhere' mobile application, for its retail banking users

52) According to a recently released report by international ratings firm **Moody's,** Between Rs 1,50,000 crore to Rs 2,20,000 crore ($26-$37 billion)fund would be needed by the major public sector banks of India for the full implementation of Basel III norms by year 2019. Basel III raises the minimum required capital levels for both Tier 1 capital to 7.0 percent and Common Equity Tier 1 (CET1) capital to 5.5 percent. Besides, the banks will also need to meet a Capital Conservation Buffer in order to pay dividends

53) The government has set-up a Committee to examine the un-claimed amount in PPF, Post Office and Savings Schemes. The committee will examine and recommend how this amount can be used to protect and further financial interest of the senior citizens. The seven member committee is being headed by the **Deputy Governor H R Khan** of Reserve Bank of India and will submit its reports by 31st December this year.

54) In a move that will give HDFC Bank chief Aditya Puri and IndusInd Bank MD Romesh Sobti many more years at the helm, the RBI has said that **bank chiefs and whole-time directors can stay on till 70.** This is a major relaxation compared to the retirement age of 65 recommended by an RBI panel earlier this year. Among private bank chiefs, Puri (63) and Sobti (64) are the only ones who are above 60. The issue of retirement applies only to private banks as all public sector employees have a fixed retirement age of 60 years. In banking, the only exceptions are RBI deputy governors who have a maximum age limit of 62 years and the office of governor where the age limit is 65. Minimum age to become Manager is 21 years.

55) State Bank of India (SBI) introduced personalized savings accounts for anyone below 18-year age SBI introduced this products three months after the Reserve Bank issued guidelines allowing minors over 10 years to operate bank savings accounts independently and use facilities such as ATMs and cheque books. **'Pehla Kadam and Pehli Udaan'**, two new savings bank products for children, was launched by Arundhati Bhattacharya, Chairman, State Bank of India (SBI) and Vice Admiral AR Karve, Chief of Staff at the Navy Children School, Mumbai .Specially branded passbook, cheque book have been designed for these products and facility of mobile banking ,bill payment, top-ups with per day transaction limit. Other features include internet banking with per day transaction limit of Rs 5,000, it said.

56) **The New Development Bank (NDB),** formerly referred to as the BRICS Development Bank, is a proposed multilateral development bank with $ 100b capital operated by the BRICS states (Brazil, Russia, India, China and South Africa) as an alternative to the existing World Bank and International Monetary Fund.The Bank is setup to foster greater financial and development cooperation among the five emerging markets. It would be headquartered in Shanghai, China and the first chief executive will come from India.

57) ICICI Bank, India's largest private sector bank, announced its 'Cardless Cash Withdrawal' service that allows its customers to transfer money from their account to anyone in India with a mobile number, the bank said in a statement.

58) **Axis Bank**, India's third largest private sector bank, announced the launch of e-surveillance facility, a service that allows a 24x7, 365 days centrally monitored automated security of ATMs.

59) The Reserve Bank of India has extended the timeline for full implementation of the Basel III capital regulations by a year to **March 31, 2019**.

60) The Reserve Bank of India on 24 September 2014 released **Gopalakrishna Committee report on Capacity Building in banks and non-banks.** The committee has recommended a 360-degree feedback for a transparent and comprehensive performance assessment exercise, one that ensures adequate performance differentiation between employees. The key recommendations of the Report include and pertain to:

- Approach to capacity building in banks and non-banks
- Enhancing Human Resources Management practices
- Creation of position of Chief Learning Officer in banks and concept of return on learning
- Strategies for addressing issues of replacement or replenishment of talent in banks
- Process and steps for skill development

61) State Bank of India (SBI), the country's largest lender announced that it has signed a Line of Credit (LoC) of 500 million dollar with Export-Import Bank of Korea (**Korea Eximbank**).

62) **T M Bhasin** was elected as Chairman of **Indian Banks Association (IBA)** on 20 August 2014. He will be the Chairman of IBA for 2014-15.T M Bhasin is the chairman and managing director of Indian Bank. K R Kamath, who is the chairman and managing director of Punjab National Bank, was the previous chairman of this Association. K R Kamath was chairman for two consecutive tenures, that is, 2012-13 and 2013-14. Besides, **Chanda Kochhar who is ICICI Bank's managing director, Arun Kaul, CMD of UCO Bank and S L Bansal who is the head of Oriental Bank of Commerce** have been elected as the deputy chairpersons of the association. **Arundhati Bhattacharya**, chairperson of State Bank of India was elected as Honorary Secretary of IBA for 2014-15.The Indian Banks' Association (IBA) was formed on the 26 September 1946 with 22 members.

63) The CBI arrested six persons including chairman-cum-managing director of **Syndicate Bank SK Jain** for allegedly taking bribe of Rs. 50 lakh for increasing credit limit of some companies in violation of banking rules.

64) The Reserve Bank of India (RBI) cancelled the licence of The **Vasai Co-operative Urban Bank Ltd., Hyderabad (Telangana)**

65) **Corporation Bank** will open 200 **'Corp Excel' branches** by the end of December 2015, according to S R Bansal, Chairman and Managing Director of the bank. Corporation Bank is a public sector banking company headquartered in Mangalore, India.

66) The RBI, the central bank of India, is presently headed by a Governor and assisted by four deputy governors looking after different functions of the bank. It now wants to create a post of **COO**(Chief Operating Officer) and re-allocate work among the five. These 5 divisions would be Monetary Policy , Regulatory , Supervision , Financial Markets and Services(under COO).

67) **SM Swathi** was appointed as the Executive Director of the Bharatiya Mahila Bank.

68) Prime Minister Narendra Modi launched **'Pradhan Mantri Jan Dhan Yojana'** to help the poor open bank accounts which will come with the facility of a debit card and an insurance cover of Rs 1 lakh.The Union Cabinet has already cleared the two-phase financial inclusion scheme under which bank accounts will be opened for 15 crore poor persons with an overdraft facility of Rs 5,000 , minimum monthly remuneration of Rs 5,000 to business correspondents and accident insurance of Rs 1 lakh. The scheme, to be pushed by the government in a mission mode, seeks to provide two accounts to 7.5 crore identified households by August 2018. Banks have assured PM that they will do this work before January 26. Those who oppen accounts by January 26, 2015 over and above the the Rs 1 lakh accident, they will be given life insurance cover of Rs 30,000. This will help the poor family. Going forward, he can avail Rs 5,000 loan from the bank, the Prime Minister said, adding, this facility would be available after six months of opening of the bank account. The **slogan** for the Pradhan Mantri Jan Dhan mission is **"Mera Khata – Bhagya Vidhaata".**

69) **HDFC Bank** has launched its 'secure banking' in Kerala aimed at creating customer awareness about safe banking practices.

70) Reserve Bank of India's new deputy governor **S S Mundra** has been given charge of banking supervision, currency management, financial stability and rural credit. The government on Thursday notified his appointment for a period of three years. Mundra was chairman of Bank of Baroda, the country's second large bank. **Now, RBI has four deputy governors– H R Khan, Urijit Patel, R Gandhi and S S Mundra. Normally, an RBI deputy governor can be appointed for 5 years or till the age of 62, whichever is earlier. To be eligible for the post, a candidate needs to be less than 60 years of age while assuming charge.**

71) The Reserve Bank of India on Wednesday said banks should make all new ATMs installed from July 1, 2014 as "**talking ATMs**" with Braille keypads. In addition to the above, magnifying glasses should also be provided in all bank branches for the use of persons with low vision, wherever they require for carrying out banking transactions with ease.

72) With the inclusion of **BMB(Bhartiya Mahilla Bank),** total number of scheduled commercial banks in India now stands at 90. The inclusion of BMB in the second schedule of the RBI Act, 1934 means that now it will be eligible for loans from RBI on bank rate and also acquired membership of clearing houses.

73) Bharatiya Mahila Bank has joined the **National Financial Switch (NFS) ATM network** as the 83rd member by issuing RuPay's chip-based debit cards. National Financial Switch (NFS) is the largest network of shared automated teller machines (ATMs) in India.

- It was designed, developed and deployed by the Institute for Development and Research in Banking Technology (IDRBT) in 2004, with the goal of inter-connecting the ATMs in the country and facilitating convenience banking for the average Indian. It is run by the National Payments Corporation of India (NPCI). The first ATM in India was set up in 1987 by the The Hongkong and Shanghai Banking Corporation in Mumbai.

74) Private sector **IndusInd Bank** has launched video-branch, claiming to be a first-of-its-kind service, enabling customers interact with the staff of the bank through video conference facility

75) **RBI & CBK signed MoU on Supervisory Cooperation and Exchange of Supervisory Information**The Reserve Bank of India on 16 October 2014 signed a pact with the Central Bank of Kenya (CBK) for Supervisory Cooperation and Exchange of Supervisory Information. The MoU was signed by RBI Governor Dr. Raghuram Rajan and Central Bank of Kenya Governor Prof. Njuguna Ndung'u.Apart from this, the RBI signed 22 such MoUs and one Letter for Supervisory Co-operation. The signing ceremony was held at Hyderabad.

76) Reserve Bank of India (RBI) recently issued draft guidelines for two new categories of banks-**Payment Banks and Small Banks**.

- A Payment Bank will be able to take deposits, but cannot lend. It has to invest all the funds in government securities
- A Small Bank on the other hand will be allowed to lend, but with restrictions on where they can operate. Further the lending should be directed at farmers and small enterprises and half of the loans must have a ticket size of less than Rs 25 lakh
- The apex bank has set the minimum capital requirement for both the banks at **Rs 100 crore**.

77) The Reserve Bank of India (RBI) proposed to separate the post of Chairman and Managing Director (CMD) of Public Sector Undertaking (PSU) banks.

78) **RBI Governor**(23rd) : Raghuram Govind Rajan. He replaced D. Subarao. Term 3 years(till 2016). Has served as Chief Economist of IMF and Chief Economic Advisor to Finance Minister.

79) New Banking licenses given this year : **Bandhan Microfinance**(West Bengal , CEO : Chandra Shekhar Ghosh) and **IDFC**(Mumbai , CEO : Rajiv Lall).
- In Principle Approval for **18 months**
- Current Minimum Capital Requirement for License (Rs 500 Crores)
- Must open **25% branches** in unbanked rural areas.
- once they fulfill above conditions, RBI will give them licence under Banking Regulation Act, 1949
- Once they get licence under BRA, then we can open current account, savings account etc.

80) RBI Monetary Policy Rates :

Key Rates	30th Sep , 2014	27 Nov , 2014
Bank Rate	9%	9%
Repo Rate(Policy Rate)	8%	8%
Reverse Repo Rate(Policy Rate)	7%	7%
MSF(Marginal Standing Facility Rate)	9%	9%
SLR	22%	**22%**
CRR	4%	4%
Base Rate	10.00-10.25%	10.00-10.25%

81) State Bank of India has launched **seven digital branches** across the nation, as part of its programme to offer next generation banking solutions to the mobile and internet-savvy customer base. These branches are located in **Mumbai, Bangalore,Chennai, Kolkata and Ahmadabad, besides Delhi**. Named as **sbiINTOUCH**, these branches will have digital banking capabilities.

82) **RuPay** is India's own card payment network just like Visa and Master Card and provides an alternative system for banks to provide debit card service. 'RuPay' is developed **by National Payments Corporation of India (NPCI)** — a 'not-for-profit' company envisioned by the Reserve Bank and created by the banking industry. Within **18 months**

83) The Reserve Bank of India (RBI) granted an additional nine months for the public to exchange currency notes printed before 2005, including Rs. 500 and Rs. 1,000 denominations, and set a deadline of **January 1, 2015**. **As per the RBI, pre-2005 notes can be identified easily as these notes do not have the year of printing mentioned on them.**

84) **RBI Committes**: After Raghuram Rajan appointed as Governor of RBI :

Shri D.K.Mohanty	Data and **Information Management** in the Reserve Bank of India , BPLR(Benchmark Prime Lending Rate)
Mr. B Sambamurthy	Technical Committee **on Mobile Banking**
Gopalakrishna	**Capacity Building** in Banks and Non-Banks
Balbir Kaur	Suggest Ways to **promote private financial savings**
P.Vijaya Bhaskar	To monitor the growing phenomenon of **shadow banking**.
Anil Kumar Sinha	Public key infrastructure
Bimal jalan	**New Bank licenses**- Bandhan and IDFC
Nachiket Mor	**Financial products** for small businessman and low income households
PJ Nayak Panel	- By RBI- To review **governance of Boards** - Recommended to reduce govt. share in public banks **less than 50%**
Urjit Patel	**Monetary policy strengthen revise**. Target 4% CPI, monetary policy Committee, decision by majority
T.K. Vishwanathan committee	to provide **Bankruptcy code** for small and medium enterprises (SMEs)
H R Khan committee	to examine the ***un-claimed*** amount in PPF, Post Office and Savings Schemes
Gopalakrishna Committee	Capacity Building in Banks and non-Banks

85) Indian gold loan company, Muthoot Finance Ltd became the first and only Non-Banking Finance Company (NBFC) to have obtained license for setting-up WLAs in India.
The other entities that are offering White label ATMs:
- Prizm Payment Services, a unit of Hitachi of Japan set up its first White Label ATM "Money Spot ATM" in Maharashtra in January, 2014;
- Tata Communications Payment Solutions launched the India's first ever network of white label ATMs called "Indicash" in June 2013 in Maharashtra.

❖ As per the Payment and Settlement Systems Act 2007, the non bank entities should have a minimum net worth of Rs 100 crore & have to apply to RBI for seeking approval.

86) The Union Finance Minister P. Chidambaram inaugurated the India's **first post office savings bank ATM** at the Head Post Office in **Thyagaraya Nagar**, Chennai

87) As per the **Aditya Puri**(Chairman of HDFC Bank) committee recommendations, customers should be given a free copy of their credit profile as it would help in promoting financial discipline among loan seekers.

88) As per the guidelines issued by the RBI, **minors above 10 years of age** have been allowed to open and operate independently savings bank account and use other facilities like ATM and cheque books.

89) As per **Reserve Bank of India (RBI)** , **Plastic currency notes** will be launched in **2015** after field trial which is likely to be conducted in the latter half of 2014. The pilot testing would be conducted in five cities- **Kochi, Mysore, Jaipur, Bhubaneswar** and **Shimla**.One billion plastic notes of Rs.10 denomination will be released in the field trial in these cities chosen for their **geographical** and **climatic diversity**. Plastic currency notes have **an average life span of about 5 years and are difficult to counterfeit**. Also, these notes are **cleaner than paper notes.**

90) ICICI Bank has overtaken its competitor HDFC in terms of employee number with addition of over 10,000 jobs in the last fiscal. With this, ICICI has emerged as the biggest employer in the private banking space with more than 72,000 employees.

91) RBI extended the timeline for full implementation of **Basel III norms 31st March 2019** instead of 31 st March 2018.

92) New format bank cheques under the **Cheque Truncation System (CTS)** implemented from 1st May , 2014 (All India).

RECENT BANKING AWARENESS QUESTIONS ASKED IN BANKING EXAMS

- "Pahla kadam , pahli udan"-**SBI for minor 10 years and above**
- Brics bank name - **New Development Bank**
- Current REPO RATE- **8%**
- RBI limited ATM facility on 5 cities, who does not come under this term-**BSBDA account holder**
- C stands for in "KYC" **Customer**
- RBI release Draft Guidelines for Licensing of Payments Banks,Small Banks-**100 cr**
- Individual Borrower can check their credit report from –**CIBIL**
- BCSBI codes : Banking Codes and Standards Board of India are related to-Banks
- Settlement in RTGS to settle with in **-1 Day**
- EBT full form-**Electronic Benefits Transfer**
- Full form of B in 'ABSA' full form-Application supported by **blocked** amount
- Banking account that has been not claimed for 10m yr-**Unclaimed or Dormant account**
- Authorised dealer is a person authorised by RBI to deal in-**Foreign Exchange**
- Inter-governmental body that develops and promotes policies to protect the global financial system against money laundering and terrorist financing is - **The Financial Action Task Force (FATF)**
- MICR full form – **Magnetic Ink Character Recognition**
- Repo rate definition
- ADR - **American Depositary Receipt**
- Unclaimed PPF committee- **HR Khan**
- Rupay card launched by – **National Payments Corporation of India (NPCI)**
- NPA time limit: **90 days**
- L in LAF Stands for- **Liquidity Adjustment Facility**
- S in RTGS Stands for- **Real Time Gross Settlement**
- How many languages are written in a currency note – **17 languages**
- Saving bank interest decided by – **Individual bank**
- **CTS**-Cheque Truncation System
- Introductory loan rate is also Known as –**Teaser Loan rate**
- RBI allowed the age of MD of all PSU till -7**0 yr**
- Interest on saving account of schedule banks is calculated on-**Daily basis**
- **CTS** save time and cost by eliminating-Physical movement of Cheques
- Plastic notes of Rs 10 as a trial by RBI in which city-**Simla, Kochi, Jaipur, Bhubaneswar and Mysore**.
- Multicurrency card by SBI in tie up with-**Master Card**
- ICICI Bank launches cardless cash withdrawal services
- full form of CBS : **Core Banking Solutions**
- Who regulate Monetary policy: **RBI**
- Indian currency notes bear a signature of: **RBI Governor**
- ECB stands for - **EXTERNAL COMMERCIAL BORROWINGS**
- regulatory authorities of Cooperative banks & RRB's- **NABARD**
- Which of the following is not a bank bank – **IRDA**
- Recently banking license issued company name- **IDFC**
- Minimum age to Saving bank account according to RBI – **10 years**
- C stands for in **CAR** : Capital
- **RRB** full form: Regional Rural Banks
- What is the mean of O in NRO : **Ordinary**
- what is the mean of C in CAMELS : **Capital**
- The Mutual funds in India follow accounting standards laid by –**SEBI**
- Rbi wanting 5th deputy governer,what is the name of the post-C**hief Operating Officer.**
- Which is the Regulatory body for RRB - **NABARD**
- Who is the author of God of small thing - **Arundhati Roy**
- **NPS** stands for- National pension scheme
- **NBFC** deals in- - providing banking services
- **Mutual Funds** regulated by - **Securities and Exchange Board of India**
- What does letter A denote in **NPA** – Assets

- What is the full form of **ASCII** – American Standard Codes for Information Interchange
- SEBI is which kind of body – **Market regulating Body**
- Who is the Current chief economic officer – **Arvind Subramanian**
- Full form of **MTSS** - Money Transfer Service Scheme
- Currency of China – **Renminbi**
- Currency of Japan - **Japanese yen**
- Headquarters of Allahabad Bank- **Kolkata, West Bengal**
- Who has been conferred with the Best Central Bank Governor award for 2014 by Euromoney magazine during October 2014- **Raghuram Rajan**, RBI Governor
- Pradhan Mantri Jan Dhan Yojana (PMJDY) provides accidental insurance benefit of- **Rs. 1 lakh**
- Committee on Financial Benchmarks set up by RBI was headed by - **P. Vijaya Bhaskar**
- **SEBI** in September 2014 eased various provisions of the new law and extended the deadline for appointing at least one woman director to - April 1, 2015

93) Major Central Banks of World | **Major Credit Rating Agencies**

Reserve Bank of India(RS)	-> CRISIL(Credit Rating Information Services of India Limited
US Federal Reserve Bank (USD)	-> CARE(Credit Analysis and Research Limited
European Central Bank (EUR)	-> ICRA(India Credit Rating Agency Limited)
Bank of England (GBP)	-> India Ratings and Research Private Limited
Bank of Japan (JPY)	-> Brickworks Ratings India Private Limited
Swiss National Bank (CHF)	-> SMERA(Small and Micro Enterprises Ratings Limited)
Bank of Canada (CAD)	-> Standard and Poor's(USA)
Reserve Bank of Australia (AUD)	-> Moody's(USA)
Reserve Bank of New Zealand (NZD)	-> Fitch Group (UK and USA)

94) Important Foreign Banks in India

Standard and Chartered Bank - United Kingdom	HSBC - United Kingdom
Royal Bank of Scotland - United Kingdom	Barclays Bank - United Kingdom
Citi Bank – USA	JP Morgan chase bank – USA
Bank of America – USA	ABN AMRO Bank - The Netherlands
ABU Dhabi Commercial Bank – UAE	Bank of Ceylon - Sri Lanka
BNP Paribas Bank – France	Societe Generale – France
China Trust Commercial Bank – Taiwan	Deutsche Bank – Germany
Scotta Bank – Canada	

95) Bank Taglines :

Allahabad Bank	- A Tradition of Trust
Andhra Bank	– Where India Banks
Bank of Baroda	- India's International Bank
Bank of India	- Relationship beyond banking
Bhartiya Mahila Bank	– Empowering Women
Bank of Maharashtra	- One family one bank
Canara Bank	– Together We Can
Central Bank of India	– "Central To you Since 1911"
Corporation Bank	– A Premier Public Sector Bank
Dena Bank	- Trusted Family Bank
ECGC Bank	– You focus on exports. We cover the risks
IDBI Bank	– Banking For All, "Aao Sochein Bada"
Indian Bank	s– Your Tech- Friendly Bank
Indian Overseas Bank	– Good people to grow with
Punjab National Bank	- The name you can bank upon
Punjab & Sind Bank	– Where service is a way of life
Oriental Bank of Commerce	– Where every individual is committed
UCO Bank	– Honours Your Trust
Union Bank of India	– Good People to Bank with
United Bank of India	– The Bank that begins with "U"
Vijaya Bank	- A friend you can bank on
SBI	-With you all the way,Pure Banking Nothing Else,The Nation's banks on us
Axis Bank	– Badhti Ka naam Zindagi
ICICI Bank	– Hum Hai Na, Khyal Apka
HDFC Bank	- We understand your world indeed
Yes Bank	– Experience our Expertise
HSBC	- The world's local bank
Federal Bank	– Your perfect banking partner.
IndusInd Bank	– We Make You Feel Richer
ING Vysya Bank	– Jiyo easy
Karnataka Bank	– Your family bank across India.

- Karur Vysya Bank – Smart way to bank.
- Kotak Mahindra Bank – Lets make money simple.
- Bandhan – Hope for the poor.
- ABN-AMRO Bank – Making More Possible.
- Abu Dhabi Commercial Bank – Our Vision. Your Future
- Bank of Ceylon – BOC-the Bank you can trust.
- BNP Paribas Bank – The bank for a changing world.
- Citi Bank – The Citi never sleeps.
- China Trust Commercial Bank – We Are Family.
- Deutsche Bank – A Passion to Perform.
- JP Morgan Chase Bank – The right relationship is everything.
- Standard Chartered Bank – Your Right Partner.
- Scotia Bank – You're richer than you think.

96) MINOR ACCOUNTS OPENED BY VARIOUS BANKS:

ICICI Bank-**Smart Stars account**
Axis Bank-**Future Star**
Yes Bank-**My First yes Account**
Kotak Mahindra-**My Junior Account**
Federal Bank- **Young Champ Account**
ING Vysya Bank : **Zing Saving Account**
HDFC Bank- **Kids Advantage Account**
IDBI -**Power Kidz Account**

ONE LINER QUESTIONS

1) First bank established in India: **Bank of Hindustan in 1770**
2) **Reserve Bank of India RBI)** was established in 1935 and Nationalized in 1949.
3) First bank to introduce internet banking: **ICICI bank**
4) First bank to introduce credit card in India: **Central Bank of India**
5) Open market operations are carried out by – **RBI**
6) Capital market regulator is – **SEBI**
7) Largest Commercial bank in India – **State Bank of India**
8) The International Bank for Reconstruction and Development (IBRD) is known as – **World Bank**
9) India's First Financial Archive has been set up at **– Kolkata**
10) CRR, SLR, Repo Rate, Reverse Repo rate are decide by **RBI**
11) Savings banks interest rates, fixed deposit interest rates, Loan Rates etc. are decided by **individual banks**
12) The bank which has launched Mobile Bank Accounts in association with Vodafone's m –paisa – **HDFC Bank**
13) Largest Public sector bank in India – **SBI**
14) Largest Private sector bank in India – **ICICI Bank**
15) Largest Foreign bank in India – **Standard Chartered Bank**
16) First Indian bank to open branch outside India i.e. London in 1946: **Bank of India**
17) First RRB named Prathama Grameen Bank was started by**: Syndicate Bank**
18) First Bank to introduce ATM in India: **HSBC in1987, Mumbai**
19) **Bank of Baroda** has the maximum number of overseas branches
20) FDI limit for new banks – **49%**
21) FDI limit for private banks: **74%**
22) **Bank of India** is the first Indian Bank to open overseas branch. It established a branch in London in 1946.
23) **ICICI Bank** was the first Bank to provide Mobile ATM.
24) **SBI State Bank of India** has the total number of maximum branches and holds 2nd position in the world.
25) **India's first "talking" Automated Teller Machine ATM)** launched by Union Bank of India UBI) for visually impaired was launched in Ahmadabad Gujarat).

BANKING TERMS

1) **Crossing of Cheque**: Crossings refers to drawing two parallel lines across the face of the cheque.A crossed cheque cannot be paid in cash across the counter, and is to be paid through a bank either by transfer, collection or clearing. A general crossing means that cheque can be paid through any bank and a special crossing means where the name of the Bank is indicated on the cheque can be paid only through the named bank.
2) **Dishonour of Cheque:** Non – payment of cheque by the paying banker with a return memo giving reasons for the non – payment.
3) **CTS** (CHEQUE TRUNCATION SYSTEM) **CTS** is basically an online image-based cheque clearing system where cheque images and Magnetic Ink Character Recognition (MICR) data are captured at the collecting bank branch and transmitted electronically. Truncation means, stopping the flow of the physical cheques issued by a drawer to the drawee branch.
4) **Fiscal Deficit:** A deficit in the government budget of a country and represents the excess of expenditure over income. So this is the amount of borrowed funds require by the government to meet its expenditures completely.
5) **Core Banking Solution (CBS) :-**Core Banking Solution (CBS) is networking of branches, which enables Customers to operate their accounts, and avail banking services from any branch of the Bank on CBS network, regardless of where he maintains his account.
6) **Non Performing Assets (NPA):** An asset, including a leased asset, becomes non performing when it ceases to generate income for the bank.The Duration of NPA declaration is of 90 days.

7) **IFSC**: IFSC code means Indian Financial System Code. RTGS and NEFT payment system of Reserve Bank of India (RBI) use these codes. IFSC code consists of 11 Characters identified as under (Lets take an example of SBI, Madhapur Hyderabad):- First 4 digits show the Identity of the bank. i.e. SBIN 5th digits in default as ZERO (for future use) i.e. 0 Last 6 Characters display the Branch Identity. i.e. 004187 So IFSC Code is **SBIN004187**
8) **MICR:**MICR code means Magnetic Ink Character Recognition code which contains 9 digits, like 380002006 appearing at the bottom of the cheque, following the cheque number. Each Bank Branch has a unique MICR code.
   i. First 3 digits:-City PIN Code + Next 3 digits :Bank Code +Last 3 Digits-Branch Code
9) **Commercial Paper**: Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. Corporate, primary dealers (PDs) and the All-India Financial Institutions (FIs) are eligible to issue CP. Maturity period: between a minimum of 7 days and a maximum of up to one year from the date of issue. CP can be issued in denominations of Rs.5 lakh or multiples thereof. Only a scheduled bank can act as an IPA (Issuing and Paying Agent)for issuance of CP.
10) **Treasury Bills**: Treasury bills (T-bills) offer short-term investment opportunities. They are thus useful in managing short-term liquidity. At present, the Government of India issues three types of treasury bills through auctions, namely, 91-day,182-day and 364-day. There are no treasury bills issued by State Governments. Treasury bills are available for a minimumamount of Rs.25,000 and in multiples of Rs. 25,000. Treasury bills are issued at a discount and are redeemed at par.
11) **Certificates of Deposit (CD):** Certificate of Deposit (CD) is a negotiable money market instrument and issued in dematerialized form or as a Usance Promissory Note against funds deposited at a bank or other eligible financial institution for a specified time period. Note: CDs can be issued by (i) scheduled commercial banks{excluding Regional Rural Banks and Local Area Banks}; and (ii) select All-India Financial Institutions (FIs) that have been permitted by RBI Minimum amount of a CD should beRs.1 lakh, and in multiples of Rs. 1 lakh thereafter. The maturity period of CDs issued by banks should not be less than 7 days and not more than one year, from the date of issue.
12) **Participatory Notes or P-notes**: are derivative instruments, used by Foreign Institutional Investors (FIIs) who are NOT registered with SEBI. P-Notes, mostly used by overseas HNIs (High Net worth Individuals), hedge funds and other foreign institutions, allow them to invest in Indian markets through registered Foreign Institutional Investors (FIIs), while saving on time and costs associated with direct registrations.
13) **Monetary Policy-**The regulation of the money supply and interest rates by a central bank, such as the Federal Reserve Board in the U.S., in order to control inflation and stabilize currency. Monetary policy is one the two ways the government can impact the economy. By impacting the effective cost of money, the Federal Reserve can affect the amount of money that is spent by consumers and businesses.

14) **IMPS:** Immediate Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phones. It is also being extended through other channels such as ATM, Internet Banking, etc.

15) **MMID:**Mobile Money Identification Number (MMID) is a seven digit number of which the first four digits are the unique identification number of the bank offering IMPS.

16) **RuPay** is an Indian domestic card scheme conceived and launched by the National Payments Corporation of India (NPCI).It was created to fulfill the Reserve Bank of India's desire to have a domestic, open loop, and multilateral system of payments in India. RuPay facilitates electronic payment at all Indian banks and financial institutions, and competes with MasterCard and Visa in India

17) **AMERICAN DEPOSITORY RECEIPTS (ADR) & GLOBAL DEPOSITORY RECEIPTS (GDR)**
Depository Receipts :
Depository Receipts are a type of negotiable (transferable) financial security, representing a security, usually in the form of equity, issued by a foreign publicly-listed company. However, DRs are traded on a local stock exchange though the foreign public listed company is not traded on the local exchange.
Thus, the DRs are physical certificates, which allow investors to hold shares in equity of other countries. . This type of instruments first started in USA in late 1920s and is commonly known as **American depository receipt** (ADR). Later on these have become popular in other parts of the world also in the form of **Global Depository Receipts (GDRs).** Some other common type of DRs are European DRs and International DRs.
In nut shell we can say ADRs are typically traded on a US national stock exchange, such as the New York Stock Exchange (NYSE) or the American Stock Exchange, while GDRs are commonly listed on European stock exchanges such as the London Stock Exchange. Both ADRs and GDRs are usually denominated in US dollars, but these can also be denominated in Euros.

18) **Indian Depository Receipts (IDR)** :Recently SEBI has issued guidelines for foreign companies who wish to raise capital in India by issuing Indian Depository Receipts. Thus, IDRs will be transferable securities to be listed on Indian stock exchanges in the form of depository receipts. Such IDRs will be created by a Domestic Depositories in India against the underlying equity shares of the issuing company which is incorporated outside India.Though IDRs will be freely priced., yet in the prospectus the issue price has to be justified. Each IDR will represent a certain number of shares of the foreign company. The shares will not be listed in India , but have to be listed in the home country. The IDRs will allow the Indian investors to tap the opportunities in stocks of foreign companies and that too without the risk of investing directly which may not be too friendly. Thus, now Indian investors will have easy access to international capital market. Normally, the DR are allowed to be exchanged for the underlying shares held by the custodian and sold in the home country and vice-versa. However, in the case of IDRs, automatic fungibility is not permitted.

19) Debts Recovery Tribunal: The Debts Recovery Tribunals have been established by the Government of India under an Act of Parliament (Act 51 of 1993) for expeditious adjudication and recovery of debts. Due to banks and financial institutions. Keeping in line with the international trends on helping financial institutions recover their bad debts quickly and efficiently, the Government of India has constituted thirty three Debts Recovery Tribunals and five Debts Recovery Appellate Tribunals across the country. Debts Recovery Tribunal are located across the country. Some cities have more than one Debts Recovery Tribunals. New Delhi, Chennai, Kolkata and Mumbai have three Debts Recovery Tribunals. Ahmadabad and Chandigarh have two Debts Recovery Tribunal (DRT) each. One Debts Recovery Tribunal has been constituted at Allahabad, Aurangabad, Bangalore, Coimbatore, Cuttack, Earnakulam, Guwahati, Hyderabad, Jabalpur, Jaipur, Lucknow, Madurai,Nagpur, Patna, Pune, Vishakapatnam and Ranchi.

20) FDI Limits…

List of Limits in Various Sectors (In %)

1. Defense Raised to	------	49% from 26%	**2**. Pension	------	49%
3. Insurance Raised to	------	49% from 26%	**4**. Print Media	------	26%
5. Civil Aviation	------	49%	**6**. Public Sec. Banks	------	20%
7. Private Sec. Banks	------	74%	**8**. Multi Brand	------	51%
9. Single Brand	------	100%	**10.** Tourism	------	100%

21) Stock Exchanges and their Index:

- **BSE** (Bombay Stock Exchange) - SENSEX (Sensitive Index)-- BSE is oldest stock exchange in Asia located at Dalai Street in Mumbai-- Sensex Consists of 30 companies
- **NSE** (National Stock Exchange) - Nifty-50--NSE is the largest stock exchange in India--Nifty consists of 50 companies
- **NYSE** (Newyork Stock Exchange) - DJ (Dow Jones)- NYSE world's first and largest stock market
- **NASDAQ** (National association of securities dealers Automated Quotation System)- NASD-100.NASDAQ is the first electronic stock market in the world located in New York.
- **Tokyo Stock Exhange** (Japan) - Nikkei-225
- **Korea Stock Exchange**(Seoul, South korea) – Kospi
- **Shenghai Stock Exchange**(China)- Composite Index
- **Shenzen Stock Exchange**(China)- Composite Index
- **German Stock Exchange**- DAX(Deutscher Aktein Index)
- **Hong Kong Stock Exchange**- Hang Seng
- **SGX**(Singapore Exchange)- STI(Straits Times Index)
- **LSE**(London Stock exchange) or UK stock exchange- Footsie or FTSE-100 (Financial Times and London Stock Exchange)
- **France Stock Exchange** - CAC-40 (Cotation Assistee en Continuo)

22) AEPS:AEPS is a bank led model which allows online interoperable financial inclusion transaction at PoS (MicroATM) through the Business correspondent of any bank using the Aadhaar authentication.
The four Aadhaar enabled basic types of banking transactions are as follows:-

1)Balance Enquiry 2)Cash Withdrawal 3)Cash Deposit 4)Aadhaar to Aadhaar Funds Transfer

The only inputs required for a customer to do a transaction under this scenario are:-

- IIN (Identifying the Bank to which the customer is associated)
- Aadhaar Number
- Fingerprint captured during their enrollment