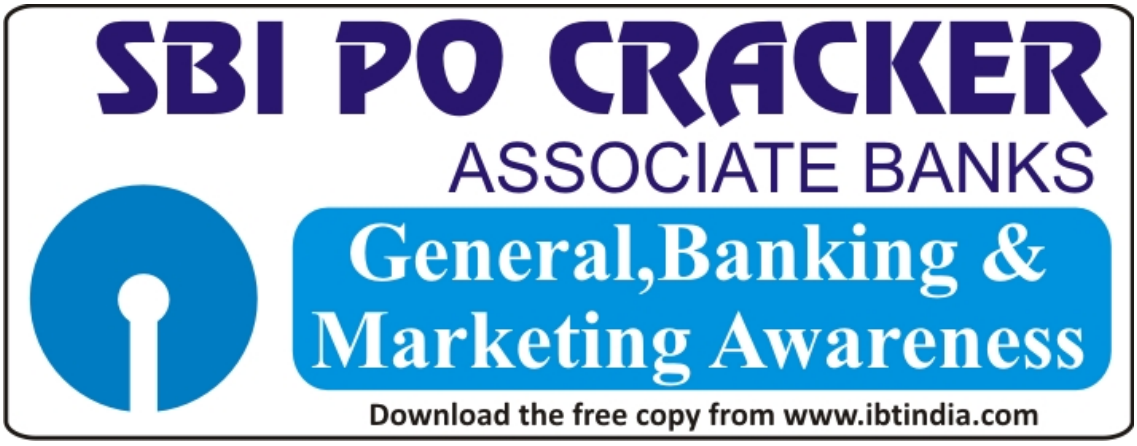

Acts & their Enactment Years

1.	The Indian Coinage Act	1906
2.	RBI Act	1934
3.	Banking Regulation Act	1949
4.	Industries (Development & Regulation) Act	1951
5.	MRTP Act	1969
6.	FERA	1973
7.	Negotiable Instrument Act	1881
8.	FEMA	2000
9.	Competition Act	2002

Direct Tax	Indirect Tax
Corporation	Excise Duties
Income Tax	Service Tax
Interest Tax	Central Value Added Tax (Vat)
Wealth Tax	Property Tax
Security Transaction	Customs Duties
Land Revenue	Stamp Duties

List of FDI Limits in Various Sectors

Defence Raised to 49% from 26%
Pension----> 49%
Insurance----> 49%
Print Media----> 26%
Civil Aviation----> 49%
Public Sec. Banks----> 20%
Private Sec. Banks----> 74%
Multi Brand----> 51%
Single Brand----> 100%
Tourism----> 100%

Stock Index	Country
DAX	Germany
Nikkei	Japan
Kospi	Korea
Hang Seng	Hong Kong
Shanghai	China
Strait Times	Singapore
FTSE	London
CAC	France
Nasdaq , Dow Jones	U.S

Establishment of Financial Institutions

1)	Reserve Bank of India	1934
2)	Industrial Finance Corporation of India	1948. Sick financial institution.
3)	ICICI	1955
4)	SBI	1955. Nationalized
5)	Life Insurance Corporation (LIC)	1956
6)	Industrial Development Bank of India (IDBI)	1964
7)	Unit Trust of India (UTI)	1964
8)	HUDCO	1970
9)	General Insurance Corporation (GIC)	1972
10.	NABARD	1982
11.	SEBI (Replaced Controller of Capital Issue)	1988 Functional in 1992
12.	Small Industries Development Bank of India (SIDBI)	1990. Subsidiary of IDBI
13.	IRDA	1999

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Chief Justice of India	**H. L. Dattu**
Chairman of Rajya Sabha	**Mohammad Hamid Ansari(Vice President)**
Speaker of Lok Sabha	**Sumitra Mahajan**
Central Information Commission	**Rajeev Mathur**
Chief Election Commissioner	**V. S. Sampath**
ISRO	**K. Radhakrishnan**
National Commission for Women	**Lalitha Kumaramangalam**
Union Public Service Commission	**Rajni Razdan**
IRDA	**T. S. Vijayan**
Reserve Bank of India	**Raghuram Rajan**
Securities and Exchange Board of India	**Upendra Kumar Sinha**
Attorney General of India	**Mukul Rohtagi**
Comptroller and Auditor General	**Shashi Kant Sharma**
Foreign Secretary	**Sujatha Singh**
National Security Adviser	**Ajit Kumar Doval**
Air Chief	**Arup Raha**
Army Chief	**Dalbir Singh Suhag**
Navy Chief	**Robin K. Dhowan**
National Security Guard	**Jayant Narayan Chaudhary**
National Investigation Agency	**Sharad Kumar**
Central Bureau of Investigation	**Ranjit Sinha**

Components of Money Supply

M0(Reserve Money)	Currency in Circulation + Bankers' Deposits with RBI+ Other' Deposits with RBI
M1(Narrow Money)	Currency with public + Demand deposit in all banks + Other deposits with RBI
M2	M1 + Post office bank savings
M3(Broad Money)	M1 + Time deposits with commercial banks (Fixed deposits, Recurring deposits).
M4	M3 + total post office deposits (excluding NSC etc)

2010: New concept of "**Effective revenue deficit**" introduced in the budget.2012

Deficit	Targets amended
EFFECTIVE Revenue deficit	Eliminate (0%) by 31/3/2015
Fiscal deficit	Reduce it to 3% of GDP by 31/3/2017

Fiscal Responsibility and Budget Management (FRBM) 2003 Act.

Deficit	Ttarget
Revenue deficit	Eliminate (0%) by 31/3/2008
Fiscal deficit	Reduce it to 3% of GDP by 31/3/2009

Establishment of Financial Institutions

Reserve Bank of India	1934
Industrial Finance Corporation of India	1948. Sick financial institution.
ICICI	1955
SBI	1955. Nationalized
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NABARD	1982
SEBI (Replaced Controller of Capital Issue)	1988 Functional in 1992
Small Industries Development Bank of India (SIDBI)	1990. Subsidiary of IDBI
IRDA	1999

Organizations & Their Survey/Reports

1.	World Economic & Social Survey	U.N
2.	World Investment Report	UNCTAD
3.	Global Competitiveness Report	World Economic Forum
4.	World Economic Outlook	IMF
5.	Gender Gap Index	World Economic Forum
6.	Poverty Ratio	Planning Commission
7.	Economic Survey	Ministry of Finance
8.	Ease of Doing Business	World Bank
9.	Global Hunger Index	International Food Policy Research Institute
10.	Global Development Report	World Bank

	WPI(Wholesale Price Index)	**CPI(Consumer Price Index)**
Published by	Economic advisor	CSO(Central Statistical Organisation)
Published	weekly & monthly	monthly
types	only one WPI	Rural, urban, combined
items	676	200
base year	2004	2010

S. NO	**State and U.T.**	**Chief Minister**	**Governor**
1	Chhattisgarh	Dr. Raman Singh	Balramji Dass Tandon
2	Goa	Shri Manohar Parrikar	Mridula Sinha
3	Gujarat	Anandiben Patel	Om Prakash Kohli
4	Haryana	Manohar Lal Khattar	Kaptan Singh Solanki
5	Karnataka	Shri K. Siddaramaiah	Vajubhai Rudabhai Vala
6	Maharashtra	Devendra Fadnavis	Chennamaneni Vidyasagar Rao
7	Nagaland	T R Zeliang	Padmanabha Balakrishna Acharya
8	Rajasthan	Vasundhara Raje	Kalyan Singh
9	Uttar Pradesh	Akhilesh Yadav	Ram Naik
10	West Bengal	Mamata Banerjee	Keshari Nath Tripathi
11	Kerala	Oommen Chandy	P.Sathasivam(Former Chief Justice of India)

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)	Cells that create brain's positioning system.

	3. Edvard Moser(Norway)	
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) *Indian economy is likely to grow in the range of **5.4 to 5.9 per cent in 2014-15** overcoming the sub-5 per cent GDP growth of past two years, says the Economic Survey. **Fiscal deficit for 2013-14 contained at 4.5% of the GDP**. **Agriculture sector growth rate 4.7%** in the year 2013-14. : India ranked **12th in terms of services GDP** among the world's top 15 countries. Services constitute a **57 percent share in GDP** at factor cost in 2013-14.* India ranks **first in the world in productivity of grapes,** banana, cassava, peas, and papaya

2) *Here are the highlights of **Union Budget 2014** tabled by finance minister **Arun Jaitley***

- ✓ *Clean energy cess increased from Rs 50/ tonne to **Rs 100/tonne***
- ✓ ***Jai Prakash Narayan National Centre for Excellence in Humanities** to be set up in Madhya Pradesh*
- ✓ Government proposes to increase **investment limit** under Section 80C **from Rs 1 lakh to Rs 1.5 lakh.Tax exemption limit** for Individual tax payers changed from **Rs 2.0 to Rs 2.5 lakh**. For **senior citizens**, no tax for income up to Rs 3 lakh per annum.No changes in tax rate. **PPF limit to be raised to Rs 1.5 lakh**.
- ✓ **National Police Memorial** to be set up. Rs 50 crore set aside for this purpose.
- ✓ Rs 100 crore **War Memorial at Princess Park, India Gate**.
- ✓ **Policy of One Rank One Pension** to be adopted for defence personnel.(Rs 1000 Crore)
- ✓ *Government aims to provide all households with banking facilities to empower the weaker sections; there should be atleast **2 bankaccounts** in each household. Financial Inclusion Mission from **15th August , 2014.***
- ✓ Rs 4200 crore set aside for **Jal Marg Vikas project on river Ganga connecting Allahabad to Haldia** , over 1620 km.
- ✓ *All govt departments and ministries to be integrated through E-platform by **31 December** this year.*
- ✓ Rs 100 crore set aside for **KisanTV** to provide real time information on various farming and agriculture issues
- ✓ *Govt proposes to set up **Center of Excellence in MP named after Lok Nayak Jai Prakash Narayan.***
- ✓ **5 more IITs and 5 IIMs** to be set up. F*ive new IITs in Jammu, Chhattisgarh, Goa, Andhra Prdaesh and Kerala. The five new IIMs will be set up in Himachal Pradesh, Bihar, Punjab, Maharashtra and Odisha.*
- ✓ Propose to set up **4 more AIIMS**; **Rs. 500 crore** set aside for this. Six new AIIMS started recently have become functional. Four new AIIMS will be set up in **Andhra Pradesh, West Bengal, Vidarbha and Purvanchal.**
- ✓ Govt proposes **National Housing Banking programme**; sets aside **Rs 8000 crore** for this program.
- ✓ *Crisis Management Center for women at **Delhi**; money to be provided from Nirbhaya fund.*
- ✓ *Govt announces* **Beti Padhao, Beti Badhao Yojana**; *sets aside **Rs 100 crore** for this.*
- ✓ *Govt committed to providing 24/7 power supply to all homes.* **Deen Dayal Upadhyay Gram Jyoti Yojna** *for electricity supply to rural areas.*
- ✓ **Deen Dayal Upadhyaya Gram Jyoti Yojana** for rural power supply.
- ✓ **Ajeevika,** the provision of bank loan for women SHGs at 4 percent for another 100 districts.
- ✓ **Pradhan Mantri Krishi Sinchayee Yojna** assured irrigation 1000 crore rupees
- ✓ **Price Stabilization Fund** to be set up with an outlay of 500 crore rupees to mitigate the risk of Price volatility in the agriculture produce.
- ✓ "**One Rank One Pension**" to get 1000 crore rupees
- ✓ ***FDI in insurance to be increased to 49%***

3) The Prime Minister, Shri Narendra Modi inaugurated **H.N. Reliance Foundation Hospital and Research Centre in Mumbai**

4) **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.**

5) Union Civil Aviation Minister Pusapati Ashok Gajapathi Raju on 9 September 2014 announced that the Union Government has identified five locations for development of no-frills airports in India. The selected locations where the no-frills airports will be developed are Tezu in Arunachal Pradesh, Kishangarh in Rajasthan, Jharsuguda in Odisha, Hubli and Belgaum in

Karnataka.

6) **A. Surya Prakash**, journalist and distinguished fellow, Vivekananda International Foundation, was appointed chairperson of the Prasar Bharti Board for 3 years

7) 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.

8) 12th Five Year Plan 2012-17 as per the draft document released by the Planning Commission aims at a growth rate of **8%**.Twelfth Five Year Plan focuses on Growth – Growth which is- **Faster, more Inclusive and Sustainable.**

9) **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.

10) **Rajasthan** today 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'**.

11) **Pratyush Sinha committee**: to assess compensation for coal blocks.

12) 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

13) India's first underwater moored observatory : **IndARC** set up in the Kongsfjorden fjord, in Norway near the North Pole

14) **The National Awards for Senior Citizens -Vayoshreshtha Samman 2014** were presented here today by Smt. Sumitra Mahajan. I**nternational Day of Older Persons is observed on 1st of October** every year pursuant to the adoption of a resolution by the UN General Assembly to observe the year 1999 as the International Year of Older Persons with the theme, "a society for all ages". Awards were presented to Best Institution for research in the field of Ageing to Department of Geriatric Medicine, AIIMS; Best Institution for providing services to senior citizens and Awareness Generation to HelpAge India; Best District Panchayat in Providing Services and Facilities to Senior Citizens to Dakshina Kannada Zilla Panchayath, Karnataka; Centenarian-to Brig. M.L. Kataria (Retd.); Life time Achievement to Prof. (Dr.) P.K.B. Nayar; Creative Art to Ms. Sushma Seth; Sports and Adventure (Female) to Ms. Chandra Prabha Aitwal from Uttarkashi.

15) 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

16) **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.The Australian Prime Minister Tony Abbott on 5 September 2014 handed over to Indian Prime Minister two antique statues of Hindu deities which were allegedly stolen from temples in Tamil Nadu. These stolen statues, which were later bought by art galleries in Australia, represent which two deities – Nataraja and Ardhanariswara..

17) 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.

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

19) India celebrates **'Teacher's Day'** on September 5; world observes 'International Day of Charity'(It marks the death anniversary of Mother Teresa). Teachers' days are distinct from World Teachers' Day which is officially celebrated across the world on October 5.The birth date, [5 September 1888], of the second President of India, academic philosopher Dr. Sarvepalli Radhakrishnan, is celebrated day.

20) 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

21) 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.

22) 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.

23) 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.

24) **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.This will be the first NATO summit since Chicago in 2012, and the first NATO summit in the United Kingdom since Margaret Thatcher welcomed NATO leaders to London in 1990. From the founding of NATO in 1949, there have been a total of twenty-six NATO summits; the last of which was the **2014 Newport summit** held in September 2014. The next NATO summit will take place in Warsaw, Poland in 2016. NATO's headquarters are in Brussels, Belgium

Secretary General : Anders Fogh Rasmusse.

25) 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.

26) **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.

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.

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

28) 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.

29) 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.

30) **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.

31) 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.

32) **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.

33) 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.

34) 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.

35) 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.

36) 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.

37) 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

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

39) **Miss Kira Kazantsev** on 14 September 2014 won the Miss America pageant..

40) **BJP's Shamik Bhattacharya** won the Basirhat (South) assembly seat while the Chowringhee seat was won by the ruling TMC. The last time the BJP won an assembly seat in West Bengal was in 1999

41) 26-year old Tej Pratap Singh Yadav of SP(**Youngest MP**) won the Lok Sabha by-election from the prestigious seat of Mainpuri in Uttar Pradesh. 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**

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

43) **Padmini Prakash**, became the first transgender television news(Lotus News) anchor in the country.

44) **Larry Ellison, co-founder and leader of Oracle Corp for** 37 years, stepped aside as chief executive officer on Thursday, to be replaced by co-CEOs Safra Catz and Mark Hurd.

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

46) As many as eight Indian women, led by ICICI Bank chief Chanda Kochhar, have made it to the **Fortune list of 25 most powerful women** "shaping the new world order" in the Asia-Pacific region. Kochhar, ranked highest among Indian women, has been ranked second across the region, while three others — SBI's Arundhati Bhattacharya (4th), HPCL's Nishi Vasudeva (5th) and Axis Bank's Shikha Sharma (10th) — have also made it to the top-10. The list is topped by Australian banking major Westpac's chief Gail Kelly. Other Indians on the top-25 list include Biocon chief Kiran Mazumdar-Shaw (19th), National Stock Exchange CEO Chitra Ramkrishna (22nd), HSBC's Naina Lal Kidwai (23rd) and TAFE Chairman and CEO Mallika Srinivasan (25th). On the other hand, Vasudeva, 58, became the first woman to head an Indian oil company and is "and one of only four women to helm a Global Fortune 500 firm in the Asia-Pacific region. NSE's Ramakrishna is the only woman on the list heading a stock exchange .

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

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

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

50) **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**

51) The Narula brothers **Achin and Sarthak Narula** of Delhi on 20 September 2014 became the first ever contestants to win 7 crore rupees in the television show, **Kaun Banega Crorepati**, hosted by Amitabh Bachchan. The tagline for the season 8 of the show is **Yahan Sirf Paise Nahi, Dil Bhi Jeete Jate Hain**.

52) **NASA's MAVEN (Mars Atmosphere and Volatile Evolution)**spacecraft began orbiting Mars .

53)

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

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

55) **Marvan Atapattu's** appointment as Sri Lanka's first full-time local coach in 15 years

56) 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.The main reason why countries are aiming for Mars is to hunt for the elusive Methane and determine if life ever existed on that planet since it is most earth-like. Among five scientific equipment MOM carries is a **Lyman alpha photometer(LAP)** to look for deuterium and hydrogen--indicators of water in the past , **Mars Color camera(MCC), Mars Exospheric Neutral Composition Analyzer(MENCA), Methane Sensor for Mars (MSM). Thermal Infrared Imaging spectrometer (TIS)..** Buzz Aldrin, the second man to step on the moon, in his book 'Mission To Mars' Isro Telemetry, Tracking and Command Network (ISTRAC) in Bangalore. There were several brilliant young scientists, but Isro chairman K Radhakrishnan didn't take long before picking S Arunan. Through its journey since November 5, 2013 when PSLV-C25 lifted off from Sriharikota with the spacecraft in its nosecone, MOM has had a perfect journey. NASA's Mariner 9 was the first spacecraft in the world to reach Mars - way back in 1971. Indian Space Science Data Centre (ISSDC)– Bayalu (Karnataka).NASA (United States), Roscosmos (Russia) and the European Space Agency (ESA) of European Consortium. Indian Space Research Organisation (ISRO) on 22 September 2014 successfully conducted the crucial test fire of Liquid Apogee Motor (LAM) of Mars Orbiter Mission (MOM) or Mangalyaan.

57) **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.

58) 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.

59) The next **Pravasi Bharatiya Divas**, the world's largest annual gathering of the Indian diaspora, will be held in Gujarat capital Gandhinagar in January next year to mark 100 years of Mahatma Gandhi's return to India from South Africa.

60) 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

61) 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"**

62) A group of five alumni from the Indian School of Business (ISB) has won the prestigious **Hult Prize and a $1 million funding support from the Clinton Global Initiative (CGI).** The prize was given away by former US president Bill Clinton and Muhammad Yunus, founder of the Grameen Bank in New York last evening. The winning team- Nano Health-

consisted of Aditi Vaish, Ashish Bondia, Manish Ranjan, Pranav Kumar Maranganty, and Ramanathan Lakshmanan, all students of the Class of 2014 at the ISB. The objective of the HULT Prize, the largest student business plan competition in the world, is for teams to design a social enterprise - an annual challenge set by former US President Bill Clinton. "Solving Non-Communicable Diseases in the Urban Slums" was the challenge for participants this year.

63) For the first time, the **100 richest tycoons in India** are all billionaires with Mukesh Ambani topping the league for the eighth consecutive year, according to Forbes. Ambani was followed by Dilip Shanghvi, who got richer this year by $4.1 billion. Shanghvi is the new No. 2, after he displaced steel baron Lakshmi Mittal ($15.8 billion), who slipped to the fifth place. Wipro's Azim Premji moved up one notch to the number three position as his net wealth increased to $16.4 billion from $13.8 billion previously. Pallonji Mistry, patriarch of construction giant Shapoorji Pallonji Group which is the biggest shareholder in Tata Sons with a new worth of $15.9 billion, was placed in the fourth place.

64) 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.

65) 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.

66) 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.**

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

68) **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.

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

70) The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi, today 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.**

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

72) **'World Heart Day 2014'** observed across the globe on September 29. 2014 theme for World Heart Day's is Heart Choices NOT Hard Choices

73) 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.

74) 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.

75) Microsoft Corp. on Tuesday announced its **'Windows 10'** Operating System

76) The Bangladesh government on 28 September 2014 appointed **Syed Muazzem Ali** as the new Bangladesh High Commissioner to India.

77) 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

78) 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.

79) Leading NRI businessmen **G P Hinduja and S P Hinduja** have been honoured with a Lifetime Achievement Award in Business at a ceremony in the House of Lords. The award, constituted by the Indo-European Business Forum (IEBF

80) Chinese President Xi Jinping **appointed Le Yucheng** as China's new Ambassador to India.

81) 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.

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

83) **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 Another MOU will facilitate the annual Kailash Manasarovar Yatra by Indian pilgrims through Nathula Pass in Sikkim in addition to the existing Lipulekh Pass in Uttarakhand. China has also agreed to strengthen India's Railways network. A separate pact on Audio-Visual Co-production between the Information and Broadcasting Ministry and China's State Administration of Press, Publication, Radio, Film and Television was also signed. A pact was inked between Indian Space Research Organisation and China National Space Administration on cooperation in the peaceful use of space. Another MOU was signed to foster long-term collaboration between various cultural institutions of the two countries. These institutions include museums, archaeological organisations and performing art centres. Both sides also agreed to carry out cooperation in fields of drug standards, traditional medicine and drug testing. A pact was inked in this regard.Another agreement was signed to establish Sister City relationship between Mumbai and Shanghai.It will enhance people-to-people exchanges fostering greater mutual understanding. China has also agreed to participate in the New Delhi World Book Fair 2016 as the Guest of Honour Country. Keeping a tradition alive, President Xi Jinping meets family of **Dr. Dwarkanath Kotnis** who saved many Chinese soldiers life in 1937.

84) **Puducherry and Chandigarh** achieved this milestone by providing all the households with at-least one account.

85) **Mizoram 2014 Act** : new act, lifts "total" prohibition of liquor from the state.

86) **Kerala** : New liquor policy to apply total prohibition within 10 years in phased manner.

87) **SVPNPA** : Sardar Vallabhbhai Patel National Police Academy, Hyderabad : Aruna Bahuguna(first lady Director) has banned all types of liquor in the academy.

88) 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.

89) 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**

90) 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.

91) **50 years of man in space** was authoured by Garik Israelien, Brian May and David J Eicher

92) Indian Air Force gifted a vintage **Dakota aircraft** from its museum to Bangladesh Air Force.

93) 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.

94) India and US agreed to extend their **defence agreement for another 10 years** which is expected to give a big boost to cooperation in this key area between the two countries.

95) A new index **Creative Productivity Index (CPI)** ranks **Japan** as the most efficient among Asian countries while Myanmar,Pakistan and Cambodia are least efficient. India is at 14th rank. The Asian Development Bank said it developed the index with the Economist Intelligence Unit to give policymakers a tool to assess how best to foster innovation and creativity in Asian economies.

96) **2014 Global Innovation Index**: **Switzerland** has claimed the top spot out of 143 economies. **India slipped 10 places compared to last year, placing 76th**

97) 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

98) **US-India Business Council (USIBC)** : chairman, Ajay Banga , who is also MasterCard CEO.

99) 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.**

100) The **65th International Astronautical Congress**, is being held at the Metro Toronto Convention Centre.

101) The **world first baby** is born out of a **transplanted womb** to Swedish parents.

102) **World Teachers' Day 2014** to be observed around the globe on **October 5**.

103) 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 anka, 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

104) The **International Day of Non-violence** is being celebrated throughout the world on October 2, 2014 the birth anniversary of Mahatma Gandhi.

105) 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

106) **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.

107) **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.

108) 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.

109) 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.

110) 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? –

111) **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

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

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

114) **World Animal Day** was observed across the world on 4 October 2014.

115) 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.

116) **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

117) By December 2014, Indians will be able to travel to Ireland and UK on a single visa. Home secretary Theresa May on Monday signed a Memorandum of Understanding with the Republic of Ireland to strengthen the Common Travel Area. The **British-Irish Visa Scheme** will allow Chinese and Indian visitors to travel to the UK and Ireland on a single visit visa.

118) Telecom gear maker Nokia today 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.

119) Mahindra Two-Wheelers, a fringe player in the domestic market, today 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

120) 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.

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

122) 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.

123) Canada's **M3M (Maritime Monitoring and Messaging Micro-Satellite)** is set to be launched by India's PSLV rocket. The satellite is due to be launched in July 2015. The satellite was built for the Canadian Department of National Defence, and is a communications satellite. The satellite was built at a cost of $21 mn by COM DEV Intl.

124) 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.

125) The **2014 SASTRA Ramanujan Prize** will be awarded to **Dr. James Maynard (27) of the Oxford University**.The prize, established in 2005, is awarded annually to young mathematicians for outstanding contributions in the areas influenced by the mathematical genius Srinivasa Ramanujan. The age limit for the prize has been fixed at 32 to reflect Ramanujan's achievements in his brief life span of 32 years.The prize will be awarded on Ramanujan's birth anniversary that falls on December 22 at the SASTRA University in Kumbakonam. Dr. Maynard will receive the cash award of $ 10,000 along with a citation. He will deliver the Ramanujan Birthday Commemorative Lecture.

126) **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)

127) IT training solutions firm **National Institute of Information Technology Limited (NIIT Ltd)** on 6 October 2014 appointed Rahul Keshav Patwardhan as its next chief executive officer (CEO). Patwardhan will take charge as CEO on 1 April 2015.

128) **'We Phone'** is a phone and messaging application like Skype and Whatsapp and is freely available on Android Play Store and Apple's application store. The IB claimed that the 'We Phone' app facilitates spoofing of caller id and is difficult to identify to locate or identify actual caller.

129) 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.

130) Prime Minister Narendra Modi Saturday paid tributes to freedom fighter **Shyamji Krishna Varma on his 157th birth anniversary(4th Oct)**, urging people to visit his memorial.

131) **Dr Apathukatha Sivathanu Pillai** wins the **Lal Bahadur Shastri National Award for Excellence** in Public Administration, Academics and Management for the year 2014.He is currently the Chief Controller of Research and Development in DRDO and Chief Executive Officer and Managing Director of BrahMos Aerospace.

132) **October 10** to be observed throughout the country as National Mental Health Day.

133) **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.

134) Anoop Jain on 8 October 2014 won 2014 **Waislitz Global Citizen Award**. He was awarded for his exemplified values of a Global Citizen through his work in founding Humanure Power (HP) in Bihar in 2011 that builds community sanitation facilities

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

136) **Skype's parent company, Microsoft** on 7 October 2014 announced that Skype will stop the calling facility from its application on mobile and landline phones within India. The facility will be stopped from 10 November 2014.Recently, Intelligence Bureau (IB) has asked Department of Telecom (DoT) to block the We Phone application

137) 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.

138) The Georgetown University has appointed its first Hindu priest —a woman — to serve the religious needs of its Hindu students, whose number has increased in recent years.

139) **World Post Day 2014'** is celebrated across the globe today on October 9. The day marks the anniversary of the establishment of the Universal Postal Union in 1874 in Bern (Switzerland).

140) OECD declares **'Canberra'** as the best place in the world to live.

141) Union Ministry of Civil Aviation (MoCA) approves the appointment of **Cramer Ball as Chief Executive Officer of Jet Airways**.

142) Severe cyclonic storm **Hudhud** hit the port city of Vishakapatnam on 12 Oct. "We have increased our teams to 13 in Vizag after the landfall occurred. Earlier there were six teams stationed here," **National Disaster Response Force chief O P Singh**. The name Hudhud, suggested by Oman, refers to the **bird Hoopoe as it is known in the Quran.**The Wind speed range of Hudhud is expected to be 130-140 kmph and may reach up to 155 kmph.

143) **Atletico de Kolkata**, co-owned by Sourav Ganguly, and **Mumbai City FC**, co-owned by Ranbir Kapoor, are pitted against each other in the **opening match** of the inaugural Indian Super League.The **opening ceremony the Salt Lake stadium in Kolkata.**

- **Praful Patel, President** - All India Football Federation
- **Nita Ambani** - chairperson ISL organising committee
- Officially known as the **Hero Indian Super League**
- It will feature **eight franchise teams** from all around India
- **STAR Sports**, who are a part of the group who founded the Indian Super League, will broadcast the ISL officially through India
- **Brand ambassador Varun Dhawan**

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

- Mumbai City FC : Ranbir Kapoor & Bimal Parekh

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

144) **Finnish startup Jolla** recently introduced its **Sailfish OS-powered** smartphone with the same name in the Indian market

145) Reliance Industries Limited (RIL) chairman Mukesh Ambani's twins, son **Akash and daughter Isha**, were on 11th Oct inducted into the boards of **Reliance Retail and Reliance Jio Infocomm as directors** at a board meeting of the two firms.

146) **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.**

147) **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**

148) 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.

149) 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.

150) 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 today 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

151) 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.**

152) **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.

153) Prime Minister Narendra Modi today 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.

154) **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.

155) **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.**

156) Growth in the **country's industrial production(IIP)(index of Industrial Production) slowed to a five-month low of 0.4 per cent in August this year**, mainly due contraction in manufacturing output and lower off-take of consumer goods.

157) **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 LandRover** 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

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

159) **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.

160) **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.

161) **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

162) **U.N. climate change conference in Paris in 2015.**

163) India's forex reserves continued their downward journey for the fifth consecutive week, India's foreign exchange reserves plunged by $2.754 billion **to $311.427 billion in the week to October 3.**

164) The World Bank (WB) has launched the GIF (**Global Infrastructure Facility**) to specifically cater to the infrastructure needs of the emerging economies and developing countries. The GIF will channel money towards bankable infrastructure project in such countries. GIF also places importance on sustainable development. Its key focus will be on climate friendly infrastructure investments and projects that will boost trade.

165) **Internet.org** is the dream project of Mark Zukerberg which involves six global mobile phone companies. The project aims to bring the whole world under affordable Internet access by making mobile services more affordable and increasing efficiency of them. Samsung, Ericsson, MediaTek, Nokia, Opera Software, and Qualcomm are the six phone companies involved in the project, which was launched on 20 August 2013. Zukerberg participated in a **summit on Internet.org held at New Delhi on 9 October.**

166) The Centre has deferred the rollout of the **NationalFood Security Act** for the second time in a year. The deadline of October 2014 has been extended **for another six months**

167) The month-long ritual **Akashdeep (skylight) started in Varanasi**, Uttar Pradesh on 10 October 2014 to honour the soldiers who laid down their lives for the motherland since Independence in 1947.

168) **Kalpana Morparia** on 9 October 2014 was appointed as first woman director of Hindustan Unilever Limited (HUL)

169) The Department of Industrial Policy & Promotion (DIPP) on 9 October 2014 constituted a special management team to facilitate and fast track investment proposals from Japan. The team was named as **Japan Plus**

170) A book titled **Worthy Fights**: A Memoir of Leadership in War and Peace authored by Leon Panetta, and Jim Newton was released on 7 October 2014. Panetta is a former Defence Secretary and ex-CIA Director and Newton is an editor of the Los Angeles Times.

171) 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.

172) "The nuclear agreement starts a new chapter in relations with India," said **John Baird, Canada's foreign minister**.

173) **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.

174) Facebook founder Mark Zuckerberg announced on the social networking site that he and his wife, Priscilla, have donated **$25 million to the US Centres for Disease Control and Prevention** for the fight against the Ebola virus disease.Microsoft co-founder **Paul Allen** will contribute "at least" $100 million to fight the spread of Ebola

175) With its ban on the import of animal-tested beauty products, India becomes the **first cruelty-free cosmetics zone in South Asia.**

176) 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. The **Arctic Council, whose members are Canada, Denmark, Finland, Iceland, Norway, Russia, Sweden and the US, last year agreed to grant observer status to India and China, which is keen to tap the vast energy sources in the Arctic region**India also has a research station, **Himadri, in Spitsbergen at Svalbard, Norway**. President Pranab Mukherjee becoming the **first Indian head of state to visit Norway**, as also being all set to cross the famed Arctic Circle when he visits Rovaniemi in Finland on Thursday. After Mukherjee received a ceremonial reception at the Royal Palace in Oslo on Monday morning, he held talks with **King Harald V and the President of the Storting (Norweigian Parliament) Olemic Thommessen.**

177) Market regulator Securities and Exchange Board of India (SEBI) Tuesday imposed a penalty of **Rs.25 lakh on Glaxo Group Ltd, the promoters of Glaxo Smithkline Pharmaceuticals (GSKPL),** for failing to make timely disclosures about its aggregate shareholding to the latter and the stock exchanges.

178) 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'.

179) 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).

180) 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.

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

182) **JP Morgan** on 10 October 2014 cut its India GDP growth projection for 2014-15 to 5.1 percent from 5.3 percent.

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

184) Bringing some relief to the common man**, retail inflation dropped to 6.46** percent in September this year--its lowest level since the government started releasing the data in January 2012--due to falling prices of fruits and vegetables. The **wholesale price index (WPI)-**based inflation for September 2014 was down to 2.38% mainly due to lowered prices of food and fuel. In August 2014, wholesale prices rose by 3.74%.

185) 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.

186) **Regulator SEBI has barred realty major DLF, as also six top executives including Chairman K.P Singh, from securities markets for three years**, after finding the company guilty of "active and deliberate suppression" of material information at the time of its public offer.

187) US Online store **Amazon and retailer Future Group** signed a deal to jointly sell goods over the internet.

188) 3rd **International Tourism Mart** begins in Shillong, Meghalaya.

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

190) **Evo Morales** romps to a third successive 4-year term as the **President** of **Bolivia**.

191) World observes '**International Day for Disaster Reduction** 2014' today on **October 13**. The theme for this year is '**Resilience is for Life**'.

192) The **National Pharmaceutical Pricing Authority (NPPA)** has sent a show cause notice to Novartis, imposing a fine of Rs. 300 cr for overcharging consumers. The drug in question, which Novartis has been accused of overcharging is Voveran. Voveran is painkiller which is very popular in the market. Voveran is based on diclofenac, a drug under the government's direct price control.

193) 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**.

194) India has slipped to **136th position in the list of 198 countries that warn smokers about the hazards of smoking** through graphic pictures on cigarette packages. A new report '**The Cigarette Package Health Warnings: International Status Report 2014**' released in Moscow As per the 2014 report, the three top countries based on their average front and back size of pack warnings are Thailand (85%), Australia (82.5%) and Uruguay (80%).

195) **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 .

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

197) **'KP'** is anautobiography of former England batsman Kevin Pietersen, which was released during October 2014

198) The **Harbin Ice Festival** was celebrated in Hong Kong. The festival will be held from 1 November 2014 to 10 November 2014. In the Harbin Ice Festival India will showcase her culture, art, food and fashion.

199) **Indian Oil Corporation (IOC)** on 14 October 2014 announced that it will invest 4 billion US dollar in the British Columbia province, Canada, to source liquefied natural gas (LNG) from the region.

200) As per the new reforms, **Union Government will specify the inflation targets for the Reserve Bank of India (RBI) to achieve**.

201) 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.

202) 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).

203) **Global Handwashing Day (GHD)** was observed across the world on 15 October 2014. Theme for 2014 GHD is Clean Hands Save Lives.

204) Srilankan President Mahinda Rajapaksa on 13 October 2014 flagged off **Yal Devi Express** from Palai to Jaffna after 25 years. The train will be extended to Jaffna.

205) Gujarat government has set up a Special Purpose Vehicle (SPV) to promote **Vadodara as the state's cultural capital** and encourage tourism in the city.

206) Apart from **India($110 m), UN** owed to Ethiopia was owed the largest amount at $137 million, Pakistan at $109 million and Bangladesh at $108 million for peacekeeping operations

207) The **Forward Markets Commission (FMC)** is the chief regulator of commodity futures markets in India.

208) The Department of Telecom has set a target date of March 31, 2015 to implement the full **mobile number portability (MNP)**

209) **India Expo 2014**, an event focused on showcasing India's export potential in key sectors and its marketing in UAE has been organized by the Federation of Indian Export Organization, FIEO in Dubai.

210) **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.**

211) 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.

212) 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.

213) The Centre has appointed US-based economist **Arvind Subramanian** as India's next Chief Economic Advisor in the Finance Ministry.

214) 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.

215) **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.

216) Japanese two-wheeler manufacturer, **Honda Motorcycle and Scooter India (HMSI)**, plans to invest Rs 1,100 crore over the next few months at its scooter manufacturing facility in Vithalapur, around 80 km from Ahmedabad making it the **world's largest 'only scooter' manufacturing facility.**

217) 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**.

218) Former Indian cricket captain and Rajya Sabha member Sachin Tendulkar has adopted **Puttamraju Kandrika village** located in Gudur mandal in Nellore , Tamil Nadu for developing it as a smart village with nearly Rs. 4 crore from his MPLADS funds.

219) On gas pricing, the Government surprised analysts — who had been predicting revised prices in the range of $ 6-7/mmbtu (**million metric British thermal units**) — by fixing the price at **$ 5.61 per mmbtu**, 75 per cent lower than the rates proposed by the Rangarajan Committee under the UPA Government.

220) The U.S. military landed its **X-37B robotic space plane** at Vandenberg Air Force Base in central California on Friday, ending a classified 22-month mission that marked the third in Earth orbit for the experimental program.

221) State-owned life insurer **LIC has shored up its stake in Infosys to 4.45 per cent**, purchasing shares that are worth about Rs 1,400 crore in the July-September quarter.

222) Veteran actress **Maggie Smith** was made a member of the **Order of the Companions of Honour by Queen Elizabeth.**

223) 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.

224) 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.

225) **Hurricane Gonzalo of Category 2 struck Bermuda**.

226) **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.

227) 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.

228) Centre, for the first time ever, is going to **import potatoes** to curb rising prices

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

230) RBI governor **Raghuram Rajan** bags the *Best Central Bank Governor award for 2014*by Euromoney magazine.

231) A **three-storied museum for speech and hearing**, which is reckoned to the first of its kind in the world, is coming up in Mysore. It will be in the shape of a human face.

232) 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

233) The Minister for Environment, Forests & Climate Change Shri Prakash Javadekar today launched 'The **National Air Quality Index' (AQI)** in New Delhi.Speaking on the occasion, Shri Javadekar outlined the AQI, as 'One Number- One Colour-One Description' for the common man to judge the air quality within his vicinity.

234) **Chahbahar port**, located in the Sistan-Baluchistan Province on Iran's south-eastern coast, is of strategic utility for India.**Jawaharlal Nehru Port Trust (JNPT) and Kandla Port Trust (KPT)** will undertake this project.

235) The International Cricket Council (ICC) on 10 October 2014 awarded the global broadcast agreement rights for ICC Events from 2015 to 2023 to **Star India and Star Middle East.**

236) **"Lollipop" or Android 5.0**, is the upgraded operating system for mobile phones.

237) 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**.

238) 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.

239) Indian-American **Anita M Singh** on 21 October 2014 was appointed as Chief of Staff and Counselor in the National Security Division (NSD) of the US Justice Department.

240) **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

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

242) Union Government on 20 October 2014 constituted **Vishwanathan committee to provide Bankruptcy code for small and medium enterprises (SMEs).**

243) A day after his dramatic announcement to quit, India's chief hockey coach **Terry Walsh** decided to continue.

244) **Manohar Lal Khattar** was has become the first Chief Minister of the BJP in Haryana

245) **Oscar Pistorius(South Africa)** was sentenced on Tuesday to five years in prison for killing Reeva Steenkamp.

246) **Joko Widodo** was inaugurated as Indonesia's new President

247) The World Health Organization declared on Monday that **Nigeria is free of Ebola**

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

249) 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).

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

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

252) 2014 **Global Iodine Deficiency Disorders Prevention Day** is celebrated across the globe on **October 21**.

253) **Mohammedan Sporting**, one of the oldest football club in India, decides to **shut down** due to bankruptcy.

254) '**INS Teg**' sets out for South Africa to participate in the joint naval exercise '**IBSAMAR**' among India, Brazil and South Africa.

255) **Narinder Batra** is elected as the **President** of the **Hockey India**, unopposed.

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

257) 2nd '**Asian Para Games 2014**' gets underway in **Incheon**, South Korea.

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

259) Veteran legislator **Ganpatrao Deshmukh** won the legislative assembly elections for the 11th time. This makes him the longest serving MLA in India. 88 year old Deshmukh won from Sangola in Solapur district, which he has represented for 54 years. In 2009, Deshmukh became the second legislator in India after M.Karunanidhi to have won 10 elections.

260) 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.**

261) After a gap of half a century, **Mitsubishi Aircraft** has rolled out Japan's first commercial jet

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

263) **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.

264) 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.

265) **World Osteoporosis Day** is observed annually on **20 October**

266) Deal! At least **40 percent emissions cut by 2030. World's most ambitious, cost-effective, fair EU 2030 climate energy policy** agreed

267) **Malala Yousafzai** won the 2014 **World's Children Prize** on 29 October 2014

268) **Sweden** became the first European Union (EU) country to officially recognise the State of Palestine.

269) Former Union Carbide chief **Warren Anderson**, wanted in India in connection with the 1984 Bhopal gas tragedy has died

270) Former India batting great **VVS Laxman has been appointed batting consultant in Cricket Association of Bengal (CAB)'s Vision 2020 Project**

271) **South Africa has moved to the top of latest ICC ODI rankings**. Australia has climbed to second position while India has slipped to third position. Among the batsmen Virat Kohli goes down to number three after AB Deviiliers and Hashim Amla. India's skipper Dhoni is at number six while Shikhar Dhawan slips to number nine.

272) Low intensity Cyclone **NILOFAR** hit **gujrat**

273) China's proposed **$50 billion Asian Infrastructure Investment Bank (AIIB)** is seen as a challenge to the World Bank and Asian Development Bank. On October 24th, a signing ceremony held in Beijing, formally recognized the establishment of the bank. **21 countries** signed the bill, which included: China, Bangladesh, Indonesia, Malaysia, the Philippines, Singapore, Thailand, Brunei, Cambodia, Laos, Myanmar, Vietnam, India, Mongolia, Pakistan, Sri Lanka, Nepal, Kazakhstan, Uzbekistan, Kuwait, Oman and Qatar. [6] US lobbying efforts stalled Australia, Indonesia and South Korea from attending the launch ceremony.

274) In a first for the aviation industry across the globe, air traffic controllers in **Sweden's Ornskoldsvik airport** will be armed with an array of high-tech video and sensor equipment to direct flights over 100 km (61 mi) away, making it the first remote-controlled airport in the world.

275) President Barack Obama has nominated a major fundraiser for his presidential campaign **Indian-American Azita Raji as the US ambassador to Sweden.**

276) **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.**

277) **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 today 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

278) 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.

279) **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.

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

281) **Indo Tibetan Border Police Force** (ITBPF) celebrates its **53rd** Raising (foundation) Day on **October 24**, 2014.

282) Department of Industrial Policy and Promotion constitutes Justice (Retd) **Prabha Sridevan committee** to draft the National **Intellectual Property Rights** Policy.

283) World observes **United Nations Day** on **October 24**, 2014. Another day, '**World Development Information Day**' is also celebrated on the same date

284) 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.

285) 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).**

286) World observed **Polio day on 24 October 2014** spreading the message of eradicating the disease from the globe.

287) Home Minister Rajnath Singh on Friday saluted the brave **ITBP personnel on their 53rd Raising Day. The ITBP was raised (started) on October 24, 1962.**

288) 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.

289) 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.

290) Indian Air Force (IAF) has recently asked its personnel and their families not to use a **Xiaomi Redmi 1s** mobile

291) **Kaushal Srivastava is** new Chairman of the Central Board of Excise and Custom (CBEC)

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

293) Indian Air Force (IAF) on 22 October 2014 grounded the entire fleet of **Sukhoi SU-30 MKI.**

294) 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.**

295) 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.

296) India's GDP is likely to expand by **5.6 per cent this fiscal** as reforms gain momentum and the growth is expected to accelerate as proposed measures such as GST will give a boost to manufacturing sector, a **World Bank report** said. In the following years, the Gross Domestic Product (GDP) growth is likely to rise further to 6.4 per cent and 7 per cent in FY16 and FY17 respectively, it said.

297) 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.

298) **Brazilian President Dilma Rousseff** has been re-elected as president of brazil defeating center-right challenger **Aecio Neves** .

299) South Africa's football captain and goalkeeper **Senzo Meyiwa** died after being shot.

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

301) Newly elected **BJP legislator Govind M Rathod** died on 27 October 2014 following a massive heart attack. So BJP now has 121 seats in Maharastra Assembly

302) Indian golfer **Anirban Lahiri** won 900000 US dollar Venetian Macau Golf Open.

303) According to World Steel Association (WSA) data, **India is world's 4th largest steel maker**. in the first nine (Jan- Sept) months of the current year, preceded by China, Japan and the US.

304) **World Investment Report 2014- India slips to 4th place** in UNCTAD's FDI destination ranking.China has retained its top position as the world's most attractive investment destination followed by the US and Indonesia at second and third place

SBI SPECIAL FOR SBI – ASSOCIATE-PO EXAM

State Bank Group

The Origin of the State Bank of India goes back to the first decade of the 19th century with establishment of the bank of Calcutta in Calcutta on 2 June 1806. Three years later the bank received its charter and was re-designed as the Bank of Bengal (2 January 1809). A unique institution, it was the first joint- stock bank of British India sponsored by The Government of Bengal. The Bank of Bombay (15 April 1840) and the bank of Madras (1 July 1843) followed the Bank of Bengal. These three banks remained at the apex of modern Banking in India till their Amalgamation as the Imperial Bank of India on 27 January 1921.

This group consist of State Bank of India and Five Sate Bank of India Associate banks.. State Bank of India is the first public sector bank in india. Imperial bank of india acquired by the government to form the State Bank of India in 1955. In 1959 the State Bank of India Subsidiary act was passed and by the virtueof this act seven princely states bank were made the subsidiary of State Bank of India. Now State Bank of India has only five subsidiary as two of it subsidiary bank merged with the parent concern.

- Headquarters: Mumbai Founded on: July 1st, 1956
- Tag Line: PURE BANKING, NOTHING ELSE", "WITH YOU - ALL THE WAY", "A BANK OF THE COMMON MAN", "THE BANKER TO EVERY INDIAN", "THE NATION BANKS ON US"
- Total number of branches have increased to 15,869
- Total number of ATMs for SBI Group stands at 51,491 including 43,515 ATMs of SBI alone.
- State Bank of India's chairperson is Arundhati Bhattacharya .
- **SBI's** total number of mobile banking users stood at 1.15 crore. ICICI Bank stood second with 19.5 lakh users and was followed by Axis Bank (13.6 lakh), Yes Bank (4.3 lakh) and HDFC Bank (3.5 lakh).

Associate Banks:

1. State Bank of Bikaner and Jaipur - Jaipur (Head Office)
2. State Bank of Hyderabad - Hyderabad (Head Office)
3. State Bank of Mysore - Bangalore (Head Office)
4. State Bank of Patiala - Patiala (Head office)
5. State Bank of Travancore - Poojappura, Thiruvananthapuram (Head Office)

Awards & News of SBI:

1. SBI won the Best Bank award in the 'ASiAMONEY FX POLL OF POLLS 2014' for best overall performance as domestic provider of Forex services over the last 10 years.
2. SBI was ranked as the top bank in India based on tier 1 capital by The Banker magazine in a 2014 ranking.
3. SBI won "Best Public Sector Bank" award in the D&B India's study on 'India's Top Banks 2013.
4. State Bank of India won three IDRBT Banking Technology Excellence Awards 2013 for "Electronic Payment Systems", "Best use of technology for Financial Inclusion", and "Customer Management & Business Intelligence" in the large bank category
5. **State Bank of India (SBI)** on 13 September 2014 celebrated 150 years of its operations in Sri Lanka.
6. 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.
7. 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.
8. State Bank of India (SBI) in tie-up with MasterCard on Monday launched its **first multi-currency international debit card** to allow consumers to use a single card to pay in multiple currencies. To begin with, the prepaid debit card will enable customers to load four currencies – US dollar, euro, Great Britain pound and Singapore dollar. At present, the card can be issued at an annual fee of Rs. 100 without any interchange fee to customers.
9. 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.
10. 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**).
11. 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 Ahmedabad, besides Delhi**. Named as **sbiINTOUCH**, these branches will have digital banking capabilities.
12. **State Bank of India** is organising '**The Banking and Economics Conclave 2014**' in Mumbai.

RBI SPECIAL FOR SBI – ASSOCIATE-PO EXAM

RBI COMMITEES

Balbir Kaur	Suggest Ways to promote private financial savings
P.Vijaya Bhaskar	To monitor the growing phenomenon of shadow banking.
G. Padmanabhan Committee	implementation of **Bharat Bill Payment System (BPPS)**
Bimal jalan	**New Bank licenses**- Bandhan and IDFC
Nachiket Mor	**-Financial products** for small businessman and low income households -Small & Payment Banks Licenses -NBFCs to work as Business Correspondents of banks.
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.
Deepak Mohanty Committee	on Data and Information Management in the Reserve Bank of India
B. Sambamurthy	panel favours single mobile banking app on all SIMs. Panel recommended that customers should not be required to visit the bank branch for mobile number registration
Chandra shekhar	By RBI on simplifying norms for all **foreign investors** to invest in Indian govt. securities – recommended new category **Registered Foreign Portfolio Investor (RFPI)**
G Padmanabha	**Facilitating exporters**.
H.R. Khan	Unclaimed Deposits in Post Office and Banks
Gopalakrishna Committee	Capacity Building in Banks and non-Banks

305) 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).

306) 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

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

308) 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**.

309) 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.**

310) 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.

311) **T.K. Vishwanathan committee**: to provide Bankruptcy code for small and medium enterprises (SMEs).

312) 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**.

313) RBI projects 5.5 % GDP growth during current fiscal. Indian GDP growth for 1st Quarter , 2014 was 5.7%

314) 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 pap**.

315) 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.

316) **RBI Monetary Policy Rates :**

Key Rates	30th Sep , 2014	11 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%
Reverse Repo Rate	7%	7%
SLR	22%	**22%**
CRR	4%	4%

317) 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.

318) As per the Committee on Comprehensive Financial Services for Small Businesses and Low-Income Households, headed by Nachiket Mor (former executive director ICICI Bank):

- ✓ SLR should be gradually abolished
- ✓ A Separate category of banks should be created to cater to low-income households with a minimum entry capital requirement of Rs. 50 crore — 1/10th of the currently mandatory Rs. 500 crore.
- ✓ Banks should provide facilities for withdrawal, payment and deposit within 15 minutes walking distance anywhere in the country.
- ✓ All Indians above 18 to have a "full-service, safe, and secure electronic bank account" by 2016.
- ✓ The priority sector lending cap should be increased from the current **40% to 50%.**

319) 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.

BANKING SPECIAL FOR SBI – ASSOCIATE-PO EXAM-CURRENT NEWS FOR ALL BANKS & OTHERS.

1) UCO Bank has joined the growing list of lenders to have identified grounded Kingfisher Airlines as a wilful defaulter for non-payment of dues.
2) **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.
3) 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.
4) 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.
5) 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
6) **Kotak Mahindra Bank (KMB)** on 14 October 2014 launched Facebook-based funds transfer platform **KayPay**. KayPay is built on top of the mobile based Immediate Payment System (IMPS) that was launched by the National Payment Corporation of India. Users have to register their bank accounts once to start using the service. The sender will have to register on a dedicated website for the initiative called 'KayPay' wherein he will have to give bank account details and the bank's MMID, apart from personal credentials. KMB has set a limit of 2500 rupees per transaction and a total of 25000 rupees a month for sending, while a beneficiary may also not get more than 25000 rupees a month.
7) **World Bank released India Development Update**:World Bank on 27 October 2014 released its bi-annual report India Development Update. In the report, the World Bank has emphasized on continuing domestic reforms and encouraging investments so as to achieve higher growthrates.The report said that India's GDP is likely to grow by 5.6 percent in the financial year (FY) 2014-15 and GDP growth is likely to rise further to 6.4 percent in FY 2015-16 and 7 percent in FY 2016-17.
8) **Union Government scrapped ongoing selection process of CMDs, EDs in PSBs:**The Union Finance Ministry on 27 October 2014 cancelled the current selection process for the posts of Chairman and Managing Director (CMD) and Executive Director (ED) of Public Sector Banks (PSBs).Government took the decision of scrapping the process after receiving the report of a committee that was constituted to examine the selection process adopted for the appointment of CMDs and EDs of PSBs for the year 2014 -15. The committee consisted of Secretary Expenditure, Secretary School Education and the RBI Governor.The government also decided to start the process of selection freshly so as to fill the existing vacancies in PSBs where-in the RBI Governor or his nominee of the rank of the Deputy Governor should be part of the selection process.
9) **Union Government launched website for Pradhan Mantri Jan-Dhan Yojana** The Union Finance Ministry on 27 October 2014 launched a dedicated website for Pradhan Mantri Jan-Dhan Yojana (PMJDY). The website will be available both in English and Hindi.The website, **www.pmjdy.gov.in**was launched by Secretary, Department of Financial Services (DFS), GS Sandhu in New Delhi.According to an official release, on an average over one lakh bank accounts are opened every day under the scheme. The release also claimed that 6.47 crore bank accounts with a Deposit of 4813.59 crore rupees were opened by 22 October 2014.
10) **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.
11) **Switzerland to provide information on black money in time-bound manner:**Switzerland on 15 October 2014 agreed to examine Indian requests for banking information on a priority basis and provide requested details in a time-bound manner. This was revealed in a Swiss-Indian Joint Statement released after high-level meeting between the Revenue Secretary **Shaktikanta Das** and his Swiss counterpart State Secretary for International Financial Matters, **Jacques de Watteville** in Berne.
12) 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
13) 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.
14) MINOR ACCOUNTS OPENED BY VARIOUS BANKS:

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

15) 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.

16) **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.

17) 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

18) **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.

19) 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**.

20) **Moody's**, said the downside risks to the Indian economy had receded and prospects had brightened with growth rate expected to accelerate to **5.2 per cent in 2014 and 6.5 per cent by the end of 2015**.

21) **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.

22) 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.

23) **TM Swathi** was appointed as the Executive Director of the Bharatiya Mahila Bank.

24) Prime Minister Narendra Modi today 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 renumeration of Rs 5,000 to business correspondents and accident insurance of Rs 1 lakh.The **slogan** for the Pradhan Mantri Jan Dhan mission is **"Mera Khata – Bhagya Vidhaata".**

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

26) 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.

27) 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

28) A strong rupee has emboldened Reserve Bank of India to relax some of the foreign exchange related restrictions including the individual overseas remittance limit of $75000 per year which has been hiked **to $125000**.

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ONE LINER QUESTIONS FOR SBI – ASSOCIATE-PO EXAM

1) First bank established in India: **Bank of Hindustan in 1770**
2) First India bank started solely with Indian capital investment is **PNB (Punjab National Bank)**
3) Founder of Punjab National Bank is **Lala Lajpat Rai**
4) **Reserve Bank of India RBI)** was established in 1935 and Nationalized in 1949.
5) First governor of RBI: **Mr.Osborne Smith**
6) First Indian Governor of RBI: **Mr. C D Deshmukh**
7) First bank to introduce savings account in India: **Presidency Bank in 1833**
8) First bank to introduce cheque system in India: **Bengal Bank in 1833**
9) First bank to introduce internet banking: **ICICI bank**
10) First bank to introduce mutual fund: **State Bank of India**
11) First bank to introduce credit card in India: **Central Bank of India**
12) Open market operations are carried out by – **RBI**
13) Capital market regulator is – **SEBI**
14) Largest Commercial bank in India – **State Bank of India**
15) The International Bank for Reconstruction and Development (IBRD) is known as – **World Bank**
16) CRR, SLR, Repo Rate, Reverse Repo rate are decide by **RBI**
17) Savings banks interest rates, fixed deposit interest rates, Loan Rates etc. are decided by **individual banks**
18) The bank which has launched Mobile Bank Accounts in association with Vodafone's m –paisa – **HDFC Bank**
19) Largest Public sector bank in India – **SBI**
20) Largest Private sector bank in India – **ICICI Bank**

21) Largest Foreign bank in India – **Standard Chartered Bank**
22) First Indian bank to open branch outside India i.e. London in 1946: **Bank of India**
23) First RRB named Prathama Grameen Bank was started by**: Syndicate Bank**
24) First Bank to introduce ATM in India: **HSBC in1987, Mumbai**
25) **Bank of Baroda** has the maximum number of overseas branches
26) FDI limit for new banks – **49%**
27) FDI limit for private banks: **74%**
28) **Bank of India** is the first Indian Bank to open overseas branch. It established a branch in London in 1946.
29) **ICICI Bank** was the first Bank to provide Mobile ATM.
30) **SBI State Bank of India** has the total number of maximum branches and holds 2nd position in the world.
31) **India's first "talking" Automated Teller Machine ATM)** launched by Union Bank of India UBI) for visually impaired was launched in Ahmedabad Gujarat).

BANKING TERMS FOR SBI – ASSOCIATE-PO EXAM

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 promissorynote. 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 indenominations 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 dematerialised 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.

320) **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.

MARKETING APTITUDE FOR SBI – ASSOCIATE-PO EXAM

ONE LINER QUESTIONS

1) **Cross Selling**: Cross selling is a way of offering a customer a product which is complimentary to the initial product they are buying. For example, if a person is buying a flashlight, a salesperson may ask them, "Would you like batteries to go with that?"
2) **Customer Relationship Management (CRM):-**In order to sell my product, I should maintain good Customer Relations. I mean I should interact with customers and know their needs and according to that I have to design my product. This is called Customer Relationship Management**.**
3) **MIS (management information systems) :MIS** (management information systems) is a general term for the computer systems in an enterprise that provide information about its business operations. It's also used to refer to the people who manage these systems.
4) Marketing by nature is – **Both Arts and Science**
5) How marketing is to used – **It depends upon the type of product or service for which marketing it to be used**
6) According to Philip Kotler Marketing is a – **Social Process**
7) Which was thought as the main objective of Marketing by traditional marketing professionals – **To just sell the product and services**
8) Which is the main objective of Marketing now – **Sell the product so that the customer gets satisfaction also**
9) What is the meaning of Product in Marketing's 4 P's – **It means goods or services or anything of monetary value which is offered in the market for exchange**
10) What is the meaning of Price in Marketing's 4 P's– **Price is the amount of money customers have to pay to acquire ownership of the product or service**
11) What is the meaning of Place in Marketing's 4 P's – **Place is generally physical distribution activities that make firm's products to the target customers**
12) What is the meaning of Promotion in Marketing's 4 P's **– Promotion includes activities that communicate availability of a product or service**
13) Can only products and services be marketed **– No, other than product and service ideas, places, persons, experience, events, information, properties can also be marketed**
14) Which is a wider concept – Marketing or Selling **– Marketing**
15) What is Selling **- Selling is only a part of the process of marketing and is concerned with promoting and transferring possession and ownership of goods from the seller to the buyer**
16) In context of selling, how wide is the concept of marketing - Marketing is a much wider term consisting of number of activities such as identification of the customer's needs, developing the products to satisfy theseneeds, fixing prices and persuading the potential buyers to buy the same
17) If the company directly reaches to the customers on a personal basis (ex : phone calls, private mailings, etc) rather than traditional channel of advertising (like TV, Newspapers, etc) then that type of marketing is called the Direct Marketing-**Direct Marketing.**
18) Distributing a particular product through a channel that includes one or more resellers is called Indirect Markeging (simply we can say that telling about our product indirectly)- **Indirect Marketing.**
19) The marketing which uses digital advertising is called digital marketing.Television, Radio, Internet, mobile etc.- **Digital Marketing**
20) SWOT Analysis is a tool for auditing an organization and its environment. The SWOT Analysis is the first stage of planning and helps marketers to focus on key issues. S and W are internal factors.O & T are external factors.What does SWOT means- **Strengths, Weaknesses, Opportunities and Threats**
21) A unique ability that a company acquires from its founders or develops and that cannot be easily imitated and which gives a company one or more competitive advantages, in creating and delivering value to its customers in its chosen field. Also called core capabilities or distinctive competencies- **CORE COMPETENCIES**
22) Which is the new dimension added to objectives of Marketing – **Customer Welfare**
23) Who is called the King or the BOSS in new marketing approach – **the customer**
24) Which are the constituent elements of modern Marketing – **It includes selling of products and services, after-sales services and complete satisfaction of customer**
25) What is the scope of after sales service– **Important activities coming under gamut of after sales service include repairs, prompt delivery and installation after repairs**
26) Marketing is not important in which type of market – **monopolistic market**
27) Which is the most powerful element of a market – **the Customer or Consumer**
28) Who is a customer – **whoever pays for a product or a service (may or may not consume it)**
29) Who is a consumer **- Whoever consumes a product or a service (may or may not pay for it)**
30) Which types of buyers are important for Marketing– **Both present and prospective buyers**
31) What are the important factors without which there is no requirement of Marketing **–Buyers, Seller, a product or service and a market**
32) Is after sales service important part of Marketing **– Yes**
33) What is the focal point of new concept of Marketing **– customer satisfaction**

34) Which popular phrase has been derived from the customer-centric concept of Marketing **–'Customer is the King'**
35) What is the base of customer-centric concept of Marketing **– Customer Satisfaction**
36) Customer satisfaction is a new concept or an old one **– A new concept**
37) What is SWOT **– Strengths, Weaknesses, Opportunities and Threats**
38) What would be the most important criteria for a person going to open a Savings Bank (SB) account in a bank– **Standard of Service**
39) What would be the most important criteria for a person going to open a Fixed Deposit (FD) account in a bank – **Rate of Interest**
40) What is the meaning of TQM, a term often used in Marketing **– Total Quality Managemen**t
41) What are the 4 P's of Marketing – **Product, Price, Place and Promotion**
42) What is the importance of 4 P's of Marketing **– these 4 P's are together and collectively called basic elements of Marketing**
43) What is another popular name given to 4 P's **– Marketing Mix**
44) What is meaning of Marketing Mix – **Marketing Mix are the combination of variables chosen by a firm to prepare its market offering**
45) Marketing Mix is which type of variable **– Controllable Variable**
46) What is meaning of Controllable Variable in Marketing – **Those variables which can be controlled or influenced at the level of the firm**
47) A superiority gained by an organization when it can provide the same value as its competitors but at a lower price, or can charge higher prices by providing greater value through differentiation.- **COMPETITIVE ADVANTAGE**
48) The extent of the faithfulness of consumers to a particular brand, expressed through their repeat purchases, irrespective of the marketing pressure generated by the competing brands.- **BRAND LOYALITY**
49) The period of time over which an item is developed, brought to market and eventually removed from the market. First, the idea for a product undergoes research and development. If the idea is determined to be feasible and potentially profitable, the product will be produced, marketed and rolled out. Assuming the product becomes successful, its production will grow until the product becomes widely available. Eventually, demand for the product will decline and it will become obsolete.The name of the concept is: **PODUCT LIFE CYCLE(Stages.-Introduction,Growth,Maturity,Decline)**
50) Various tools of communication are used by the marketers to inform and persuade customers about their firm's products. These include: (i) Advertising, (ii) Personal Selling, (iii) Sales Promotion, and (iv) Publicity. These tools are also called: **ELEMENTS OF PROMOTION MIX**
51) Individual sales target figure assigned to each sales unit such a sales person, dealer, distributor, region, or territory, as a required minimum for a specified period (month, quarter, year):**SALES QUOTA**
52) **E-COMMERCE**The buying and selling of products and services by businesses and consumers through an electronic medium, without using any paper documents.
53) **E-MARKETING** E-Marketing (Electronic Marketing) are also known as Internet Marketing, Web Marketing, Digital Marketing, or Online Marketing. Here are some of the types of E-Marketing used by Internet Marketers**.**
54) A "likely" interested customer of the bank is termed **:PROSPECT**
55) In Marketing, calling on the prospective customers is known as a**: CALL**
56) Division of the whole market into relatively homogeneous groups is called: **MARKET SEGMENTATION.**
57) E. Jerome McCarty proposed a classification of marketing mix in four key areas:1. Product 2. Price 3. Place 4. Promotion
58) **Brand:** Brand is defined as "a name, term, sign and symbol or a combination of these, that identifies the maker or seller of the product.
59) Brand Equity: It refers to the value of the Brand.
60) **Monopoly** (only one seller) exists when a specific person or enterprise is the only supplier of a particular commodity which relates to a single entity's control of a market to purchase a good or service.
61) **Oligopoly** (few sellers) which consists of a few entities dominating an industry.
62) **MRP** – Manufacturing Resource Planning
63) **HNI** – High Networth Individual
64) The Concept of Goriila Marketing is introduced by **J.C. Levinson.** A non – traditional, low cost, flexible and highly effective marketing is termed as Goriila Marketing.
65) The Method of sending promotional items to clients is called **Drip Marketing.**
66) Marketing via e-mail falls under the category of **direct marketing.**
67) **CTR** (Click Through Rate) is related to Advertising metrics and used to measure the success of online advertising compaigns.
68) In Consumer behavior 'Perception is a process through which-.a consumer's mind receives, organizes and interprets physical time
69) **Sale forecast implies**-Estimating the number of sales person required to sell a product.
70) Advertising for.. **Liquor...** is not allowed on T.V.
71) Entrepreneurs find direct marketing attractive because of -Investment is low,It doesn't required specialized skills and Returns are quick.
72) Cost that do not vary with production or sales level are called- **fixed costs**

73) A theory states that no matter how efficiently goods/service are produced, if they cannot be delivered to the customer in the quickest possible time it is vain-this theory is called-**Instant service**
74) Demonstration is an exercises to-**Prove the characteristic of the product.**
75) **Causal research** is basically concerned with-Establishing cause and effort relationship
76) A method in which brand equity is measured by comparing difference between the retail price of the brand and the retail price of an unbranded product in same category is called-**price premium method**
77) **Credit cards** are used for-Cash withdrawls,Purchase of air tickets,Purchase of consumable items from retail outlet.
78) **ATMs** are-Unmanned cash dispensers
79) The abbreviation ISP stands for-**.Internet Service Provider**
80) **ESOP** stand for-Employee Stock Option Plan
81) In banks loans and advances are considered as-**Assets**
82) In the context of globalization, BPO means-**Business Process Outsourcing**
83) Modern method of marketing include-Publicity on the net,Advertisement on the net & Soliciting business through e-mails
84) A group of related products that function in a similar manner, are sold to the same customer groups and marketed through the same type of the outlets-**Product line.**
85) Goods that are typically bought by consumer based on a comparison of suitability, quality price and style are called-**Shopping goods.**
86) In market skimming pricing strategy----- **Initially price is higher then it is reduced**
87) Bank of Mathura is offering higher interest-ratio on fixed deposit to senior citizens of 60 years and above- It is practicing- **Segmental pricing**
88) Regulation that arise to ensure that firm takes responsibility for the social costs of their products or production processes stem from which reason for government legislation of business- **To protect the interests of the society.**
89) If Honda uses its company name to cover such different products as its automobiles lawn mowers and motorcycles, it is practicing which of the following- **Brand extension strategy**
90) If a company (considering its options on the product/market expansion grid) chooses to move in to different unrelated fields (from what it has ever done before) with new products as a means to stimulate growth, the company would be following – **Diversification Strategy**
91) Which of the following expresses **Maslow's Motivation theory** best----.Where human needs are arranged in a hierarchy
92) The long term objective of marketing is- **Profit maximization with customer satisfaction**
93) What is the statistical indicator for equality in income distribution- **Gini Coefficient.It is invented by corrado gini in 1912.**
94) Buyer Resistance means – **Hesitant buyers**
95) SME means –**Small and medium enterprises**
96) Conversion" in sales language means - Converting a prospect into customer.
97) The Sequence of a **sales process** is brand extension strategy sale
98) Market share means-Share of business volume as compared to other companies
99) Market share can be increased by **-Increasing the sales volume**
100) "USP" in marketing means- **Unique Selling Proposition.**
101) What is the USP of saving accounts **-High rate of interest.**
102) Value – added services means - **Additional service**.
103) **Bancassurance** means -Selling insurance products through banks .
104) Regulations that arise to ensure that firms take responsibility for the social costs of their products or production processes stem from which reason for government legislation of business- To protect the interests of society.
105) A "**three-day cooling off period**" in which buyers can cancel a contract after re-thinking it is to protect the consumer from- **high pressure selling.**
106) When Coca-Cola and Nestle formed a joint venture to market a ready-to-drink coffee and tea worldwide, the type of marketing system that was formed would best be described as being a(n)**: horizontal marketing system**
107) The concept holds that consumers will favor products that are available and highly affordable (therefore, work on improving production and distribution efficiency)- **production concept**
108) When companies make marketing decisions by considering consumer's wants and the long-run interests of the company, consumer, and the general population, they are practicing which of the following principles- **Societal marketing**
109) If Honda uses its company name to cover such different products as its automobiles, lawn mowers, and motorcycles, it is practicing which of the following strategies-- brand extension strate
110) A **value chain** in Marketing means- a process by which good grains value as they pass through different levels of intermediaries
111) 'Benchmark' means - Set standards
112) **Customization-** Making policies according to the customers
113) **To "close a call" means :** To clinch the sale deal
114) **Market Information means-** knowledge of industries, knowledge of households, knowledge of peers & Knowledge of customer tastes.

115) Buyer Resistance can be overcome by: Cordial relation between buyer and seller
116) NICHE market means -a special market for the goal of small group.
117) Market Penetration connotes- Covering a wide area of the market for sales
118) Full form of POS - Point of sales
119) Apple iPhone market targetting strategy is an example of - **Single Segment Concentration**
120) Market-penetration, product-development, and market-development strategies would allbe examples of- intensive growth strategy.
121) Spin Off – New product launched in existing Market.
122) Niche Marketing : Focus on small but specific and well defined segment of the population.
123) Channels of Distribution:

Direct Channel (Zero Level)

The most simple and the shortest mode of distribution is direct distribution, where in the goods are made directly available by the manufacturers to customers, without involving any intermediary.

Indirect Channels

a. **Manufacturer-Retailer Consumer (One Level Channel):** In this form of arrangement one intermediary i.e., retailers is used between the manufacturers and the customers .
b. **Manufacturer-Wholesaler-Retailer-Consumer (Two Level Channel):** In this form of arrangement two intermediary are used between the manufacturers and the customers.
c. **Manufacturer-Agent-Wholesaler-Retailer-Consumer (Three Level Channel)** In this form of arrangement three intermediary are used between the manufacturers and the customers.

Marketing Abbreviations

MKT	Marketing
PEST	Political Economic Social Technological
SWOT	Strengths Weaknesses Opportunities Threats
POP	Point of Purchase Display
UPC	Universal Product Code
CAC	Cognitive Affective Conative
FMCG	Fast Moving Consumer Goods
SFA	Sales Force Automation
SPOC	Suspects Prospects Opportunities Customers
MDF	Media Data Form
CIF	Cost Insurance Freight
VDU	Visual Display Unit
USP	Unique Selling Proposition
DRA	Direct Response Advertising
CLV	Customer Lifetime Value
CRM	Customer Relationship Management
ESP	Emotional Selling Proposition
ROMI	Return on Marketing investment
VALS	Values and Lifestyles
PII	Personally Identifiable Information
CTA	Call to Action
CDI	Category Development Index
AIM	Alternative Investment Market
MAP	Market Access Program
MLM	Multilevel Marketing
VOC	Voice of Customer
WOMM	Word of Mouth Marketing
CPC	Cost Per Click
CPS	Cost Per Sale
PPI	Pay Per Impression
SE	Search Engine
SEO	Search Engine Optimization
ROS	Run of Site
SM	Social Media
HTML	Hypertext Markup Language
ATAR	Awareness Trial Availability Repeat
CNP	Cardholder Not Present
FDR	Fixed Deposit Receipts
PKG	Package
AIDA	Attention Interest Desire Action
FDI	Foreign Direct Investment
R&D	Research and Development
POS	Point of Sale Display
ROI	Return on Investment
CLS	Consumer Location System
DMU	Decision Making Unit
RPM	Resale Price Maintenance
TAP	Total Audience Package
VAT	Value Added Tax
VMS	Verbal Marketing System
CR	Concession Rate
DCF	Discounted Cash Flow
e-Commerce	Electronic Commerce
ECR	Effective Consumer Response
NPD	New Product Development
SRM	Supplier Relation Management
Q1,Q2,Q3,Q4	Quarters of the Year
LTV	Lifetime Value
BDI	Brand Development Index
MR	Market Research
MS	Market Share
TMV	True Market Value
TM	Target Market
MS	Market Surveillance
CPA	Cost Per Action
CPL	Cost Per Lead IMC
PPA	Pay Per Action
PPL	Pay Per Lead
SEM	Search Engine Marketing
RON	Run of Network
SMO	Social Media Optimization
SERP	Search Engine Results Page
AHP	Analytic Hierarchy Process
PIC	Product Innovation Charter
EOQ	Economic Order Quality
GDP	Gross Domestic Product