



G.K. CAPSULE IBPS PO MAINS



>>> Current Affairs

>>> Static G.K.

Banking Awareness

www.ibtindia.com

www.makemyexam.in

Inside Story____

CURRENT AFFAIRS

National News	1	
State News	8	
International News	10	
Central Government Schemes	17	
State Government Schemes	18	
Bilateral Relations	19	
Banking News	20	
Important Meetings, Summits and Confer	ence 23	
Science & technology and Health	32	
Defence	37	
Important Index	43	
MoUS and Agreements	44	
Important Days	46	
Sports	49	
Awards and Prizes	59	
Appointments & Person in News	62	
Books and Authors	71	
Obituaries	73	

STATIC G.K.

Countries Capital Currency	76
State Capital Chief Minister Governor	77
Awards	78
Indian Railways / Metro in India	80
Important Days	80
Index/Reports	81
Important Nation <mark>al Parks</mark> in India	82
Important Power Plants in India	84

Classical Dances of India	85
Folk Dances in India	85
United Nations Headquarters	86
Important Airports in India	86
Nick Names of Important Indian Places	87
Temples in India	88
Important Revolutions in India	89
Stadiums in India	89
Some Important Facts related to Census	90
Important Wildlife Sanctuaries	91
12 Major Ports of India	94
Important Dams in India	95
Important Boundaries	95

BANKING AND FINANCIAL AWARENESS

Banking and Finance News	96
Reserve Bank of India (RBI)	99
Schemes Related to Banking & Finance	100
Masala Bond, Green Bond & Junk Bond	102
List of Three Big Credit Rating Agencies	104
List of Important Committees	105
Monetary Policy	106
Bank Accounts	108
Banking Abbreviations	109
Financial Instruments	111
Differentiated Banks in India	117
Cheques	118
Basel Norms	119
Important Financial Institutions of India	120
Banks with Headquarters & Tag Lines	121



Current Affairs

NATIONAL NEWS

> "The Walled City of Jaipur, Rajasthan, India" is the next proposed site for UNESCO World Heritage recognition

- The site namely "The Walled City of Jaipur, Rajasthan, India" has been proposed for World Heritage.
- As per Operation Guidelines 2017, only one site can be nominated by the state party each year.
- It boost domestic and international tourism leading to increased employment Generation, creation of World class infrastructure and augmentation of sale of local handicrafts, handlooms and heritage memorabilia.

> India's first Mobile Open Exchange zone inaugurated at Noida

- Prime Minister Narendra Modi laid the foundation stone of country's first Mobile Open Exchange (MOX) zone in Noida, Uttar Pradesh
- The Uttar Pradesh government had earlier this year signed an MoU with World Trade Center, Noida, to develop a 'tech zone' as a nucleus of the Mobile Open Exchange Zone (MOX).
- The policy categorises of bio fuels in to first generation(1G), second generation(2G) and third generation(3G) to enable extension of appropriate financial and fiscal incentives under each category.

> Government imposes 25% safeguard duty on import of solar cells

- Union Government has imposed safeguard duty of 25% on import of solar cells from China and Malaysia.
- The finance ministry said 25 per cent safeguard duty have been imposed for July 30 to July 29, 2019, which will gradually come down to 20 per cent during July 30, 2019 to January 29, 2020 and 15 per cent during January 30, 2020 to July 29, 2020.
- The decision by Union Government follows long deliberation by Directorate General of Trade Remedies (DGTR), which recommended safeguard duty structure after considering application by Indian solar cell manufacturers.
- NITI Aayog launches Move Hack, global mobility hackathon to crowdsource solution for future of mobility in India
 - NITI Aayog has launched Move Hack, a global mobility hackathon to crowdsource solution aimed at the future of mobility in India.
 - Envisaged to be one of the largest hackathons globally, Move Hack is focused on 10 themes and structured over three legs.
 - MoveHack aim to bring about innovation, dynamic and scalable solution to pertaining to mobility.

> Lok Sabha passes bill for speedy disposal of commercial disputes

- A bill to amend the law for speedy disposal of commercial disputes and seeking to reduce the pecuniary jurisdiction of commercial courts from Rs 1 crore to Rs 3 lakh was passed by the Lok Sabha.
- The Aim of the Bill is to Reduction in pecuniary limit, Establishment of certain commercial courts, Commercial Appellate Courts.
- This bill is a larger narrative pursuance to ensuring India's performance in the ease of doing business.



> Ministry of Culture launches 'Seva Bhoj Yojna'

- The Union Ministry of Culture launched a scheme to reimburse central share of CGST and IGST on food, prasad, langar or bhandara offered by religious and charitable institutions.
- The scheme, Seva Bhoj Yojna, has a total outlay of Rs 325.00 crore for financial years 2018-19 and 2019-20.
- The scheme will compensate the religious and charitable institutions of the Central Government share of the Central Goods and Services Tax (CGST) and Integrated Goods and Service Tax (IGST).

> Constitution (123rd amendment) Bill passed in Lok Sabha

- The Lok Sabha passed the Constitution (123rd Amendment) Bill with over two-third majority.
- The Bill was passed superseding the amendments by the Rajya Sabha which seeks to grant constitutional status to the National Commission for Backward Classes (NCBC). All 406 members present in the House voted in favour of it.
- The Bill gives NCBC powers of civil court while investigating or inquiring into any complaints.
- The Bill mentions that NCBC will comprise of five members appointed by President. Their tenure and conditions of service will also be decided by president through rules.

> Parliament passes bill to provide death to child rape convict

- The Parliament passed the criminal Law(Amendment) Bill, 2018 with the Rajya Sabha clearing it by a voice vote. The bill replaces the Criminal Law(Amendment) Ordinance promulgated on April 21 this year
- The punishment for gang rape of a girl below 16 years will invariably be imprisonment for the rest of life of the convict.
- The Bill amends Indian Penal Code(IPC), Criminal Procedure Code, Protection of Children from Sexual Offences and Indian Evidence Act.
- > Commerce & Industry Minister Suresh Prabhu launches Mobile App Niryat Mitra
 - Union Minister of commerce & Industry and Aviation Suresh Prabhu launched Niryat Mitra- mobile App
 - The app developed by the federation of India Export Organization is available both on Android and on IOS platforms.
 - Federation of India Export Organization (FIEO) was set up in 1965.
- > President Inaugurates International Buddhist Conclave 2018 in New Delhi
 - The President of India, Shri Ram Nath Kovind, inaugurated the 6th international Buddhist conclave in New Delhi. This conclave is being organized by the Ministry of Tourism, Government of India.
 - The theme of the conclave is "Buddha Path –The Living Heritage" Which aims to showcase Buddhist Heritage in India and boost tourism to the Buddhist Heritage in India and boost tourism to the Buddhist Heritage.

> NITI Aayog launches 5 Thematic Reports on Sustainable Development in Indian Himalayan Region

- Recognizing the uniqueness of the Himalayas and the challenges for sustainable development, NITI Aayog had set up 5 Working Groups (WGs) in June 2017 to prepare a roadmap for actions in 5 thematic areas.
- These reports list challenges in all defined five thematic areas and discuss significance, challenges, ongoing actions and future roadmap
- The reports lists challenges in all 5 thematic areas. Nearly 30% of springs crucial to water security of people are drying and 50% have reported reduced discharge.
- > Kolkata, Bhopal top among Indian cities in clean transport by Centre for Science and Environment (CSE)
 - Bhopal tops for lowest overall emission and energy use from urban commute.
 - Kolkata emits least among six mega cities due to high usage of public transport and walking.
 - Delhi, despite being the third highest for high share of public transport trips, tanks to the bottom as overall emissions and fuel use are highest due to the sheer number of people, high volume of travel and personal vehicles, and long trip distances.



- > Charging Stations for e-Vehicles Inaugurated in Udyog Bhawan
 - Union Minister of Heavy Industries & Public Enterprises, Anant G. Geete inaugurated two charging stations, one for fast charging (DC) and the other for slow charging (AC), in UdyogBhawan, New Delhi.
 - The eight charging stations, two fast charging stations have been installed by BHEL and six slow charging stations have been installed by Energy Efficiency Services Limited (EESL).

> PM to launch India Post Payments Bank

- The Prime Minister, Shri Narendra Modi, will launch the India Post Payments Bank (IPPB) at Talkatora Stadium in New Delhi on September 1st, 2018.
- IPPB has been envisioned as an accessible, affordable and trusted bank for the common man, to help speedily achieve the financial inclusion objectives of the Union Government.
- It will leverage the vast network of the Department of Posts, which covers every corner of the country with more than 300,000 Postmen and Grameen Dak Sewaks

> Election Commission launches Mobile App "cVIGIL":

- The Election Commission of India has recently launched a mobile app cVIGIL for the citizens to report any violation of the model code of conduct during elections.
- It" is a user-friendly app and easy to operate. It will be operational only where the elections are announced.
- By using this app the citizens can immediately report an incident of misconduct.
- The citizens can click pictures and record a video of upto 2 minutes and can upload on this app.

> Agreement signed on repatriation of Bru Persons to Mizoram:

- An agreement has been signed by the Government of India, Governments of Mizoram and Tripura and Mizoram Bru Displaced People's Forum (MBDPF) on the repatriation of displaced Bru persons from Mizoram since 1997.
- Government of India will provide financial assistance for rehabilitation of Brus in Mizoram and address their issues of security, education, livelihood etc. in consultation with Governments of Mizoram and Tripura.

> Cabinet Approval for renaming Agartala Airport:

- Agartala Airport in Tripura will be renamed as 'Maharaja Bir Bikram Manikya Kishore Airport.
- The approval was given by the Union Cabinet, chaired by the Prime Minister, Shri Narendra Modi
- The decision comes in the wake of the long pending demand of people of Tripura as well as the Tripura Government for paying tribute to Maharaja Bir Bikram Manikya Kishore.

> Piyush Goyal Launches CMSMS And 'Khan Prahari' App

- Union Minister of Coal, Railways, Finance & Corporate Affairs, Piyush Goyal launched the Coal Mine Surveillance & Management System (CMSMS) and Mobile Application 'Khan Prahari' developed by CMPDI, Ranchi in New Delhi.
- The basic objective of CMSMS is reporting, monitoring and taking suitable action on unauthorised coal mining activities. The CMSMS is a web-based GIS application through which location of sites for unauthorised mining can be detected.

> Six Universities Granted 'Institute Of Eminence' Status

- The Union Government has granted the Institutions of Eminence (IoEs) status to six institutions including 3 from Public Sector and 3 from Private Sector. The decision was taken on the basis of the recommendations given by an Empowered Expert Committee (EEC).
- Three Public Universities granted the Institutions of Eminence (IoEs) status:1. Indian Institute of Technology (IIT)-Bombay 2. IIT-Delhi 3. IISc Bangalore.



> PM Modi Inaugurates New Headquarters Building Of ASI

- Prime Minister Narendra Modi inaugurated the new Headquarters building of the Archaeological Survey of India in New Delhi.
- The new Headquarters building is equipped with state-of-the-art facilities, including energy-efficient lighting and rainwater harvesting. It will also include a Central Archaeological Library with a collection of about one lakh 50 thousand books and journals.

> Modi to lay foundation of Purvanchal Expressway

- In Azamgarh, modilay the foundation stone of the 340-km-long Purvanchal Expressway, stretching from the State capital to Ghazipur on the eastern fringes bordering Bihar.
- The State expects to complete the project, dubbed by it as the longest expressway in the country, by 2021.
- The Purvanchal Expressway will cross seven districts and connect Lucknow and Ballia via Azamgarh.

> India to Grow over 7% predicts by OECD

- India's Economic growth is expected to rise 7.4% in 2018 and 7.5% in 2019 by Organisation for economic Cooperation and Development (OECD).
- Headquarters of OECD Paris, France
- Secretary General –Jose Angel Gurria

> Director General (West Zone), Ministry of I&B assumes Charge

- Shri R.N Mishra, an information service officer, has taken charge on promotion as Director General(West zone)Ministry of Information & broadcasting at the office of PIB.
- Mishra will take Charge of the functioning of the offices of both Press Information Bureau and Regional Outreach Bureau in West zone.
- He Succeeds Shri K. Muthukumar, who Superannuated in March 2018.

IMF cuts India's GDP Growth Forecast to 7.3% in 2019

- The International Monetary Fund (IMF) has cut India's growth Forecast to 7.3% in the year 2019 and 7.5% in 2020.
- This makes India, Fastest growing country among economies in 2018-19 and 2019-20.
- MD of IMF- Christine laggard
- Headquarters Washington DC, USA.

> Lok Sabha Passes Bill Allowing Detention of School Children in Classes 5,8

- The Lok Sabha today passed The Right of Children to free and Compulsory Education (second Amendment) Bill 2017 which allows detention of School students in class 5 and 8.
- The bill amend provision related to no detention policy in the parent act to empower central or state government to allow schools to hold back child in class 5 and 8 or in both classes.
- This will ensure a continued study by the students and improve their Performance.

> Lok Shaba passes fugitive economic offenders bill 2018

- The fugitive Economic Offenders bill aimed at preventing culprits evading the legal process and fleeing the Country was passed by Lokshaba.
- Fugitive Economic Offenders Bill 2013 gave power to agencies to seize properties which are not only in the name of the Offender but also the ones that are 'benami'.
- Under this law, appeals against orders of special court will lie before high Court.





- > Kerala ranked Best Governed State in India, Tamil Nadu, Telangana, Among Other top Performers
 - Kerala has been ranked the best governed Indian state in the Public Affairs Index (PAI) 2018 released by the think tank Public Affairs centre(PAC).
 - Kerala which scored 0.526 in the index was closely followed by two other southern states, Tamil Nadu and Telangna, with scores of 0.517 and 0.514 respectively.
 - Index covers wide Range of themes such as support to human development, social protection, essential infrastructure, women and Children, crime law and order etc.
- > Atal Innovation Mission, NITI Aayog & MyGov Launches " Innovate India Platform"
 - Innovation India Platform, a collaboration between the Atal Innovation Mission and MyGov was launched by NITI Aayog.
 - This will creates the much-needed innovations platform for registering both grassroots and deep –tech innovators at a national level.
 - With the launch of the platform Indians will be able to upload and rate their organizations innovation on the platform.
 - NITI Aayog Founded : 1st January 2015, Chairman : PM Modi
- > Indian Railways Launches "Mission Satyanishtha" a program on Ethics in Public Governance
 - The Indian Railways organized a program on Ethics in public Governance and Launched "Mission Satyanishtha" at a daylong event held at National Rail Museum, New Delhi.
 - The objectives of the mission are: To train every employee to understand the need and value of ethics in personal and public life, To develop inner governance through tapping inner resources.
 - The issue of Ethics, Integrity and probity in public life have been a matter of concern all over the government sector.

> NITI Aayog's move Cyclathon to promote clean mobility

- The cyclathon organised by NITI Aayog is spreading the message of clean mobility to the Indian public
- As a part of the ongoing Mobility Week (August 31 September 6), several events will facilitate interactions with various stakeholders from India and abroad.
- The event was aimed at promoting cycling for healthier life & less polluting city and spread message of a shared, connected, and zero-emission mobility in the country.

> Shri Piyush Goyal launches a web portal "Rail Sahyog"

- The "Rail Sahyog" portal is an example of changing times & speedy execution of projects in Railways. Salient feature of this portal is its simplicity & transparency.
- This portal will provide an opportunity for Industry/ Companies/ Associations to collaborate with Railways.
- This portal will not only be beneficial for passengers but also for neighbourhood of Railway vicinity."

> Govt launches online database of sex offenders

- The government launched an online National Database on Sexual Offenders (NDSO) which will have names, addresses, photographs and fingerprint details of persons convicted on charges of rape, gang rape, offences related to Protection of Children from Sexual Offences Act, and stalking.
- The NDSO data will not be available for general public but only to law enforcement agencies for effectively tracking and investigating cases of sexual offences. The government promised the database will not compromise the privacy of individuals.



> PM inaugurates Jharsuguda Airport and flags off UDAN flight between Jharsuguda-Raipur sector

- The Prime Minister Shri Narendra Modi inaugurated a new airport in Jharsuguda also known as the powerhouse of Odisha.
- Jharsuguda is the second airport of Odisha after Bhubaneswar to become operational and the first one to provide necessary connectivity to Bhubaneswar, Raipur and Ranchi under RCS UDAN.
- In Odisha, other than Jharsuguda, three more airports, namely, Jeypore in Koraput District, Rourkela in Sundargarh District and Utkela in Kalahandi District are being developed to provide connectivity to remote and far flung areas of the coastal state.

> Finance Ministry Launches Mobile Application " Jan Dhan Darshak" as A Part of Financial Inclusion

- Department of Financial Services (DFS), Ministry of Finance and National Informatics Centre(NIC) has jointly developed a mobile app called Jan Dhan Darshak as a part of financial inclusion (FI) initiative.
- This app will act as a guide for the common people in locating a financial service touch point at a given location in the country
- Jan Dhan Darshak app will be in a unique position to provide a citizen centric platform for locating financial service touch points across all providers such as banks.

> Supreme Court declares Centre's Aadhaar scheme as constitutionally valid

- The Supreme Court on declared the Centre's flagship Aadhaar scheme as Constitutionally valid.
- The apex court's five-judge Constitution bench headed by Chief Justice Dipak Misra said Aadhaar is meant to help benefits reach the marginalised sections of the society and takes into account the dignity of people not only from personal but also from community point of view.
- Justice Sikri said unique identification proof also empowers and gives identity to marginalised sections of society.

> PM Modi gets UN's highest environmental honour

- Prime Minister Narendra Modi is amongst the six winners of the United Nation's highest environmental honour, the 'Champions of the Earth Awards' for his "unprecedented pledge to eliminate all single-use plastic in India by 2022.
- Modi along with French President Emmanuel Macron were recognised in the 'Policy Leadership Category' for their "pioneering work in championing" the International Solar Alliance and "new areas of levels of cooperation on environmental action.

> Adultery not a crime, Supreme Court strikes down Section 497

- The court declared that Section 497 of the Indian Penal Code-the adultery law-was unconstitutional. The Supreme Courtunanimously struck down a 158-year-old law that considers adultery to be an offence committed by one man against another, and has been criticised for treating women as possessions rather than human beings.
- Misra, who wrote a judgment for himself and Justice AM Khanwilkar, said the unequal treatment of women invites the wrath of the Constitution, and that any provision treating women unequally isn't constitutional.
- The other judges on the bench were Justice RF Nariman, Justice DY Chandrachud, and Justice Indu Malhotra.

> BSE forays into commodity derivatives with launch of gold, silver contracts

- The Bombay Stock Exchange (BSE) on Monday started offering of futures trading in gold and silver contracts to mark its entry into the commodity derivatives segment and become India's first universal stock exchange with all assets classes including equity, mutual funds, currency and commodity in its portfolio.
- The BSE took the challenge to commence futures trading in commodities, since the regulator the Securities and Exchange Board of India (Sebi) approved the concept of universal stock exchange.
- BSE is the oldest stock exchange in Asia formed by eight native stock brokers association in 1875 located at Dala street, Mumbai.



- > India's draft electronics policy aims \$400 billion manufacturing industry by 2025
 - The country's draft electronics policy released by the IT ministry on has set an ambitious target of creating a \$400 billion electronics manufacturing industry by 2025
 - The draft National Policy on Electronics (NPE) aims to promote domestic manufacturing in the entire value-chain of ESDM for spur economic development.
 - The proposed policy aims to double the target of mobile phone production from 500 million units in 2019 to 1 billion by 2025 to meet the objective.
- > UNICEF, WHO Say India Remains Polio-Free, Vaccine Safe
 - The United Nations Children's Fund (UNICEF) and the World Health Organization (WHO)reiterated India's status as a polio-free country.
 - The two global agencies held that risk of children getting vaccine derived poliovirus was minimal in India because of high routine immunisation coverage in the country.
 - As advised by the India Expert Advisory Group, the country continues to conduct mass vaccination campaigns against polio, using bivalent oral polio vaccine (bOPV), to maintain high immunity.

> India Elected To UN Human Rights Council

- India was elected to the United Nations' top human rights body for a period of three years beginning January 1, 2019, getting 188 votes in the Asia-Pacific category, the highest number of votes among all candidates.
- The 193-member UN General Assembly held elections for new members to the UN Human Rights Council.
- The 18 new members were elected by absolute majority through a secret ballot. Countries needed a minimum of 97 votes to get elected to the Council. India was vying for a seat in the Asia Pacific category.

> Shri RK Singh launches award scheme under 'Saubhagya'

- Shri RK Singh, Minister of State (IC) for Power and New & Renewable Energy announced an award scheme under Saubhagya.
- Awards would be provided for achieving 100 per cent household electrification at DISCOM/Power Department level of the States.
- Eight States which have already achieved more than 99 per cent household electrification prior to launch of Saubhagya (Andhra Pradesh, Gujarat, Goa, Haryana, Himachal Pradesh, Kerala, Punjab and Tamil Nadu), are ineligible for participation under the award scheme.

> IRCTC launched its E-ticketing Chatbot 'Ask Disha' on its website

- 'Ask Disha' chatbot was launched on its e-ticketing website, irctc.co.in and is a first of its kind initiative for any government website.
- It will provide 24*7 customer query service. It is jointly developed by IRCTC and CoRover Private Limited, a Bangalore-based company.
- It can be used by Indian Railways passengers to get their questions answered through the chat bot.

> #MeToo: NCW Launches E-mail ID For Sexual Harassment At Workplace Cases

- The National Commission for Women (NCW) has come out with a dedicated e-mail address to report instances of sexual harassment at workplace after several such complaints were made to the body by women under the #Metoo movement on social media.
- The Commission urges women who have come forward on social media and other platforms about their alleged harassers to send their formal written complaints to new.metoo@gmail.com.

> India's longest bridge to be built across Brahmaputra : Assam

- India's longest river bridge will be built across the Brahmaputra, connecting Dhubri in Assam to Phulbari in Meghalaya.
- Currently, the longest river bridge in India, at 9.15 km, is the Dhola-Sadiya Bridge which was opened last year.
- This bridge will have total length will be 19.3 kilometers and will be four-lane. Its construction will be completed by 2026-27 and will be public-funded work.



STATE NEWS

> PM Modi Launches 81 projects in Uttar Pradesh

- PM Narendra Modi Inaugurated 81 investment projects worth Rs worth Rs 60,000 crore. This is Modi's fifth visit in the past one month to Uttar Pradesh.
- Modi laid the foundation stones and inaugurated 99 urban development projects for Uttar Pradesh worth Rs 3897 crore.
- Eighty industrialists, including major firms such as Birla, Reliance and Adani, attended the ceremony alongside Chief Minister Yogi Adityanath and Union Home Minister Rajnath Singh.
- The ceremony was held to implement 81 of the 1045 MOUs signed at the Uttar Pradesh Investors Summit.

> Meghalaya milk Mission Launched in Shillong

- Union Minister for Agriculture and farmers Welfare Radha Mohan Singh launched the Meghalaya Milk Mission in Shillong.
- The amount sanctioned for the project is of Rs 215 Crores through National Cooperative Development Corporation.
- The mission will facilitate in achieving the Centre's goal of doubling farmers income by 2022 through the promotion of milk business in the state.

> Naya Raipur to be renamed after Atal Bihari Vajpayee Declared by Chhattisgarh Govt

- Showing respect to former Prime Minister Atal Bihari Vajpayee, Chhattisgarh chief minister Raman Singh announced that a motion of condolence has been passed to rename some places after Vajpayee.
- As a mark of tribute, Naya Raipur will be renamed as Atal Nagar while as Bilaspur University will be renamed as Atal Bihari Vajpaypee University
- Naya Raipur is the proposed administrative capital of Chhattisgarh.
- > West Bengal Assembly Passes resolution to rename state as Bangla
 - Mamata Banerjee's Government has unanimously passed resolution to change state's name to 'Bangla' in all three Languages Bengali, Hindi and English.
 - The main reason given by State Government for changing name of West Bengla is that whenever there is meeting of all states, West Bengal figures at bottom of the list, as it is prepared according to alphabetical order.
 - Process for changing the name of a state can be initiated by state itself. However, by virtue of article 3 of Constitution, Parliament has power to change name of state even if such proposal does not come from the concerned state.
 - With Change in its Bangla, it will appear to fourth place after Andhra Pradesh, Arunachal Pradesh and Assam in list of states in alphabetical order.
- > Delhi CM Kejriwal launches doorstep delivery of services
 - The Arvind Kejriwal-led Aam Aadmi Party (AAP) rolled out doorstep delivery of public services for Delhiites
 - In the first phase of the Delhi government's scheme, 40 services will be provided for a nominal charge of Rs 50.
 - VFS Global, one of the biggest visa and passport service providers in the world, has been given the contract to run the project for three years.
- > Tamil Naidu bans e-cigarettes, prohibits online sale too
 - The Tamil Nadu government has issued a government order banning its manufacture, sale and possession with immediate effect in the state.
 - The government prohibits the manufacture, sale (including online sale), of Electronic Nicotine Delivery Systems (ENDS), knows as E-Cigarettes or by any other name or component with immediate effect in Tamil Nadu
 - Listing the ill-effects of using e-cigarettes, the government order said it is a myth that it is less harmful than beed is and cigarettes.



> Rajasthan minister inaugurates Stats'a First Lion safari

- Minister Gajendra Singh Khimsar launched the lion safari at Nahargarh Biological Park.
- The tourist attraction will be thrown open for visitors from next month, an official of the forest department said.
- The park is located on the Delhi-Jaipur National Highway, nearly 12 kilometers from Jaipur.
- Lions in this park were brought from Junagarh, Gujarat under an exchange programme. Total of 10 lions will be released in the park in a phased manner.
- > PM inaugurates key development projects in Varanasi
 - The Prime Minister, Shri Narendra Modi inaugurated and laid the foundation stone for several important development projects, at a public gathering in Banaras Hindu University, Varanasi.
 - Among the projects inaugurated are the Integrated Power Development Scheme(IPDS) for Puraani Kashi; and an Atal Incubation Centre at Banaras Hindu University
 - The cumulative value of all projects which were inaugurated is over Rs.550 crore.

> Odisha CM launches star-rating system for industries to reduce air pollution

- Odisha Chief Minister Naveen Patnaik has launched a 'Star Rating program' for industries to strengthen State Pollution Control Board's (SPCB) regulatory efforts to reduce pollution.
- It is a first-of-its-kind transparency initiative to categorise industries from one to five stars compliant to pollution standards.
- The Star- Rating Program is an excellent example of the 3T framework Teamwork, Transparency and Technology. This programme will help the public to find out whether industries in their vicinity are fair in their environmental compliance and empower them to strengthen regulations through public participation.

> India's First cryptocurrency ATM launched in Bengaluru

- Despite the government and Reserve Bank of India's crackdown on cryptocurrency in india, virtual currency exchange unocoin has installed a currency deposit and dispensing ATM at kemp Fort Mall in bengaluru.
- First of its kind in India, this ATM circumvents the RBI regulation against bitcoins transaction.
- RBI has ruled earlier this year that financial institutions associated with RBI are not permitted to deal with cryptocurrencies.

> PM inaugurates Mahatma Gandhi Museum at Rajkot

- The Prime Minister, Shri Narendra Modi, inaugurated the Mahatma Gandhi Museum in Rajkot.
- The Museum has been set up at the Alfred High School, which was an important part of the formative years of Mahatma Gandhi. It will help spread awareness about Gandhian culture, values and philosophy.
- The Prime Minister also unveiled a plaque to mark the inauguration of a public housing project of 624 houses. He witnessed the e-Gruh Pravesh of 240 beneficiary families.

> Assam govt to launch Wage Compensation scheme for Pregnant Women in tea gardens of stateg

- Assam government will launch Wage Compensation scheme for Pregnant Women in tea gardens of the state.
- The scheme will provide better health and nutrition supplements to the pregnant women.
- An amount of 12 thousand rupees will be given to the pregnant woman so that she could take care of herself and unborn baby without compromising the livelihood of her family.
- > Rajasthan to provide free electricity to farmers to increase their income
 - The Rajasthan government has launched a scheme to provide free electricity to farmers having general category connections.
 - The Scheme would help increase the income of farmers.
 - The project will provide water for drinking and irrigation purposes to 13 districts in eastern Rajasthan.



> Haryana's first autism research centre opens in Gurugram

- Haryana, National Autism Intervention Research Centre was launched at Fortis Memorial Research Institute by state's Additional Chief Secretary, Department of Health & Family Welfare, R.R. Jowel.
- The centre, dedicated to people suffering from Autism, has been started in association with Behaviour Momentum India.
- Nearly one crore children across India are estimated to be affected by autism.

> Punjab CM lays foundation stones for 5 projects in Amritsar

- Punjab Chief Minister Amarinder Singh laid the foundation stones for five infrastructural projects, worth Rs 127.86 crore, in Amritsar.
- He also announced an additional Rs 50 crore for tubewells to ensure seamless supply of clean water in the holy city, pending the completion of the canal water supply network.
- The projects for which the foundation stones were laid included ROBs at Vallah Phatak on Amritsar-Delhi Railway line and on Amritsar-Attari section at Khajana Gate, RUB at Jaura Phatak on Amritsar-Delhi section and Amritsar-Pathankot section.
- > Uttar Pradesh Cabinet approves renaming of Allahabad to Prayagraj
 - The Uttar Pradesh Cabinet adopted a proposal to rename the historic city of Allahabad as Prayagraj, a move opposed by the opposition parties in the state.
 - Allahabad has been renamed Prayagraj by the government. Five hundred years ago the name of the place was Prayagraj as it is at the `Triveni Sangam' (a confluence of three rivers).
 - The new name derives from a place in the city called Prayag, where three rivers flowing across the state meet.
- > Tribal museum to be set up in Chhattisgarh:
 - The Chhattisgarh Government is going to set up a tribal Museum which will be named after Shaheed Veer Narayan Singh, a freedom fighter who participated in the revolt of 1857.
 - The museum will be dedicated to the culture and tradition of the scheduled tribes.

> Rajasthan minister inaugurates Stats'a First Lion safari

- Minister Gajendra Singh Khimsar launched the lion safari at Nahargarh Biological Park.
- The tourist attraction will be thrown open for visitors from next month, an official of the forest department said.
- The park is located on the Delhi-Jaipur National Highway, nearly 12 kilometers from Jaipur.
- Lions in this park were brought from Junagarh, Gujarat under an exchange programme. Total of 10 lions will be released in the park in a phased manner.

INTERNATIONAL NEWS

Mumbai's Victorian And Art Deco Ensembles Inscribed As UNESCO World Heritage Site

- Mumbai's Victorian and Art Deco Ensembles has been inscribed as a UNESCO World Heritage Site. This was announced at the UNESCO world heritage committee meeting in Bahrain.
- The Heritage enclave is situated in South Mumbai's historic core and comprises an urban ensemble straddling two heritage precincts of the Fort Precinct and Marine Drive Precinct.

> Asia's 1st Patent Arbitration Centre To Open In Tokyo

- Asia's first arbitration centre specialised in intellectual property is slated to open in Tokyo in September 2018 to resolve the growing number of disputes in the region.
- The International Arbitration Centre in Tokyo (IACT) is set to have around a dozen arbitrators from around the world, who would try to resolve disputes within a period of one year.



> Abu Dhabi 'Smartest City' In Middle East: Study

- According to McKinsey, three factors make a city smart.
- First is the technology base, which includes a critical mass of smartphones and sensors connected by highspeed communication networks.
- The second consists of specific applications, such as translating raw data into alerts.
- The third is usage by cities, companies, and the public.

> World's 1st Digital Art Museum Opens In Tokyo

- The world's first digital art museum opened its doors to the public in Tokyo, Japan allowing patrons to step all the way into the artworks.
- Attendees are able to move freely through the 9,000square meter interactive gallery. The exhibition itself is linked in real-time to the real-world seasons, which means that no two trips to the museum will be the same.
- PM Modi Inaugurated World's Largest Mobile Factory In Noida
 - Prime Minister Narendra Modi and South Korean President Moon Jae-in visited Noida and inaugurated the New Mobile Manufacturing Plant of Samsung at Noida. Notably, it will be the world's largest mobile factory.
 - With the beginning of this New Plant, India's Make In India and Skill India Will get a major Push in the country. Samsung has Invested close to 5,000 Crore Rupees in this plant and aims to Manufacture 12 Crore Mobile Handsets annually which will result in massive job creation.
- China, India clinch deal to reduce tariffs on Indian medicines, anti-cancer drugs
 - China has announced that it has clinched deal with India on reduction of tariffs (import duties) on Indian medicines including anti-cancer drugs.
 - However, it is not yet clear whether it has agreed to grant licences to Indian companies to sell cancer drugs in its huge market.
- > 6th meeting of BRICS Education Ministers at Cape Town
 - India supports the efforts of the BRICS nations to further deepen the collaborations in Areas of Research, Innovation, Technical and Vocational Education and Training (TVET) For improved student learning outcomes and employability.
 - Union Minister of State for HRD Dr Satya Pal Singh addressed the 6th meeting of BRICS Education Ministers at Cape Town, South Africa.

Why IBT?

100+ Centers Across India

8000+ Selection in last year

13500+ Selections in SSC FCI/LIC & State Level

3500+ Selections in SSC CGL Examination

2000+ Final Selections in IBPS CLERK-2016

500+ Final Selections in IBPS PO-2016



> Forbes Releases 2018 List Of America's Richest Self-Made Women

- Forbes released its fourth annual list of America's Richest Self-Made Women. These 60 women, who have a record combined net worth of \$71 billion, up 15% from \$61.5 billion in 2017. The minimum net worth needed to make this year's list is \$320 million, up from \$260 million last year.
- Diane Hendricks, co-founder and chairman of ABC Supply, the nation's largest roofing distributor, reclaims the top spot, with a net worth of \$4.9 billion. Marian Ilitch, worth \$4.3 billion, falls to the No. 2 spot.
- > India becomes the Vice Chair of the Asia Pacific Region of World Custom Organization (WCO)
 - India has Become the vice-chair of the Asia pacific region of World customs Organisation for a period of two years from July 2018 to June 2020.
 - Theme of Inaugural Ceremony is "Customs Fostering Trade Facilitation".
 - World Customs Organisation Headquarters in Brussels, Belgium. Kunio Mikuriya (Japan) is the Secretary-general of WCO.

> Donald Trump and Vladimir Putin to hold first summit talks in Finland

- Vladimir Putin and US President Donald held the first summit at Helsinki in Finland.
- The two Leaders are expected to Welcome by Finland PresidentSauli Niinisto.
- > Celebrity 100' List of World's Highest –paid Entertainers Released by Forbes
 - Forbes released List of world's highest paid Entertainers of 2018
 - From India, Akshay Kumar(40.5 million dollars) is ranked 76th while Salman khan(37.7 million dollar) is on the 82nd Spot.
 - Top Three celebrities on the list are: Floyd Mayweather (Athlete, Boxing), Georage Clooney (British liquor giant), Kylie Jenner(founder, Kylie Cosmetics).
 - Forbes- American Business Magazine, Headquarters New York city, USA.
- Amazon's stock market value hits \$900 billion
 - Amazon crossed \$900 billion market cap for the first time in its history and becomes 2nd company after Apple to achieve milestone
 - Jeff Bezos founded this company in 1994.
 - Apple is Currently the first company with the market cap of \$935 billion.

> Jeff Bezos topped the Bloomberg Billionaires Index 2018

- According to Bloomberg Billionaires index 2018, Jeff Bezos(Amazon founder) is the richest man in modern history with a net worth of \$152 Billion.
- Bill gates is in the second position with \$95.5 billion followed by Mark Zuckerberg with \$83.5 billion.
- Mukesh Ambani(India) ranked 15th in the list with a net worth of \$43.9 billion.
- The Bloomberg Billionaires Index is a daily ranking of the world's richest people.

> PM to Visit Rwanda, Uganda and South Africa (July 23-27)

- This will be the First visit by an Indian Prime Minister to Rwanda and the first visit by our Prime Minister to Uganda in over 20 Years.
- The visit to South Africa is in context of BRICS Summit.
- A number of agreements and MOUs in the areas of Defence, trade, Culture, Agriculture and Dairy cooperation are scheduled to be signed during the visit.
- Two lines of Credit worth 164 million US Dollars will be extended to Uganda during the Visit.



- > Durbun hosted 3rd BRICS film festival, South Africa
 - The 3rd BRICS Film Festival was held in Durban, South Africa, along with the International Durban Film Festival (DIFF).
 - Best Actress : Bhanita Das, Village Rockstar ,Best Film Newton by Amit Masurkar
 - BRICS Countries Brazil, Russia, India, China, South Africa
 - The last day of the festival was celebrated as India Country Day.

> Saudi Arabia freezes trade relations with Canada

- Saudi Arabia has said it is freezing all new trade with Canada and expelling its ambassador over its "interference" in the kingdom's domestic affairs.
- The Saudi decisions were in reaction to Canada's "blatant and unacceptable interference" in the domestic affairs of the kingdom, the ministry explained.
- Saudi Arabia Capital Riyadh , Currency Saudi riyal
- Canada Capital -Ottawa, Currency -Canadian Dollar
- > India Elected President of Asia-Pacific Institute for Broadcasting Development(AIBD)
 - India elected as the president of the Asia-Pacific Institute for Broadcasting Development, a regional intergovernment organization established in 1977 under the auspices of UNESCO.
 - India has been appointed for the period of two Years.
 - The AIBD is mandated to achieve a vibrant and cohesive electronic media environment In the Asia- Pacific region through policy and resource development.
- > Walmart completes acquisition of majority stake in Flipkart for \$16 bn
 - Walmart, the world's largest retailer, has completed the acquisition of majority stake in India's leading e-commerce marketplace, Flipkart.Walmart now holds 77 per cent stake in the Indian firm.
 - Walmart and Flipkart announced the completion of the \$16-billion deal that would see the US giant taking ownership of 77 per cent stake in the Indian firm.
 - Initially, Steuart Walton, Judith McKenna and Dirk Van den Berghe, regional CEO of Walmart Canada and Asia, will join the Flipkart board.
 - Flipkart Headquarters: Bengaluru.

> Festival Esala Maha Perehera Begins in Srilanka

- In Sri Lanka, the ten-day festival of the historic Esala Maha Perehera began In Kandy with a grand procession.
- The procession set off from the biggest Buddhist temple in Sri Lanka, Sri Dalada Maligawa at an auspicious time.
- The Esala Perahera is one of the oldest and grandest of all Buddhist festivals in Sri Lanka, featuring dancers, jugglers, musicians, fire-breathers and lavishly decorated elephants.

> Kempegowda International second fastest growing airport in world

- The Kempegowda International Airport (KIA) has emerged as the second fastest growing airport in the world in the first half of 2018 in terms of actual growth in number of passengers
- Out of top 20 fastest-growing major airports in the world China and India accounted 10 airports.
- Only airports which have crossed a figure of 2.5 million passengers in the first six months of 2018 have been considered for analysis.
- > G20 member nations to promote policies that bridges all forms of digital divide
 - At the G20 Digital Economy Ministerial Meeting in Salta, in the north-west of Argentina, G20 ministers and senior officials issued a declaration that reflects the G20's commitment towards promoting "policies and actions that catalyze digital transformations"

- India was represented by Union Minister for Electronics and IT & Law and Justice, Sh. Ravi Shankar Prasad.
- The Digital Economy Ministerial Meeting, held on 23-24 August, was attended by 33 heads of delegation-Ministers, senior officials and representatives from invited countries and international organizations, like EU, UNCTAD, ITU etc

> Google launches Navlekhā for Indian Language Publishers

- Google has launched a platform for Indian language publishers to digitize their content, at the annual Google for India event.
- This initiative is called Navlekhā, a word derived from Sanskrit meaning "a new way to write."
- The initiative is expected to make it easy for print publishers to create mobile-friendly web content.
- The platform provides Indian language publishers with free web hosting with AdSense support, so they can immediately start monetizing their content.

> Fourth BIMSTEC Summit Declaration, Kathmandu, Nepal (August 30-31, 2018)

- The Prime Minister of the People's Republic of Bangladesh, the Chief Advisor of the Kingdom of Bhutan, the Prime Minister of the Republic of India, Myanmar, Nepal, the President of the Democratic Socialist Republic of Sri Lanka, and the Prime Minister of the Kingdom of Thailand, met in Kathmandu on 30-31 August 2018 for the Fourth BIMSTEC Summit.
- Taking into consideration the importance of trade and investment as one of the major contributing factors for fostering economic and social development in the region.
- Reaffirming the firm commitment to the principles and purposes of BIMSTEC as enshrined in the 1997 Bangkok.

> Google rebrands 'Tez' payment app as Google Pay, adds new features

- Last September, Google launched Tez, an app for instant money transfers in India. At its annual event in the capital of New Delhi, the company announced it's rebranding the app to Google Pay.
- The company stressed its ongoing efforts to help digitize payments by announcing upcoming support for Google Pay in more than 15,000 retail stores across the country by the time the festival of Diwali rolls around in early November.
- That means it's unifying its global payments services with what it's built for India. Tez is based on UPI, a platform built by a consortium of India-based banks that allows for on-demand transactions between bank accounts used by individuals and businesses.

> PM inaugurates Pashupatinath Dharmashala in Kathmandu

- The Prime Minister, Shri Narendra Modi, jointly inaugurated the Pashupatinath Dharmashala in Kathmandu, with the Prime Minister of Nepal, Shri K.P. Oli.
- The Prime Minister said that the temples of Pashupatinath, Muktinath and Jankidham showcase Nepal's unity in diversity, besides strengthening its bonds with India.
- The Prime Minister stressed on the need for development, especially the need for progress of the weaker and marginalized sections of society.

> International Women Entrepreneurs Summit 2018 Kicks Off in Nepal

- Nepal is currently witnessing the three-day International Women Entrepreneurs Summit 2018 that kickstarted in Kathmandu.
- With a theme entitled 'Equality begins with Economic Empowerment', the summit aims to bring onto a single platform, many influential women business leaders, international service providers, professionals and organisations, government representatives and other stakeholders to discuss on innovative economic transformation through collaboration.



> Eight bird species are the first to be declared extinct this decade

- The rainforests of South America are a little lonelier now, with the highly likely or confirmed extinction of eight bird species.
- According to a statistical analysis conducted by BirdLife International and published in the journal Biological Conservation, five of the eight likely extinctions occurred in South America, the result of deforestation. This bucks the trend of small-island birds going extinct due to invasive species or hunting.
- BirdLife conducted an eight-year study of 51 critically endangered bird species, weighing three factors: intensity of threats, timing and reliability of records and the timing and quantity of search efforts for the species.

> India, Bangladesh jointly inaugurate three projects

- Prime Minister Narendra Modi, his Bangladesh counterpart Sheikh Hasina, and Chief Ministers of West Bengal and Tripura jointly inaugurated three projects in Bangladesh via video conferencing.
- These include 500 MW additional power supply from India to Bangladesh, Akhaura Agartala Rail Link and Rehabilitation of the Kulaura-Shahbazpur section of Bangladesh Railways.
- The Prime Minister said that Akhaura-Agartala rail connectivity will provide another link in the cross-border connectivity between the two countries.

> SEBI panel may ease investment rules for NRIs, foreign funds

- Foreign portfolio investors will breathe a sigh of relief after a Securities and Exchange Board of India-appointed panel recommended easing some of the restrictions the regulator had imposed on investments by non-resident Indians and some foreign funds.
- SEBI relax foreign fund rules initiated a public consultation process for finalising the new guidelines on KYC and beneficial owner identification.
- FPIs will be given 6 months to comply to new rules and non-compliant investors can be given further 180 days to stop their operations.
- > Hangzhou confirmed as host of 2022 Asian Para Games
 - Hangzhou has been confirmed as the host of the 2022 Asian Para Games. The Chinese city was already confirmed as the host of the Olympic Council of Asia-run Asian Games in four year's time.
 - The APC delegation was taken to sports facilities and were talked through plans to "fully integrate" Hangzhou's disabled population into the community by 2020.
 - Nearly, 5.5 % of the total population of 9.5 million people in Hangzhou city are said to have an impairment.

> Nepal to be world's first country to double its tiger population

- Nepal is likely to be the first country in the world to double its tiger population.
- On the occasion of National Conservation Day today, Nepal announced that there are now an estimated 235 wild tigers in the country, nearly doubling the baseline of around 121 tigers in 2009.
- Nepal, if these trends continue, could become the first country to double its national tiger population since the launch of ambitious TX2 goal at the St Petersburg Tiger Summit in 2010 to double the world's wild tiger population by 2022.

> UN declares Nelson Mandela decade of peace

- President Uhuru Kenyatta on Monday affirmed Kenya's support for a historic UN Political Declaration of 2019-2028 as the Nelson Mandela Decade of Peace.
- Speaking during the Nelson Mandela Peace Summit, on the sidelines of the 73rd United Nations General Assembly in New York, Uhuru said Kenya is committed to Mandela's values that defined his legacy.
- To commemorate the peace summit, he unveiled a statue of Mandela at UN headquarters in New York.



> Famous 'Indra Jatra' festival being celebrated in Kathmandu

- In Nepal, the famous Indra Jatra festival is being celebrated in Kathmandu with gaiety and religious fervor.
- The eight day long annual festival is observed to worship Indra, the lord of rain and good harvest.
- The chariot procession and mask dances are the main attraction of Indra Jatra.
- Nepal's living Goddess Trishna Shakya made her first public appearance after she was appointed in September last year.

> Indian Govt Signs Loan Agreement With japan For Bullet Train Funds

- The Indian Government signed an agreement with the Japan International Cooperation Agency (JICA) which has agreed to provide an Official Development Assistance (ODA) loan of around Rs 5,500 crore as Tranche 1 for the the Mumbai-Ahmedabad High-Speed Rail project.
- In September last year, Prime Minister Narendra Modi and his Japanese counterpart Shinzo Abe had launched the ambitious project entailing a total cost of around Rs 1.10 lakh crore.
- Its objective is to develop mass and high frequent transportation system by constructing high speed rail between Mumbai and Ahmedabad with use of Japan.

> India, Japan begin bilateral maritime exercise JIMEX-18 in Visakhapatnam

- Bilateral maritime exercise JIMEX-18 between India and Japan commenced in Visakhapatnam which was marked by Japanese Maritime Self Defence Force (JMSDF) ships Kaga, an Izumo-class helicopter destroyer, and Inazuma, a guided missile destroyer.
- The third edition of JIMEX will witness the participation of the Japanese ships, under the command of Rear Admiral Tatsuya Fukada, commander of Escort Flotilla-4 (CCF-4).

> India signs key agreements with Tajikistan

- President Ramnath Kovind holds bilateral talks with his counterpart Ammoli Rahmon in Tajikistan; several agreements signed; India pledges 20 million dollars to aid Tajikistan's development.
- The two leaders agreed to strengthen political relations, strategic research, agriculture, renewable energy, traditional medicine, space technology, youth affairs, culture and disaster management relations between India and Tajikistan.
- The President commended Tajikistan's commitment to combating terrorism on the occasion.

> IMF predicts 7.3 % growth rate for India in current fiscal year

- The International Monetary Fund (IMF) predicted a growth rate of 7.3 per cent for India in the current year and 7.4 per cent in 2019. In 2017, India had recorded a 6.7 per cent growth rate.
- The latest World Economic Outlook Report has predicted a slightly lower growth rate than it made projections in the April 2018 World Economic Outlook for 2019.
- The prediction is lower due to recent increase in oil prices and the tightening of global financial conditions.

> Ukraine Launches Air Exercises With NATO Countries

- Ukraine has opened a series of large-scale air-force exercises with the United States and seven other NATO countries
- Some 700 troops are taking part, half of them from NATO member countries -- the United States, Britain, Netherlands, Belgium, Denmark, Estonia, Poland, and Romania.
- The aim is "to enhance regional capabilities to secure air sovereignty and promote peace and security through cooperation.



- > UN Food & Agriculture Organisation awards Sikkim for becoming world's first totally organic agriculture state
 - Sikkim has won this year's UN Food and Agriculture Organisation's Future Policy for Gold Award for its achievement in becoming the world's first totally organic agriculture state.
 - Sikkim was considered for the award for its policies on Agroecology and Sustainable food systems. It won the gold by beating 51 nominated policies from 25 countries. Brazil, Denmark and Equador won Silver for their policies.
 - The small Himalayan state of Sikkim was declared fully organic state in 2016 after phasing out chemical fertilisers and pesticides and substituting them with sustainable alternatives.

CENTRAL GOVERNMENT SCHEMES

- > Dharmendra Pradhan lays the Foundation stone for Permanent campus for National Skill Training Institute (NSTI) for women in Mohali
 - The Union Minister for Petroleum & Natural Gas and Skill Development & Entrepreneurship Shri Dharmendra Pradhan, laid the foundation stone for permanent campus of National Skill Training Institute (NSTI) for Women at Mohali.
 - NSTI is 1st Institute for Punjab and only one of its kind in India which is exclusively for women. Minister also launched a unique Pradhan Mantri Kaushal Kendra(PMKK) which would admit differently abled persons as well, also a first of its kind in India at Mohali.
 - These programs has been launched under "Skill India" Initiative of the Government of India under the leadership of Prime Minister, Shri Narendra Modi.
 - The land for the project has been given by the farmers of village Saneta near Mohali and the cost of the project is Rs.17 crores.
- Sovernment is implementing Pradhan Mantri Kaushal Vikas Yojana(PMKVY) Pan India Basis
 - The Government is implementing a flagship scheme known as Pradhan Mantri Kaushal Vikas Yojana (PMKVY) on pan- India basis which enables prospective youth to take up short Term Training (STT) and Recognition of Prior Learning (RPL) through accredited and affiliated training centers.
 - The scheme has two components namely Centrally Sponsored Centrally Managed(CSCM) which is implemented by National Skill Development Corporation (NSDC) and Centrally Sponsored State Managed(CSSM) which is implemented by state skill Development Mission of the State.

Sovernment launches Swachh Bharat Internship to promote involvement of students in rural cleanliness

- Government launched "Swachh Bharat Summer Internship- 100 hours of Swachhta" Program for the students of Universities and Higher Education Institutions.
- The students are to devote approximately 100 hours conduction Swachhta- related activities in villages selected by them and approved by their parent institution.
- All the participants of the Internship program will be given a Swachh Bharat Summer Internship Certificate on completion of their internship and its approval by their parent institution.
- > On India's 72nd Independence Day PM Modi announces healthcare scheme Ayushman Bharat
 - Prime Minister Narendra Modi gives his final independence Day 2018 speech from the ramparts of Red fort during his current tenure.
 - Prime Minister Narendra Modi highlighted the achievements of the NDA government in the last four years Swachch Bharat, PMFBY, Mudra loans, GST.
 - During the address, he also announced his flagship health policy-Aayushman Bharat from the Red Fort. The ambitious Ayushman Bharat or National Health Protection Scheme aims to cover over 10 crore vulnerable families and provide health cover up to Rs 5 lakh per family per year.



- Cabinet approved Special Remission Scheme for prisoners
 - Union Cabinet has approved to grant Special Remission to prisoners as part of commemoration of 150th birth anniversary of Mahatma Gandhi to be observed in 2019.
 - Five categories of prisoners will be considered for special remission are Women and Transgender convicts, Male convicts, Physically challenged ,Disabled convicts, Terminally ill convicts
- > Mahila Shakti Kendra Scheme to empower rural women through community participation
 - Government of India has approved a scheme namely Mahila Shakti Kendra to empower rural women through community participation.
 - The Scheme is implemented with cost sharing ratio of 60:40 between centre and states except for north East and Special Category states where the ratio is 90:10.
- > PM launches world's largest state-funded Ayushman Bharat health Scheme
 - PM Narendra Modi launched the world'slargest state-funded health insurance scheme, Pradhan Mantri Jan Arogya Yojana, which aims to provide free secondary andtertiary care to 50 crore people across the country.
 - Calling the scheme a "game changer", Mobi said the plan will Change the healthcare scenario in India and will form a model for other countries to follow and replicate.
 - More than 50 crore people will get insurance up to Rs lakh. This is the world's first such scheme.

STATE GOVERNMENT SCHEMES

- **Karnataka govt unveils 'Unnati' scheme to help entrepreneurs from SC/ST communities**
 - Karnataka Social Welfare Minister Priyank Kharge launches unnati scheme, under the Unnati scheme, will invest up to Rs 20 crore to create end-to-end support infrastructure for startups and entrepreneurs from a marginalised background.
 - The government, under the scheme, will identify the problems dogging society and solve them by identifying companies, working on products and solutions for related problems.
 - The Social Welfare department will invest up to Rs 20 crore to create end-to-end support infrastructure for startups and entrepreneurs from a marginalised background. This will be done under Unnati scheme.
- Two new projects of Punjab and Tripura got sanctioned under Swadesh Darshan Scheme: Tourism Ministry
 - The Ministry of Tourism has sanctioned two new projects under Heritage and North East Circuits of Swadesh Darshan Scheme for Rs 164.95 crore in Punjab and Tripura.
 - 'Swadesh Darshan' (tour of country) is a flagship scheme of the Ministry of Tourism for the development of thematic circuits in the country in a planned and prioritized manner.
 - In Punjab, the project covers sites of Anandpur Sahib Fatehgarh Sahib Chamkaur Sahib Ferozpur Amritsar Khatkar Kalan Kalanour Patiala at the cost of Rs 99.95 crore,
 - The project includes development of Jallianwala Bagh in Amritsar at the cost of Rs 8 crore, development of tourist infrastructure and heritage path at Anandpur Sahib (Rs 28.99 crore), Fatehgarh Sahib covering sites of Samadhi of Shahid Uddham Singhji, Jajah Haveli of Divan Todar Mal, Mir Miran Tomb, Sadna Kasai Tomb (Rs 19.20 crore).

Start your Bank/SSC Preparation Online

www.makemyexam.in IBT's Blog and official Youtube Channel

To watch Video Lectures by best of IBT's Faculties



makemyexam



- > National Swachh Survekshan Grameen 2018: Haryana Ranked Best State, While Satara Named Best District
 - Prime Minister Narendra Modi gave awards to the top-ranked state, district and state with maximum citizen participation based on the National Swachh Survekshan Grameen 2018 commissioned by Ministry of Drinking Water and Sanitation.
 - The awards by Prime Minister were given at the concluding session of Mahatma Gandhi International Sanitation Convention at Rashtrapati Bhawan Cultural Centre.
 - Haryana was ranked as the best state while Satara district of Maharashtra was ranked as the best district as per the ranking was undertaken by Swachh Survekshan Grameen 2018.

BILATERAL RELATIONS

> Final Nepal-India EPG Meeting Concludes

- The ninth and final meeting of Eminent Persons Group (EPG) on Nepal-India Relations concluded in Kathmandu, Nepal. The Representatives from Nepal and India deliberated upon various bilateral issues including 1950 Peace and Friendship treaty, trade, transit and border during the two-day meeting.
- The EPG is a joint mechanism consisting of experts and intellectuals from India and Nepal. It was set up in February 2016 to make suggestions for updating all existing bilateral treaties and agreements between both the countries.

> India To Operate 'World's Emptiest Airport' In Sri Lanka

- India's latest frontline warship INS Trikand has reached Sri Lanka in a goodwill visit. Sri Lanka Navy ceremonially welcomed the state-of-the-art warship in accordance with naval traditions.
- INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions air, surface and sub-surface.

India-Korea Technology Exchange Centre Inaugurated

- The India-Korea Technology Exchange Centre was inaugurated by the Minister of State (I/C) MSME Giriraj Singh and Minister of SMEs and Start-ups of Republic of Korea, Hong Jong- hak in New Delhi.
- The purpose of the Technology Exchange Centre is to create a platform for micro, small and medium enterprises of India and Korea where they can be assisted to identify and exchange latest technologies, share management expertise, product development and technology applications for product development.
- > Sushma Swaraj calls on Kyrgyz president Jeenbekov, discusses bilateral ties
 - External Affairs Minster is in Kyrgyzstan for bilateral meeting with her Kazakh External Affairs counterpart.
 - They discussed measures to expand and reinvigorate India's ties with central Asian Country Counterpart.

> India, Singapore sign Second Protocol amending bilateral trade pact

- India and Singapore on signed the "Second Protocol" amending the Comprehensive Economic Cooperation Agreement (CECA) to boost trade ties between the two countries, an official statement said.
- The protocol was signed by Joint Secretary of Ministry of Commerce and Industry, Rajneesh and Francis Chong, Senior Director, Ministry of Trade and Industry, Government of Singapore.
- The CECA was signed on June 29, 2005 and its first review was concluded on October 1, 2007.

> India - Kenya Joint Trade Committee meeting held in Nairobi

- The 8th meeting of India-Kenya Joint Trade Committee was held in Nairobi, Kenya, from 22nd 25th August, 2018.
- The meeting was co-chaired by Union Minister of Commerce & Industry and Civil Aviation, Suresh Prabhu and Mr. Peter Munya, Cabinet Secretary (Minister) for Industry, Trade and Cooperatives, Government of Kenya



- The discussions during the meetings covered India's contribution in implementation of Kenya's Big Four Agenda food security, affordable housing, universal healthcare and manufacturing, expansion and diversification of bilateral trade.
- A meeting of India-Kenya Joint Business Council was held on the side-lines of the Joint Trade Committee meeting.
- > India and Morocco agreed to enhance bilateral cooperation in the field of defence and security
 - Minister Delegate to the Head of Government in charge of the National Defence Administration, Government of the Kingdom of Morocco, Mr Abdeltif Loudyi is on a two day official visit to India.
 - This is the first ever visit of a Moroccan Defence Minister to India.
 - During the meeting, both Ministers agreed to enhance bilateral cooperation in the field of defence and security.
 - Two bilateral MoUs, (i) 'Cooperation in Peaceful Uses of Outer Space' between ISRO and the Moroccan Centre of Remote Sensing and (ii) 'Cooperation in the area of Cyber Security' between the Indian Computer Emergency Response Team.

BANKING NEWS

> ICICI Bank appoints Girish Chandra Chaturvedi as non-exec part-time chairman

- Private lender ICICI Bank has appointed Girish Chandra Chaturvedi as an additional (independent) director effective July 1, 2018 for a period of 3 years.
- The bank, in a notification to the exchanges, also said that it has named Chaturvedi as non-executive part-time chairman subject to the approval of shareholders.
- Chairman MK Sharma retired on June 30.
- Cabinet approval for extending Scheme of Recapitalization of RRBs up-to 2019-20:
 - The Union Cabinet chaired by the Prime Minister Narendra Modi has approved the extension of the scheme of recapitalization of Regional Rural Banks (RRBs) for the next three years i.e. up to 2019-20.
 - This decision will enable the RRBs to maintain the minimum prescribed Capital to Risk Weighted Assets Ratio (CRAR) of 9 per cent.
 - This will enable them to play a greater role in financial inclusion and meeting the credit requirements of rural areas.
- > Jana Small Finance bank Launches Commercial Operations
 - Jana Small Finance bank announced the Commercial launch of its banking operations, the last microfinance company to convert itself into a small Finance bank(SFB), three years after the Reserve Bank of India (RBI) gave its in Principal approval.
 - The main purpose of having SFBs is to expand access to financial services in rural and semi-urban areas.
 - Anjay Kanwal is the MD and CEO of Jana Small Finance bank.
- > RBI to Issue New Design RS100 Denomination Banknote
 - The Reserve Bank of India will Shortly issue RS100 denomination banknotes in Mahatma Gandhi series bearing the Signature of Urjit R. Patel
 - The new Denomination has Motif of "RANI KI VAV" on the reverse, depicting the Country's cultural heritage.
 - The Dimension of the banknote will be 66mm X 142 mm.
 - The base colour of the note is Lavender Colour



RBI hikes repo rate by 25 bps for second time in a row

- The Reserve Bank on hiked repo rate by 25 basis points to 6.50 per cent in its third bi-monthly monetary policy review of 2018-19.
- Repurchase rate, or repo, is the rate at which the RBI lends money to commercial banks in the event of any shortfall of funds.
- RBI also raised the average inflation projection for the second half of the to 4.8% from 4.7% in june.
- > India's GDP growth may rise to 7.5% this Fiscal: Morgan Stanley report
 - India's economic growth is likely to pick up further in the April-June period and the country is expected to clock GDP growth of 7.5 per cent in this financial year, says a Morgan report.
 - Consumer Price Index inflation to remain slightly above the inflation target of 4% and the current account deficit below 2.5% of GDP.
 - In aggregate, GDP growth to pick up to 7.5 per cent in this financial year as against 6.7 per cent in 2017-18.

> Exim bank signs MOU with BRICS development banks

- Exim bank of India has signed a multilateral cooperation agreement with member development bank of BRICS to undertake "collaborative research" in distributed ledger/ block chain technology.
- Under this umbrella agreement, the signatories have agreed to constitute a joint research working group which will formulate the research agenda and targeted outcome.
- The MOU signed by Exim Bank Managing Director David Rasquinha-was an outcome of the discussion the member development banks had during their annual meeting, with the objective of strengthening the cooperation under the BRICS Interbank Cooperation mechanism.

> SBI ranked as India's most patriotic brand

- Country's largest lender State Bank of India (SBI) is considered to be the most patriotic brand, according to a survey, followed by Tata Motors, Patanjali, Reliance Jio and BSNL.
- Around 16% respondents ranked SBI to be the most patriotic brand overall, followed by Tata Motors and Patanjali with 8% each, and Reliance Jio and BSNL with 6% each, the survey conducted by UK-based online market research and data analytics firm YouGov.
- The survey, which covered 152 brands across 11 categories, is based on data collected online by YouGov Omnibus among 1193 respondents in the country between 2 August and 8 August using its panel of an online representation of India.

> Andhra Bank raises MCLR by 0.15% for various tenors

- State owned Andhra bank has increased the marginal cost of funds based lending rate (MCLR) by 0.15 per cent to up to 8.70 per cent for various tenors.
- The move will make consumer loans such as auto, car and home loans costlier for buyers.
- Andhra Bank increased the MCLR by 0.05 percent to up to 8.55 percent for various tenor.

> Ujjivan Small Finance Bank launches overdraft facility for micro, small enterprises

- Ujjivan Small Finance Bank, a wholly-owned subsidiary of Ujjivan Financial Services Ltd, has launched overdraft (OD) facility for micro and small enterprise (MSE) customers across its branches nationally. The facility is an addon product to the existing MSE term loans offered by the bank.
- The OD facility is offered to all MSEs with a turnover of Rs 50 lakh or more, at a competitive rate of interest.
- A key feature of the facility is that it allows MSE customers to pay EMI only on the utilized amount and repay the amount at any time during the tenure of the OD facility, to replenish the credit limit back to its original amount.



> PNB gets top rank in digital transaction

- Punjab National Bank (PNB) today said a Department of Financial Services report has rated it as number one stateowned bank in terms of digital transactions.
- The Nirav Modi scam-hit bank is also rated as the sixth overall amongst all banks in India for digital performance.
- The bank is rated as 'Good' by the government with a score of 71 which is the highest category of performance.
- > India's economic growth rate to grow at 7.4 % in current financial year: RBI
 - The Reserve Bank expects India's economic growth rate to grow at 7.4 per cent in the current financial year on pick up in industrial activity and good monsoon
 - RBI releasing its annual report in Mumbai, due to the evolving economic conditions, real GDP growth for 2018-19 is expected to increase to 7.4 per cent from 6.7 percent in the previous year.
 - The RBI said its monetary policy will continue to be guided by the objective of achieving the medium term target for retail inflation of four per cent. Agricultural production is likely to remain strong, growth in industry are strengthening and all other major sectors are reporting robust sales and improvement in profitability.

> SBI, ICICI banks hike benchmark lending rate by up to 0.2%

- On September 1, 2018, ICICI increased its lending rates or MCLR by 0.15 percent
- The country's largest lender State Bank of India (SBI) has increased the lending rate by 20 basis points across all tenors up to three years.
- Both the banks had last revised their MCLR in June, just before the second bi-monthly monetary policy review.
- It comes after the Reserve Bank of India (RBI) hiked benchmark lending rate called repo rate by 25 basis points to 6.5 percent.
- > RBI Changes Rules For Exchange Of Defective Currency Notes
 - The RBI norms for exchange of mutilated currency notes following introduction of Rs. 2,000, Rs. 200 and other lower denomination currencies.
 - Public can exchange banks mutilated or defective notes at RBI offices and designated bank branches across the country for either full or half value, depending upon the condition of the currency.
 - This includes the denomination of Rs.10, Rs. 20, Rs. 50, Rs. 100, Rs.200, Rs. 500 and Rs.2000 of the Mahatma Gandhi (New) series.

> PayU Receives Nod From RBI To Operate Its Own NBFC

- PayU has received approval from the Reserve Bank of India (RBI) to operate its own non-bank financial company (NBFC), which is subject to certain pending RBI compliance
- The company had applied for NBFC license earlier in February 2018, in line with its aegis PayUMoney, a secure payment solution that can be used by anyone who wants to collect payments in India.
- PayU India was founded in 2011 by Nitin Gupta and Shailaz Nag. It has two business verticals PayUBiz & PayUmoney.

> Govt proposes to merge Dena Bank, Vijaya Bank and Bank of Baroda

- The Centre proposed the amalgamation of state-owned Bank of Baroda, Dena Bank and Vijaya Bank to create India's third largest bank as parts of reforms in the public sector banking segment.
- The decision was taken at the meeting of a ministerial panel headed by Finance Minister Arun Jaitley which oversees merger proposals of state-owned banks.
- The Alternative Mechanism took the view that aspirations of the fastest growing economy have to be supported by stronger and globally competitive banks with increased choices to the stakeholders. Accordingly, it was decided to consolidate the three banks.

> Yes Bank partners with RupeeBoss.com

- Private sector lender Yes Bank has partnered with online financial services company RupeeBoss.com for the integration of the bank's chat bot based platform to support instant loan eligibilities for its several loan products.
- By authorising RupeeBoss's expansive agents network, Yes Bank will be able to provide its loan applicants with instant information without needing to know all the details about the customer, thereby speeding up the pace of sourcing customers.
- It can be accessed across platforms like the online portal RupeeBoss.com for the customers, Magic Finmart, RupeeBoss Business Associate app etc.

> SBI reduced ATM withdrawal limit to Rs 20,000

- The announcement by the largest lender in the country comes just weeks before the festivals and will be effective days before Diwali.
- SBI also aims to boost digital transactions by reducing this limit.
- SBI halved the withdrawal limit from Rs 40,000 to Rs 20,000. The limit has been reduced to curb increasing instances of ATM frauds

> HDFC Bank appoints Vinay Razdan as Chief Human Resources Officer

- HDFC Bank has appointed Vinay Razdan as its chief human resources officer (CHRO), responsible for the entire human resource function in the Bank.
- Razdan joins the bank from Idea Cellular, where he was the CHRO. He had joined Idea in 2006 and spearheaded several transformational initiatives there.
- Razdan is an alumnus of Delhi University and holds a postgraduate degree/diploma in personnel management and industrial relations from XLRI, Jamshedpur.

> SBI launches 'SBI Wealth Hub' in port City of Karnataka

- State Bank of India Chairman Rajnish Kumar launched Bank's Wealth Business Services by launching 'SBI Wealth Hub' in the Port City.
- SBI is targeting to take its Wealth Business footprint to 50 centres by 2020 from the Present 20.
- Introducing Wealth Business has been one of the top strategic business priorities of the Bank as we have numerous HNI Clinets whose banking needs require highly specialized services.

IMPORTANT MEETINGS, SUMMITS AND CONFERENCE

- > Regional conference on 'Good Governance Initiatives,' begins in Kohima
 - The two day Regional Conference on 'Good Governance Initiatives,' got underway at Kohima .
 - The Conference, held under the theme "Capacity Building /Best Practices by Aspirational Districts", is being organized by the Department of Administrative Reforms and Public Grievances (DARPG) in collaboration with the Nagaland Government.
 - In today's technical session, 11 presentations followed by panel discussions were made in five sessions covering the topics of Technology for Good Governance
- > Nepal, India To Jointly Promote Tourism
 - The 2nd meeting of the joint working group on tourism cooperation between India and Nepal concluded in Kathmandu, Nepal. Both sides agreed to jointly promote Buddhist and Ramayana circuits and Adventure tourism. The meeting also decided to set up an industry-led India Nepal Tourism Forum.

- The Indian delegation was led by the Joint Secretary, Ministry of Tourism Suman Billa, while Nepalese side was led by Joint Secretary, Ministry of Culture, Tourism and Civil Aviation Ghanshyam Upadhyaya.
- First meeting to improve agriculture by Sub –groups of Chief Ministers using MGNREGA held at NITI Aayog
- The First Meeting of Sub-Group of Chief Ministers between MGNREGA and Agriculture was held at NITI Aayog Constituted by PM Narendra Modi.
- Objective of this meeting was to make efforts for improving agriculture and reducing Costs.
- MGNREGA Stands For Mahatma Gandhi National Rural Development.
- Shri Rajnath Singh co-chairs the 6th meeting of India Bangladesh Home Minister level talks with counterpart, Mr Asaduzzaman
 - Liberal visa regime agreement signed in the meeting.
 - During the meeting, all security related matters of interest including counter-terrorism, capacity, border management, countering illegal activities, drug and human traffickingetc. were discussed.
 - Ministers also witnessed the signing of the Revised Travel Arrangement 2018 amending RTA 2013 for future liberalizing the visa regime between the two countries.
- > 8th India- Oman Joint Commission Meeting Begins In Muscat
 - The 8th session of Oman- India Joint committee held with Indian delegation headed by Suresh Prabhu, Minister of Commerce and industry and the civil Aviation, In Muscat.
 - Areas of discussion in meeting includes Cooperation in Space, renewable energy start ups , SMEs, food security, tourism sector etc.
 - Oman Capital Muscat, Currency Omani rial.

> Indo- US delegation meeting on Defence Cooperation

- Indo-US Bilateral defence cooperation, the 7th Defence Technology and Trade Initiative (DITI) meeting was held between India and US delegation.
- The meetings are held twice a year, alternately in India and the USA with the aim to bring sustained leadership focus to the bilateral defence trade relationship and create opportunities for co-production and co-development of Defence equipment.
- US has designated India as a 'Major Defence Partner' and expected the defence relationship between the two countries.

> India and USA hold Senior Officers Meeting on Homeland Security Dialogue, Delhi

- The meeting focused on issues relating to security cooperation, Customs and Immigration, aviation security, capacity building etc.
- They agreed to maintain sustained interactions to enhance security cooperation between the two Countries.
- Indian Delegation was led by Additional Secretary of Home Ministry Rajni Sekhri Sibal and US side was led by Deputy Under Secretary of department of Homeland Security James McCament.

> 8th BRICS health Ministers Minister's Meeting Held At Durban

- The 8th BRICS Health Ministers Meeting was held at Durban, South Africa.
- Mr. J P Nadda Stated that India is committed to eliminating TB by 2025.
- Highlighting the accomplishments of India in the health sector, Shri Nadda stated that India's achievement in reducing the maternal mortality ratio(MMR) by 77%, from 556 per 100000 live births in 1990 to 130 per 100000 live births in 2016 was commended by Regional Directors of WHO South East Asia Regional Office (SEARO).
- Indian Deleigation was led by MR J P Nadda.



> First Meeting of India – Bangladesh Joint Committee on Border Haats held in Agartala.

- The First Meeting of the India-Bangladesh Joint Committee on border Haats was held on 22-23 July 2018 in Agartala, Tripura.
- In the meeting both sides noted the positive impact of Border Haats on the livelihoods of people living in areas adjoining.
- Issues Related to, review of operations of the four functional Border Haats and suggestions for improvement, timeline for setting up the six additional Border Haats, were also discussed.
- > Thaawarchand Gehlot Attended Global Disability Summit 2018 in London UK
 - Thaawarchand Gehlot, Union Minister for Social justice & Empowerment attended the Global Disability Summit held in London, Uk
 - The motto of Global Disability Summit 2018 was to firm up the commitments of the country leaders towards the cause of the persons with disabilities.
 - Global leaders assured their commitments for elimination stigma and discrimination, promoting inclusive education, economic empowerment, technology and innovation in assistive devices, data desegregation etc.

> Suresh Prabhu holds meetings with Russian Ministers at Vladivostok

- Union Minister of Commerce & Industry and Civil Aviation, Suresh Prabhu, had a meeting with Dmitry Kobylkin, Minister of Natural Resources and Environment of Russian Federation.
- Both sides discussed issues of mutual cooperation in areas of common concern like conservation of environment, saving the tiger, water cooperation and environmental sustainability
- During the meeting with the Deputy Prime Minister of Russia, Yury Trutnev, the Commerce Minister discussed issues of mutual cooperation in sectors like mining and geological exploration in gold and diamond, water cooperation, forestry, timber and agriculture.

> ISRO conducts first crew escape test for India's manned mission to space

- As part of its preparations to send an Indian astronaut into space using an indigenous rocket in the future, the Indian Space Research Organisation (ISRO) at the Satish Dhawan Space Centre in Andhra Pradesh's Sriharikota tested the crew escape module, which is critical to ensure safety of the astronauts in case a rocket explodes on the launch pad.
- "The system is an emergency escape measure designed to quickly pull the crew to a safe distance from the launch vehicle in the event of a launch abort. The first test (Pad Abort Test) demonstrated the safe recovery of the crew module in case of any exigency at the launch pad.

> Indian Warship INS Trikand Reaches Sri Lanka In Goodwill Visit

- India's latest frontline warship INS Trikand has reached Sri Lanka in a goodwill visit. Sri Lanka Navy ceremonially welcomed the state-ofthe-art warship in accordance with naval traditions.
- INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions - air, surface and sub-surface.





> NSG Becomes 1st Central Force To Opt For E-Ticketing Instead Of Railway Warrant

- The National Security Guard will be the first central paramilitary force to opt for e-ticketing instead of the railway warrant under an agreement signed with the IRCTC.
- An MoU was signed between the Indian Railway Catering and Tourism Corporation and the NSG at the headquarters of the special force (New Delhi). This system will eliminate the need for carrying railway warrants by the NSG personnel.

> BSNL Launches India's 1st Internet Telephony Service To Enable Making Calls Without SIM

- State-run telecom firm Bharat Sanchar Nigam Limited (BSNL) unveiled the country's first internet telephony service that will allow users to dial any telephone number in India through its mobile app.
- Now BSNL customers will be able to make calls using the company's mobile app "Wings" to any phone number in the country. Using this service, BSNL customers will be able to make calls on any network in the country even by using BSNL wi-fi or any other service provider.

> Indian Naval aircraft deployed for RIMPAC naval exercise

- For the first time, Indian Navy's Long Range Maritime Patrol Aircraft Boeing P- 8I (Poseidon Eight India) from Indian Naval Ship (INS) Rajali has inducted for participating in the 26th edition of RIMPAC-18, the Rim of the Pacific Multinational Naval exercise.
- During the exercise, IN P8I will be operating from Joint Airbase Hickam, Honolulu in Hawaii.
- This is the first time ever that an Indian Naval aircraft has traversed so far east into the Pacific.

> Indian army and SBI signed MOU on defence salary package

- A Memorandum of Understanding (MoU) was signed between the Indian Army and SBI on the Defence Salary Package on 12 July 2018.
- This MoU will benefit a large number of serving and retired Army personnel who are having their accounts with SBI.
- The signing-in ceremony was chaired by the Director General (MP&PS), Lt Gen SK Saini and was attended by top officials of SBI
- > India going ahead with S-400 buy declared by Nirmala Sitharaman
 - India is going ahead with the purchase of S-400 air defence systems from Russia
 - India needs a waiver from the Countering America's Adversaries Through Sanctions Act (CAATSA) for the proposed deal, estimated to be worth about \$5.5 billion (Rs 39,000 crore)
 - The U.S. has passed the CAATSA (Countering America's Adversaries Through Sanctions Act) that proposes to impose sanctions on nations that have significant defence relations with Russia.
- ISRO (Indian Space Research Organization) takes over land that belonged to HMT Watches Limited in Tumakuru
 - The 110-acre plot of land belonging to the defunct factory, which was closed on April 30, 2016, will be handed over to ISRO.
 - On Saturday, Deputy Chief Minister Dr. G. Parameshwara will inaugurate the program, which will be attended by ministers S.R. Srinivas and Venkataramanappa, senior IAS officer in the Department of Space.
 - Head Quarters of ISRO- Bengaluru ,Founder -Vikram Sarabhai
- > Chief of Naval Staff, Vice admiral Ibok-Etwe Ekwe Ibas, Nigerian Navy visiting India From 16 to 19 July
 - Visit aims to consolidating bilateral naval relations between India and Nigeria, as also to explore new avenues for naval cooperation.
 - Nigerian Navy scheduled to meet with the chief of the Air Staff and the Chief of army Staff.



> BrahMos Missile tested in extreme Weather conditions

- DADO has Succesfully test-Fired supersonic cruise missile under extreme weather conditions.
- BrahMos, a joint venture between and Russia, has been demonstrated in Various configuration in land –attack, antiship and from air.
- It has strick range of around 290 km and is described as the world's fastest supersonic cruise missile.
- It has top supersonic speed of Mach 2.8 to 3. It is hailed as world's fastest anti-ship cruise missile in operation.
- > ISRO has successfully conducted ground test of high trust version of Vikas Engine in TamilNadu
 - ISRO has Conducted a ground test of its high thrust version of the Vikas Engine that would improve the payload capability of the space agency's launch vehicles.
 - The vikas Engine is the workhorse liquid rocket engine used to power the second stage of the ISRO's trusted Polar Satellite Launch vehicle.
 - ISRO is planning to Launch GSLV-Mkll- D2 during the Second half of 2018 carrying GSAT-29.
 - ISRO stands for Indian Space Research Oraganization
 - Headquarters –Bengaluru

> T-Hub (Hyderabad) to Host country's 1st Defence incubator

- First defence Incubator will come up in T-Hub ,Hyderabad.
- It has been proposed by Telangana IT minister KT Rama rao. It will give boost to Indian Defence and aerospace Research and Industry
- The IDEX will be Founded and managed by a Defence Innovation Organisation.
- Nirmala Sitharaman is the Present Defence Minister of India.

➢ ISRO signs contracts with three vendors to assemble 27 satellites

- The Indian space Research Organisation has signed contracts with three vendors to outsource Spacecraft Assembly Integration and Testing(AIT) activities.
- Vendors are expected to help ISRO assemble about 27 satellites over the next three years.
- The contacts were signed with Alpha design Technologies P Ltd and its six consortium members; also with defence public enterprise Bharat Electronics Ltd(BEL) and Tata Advanced System Ltd, Hyderabad.

Facebook to launch Satellite 'Athena' in 2019

- Facebook will Launch new Satellite project, named Athena, that will provide broadband internet connections to rural and underserved areas.
- The company aim to launch satellite in early 2019.
- Mark Zuckerberg is CEO of Facebook.

> NASA launches tools to increase commercial use of satellite data

- NASA has launched an online toolkit to make it easier for users to find, analyse and utilize the most relevant satellite data for their research, business projects or conservation efforts.
- The 'Remote Sensing Toolkit' provides a simple system that quickly identifies relevant sources based on user input.
- It aims to Spark innovation among entrepreneurial and lead to further commercialization of NASA Technology.
- It provides simple system that quickly identifies relevant sources based on user input.

> Myanmar Joins international Solar Alliance.

- Myanmar joined the India initiated International Solar Alliance (ISA) and becoming the 68th signatory to the Framework Aggrement of the ISA that aims for Optimum Utilisation of solar energy.
- The international Solar Alliance aims to undertake joint efforts required to reduce the cost of Finance and technology and mobilise more than USD 1000 billion of Investment needed by 2030 for massive deployment of Solar energy.
- ISA was jointly Launched by India and France in November 2015 at Paris on side lines of COP 21 UN Climate Change Confrence.



- > Space X falcon 9 Sets New Record with Successful Launch of Heaviest Communication Satellite in to Orbit
 - Space X set a new record by Successfully launching communication satellite Telstar 19 VANTAGE to a geostationary transfer orbit (GTO).
 - The launch took Place from Space Launch Complex 40 (SLC-40) at Cape Canaveral Air Force Station, Florida. ٠
 - The new generation satellite was deployed approximately 32 minutes after liftoff ٠
- Indian Air Force participates in Australia's "Pitch Black Exercise" for the First Time \geq
 - Indian Air force (IAS) for the First time will participate in multinational air exercise Pitch Black-18 in Australia • hosted Royal Australian Air force(RAFF).
 - Pit Black Exercise will host up to 4000 personnel and up to 140 aircrafts from 12 Participantcountries including Australia, Canada, Germany, Thailand , Malaysia and United State.
 - The multilateral exercise will feature range of realistic, simulated threats found in modern and Dynamic battle space environment.
 - It will be three week multi-national large force employment exercise (27 july to 17 August 2018) conducted from RAAF Base Darwin and RAAF base Tindal.
- Bharti Infratel gets SEBI approval for merger with Indus Towers \triangleright
 - Bharti Infratel, the mobile tower arm of telecom bell weather Bharti Airtel, received Clearance from the Stock • exchange for its merger with Indus Tower.
 - The Combined company will own 100 per cent of Indus Towers jiointly owned by Bharti Infratel (42 percent holding), Vodafone (42 percent), Idea Group (11.The Combined company will own 100 per cent of Indus Towers jiointly owned by Bharti Infratel (42 percent holding), Vodafone (42 percent), Idea Group (11.15 percent).
 - SEBI Chairman Ajay Tyagi, headquarters Mumbai
- \geq Karnataka tops in renewable energy, says IEEFA
 - Karnataka is the new national leader in renewable energy generation, declared by IEEFA(Institute for Energy Economics and Financial Analysis).
 - It has surpassed Tamil Nadu that has for quite some time been India's best renewable market.
 - Karnataka CM :HD Kumaraswamy , Governer- Vajubhai Vala.
- \geq HCL overtakes Wipro to become the third largest Indian IT services firm
 - HCL Technologies has overtaken Wipro the third largest Indian IT services firm- in terms of dollar topline •
 - Bengaluru –based Wipro's Dollar revenue declined 1.7 % Sequentially to \$ 2.03 billion in the first quarter.
 - The revenue of Noida Based HCL Techonologies rose 0.8% to \$2.05 billionin the quarter from the preceding three months.
- Ballistic Missile Interceptor AAD Successfully Flight Tested \geq
 - DADO Conducted the successful test of the Ballistic Missile interceptor Advanced Area Defence (AAD) from Abdul Kalam Island, Odisha.
 - It is capable of intercepting incoming targets at an altitude of 15 to 25 kms was launched against multiple simulated targets of 1500km class ballistic missile.
 - The missile is 24.6 feet long and is equipped with a state of the art navigation system. It is a single- stage, solid fuel, • rocket-propelled guided missile that can track its target independently.
- \triangleright Ranchi man develops humanoid robot Rashmi, Indian version of 'Sophia'
 - Ranchi man Ranjit Srivastava, 38, has developed Indian version of 'Sophia,' a social humanoid robot developed by a • Hong Kong based company, named Rashmi which can speak Hindi, Bhojpuri and Marathi along with English
 - The developer claimed it as world's first Hindi speaking realistic humanoid robot and India's first lip-synching • robot.
 - Rashmi uses linguistic interpretation (LI), artificial intelligence (AI), visual data and facial recognition systems. •



> Apple Becomes First U.S. Company to Hit \$1 Trillion Value

- Apple became the first U.S.-based company with a market value of \$1 trillion, four decades after it was co-founded by Steve Jobs in a Silicon Valley garage and later revolutionized the worlds of computing, music and mobile communications.
- The shares rose 2.9 percent to close at \$207.39 in New York
- CEO of Apple Tim cook
- > China successfully tests first hypersonic aircraft that can carry nuclear warheads
 - China announced that it has successfully tested its first hypersonic aircraft which could carry nuclear warheads and penetrate any current generation anti-missile defence system seen as a breakthrough in developing Cutting edge weapons.
 - The Xingkong-2 also called Starry Sky-2 was fired at a target range in north-west China and tested for 10 minutes.
 - It is reported that Xingkong-2 is a flight vehicle which flies in the atmosphere and glides at high speeds using shockwaves generated by its own hypersonic flight with the air.

> TOKYO 2020 Olympics to up security with facial recognition technology

- A facial recognition system will be used across an Olympics for the first time as Tokyo organizers work to keep security tight and efficient at dozens of venues during the 2020 Games.
- The NeoFace technology developed by NEC Corp. will be customized to monitor every accredited person-including athletes, officials, staff and media-at more than 40 venues, games villages and media centers.
- It is the fastest system where the technology takes only 0.3 seconds to match up face with pre registered photo.

> Chandrayaan-2 to be launched in January-March window in 2019

- India's second moon mission Chandrayaan-2 will now be launched in the January-March window in 2019.
- The 800-crore rupees is the cost of lunar mission named "Chandrayaan-2"
- The 3890 kg Chandrayaan-2 which will be launched onboard the Geosynchronous satellite launched Vehicle MK-3.

Aditya - L1, ISRO's satellite to study the Sun

- Indian Space Research Organisation's (ISRO) Aditya-L1 mission, originally named as the Aditya-1 mission, is a satellite designed to study the solar corona (outer layers of the Sun) which is quite similar to NASA's Parker Solar Probe.
- The satellite was conceived as a 400 kg class satellite carrying just one payload, the Visible Emission Line Coronagraph (VELC).
- The Aditya L1 will be inserted in a halo orbit around the Lagrangian point 1 (L1), which is 1.5 million km from the Earth.

> India, Thailand Complete Two-Week-Long Joint Military "Exercise Maitree"

- The Indian Army and the Royal Thai Army completed a two-week-long platoon level annual joint military exercise aimed at strengthening partnership and cooperation between them, the Army said in New Delhi.
- This year, the exercise began with a cross-training period involving familiarisation training between the two armies to evolve drills and procedures involved in counter-insurgency and counter-terrorist operations in urban, rural and jungle terrain under the United Nations mandate.

> 'HELINA' was successfully flight tested from Indian Army Helicopter at Pokhran range

- Indigenously developed helicopter launched anti-tank guided missile HELINA has been successfully flight tested from Army helicopter in the ranges of Pokhran range.
- The HELINA weapon system released smoothly from the launch platform has tracked the target all through its course and hit the target with high precision
- This technology is possessed by very few nations. It also possesses advanced passive homing guidance system.



> INS Khanjar visits Yangon, Myanmar

- INS Khanjar a Missile Corvette of Indian Navy was on a three-day visit to Yangon, Myanmar to undertake operational turn around (OTR) and as part of goodwill visit from 18 to 20 Aug 18
- On arrival at Yangon, the Comman ding Officer called-on Captain Tet Lwin Run, Fleet Commander 1st Fleet and the Indian Ambassador to Myanmar Shri Vikram Misri.
- A joint Yoga Session for IN and Myanmar Naval personnel was also organised in addition to the cross visits between Indian Navy and Myanmar Naval personnel.

> Wind Survey satellite 'Aelous' launched from French Guyana

- Europe has launched a rocket from French Guyan a to put a satellite into orbit designed to track global winds.
- A rocket holding the Aeolus wind surveying satellite launched from Europe's spaceport Kourou.
- The Aeolus satellite, named after the keeper of the winds in Greek mythology, is equipped with a Doppler wind lidar an advanced laser system designed to measure global wind patterns from space.
- It has been described as the world's first space mission to acquire profiles of the Earth's wind on a global scale.

> SpiceJet to fly India's first biofuel-powered flight, between Dehradun and Delhi

- SpiceJet, fly India's first biofuel-powered flight from Dehradun to Delhi on its Turboprop Q400 plane.
- The fuel has been developed by Indian Institute of Petroleum, based in the capital of Uttarakhand.
- A huge step towards encouraging sustainable and alternative fuels for the transportation & aviation sector as envisaged in National Bio fuel Policy

> ISRO unveils plan of Gaganyaan programme to put Indian in space before 2022

- The Indian Space Research Organization, ISRO, unveiled India's Gaganyaan programme for manned space flight before 2022 as announced by the Prime Minister on the Independence Day.
- ISRO Chairman K. Sivan said the manned mission to space having 3 crew members will be in space for 5-7 days.
- Mr. Sivan said the spacecraft will be placed in a low earth orbit of 300-400 km and the total programme cost is expected to be less than Rs 10,000 crores.
- Minister of State in the PMO Jitendra Singh said the mission is much cheaper in comparison to other man missions sent to space.

> INS Sahyadri Reaches Australia's Port Of Darwin For Maritime Exercise

- Indian Naval Ship Sahyadri entered the Port of Darwin, Australia, to take part in a multilateral maritime exercise.
- The ship was deployed in the South China Sea and Pacific Ocean for over four months, which included representing the Navy in multinational exercises MALABAR 18 at Guam and RIMPAC 18 at Hawaii
- Exercise KAKADU, which started in 1993, is a premier multilateral regional maritime engagement hosted by the Royal Australian Navy (RAN) and supported by the Royal Australian Air Force (RAAF).
- KAKADU 2018, the fourteenth edition of the exercise, is scheduled between August 29 and September 18 and would see participation from 23 warships, one submarine, 45 aircraft, 250 marines and approximately 52 foreign staff from over 25 different countries.

> Indian International Science Festival begins in Lucknow

- A four-day Indian International Science Festival (IISF) 2018 kicked off in Lucknow, Uttar Pradesh.
- The subject of this year's festival is science for transformation. Union science and technology minister Dr Harsh Vardhan open the event.
- Around ten thousand scientists and experts, including science teachers and students, are participating in the event.



> Mobile Health app for citizens of India Launched by IAF on Air Force Day

- On the occasion of 86th anniversary, the Indian Air Force has launched an innovative mobile health App named 'MedWatch' in keeping with the Prime Minister's vision of 'Digital India, Ayushman Bharat and Mission Indradhanush'.
- The app is conceived by the doctors of IAF and developed in house by Directorate of Information Technology (DIT) with ZERO financial outlay.
- 'MedWatch' will provide correct, Scientific and authentic health information to airwarriors and all citizens of India.
- 'MedWatch' is the first mobile health app in the three Armed Services and was launched by Air Chief Marshal BS Dhanoa.

> Google to shut down Google+ after failing to disclose user data breach

- Google discovered a skeleton in its own closet: a bug in the API for Google+ had been allowing third-party app developers to access the data not just of users who had granted permission, but of their friends.
- Google also announced a series of reforms to its privacy policies designed to give users more control on the amount of data they share with third-party app developers.
- Google announced that it will shut down consumer access to Google+ and improve privacy protections for thirdparty applications.

> China successfully launches two remote sensing satellites

- China successfully launched two remote sensing satellites to conduct electromagnetic environmental probes.
- The satellites, both belonging to the Yaogan-32 family, were launched by a Long March-2C rocket with an upper stage on its top, at 10:43 am.
- The remote sensing satellites were successfully sent into space from the Jiuquan Satellite Launch Center in northwest China.

> Website for 'Aero India' launched

- A website for the 12th edition of 'Aero India', a major trade exhibition of the aerospace and defence industries with public air shows, was launched.
- The five-day event, starting from February 20 next year at the air force station in bengluru.
- The portal facilitates payment of registration fee online and booking of space/stall of their choice at the venue.

> India imposes anti-dumping duty on certain steel products from China

- India has imposed anti-dumping duties of up to 185.51 US dollars per tonne for five years on certain varieties of Chinese steel to protect the interest of the domestic players.
- The revenue department has impose d the duty based on the recommendations of the Directorate General of Trade Remedies (DGTR).
- This followed a joint application by domestic steel industries including JSW Steel Ltd, Sunflag Iron & Steel Co, Usha Martin, Gerdau Steel India, Vardhman Special Steels and Jayaswal Neco Industries.

> India, Japan, U.S. plan joint air exercise

- India, Japan and the U.S. are set to elevate the bilateral 'Cope India' air exercise to a trilateral format. The three countries already conduct naval war games under the expanded Malabar naval exercise.
- The next edition is scheduled to be held in December for which the Final Planning Conference to finalise the modalities of the exercise is scheduled next week in Kalaikunda [West Bengal].
- At the annual Defence Ministerial Meeting in August between Defence Minister Nirmala Sitharaman and her Japanese counterpart Itsunori Onodera, it was agreed that Japan will send observers for the next round of Cope India exercises between India and U.S.



> First cruise service launched between Mumbai and Goa

- As a part of the government's plan to develop Cruise Tourism in the country, the first cruise service has been launched between Mumbai and Goa.
- Union Shipping, Ports and Road Transport Minister Nitin Gadkari launched the service in Mumbai.
- The rates for the luxury Mumbai-Goa ride begin from Rs 7,000 dorm room per person and goes up to Rs 11,000 family suite per person.

SCIENCE & TECHNOLOGY AND HEALTH

> ISRO conducts first crew escape test for India's manned mission to space

- As part of its preparations to send an Indian astronaut into space using an indigenous rocket in the future, the Indian Space Research Organisation (ISRO) at the Satish Dhawan Space Centre in Andhra Pradesh's Sriharikota tested the crew escape module, which is critical to ensure safety of the astronauts in case a rocket explodes on the launch pad.
- "The system is an emergency escape measure designed to quickly pull the crew to a safe distance from the launch vehicle in the event of a launch abort. The first test (Pad Abort Test) demonstrated the safe recovery of the crew module in case of any exigency at the launch pad.

> Indian Warship INS Trikand Reaches Sri Lanka In Goodwill Visit

- India's latest frontline warship INS Trikand has reached Sri Lanka in a goodwill visit. Sri Lanka Navy ceremonially welcomed the state-of-the-art warship in accordance with naval traditions.
- INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions air, surface and sub-surface.
- > NSG Becomes 1st Central Force To Opt For E-Ticketing Instead Of Railway Warrant
 - The National Security Guard will be the first central paramilitary force to opt for e-ticketing instead of the railway warrant under an agreement signed with the IRCTC.
 - An MoU was signed between the Indian Railway Catering and Tourism Corporation and the NSG at the headquarters of the special force (New Delhi). This system will eliminate the need for carrying railway warrants by the NSG personnel.

> BSNL Launches India's 1st Internet Telephony Service To Enable Making Calls Without SIM

- State-run telecom firm Bharat Sanchar Nigam Limited (BSNL) unveiled the country's first internet telephony service that will allow users to dial any telephone number in India through its mobile app.
- Now BSNL customers will be able to make calls using the company's mobile app "Wings" to any phone number in the country. Using this service, BSNL customers will be able to make calls on any network in the country even by using BSNL wi-fi or any other service provider.

> Indian Naval aircraft deployed for RIMPAC naval exercise

• For the first time, Indian Navy's Long Range Maritime Patrol Aircraft Boeing P- 8I (Poseidon Eight India) from Indian Naval Ship (INS) Rajali has inducted for participating in the 26th edition of RIMPAC-18, the Rim of the Pacific Multinational Naval exercise.

For Free Online Preparation Visit IBT Official Blog www.makemyexam.in

www.makemyexam.in



- During the exercise, IN P8I will be operating from Joint Airbase Hickam, Honolulu in Hawaii.
- This is the first time ever that an Indian Naval aircraft has traversed so far east into the Pacific.

> Indian army and SBI signed MOU on defence salary package

- A Memorandum of Understanding (MoU) was signed between the Indian Army and SBI on the Defence Salary Package on 12 July 2018.
- This MoU will benefit a large number of serving and retired Army personnel who are having their accounts with SBI.
- The signing-in ceremony was chaired by the Director General (MP&PS), Lt Gen SK Saini and was attended by top officials of SBI

> India going ahead with S-400 buy declared by Nirmala Sitharaman

- India is going ahead with the purchase of S-400 air defence systems from Russia
- India needs a waiver from the Countering America's Adversaries Through Sanctions Act (CAATSA) for the proposed deal, estimated to be worth about \$5.5 billion (Rs 39,000 crore)
- The U.S. has passed the CAATSA (Countering America's Adversaries Through Sanctions Act) that proposes to impose sanctions on nations that have significant defence relations with Russia.
- ISRO (Indian Space Research Organization) takes over land that belonged to HMT Watches Limited in Tumakuru
 - The 110-acre plot of land belonging to the defunct factory, which was closed on April 30, 2016, will be handed over to ISRO.
 - On Saturday, Deputy Chief Minister Dr. G. Parameshwara will inaugurate the program, which will be attended by ministers S.R. Srinivas and Venkataramanappa, senior IAS officer in the Department of Space.
 - Head Quarters of ISRO- Bengaluru ,Founder –Vikram Sarabhai
- **Government to launch Global Housing Construction Technology Challenge under PMAY-U**
 - The Ministry of Housing and Urban Affairs (MoHUA) is going to launch Global Housing Construction Technology Challenge as part of technology mission of Pradhan Mantri Awas Yojana-Urban (PMAY-U).
 - The challenge aims to accelerate PMAY-U's target of providing 'housing for all' as the scheme is moving at pace far slower than its rural counterpart.
- > Chief of Naval Staff, Vice admiral Ibok-Etwe Ekwe Ibas, Nigerian Navy visiting India From 16 to 19 July
 - Visit aims to consolidating bilateral naval relations between India and Nigeria, as also to explore new avenues for naval cooperation.
 - Nigerian Navy scheduled to meet with the chief of the Air Staff and the Chief of army Staff.
- > BrahMos Missile tested in extreme Weather conditions
 - DADO has Succesfully test-Fired supersonic cruise missile under extreme weather conditions.
 - BrahMos, a joint venture between and Russia, has been demonstrated in Various configuration in land –attack, antiship and from air.
 - It has strick range of around 290 km and is described as the world's fastest supersonic cruise missile.
 - It has top supersonic speed of Mach 2.8 to 3. It is hailed as world's fastest anti-ship cruise missile in operation.
- > ISRO has successfully conducted ground test of high trust version of Vikas Engine in TamilNadu
 - ISRO has Conducted a ground test of its high thrust version of the Vikas Engine that would improve the payload capability of the space agency's launch vehicles.
 - The vikas Engine is the workhorse liquid rocket engine used to power the second stage of the ISRO's trusted Polar Satellite Launch vehicle.



- ISRO is planning to Launch GSLV-Mkll- D2 during the Second half of 2018 carrying GSAT-29.
- ISRO stands for Indian Space Research Oraganization
- Headquarters –Bengaluru
- > T-Hub (Hyderabad) to Host country's 1st Defence incubator
 - First defence Incubator will come up in T-Hub ,Hyderabad.
 - It has been proposed by Telangana IT minister KT Rama rao. It will give boost to Indian Defence and aerospace Research and Industry
 - The IDEX will be Founded and managed by a Defence Innovation Organisation.
 - Nirmala Sitharaman is the Present Defence Minister of India.
- > ISRO signs contracts with three vendors to assemble 27 satellites
 - The Indian space Research Organisation has signed contracts with three vendors to outsource Spacecraft Assembly Integration and Testing(AIT) activities.
 - Vendors are expected to help ISRO assemble about 27 satellites over the next three years.
 - The contacts were signed with Alpha design Technologies P Ltd and its six consortium members; also with defence public enterprise Bharat Electronics Ltd(BEL) and Tata Advanced System Ltd, Hyderabad.

> Facebook to launch Satellite 'Athena' in 2019

- Facebook will Launch new Satellite project, named Athena, that will provide broadband internet connections to rural and underserved areas.
- The company aim to launch satellite in early 2019.
- Mark Zuckerberg is CEO of Facebook.
- > NASA launches tools to increase commercial use of satellite data
 - NASA has launched an online toolkit to make it easier for users to find, analyse and utilize the most relevant satellite data for their research, business projects or conservation efforts.
 - The 'Remote Sensing Toolkit' provides a simple system that quickly identifies relevant sources based on user input.
 - It aims to Spark innovation among entrepreneurial and lead to further commercialization of NASA Technology.
 - It provides simple system that quickly identifies relevant sources based on user input.
- > Myanmar Joins international Solar Alliance.
 - Myanmar joined the India initiated International Solar Alliance (ISA) and becoming the 68th signatory to the Framework Aggrement of the ISA that aims for Optimum Utilisation of solar energy.
 - The international Solar Alliance aims to undertake joint efforts required to reduce the cost of Finance and technology and mobilise more than USD 1000 billion of Investment needed by 2030 for massive deployment of Solar energy.
 - ISA was jointly Launched by India and France in November 2015 at Paris on side lines of COP 21 UN Climate Change Confrence.
- > Space X falcon 9 Sets New Record with Successful Launch of Heaviest Communication Satellite in to Orbit
 - Space X set a new record by Successfully launching communication satellite Telstar 19 VANTAGE to a geostationary transfer orbit (GTO).
 - The launch took Place from Space Launch Complex 40 (SLC-40) at Cape Canaveral Air Force Station, Florida.
 - The new generation satellite was deployed approximately 32 minutes after liftoff
- > Indian Air Force participates in Australia's "Pitch Black Exercise" for the First Time
 - Indian Air force (IAS) for the First time will participate in multinational air exercise Pitch Black-18 in Australia hosted Royal Australian Air force(RAFF).
- Pit Black Exercise will host up to 4000 personnel and up to 140 aircrafts from 12 Participantcountries including Australia, Canada, Germany, Thailand ,Malaysia and United State.
- The multilateral exercise will feature range of realistic, simulated threats found in modern and Dynamic battle space environment.
- It will be three week multi-national large force employment exercise (27 july to 17 August 2018) conducted from RAAF Base Darwin and RAAF base Tindal.
- > Bharti Infratel gets SEBI approval for merger with Indus Towers
 - Bharti Infratel, the mobile tower arm of telecom bell weather Bharti Airtel, received Clearance from the Stock exchange for its merger with Indus Tower.
 - The Combined company will own 100 per cent of Indus Towers jiointly owned by Bharti Infratel (42 percent holding), Vodafone (42 percent), Idea Group (11.The Combined company will own 100 per cent of Indus Towers jiointly owned by Bharti Infratel (42 percent holding), Vodafone (42 percent), Idea Group (11.15 percent).
 - SEBI Chairman Ajay Tyagi, headquarters –Mumbai

> Karnataka tops in renewable energy, says IEEFA

- Karnataka is the new national leader in renewable energy generation, declared by IEEFA(Institute for Energy Economics and Financial Analysis).
- It has surpassed Tamil Nadu that has for quite some time been India's best renewable market.
- Karnataka CM :HD Kumaraswamy , Governer- Vajubhai Vala.

> HCL overtakes Wipro to become the third largest Indian IT services firm

- HCL Technologies has overtaken Wipro the third largest Indian IT services firm- in terms of dollar topline
- Bengaluru –based Wipro's Dollar revenue declined 1.7 % Sequentially to \$ 2.03 billion in the first quarter.
- The revenue of Noida Based HCL Techonologies rose 0.8% to \$2.05 billionin the quarter from the preceding three months.
- > Ballistic Missile Interceptor AAD Successfully Flight Tested
 - DADO Conducted the successful test of the Ballistic Missile interceptor Advanced Area Defence (AAD) from Abdul Kalam Island, Odisha.
 - It is capable of intercepting incoming targets at an altitude of 15 to 25 kms was launched against multiple simulated targets of 1500km class ballistic missile.
 - The missile is 24.6 feet long and is equipped with a state of the art navigation system. It is a single- stage, solid fuel, rocket-propelled guided missile that can track its target independently.

> Ranchi man develops humanoid robot Rashmi, Indian version of 'Sophia'

- Ranchi man Ranjit Srivastava,38, has developed Indian version of 'Sophia,' a social humanoid robot developed by a Hong Kong based company, named Rashmi which can speak Hindi, Bhojpuri and Marathi along with English
- The developer claimed it as world's first Hindi speaking realistic humanoid robot and India's first lip-synching robot.
- Rashmi uses linguistic interpretation (LI), artificial intelligence (AI), visual data and facial recognition systems.
- > Apple Becomes First U.S. Company to Hit \$1 Trillion Value
 - Apple became the first U.S.-based company with a market value of \$1 trillion, four decades after it was co-founded by Steve Jobs in a Silicon Valley garage and later revolutionized the worlds of computing, music and mobile communications.
 - The shares rose 2.9 percent to close at \$207.39 in New York
 - CEO of Apple Tim cook



> China successfully tests first hypersonic aircraft that can carry nuclear warheads

- China announced that it has successfully tested its first hypersonic aircraft which could carry nuclear warheads and penetrate any current generation anti-missile defence system seen as a breakthrough in developing Cutting edge weapons.
- The Xingkong-2 also called Starry Sky-2 was fired at a target range in north-west China and tested for 10 minutes.
- It is reported that Xingkong-2 is a flight vehicle which flies in the atmosphere and glides at high speeds using shockwaves generated by its own hypersonic flight with the air.

> TOKYO 2020 Olympics to up security with facial recognition technology

- A facial recognition system will be used across an Olympics for the first time as Tokyo organizers work to keep security tight and efficient at dozens of venues during the 2020 Games.
- The NeoFace technology developed by NEC Corp. will be customized to monitor every accredited person-including athletes, officials, staff and media-at more than 40 venues, games villages and media centers.
- It is the fastest system where the technology takes only 0.3 seconds to match up face with pre registered photo.

> Chandrayaan-2 to be launched in January-March window in 2019

- India's second moon mission Chandrayaan-2 will now be launched in the January-March window in 2019.
- The 800-crore rupees is the cost of lunar mission named "Chandrayaan-2"
- The 3890 kg Chandrayaan-2 which will be launched onboard the Geosynchronous satellite launched Vehicle MK-3.

> Aditya - L1, ISRO's satellite to study the Sun

- Indian Space Research Organisation's (ISRO) Aditya-L1 mission, originally named as the Aditya-1 mission, is a satellite designed to study the solar corona (outer layers of the Sun) which is quite similar to NASA's Parker Solar Probe.
- The satellite was conceived as a 400 kg class satellite carrying just one payload, the Visible Emission Line Coronagraph (VELC).
- The Aditya L1 will be inserted in a halo orbit around the Lagrangian point 1 (L1), which is 1.5 million km from the Earth.
- > India, Thailand Complete Two-Week-Long Joint Military "Exercise Maitree"
 - The Indian Army and the Royal Thai Army completed a two-week-long platoon level annual joint military exercise aimed at strengthening partnership and cooperation between them, the Army said in New Delhi.
 - This year, the exercise began with a cross-training period involving familiarisation training between the two armies to evolve drills and procedures involved in counter-insurgency and counter-terrorist operations in urban, rural and jungle terrain under the United Nations mandate.
- > 'HELINA' was successfully flight tested from Indian Army Helicopter at Pokhran range
 - Indigenously developed helicopter launched anti-tank guided missile HELINA has been successfully flight tested from Army helicopter in the ranges of Pokhran range.
 - The HELINA weapon system released smoothly from the launch platform has tracked the target all through its course and hit the target with high precision
 - This technology is possessed by very few nations. It also possesses advanced passive homing guidance system.
- INS Khanjar visits Yangon, Myanmar
 - INS Khanjar a Missile Corvette of Indian Navy was on a three-day visit to Yangon, Myanmar to undertake operational turn around (OTR) and as part of goodwill visit from 18 to 20 Aug 18



- On arrival at Yangon, the Commanding Officer called-on Captain Tet Lwin Run, Fleet Commander 1st Fleet and the Indian Ambassador to Myanmar Shri Vikram Misri.
- A joint Yoga Session for IN and Myanmar Naval personnel was also organised in addition to the cross visits between Indian Navy and Myanmar Naval personnel.
- > Wind Survey satellite 'Aelous' launched from French Guyana
 - Europe has launched a rocket from French Guyana to put a satellite into orbit designed to track global winds.
 - A rocket holding the Aeolus wind surveying satellite launched from Europe's spaceport Kourou.
 - The Aeolus satellite, named after the keeper of the winds in Greek mythology, is equipped with a Doppler wind lidar an advanced laser system designed to measure global wind patterns from space.
 - It has been described as the world's first space mission to acquire profiles of the Earth's wind on a global scale.
- > SpiceJet to fly India's first biofuel-powered flight, between Dehradun and Delhi
 - SpiceJet, fly India's first biofuel-powered flight from Dehradun to Delhi on its Turboprop Q400 plane.
 - The fuel has been developed by Indian Institute of Petroleum, based in the capital of Uttarakhand.
 - A huge step towards encouraging sustainable and alternative fuels for the transportation & aviation sector as envisaged in National Bio fuel Policy
- > ISRO unveils plan of Gaganyaan programme to put Indian in space before 2022
 - The Indian Space Research Organization, ISRO, unveiled India's Gaganyaan programme for manned space flight before 2022 as announced by the Prime Minister on the Independence Day.
 - ISRO Chairman K. Sivan said the manned mission to space having 3 crew members will be in space for 5-7 days.
 - Mr. Sivan said the spacecraft will be placed in a low earth orbit of 300-400 km and the total programme cost is expected to be less than Rs 10,000 crores.
 - Minister of State in the PMO Jitendra Singh said the mission is much cheaper in comparison to other man missions sent to space.
- > INS Sahyadri Reaches Australia's Port Of Darwin For Maritime Exercise
 - Indian Naval Ship Sahyadri entered the Port of Darwin, Australia, to take part in a multilateral maritime exercise.
 - The ship was deployed in the South China Sea and Pacific Ocean for over four months, which included representing the Navy in multinational exercises MALABAR 18 at Guam and RIMPAC 18 at Hawaii
 - Exercise KAKADU, which started in 1993, is a premier multilateral regional maritime engagement hosted by the Royal Australian Navy (RAN) and supported by the Royal Australian Air Force (RAAF).
 - KAKADU 2018, the fourteenth edition of the exercise, is scheduled between August 29 and September 18 and would see participation from 23 warships, one submarine, 45 aircraft, 250 marines and approximately 52 foreign staff from over 25 different countries.
- > Indian International Science Festival begins in Lucknow
 - A four-day Indian International Science Festival (IISF) 2018 kicked off in Lucknow, Uttar Pradesh.
 - The subject of this year's festival is science for transformation. Union science and technology minister Dr Harsh Vardhan open the event.
 - Around ten thousand scientists and experts, including science teachers and students, are participating in the event.
- > Mobile Health app for citizens of India Launched by IAF on Air Force Day
 - On the occasion of 86th anniversary, the Indian Air Force has launched an innovative mobile health App named 'MedWatch' in keeping with the Prime Minister's vision of 'Digital India, Ayushman Bharat and Mission Indradhanush'.

- The app is conceived by the doctors of IAF and developed in house by Directorate of Information Technology (DIT) with ZERO financial outlay.
- 'MedWatch' will provide correct, Scientific and authentic health information to airwarriors and all citizens of India.
- 'MedWatch' is the first mobile health app in the three Armed Services and was launched by Air Chief Marshal BS Dhanoa.
- > Google to shut down Google+ after failing to disclose user data breach
 - Google discovered a skeleton in its own closet: a bug in the API for Google+ had been allowing third-party app developers to access the data not just of users who had granted permission, but of their friends.
 - Google also announced a series of reforms to its privacy policies designed to give users more control on the amount of data they share with third-party app developers.
 - Google announced that it will shut down consumer access to Google+ and improve privacy protections for thirdparty applications.

> China successfully launches two remote sensing satellites

- China successfully launched two remote sensing satellites to conduct electromagnetic environmental probes.
- The satellites, both belonging to the Yaogan-32 family, were launched by a Long March-2C rocket with an upper stage on its top, at 10:43 am.
- The remote sensing satellites were successfully sent into space from the Jiuquan Satellite Launch Center in northwest China.
- > Website for 'Aero India' launched
 - A website for the 12th edition of 'Aero India', a major trade exhibition of the aerospace and defence industries with public air shows, was launched.
 - The five-day event, starting from February 20 next year at the air force station in bengluru.
 - The portal facilitates payment of registration fee online and booking of space/stall of their choice at the venue.

> India imposes anti-dumping duty on certain steel products from China

- India has imposed anti-dumping duties of up to 185.51 US dollars per tonne for five years on certain varieties of Chinese steel to protect the interest of the domestic players.
- The revenue department has imposed the duty based on the recommendations of the Directorate General of Trade Remedies (DGTR).
- This followed a joint application by domestic steel industries including JSW Steel Ltd, Sunflag Iron & Steel Co, Usha Martin, Gerdau Steel India, Vardhman Special Steels and Jayaswal Neco Industries.
- > India, Japan, U.S. plan joint air exercise
 - India, Japan and the U.S. are set to elevate the bilateral 'Cope India' air exercise to a trilateral format. The three countries already conduct naval war games under the expanded Malabar naval exercise.
 - The next edition is scheduled to be held in December for which the Final Planning Conference to finalise the modalities of the exercise is scheduled next week in Kalaikunda [West Bengal].
 - At the annual Defence Ministerial Meeting in August between Defence Minister Nirmala Sitharaman and her Japanese counterpart Itsunori Onodera, it was agreed that Japan will send observers for the next round of Cope India exercises between India and U.S.

First cruise service launched between Mumbai and Goa

- As a part of the government's plan to develop Cruise Tourism in the country, the first cruise service has been launched between Mumbai and Goa.
- Union Shipping, Ports and Road Transport Minister Nitin Gadkari launched the service in Mumbai.
- The rates for the luxury Mumbai-Goa ride begin from Rs 7,000 dorm room per person and goes up to Rs 11,000 family suite per person.



DEFENCE

> BEL gets contract for surface-to-air missiles

- A Rs 9,200 crore order for supply of seven long range surface-to-air missile (LRSAM) systems has pushed the order book of state-run Bharat Electronics Ltd beyond Rs 50,000 crore for the first time in a single financial year.
- The company has entered into contracts worth about Rs 9,200 crore with Mazagon Dock Limited (MDL) and Garden Reach Shipbuilders and Engineers (GRSE) to supply LRSAM systems.
- BEL is state-owned leading defence electronics company. It is one of nine PSUs under the Union Ministry of Defence of India.

> Ukraine launches joint military drills with NATO members

- Ukraine launched joint military exercises with the United States and a string of other NATO countries as tensions with Russia remain high over the Kremlin-backed insurgency in the country's east.
- The annual Rapid Trident military exercises, taking place in the western Ukrainian village of Starychi until September 15, involve some 2,200 soldiers from 14 countries.
- Its main goal is to practice countering armed aggression in conditions of the hybrid war.
- The exercise is composed of multinational, brigade-level, computer-assisted command post exercise, that is integrated with battalion-level field training excercise and platoon-level situational training exercise.

> Internet Society inks pact with ISPAI to secure Internet infrastructure

- The Internet Society (ISOC) said it has partnered with Internet Service Providers Association of India (ISPAI) to undertake activities to promote security of network infrastructure in India to make the web safe for businesses and consumers alike.
- The agreement will see the two partners undertake initiatives and activities in India to promote 'Mutually Agreed Norms for Routing Security (MANRS)' a programme whose objective is to improve the resilience and security of the routing infrastructure.
- Both ISOC and ISPAI share a mutual vision of an open and global Internet that enables innovation and social opportunities.

> Paytm Money enters mutual funds domain with SIPs starting at just Rs 100

- Paytm Money Ltd, the wholly-owned subsidiary of One97 Communications Ltd targets to sell mutual fund to around 25 million people in the next three to five years, according to a senior executive.
- The investment and wealth management app offers mutual fund investment products at zero fees and commissions along with up to 1% higher returns.
- Investors must complete Know Your Customer (KYC) formalities and create their risk profiles, which is stored in the app. These will be displayed every time the investor checks out a scheme, before actually buying it.

> Indian Navy Beats 22 Other Teams To Win KAKADU-18 Cup

- The Indian Navy left its mark in Australia as it participated in a multilateral maritime exercise involving 27 navies.
- Exercise KAKADU, which started in 1993, is a premier multilateral regional maritime engagement hosted by the Royal Australian Navy and supported by Royal Australian Air Force.
- KAKADU 2018 is a biannual joint exercise taking place both ashore and at sea off the coast of Darwin.
- The exercise KAKADU derives its name Kakadu National Park which is a protected area in the northern territory of Australia, 171 km south-east of Darwin.



> Indian Air Force successfully carries first-ever mid-air refuelling of fighter aircraft Tejas

- A dry run of mid-air refuelling of Tejas fighter jet by an Indian Air Force aircraft was successfully conducted.
- The test conducted involved a dry linkup, meaning no fuel was actually transferred between Indian Air Force II-78 tanker and Tejas fighter jet through its air-to-air refuelling probe.
- For this test, Russian-built IL-78 MKI tanker was launched from IAF's base in Agra while LCA Tejas fighter was launched from Gwalior.
- > Indian navy ships & aircraft arrive in Sri Lanka to participate in joint exercise SLINEX-2018
 - Indian navy ships and aircraft have arrived in Sri Lanka to take part in the joint exercise SLINEX-2018 to be held with Sri Lankan navy at Trincomalee
 - The exercise which was previously held biannually has been converted to an annual event from this year to enhance cooperation in the maritime domain and to further strengthen mutual trust and interoperability between the two navies.
 - The scope of the week-long exercise has been significantly increased this year with three ships, two maritime patrol aircraft and one helicopter participating from the Indian side.

> Nepal refuses to participate in first BIMSTEC joint military exercise

- The Nepal Army will not participate in the first ever joint military exercise of BIMSTEC nations in India next week
- The proposal for the joint military drill was first forwarded by the Indian Army in June, followed by an initial meeting of BIMSTEC senior army officials in New Delhi.
- The first BIMSTEC field training exercise will be conducted at Foreign Training Node at Aundh in Pune, Maharashtra from September 10 and 16, 2018.
- Nepal will not take part in the BIMSTEC joint military exercise. This is the official decision of the government.

> Pune to host first joint military exercise with **BIMSTEC countries**

- The first joint military exercise of the seven member countries of the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC), with a focus on counter-terrorism in semi-urban areas, is set to commence in Pune on September 10.
- The week-long field training exercise, named MILEX-18, is to be held between September 10 and 16 at the city's Aundh Military Station.
- The exercise will include training in search-and-cordon operations and handling and neutralisation of improvised explosive devices (IEDs) among other things.
- > INDO-US joint military exercise Yudh Abhyas 2018
 - As part of the ongoing Indo-US defence cooperation, a joint military training Exercise Yudh Abhyas 2018 is scheduled to be conducted in the foothills of Himalayas at Chaubattia in Uttarakhand from 16 September to 29 September 2018.
 - This will be the 14th edition of the joint military exercise hosted alternately by both countries.
 - The joint exercise Yudh Abhyas 2018 will simulate a scenario where both nations will work together in counter insurgency and counter terrorism environment in mountainous terrain under United Nation charter.
- > Successful test flight lands at Sindhudurg Airport
 - A familiarization flight from Mumbai to Sindhudurg landed at Parule Chipi Greenfield airport in Sindhudurg district of the Konkan region of Maharashtra.
 - With this successful test flight access to the Konkan coast of Maharashtra will become easier and some of Maharashtra's top tourist attractions will become accessible to visitors from all over India.
 - The airport is located between Malvan and Vengurla, the Tarkarli beach and Sindhudurg fort are 20 kms away.



> India's first missile tracking ship is readying for sea trials

- Hindustan Shipyard Limited (HSL) is gearing up to undertake sea trials of India's first missile tracking ship by the first week of October.
- The keel of the ship, which was laid on June 30, 2014, is being built for the National Technical Research Organisation, the technical intelligence agency working directly under the supervision of the Prime Minister's Office and the National Security Adviser.
- This will be the first of its kind ocean surveillance ship being built as part of the efforts under the NDA government to strengthen the country's strategic weapons programme.

> BSNL, Unlimit ink partnership for IoT/M2M services in India

- Unlimit, end-to-end IoT service provider in India announced its partnership with State-owned Bharat Sanchar Nigam Limited (BSNL) to offer comprehensive Internet of Things (IoT) solutions and services to the enterprise customers across India.
- The partnership between Unlimit and BSNL will leverage seamless wireless network footprint pan India to provide its solutions and services across industries.
- BSNL's connectivity especially in Rural India will help Unlimit further penetrate the India enterprise market, focusing on industries such as automobile, digital manufacturing, transportation, logistics, public-sector enterprises and agriculture.
- > Coast Guard commissions patrol vessel Vijaya Commissioned by Defense Secretary
 - Indian Coast Guard Ship Vijaya, the second in the series of 98 m offshore patrol vessels (OPVs), was commissioned by Defense Secretary Sanjay Mitra in the presence of Rajendra Singh, Director-General, Indian Coast Guard, in Chennai
 - Designed and built indigenously by Larsen & Toubro, the OPV is fitted with advanced technology navigation and communication equipment and sensors.
 - It is fitted with a 30 mm gun and will be fitted with a 12.7 mm gun with fire control system.
- Indo-US Joint Military Exercise Yudh Abhyas 2018
 - Exercise Yudh Abhyas 2018 a joint military exercise of Indian and US armies, commenced this morning at Chaubattia, Uttarakhand with a short yet impressive opening ceremony that saw the unfurling of the national flags of both countries
 - The US contingent was represented by 1st Infantry Battalion, 23 Infantry Regiment, US Army while Indian side is represented by an Infantry Battalion.
 - Both sides will jointly train, plan and execute a series of well developed tactical drills for neutralisation of likely threats that may be encountered in UN peace keeping operations during division level command post exercise.
- > PSLV-C42 launches 2 foreign satellites
 - The Polar Satellite Launch Vehicle (PSLV-C42) of Indian Space Research Organisation (ISRO) successfully launched two satellites -- NovaSAR and S1-4-- from the Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota.
 - The PSLV-C42 lifted off from the First Launch Pad of SHAR at 10.08 pm (IST). Both satellites were injected into the Sun Synchronous Orbit, about 17 minutes later, at an altitude of 583 km.

Download IBT Mobile Apps now for Bank/SSC Preparation



www.makemyexam.in



> Country's biggest cyclotron facility in Kolkata operational, to boost cancer treatment

- India's largest Cyclotron, a type of particle accelerator that produces radioisotopes, for medical applications became operational last week in Kolkata.
- According to the Department of Atomic Energy, the facility called Cyclone-30 at the Variable Energy Cyclotron Centre (VECC) in Kolkata will provide affordable radioisotopes and related radiopharmaceuticals.
- Cyclone-30 is in the first phase of production generating Flourodeocyglucose (FDG), a radioisotope used for date imaging and oncological tissue imaging.

> Indo-US Joint Military Exercise Yudh Abhyas 2018

- Exercise Yudh Abhyas 2018 a joint military exercise of Indian and US armies, commenced this morning at Chaubattia, Uttarakhand with a short yet impressive opening ceremony that saw the unfurling of the national flags of both countries
- The US contingent was represented by 1st Infantry Battalion, 23 Infantry Regiment, US Army while Indian side is represented by an Infantry Battalion.
- Both sides will jointly train, plan and execute a series of well developed tactical drills for neutralisation of likely threats that may be encountered in UN peace keeping operations during division level command post exercise.

> PSLV-C42 launches 2 foreign satellites

- The Polar Satellite Launch Vehicle (PSLV-C42) of Indian Space Research Organisation (ISRO) successfully launched two satellites -- NovaSAR and S1-4-- from the Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota.
- The PSLV-C42 lifted off from the First Launch Pad of SHAR at 10.08 pm (IST). Both satellites were injected into the Sun Synchronous Orbit, about 17 minutes later, at an altitude of 583 km.
- The satellites belong to UK-based Surrey Satellite Technology Limited (SSTL), which has a contract with Antrix Corporation Ltd, the commercial arm of ISRO. NovaSAR carries S-band Synthetic Aperture Radar (SAR) and an Automatic Identification Receiver payloads.

> DRDO successfully tests anti-tank missile

- The Defence Research and Development Organisation (DRDO) successfully tested a low-weight indigenously developed man-portable anti-tank guided missile (MPATGM) at its Ahmednagar range
- The two flight-tests were for different ranges, including maximum range capability," a Defence Ministry statement said. "All the mission objectives have been met."
- MPATGM is third-generation anti-tank guided missile (ATGM) indigenously developed by DRDO.

> India successfully test fires Prahaar missile

- India successfully test-fired its indigenously developed surface-to-surface short-range tactical ballistic missile 'Prahaar' from the Odisha coast
- Prahar', developed by the Defence Research and Development Organisation (DRDO), is capable of filling the gap between the multi-barrel rocket system 'Pinaka' and medium-range ballistic missile 'Prithvi'.
- The test launch was successful as the missile travelled a range of 200 km before zeroing in on the target, achieving all mission objectives, the sources said.
- NASA's Transiting Exoplanet Survey Satellite (TESS) discovers two new Earth-like planets: "super-Earth" and "hot Earth"
 - A planet-hunting orbital telescope designed to detect worlds beyond our solar system discovered two distant planets this week five months after its launch from Cape Canaveral, Florida
 - NASA's Transiting Exoplanet Survey Satellite, better known as TESS, made an early discovery of "super-Earth" and "hot Earth" planets in solar systems at least 49 light-years away, marking the satellite's first discovery since its April launch.
 - TESS is designed to build on the work of its predecessor, the Kepler space telescope, which discovered the bulk of some 3,700 exoplanets documented during the past 20 years and is running out of fuel.



- > Successful Flight Test of Astra BVR Air-to-Air Missile
 - Astra, the indigenously developed Beyond Visual Range Air-to-Air Missile (BVRAAM), was successfully test fired by the Indian Air Force from Su-30 aircraft, from Air Force Station, Kalaikunda.
 - The missile successfully engaged a manoeuvring target with high precision meeting the mission objectives.
 - In the series of trials held to date, Astra has been launched in the complete Su-30 flight envelope.

IMPORTANT INDEX

- > United Nations E-Government Index: India Jumps 22 Places in Four Years Under Modi, Breaks Into Top 100
 - India's rank has improved by 22 places in the past four years and 11 ranks in the past two years. Currently, India occupies the 96th position in the ranking.
 - The E-Government Development Index (EGDI), which assesses e-government development at the national level, is a composite index based on the weighted average of three normalized indices. The UN E-government index is released once in two years.
 - Top three Countries in the Index are Denmark, Australia, Republic of Korea
 - The 2018 edition was titled as 'Gearing E-Government to Support Transformation towards sustainable and resilient societies'
- > Global Innovation Index, GII-2018 launched in India
 - India's rank on the Global Innovation Index(GII) has improved from 60 in 2017 to 57 in 2018. India has been consistently climbing the GII ranking for the past two years.
 - This year's report shows that India has been constantly outperforming on innovation relative to its level of development for many years in a row.
 - According to sources NITI Aayog will join hands with CII to drive innovation in India.

> Mauritius tops India's FDI charts again in FY18

- Mauritius remained the top source of foreign direct investment into India in 2017-18 followed by Singapore.
- FDI from Mauritius totalled USD 13.41 billion as against USD 13.38 billion in the previous year, inflows from Singapore rose to USD 9.27 billion from USD 6.52 billion.
- The provisional data for the financial year ended March revealed that foreign direct investment (FDI) into the manufacturing sector witnessed a substantial decline to USD 7.06 billion, as against USD 11.97 billion in the year-ago period.

> India ranked third globally in terms of number of family-owned businesses with 111 companies: Credit Suisse report

- India ranks third globally in terms of number of family-owned businesses with 111 companies of \$839 billion total market capitalisation, followed closely after China with 159 firms and the United States with 121 firms
- According to the 'Credit Suisse Family 1000 in 2018' report, published by the Credit Suisse Research Institute (CSRI), in terms of a number of family-owned businesses, within the non-Japan Asian region, China, India and Hong Kong dominate the list.
- Korea came in fourth place, with 43 companies (\$434.1 billion market capitalisation), followed by Indonesia, Malaysia, the Philippines and Thailand, each with 26 companies.

> India ranks 96th on Economic Freedom Index; HK, Singapore retain top spot

- India's rank improved by a couple of notches, but it was still placed 96th among 162 countries in this year's report on Economic Freedom in the World
- In overall ranking, India was evenly placed among BRICS nations. While Russia and South Africa are ahead of India at 87th and 94th, China and Brazil are behind at 108th and 144th positions.
- Hong Kong and Singapore again topped the index, continuing their streak as the first and the second country, respectively.



> India moves up to 28th rank in govt e-payment adoption

- India's overall ranking on the government's adoption of e-payments has moved up to 28th in 2018, from 36th in 2011.
- The country is taking "rapid strides" in advancing government e-payments capabilities and is one of the topperforming countries in terms of citizen-to-government (C2G), business-to-government (B2G) and government-tobusiness (G2B) transactions.
- The country holds the top ranking on B2G and G2B, and comes third on C2G jointly with Argentina.

> India ranks bottom of Oxfam world inequality index

- India has been ranked among the bottom 10 countries in a new worldwide index released on the commitment of different nations to reduce inequalities in their populations.
- UK-based charity Oxfam International's 'Commitment to Reducing Inequality (CRI) Index' ranks India 147th among 157 countries
- The second edition of the annual index finds that countries such as South Korea, Namibia and Uruguay are taking strong steps to reduce inequality.

> India 9th most valuable nation brand in the world; US, China lead the list

- Brand Finance's annual Nation Brands report measures nations' brands based on the country's image and the economy as a whole.
- India was ranked 8th in last year's report but slipped by a spot to the 9th rank. Despite its brand value rising 5% from last year, India has slipped one rank for the second consecutive year.
- Topping the list and maintaining its lead is US with a brand value of \$25,899 billion which rose by 23% from last year
- > Shri Arun Jaitley launches the Financial Inclusion Index
 - The Union Minister of Finance and Corporate Affairs, Shri Arun Jaitleylaunched the Financial Inclusion Index after his Annual Performance Review Meeting with CEOs of the Public Sector Banks.
 - The index will have three measurement dimensions; (i) Access to financial services (ii) Usage of financial services and (3) Quality.
 - The various components of the index will also help to measure financial services for use of internal policy making. Financial Inclusion Index can be used directly as a composite measure in development indicators

MOUS AND AGREEMENTS

- > MoU between India and UK in Law and Justice:
 - With an aim to enhance cooperation between India and United Kingdom regarding cooperation between both countries in the sphere of Law & Justice, The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved signing of a Memorandum of Understanding (MoU).
 - A Joint Consultative Committee will also be set up under the MoU.
 - The MoU will take care of the concerns and requirements in the field of exchange of experience by legal professionals and Government functionaries.
- Cabinet approves signing of Memorandum of understanding among BRICS Nation on the Regional Aviation Partnership
 - The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved the signing of Memorandum of Understanding (MOU) amongst BRICS on the Regional Aviation Partnership Cooperation viz. Brazil, Russia, India, China and South Africa.
 - The Objective is that BRICS countries would benefit from the establishing of an institutional framework to cooperate in the field of Civil aviation.



- The MOU signifies an important landmark in the civil aviation relations between India and other BRICS Member States and has the potential to Spur greater trade, Investment, tourism and cultural exchanges amongst the BRICS Nations.
- The 1st BRICS Summit was held in June 2009 in Yekaterinburg.
- > MOUs Signed Between India and Rwanda during visit of Prime Minister to Rwanda.
 - India and Rwanda signed Eight agreements during Prime Minister's visit to Rwanda.
 - Agreements are in the field of Defence, Trade, Agriculture, Leather and allied products and Diary.
 - Rwanda Capital Kigali, Currency Rwandan franc
 - Mr. Modi became the first Indian to visit Rwanda on the first leg of his three nation tour to Africa.

> Invest India and business France Sign MOU to Promote Investment

- Invest India and business France have signed an MOU to promote investment facilities and cooperation between startups of India and France.
- The goal will be facilities direct foreign investment by providing practical investment information to enterprises and support the Companies pursuing those opportunities which contribute positively to economic growth of the two countries.
- The goal will be to facilitate direct foreign investment information to enterprises and support the companies pursuing those opportunities which contribute positively to economic growth of the two countries.
- Business France is an executive agency of the French government under the supervision of the Minister for economic Affairs.

> MOUs signed between India and South Africa during 10th BRICS Summit

- Memorandum of Understanding between the Indian Council of Agricultural Research, New Delhi, India and the Agricultural Research Council, Pretoria, South Africa on Cooperation in Agricultural Research and Education.
- Memorandum of Understanding between the Government of the Republic of South Africa and the government of the Republic of India regarding the Setting up of the "Gandhi Mandela Centre of Specialization for "Gandhi Mandela Centre of Specialization for Artisan Skills" in South Africa.
- Memorandum of Understanding between Indian Space Research Organisation and the South Africa National Space Agency on Cooperation in the Exploration and uses of Outer Space for Peaceful Purposes.
- > PM Signed 4 Agreements with Uganda
 - India and Uganda signed four MOUs in Field of Defence Cooperation, MOU on Visa exemption for Diplomatic and official passport holders, Cultural Exchange Programme, Material Testing Laboratory.
 - India announced two Lines of Credit worth nearly US \$200 million to Uganda in energy, infrastructure, agriculture and diary sectors.
 - PM Modi visited Uganda on the second leg of his three- African unation's tour after concluding his Rwanda visit.
 - Uganda Capital Kampala, currency –Ugandan Shilling

Cabinet approves MoU between India and Russia on Bilateral Cooperation in the Road Transport and Road Industry

- The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the Memorandum of Understanding (MoU) between India and Russia on Bilateral Cooperation in the Road Transport and Road Industry.
- The MoU will be signed during the upcoming visit of Russian President to India.
- Both the countries will benefit by mutual cooperation in the field of Road Transport and Road Industry.
- Increased co-operation, exchange and collaboration with Russia will contribute to establish a long-term and effective bilateral relationship of communication and cooperation in road transportation and road industry and Intelligent Transport System.



- M. Venkaiah Naidu Becomes 1st Chairman Of Rajya Sabha To Sign MOU
 - Rajya Sabha has, for the first time in 76 years since it came into being, entered into a Memorandum of Understanding (MOU) with a foreign counterpart for promoting inter-parliamentary dialogue.
 - Venkaiah Naidu has become the first Chairman of Rajya Sabha to sign such an agreement when he inked an MOU with the visiting President of the Senate of the Republic of Rwanda, Bernard Makuza.

IMPORTANT DAYS

➢ Goods And Services Tax Day: 1 July

- The Government of India has announced that 1st of July shall be commemorated as 'GST Day'. Union Minister for Railways, Coal, Finance & Corporate Affairs Shri Piyush Goyal will preside over as the Chief Guest of the event and Minister of State for Finance, Shri Shiv Pratap Shukla will be the Guest of Honour.
- The government of India is celebrating the 1st Anniversary of the Goods and Services Tax (GST) coming into force on 1st July 2017.

> World day of International justice is observed on July 17

- Every Year on July 17, World Day for International Justice is observed all around the world.
- Aim of this day is to promote International Criminal Justice.
- July 17 was has been chosen for it because it is the anniversary of the adoption of the Rome Statute, the treaty that created the International Criminal Court.
- PM Pays homage to Soldiers on Kargil Vijay Diwas
 - Kargil Vijay Diwas is Observed on 26 July every Year, named after the success of Operation Vijay.
 - On Kargil Vijay Diwas, a Grateful nation pays homage to all those who served the nation during Operation Vijay.
 - The prime Minister, Shri Narendra Modi, has paid homage to soldiers on Kargil vijay Diwas

> 10 August is observed as World Bio-Fuel Day

- World Bio fuel day to be observed on 10th August 2018. World Bio fuel Day is observed every year on 10th August to create awareness about the importance of non-fossil as an alternative to conventional fossil fuels and to highlight the various efforts made by the Government in the bio fuel sector.
- Bio Fuels have the benefits of reducing import dependency on crude oil, cleaner environment, additional income to farmers and employment generation in rural areas.
- The government approved the National Policy on Biofuels-2018 in June 2018. The policy has the objective of reaching 20% ethanol-blending and 5% biodiesel-blending.

International Youth Day: 12 August

- August 12 is observed as International Youth Day.
- It is awareness day to draw attention to cultural and legal issues surrounding youth.
- The Theme for International Youth day 2018 is "Safe space for Youth".
- The first International day is observed on 12 August, 2000.

> World Humanitarian Day observed on 19 August

- Every year on 19 August, World Humanitarian Day brings citizens of the world together to rally support for people living in crises and to pay tribute to the aid workers who help them
- The World Humanitarian Day was instituted by United Nations General Assembly (UNGA) by passing a resolution A/63/L.49 in 2008.
- It pays tribute to aid workers who risk their lives in humanitarian service and also to rally support for people affected by crisis around the world.



> World senior citizen day- August 21, 2018

- National Senior Citizens Day is an observance on August 21 to honor the contributions of senior citizens in the United States.
- The day is acknowledged to raise awareness about the factors and issues affecting older people, such as deterioration with age and to examine issues that affect their lives such as abuse of elderly people.
- The history of International Senior Citizens comes from the period of 1988. It was officially established by the former president of United States of America.
- The World Senior Citizens Day on 21 august 2017 is kept with the theme of "Stepping into the Future : Tapping the Talents, Contributions and Participation of Older Persons in Socity.

> National Sports Day Observed on 29 August

- National Sports Day in India is commended on 29 August every year. This day denotes the birthday of Dhyan chand, the hockey player who won gold decorations in Olympics for India in the years 1928, 1934 and 1936.
- The most noted remembrance for him is the Major Dhyan Chand Award, the most honor award for lifetime accomplishment in games and diversions in India, and the National Sport day Celebration on his birthday.
- The National Sports Day in India (also called Rashtriya Khel Divas) is celebrated on 29th August every year with a lot of enthusiasm and sportsmanship.

> Teachers Day 2018 celebrated on 5 September

- In India, 5th September is celebrated as Teachers' Day as a mark of tribute to the contribution made by teachers to the society.
- 5th September is the birth anniversary of a great teacher Dr. Sarvepalli Radhakrishnan, who was a staunch believer of education, and was a well-known diplomat, scholar, the President of India and above all, a teacher.
- Even according to our Honourable Prime Minister Narendra Modi "Teaching is not a profession, a way of life". Further he added that teaching is not a profession but "Jeevan Dharm" (a way of life) and asked teachers to understand changes happening across the world to prepare the new generation accordingly.

> International Literacy Day 2018 observed on 8 September

- Each year September 8th marks UNESCO's International Literacy day, raising awareness globally on the issues surrounding adult and child literacy.
- International Literacy day highlights the changes and improvements being made worldwide in literacy development.
- UNESCO has been central to improving global literacy since 1946 and promotes International Literacy day in partnership with governments, charities, local communities and experts in the field worldwide.
- This year's theme is Literacy and skills development.

> National Hindi Divas 2018 observed across India on September 14, 2018

- National Hindi Divas (Hindi Day) was observed across India on September 14, 2018 to promote Hindi as Matra Bhasha (mother tongue) of India.
- The day marks the adaptation of Hindi language as the official language of India by the Constituent Assembly of India on September 14, 1949.
- The day was marked by literary festivals, Hindi poetry sessions, Hindi essay writing competitions, Hindi speech contests and other events.
- On this occasion, Vice President M Venkaiah Naidu presented the Rajbhasha Awards to chiefs of various departments, Ministries and offices for their outstanding performances in promoting the language.



> International Day of Democracy and Engineers Day observed on September 15

- This year's International Day of democracy is an opportunity to look for ways to invigorate democracy and seek answers to the systemic challenges it Faces.
- 2018 Theme of democracy day is Democracy under Strain: Solutions for a Changing World
- With this Year's 70th Anniversary of the Universal Declaration of Human Rights The International Day of Democracy is also an Opportunity to Highlight the values of freedom and respect for Human rights Essential Elements of Democracy.

> September 16: International Day for the Preservation of the Ozone Layer

- September 16 was designated by the United Nations General Assembly as the International Day for the Preservation of the Ozone Layer
- This designation had been made on December 19, 2000, in commemoration of the date, in 1987, on which nations signed the Montreal Protocol on Substances that Deplete the Ozone Layer.
- This year, the theme for the Day is 'Keep Cool and Carry On: The Montreal Protocol'

International Day of Peace 21 September

- Each year the International Day of Peace is observed around the world on 21 September. The General Assembly has declared this as a day devoted to strengthening the ideals of peace, both within and among all nations and peoples.
- The theme celebrates the 70th anniversary of the Universal Declaration of Human Rights. The Universal Declaration of Human Rights is a milestone document in the history of human rights.

> International Day of Sign Languages: 23 September

- International Day of Sign Languages is celebrated on 23 September every year along with International Week of the Deaf.
- This day aims to raise awareness of the importance of sign language in the full realization of the human rights of people who are deaf.
- According to the World Federation of the Deaf, there are approximately 72 million deaf people worldwide. More than 80% of them live in developing countries. Collectively, they use more than 300 different sign languages.

> World Animal Day Observed on 4 October

- World Animal Day is a day of action recognised worldwide for animal rights as well as welfare.
- It is celebrated on 4 October, Francis of Assisi feast day, the animals' patron saint.
- The mission of this day is raising the status of animals to improve welfare standards worldwide.
- Building the celebration of this day brings together the animal welfare movement, and mobilises it to become a global force in making the world that we live in a better and safer place for all animals.

> World Teachers' Day 2018 on 5 October

- World Teachers' Day, also known as International Teachers' Day, is observed on October 5 every year.
- World Teachers' Day focuses on "appreciating, assessing and improving the educators of the world" and to provide an opportunity to address issues related to teachers and teaching.
- This year's World Teachers' Day theme is : "The right to education means the right to a qualified teacher.

World Postal Day is observed on 9 October

- Postal services are something that people all over the world often take for granted, but the day to celebrate them and recognize their contributions to modern society and the global economy is almost here.
- The event was first declared at the 1969 United Postal Congress in Tokyo, Japan and is celebrated annually on October 9.
- The theme for World Post Day 2018 will reportedly be: 'Imagine you are a letter travelling through time. What message do you wish to convey to your readers'



> World Mental Health Day observed on 10 October

- World Mental Health Day (10 October) is a day for global mental health education, awareness and advocacy against social stigma.
- It was first celebrated in 1992 at the initiative of the World Federation for Mental Health, a global mental health organization with members and contacts in more than 150 countries.
- The theme of World Mental Health Day 2018 is "Young People and Mental Health in a Changing World".

> International Day of Rural Women 15 October

- The empowerment of rural women and girls is essential to building a prosperous, equitable and peaceful future for all on a healthy planet. Insternational day of Rural women is observed on 15 October.
- In 2007, the United Nations General Assembly, declared October 15 as International Day of Rural Women. It was first observed in 2008.
- The Theme for International Day of Rural Women 2018 is "Sustainable infrastructure, services and social protection for gender equality and the empowerment of rural women and girls".

> World Food Day observed on 16 October

- World Food Day is celebrated every year around the world on 16 October in honor of the date of the founding of the Food and Agriculture Organization of the United Nations in 1945.
- The day is celebrated widely by many other organizations concerned with food security, including the World Food Programme and the International Fund for Agricultural Development.
- These events promote worldwide awareness and action for those who suffer from hunger and for the need to ensure food security and nutritious diets for all.

SPORTS

> India's Dalabehera Bags Bronze In Junior World Weightlifting

 \mathbf{n}

- Indian lifter Jhilli Dalabehera has bagged the bronze medal in the 2018 IWF Junior World Weightlifting Championships at Tashkent. She lifted 167 kg in the 48 kg category to finish third on the podium.
- According to Indian Weightlifting Federation Secretary General Sahdev Yadav, Jhilli is the second woman lifter after Saikhom Mirabai Chanu in 2013 to win a medal in the Junior World Championships.
- > India vs England: Rohit Sharma's Century Helps India Clinch T20I Series
 - Rohit Sharma's elegant unbeaten century made it a walk in the park for India as they cruised to a seven-wicket victory against England to clinch the three-match T20 International series 2-1.
 - The Indian vice-captain made a target of 199 look ridiculously easy on a small Bristol ground after the visiting bowlers did a commendable job at the back end to restrict the hosts to a sub-par score.

> Tushar Arothe Resigns As India Women's Cricket Coach

- India Women's Cricket Team Coach Tushar Arothe has stepped down from the role citing personal reasons, as per the announcement by the Board of Control for Cricket in India (BCCI).
- Under his stint, the team reached the final of the ICC Women's World Cup in 2017. In 2018, the team won the threematch One Day International (ODI) series and five-match T20I series in South Africa.
- > France hold trophy of FIFA world cup 2018
 - France won (4-2) FIFA against Croatia held at the Luzhniki Stadium in Moscow ,Russia
 - Luka Modric of Croatia won the Golden ball as best Player of the Tournament, HarryKane wins Golden boot.
 - France's Antoine Griezmann won Bronze Ball and the silver ball, became Man of match.



- > Maiden Wimbledon Title won by Angelique kerber
 - Angelique kerber defeated seven –time champion SarenaWilliamsin the women's singles final to clinch her first ever Wimbledon title.
 - Angelique kerber belongs to Germany.
 - The Wimbledon Championship is the oldest tennis tournament in the world.
- > Neeraj Chopra , Javelin thrower wins gold at Sotteville Athletics Meet
 - Javelin Thrower Neeraj Chopra has Clinched a gold Medal at Sotteville Athletics met at France.
 - Neeraj Chopra Secured the Top Spot in the Podium with an 85.17m throw.
 - Moldova's Andrian Mardare took the Silver medal.
 - Lithuania's Edis Matusevicius won Bronze medal.

> Lakshya Sen Wins Badminton Asian Junior Championship Title

- Indian Badminton player Lakshya Sen wins Gold Medal Defeating Indonesia's Kunlavut Vitidsaran in finals of Badminton Asia junior Championship in Jakarta, Indonesia.
- The feat is only the Second for India in the men's singles category since Gautam Thakkar's gold way back in the 1965 edition of the tournament.
- Sen has previously won a brown medal at the event in 2016.
- Indonesia Capital- Jakarta
- > Pakistan's Fakhar Zaman becomes quickest player to reach 1000 runs
 - Pakistan's batsman Fakhar Zaman became the Quickest player to reach the 1000 runs in ODI (one day Internationals).
 - Fakhar Zaman has broken the record of West Indies cricketer Vivian Richards. Fakhar Zaman took 18 innings to reach the 1000 mark. Vivian Richards had achieved this mark in 21 matches.
 - BCCI(Board of Control for India) headquarters are situates in Mumbai.
- > World Junior Squash Championships begins in Chennai.
 - World Junior Squash Championships has begun in Chennai, Tamil Nadu.
 - Total 24 countries are talking part in this World Junior squash championship held in Chennai.
 - India, placed in group –E alongside Swizerland and Saudi Arabia, is seeded fifth.
- > Tokyo 2020 Committee Officially Launched Olympic Mascot.
 - Japan has named its Official mascots for the 2020 Tokyo Olmpics.
 - "Miraitowa" a big eyed, blue- checked, will be the official Olympic mascot. The Name was a combination of the Japanese words for future and elernity, expressing "hope for a bright future stretching off forever".
 - "Someity" Pink Checked Mascot for Paralympic owes its name to a type of Cherry tree blossom and exhibits enormous mental and physical Strenght.
 - Winter Olympics will be held in Beijing, China in 2022.
- > Virat Kohli receives International Player of the year award by Barmy Army.
 - India caption Virat Kohli was presented with the International Player of the year award for 2017- 2018 by England's Barmy Army.
 - Barmy Army is a popular group of English cricket fans. At present, the Indian cricket team is in England to play a 4 day friendly match against country side Essex.
 - He became the fastest to score 3000 one day international runs as captain.



Sourabh Verma Lifts Russia Open Badminton Trophy

- Ace Indian shuttler Sourabh Verma lifted the Russian Open Badminton trophy at Vladivostok.
- Sourabh had won the Chinese Taipei Masters in 2016, and finished runner- up at Bitburger Open the same year.
- In the title clash , he defeated Japan's koki Watanabe and won his first title of the season.
- Russia Capital Moscow, Currency
- > Neeraj Chopra wins Gold Medal at Savo Games in Finland
 - Javelin thrower Neeraj Chopra won gold with an impressive performance, beating his Chinese Taipei rival Chao-Tsun Cheng at the recently concluded Savo Games in Finland
 - Neeraj, the reigning Commonwealth Games gold medallist and Asian season leader, threw 85.69m in the event held at Lapinlahti, Finland
 - Chao- Tsun Cheng of Chinese Taipei made a throw of 82.52m and won a silver medal.
 - Chao-Tsun is the only Asian to have throw the javelin to a diatance maore than 90m.

> World Badminton Championships 2018 complete list of Winners

- The 2018 World badminton Championship held at Nanjing Youth Olympic Games Sports Park Arena in Nanjing, China.
- In Men's Single Kento Momota(Japan) won Gold Medal. Silver medal is won by Shi Yuqi(China).
- In Women's Singles Carolina Marin of Spain won Gold medal. Silver Medal won by PV Sindhu of India.
- Men's Doubles- Li Junhui (China), Liu Yuchen(China)
- Women's Doubles- Maya Matsumoto(Japan), Wakana Nagahara(Japan).
- Virat Kohli is the new No.1 batsman in Test Cricket
 - Virat Kohli jumps past Steve Smith to become the seventh Indian to become the No.1 Test batsman in the world.
 - Virat kohli's century against England in the opening Test at Edgbaston, has helped him reach the top position.
 - Apart from Kohli and Tendulkar, Rahul Dravid, Gautam Gambhir, Sunil Gavaskar, Virender Sehwag and Dilip Vengsarkar are the other India batsmen to have achieved number- one rankings during their careers.
- > Gaganjeet Bhullar claims his first European Tour title at Fiji International
 - India's golfer Gaganjeet Bhullar won his maiden European title as he held out a record-breaking charge from Australian Anthony Quale to win the Fiji International by one stroke while Ernie Els shot a 7 under 65 to finish a further stroke behind.
 - It was his first win on the European tour, ninth Asian Tour and 10th Crown overall.

Make My Exam

- Suva is the capital city of Fiji
- > Women's Hockey World Cup: Netherlands win final to end Irish odyssey
 - Netherlands were crowned Women's Hockey World Cup winners for a record eighth time as a crushing 6-0 victory ended Ireland's fairytale tournament.

For Free Video Lectures By All India Experts



www.makemyexam.in

Q

≻



- Spain won the third place match by defeating Australia 3-1 and won their first World Cup medal. India finished the tournament at 8th position.
- President of Hockey in India is Rajinder Singh, Headquarters- new Delhi.
- Nicholas Bett, Kenya's former 400m hurdles world champion dies aged 28
 - Nicholas Bett, Kenya's former 400m hurdles world champion has died aged 28, following a car crash.
 - Bett had just returned from the Africa Championships in Nigeria when he died in Nandi, north west Kenya.
 - In 2015, he made history in China by becoming the first Krnyan to win a world gold at a distance shorter than 800m.

> Virat Kohli tops 2018 charts for most runs scored in international cricket

- Virat Kohli tops charts for being the highest run-scorer in international cricket this year, leaving England's Jonny Bairstow behind. At present, Virat Kohli has 509 runs in Test cricket, 146 in T20s and 749 in ODIs.
- Shikhar Dhawan is the second Indian batsman in the list.
- Australia's Ricky Ponting is next in the list with 2833 runs reached in 2005.

> Madappa becomes youngest Indian to win Asian Tour title

- Indian golfer Viraj Madappa won his maiden title on the Asian Tour at Take Solutions Masters in Bengaluru as he carded a four under 67 in the Fourth and final round to claim a two –shot victory.
- Madappa, who is 20 years old, became the youngest Indian to win on the Asian Tour. The earlier record was held by Gaganjeet Bhullar, who won the Indonesia Invitational, when he was 21 years and three months.
- Viraj Madappa is also the first rookie and youngest player to win on the continental Tour this season.

Shooters Apurvi, Ravi Win Bronze in Asian Games 2018

- India opened its account at the 18th Asian Games after Ravi Kumar and Apurvi Chandela bagged the bronze in the 10m Air Rifle mixed team event.
- The Indians aggregated 429.9 after 42 shots in the 48-shot final and were in second spot for major part of the 48-shot finals before China overtook them to take the silver.
- The strong Chinese pairing of Ruozhu Zhao and Haoran Yang ended with a score of 492.5. Chinese Taipei's Yingshin Lin and Shaochuan Lu claimed the gold, scoring 494.1.

> Bajrang Punia on winning Gold in 65 kg freestyle wrestling at Asian Games 2018

- Bajrang Punia opened India's gold medal account at the 2018 Asian Games.Bajrang won his maiden Asian Games gold in the 65kg category.
- Bajrang came into the Games after winning three tournament-Commonwealth Games, Tbilisi Grand Prix and Yasar Dogu International.
- He outclassed Uzbekistan's Sirojiddin Khasanov(13-3), Tajikistan's Fayziev Abdulqosim(12-2) and Mongolis's N Batmagnai Batchuluu(10-0) to strom into gold medal bout.

> Mitchell Johnson announces retirement from all forms of cricket.

- Former Australian fastbowling sensation Mitchell Johnson has announced his retirement from all levels of cricket.
- The 36-year-old's lengthy career has started to take its toll upon his ageing body but he hopes to use his expertise in a future mentoring or coaching role.
- He ended up with having 590 international wickets, 313 Test wickets at an average of 28.40.
- Johnson played his last final Test match against New Zealand in Perth during the 2015-16 season.
- > Vinesh Phogat wins Gold Medal at Asian games
 - Vinesh Phogat won Gold in 50kg wrestling event at the 18th Asian Games 2018 in Jakarta-Palembang, Indonesia.
 - Vinesh Phogat created history as she is the first Indian woman wrestler to win gold in the Asian Games.
 - Bhin Bhin, kaka, and Atung are the mascots of the 2018 Asian Games.
 - Vinesh Phogat beat Yuki Irie of Japan in the final of the women's wrestling at the Asian Games 2018.



> Shooters Boost Medal Tally in Asian Games 2018

- Teen shooter Saurabh Chaudhary clinched gold, while Abhishek verma bagged bronze in men's 10m air pistol shooting at the Asian Games 2018 in Jakarta.
- The 16 year old Saurabh Chaudhary shot a total of 240.7 to claim the top honour at the JSC-Shooting Range Saurabh Chaudhary's show was also an Asian Games record in 10m air pistol event.
- Abhishek Verma shot a total of 219.3 to finish third on the podium. Tomoyuki Matsuda of Japan secured the silver with 239.7.
- India's wrestler Divya Kakarn won the bronze medal in the women's 68-kilogram freestyle category at the 18th Asian Games.
- Divya thrashed Chen Wenling of Chinese Taipei by Technical Superiority in the play off the bronze medal.

> Forbes Released List of Highest Paid Female Athlete: Serena Williams Tops

- Sarena Williams was the highest paid athlete for a third for a third consecutive year in 2018, according to List of Highest Paid Female Athletes 2018" published by Forbes.
- P.V Sindhu was at seventh place with earnings of \$8.5 million.
- Forbes is American Business Magazine Founded in 1917. Headquarters are in New York City, USA

> Odisha is to host 2018 Men's Hockey World Cup for the First Time

- Ahead of the Men Hockey World Cup Tournament in the state, Odisha government has decided to launch a build up campaign in 17 cities from August 29.
- The campaign will be organized in Rourkela, Mumbai, New Delhi, Bhubaneswar and other important cities and hockey playing states.
- The Hague in Netherland hosted the previous tournament in the year 2014, in which Australia won the title which is their third title and the Netherland became the Runner Up. Only 12 Teams Participated in the Tournament.
- **Gold In Rowing, Tennis; Silver For Women's Kabaddi Team on Day 6 Asian Games 2018**
 - The Indian pair of Rohan Bopanna-Divij Sharan won tennis doubles gold after beating their opponents in straight sets
 - In shooting, Heena Sindhu took home the bronze in women's 10m Air Pistol final after Manu Bhaker was eliminated
 - India started their Asian Games 2018 Day 6 campaign with a bang by winning a gold and two bronze medals in rowing.
 - The India women's kabaddi team missed out on their third successive Asian gold medal as they lost 24-27 to Iran in the final and won silver medal.

> Veteran Pacer Jhulan Goswami Retires from T20Is

- Veteran India women's pacer Jhulan Goswami has decided to call it quits from the shortest format of the game, the Board of Control for Cricket in India (BCCI) announced.
- This means that Goswami won't take part in the women's WT20, which is scheduled to take place in West Indies in November this year.
- Goswami represented India in 68 T20Is picking up 56 wickets which included a five-wicket haul against Australia in 2012.
- At present, she is the leading wicket-taker in the women's ODI format. She is also the first woman cricketer to take 200 ODI wickets.
- > Rahi Sarnobat wins gold; four bronze medal in Wushu in Asian Games 2018
 - India won total of five medal on Day 4 –a gold and four bronze
 - Rahi Sarnobat won gold in the morning in shooting while the four bronze medals came in Wushu.



- Indian hockey men team broke their 86 year old record to register their biggest International win, defeating Hong Kong 26-0.
- India bagged four bronze medals in the wushu sanda competition at the 18th Asian Games.
- Three medals came from the men's competition as Santosh kumar(56 kg) Surya Bhanu Pratap Singh (60kg) and Narender Grewal (65kg) lost in their respective semi-finals.
- > Tajinderpal Singh Toor Wins Shot Put Gold; 3 Bronze In Squash in Asian Games 2018
 - Tajinderpal Singh Toor clinched the men's shot put gold with a record-shattering throw to open India's medal account in athletics in the Asian Games.
 - The 23-year-old threw the iron ball to 20.75m to win the gold and set a national record as well.
 - Squash player Dipika Pallikal opened India's medal account on Day 7 of the Asian Games 2018 by taking home a bronze medal.
 - Joshna Chinappa added another squash bronze to the Indian tally.
- > Dutee Chand, Hima Das, Muhammed Anas Win Silver Medals in Athletics at Asian Games
 - India's Muhammed Anas and Hima Das claimed the silver medals in the men's and women's 400 metres races respectively at the 18th Asian Games.
 - Anas completed the race in 45.69 seconds to be second, while Hima clocked 50.79 seconds to take the second place in the women's race.
 - India's Govindan Lakshmanan missed out on taking a medal in the men's 10,000 metres category at the 18th Asian Games.
- Neeraj Chopra Wins Gold In Javelin Throw; Dharun Ayyasamy, Neena Varakil, Sudha Singh Win Silver Medals In Track And Field in Asian Games 2018
 - Asian champion Neeraj Chopra created a new national record on his way to the men's javelin gold at the 18th Asian Games. Neeraj threw 88.06 metres in his third attempt to clinch the gold.
 - India's Neena Varakil clinched silver in the women's long jump.Neena recorded a best attempt of 6.51 metres to finish second. The bronze medal went to China with Xu Xiaoling jumping 6.50m.
 - India's Sudha Singh grabbed the silver medal in the women's 3000 metres steeplechase. Sudha clocked 9:40.03 minutes to finish behind Bahrain's Winfred Yavi, who completed the race in 9:36.52 minutes.
- > North Korea to host Asian youth weightlifting championships
 - The 2019 Asian Youth and Junior Weightlifting Championships will be held in the North Korean capital Pyongyang, a signal that the secretive country may be coming in from the sporting cold.
 - The Asian Weightlifting Federation and North Korea's Sports Minister Kim II Guk signed an agreement for the championship to be held in capital Pyongyang.
 - North Korea Capital- Pyongyang, currency North Korean won
- > Manjit Singh Clinches Gold, Jinson Johnson Bags Silver In Men's 800M in Asian Games 2018
 - Manjit Singh won the gold in the men's 800 metres event while Jinson Johnson clinched the silver medal in men's 800 metres.
 - With these two medals, India's medal tally now stands at 49 with 9 gold, 18 silver and 22 bronze.
 - Manjit Singh finished the race in 1:46.15 minutes while second Jinson Johnson clocked 1:46.35
 - The 2018 Asian Games officially known as the 18th Asian Games and also known as Jakarta-Palembang 2018, is a pan-Asian multi-sport event being held from 18 August to 2 September 2018 in the Indonesian cities of Jakarta and Palembang.



> Gold for Women's 4x400m relay team in Asian games 2018

- The Women's 4x400m relay team won gold yet again while the men's relay team squared off the athletics events with a silver.
- India's Jinson Johnson clinched the gold in the men's 1500 metres event at the 2018 Asian Games.
- Johnson clocked 3 minutes and 44.72 seconds to take the yellow metal. India won gold in the women's 4X400 meter event.
- The Indian quartet of Hima Das, Raju Poovamma, Saritaben Laxmanbhai Gayakwad and Vismaya Koroth registered a time of 3 minutes and 28.72 seconds to finish at the top of the podium
- > Amit Panghal into boxing finals, women's hockey team wins silver in Asian Games 2018
 - The India's women's hockey team falterred in the final and ended their campaign with 1-2 loss to Japan in the final game.
 - In boxing, India's Vikas Krishan had to pull out of his semi-final due to medical reason and finished with bronze.
 - Amit Panghal, however, entered the final of the lightfly weight and will box for gold. India women's squash team also entered the final. India won three medals in sailing on Friday.
- > Gold 15, Silver 24, Bronze 30 equals India's best Asian Game
 - The 2018 Asian Games turned out to be India's best ever outing at the quadrennial sports extravaganza, matching the country's best gold medal count while registering the biggest haul in terms of total medals won.
 - India end the Games with a total of 69 medals and 15 golds and are likely to finish in the eighth spot in the medal's tally.
 - China topped the medals table for the 10th Games in succession, a streak stretching back to New Delhi 1982, with a runaway 132 golds.
 - The 2018 Asian Games (Indonesian: Pesta Olahraga Asia 2018, Asian Games 2018), officially known as the 18th Asian Games and also known as Jakarta-Palembang 2018, was a pan-Asian multi-sport event being held from 18 August to 2 September 2018 in the Indonesian cities of Jakarta and Palembang.
- > Asian Games 2018: Japan's Rikako Ikee Named Most Valuable Player
 - Rikako, 18, who grabbed a record six gold medals in Jakarta, said she hoped she had put Japanese swimming on the map ahead of the Tokyo 2020 Olympics.
 - Teenage swimming sensation Rikako Ikee said she would celebrate with barbecued beef and sushi as she was named the best athlete at the Asian Games
 - Rikako is the first woman to win six golds at a single Games, and she finished with eight medals in total -- equalling the record set by North Korean shooter So Gin Man in 1982.
- > Saurabh Chaudhary sets new shooting record in junior ISSF World Championship
 - India's Saurabh Chaudhary beat his own world record in the men's junior 10m Air Pistol event at the ISSF World Championship in Changwon.
 - Saurabh not just set a new world record but also climbed to the top of the podium with Lim Hojin of Korea and India's Arjun Singh Cheema finishing third and fourth respectively.
 - Saurabh shot a total of 245.5 to break his own world record he had set in June.
- > US Open 2018: Novak Djokovic beats Juan Martin del Potro to win title
 - Novak Djokovic produced an impeccable performance to beat Juan Martin del Potro in the US Open final and win his 14th Grand Slam title.



- Djokovic, who won Wimbledon in July, will climb to third in the world after back-to-back Grand Slam victories.
- Argentine third seed Del Potro, 29, was playing his first Grand Slam final since winning the 2009 US Open, having almost quit the game in 2015 because of multiple wrist injures.
- Novak Djokovicis a Serbian professional tennis player who is currently ranked world No. 3 in men's singles tennis by the Association of Tennis Professionals (ATP).
- Hima Das appointed as Sports Ambassador of Assam
 - Chief Minister Sarbanadnda Sonowal felicitated Hima Das, the outstanding athlete of Assam for her recent achievements in the Asian Games 2018 and IAAF World U-20 Championship 2018 at a function held at Srimanta Sankardev International Auditorium here.
 - Chief Minister Sonowal while congratulating Hima on her extraordinary achievements in the recently concluded Asian Games said, Assam is proud of her achievements.
 - Sonowal also handed over a cheque worth Rs. 1.60 crore to Hima Das.
- > Former India captain Sardar Singh announces retirement from international hockey
 - Former India Hockey captain Sardar Singh on Wednesday announced his retirement from international hockey after an illustrious career spanning 12 years.
 - Singh's decision came on the same day his name was excluded from the 25-strong core group of national campers announced by the Hockey India.
 - He was awarded Arjuna Award in 2012 and Padma Shri award in 2015. He was the youngest player to captain the Indian team when he led the team at the 2008 Sultan Azlan Shah Cup.

> Former England captain Paul Collingwood announced retirement

- Former England captain Paul Collingwood will retire from professional cricket at the end of the current season.
- Collingwood, 42, became the first England captain to win a trophy at a global tournament when he guided them to the ICC world T20 in 2010. He was part of three Ashes series wins over Australia before retiring from international cricket in 2011.
- He made 4259 runs in 68 tests and will play his final game against Middlesex starting on September 24.

> India beat Bangladesh by three wickets to win seventh Asia Cup title

- India ended the tournament as the only unbeaten side while Rohit maintained a 100% captaincy record in the tournament.
- Stand-in Indian skipper Rohit Sharma has drawn many plaudits for his performance in the Asia Cup, both as a batsman and as a captain.
- Bangladesh did everything to be holders of a multi-nation trophy, having failed to cross the line in the same tournament trophy, having failed to cross the line in the same tournament twice before in the last six years.
- India beat a spirited Bangladesh by three wickets in a last-ball finish of the final to retain the title.

> Ahmet Comert Tournament: India's 3 boxers clinch gold medals

- Simranjit Kaur (64kg), Monika (48kg) and Bhagyabati Kachari (81kg) claimed gold medals as Indian boxers notched up an impressive seven podium finishes at the Ahmet Comert Tournament in Istanbul, Turkey.
- Simranjit, a former national medallist, defeated Turkey's Sema Caliskan to fetch the top honours.
- Competing in the light fly category, Monika beat Ayse Cagirer of Turkey to win the gold medal, while Bhagyabati got the better of Selma Karakoyun, who is also from the host nation, in the light heavyweight category.

> Lewis Hamilton wins Singapore Grand Prix to extend lead in F1 title race

- Lewis Hamilton won the Singapore Grand Prix at Marina Bay Street Circuit, in Singapore.
- He was followed by Red Bull's Max Verstappen in the 2nd spot. Ferrari's Sebastian Vettel finished in the 3rd place.
- Lewis Hamilton extended his drivers' championship lead over Sebastian Vettel to 40 points with a straightforward victory in Singapore.



- > Vaishali, India's first Braille chess player at World Chess Olympiad
 - Blind chess player Vaishali Narendra Salavkar will become the first Indian female to be part of the International Braille Chess Association (IBCA) team at the world chess Olympiad, starting September 23 at Batumi in Georgia
 - "Forty-five year old Vai-shali from Maharashtra has been playing chess for the past 20-25 years. She is am eight-time national champion.
 - As per the Olympiad official website, the other Indian female chess player who will be playing in the Olympiad is Malika Handa (ELO rating 1,334) as part of the International Chess Committee of Deaf (ICCD) team.
- > Olympian PV Sindhu only sportsperson in Forbes India's maiden 22 'tycoons of tomorrow' list
 - Badminton player and Olympian PV Sindhu is the only sportsperson featuring in the Forbes India's maiden 'tycoons of tomorrow' list of 22 young achievers in the fields of business, acting and sports.
 - It clarified that the 'tycoons of tomorrow' is not a ranking but a qualitative selection based on a long-list compiled by the Forbes India team, and suggestions made by a six-member jury.
 - The magazine, known for its annual rich list, said this is an India-specific property adding the ranking is not based on their networth alone.

> Madrid to host Davis Cup finals in 2019 and 2020

- Madrid will host the first two finals of the newly-transformed Davis Cup.
- Beginning next year, the top team event in men's tennis will be played as an 18-team, season-ending tournament at a neutral site.
- Defending champion France will host Croatia in the last Davis Cup final in the current year-long format from Nov. 23-25 in Lille.
- > Yuvraj Wadhwani clinches Asian Junior Squash title
 - India's Yuvraj Wadhwani has clinched Asian Junior Squash Championship title after defeating Anas Ali Shah of Pakistan in the final of the boys' U-13 individual event.
 - Wadhwani thrashed his Pakistani counterpart 13-11, 11-5, 6-11, 12-10 in the final to become the second Indian to lift the prestigious trophy.
 - In 2014, it was Indian squash player Veer Chotrani, who had won the title in Iran.
 - Overall, Indian squash players managed to win a total of six medals in the tournament including one gold, one silver and four bronze.

> Lewis Hamilton wins in Russian Grand Prix

- Mercedes' Lewis Hamilton won the Russian Grand Prix in Russia.
- This was Lewis Hamilton's 70th career win.
- Mercedes' Valtteri Bottas finished in second position. He was followed by Ferrari's Sebastian Vettel in third place.

> Manu Bhaker named India's flag-bearer at Youth Olympic Games

- Teenage shooting star Manu Bhaker was on Monday named as the flag-bearer of the Indian contingent for the 3rd Youth Olympic Games to be held in Buenos Aires from October 6-18.
- A contingent of 68 members, including 46 athletes, will leave for Argentina on Tuesday to compete in 13 sports.
- Goa Olympic Association Secretary Gurudutta D Bhakta will be the Chef-de-Mission of the contingent.

> 36th National Games in March-April next year in Goa

- The much-delayed 36th National Games in Goa will be held from March 30 to April 14 next year. The Games were earlier scheduled to be held next month.
- Prabhudesai said at a media conference that Opening and Closing ceremonies will be held at PJN Stadium, Fatorda.
- The Opening ceremony will be on March 30 and closing ceremony will be on April 14.
- Five sports -- Rugby, Wushu, Modern Penthatlon, Lawn Bowl, and Billiards and Snooker -- will be added in the Games programme.



> Under-19 Asia Cup: India beat Sri Lanka by 144 runs to clinch title

- India's U-19 team followed the footsteps of their seniors to win the U-19 Asia Cup title with a crushing 144-run win against Sri Lanka in the final.
- India outplayed Sri Lanka in all departments by first scoring an imposing 304 for three at the Sher-e-Bangla Stadium in Mirpur after skipper Prabh Simran Singh won the toss and elected to bat.
- For his consistency (318 runs in the tournament), Jaiswal was adjudged man-of-the-tournament.
- > Jeremy Lalrinnunga wins India's maiden gold medal at Youth Olympic Games
 - India won their first gold medal at the 2018 Youth Olympic Games in Buenos Aires, Argentina with Jeremy Lalrinnunga lifting 150kg on his last attempt for a combined 274kg.
 - This is India's first-ever gold medal at the Youth Olympics. In the two editions prior to this, India's best performance was two medals in the 2014 Youth Olympics at Nanjing, China.
 - With his best successful attempts of 124kg in snatch and 150kg in clean & jerk for a combined 274kg, the 15-yearold won the gold medal.
- > Thangjam Tababi Devi clinches judo medal at Olympics, fetches youth silver
 - Thangjam Tababi Devi became India's first judo medallist at the Olympic level, claiming a silver at the ongoing Youth Games after losing to Venezuela's Maria Giminez in the finals of the women's 44kg category.
 - Tababi Devi, an Asian cadet champion hailing from Manipur, lost 0-11, also conceding a penalty point in the process.
 - India have never won an Olympic medal in judo either at the senior or the youth level.

> Youth Olympics Games 2018: Manu Bhaker wins gold in the women's 10 metre Air Pistol

- Manu Bhaker claimed India's first ever gold medal in shooting at the Youth Olympic Games in Buenos.
- The 16-year-old Bhaker shot 236.5 to finish on top of the podium in the women's 10m air pistol event, making up for the heartbreak at the Asian Games in Indonesia.
- Russia's Iana Enina won the silver with 235.9, while Nino Khutsiberidze bagged the bronze medal.
- > Asian Para Games 2018: Harvinder Singh wins gold in archery
 - Archer Harvinder Singh notched up the men's individual recurve gold at the Asian Para-Games in Jakarta.
 - Harvinder defeated China's Zhao Lixue 6-0 in the W2/ST category final to claim the top honours and take India's gold tally to seven.
 - The W2 category of impairment covers athletes with paraplegia, diplegia or double leg amputation below the knee, requiring wheelchair.

> Saurabh Chaudhary bags gold in Youth Olympics 2018

- Shooting gave India another champion as Saurabh Chaudhary claim the 10m air pistol gold at the Youth Olympics.
- The 16-year-old Chaudhary dominated the final, shooting 244.2 to finish on top of the podium ahead of South Korea's Sung Yunho.
- Switzerland's Solari Jason bagged the bronze with 215.6
- > Youth Olympics: Suraj Panwar wins silver medal in 5,000m race walk
 - Suraj Panwar won India's first medal in athletics at the third Youth Olympic Games in Buenos Aires, Argentina
 - Panwar finished second in the first stage and crossed the line in the same position in the second stage as well.
 - In a new format, there are no finals in track and field (with the exception of 4km cross-country) in the Youth Olympics and each event is held twice, with results from both rounds counting towards the final standings



AWARDS AND PRIZES

- > J P Nadda Gives Away PMSMA 'IPledgefor9' Achievers And MMR Reduction Awards
 - J P Nadda, Union Minister for Health and Family Welfare presented the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) 'IPledgefor9' Achievers and MMR Reduction Awards.
 - The 'IPledgefor9' Achievers Awards were given to individuals and teams of doctors from the private sector and States for their remarkable services, outstanding support of institutions and commitment in achieving the mission's objectives of safe motherhood to every woman in India.

> Rapco Micro Finance Recevied NABARD 2018 award

- Rapco Micro Finance Ltd received NABARD 2018 award for its services to self-help group (SHG) linkage in Tamil Nadu for the Fiscal Year 2017-18.
- R.S Isabella is the Managing Director of Repco Micro Finance Ltd.
- Repco's Headquarters are situated in Chennai, Tamil Nadu.
- NABARD National Bank for Agriculture and Rural Development
- > Michael Ondaatje named in Man booker prize Long list
 - Canadian author Michael Ondaatje has again made the Man Booker Prize list with his latest novel "Warlight" weeks after his book "The English Patient" was named the best work of fiction from the last five decades of the literary prize.
 - "Warlight" contains an incredible array of Characters through whom Ondaatje tells the hidden, barely Spoken tale of war, especially as it impacts on children.
 - Ondaatje's "The English patient" which won the Booker in 1992 was named the winner of the Golden Man Booker winner a special award to mark bookers 50th anniversary.
- Sunil Chhetri wins 2017 AIFF player of the year award.
 - Indian football team captain Sunil Chhetri was named the 2017 All India Football Federation(AIFF) Player of the Year.
 - Sunil Chhetri is a star player for both India and Bengaluru FC teams.
 - All India Football Federation President Praful M Patel

> President gives away Outstanding Parliamentarian awards

- Central Hall of Parliament bearing witness to a grand ceremony to felicitate the Best Parliamentarians from 2013 till 2017in New Delhi
- Award winners are Dr Najma Haptullah (2013), Hukum Dev Narayan (2014), Ghulam Nabi Azad (2015), Dinesh Trivedi (2016), Bhartruhmari Mahrab(2017)
- Chairman of Rajya Sabha Venkaiah Naidu

> Javed Akhtar received Shalaka Samman, highest honour of Hindi Sahitya Academy

- Javed Akhtar received highest Shalaka Samman for 2017-18 to lyriest and poet Javed Akhtar.
- The award includes a cash reward of Rs 5 Lakh
- The scriptwriter, lyricist and poet has five National Awards for Best Lyricist to his name for works such as border, Refugee and Lagaan.
- The lyricist has also been honoured with the Padma Shri in 1999 and the Padma Bhudhan in 2007. He is also a recipient of the Sahitya Akademi Award in Urdu for his collection of poems entitled Lava.

- > President Ram Nath Kovind approves 131 Gallantry Awards for members of military, paramilitary forces
 - On the occasion of 72nd Independence Day, President Ram Nath Kovind has approved 131 Gallantry Awards to members of Armed Forces personnel and Paramilitary Forces.
 - The Defence Ministry said that one Kirti Chakra, three Bar to Sena Medals (Gallantry), three Vayn Sena Medals(Gallantry), 11 Nao Sena Medals(Gallantry), 20 Shaurya Chakras and 93 Sena Medals(Gallantry) will be awarded.
 - Six women officers of the Indian Navy will be awarded Nao Sena medals. They were part of the expedition to circumnavigate the globe.
- > Albany Medical Center Prize 2018 awarded to 3 US Scientists
 - Three US scientists James Allison, Carl June and Steven Rosenberg were declared winners 2018 Albany Medical Center Prize in Medicine and Biomedical Research.
 - It is the second-highest value prize in medicine and biomedical research, awarded by the Albany Medical Center.
 - They are James Allison, Carl June and Steven Rosenberg.
 - Albany Medical Center Prize Founded in 2001, Founded by Morris "Marty" Silverman.
- > General Dalbir Singh Suhag awarded Legion of Merit by US Government
 - The United States government has awarded the Legion of merit(Degree of Commander) to General Dalbir Singh Suhag(Retired) of the Indian Army, for exceptionally meritorious service as Chief of the army staff, Indian Army.
 - The award was presented to General Suhag on August 17,2018 at Pentagon, Washington.
 - He becomes second India to get this award and first being General Rajendra Singh Jadeja in 1946.
- > Madhya Pradesh will give 3 awards after former PM Atal Bihari Vajpayee declared by Shivraj Chouhan
 - Madhya Pradesh chief minister Shivraj Singh Chouhan said three national level awards of Rs 5 lakh each would also be given in the field of journalism, poetry and good administration in former prime minister Atal Bihari Vajpayee's memory.
 - The life of former prime minister Atal Bihari Vajpayee would be taught in schools of Madhya Pradesh from the next academic session and his 'Asthi Kalash Yatra' will touch every village panchayat in the state.
 - Atal Bihari Vajpayee was India's 10th prime minister and led the National Democratic Alliance government from 1998 to 2004.
- > Aishwarya Rai Bachchan Collects Meryl Streep Award
 - Aishwarya Rai Bachchan received Meryl Streep Award for Excellence at the first edition of Women In Film and Television (WIFT) India Award along with her daughter Aaradhya.
 - At the ceremony -- established to honour the best female talent in Bollywood and Hollywood -- the actor was bestowed with the inaugural Meryl Streep Award for Excellence.
 - The 44-year-old later took to Instagram to celebrate her win and shared pictures with the trophy in her hand and Aaradhya by her side.
- > Kerala Tourism wins two Pacific Asia Travel Association gold awards
 - Kerala Tourism'swins two Pacific Asia Travel Association gold awards.
 - Kerala Tourism got the first gold for its 'Yalla Kerala' travel advertisement print media campaign in the Gulf countries.
 - With the punch line, 'Yalla Kerala', the campaign triggered a lot of interest for God's Own Country as a tourism destination in the Gulf countries.
 - The second gold award came for an innovative poster Kerala Tourism had developed for the third edition of the Kochi-Muziris Biennale (KMB), the biggest contemporary art show in South Asia.



Mirabai Chanu and Virat Kohli to get Rajiv Gandhi Khel Ratna

- National Sports Awards are given every year to recognize and reward excellence in sports. Rajiv Gandhi Khel Ratna Award is given for the spectacular and most outstanding performance in the field of sports by a sportsperson over a period of four year.
- Indian cricket captain Virat Kohli and weightlifter Saikhom Mirabai Chanu will receive the Rajiv Gandhi Khel Ratna Award- India's highest sports honour.
- Kohli will become the third Indian cricketer after legendary Sachin Tendulkar (1997) and the talismanic former captain Mahendra Singh Dhoni (2007) once the sports ministry officially accepts the committee's recommendation.
- Chanu is the current Commonwealth Games gold-medallist and India's biggest medal hope in weightlifting going into the 2020 Tokyo Olympics.
- Arjuna Awards 2018 : CWG and Asiad gold medalist javelin thrower Neeraj Chopra, Asiad double medalist sprinter Hima Das and Indian batswoman Smriti Mandhana are some the names in the list.
- > AP, Odisha & Madhya Pradesh Bag Award of Three Best Performing States in Ease of Living Index
 - Andhra Pradesh has topped the charts among States in terms of "Ease of Living Index" rankings launched by the Ministry of Housing and Urban Affairs (MoHUA)
 - It was followed by Odisha and Madhya Pradesh. The three States were awardedbest performing Statesat the National Dissemination Workshop on Ease of Living Index, 2018
 - The Ease of Living Index is a transformative initiative of the Ministry to help the cities assess their liveability vis-àvis national and global benchmarks.
- > Best Fifa Football Awards 2018: Luka Modric named men's player of the year
 - Luka Modric was named Best Fifa Footballer of the Year in a London ceremony noted as much for the the players in absentia as the awards.
 - The Croatian beat Mohamed Salah and Cristiano Ronaldo to become the first player other than Ronaldo and Lionel Messi to win since Kaka in 2007.
 - The award was decided by national team coaches and captains, select members of the media and online voting.

> Scientists From U.S, Canada, France Split Nobel Prize In Physics For Laser Work

• This year's Nobel Prize in Physics has been "split" with one half going to Arthur Ashkin, an American who won for his work with optical tweezers, while Gérard Mourou of France and Donna Strickland of Canada share the other

half for work in generating high-intensity ultrashort optical pulses.

- Their achievements mark groundbreaking achievements in the field of laser physics.
- Strickland is the third-ever woman to win the prize, first awarded in 1901.
- The three winners announced Tuesday bring to 210 laureates who have won the physics prize since it was first awarded.
- James Allison, Tasuku Honjo win Nobel Prize in Medicine for cancer research
 - The 2018 Nobel Prize in physiology and medicine was awarded to American and Japanese immunologist James P Allison and Tasuku Honzo for their discovery of "cancer therapy by inhibition of negative immune regulation".



- The foundation said "Immune checkpoint therapy" has revolutionized cancer treatment and has fundamentally changed the way we view how cancer can be managed.
- The prizes for achievements in science, literature and peace were created in accordance with the will of dynamite inventor and businessman Alfred Nobel and have been awarded since 1901.

> Frances H Arnold, George P Smith and Gregory P Winter win Nobel prize in chemistry

- Three scientists have won the Nobel prize in chemistry for their work in harnessing evolution to produce new enzymes and antibodies.
- British scientist Sir Gregory P Winter and Americans Frances H Arnold and George P Smith will share the 9m Swedish kronor (£770,000) prize, awarded by the Royal Swedish Academy of Sciences.
- The winners' work has led to the development of new fuels and pharmaceuticals by making use of nature's evolutionary processes themselves, leading to medical and environmental advances.

> Nobel peace prize 2018 won by Denis Mukwege and Nadia Murad

- The Congolese gynaecologist, Denis Mukwege, who has treated thousands of rape victims, and Nadia Murad, the Iraqi Yazidi, who was sold into sex slavery by Isis, have been jointly awarded the 2018 Nobel peace prize.
- They have both put their own personal security at risk by courageously combatting war crimes and securing justice for victims.
- The joint award comes a decade since the UN security council adopted Resolution 1820 (2008), which determined that the use of sexual violence as a weapon of war.

> 2018 Nobel in Economics Is Awarded to William Nordhaus and Paul Romer

- Two American economists at the forefront of work on climate change and the role of governments in boosting growth have been jointly awarded the prestigious Nobel Memorial prize for economics.
- The Royal Swedish Academy of Sciences said William Nordhaus and Paul Romer were being honoured for their research into two of the most "basic and pressing" economic issues of the age.
- The co-winner Romer is seen as the prime mover behind the endogenous growth theory.
- Romer was the chief economist at the World Bank but left after 15 months following repeated run-ins with staff.

> 10-year-old Indian Arshdeep Singh wins 2018 Wildlife Photographer of the Year award

- Arshdeep Singh, 10, is among the winners of the 2018 Wildlife Photographer of the Year award in the 10-years-andunder category for his photograph 'Pipe Owls', which is of two spotted owlets nested inside a pipe.
- Arshdeep started taking photographs at the age of six. The young photographer often travels with his father Randeep Singh who is also a well-known photographer.
- Among the junior winners, there were three categories 10 years and under, 11-14 years and 15-17 years.

APPOINTMENTS & PERSON IN NEWS

Justice Adarsh Kumar Goel Appointed NGT Chairperson

- Justice Adarsh Kumar Goel, who retired from the Supreme Court of India has been appointed as the new Chairperson of the National Green Tribunal (NGT). He has been appointed to the position for a term of five years, as per an order issued by the personnel ministry.
- The post of NGT chairperson had been lying vacant for more than 6 months after the retirement of Justice Swatanter Kumar.



Mark Zuckerberg Becomes World's 3rd-Richest Person

- Facebook Inc. co-founder Mark Zuckerberg has overtaken Warren Buffett as the world's third-richest person. Zuckerberg, who trails only Amazon.com Inc. founder Jeff Bezos and Microsoft Corp. co-founder Bill Gates, eclipsed Buffett as Facebook shares climbed 2.4%, according to the Bloomberg Billionaires Index.
- It's the first time that the three wealthiest people on the ranking made their fortunes from technology. Zuckerberg, 34, is now worth \$81.6 billion, about \$373 million more than Buffett, the 87-year-old chairman and chief executive officer of Berkshire Hathaway Inc.

> Shri S.N Agrawal takes over as a New Member Staff Railway Board

- Shri S.N. Agrawal has taken over as a Member Staff, Railway board and Ex-officio Secretary to the Government of India on 20.07.2018. Previously He was General Manager of South Eastern Railway, Kolkata.
- Shri S.N Agrawal, a Civil Engineer, belongs to the Indian Railway Service of Engineers(IRSE) of 1980 batch.
- He has varied experience of Working in several key posts in western Railways, Central Railways, Southern Railways, North Central Railways etc.

> Tata AIA life elevates Rishi Srivastava as CEO & MD

- Tata AIA life limited, a private life insurer, has announced the elevation of Rishi Shrivastava as the new Chief Executive Officer & Managing Director of the company with effect from August 1.
- He is replacing current Chief executive officer Naveen Tahilyani. Srivastava is currently Chief of Proprietary Channels, product, Marketing & corporate Communication at Tata AIA.
- TATA Headquarters Mumbai , founded in 2000.

Shri S.N Agrawal takes over as a New Member Staff Railway Board

- Shri S.N. Agrawal has taken over as a Member Staff, Railway board and Ex-officio Secretary to the Government of India on 20.07.2018. Previously He was General Manager of South Eastern Railway, Kolkata.
- Shri S.N Agrawal, a Civil Engineer, belongs to the Indian Railway Service of Engineers(IRSE) of 1980 batch.
- He has varied experience of Working in several key posts in western Railways, Central Railways, Southern Railways, North Central Railways etc.

> Tata AIA life elevates Rishi Srivastava as CEO & MD

- Tata AIA life limited, a private life insurer, has announced the elevation of Rishi Shrivastava as the new Chief Executive Officer & Managing Director of the company with effect from August 1.
- He is replacing current Chief executive officer Naveen Tahilyani. Srivastava is currently Chief of Proprietary Channels, product, Marketing & corporate Communication at Tata AIA.
- TATA Headquarters Mumbai, founded in 2000.

> Surendra Rosha Named HSBC India CEO

- The Hongkong and Shanghai banking Corporation appointed Surrendra Rosha as Chief Executive Officer for HSBC India.
- Rosha succeeds jayant Rikhye, who is taking a leave of absence for medical reasons.
- Rosha, who is currently HSBC's Head of Financial Institutions Group (FIG) for Asia-Pacific,has 27 years of experience in financial services sector.
- > Oscar Kerketta appointed as the next High Commissioner of India to the Republic of Rwanda
 - Shri Oscar Kerketta, presently Additional Secretary (FSI) has been appointed as the next High Commissioner of India to the Republic of Rwanda.
 - Rwanda President- Paul Kagame, Prime Minister- Edouard Ngirente.
 - He is expected to take up the assignment shortly.



> Haryana Teen scales Mount Kilimanjaro

- Shivangi Pathak became the youngest Indian woman to reach the peak of Mount Kilimanjaro in 3 days.
- Tanzania's Mount Kilimanjaro measures 5895 meters in height.
- Shivangi's next target is to scale Europe's highest peak.
- C B Ananthakrishnan takes charge as Director (Finance) of Hindustan Aeronauntics Ltd(HAL)
 - C B Ananthakrishnan took charge as Director (Finance) of Hindustan Aeronautics Ltd (HAL). Earlier, C B Ananthakrishnan was the Executive Director (Finance) at HAL Corporate Office
 - Chairman and Managing Director of Hindustan Ltd- T Suvarna Raju
 - He was also HAL nominee Director in the Board of three joint ventures of HAL.

> 3 High Court Women Judges are appointed as Supreme Court justices

- Three high court women judges were appointed to Supreme Court, taking the total number of judges in the apex court to 25.
- Notifications announcing the appointment of Uttarakhand High Court Chief Justice K.M Joseph, Madras HC Chief Justice Indira Banerjee and Orissa HC Chief Justice VIneet Saran to the Supreme Court were Issued.
- The number of Judges in the top court after the fresh appointments has gone up to 25. There would still be six vacancies.
- > Ajay Data, first Indian in ICANN
 - "Ajay Data becomes the first Indian to be appointed as a member of country code Names Supporting Organization (ccNSO).
 - Data has been appointed on the panel by nomination committee of ccNSO--one of the three policy making bodies at ICANN.
 - He is founder & CEO of Data XGen Plus and global leader in email linguistic services. He is creator of world's first email address mobile app and email solution for IDN (Internationalized Domain Names) Domains.
 - ICANN stands for The Internet Corporation for Assigned names And Numbers
- > Ivan Duque sworn in as Colombia's next president
 - Colombia's President-elect Ivan Duque has been sworn in as the country's 60th President.
 - More than 12,000 police were deployed in the historic centre of the capital Bogota for Duque's inauguration.
 - He replaced Juan Manuel Santos and became the youngest president in Colombia's recent history.

> Dr. R. G Anand appointed as Member of National Commission for Protection of Child Rights

- The Government of India has appointed Dr. R G Anand as Member of National Commission for Protection of Child Rights.
- He is appointed for a period of three years, or until on attaining the age of 60 years, whichever is the earlier.
- Chairperson of National Commission for protection of Child Rights is Ms. Stuti Kacker
- > New Chairperson of Appellate Tribunal for Electricity appointed
 - Justice Manjula Chellur took Oath as Chairperson, Appellate Tribunal for Electricity, Ministry of Power.
 - Prior to this, Smt. Justice Manjula Chellur was Chief justice of Bombay high Court.
 - Smt. Justice Manjula Chellur was born on 5th December, 1955 in Karnataka. She received her Bachelor of Arts degree from Allum Sunmangalamma Women's College.



- > 'Pionerring' former Chilean President Michelle Bachelet officially appointed new UN human rights chief
 - Former Chilean president Michelle Bachelet (66) was appointed as next United Nations High Commissioner for Human Right.
 - The decision was taken by consensus by the 193 nation assembly after Secretary- General Antonio Guterres put forward Bachelet to be the next human rights commissioner.
 - She will have four year term and shell replace Jordanian diplomat Zeid Ra'ad Hussein(served a single term, beginning in 2014).
- > Ashish Kumar Bhutani appointed CEO of PM crop insurance scheme
 - Senior bureaucrat Ashish Kumar Bhutani has been appointed Chief Executive Officer(CEO) of Pradhan Mantri Fasal Bima Yojna(PMFBY).
 - It incorporates the best features of all previous schemes and at the same time, all previous short comings and weaknesses have been removed to ensure faster insurance services or relief to farmers.
 - He has been appointed to post till May 2020.

> KS Jhaveri takes oath as Chief Justice of Orissa High Court

- Justice Kalpesh Satyendra Jhaveri took oath as the new Chief Justice of Orissa High Court.
- Governer Ganeshi Lal administered the oath of the office and secrecy to justice Jhaveri at a ceremony organized on the premises of Orissa HC. Jhaveri was sworn in as the 30th Chief Justice of Orissa HC.
- He obtained BSC and LLB degree from Gujarat University had started his career as lawyer at Gujarat HC in 1983.
- He was elected as Joint Secretary in 1984 and General Secretary of Gujarat High Court Advocates' Association in 1988.
- > D Bala Venkatesh Varma appointed Ambassador to Russia
 - Senior diplomat D Bala Venkatesh Verma appointed as India's next ambassador to Russia, considered a high-profile posting due to expanse of strategic cooperation between the two countries.
 - Venkatesh Sharma, a 1988 batch Indian Foreign Service office is currently serving as Indian envoy in Spain.
 - He will succeed Pankaj Saran who has been appointed deputy National Security Advisor.
 - The government also appointed Partha Satpathy as next Ambassador of India to Ukraine.

> Film Actor Akshay Kumar Becomes Brand Ambassador for Road Safety Campaign

- Union Minister for Road Transport Shri Nitin Gadkari launched three short films for generating public awareness towards road safety.
- Film actor Shri Akshay Kumar has featured in these films, which are directed by Shri R.Balki.
- Secretary in the Road Transport and Highways Ministry Shri Y S Malik welcomed the spirit of Akshay Kumar in accepting the government's offer to join as its Brand Ambassador.

> Imran Khan takes oath as 22nd Prime Minister of Pakistan

- Imran Khan took oath as the 22nd Prime Minister of Pakistan on Saturday, a day after he won the backing from the newly-elected Parliament.
- Imran khan secured 176 votes while his only rival and the Pakistan Muslim Leauge-Nawaz chief Sharif got 96 votes.
- Khan, has famously captained the national cricket team to World Cup glory in 1992
- The Pakistan Tehreek-e-Insaf(PTI) emerged as the single largest party with 116 seats in July 25 elections.
- > Infosys CFO MD Ranganath quits
 - Infosys Ltd announced that Chief Financial Officer M D Ranganath has stepped down to pursue "professional opportunities in new areas"
 - Ranganath will remain CFO until November 16.



- He has worked with Infosys for 18 years. He has been a part of the Infosys Leadership team.
- This is the first major exit under the current CEO Salil parikh.
- > Subhash Sheoratan Mundra appointed Independent Director of Indiabulls Housing Finance
 - Subhash Sheoratan Mundra has been appointed as Independent Director on the Board of Indiabulls Housing Finance for a period of three years, effective August 18 onwards.
 - Mundra, a Post-Graduate from the University of Poona, used to be the Chairman of Bank of Baroda and an Executive Director at Union Bank of India.
 - He also headed several committees set up by the central bank and was the nominated member on the G20 Forum's Financial Stability Board.

> Ram Nath Kovind appoints 7 new governers

- President Ram Nath kovind appointed governors for seven states Bihar, Haryana, Uttarakhand, Jammu and Kashmir, Sikkim, Meghalaya, and Tripura.
- Governor Satya Pal Malik has been transferred from Bihar to Jammu and Kashmir to replace NN Vohra, while senior BJP leader Lalji Tandon has been appointed the Governor of Bihar, replacing Malik.
- Kaptan Singh Solanki, the Governor of Haryana, has been transferred to Tripura, while Satyadev Narayan Arya will be the new Haryana governor
- Tripura governor Tathagata Roy has been transferred to Meghalaya, and Ganga Prasad, the Governor of Meghalaya, has been transferred to Sikkim. Baby Rani Maurya will be the new Governor of Uttarakhan.

> U K Varma appointed Assocham Secretary General

- Industry chamber Assocham appointed former bureaucrat Uday Kumar Varma as its new Secretary General.
- He succeeds DS Rawat who held the position for nearly 14 years.
- Varma retired from the position of Secretary, Ministry of Information and Broadcasting, Government of India on June 30, 2013, and has extensive administrative experience at the highest levels of administration both in the state government (of Madhya Pradesh) and central government.
- During his tenure Dr Rawat strengthened links between India Inc. and the government and transformed Assocham, which represents businesses of all sizes and sectors as a national and global business network, Assocham President Sandeep Jajodia said.

> Asia Society to honour PepsiCo CEO Indra Nooyi as Game Changer of the Year

- PepsiCo's India-born CEO Indra Nooyi will be honoured with the Game Changer of the Year award by a global cultural organisation in recognition of her business achievements.
- The 2018 Asia Game Changer Awards will be given in October to individuals and institutions who have broken barriers, defined courage, worked miracles, and in turn inspired their fellow citizens of the world.
- She will be honored in recognition of her business achievements, humanitarian record and advocacy for women and girls around the world.

> Satya Tripathi Becomes Assistant Secretary-General Of UN Environment Body

- UN Secretary General Antonio Guterres has appointed veteran Indian development economist and UN official Satya S Tripathi as Assistant Secretary-General and Head of the New York Office of the United Nations Environment Programme (UNEP).
- Mr Tripathi, who will succeed Elliott Harris of Trinidad and Tobago, has since 2017 served as senior adviser on the 2030 Agenda for Sustainable Development at UNEP.
- Mr Tripathi was previously the Director and Executive Head of the United Nations Office for Reducing Emissions from Deforestation and Forest Degradation in Developing Countries Coordination in Indonesia



> Ruchi Ghanashyam Appointed India's Next High Commissioner To UK

- Senior diplomat Ruchi Ghanashyam has been appointed as India's next High Commissioner to the United Kingdom
- She succeeds YK Sinha who had assumed the charge as the Indian High Commissioner in the UK in December, 2016.
- Ms Ghanashyam, a 1982-batch Indian Foreign Service officer, is currently Secretary at the headquarters in Delhi and is expected to take up the assignment shortly.
- Her appointment comes at a crucial time when the UK is in the process of coming out of the European Union.

> Pakistan Gets First Woman Chief Justice of High Court

- Justice Tahira Safdar was sworn in on Saturday as the first woman chief justice of a Pakistani high court.
- Justice Safdar was sworn in as the chief justice of Balochistan High Court at a ceremony held at the Governor House in Balochistan.
- She made history in 1982 when she became the first woman civil judge in Balochistan.
- She is currently a member of the three-judge special court conducting the trial of former President Pervez Musharraf.

> PTI's Dr Arif Alvi elected 13th President of Pakistan

- Dr Arif Alvi, a member of Pakistan Prime Minister Imran Khan's PTI, secured 212 votes out of 432 votes cast by the electoral college.
- Pakistan Tehreek-e-Insaf leader Dr Arif Alvi has been elected as the 13th President of Pakistan.
- The opposition candidate in the Pakistan presidential elections, Maulana Fazlur Rehman, got merely 131 votes. Aitzaz Ahsan, a member of the Pakistan Peoples Party (PPP), got just 81 votes, said the report in The Express Tribune.
- Dr. Alvi had started his political career about five decades ago when he was student of de'Montmonrency College of Dentistry in Lahore.

> The next CJI Justice Gogoi will take over as the 46th Chief Justice of India

- The Chief Justice of India, Dipak Misra, due to retire in October, has named the senior-most judge of the Supreme court after him as his successor.
- Justice Gogoi will take over as the 46th Chief Justice of India on October3, a day after CJI Misra retires.
- Justice Ranjan Gagoi is a Judge of the Supreme Court of India since April, 2012. Prior to his present post, he was the Chief Justice ,Punjab and Haryana High Court.
- His father Keshab Chandra Gogoi was a Chief minister under the Indian National Congress regime in the state of Assam in the year in the year 1982.
- BSNL Ropes in Boxer Mary Kom on Board as Brand Ambassador for 2 Years
 - BSNL hits a double whammy as it brings in decorated boxer Mary Kom as its brand ambassador for two years and also signed a MoU with the Indian Army for providing them with telecom services for the next three years, all across India.





- According to Aruna Sundararajan, Secretary, Telecom, in the competitive telecom sector, associating with Mary Kom will help BSNL in improving its brand image and attract more customers.
- The two-year contract will see boxer Mary Kom endorsing as well as engaging in various promotional events organized by BSNL for its different telecom services.

> Poonam Khetrapal Singh re-elected in World Health Organisation

- Poonam Khetrapal Singh was elected as Regional Director of WHO South-East Asia for a second five-year term, World Health Organisation.
- Singh's candidature was unopposed, as the 11 member countries of WHO South-East Asia Region met at the ongoing Regional Committee session to elect the next Regional Director.
- She had served as civil servant in India as member of Indian Administrative Services for over two decades. She was the Health Secretary of Punjab.

> Anshula Kant Appointed Managing Director Of SBI

- Anshula Kant was appointed as the Managing Director of State Bank of India (SBI)
- The Appointments Committee of the Cabinet approved the appointment of Kant as the Managing Director (MD), SBI till the date of her superannuation i.e. September 30, 2020.
- The post of MD, SBI fell vacant after the resignation of B Sriram, who took over as the MD and CEO of IDBI Bank.
- SBI chairman- Rajnish Kumar, Headquarters- Mumbai

▶ Former RBI governor Bimal Jalan to head panel to select new Chief Economic Advisor

- The Union Government has appointed former Reserve Bank of India governor Bimal Jalan as the head of the panel that has been tasked with selecting India's next chief economic advisor (CEA).
- The move comes two months after the government sought applications for the post after previous CEA Arvind Subramanian resigned from office.
- The Appointments Committee of Cabinet headed by Prime Minister Narendra Modi will give the final stamp of approval for the appointment of the next CEA.

> Amitabh Chaudhry of HDFC Life appointed CEO & MD of Axis Bank

- Amitabh Chaudhry has been appointed managing director and chief executive of Axis Bank for a three-year term. He will take charge on January 1, 2019.
- Chaudhry, 54, will succeed the current MD & CEO Shikha Sharma, whose term ends on December 31.
- The board of private sector lender Axis Bank on Saturday vetted Chaudhry's appointment after getting approval from the Reserve Bank of India.

> B. Vanlalvawna appointed as the next Ambassador of India to the Republic of Azerbaijan

- B. Vanlalvawna (IFS:1998), presently Consul General, Consulate General of India, Sydney has been appointed as the next Ambassador of India to the Republic of Azerbaijan.
- He is expected to take up the assignment shortly.
- Republic of Azerbaijan-Capital: Baku, Currency: Azerbaijani manat

> Om Prakash Mishra set to become Nepal's new Chief Justice

- Om Prakash Mishra, who studied law in India, is set to become Nepal's new Chief Justice after the Parliamentary Hearing Committee unanimously endorsed his name for the top judicial post.
- Mishra, the senior-most justice after Justice Deepak Raj Joshee, will assume charge as the Chief Justice after President Bidya Devi Bhandari officially appoints him.
- Khadga Prasad Shrma Oli is the current Prime Minister of Nepal.



> HDFC LIFE appoints Vibha Padalkar as MD & CEO for 3 years

- The board of HDFC Standard Life appointed Vibha Padalkar, the executive director and Chief financial officer of HDFC Standard Life, as the Managing director and CEO.
- After the exit of Amitabh Chaudhary, who joined Axis Bank on September 8, Padalkar, a board member of HDFC Life, was the front runner for the top job.
- Before joining HDFC Life, she was associated with WNS Global Services, Colgate-Palmoliv (India) and Price water house coopers.
- Padalkar is a member of the Institute of Chartered Accountants in England and Wales and the Institute of Chartered Accountants of India.

> Justice Ranjan Gogoi appointed as next Chief Justice of India

- The President of India has appointed Justice Ranjan Gogoi as the next Chief Justice of India. He will assume the office of Chief Justice on 3rd October, 2018 after the retirement of the current Chief Justice, Justice Dipak Misra.
- Born on 18th November, 1954, Justice Gogoi was enrolled as an advocate in 1978.
- He was appointed as Chief Justice of Punjab & Haryana High Court on 12th February, 2011. He was appointed as a Judge of the Supreme Court of India on 23rd April, 2012.

> Prashant Kumar takes charge as SBI Chief Financial officer(CFO)

- Prashant Kumar has taken charge as the Chief Financial Officer (CFO) of the SBI Bank.
- Before Kumar, Anshula Kant, who has been promoted as Managing Director of SBI, was the CFO.
- Prior to this appointment, Kumar was designated as Deputy Managing Director (HR) & Corporate Development Officer of India's largest bank.
- Kumar has earlier worked as DMD and Chief Operating Officer (COO) of the Bank.
- > Indian cine artist Jaya Prada appointed goodwill ambassador for Nepal tourism
 - Former Member of Parliament and Bollywood actress Jaya Prada has been appointed Goodwill Ambassador for the promotion of Nepal tourism.
 - Tourism is an important source of revenue and employment generation in Nepal. India is the biggest source market for Nepal tourism.
 - The Nepal government has also decided to observe the year 2020 as the 'Visit Nepal Year' and has set a target of attracting two million international visitors.
- > Mary Kom named brand ambassador of Tribes India
 - The Ministry of Tribal Affairs launched the "Punch Tantra" collection to promote tribal artefacts and named world boxing champion Mary Kom as the brand ambassador of "Tribes India" -- an initiative to promote tribal artefacts.
 - The Punch Tantra range of tribal artefacts promoted by the Tribal Cooperative Marketing Development Federation of India (TRIFED) includes handlooms and handicrafts which will be promoted by Kom, as per a release.
 - Such initiatives would bring great change in the lives of the tribal people, socially and economically.

> Rajni Kant Misra Appointed BSF Chief, SS Deswal to Head SSB

- Senior IPS officers Rajni Kant Misra and S S Deswal were appointed director general of the Border Security Force (BSF) and the Sashastra Seema Bal (SSB) respectively.
- Misra, a 1984-batch IPS officer of the Uttar Pradesh cadre, is at present serving as the SSB chief.
- Deswal, a 1984-batch IPS officer of the Haryana cadre, will head the SSB in place of Misra. He will hold the post for a period up to his superannuation on August 31, 2021
- Deswal, a 1984-batch IPS officer of the Haryana cadre, will head the SSB in place of Misra. He will hold the post for a period up to his superannuation on August 31, 2021



- > Iraq parliament elects Barham Salih as country's new president
 - Iraq's parliament has elected the moderate Kurdish politician Barham Salih as president.
 - Mr Salih, a member of the Patriotic Union of Kurdistan (PUK), beat his main rival Fuad Hussein, of the Kurdistan Democratic Party's (KDP), by 219 votes to 22, AFP news agency reported.
 - Mr Salih was part of the interim government put in place by the US following the 2003 invasion that ousted Saddam Hussein.

> Chanda Kochhar quits ICICI Bank

- Chanda Kochhar, the first woman to head India's second-biggest private sector lender by assets, Quits even as a probe continues into alleged irregularities in granting of some loans during her nineyear chief executive tenure.
- The bank's board accepted her plea for early retirement Thursday, elevating COO Sandeep Bakhshi to the CEO role for five years.
- The enquiry instituted by the board will remain unaffected by this and certain benefits will be subject to the outcome of the enquiry.
- > Mukesh Ambani is the richest Indian for 11th consecutive year with \$47.3 billion: Forbes
 - Reliance Industries' Chairman Mukesh Ambani has emerged as the richest Indian for the 11th consecutive year with a net worth of \$47.3 billion, according to Forbes magazine.
 - As per the 'Forbes India Rich List 2018', Wipro Chairman Azim Premji has retained the second spot, adding \$2 billion to his wealth at \$21 billion; while ArcelorMittal Chairman and CEO Lakshmi Mittal moved a place ahead to the third slot with a net worth of \$18.3 billion, increasing his wealth by \$1.8 billion.
 - Ambani is also the year's biggest gainer, adding \$9.3 billion to his wealth amid the continuing success of his Reliance Jio broadband telco service.

Ramon Laguarta succeeds Pepsico's Indian-origin CEO Indra Nooyi

- Ramon Laguarta assumed the role of Chief Executive Officer of global beverage giant PepsiCo Wednesday, succeeding India-born Indra Nooyi who had helmed the American company for 12 years.
- She was appointed as CEO in 2006, becoming PepsiCo's fifth chief executive in its 41-year history, and the first woman
- Laguarta will become the sixth CEO in PepsiCo's 53-year history. All have been appointed from within the organization, a testament to PepsiCo's strong bench of talent and succession planning.

> Pankaj Sharma appointed India's ambassador to UN Conference on Disarmament

- Pankaj Sharma has been appointed as the ambassador and India's permanent representative to the United Nations Conference on Disarmament in Geneva,
- Sharma is currently the joint secretary (Disarmament and International Security Division) in the Ministry of External Affairs.
- Sharma had replaced Gill as joint secretary of the Defense Information Systems Agency (DISA) division.

> Tushar Mehta appointed as new Solicitor General of India.

- Additional Solicitor General Tushar Mehta was appointed the new Solicitor General of India, months ahead of the general elections in 2019.
- He will hold office till June 30, 2020. Mehta, who was Gujarat advocate general when Prime Minister Narendra Modi was the chief minister of the state.
- He was appointed ASG in 2014 after the Modi government came to power


- > Suchitra Durai appointed as the next Ambassador of India to the Kingdom of Thailand
 - Ms Suchitra Durai (IFS:1988), High Commissioner of India to Kenya, has been appointed as the next Ambassador of India to the Kingdom of Thailand.
 - Suchitra Durai is an Indian Foreign Service Officer (IFS) of 1988 batch.
 - She is expected to take up the assignment shortly.
- > Nokia appoints Alia Bhatt as brand ambassador in India
 - Bollywood actress Alia Bhatt as the 'face of Nokia phones' in India.
 - As part of the partnership, a print campaign with Bhatt has been initiated already to mark the festive season.
 - Earlier this year, the mobile brand, which was considered as the peoples' brand in India about 15 years ago, had appointed Parineeti Chopra as the face of its mobile phones.
- > BankBazaar appoints former RBI Deputy Governor S S Mundra as advisor
 - Online financial services marketplace BankBazaar appointed former RBI Deputy Governor (DG) S S Mundra as an advisor to the company.
 - Mundra's expertise will help in driving 100 per cent paperless and presence-less financing by the company in India.
 - BankBazaar Co-Founder & CEO Adhil Shetty said as digital mode is increasingly becoming the preferred way to transact, there is a greater need for collaboration between fin-tech, regulators, and financial institutions.

BOOKS AND AUTHORS

> Dr. Mahesh Sharma releases 3 books at IGNCA New Delhi

- Minister of state for Culture, Dr. Mahesh Sharma, released 3 books 'jewellery' by Dr. Gulab Kothari, 'Ghats of Banaras' by Dr. Sachidanand Joshi and 'Untold Story of Broadcasting' by Dr. Gautam Chatterjee at IGNCA ,New Delhi.
- The Book "Ghats of Banaras" is derived out of the similar documentation conducted recently at Varanasi. These Ghats situated at the bank of river Ganga in a semi-circular shape(ardhchandrakar), give a spectacular view of the city.
- Indira Gandhi National Centre for the Arts, New Delhi(IGNCA) is a premier government-funded arts organization in India. It is an autonomous institution under the Union Ministry of Culture.

> Khaled Hosseini's latest book 'Sea Prayer' to release this month

- Khaled Hosseini, bestselling author of The Kite Runner is soon to release his latest book Sea Prayer.
- The book marks the third anniversary of the death of the three year old Syrian refugee, Alan Kurdi.
- Khaled Hosseini is an Afghan-born American novelist. He has written books like "The Kite Runner", "A Thousand Splendid Suns" and "And the Mountains Echoed". He was appointed a UNHCR Goodwill Ambassador in 2006.

> VVS Laxman pens autobiography

- Veteran cricketer VVS Laxman, known for the suppleness of his wrists, will now bring his expertise into play as he picks up the pen to write his tell-all book, which will hit the stands on November 20
- The former Indian cricketer's autobiography titled, "281 and Beyond"
- The title has been borrowed from the Hyderabad stylist's fabulous series-turning innings of 281 against Australia at the Eden Gardens in 2001.



- > Atal Ji Ne Kaha: A book on Vajpayee launched; PM says 'rich repository' of Speeches to impact masses
 - "Atal Ji Ne Kaha" is the latest of the books on the BJP patriarch and former Prime Minister Atal Bihari Vajpayee launched with a message by Prime Minister Narendra Modi.
 - Authored and compiled by Brijendra Rehi, noted Doordarshan producer, senior journalist then advisor to the former PM's select Speeches and Photographs.
 - The book consists of 320 pages and 26 chapters.
- > Shri RK Singh releases book on "Weather Information Portal for Indian Power System"
 - Shri R K Singh, Minister of State (IC) for Power and New & Renewable Energy visited Power System Operation Corporation limited (POSOCO) and released a book on "Weather Information Portal for Indian Power System.
 - This reference document has been developed by POSOCO in collaboration with IMD to facilitate enhanced utilization of Weather Portal in all spheres of Power Sector.
 - The Minister interacted with System Operators and appreciated the efforts being made by them in maintaining the security and reliability of Power System. He advised that in the advent of complexities being encountered by the Power System, lot of controls and automation are required.

> Vice Prez releases biography of Anumolu Ramakrishna

- Vice President M Venkaiah Naidu released a biography of late Anumolu Ramakrishna, a pioneer in the application of innovative systems and construction techniques in the Indian construction sector.
- The biography titled 'Building a Legacy' is authored by city-based Chartered Accountant V Pattabhi Ram.
- Ramakrishna, former president and Managing Director at Larsen and Toubro, was posthumously awarded Padma Bhushan in 2014.

> Northern Irish Author Anna Burns Wins 2018's Man Booker Prize for her novel Milkman

- Milkman" by writer Anna Burns scooped the 2018 Man Booker Prize, with the Northern Irish writer winning the literary award for her third full-length novel.
- Set in an unnamed city during the bloody "Troubles" of Northern Ireland, the "Milkman" tells the coming-of-age story of a young girl's affair with an older man.
- As winner, the 56-year-old writer, who was born in Belfast, received the award from Prince Charles' wife Camilla, the Duchess of Cornwall, as well as 50,000 pounds (\$65,900).

> Stephen Hawking's final book offers "brief answers to big questions"

- Stephen Hawking's final work, which tackles issues from the existence of God to the potential for time travel, was launched by his children, who helped complete the book after the British astrophysics giant's death.
- Hawking was forever being asked the same things and started work on "Brief Answers to the Big Questions" last year -- but did not finish it before he died in March, aged 76.
- It has been completed by the theoretical physicist's family and academic colleagues, with material drawn from his vast personal archive.
- > Vijayan Bala launches 'Indian Sports: Conversations and Reflections' book
 - Veteran commentator and cricket statistician Vijayan Bala has come up with his new book "Indian Sports: Conversations and Reflections", a compilation of interviews of eminent sportspersons
 - The 68-year-old Bala, who has also been a member of BCCI's Statistical Committee apart from being an English teacher, has interviewed Olympians like Balbir Singh Senior, Abhinav Bindra.
 - Bala has earlier published a book on Statistics called 'Indian Test Cricket back in 1974'.



- > Ramachandra Guha pens "Gandhi : The years that changed the world (1914- 1948)" Book
 - Renowned historianRamachandraGuha has penned a new book titled "Gandhi : the years that changed the world" on Mahatma Gandhi.
 - This book will be published by Penguin Random House India.
 - He has written several best selling book like "India After Gandhi" and "Gandhi Before India"
 - This book will narrate the story of Gandhi's life, from his departure from South Africa to his assassination in 1948. It will also tell the history of Indian freedom movement.
- > "When Coal turned Gold: The Making of a Maharatna Company" written by Partha Sarathi Bhattacharyya
 - Former chairman of Coal India Ltd's (CIL)'s Partha Sarathi wrote book "When Coal turned Gold: The Making of a Maharatna Company"
 - The book talks about the transformation of Coal India Ltd's (CIL) from a loss- making enterprise into a profitable Maharatna PSU.
 - Chairman of Coal India Ltd Anil Kumar Jha, Head Office Kolkata
- > Gandhiji's book on basic education 'Nai Talim' launched by Union HRD Minister Prakash Javadekar
 - Union HRD Minister Prakash Javadekar launched a book and curriculum on Gandhiji's 'Nai Talim' to mark the Teachers Day.
 - The title of the book is 'Experiential Learning Gandhiji's Nai Talim'.
 - The curriculum was brought out in 13 languages -- Assamese, Tamil, Bengali, Odiya, Kannada, Malyalam, Punjabi, Marathi, Telugu, Gujarati, Urdu, Hindi, and English.
 - Nai Talim or basic education is a principle promoted by Mahatma Gandhi which states that knowledge and work are not separate.

OBITUARIES

Kannada poet M.N Vyasa Rao passes Away

- Film song lyrist and Kannada poet M.N Vyasa Rao Passed away in Bengaluru, Karnataka.
- Mr. Rao also was also a novelist and authored many detective and literary novels in Kannada.
- He had received Karnataka Rajya Sahitya academy award for his Short Story collection titled Maleyalli Neneda maragalu.
- Rao entered the Kannada film as a lyricist in 1975 in hit film Shubhamangala.

> Lyricist and poet Gopal Das Saxena 'Neeraj' died at 93

- Lyricist and Poet Gopal Das Saxena Died at the age of 93.
- Neeraj was born in a village called Puravali in Etawah district of Uttar Pradesh.
- He was awarded the Padma Bhushan in 2007.
- He wrote for several Hindi Movies and attained a unique position as a songwriter who wrote with equal facility in both Hindi and Urdu.

> Chiyo Miyako, world's oldest person, passe away at 117

- The world's oldest person, Chiyo Miyako, has Died.
- Miyako, born on May2, 1901,became the world's oldest person in April after Nabi Tajima from Kikai island in southern japan died at the age of 117.
- Her seath was confirmed by the government of kanagawa, her home state south of Tokyo, Japan.



> Nobel prize-winning author VS Naipaul dies aged 85

- Trinidad –born British author VS Naipaul, who won the Nobel Prize for literature in 2001, has died at his home in London aged 85.
- Vidiadhar Surajprasad Naipaul won numerous coveted literary awards during his career during which he wrote critically acclaimed novels such as A House for Mr. Biswas, In a Free State and A Bend in the River.
- He was born in Naipaul on 17 August 1932.

> Somnath Chatterjee, Former Lok Sabha Speaker, Dies at 89 in Kolkata

- Former Lok Sabha Speaker Somnath Chatterjee passed away by multiple organ failure. He was 89 years old.
- A 10 time Lok Sabha MP, Chatterjee was a central committee member of the CPI which he had joined in 1968.
- He was the Speaker of the Lok Sabha from 2004 to 2009.
- Prime Minister Narendra Modi Condoled Chatterjee's demise and described him as a "strong voice for the wellbeing of the poor and vulnerable"

> Chhattisgarh Governor Balramji Dass Tandon Dies

- Chhattisgarh Governor Balramji Dass Tandon died at a hospital in Raipur. He was 90.
- Tandon, one of the founder members of the Jansangh which later became the Bharatiya Janata Party (BJP), became the governor of Chhattisgarh in July 2014.
- During his long political career, he has served on various posts, including as deputy chief minister of Punjab. The six-time MLA was also jailed from 1975 to 1977 during Emergency.

> Former India cricket captain Ajit Wadekar dead

- Ajit Wadekar, who deployed his famous spinners to devastating effect and recorded historic series wins in the West Indies and England in 1971, passed away.
- Mr. Ajit Wadekar was declared dead on arrival at the Jaslok Hospital and Research Centre. He had been critically unwell for some time and was seeking treatment for the same."
- Dramatic happenings at the selection committee meeting to pick the captain for the 1971 tour of the West Indies resulted in him being named skipper ahead of Mansur Ali Khan Pataudi.

> Atal Bihari Vajpayee, former Prime Minister, dies at 93

- Former Prime Minister and Bharat Ratna Atal Bihari Vajpayee died at the age of 93.
- He was an Indian politician who thrice served as the Prime Minister of India, first for a term of 13 days in 1996, for a period of eleven months from 1998 to 1999, and then for a full term from 1999 to 2004.
- He was a member of the Indian Parliament for over four decades, having been elected to the Lok Sabha, the lower house, ten times, and twice to the Rajya Sabha, the upper house. He served as the Member of Parliament for Lucknow, Uttar Pradesh until 2009.
- Vajpayee was among the founding members of the Bhartiya Jana Sangh which he also headed from 1968-1972.
- The Modi government declared in 2014 that Vajpayee's birthday, 25 December, would be marked as Good Governance Day.

> Former UN chief and Nobel Peace laureate Kofi Annan passes away at 80

- Former United Nations Secretary-General and Nobel Peace Prize laureate Kofi Annan has died after a short illness at the age of 80
- Annan was the first black African to take up the role of the world's top diplomat, serving two terms from 1997 to 2006
- He later served as the UN special envoy for Syria, leading efforts to find a peaceful solution to the conflict.
- Annan was awarded the Nobel Peace Prize jointly with the UN in 2001 "for their work for a better organized and more peaceful world". He was married with three children.



> Padma Bhushan economist VS Vyas passes away

- Padma Bhushan awardee and noted agricultural economist Vijay Shankar Vyas passed away after a brief illness
- The economist was the director of the Indian Institute of Management (IIM), Ahmedabad, and the Institute of Development Studies (IDS), Jaipur.
- He was also a senior advisor in the World Bank's agriculture and rural development department. Rajasthan Chief Minister Vasundhara Raje and former chief minister Ashok Gehlot condoled Vyas's demise.

> Former Odisha minister Dolagobinda Pradhan passes away

- Veteran freedom fighter and former Odisha Minister Dolagobinda Pradhan died at his residence in Bhubaneswar on Monday after a brief illness
- Pradhan, who was elected to the state Assembly twice from Cuttack Sadar constituency in 1980 and 1990, was a minister from 1989 to 1990.
- Inspired by Mahatma Gandhi's ideals, he had left school in 1942 and joined the Quit India movement. He was also jailed during the freedom movement.
- He was 93 and is survived by wife, four sons and three daughters.

> Ex-Minister Shantaram Potdukhe passes away

- Former Union Minister and Congress leader Shantaram Potdukhe died at a hospital here on Sunday following brief illness, his family said.
- The four-time MP was being treated at a private hospital here since September 13.
- He was 86 and is survived by his wife, son and a daughter.

> Former Uttarakhand chief minister ND Tiwari dies on his 93rd birthday

- Former Uttar Pradesh and Uttarakhand chief minister Narayan Dutt Tiwari died of a cardiac arrest in Delhi. He was 93.
- He is the only politician to have served as chief minister of two states.
- Tiwari was Chief Minister of Uttar Pradesh from 1976-77, 1984-85, and then from 1988-89. and later became the chief minister of Uttarakhand when Congress came to power in the hill state carved out of Uttar Pradesh.
- This time, Tiwari was able to complete his five-year-term from 2002. He continues to hold the distinction of having been the only Uttarakhand CM who has done so.



www.makemyexam.in

Page 75





Static G.K.

COUNTRIES | CAPITAL | CURRENCY

S.No	Countries	Capital	Currency
1	Japan	Tokyo	Japanese Yen
2	Sweden	Stokholm	Swedish Krona
3	Sri Lanka	Colombo	Sri Lankan Rupee
4	Bangladesh	Dhaka	Taka
5	Somalia	Mogadishu	Shilling
6	Iran	Tehran	Iranian Rial
7	Norway	Oslo	Norwegian Krone
8	South Korea	Seoul	South Korean Won
9	Germany	Berlin	Euro
10	Russia maza	Moscow	Ruble
11	China IIIAI	Beijing	Renminbi
12	Indonesia	Jakarta	Indonesian Rupiah
13	Pakistan	Islamabad	Pakistani Rupee
14	Myanmar	Naypyidaw	Burmese kyat
15	Saudi Arabia	Riyadh	Saudi Riyal
16	Kenya	Nairobi	Kenyan shilling
17	Kazakhstan	Astana	Kazakhstani tenge
18	Uzbekistan	Tashkent	Uzbekistani soʻm
19	Australia	Canberra	Australian Dollar
20	Peru	Lima	Sol
21	Iceland	Reykjavik	Icelandic króna
22	Philippines	Manila	Philippine peso
23	Vietnam	Hanoi	Vietnamese dong
24	Indonesia	Jakarta	Indonesian Rupiah
25	Belarus	Minsk	Belarusian ruble
26	Iraq	Baghdad	Iraqi dinar



STATE | CAPITAL | CHIEF MINISTER | GOVERNOR

State	Capital	Chief Minister	Governor
Andhra Pradesh	Hyderabad (<i>de jure</i>) Amaravati (<i>de facto</i>)	N.Chandrababu Naidu	E.S Lakshmi Narasimhan
Arunachal Pradesh	Itanagar	Pema Khandu	Brigadier Dr BD Mishra
Assam	Dispur	Sarbananda Sonowal	Jagdish Mukhi
Bihar	Patna	Nitish Kumar	Satya Pal Malik
Chattisgarh	Raipur	Dr. Raman Singh	Balram Dass Tandon
Goa	Panaji	Manohar Parrikar	Mridula Sinha
Gujarat	Gandhinagar	Vijay Rupani	Om Prakash Kohli
Haryana	Chandigarh	Manohar Lal Khattar	Kaptan Singh Solanki
Himachal Pradesh	Simla, Dharamsala (Second Capital in Winter)	Virbhadra Singh	Acharya Dev Vrat
Jammu & Kashmir	Srinagar (Summer) Jammu (Winter)	Mehbooba Mufti	Narinder Nath Vohra
Jharkhand	Ranchi	Raghubar Das	Draupadi Murmu
Karnataka	Bangalore	Siddaramaiah	Vajubhai Vala
Kerala	Thiruvananthapuram	Pinarayi Vijayan	P. Sathasivam
Madhya Pradesh	Bhopal	Shivraj Singh Chouhan	Om Prakash Kohli
Maharashtra	Mumbai	Devendra Fadnavis	Chennamaneni Vidyasagar Rao
Manipur	Imphal	N. Biren Singh	Najma Heptulla
Meghalaya	Shillong	Dr. Mukul Sangma	Ganga Prasad
Mizoram	Aizawl	Lal Thanhawla	Nirbhay Sharma
Nagaland	Kohima	T. R. Zeliang	Padmanabha Balkrishna Acharya
Odisha	Bhubaneswar	Naveen Patnaik	S.C. Jamir
Punjab	Chandigarh	Amarinder Singh	V. P. Singh Badnore
Rajasthan	Jaipur	Vasundhara Raje	Kalyan Singh
Sikkim	Gangtok	Pawan Kumar Chamling	Shriniwas Dadasaheb Patil
Tamil Nadu	Chennai	Edappadi K. Palaniswami	Banwarilal Purohit
Telangana	Hyderabad	K Chandrasekhar Rao	E.S Lakshmi Narasimhan
Tripura	Agartala	Manik Sarkar	Tathagata Roy
Uttar Pradesh	Lucknow	Yogi Adityanath	Ram Naik
Uttarakhand	Dehradun	Trivendra Singh Rawat	Krishan Kant Paul
West Bengal	Kolkata	Mamta Benerjee	Keshari Nath Tripathi

www.makemyexam.in



Now let's have a look at the Union Territories. It is important to note that UT have a different governing structure. They are under direct control of the central government and the President of India appoints an Administrator or Lieutenant-Governor for each UT. Delhi and Puducherry are somewhat different as they get to choose their own elected legislative assemblies and the executive councils of ministers with partially state-like function. (Arvind Kejriwal and V. Narayanaswamy are the current Chief Ministers of Delhi and Puducherry respectively)

Union Territories	Capital	Head	Position
Andaman and Nicobar Island	Port Blair	Admiral Devendra Kumar Joshi	Lieutenant Governor
Chandigarh	Chandigarh	V. P. Singh Badnore	Administrator
Dadra and Nagar Haveli	Silvassa	Praful Khoda Patel	Administrator
Daman and Diu	Daman	Praful Khoda Patel	Administrator
Delhi	Delhi	Anil Baijal	Lieutenant Governor
Lakshadweep	Kavaratti	Farooq Khan	Administrator
Puducherry	Puducherry	Kiran Bedi	Lieutenant Governor

AWARDS

1. Bharat Ratna – It is the highest civilian award of the India. The award was given for outstanding achievements in the **arts, literature, science and public services** but the government expanded the criteria to include **"any field of human endeavour"**. The number of annual awards is restricted to a maximum of three in a particular year.

2. Padma Awards – Padma Vibhushan, Padma Bhushan and Padma Shri awards are for exceptional and distinguished service in any field including service rendered by Government servants.

3. Gallantry Awards – Param Vir Chakra (PVC), Ashok Chakra, Shaurya Chakra are given for appreciating the brave and gallant.

4. Nobel Prize – The Nobel Prize is widely regarded as the most prestigious award available in the fields of literature, medicine, physics, chemistry, peace, and economics.

5. Booker Prize – Literature It is an annual award for the best original novel, written in the English language, and published in the UK literary award.

6. Vyas Samman – Literature Vyas Samman is awarded annually by the K.K. Birla Foundation in recognition of the Hindi literary work published in past 10 years.

7. Moorti Devi Award – Literature The Moortidevi Award is an annual literary award in India presented by the Bharatiya Jnanpith organization for a work which emphasizes Indian philosophy and culture.

8. Saraswati Samman – Literature The award was instituted in 1991 by the K. K. Birla Foundation. It is an annual award given for outstanding prose or poetry literary works in any 22 Indian languages.

9. Jnanpith award – Literature The award was instituted in 1961 and it is It is presented by the Bharatiya Jnanpith, a trust founded by the Sahu Jain family, the publishers of the newspaper The Times of India. It is an annual award given for outstanding prose or poetry literary works in any 22 Indian languages.

10. Bihari Puraskar – Literature Bihari Puraskar is a literary award instituted by K. K. Birla Foundation. The award is named after the famous Hindi poet Bihari and is awarded to an outstanding work published in Hindi or Rajasthani by a Rajasthani writer.

11. The Oscar/Academy Awards – Films This is an annual American awards ceremony honoring cinematic achievements in the film industry.

12. Dadasaheb Phalke Award – Cinema/Films The Dadasaheb Phalke Award is India's highest award in cinema. It is presented annually at the National Film Awards ceremony by the Directorate of Film Festivals, an organisation set up by the Ministry of Information and Broadcasting.

13. Arjuna Award – Outstanding performance from the sports persons in **sports and games**. The Government has modified the format of Arjuna Award very recently and as per the revised schematic guidelines a sports person must have very good consistent performances for the previous 3 years at the international level to be considered as eligible for the Award.

14. Dronacharya Award – Eminent coaches of any particular sport The award is named after the very famous archery coach, mentioned in the epic of India known as the Mahabharata. This very award is not related with the sports persons who are still playing in the field; instead this is related to those eminent coaches of any particular sport.

15. Dhyan Chand Award – The award that is given to the veteran sports persons of India for their lifetime achievement in their respective field of sport is named as the Dhyan Chand Award for Life Time Achievement in **Sports and Games**.

16. Rajiv Gandhi Khel Ratna Award – The Rajiv Gandhi Khel Ratna is the highest honour bestowed to a sports person for his/her achievements in India.

17. Stirling Prize – **Architecture** The Royal Institute of British Architects Stirling Prize is a British prize for excellence in architecture.

18. Aga Khan Award – Architecture The Aga Khan Award for Architecture (AKAA) is an architectural prize established by Aga Khan IV in 1977. It aims to identify and reward architectural concepts that successfully address the needs and aspirations of Islamic societies in the fields of contemporary design, social housing, community development and improvement.

19. Pritzker Prize – Architecture The Pritzker Architecture Prize is awarded annually "to honor a living architect.

20. Shanti Swarup Bhatnagar Prize – Science & Technology The Shanti Swarup Bhatnagar Prize for Science and Technology (SSB) is a science award in India given annually by the Council of Scientific and Industrial Research (CSIR) for notable and outstanding research, applied or fundamental, in biology, chemistry, environmental science, engineering, mathematics, medicine and Physics.

21. Kalinga Prize – **Science** The Kalinga Prize for the Popularization of Science is an award given by UNESCO for exceptional skill in presenting scientific ideas to lay people.

22. Grammy Award – Music A Grammy Award, or Grammy, is an accolade by the National Academy of Recording Arts and Sciences of the United States to recognize outstanding achievement in the music industry.

23. Abel Prize – Mathematics The Abel Prize is an international prize awarded annually by the Government of Norway to one or more outstanding mathematicians.

24. International Gandhi Peace Prize – This award is given to individuals and institutions for their contributions towards **social, economic and political revolution through non-violence and Gandhian philosophy**. The award carries Rs. 10 million in cash.

25. Lal Bahadur Shastri National Award – This is for Excellence in Public Administration, Academics and Management.

26. Green Star Awards – The Green Star Awards recognize those who have made extraordinary efforts to respond to environmental disasters around the world.

27. Magsaysay Award – Public Service, Leadership, Journalism, Literature, creative arts and international understanding.

28. Pulitzer Prize – The Pulitzer Prize is an award for achievements in **newspaper** and**online journalism**, **literature**, and **musical composition** in the United States.

29. Sahitya Akademi Award – Books in Indian Languages and English.

30. Manthan Award – It is an initiative in India to recognize the best practices in e-Content and Creativity.

31. FiFi Awards – The FiFi Awards honor the fragrance industry's creative achievements.

32. Sangeet-Natak Akademi Award – Music, dance and Drama.

33. BAFTA Awards – Television, Films, Video Games and Animation.

www.makemyexam.in

www.ibtindia.com Page 79



INDIAN RAILWAYS/ METRO IN INDIA

- As per circular issued by the railway board, the passengers in the reserved coaches can only sleep between 10 pm & 6 am to allow others to sit in the seats for the rest of the time.
- India received its first High Horsepower Locomotive with the bodyshell of 12000 HP loco from Alstom France at Kolkata port.
- DMRC declared as the world's first green metro after it added a green certification for all its major buildings & installations.
- > Indian Railways achieves major landmark in the field of Eco friendly fuel technologies at Indian Railways
- > Organization for Alternate Fuel (IROAF) has been awarded the coveted National level "Golden Peacock
- Award for the Year 2017 for Eco-Innovation" for substitution of fossil fuels (Diesel) by environmentfriendly CNG in DEMU passenger train services.
- Indian Railways launched its first 1,600 HP solar powered Diesel Electric Multiple Unit (DEMU) train with a unique facility of Battery Bank from Safdarjung station, New Delhi.
- Indian Railways launched an integrated mobileapplication to cater to various passenger requirements over & above ticket booking. The app is called Rail SAARTHI & was launched by Railway Minister.
- Central Railway taken a step towards womenempowerment by appointing an all-female workstaff at the suburban Matunga station. Matunga station has now become the first such ladies special station.

IMPORTANT DAYS

1.	11 th July	World Population Day	Family Planning- Empowering People, Developing Nations.
2.	15 th July	World Youth Skills Day	Skills for All
3.	28 th July	World Hepatitis Day	Eliminate Hepatitis
4.	29 th July	International Tiger Day	Fresh Ecology for Tiger's Protection
5.	30 th July	World Day against Trafficking in Persons	Act to Protect and Assist Trafficked Persons
6.	7 th August	National Handloom Day	
7.	10 th August	International Biodiesel Day	
8.	12 th August	International Youth Day	Youth Building Peace
9.	19 th August	World Humanitarian Day	#Not a Target
10.	29 th August	International Day Against Nuclear Tests	
11.	29 th August	National Sports Day	
12.	5 th September	National Teacher's day	
13.	14 th September	National Hindi Divas	
14.	16 th September	International Day for the Preservation of Ozone Layer	Caring for all life under the sun
15.	21 st September	International Day of Peace	Together for Peace: Respect, Safety and Dignity for All
16.	27 th September	World Tourism Day	Sustainable Tourism- A Tool for Development
17.	28 th September	World Rabies Day	Rabies: Zero by 30
18.	28 th September	World Maritime Day	Connecting Ships, Ports and People
19.	30 th September	International Translation Day	
20.	1 st October	International Day of Older Persons	Stepping into the Future: Tapping the Talents, Contributions and Participation of Older Persons in the Society
21.	11 th October	International Day of the Girl Child	Empower Girls: Before, during and after the Conflict

22.	13 th October	International Day for Disaster Deduction	Home Cofe Home Deducing Exposure
22.	13 October	International Day for Disaster Reduction	Home Safe Home: Reducing Exposure,
			Reducing Displacement
23.	15 th October	International Day of Rural Women	Challenges and Opportunities in climate-
			resilient agriculture for gender equality and
			empowerment of rural women and girls.
	, the second		
24.	16 th October	World Food Day	Change the future of migration. Invest in food
			security and rural development.
25.	17 th October	International day for Eradication of	Answering the call of October 17 to end
		Poverty	poverty.
26.	21 st October	Police Commemoration Day	
27.	24 th October	World Development Information Day	
28.	24 th October	56 th Raising Day of ITBP	
29.	24 th October	United Nations Day	
30.	24 th October	World Polio Day	
31.	27 th October	World Day for Audiovisual Heritage	Discover, remember and share
32.	31 st October	Rashtriya Ekta Diwas	
33.	27 th October	Infantry Day	

INDEX/REPORTS

S.No	Report/Index	Organisation
1	World Economic Outlook	IMF (International Monetary Fund)
2	World Happiness Report	Sustainable Development Solutions Network (SDSN)
3	Ease of Doing Business	IBRD (World Bank)
4	Global Hunger Index report	IFPRI (International Food Policy Research Institute)
5	Global Innovation Index	Cornell University INSEAD & the World Intellectual Property Organization (WIPO)
6	World Intellectual Property Report (WIPR	WIPO (World Intellectual Property Organization)
7	Global Competitiveness Report (GCR)	WEF (World Economic Forum)
8	Global Environment Outlook	UNEP (United Nations Environment Programme)
9	Global Corruption Report (GCR)	Transparency International
10	World Employment & Social Outlook	ILO (International Labour Organization)
11	World Development Report	IBRD (World Bank)
12	Asian Development Outlook	ADB (Asian Development bank)
13	Global education monitoring Report	UNESCO (United Nations Educational, Scientific & Cultural Organization)
14	World Cities Report	UN-Habitat
15	World Energy Outlook (WEO)	International Energy Agency (IEA)

www.makemyexam.in





IMPORTANT NATIONAL PARKS IN INDIA

State	National Parks	
Assam	Rajiv Gandhi Orange National Park	
	Dibru-Saikhowa National Park	
	Kaziranga National Park	
	Manas National Park	
	Nameri National Park	
Arunachal Pradesh	Mouling National Park	
	Namdapha National Park	
Andhra Pradesh	Sri venkateshwar National Park	
Bihar	Valmiki National Park	
Chattisgarh	Guru Ghasi Das National Park	
	Indravati National Park	
	Kanger Valley National Park	
Gujarat	Bansda National Park	
	Blackbuck National Park	
	Gir Forest National Park	
	Marine National Park	
Goa	Bhagwan Mahavir National Park	
Himachal Pradesh	Pin Valley National Park	
mal	Great Himalayan National Park Inderkilla National Park	
11101	Inderkilla National Park	
	Khirganga National Park	
	Simbalbara National Park	
Haryana	Sultanpur National Park	
	Kalesar National Park	
Jammu & Kashmir	Hemis National Park	
	Kishtwar National Park	
	Salim Ali National Park	
	Dachigam National Park	
Jharkhand	Betta National Park	
Karnataka	Anshi National Park	
	Bandipur National Park	
	Bannerghatta National Park	
	Kudremukh National Park	
	Nagarhole National Park	
Kerala	Eravikulam National Park	
	Anamudi Shola National Park	
	Mathikettan National Park	
	Pampaclum National Park	
	Periyar National Park	
	Silent Valley National Park	

Meghalaya	Balphakram National Park	
	Nokrek National Park	
Maharashtra	Chandoli National Park	
	Navegaon National Park	
	Tadoba National Park	
	Gugamal national park	
Madhya Pradesh	Kanha National Park	
	Madhav National Park	
	Mandla Plant Fossils National Park	
	Panna National Park	
	Pench National Park	
Mizoram	Mountain National Park	
	Murlen National Park	
	Phawngpui Blue National Park	
Manipur	Keibul Lamjao National Park	
Nagaland	Intanki National Park	
Odisha	Bhitarkanika National Park	
	Simlipal National Park	
Rajasthan	Sariska National Park	
	Ranthambore National Park	
	Darrah National Park	
Inal	Desert National Park CAN	
	Keoladeo National Park	
Sikkim	Khangchendzonga National Park	
Tamil Nadu	Guindy National Park	
	Indira Gandhi National Park	
	Mukurthi National Park	
	Mudumalai National Park	
	Gulf of Mannar Marine National Park	
Telangana	Mrugavani National Park	
Tripura	Bison (Rajbari) National Park	
	Clouded Leopard National Park	
Uttar Pradesh	Dudhwa National Park	
Uttarakhand Gangotri National Park		
	Jim Corbett National Park	
	Valley of Flowers National Park	
West Bengal	Neora Valley National Park	
	Singalila National Park	
	Buxa National Park	
	Sundarbans National Park	





IMPORTANT POWER PLANTS IN INDIA

States	Power Plants
Assam	Bongaigaon Thermal Power Station
Andhra Pradesh	Sri Damodram Sanjeevaian Thermal Power Station
	Simhadri Solar Power Plant Station
Bihar	Kahalgaon Super Thermal Power Station
	Barauni Thermal Power Station
Chattisgarh	Sipat Thermal Power Plant
	Hasdeo Thermal Power Station
	Bhilai Expansion Power Plan
Gujarat	Akrimota Thermal Power Station
	Mundra Thermal Power Station
	Ukai Thermal Power Station
Himachal Pradesh	Girinagar Hydel Project
	Binwa Hydel Project
	Rangtong Hydel Project
	Baner & Neugal Project
Haryana	Rajiv Gandhi Thermal Power Station
	Deenbandhu Chhotu Ram Thermal Power Station
	Gorakhpur Atomic Power Station
Jharkhand	Chandrapura Thermal Power Station
mal	Koderma Thermal Power Station
11101	Bokaro Thermal Power Station
Kerala	Brahmapuram Power Station
	Kayamkulam Power Station
Karnataka	Kakrapar Nuclear Power Plant
	Raichur Thermal Power Station
	Udupi Thermal Power Plant
	Bellary Thermal Power Station
Maharashtra	Tarapur Atomic Power Station
	Tirora Thermal Power Station
	Amravati Thermal Power Plant
Madhya Pradesh	Soran Ultra Mega Power project
	Amarkantak Thermal Power Station
	Vindhyachal Super Thermal Power Station
	Sant Singaji Thermal Power Plant
	Satpura Thermal Power Station
Nagaland	Dikhu Hydro Electric Power Plant
Odisha	Talcher Thermal Power Station
Punjab	Guru Gobind Singh Super Thermal Power Plant
Rajasthan Chhabra Thermal Power Station	
	Suratgarh Power Station
Sikkim	Ranjit Hydro electric Power Project
Tripura	Palatane Thermal Power Plant

www.makemyexam.in

G.K. Capsule – IBPS PO Mains Exam-2018

Tamil Nadu	Kundakulam Nuclear Power Plant	
	Neyveli Thermal Plant	
	Tuticorin Thermal Plant	
Uttarakhand	Chibro Power Plant	
	Khodri Power Plant	
	Chilla Power Plant	
Uttar Pradesh	Narora Atomic Power Station	
	Rihand Thermal Power Station	
	Anpara Thermal Power Station	
West Bengal	Mejia Thermal Power Station	
	Farakka Super Thermal Power Station	
Kolaghat Thermal Power Station		
Bakreshwar Thermal Power Station		
	Durgapur Steel Thermal Power Station	

CLASSICAL DANCES OF INDIA

Dance	State
Bharatnatyam	Tamil Nadu & Karnataka
Kathak	North India
Kuchipudi	Andhra Pradesh
Kathakali	Kerala
Odissi	Orissa
Manipuri	Manipur
Ghoomer	Rajasthan
Gaudiya Nritya	West Bengal
Sallriya	Assam

exam

FOLK DANCES OF INDIA

Dance	State
Chhau	Bihar, Odisha, West Bengal
Bihu	Assam
Dandiya	Gujarat
Garba	Gujarat
Gatka	Punjab
Changu	Odisha and Andhra Pradesh
Gaur	Madhya Pradesh
Karagam	Tamil Nadu
Raas	Gujarat
Dumhar	Kashmir
Gair	Rajasthan





UNITED NATIONS HEADQUARTERS

Organisations	Headquarters
UNO	New York
UNESCO	Paris
UNICEF	New York
ILO	Geneva
UNCTAD	Geneva
WHO	Geneva
IMF	Washington DC
WB	Washington DC
NATO	Brussels
SAARC	Kathmandu
ASEAN	Jakarta
OECD	Paris
ICJ	Hague
APEC	Singapore
World Intellectual Property Organisation	Geneva
IAEA (International Atomic Energy Agency)	Vienna
Amnesty International	London
UNIDO (United Nations Industrial Dev. Org)	Vienna example a series a seri
International Maritime Organization	London
Transparency International	Berlin
Commonwealth of Nations	London
WMO (World Meteorological Org)	Geneva
Food&Agricultural Organization	

IMPORTANT AIRPORTS IN INDIA

Airport	City	State
Netaji Subhash Chandra Bose International Airport	Kolkata	West Bengal
Indira Gandhi International Airport	New Delhi	New Delhi
Rajiv Gandhi International Airport	Hyderabad	Telangana
Swami Vivekananda Airport	Raipur	Chhattisgarh
Dr. Babasaheb Ambedkar International Airport	Nagpur	Maharashtra
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh International Airport	Lucknow	Uttar Pradesh
Biju Patnaik International Airport	Bhubaneshwar	Odisha
Lokpriya Gopinath Bordoloi International Airport	Guwahati	Assam
Kempegowda International Airport	Bangalore	Karnataka

www.makemyexam.in

www.ibtindia.com Page 86



Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Maharana Pratap Airport	Udaipur	Rajasthan
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Lok Nayak Jayaprakash Airport	Patna	Bihar
Birsa Munda Airport	Ranchi	Jharkhand
Bagdogra Airport	Bagdogra	West Bengal
Rajahmundry Airport	rajahmundry	Andhra Pradesh
Kandla Airport	Kandla	Gujarat
Tezu Airport	Tezu	Arunachal Pradesh
Lengpui Airport	Aizwal	Mizoram
Veer Savarkar International Airport	Port Blair	Andaman & Nicobar
Silchar Airport	Silchar	Assam
Zaruki International Airport	Shillong	Meghalaya
Sonari Airport	Jamshedpur	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

NICK NAMES OF IMPORTANT INDIAN PLACES

Nick Name	City Name
City Of Seven Islands	Mumbai
Pink City	Jaipur
Space City	Bengalore
Golden City	Amritsar
Manchester Of India	Ahmedabad
Silicon Valley Of India	Bangalore
Gateway Of India	Mumbai
City Of Festivals	Madurai
Queen Of Arabian Sea	Cochin
Garden City Of India	Bangalore
Electronic City Of India	Bangalore
Deccan Queen	Pune
City Of Buildings	Kolkata
Egg Bowls Of Asia	Andhra Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Queen Of The Mountains	Mussoorie
Hollywood Of India	Mumbai
City Of Weavers	Panipat
Steel City Of India	Jamshedpur

www.makemyexam.in



City Of Temples	Varanasi
Boston Of India	Ahmedabad
Switzerland Of India	Kashmir
Pittsburg Of India	Jamshedpur
Abode Of The God	Allahabad
Garden Of Spices Of India	Kerala
Heaven Of India	J&K
City Of Lakes	Srinagar
State Of Five Rivers	Punjab
City Of Castles	Kolkata
Manchester Of The North	Kanpur
Dakshin Ganga	Godavari
Old Ganga	Godavari
Sorrow Of Bengal	Damodar
Sacred River	Ganga
Blue Mountains	Nilgiri
City Of Rallies	New Delhi
Soya Region	Madhya Pradesh
Sorrow Of Bihar	Kosi

TEMPLES IN INDIA

Temple	Place	
Badrinath Temple	Chamoli district, Uttarakhand	
Golden Temple	Amritsar	
The Konark Sun Temple	Puri district of Odisha	
Gangotri Temple	Uttarkashi district of Uttarakhand	
Brihadeeswara Temple	Thanjavur city of Tamil Nadu	
Siddhivinayak Temple	Prabha Devi, Mumbai	
Somnath Temple	Saurashtra (Gujarat)	
Vaishno Devi Mandir	J&K, near Katra	
Kedarnath Temple)	Garhwal area (Uttarakhand)	
Ramanathaswamy Temple		
Sanchi Stupa	Raisen district of Madhya Pradesh	
Kashi Vishwanath Temple	Varanasi (Uttar Pradesh)	
Meenakshi Temple	Madurai (Tamil Nadu)	
Lingaraja Temple	Orissa	
Lord Jagannath Temple	Puri (Orissa)	
Yamunotri Temple	Uttarkashi district of Uttarakhand	
Tirupati Balaji	Tirumala (Andhra Pradesh)	

www.makemyexam.in



Khajuraho Temple	Madhya Pradesh
Akshardham Temple	Delhi
Dwarkadhish Temple	Dwarka city (Gujarat)
Shirdi Sai Baba Temple	Shirdi town of Maharashtra
Gomateshwara Temple	Shravanabelagola town of Karnataka

IMPORTANT REVOLUTIONS IN INDIA

Revolution	Field
Green Revolution	Food grains
Blue Revolution	Fish Production
Black Revolution	Petroleum Production
Golden Revolution	Fruits/Overall Horticulture development/Honey Production
Grey Revolution	Fertilizer
Golden Fiber Revolution	Jute Production
Yellow Revolution	Oil Seeds production
Pink Revolution	Onion production/Pharmaceutical (India)/ Prawn production
White Revolution	Milk/Dairy production
Red Revolution	Meat & Tomato Production
Silver Revolution	Egg/Poultry Production
Silver Fiber Revolution	Cotton
Evergreen Revolution	Overall development of Agriculture.

STADIUMS IN INDIA

Stadium	Location
Jawaharlal Nehru Stadium	New Delhi
Feroz Shah Kotla	New Delhi
Dhyan Chand National Stadium	New Delhi
Brabourne Stadium	Mumbai
Eden Gardens	Kolkata
Green Park	Kanpur
M.Chinnaswamy Stadium	Bangalore
Barabati Stadium	Cuttack
MA Chidambaram Stadium	Chennai
Madhavrao Scindia Cricket Ground	Rajkot
Rajiv Gandhi Port Silver Jubilee Stadium	Visakhapatnam
Lal Bahadur Shastri Stadium	Hyderabad
Greenfield International Stadium	Thiruvananthapuram

www.makemyexam.in

G.K. Capsule - IBPS PO Mains Exam-2018

Barkatullah Khan Stadium	Jodhpur
Barsapara Cricket Stadium	Guwahati
Sardar Vallabhai Patel Motera	Ahmedabad
Wankhede Stadium	Mumbai
Moin-ul-Haq Stadium	Patna
Dr. Bhupen Hazarika Cricket Stadium	Guwahati
Vidarbha CA Ground	Nagpur
Sawai Mansingh Stadium	Jaipur
Indira Gandhi Stadium	Vijayawada

SOME IMPORTANT FACTS RELATED TO CENSUS



www.makemyexam.in

Page 90





IMPORTANT WILDLIFE SANCTUARIES

State	Wildlife Sanctuary
Assam	Amchang WLS
	Chakrashila WLS
	Dihing Patkai WLS
	East Karbi Anglong WLS
	North Karbi Anglong WLS
	Nambor WLS
Andhra Pradesh	Coringa WLS
	Kolleru WLS
	Nellapattu WLS
	Pulicat Lake WLS
	Rajiv Gandhi (Nagarjuna SagarSrisailam) WLS
Bihar	Gautam Budha WLS
	Kaimur WLS
	Pant (Rajgir) WLS
	Valmiki WLS
Chattisgarh	Badalkhol WLS
	Bhairamgarh WLS
1	Bhoramdev WLS
mak	Udanti Wild Buffalo WLS
Gujarat	Jambugodha WLS
	Jessore WLS
	Kutch Desert WLS
	Mitiyala WLS
	Porbandar Lake WLS
	Rampara Vidi WLS
	Ratanmahal WLS
	Shoolpaneswar (Dhumkhal) WLS
	Thol Lake WLS Wild Ass WLS
Goa	Bondla WLS
	Madei WLS
	Bhagwan Mahavir (Mollem) WLS
	Netravali WLS
Himachal Pradesh	Bandli WLS
	Daranghati WLS
	Dalra WLS
	Dhauladhar WLS
	Nargu WLS
	Pong Dam Lake WLS
	Shilli WLS Talra WLS



Haryana	Bhindawas WLS	
	Kalesar WLS	
	Khaparwas WLS	
J&K	Gulmarg WLS	
Juit	Limber WLS	
	Nandini WL	
Jharkhand	Lawalong WLS	
Jilai Kiland	Palkot WLS	
	Parasnath WLS	
Karnataka	Arabithittu WLS	
Kamataka		
	Attiveri WLS	
	Bhadra WLS	
	Bhimgad WLS	
	Brahmagiri WLS	
	Cauvery WLS	
	Nugu WLS	
	Pushpagiri WLS	
	Ranganathittu Bird WLS	
	Sharavathi Valley WLS	
1	Someshwara WLS	
Kerala mak	Aralam WLS Chimmony WLS	
	Idukki WLS	
	Malabar WLS	
	Mangalavanam Bird WLS	
	Neyyar WLS	
	Periyar WLS	
	Thattekad Bird WLS	
Maharashtra	Aner Dam WLS	
	Bhamragarh WLS	
	Bhimashankar WLS	
	Great Indian Bustard WLS	
	Jaikwadi WLS	
	Koyana WLS	
	Nagzira WLS	
	Painganga WLS	
	Radhanagari WLS	
	Sagareshwar WLS	
	Tipeshwar WLS	
	Tungareshwar WLS	
	~	

www.makemyexam.in



Madhya Pradesh	Bori WLS	
Wadnya Tradesh	Gandhi Sagar WLS	
	Ghatigaon WLS	
	Ken Gharial WLS	
	Narsighgarh WLS	
	National Chambal WLS	
	Orcha WLS	
	Kuno WLS	
	Sardarpur WLS	
	Son Gharial WLS	
Manipur		
Mizoram	YangoupokpiLokchao WLS	
Mizorani	Dampa WLS (TR) Ngengpui WLS	
	Pualreng WLS	
	Tokalo WLS	
Maghalava	Baghmara Pitcher Plant WLS	
Meghalaya	Nongkhyllem WLS Siju WLS	
Negeland	Fakim WLS	
Nagaland	Puliebadze WLS	
Odisha	Rangapahar WLS Badrama WLS	
Odisha		
	Baisipalli WLS	
mak	Chilika (Nalaban) WLS Hadgarh WLS	
	Khalasuni WLS	
	Satkosia Gorge WLS	
Punjab	Abohar WLS	
	Harike Lake WLS	
	Jhajjar Bacholi WLS	
Rajasthan	Bundh Baratha WLS	
	Darrah WLS	
	Jawahar Sagar WLS	
	Kailadevi WLS	
	Mount Abu WLS	
	Ramsagar WLS	
	Sariska WLS	
	Sawai Man Singh WLS	
	Shergarh WLS	
	Sitamata WLS	
Sikkim	Fambong Lho WLS	
	Maenam WLS	
	Pangolakha WLS	
Telangana	Kawal WLS	



Tamil Nadu	Karikili WLS
	Mudumalai WLS
	Pulicat Lake WLS
	Vaduvoor WLS
	Vedanthangal WLS
	Vettangudi WLS
	Indira Gandhi (Annamalai) WLS
	Kalakad WLS
	Karaivetti WLS
Tripura	Gumti WLS
	Rowa WLS
	Sepahijala WLS
	Trishna WLS
Uttarakhand	Askot Musk Deer WLS
	Binsar WLS
	Govind Pashu Vihar WLS
	Kedarnath WLS
	Sonanadi WLS
UP	Hastinapur WLS
	Ranipur WLS
	Sohagibarwa WLS
	Sur Sarovar WLS
	Chandraprabha WLS
T	National Chambal WLS
West Bengal	Ballavpur WLS Chintamani Kar Bird Sanctuary
IIIan	
	Haliday Island WLS
	Lothian Island WLS
	Mahananda WLS

12 MAJOR PORTS OF INDIA

Port	State	
Paradip	Orissa	
Vishakhapatnam	Andhra Pradesh	
Kolkata	West Bengal	
Mumbai	Maharashtra	
Kandla	Gujarat	
Jawahar Lal Nehru	Maharashtra	
Cochin	Kerala	
New Mangalore	Karnataka	
Ennore	Tamil Nadu	
Murmugao	Goa	
Tuticorin	Tamil Nadu	
Chennai	Tamil Nadu	

www.makemyexam.in

www.ibtindia.com Pag



IMPORTANT DAMS IN INDIA

Dam	River	State
Idukki Dam	Periyar	Kerala
Tehri Dam	Bhagirathi	Uttarakhand
Sardar Sarovar Dam	Narmada	Gujarat
Nagarjun Sagar Dam	Krishna	Telangana
Bhakra Dam	Satluj	Himachal Pradesh
Lakhwar Dam	Yamuna	Uttarakhand
Srisailam Dam	Krishna	Telangana
Pakal Dul Dam	Marusudar	J&K
Salal Dam	Chenab	J&K
Madupetty Dam	Palar	Kerala
Indira Sagar Dam	Narmada	Madhya Pradesh
Rihand Dam	Rihand	Uttar Pradesh
Pong Dam	Beas	Himachal Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteshwar Dam	Bhagi Rathi Nadi	Uttra Khand
Pillur Dam	Bhavani	Tamil Nadu
Parbati Dam	Parbati	himachal Pradesh
ukai Dam	Tapi Nadi	Gujarat
Chakra Dam	Chakra	Karnataka
IIIa		EXAIII

IMPORTANT BOUNDARIES

- **Radcliffe Line** This boundary line is between India and Pakistan drawn by Sir Cyril Radcliffe in 1947.
- > Durand Line It is between Pakistan and Afghanistan
- McMahon Line The boundary line between India and China to which China does not approve. It was demarcated by Sir Henry McMahon
- 24th Parallel The line which Pakistan claims should be the Demarcation line between India and Pakistan, not accepted by India.
- Hindenberg Line Boundary line between Germany and Poland to which German retreated in 1917 during the First World War.
- > Oder-Neisse Line The boundary line between Poland and East Germany.
- Mannerheim Line It is between Russia and Finland.
- > Maginot Line The boundary line is between France and Germany.
- Siegfrid Line The boundary line is between France and Germany.
- 17th Parallel The line which defines the boundary between North Vietnam and South Vietnam before the two were united.
- > 38th Parallel The boundary line between North Korea and South Korea.
- > 49th Parallel It is the boundary line between the United States of America and Canada.





Banking and Financial Awarensss

BANKING AND FINANCE NEWS

▶ Banks to provide funds at 7% to Women SHGs under DAY-NRLM: Central bank

The Reserve Bank of India in its new Guidelines has mentioned to provide funds to Women Self- Help Groups (SHGs) at 7% under the DeendayalAntyodyaYojna- National Rural Livelihoods Mission (DAY-NRLM). RBI has issued these revised guidelines for 21 public sector banks and 19 private banks.

> Kotak Mahindra launches Paymint:

Kotak Mahindra Bank in collaboration with financial technology firm Zeta has launched a multi-wallet digital prepaid solution for salaried employees named Paymint. Through Paymint, corporate entities will be able to manage multiple reimbursements and allowances offered to employees including medical reimbursements, travel allowances etc.

Government permits banks to sell more small saving schemes:

In order to encourage savings in the country, the Union Finance Ministry has allowed banks, including the top 3 private sector lenders to accept deposits under various small savings schemes. Till now, most of the small saving schemes were sold through the post offices. This decision will result in higher mobilization of money.

> RBI sets up task force for Public Credit Registry:

The Reserve Bank of India has constituted a high level task force on Public Credit Registry (PCR) for India. The tenmembered task force will be headed by Y M Deosthalee. Public Credit Registry (PCR) keeps database of credit information which is accessible to all the stakeholders.

> SBI launched 2nd Digital Hackathon:

The State Bank of India has launched the second edition of its Hackathon named 'Digitize for Bank'. This Hackathon will focus upon four themes- facial recognition, signature recognition, voice based authentication and cheque truncation value enhancers.

Government announces Bank recapitalization plan for PSB's

The union Government has announced bank recapitalization plan to provide Rs 2.11 lakh crore capital over the next 2 years in public sector banks. It has also decided to provide financial support for MSME's in 50 clusters.

> AU Small Bank, SIDBI launch Rs 200 crore Fund for MSMEs:

AU Small Finance Bank has tied up with Small Industries Development Bank of India (SIDBI) to establish Rs 200 crorefund for providing loans to micro, small and medium enterprises (MSMEs).

- With an aim to educate public on e-transactions, formal sector borrowings and insurance purchase, The Reserve Bank of India (RBI) is going to launch financial literacy drive on pilot basis in nine states.
- The 9 states will be Uttar Pradesh, Andhra Pradesh, Maharashtra, Chhattisgarh, Bihar, Odisha, Karnataka, Telangana and Haryana.
- HDFC, the second largest private sector lender of the country has been listed in Domestic Systemically Important Banks (D-SIBs) by the Reserve Bank of India.
- > It is the third bank of the country to find a place in the list after SBI and ICICI.
- The five banks of BRICS Interbank Cooperation Mechanism (ICM) have signed an agreement to establish local currency credit lines and to develop cooperation on credit lines.
- The five banks are: Export-Import Bank of India, China Development Bank, Brazilian Development Bank, Russia's Vnesheconombank and Development Bank of South Africa.
- The Parliament has passed the Banking Regulation (Amendment) Bill, 2017 which amended the Banking Regulation Act, 1949 for handling the cases of non-performing assets (NPA's).
- The act empowers the Central Government to authorize the Reserve Bank of India to give directions to the banking companies to resolve the issues of NPA's under the Insolvency and Bankruptcy Code, 2016.
- > The central Bank is about to issue new banknotes of Rs.50 denomination with fluorescent blue as the base colour.
- **RBI** also clarified that the old series of Rs.50 denomination will continue to remain as legal tender.
- ➤ The dimensions will be 66mX135m.
- On the front side It will have Mahatma Gandhi's picture at the centre. Micro letters Bharat in devnagri,INDIA,RBI,50 and Ashok Pillar Emblem will also be seen on the right side.
- ICICI Bank has announced the launch of Instant Credit Card Service that will enable its savings account customers to get a credit card instantly, in a completely digital and paperless manner.
- > There is a credit limit of up to Rs 4 lakh based on pre-checked bureau scores.
- IDFC Bank has par thered with digital payments company Zeta, to launch 'IDFC Bank Benefits' announced on 9th August 2017.
- Commodity derivatives bourse Multi Commodity Exchange Ltd (MCX) has received markets regulator Securities and Exchange Board of India's (SEBI) approval to launch India's first gold options contract.
- RBI sets up Supervisory Colleges for six Scheduled Commercial Banks. These six Scheduled banks are State Bank of India, ICICI Bank Ltd., Bank of India, Bank of Baroda, Axis Bank Ltd. and Punjab National Bank.
- Canara Bank has hit the international debt market with a benchmark dollar bond issue that will have a tenor of 5 years. Through this issue, Canara Bank will raise \$400 million as part of its \$2 billion medium-term note programme.
- Kotak Mahindra Bank has launched a new service called "Kotak Remit". This service is an Aadhaar-based integrated outward forex remittance solution for both customers and non-customers.
- Bajaj Allianz General Insurance and Punjab National Bank have signed an agreement for the distribution of Bajaj Allianz General Insurance Products through the bank's network of 7,000 branches.
- 36th Foundation Day of National Bank for Agriculture and Rural Development (NABARD) was celebrated at Vigyan Bhavan in New Delhi on July 11, 2017.
- According to the Reserve Bank of India, Country's foreign-exchange reserves rose past \$400 billion for the first time ever.

- SBI launched FTSE SBI Bond Index series in partnership with global index provider FTSE 100, which will give tools to investors from India, the UK & globally to analyse India's government bond market, & drive growth in this market
- Artificial intelligence banking platform Payjo launched an AI-powered chat assistant for SBI to addresses customer enquiries. The chat assistant, known as SBI Intelligent Assistant, or SIA.
- RBI announced that Masala bonds will be treated as External Commercial Borrowings (ECB) from 3rd October 2017 thereby freeing up more investments by FPIs. Masala bonds are rupee-denominated overseas bonds.
- SBI launched a CSR (Corporate Social Responsibility) initiative, SBI Gram Seva, which will work in the areas of health, education, environment & rural infrastructure.
- Former RBI Governor Raghuram Rajan has written a book titled 'I Do What I Do: On Reform, Rhetoric and Resolve'.
- RBI notified that peer-to-peer (P2P) lending platforms need to be regulated & treated on par with nonbanking financial companies (NBFCs). Few important P2P lending platforms in India are LenDen Club, Faircent, Qbera, Lendbox, Rupaiya Exchange & Monexo.
- As per Finance Ministry, RBI will introduce 100 rupees coin to mark the birth centenary (100th anniversary) of AIADMK founder Late Dr. M G Ramachandran.
- SBI is India's most trusted & most popular bank according to a survey conducted by Brand Finance, London.
- > Nepal SBI Bank, a subsidiary of SBI, launched its fully automatic digital banking services in Kathmandu.
- > RBI allowed systematically important NBFCs to sell & market the new pension scheme (NPS).
- Lok Sabha passed a bill to approve the merger of associate banks with the SBI. Lok Sabha passed the bill to repeal the SBI (Subsidiary Banks) Act 1959, State Bank of Hyderabad Act 1956 & to further amend the State Bank of India Act, 1955, following the merger of five associates with the parent SBI.
- Rajnish Kumar has been appointed as the new chairman of SBI, for 3-year term. Kumar will succeed Arundhati Bhattacharya.
- ▶ Vijaya Bank bagged the first prize under the Rajbhasha Kirti Puraskar (Region C) for the year 2016-17.
- IDBI Bank launched 'Project Nishchay' in partnership with Boston Consulting Group (BCG) to accelerate its turnaround program & improve financial performance.
- Karnataka Bank bagged the 'best bank' award among small banks for the use of technology for financial inclusion at the 13th IDRBT Banking Technology Excellence Awards 2016-17.
- NABARD conferred the 'best performance award' for 2015-16 & 2016-17 to Karnataka Vikas Grameen Bank (KVGB) for its work in the field of credit-linking joint liability groups (JLGs).
- On 11th July 2017, Union FM Jaitley inaugurated the 36th NABARD Foundation Day & Silver Jubilee of SHG Bank Linkage Programme, in New Delhi. Self Help Group Bank Linkage Programme (SHG BLP) is a pioneering initiative of Financial Inclusion by NABARD.
- Government made biometric identification Aadhaar mandatory for all post office deposits, PPF, the National Savings Certificate scheme & Kisan Vikas Patra. All depositors will have to provide Aadhaar number and link it with their accounts till December 31, 2017.



- ADB will provide a USD 152 million to Nepal for the implementation & enhancement of its power transmission & distribution. ADB & Nepal's Ministry of Finance signed the loan agreement in Kathmandu.
- Finance Ministry & World Bank signed a grant agreement of \$24.64 million from the Global Environment Facility (GEF) of the World Bank for ecosystem service improvement project.
- In its 4th Bi-monthly policy review of October 2017, RBI kept the repo rate unchanged at 6%, reverse repo rate at 5.75%, and the Bank Rate at 6.25%. It also Cuts economic growth forecast to 6.7% from 7.3% for FY'18.

RESERVE BANK OF INDIA (RBI)

RBI is a central bank of India, the only independent apex body of India which regulates all the financial institutions of India and provides important functions such as issuing of currency notes, inflation control, and monetary policy report.

• It was established on April 1, 1935 under the Reserve Bank of India Act, 1935.

• It was nationalized in 1949

Structure of RBI:

The Central Board shall consist of following directors:

- A Governor and four Deputy Governors to be appointed by Central Government
- Four directors to be nominated by Central Government, one from each of the four Local Boards.
- Ten directors to be nominated by Central Government.
- Two Government Officials to be nominated by Central Government.

Functions of RBI:

- Bankers Bank
- Issue of bank notes
- Banker to Government
- Custodian of cash reserve of commercial banks
- Custodian of country's foreign reserve
- Central clearance and account settlement
- Formation of monetary policy for economic growth and to check inflation
- Controller of credit

Some Important Facts about RBI

- Headquarter :Mumbai(initially it was in Kolkata)
- First Governor :Sir Osborne Smith
- First Indian Governor: C.D. Deshmukh
- Present Governor: Urijit Patel



www.makemyexam.in

www.ibtindia.com Pa

Page 99



SCHEMES RELATED TO BANKING AND FINANCE

1) Kisan Vikas Patra

Kisan Vikas Patra is small saving instrument which was launched in 1988 but closed in 2011. It was re-launched in 2014 through post office and those banks that are authorized to operate PPF scheme. Kisan Vikas Patra (KVP) is regulated by KVP Rules 2014.

Features of Kisan Vikas Patra

- Denomination used in KVP: Rs 1000, Rs 5000, Rs 10000 and Rs 50000
- Maturity period: 113 months
- Types of certificates: Category Single, Joint A-Type and Joint B-Type
- Minimum deposit : Rs 1000
- Maximum deposit: No limit
- Rate of interest:7.6%
- Certificate can be encashed after two and half years
- Facility of nomination is available
- Certificate can be transfer from one person to another and from one post office to another
- No tax benefit is available for this scheme

2) Gold Monetization Scheme

It is a scheme that facilitates the depositors of gold to earn interest on their metal accounts. Once the gold deposit in the account, it will start earning interest on it.

Tagline: Earn while you secure

Implemented by: All scheduled/commercial banks excluding RRBs

Deposit limit: Minimum-30 g - Maximum-No limit

Tenure: 1 to 3 years (short term)

5 to 7 years (medium term)

12-15 years (long term)

3) Sovereign Gold Bond Scheme

A sovereign Bond is a debt security issued by national government. It can be denominated in a foreign currency or government's own domestic company. It is tradable on stock market and available in physical and demat form.

Tagline: Invest Wisely, Earn Safely

Minimum limit: 2 gm of gold

Maximum limit: 500 gm

Issued by: RBI on behalf of Union Government

Tenure: Maximum 8 years but exit option is from 5th year

4) Indian Gold Coin Scheme

Under this scheme government sell gold from its own trading centre. Ashok Chakra engraved on one side and the face of Mahatma Gandhi on the other side. It is available at MMTC (Metals and Mineral Corporation)

Denomination: 5gm, 10gm and 20gm

5) Sukanya Samrridhi Yojana

Sukanya Samrridhi Yozna is a girl prosperity scheme. It was launched by PM Modi as a part of Beti Bachao Beti Parao Campaign.



Objective: To promote the welfare of girl child

Minimum Deposit: Rs1000

Maximum Deposit: Rs150000

Maturity: 14 years from the opening of the account

Interest: 8.6%

Tenure of deposit: 21 years of date of the opening account

Account can be opened at Indian Post Office and Commercial Banks

6) Jeevan Jyoti Bima Yojana

Jeevan Jyoti Bima Yozna was launched by PM Modi in 2015. It is an insurance scheme launched for the welfare of needy people.

Minimum age for entry in scheme: 18years

Maximum age for entry in scheme: 50 years

Maximum Maturity Age: 55 years

Sum assured: Rs 200,000

Annual Premium: Rs330

7) Prime Minister Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national mission for the financial inclusion to access financial services. Under this scheme a customer can opened with zero balance and if the customer want to get cheque book, the customer have to fulfill minimum balance criteria.

Features of Prime Minister Jan Dhan Yojana

- There is interest on deposit
- Accidental insurance cover of Rs 1 lac
- It also provide a life cover of Rs 30000
- Overdraft facility up to Rs5000 which is available to only one account per household preferably

8) MUDRA(Micro Units Development and Refinance Company)

Micro Units Development and Refinance Company is a new institution set up by the government of India for the development of micro units and Refinance Company. It is a part of SIDBI (Small Industrial Development Bank of India). It was launched in 2015. Under the Pradhan Mantri MUDRA Yojana, MUDRA has created three products:

- 1. Shishu: covering up to Rs 50000
- 2. Kishore: covering up to Rs 50,000 to 500,000
- 3. Tarun: covering loans above Rs500,000 to 10,00,000

Features of MUDRA scheme

- Its main purpose is to provide funding to non corporate small business sector
- Under the scheme women, SC, ST and OBC are given preference while giving loans

9) Indradanush Scheme

Government has launched a plan Indradanush to boost functioning of Public Sector Banks. This plan basically focuses on the 7 areas that are as follow:

- Appointments- As per the scheme Bank Board Bureau had replaced the existing appointment board
- Distressing-With this focus will be on distressing the banks from Non Performing Assets.
- Capitalization- Under this scheme government planned to infuse Rs 70000 crore in banks for the next four years.

www.makemyexam.in

www.ibtindia.com Page 101





Allocation in four years is as follow:

- 1. 2015-16 Rs 25000 Crore
- 2. 2016-17 Rs 25000 Crore
- 3. 2017-18 Rs 10000 Crore
- 4. 2018-19 Rs 10000 Crore
- Banking Empowerment-under this government is looking to introduce Employee Stock Ownership Plan (ESOPs) for the Public Sector Banks.
- Accountability-The government also provide new framework for the boost efficiency.
- Governance- A process of governance reforms start from Gyan Sangam- a conclave of PSBs and financial institutions
- Banking Reforms
- Objective: To improve credit system and minimizing the political interference

10) Indradanush 2.0

Indradanush 2.0 scheme was launched in 2017. It is a comprehensive plan for the recapitalization of public sector lenders with a view that they remain solvent and fully comply with global adequacy norms. It will be finalized after completion of AQR (Asset Quality Review) by RBI. Asset Quality Review: Every year RBI inspector check bank books as part of its annual financial inspection process (AFI). In 2015, a special inspection was conducted and named as Asset Quality Review (AQR).

MASALA BOND, GREEN BOND & JUNK BOND

A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest.

It is similar to debentures but the key difference is that it is issued by a government institute.

Following are the different types of the bonds

1) Corporate Bonds - A corporate bond is a debt security which is issued by a company and sold to the investors.

- Company's assets are may be used as collateral in some cases.
- The backing for the bond is usually depending upon the payment ability of the company.
- The corporate bonds have considered higher risk than governmental bonds.

2) <u>Convertible Bonds</u>- A convertible bond is a debt security that can be converted into predetermined amount of underlying company's equity. Convertible bonds are issue to avoid the negative impression of company's actions.

3) <u>Callable Bonds-</u> Callable Bonds are also known as "redeemable bonds" as the bonds are redeemed prior to the period of maturity.

4) <u>Term Bonds-</u> A term bonds are the bond which mature and come due on single date. A term bond possesses all the features of callable bonds.

5) <u>Government Bonds-</u>Government Bonds are those bonds which are issued by the government to support government spending. These bonds are more secure than corporate bonds.

www.makemyexam.in

www.ibtindia.com Page 102



Following are Some Other Important Bonds

1) Masala Bond

Masala Bonds are the rupee denominated borrowings by Indian entities in overseas market. The word "Masala" is given by the IFC (International Finance Corporation) to represent Indian culture and cuisine. First Masala Bond was issued by the IFC (International Finance Corporation) when it raised Rs 1000 crore bond to fund infrastructure projects in India.

Issuers of Masala Bonds

- RBI has issued guidelines allowing following entities to issue rupee denominated bond overseas.
- Indian Companies (Blue Chip Companies)
- NBFCs (Non Banking Finance Companies)
- Infrastructure Investment Trust
- Real Investment Trust

Benefits to Investor

- By investing in Masala Bonds, the investor gets tax deduction on interest income.
- Capital gains from rupee appreciation are exempted from tax.

Benefits to Indian Companies

- If the issuer, issues bonds in rupees, then he gets rid of risk of currency fluctuation.
- The bonds bring new and diversified set of investors for Indian Companies.

Regulator of Masala Bonds

As the Masala bonds are Indian Rupee denominated bonds, it is regulated by the Reserve Bank of India.

2) Green Bonds

A Green Bond is a tax-exempt bond which is issued for the investment in the green projects or for the development of Brownfield sites.

Brownfield Sites are the sites which are underutilized, have abandoned buildings or underdeveloped.

Issuers of Green Bonds: Green Bonds are issued by following multilateral agencies:

- World Bank
- Corporation
- Government agencies
- Municipalities

Purpose [Variable]

Green Bonds are issued to encourage sustainability and development of Brownfield sites. Specifically it finance projects aimed at energy efficiency, pollution prevention, sustainable water management etc.

Regulator of Green Bonds

In India Green Bonds are regulated by SEBI (Securities Exchange Board of India).

3) Junk Bonds

Junk Bonds refer to high yield or non-investment grade bonds. These are named as junk bonds as it involves high rate of risk in relation to investment bonds. It is fixed income instrument that carry a credit rating lower by Moody's investor services. Investor demands high yield bonds as it yields high rate of return which in turn a compensation for their investment. Regulator of Junk Bonds

In India Junk Bonds are regulated by SEBI (Securities Exchange Board of India).

www.makemyexam.in



LIST OF THREE BIG CREDIT RATING AGENCIES

<u>Credit Rating Agencies</u>- Credit Rating Agencies provides objective analysis and independent assessment of companies and countries that issue securities. This assessment helps the investors and institutions whether these securities meet their obligations. There are top 3 three credit rating agencies of the world named as Moody's, FITCH and Standard & Poor's

Fitch Inc.

- Fitch Inc. is the smallest of three Nationally Recognized Statistical Rating Organisation designated by the U.S. Securities and Exchange Commission.
- Fitch was founded by John Knowles in Newyork City as Fitch Publishing Company
- It published financial statistics for use in the investment industry
- In 1924, Fitch introduced AAA though D rating system throughout the industry
- Later it merged with London based IBCA in 1997
- Headquarter: It is headquartered in Newyork (U.S) and London(U.K)
- President & CEO: Paul Taylor

Moody's

- Moody's is founded by John Moody in 1909 to produce manual published basic statistic and general information about stocks and bonds.
- It provides international financial research on bonds issued by commercial and government entities
- It ranks the creditworthiness of borrowers using a standardized rating scale
- According to Moody's rating system, rates from Aaa to C are assigned. Aaa for highest quality and C s for lowest quality.
- Headquarter: Newyork (U.S)
- Head: Raymond W MC Daniel

Standard & Poor's

- Standard & Poor's is the world's leading Index provider and the foremost source of independent credit ratings. It provides financial market intelligence to decision makers.
- It is founded by Henry Varnum Poor in 1860
- It includes global ratings, global market intelligence, Dow Jones and global platts

Google play

- Headquarter: Newyork (U.S)
- CEO: John L Berisford

Download IBT Mobile Apps now for Bank/SSC Preparation

www.makemyexam.in

Download on the

App Store



LIST OF IMPORTANT COMMITTEES

	List of Important Committees				
S.no	Name of committees	Focus Area			
1	Ajay Shankar Committee	To review functioning of PPP cell			
2	H R Khan Committee	To evaluate unclaimed PPP and post office saving			
3	Bimal Jalan	To head the Expenditure Management Commission			
4	Justice M B Shah	On black money			
5	Deepak Mohanty Committee	Data and information management in the RBI			
6	Arvind Mayaram Committee	To clear the definition to the FDI and FII			
7	Nachiket Mor Committee	To permit NBFCs to work as business correspondence			
8	P J Nayak Committee	Governance of Boards of Bank in India			
9	K.V.Kamath Panel	To examine the financial architecture for Micro, small and medium			
		enterprises			
10	Tandon Committee	Follow up for bank credit			
11	M L Dhantwala Committee	Regional Rural Banks			
12	SS Nadkarni Committee	Trading in public sector banks			
13	Bhide Committee	Coordination between commercial banks and SFC's			
14	AK Bhuchar Committee	Coordination between term lending institutions and commercial banks			
15	R. Jilani	Inspection System in Banks			
16	James Raj Committee	Functioning of public sector banks			
17	Vipin Malik Committee	Consolidated Accounting by banks			
18	A Ghosh Committee	Frauds & Malpractices in India			
19	A K Khandelwal	HR issues of public sector banks			
20	R.H. Khan Committee	Harmonization of role of financial institution in banks			
21	Rakesh Mohan	Small Savings			
22	N. K Singh Committee	To review the fiscal responsibility and budget management act			
23	Amitabh Chaudhry	Analysis the existing framework of IRDA-linked and non-linked insurance			
		product regulations			
24	Inter- departmental Tax Force	To monitor and review the functioning of shell companies to prevent their			
		misuse for money laundering and tax evasion			
25	Dinesh Sharma Committee	To propose new regulation related to digital currencies or virtual			
		currencies			
26	Sudharshan Sen Committee	To study regulatory issues relating to financial technology and digital			
		banking in India			
27	Rattan P Watal Committee	To boost digital payment system in India			



MONETARY POLICY

Monetary Policy is a process by which central bank of the country manage the supply of money which in turn effects on interest rates, inflation and growth of economy.

- In India RBI act as Central Monetary Authority.
- It formulates monetary policy at annual basis.

TYPES OF MONETARY POLICY

- EXPANSIONARY POLICY- It emphasizes on increase the money supplies in economy and expands credit creation.
- CONTRACTIONARY POLICY- It emphasizes on decreasing or control the supply of money and credit.

OBJECTIVES

- PRICE STABILITY- It refers to increase in general level of prices in economy. It implies avoiding both prolonged inflation and deflation.
- Economic Growth- It is increase in capacity of an economy to produce goods and services produced by country over a period of time.

MEASURES AND TOOLS OF MONETARY POLICY

RBI use following two measures to regulate the monetary policy i.e. Quantitative and Qualitative Measures

QUANTITATIVE MEASURES

- BANK RATE-It is a rate of interest which a central bank charges on loans and advances to commercial banks without any collateral. It is a long term rate of interest. It implies penalty over banks not complying with RBI rules such as not maintaining CRR and SLR.
- OPEN MARKET OPERATIONS-It refers to buying and selling of government securities in open market in order to expand or contract the amount of money in banking system.

If securities purchased by RBI - By doing so supply of money will increase in market due to which demand will increase and ultimately there will be rise in prices.

<u>If securities sold by RBI</u> - By doing so supply of money will decrease in market due to which demand will decrease and ultimately prices will fall.

<u>Cash Reserve Ratio (CRR)</u> - It refers to certain percentage of total deposits the commercial banks are required to maintain in form of cash reserve with reserve bank in form of cash only.

If rate of CRR is increased - By increasing CRR the bank needs to deposit more money with RBI. As a result banks left with less money so less money with people which leads to lower demand for goods and services and lower prices.

If rate of CRR is decreased - By decreasing CRR the bank can deposit less money with RBI. As a result bank left with more money so more money with people which lead to higher demand for goods and services and high prices.

<u>Statutory Liquidity Ratio (SLR)</u> - It refers to proportion of deposits the commercial bank is required to maintain with them in form of liquid assets such as gold or RBI approved securities.

If rate of SLR is increased - By doing so the bank needs to maintain more liquid assets with them. As a result bank left with less money so less money with people which lead to lower demand for goods and services and low prices.

www.makemyexam.in
If rate of SLR is decreased - By doing so the bank maintain less liquid asset with them. As a result bank left with more money so more money with people which lead to higher demand for goods and services and high prices.

Liquidity Adjustment Facility (LAF) - It allows banks to borrow money through repurchase agreements.LAF is used to aid banks in adjusting the day to day mismatches in liquidity.

- Bank cannot sell government securities that are under SLR quota.
- Bank can borrow any amount of money.
- Minimum bidding amount is 5cr.
- All clients of RBI are eligible to bid.

LAF (liquidity adjustment facility) can be classified into two:

1) **Repo rate** (Repurchase Obligation)- It is the rate at which RBI lend money to commercial banks against securities in case commercial bank fall short of funds. It is a short term lending rate which fixed at predetermined rate and time.

If Repo rate is increased - If Repo rate will rise, the interest rate of banks will increased which becomes costlier for people then demand of goods and services will reduce and ultimately prices will fall.

If Repo rate is decreased - If Repo rate will fall, the interest rate of banks will decreased which becomes cheaper for people then demand of goods and services will increase and ultimately prices will rise.

2). Reverse repo rate- It is the reverse of Repo rate i.e. rate RBI pays to bank to park excess funds to RBI

Marginal Standing Facility (MSF) - By these mechanism commercial banks can get loans from RBI for their emergency needs.

- Minimum bidding amount in MSF is 1cr.
- Only scheduled commercial banks can bid.
- Banks can sell government security from SLR quota to RBI.
- Bank can borrow up to 2% of NDTL(net demand and time liability)

QUALITATIVE MEASURES

These measures can affect money supply in a specific sector of economy

1). MARGIN REQUIREMENT- This refers to difference between the securities offered and amount borrowed by bank.

2). RATIONING OF CREDIT- with this tool RBI can controls the credit granted and allocated by commercial banks.

3). MORAL SUASION- By this Central Bank may prohibit or dissuade commercial banks to deal in speculative business.

4). DIRECT ACTION- The Central Bank may take direct action against commercial banks that violate the rules, orders or advice of central bank.

RBI RATES (as per sixth bi-monthly policy statement for the year on October, 2017)

Bank Rate	6.25%
Cash Reserve Ratio (CRR)	4%
Statutory Liquidity Ratio (SLR)	19.5%
Repo Rate (RR)	6.00%
Reverse Repo Rate (RRR)	5.75%
Marginal Standing Facility (MSF)	6.25%

www.makemyexam.in

am



BANK ACCOUNTS

The account which is maintained by a financial institution for the customer is known as bank account. In India there are only five kinds of accounts such as Saving Account, Current Account, Recurring Deposit Account, Fixed Deposit Account and BSBDA Account

- 1) <u>Saving Account-</u> Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.
 - The saving account is opened on the name of individuals only.
 - On saving account individual earn some rate of interest; this rate of interest varies from bank to bank.
 - When a person opens a saving account he is provided with a passbook, ATM, and cheque book.
 - In saving account, there is no restriction on the number and amount of deposit but there is certain restriction on the withdrawal.
 - Minimum balance has to be maintained by the customer as mentioned by the bank.
- <u>Current Account-</u> Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.
- There is no limit on the number of transactions and amount in a day such as deposit and withdrawal.
- There is no interest paid on the amount held in the amount but there are some service charges on such accounts.
- These accounts have not any fixed maturity as these accounts are on regular basis.
- No passbook is issued for the current account holders.
- Minimum amount needed to open a current account varies from bank to bank.
- Many facilities are provided to current account holder such as overdraft facility, statement of account.
- <u>Recurring Deposit Account-</u> This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.
 - Total amount is repaid along with interest after a fixed period of time.
 - The maximum period of deposit is ten years and minimum period of deposit is six months.
 - No withdrawals are allowed from Recurring Deposit Account.
 - Bank may allow close of account before the maturity period.
 - Interest rates may vary for different plans based on the amount deposit, period of time and also on banks.
 - Accounts can be opened in single or joint account.
- 4) <u>Fixed Deposit Account</u>- In this account a fixed amount of money is paid for a specific period of time on which bank pays high rate of interest. It is also known as Term Deposit.
 - In this account deposit and withdrawal can be done only once.
 - Bank pays the rate of interest on the amount according to the period of time.
 - If withdrawal is done before the maturity period, bank can impose penalty on it.
- 5) <u>BSBDA Account-</u> The Basic Saving Deposit Account is an account in which customer can open an account with zero balance. This bank is also known as No Frill Account.
 - No penalty is imposed on non-operating of these accounts.



BANKING ABBREVIATIONS

- ADB- Asian Development Bank
- ADR- American Depositary Receipt
- AIFI- All India Financial Institutions
- AIIB- Asian Infrastructure Investment Bank
- AQR- Asset Quality Review
- ATM- Automatic Teller Machine
- **BIRD-** Bankers Institute of Rural Development
- BIS- Bank for International Settlement
- **BPLR-** Benchmark Prime Lending Rate
- BSBDA- Basic Savings Bank Deposit Account
- BSE- Bombay Stock Exchange
- CAD- Capital Account Deficit
- > CAMELS- Capital Adequacy Assets Management Earning Liquidity Sensitivity
- CAR- Capital Adequacy Ratio
- **CARE-** Credit Analysis and Research Ltd.
- CASA- Current Account and Saving Account
- CBS- Core Banking Solution
- CCEA- Cabinet Committee on Economic Affairs
- CDR- Corporate Debt Restructuring
- **CIBIL-** Credit Information Bureau (India) Ltd.
- > CRISIL-Credit Rating and Information Services of India
- **ECS-** Electronic Clearing Service
- EFT- Electronic Fund Transfer
- **FEMA-** Foreign Exchange Management Act
- **FERA-** Foreign Exchange Regulatory Act
- FIIs- Foreign Institutional Investors
- HDFC- Housing Development Finance Corporation
- IBA- Indian Bank Association
- **IBRD-** International Bank for Reconstruction and Development
- > ICICI- Industrial Credit and Investment Corporation of India
- **ICRA-** Investment Information and Credit Rating Agency
- ICSID- International Centre for Settlement of Investment Disputes
- IDA- International Development Association

Start your Bank/SSC Preparation Online

WWW.makemyexam.in IBT's Blog and official Youtube Channel

To watch Video Lectures by best of IBT's Faculties



makemyexam

www.makemyexam.in

www.ibtindia.com

Page 109



- IFCI- Industrial Finance Corporation of India
- IFSC- Indian Financial System Code
- IMF- International Monetary Fund
- IMPS- Immediate Payment Service
- INVITS- Infrastructure Investment Trusts
- IPO- Initial Public Offerings
- > IRDAI- Insurance Regulatory Development Authority of India
- **KYC-** Know Your Customer
- LAF- Liquidity Adjustment Facility
- LIBOR- London Interbank Offered Rate
- MIBID- Mumbai Interbank Bid Rate
- > MIBOR- Mumbai Interbank Offered Rate
- MICR- Magnetic Ink Character Recognition
- > MIGA- Multilateral Investment Guarantee Agency
- > MUDRA- Micro Units Development and Refinance Agency
- > NABARD- National Bank for Agriculture and Rural Development
- > NASDAQ- National Association for Securities Dealers Automated Quotations
- NAV- Net Asset Value
- > NBFCs- Non Banking Finance Companies
- NDB- New Development Bank
- > **NDTL-** Net Demand and Time Liabilities
- > NECS- National Electronic Clearing Service
- NEFT- National Electronic Fund Transfer
- NHB- National Housing Bank
- > NPA- Non Performing Assets
- > NPCI- National Payments Corporation of India
- ▶ **NSE-** National Stock Exchange
- > PIN- Personal Identification Number
- > POS- Point of Sale
- PSBS- Public Sector Banks
- **REITS-** Real Estate Investment Trust
- RTGS- Real Time Gross Settlement
- **SEBI-** Securities Exchange Board of India
- **SENSEX-** Sensitive Index
- SWIFT- Society for Worldwide Interbank Financial Telecommunication
- **SWOT-** Strength, Weakness, Opportunities and Threats
- **UPI-** Unified Payment Interface

exam



FINANCIAL INSTRUMENTS

It is a claim against a person or an institution for payment of a sum of money or periodic payment in the form of interest or dividend at a specified future date. Financial Instruments can be classified in two types such as Capital Market Instruments and Money Market Instruments

A) CAPITAL MARKET INSTRUMENTS

Capital Market Instruments consist of long term instruments for the period of more than one year. It includes:

- 1) Equity Shares- Equity shares represent the owner's capital in the company. The holders are the real owners of the company.
 - They have a control over the working of the company.
 - Equity shareholders are paid dividend.
 - They provide permanent capital to the company and cannot redeem during life time of the company.
- 2) Preference Shares Preference Shares are shares of company's stock with dividends that are paid out to shareholders before common stock dividends are issued. These shares have their certain preferences as compared to other types of share. These shares are given two preferences such as:
 - Whenever the company has distributable profits, the dividend is first paid on preference shares.
 - Repayment of the capital at the time of liquidation.
- 3) **Debentures-** A debenture is an acknowledgement of a debt. It is a document under company's seal which provide for the payment of principal sum and interest thereon.
 - A debenture holder is a creditor of a company and interest is paid to him.
 - Debentures are to be repaid after a definite period of time.
- 4) **Derivative** A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. Derivative is itself a contract between two parties based upon the asset or assets.
 - The underlying assets include stocks, bonds, commodities, currencies.
 - It can be traded over the counter or an exchange.

Derivative can be classified as follow:

- Futures Contract- Futures Contract is an agreement between two parties for the sale of assets at an agreed upon prices.
- Forward Contract- Forward Contract is similar to futures contract but the only difference is this that it is not traded on exchange but only traded on over the counter.
- Swaps- It is a contract between two parties agreeing to trade long terms.
- Options- It is also similar to futures contract but the key difference is that with an option buyer and seller is not obliged to make transaction if he or she decides not to.
- 5) **Bonds-** A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest. It is similar to debentures but the key difference is that it is issued by a government institute.



B) MONEY MARKET INSTRUMENTS

Money Market Instruments consist of short term instruments for a period of up to one year. It includes:

- 1) Call Money The Call Money Market deals in short term finance repayable on demand.
 - Funds are lent and borrowed without collateral.
 - Maturity period of call loans varies from one day to fortnight.
- 2) **Treasury Bills** It is a short term debt instrument issued by government of India and is presently issued in three tenures i.e. 91 days, 182days and 364 days.
 - Treasury bills are zero coupon securities and pay no interest.
 - They are issued at discount and redeemed at face value at maturity.
- 3) Certificate of Deposit Certificate Deposit are used by banks and issued to the depositors for a specified period less than one year- they are tradable and negotiable in the market.
- 4) **Commercial Papers** It is used by corporate houses of India which should be a listed company. These companies need to obtain a specified credit rating from an agency approved by the RBI such as CRISIL
- 5) Commercial Bills
 - Commercial Bills are issued by the All India Financial Institutions (AIFI), Non Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and Mutual Funds.
 - Maturity of these bills is 30 days, 60 days and 90 days.

Banking and Financial terms:

- 1. American Deposit Receipt (ADR) It is a negotiable certificate issued by a U.S. bank representing a specified number of shares in a foreign stock traded on U.S exchange. ADRs are denominated in U.S. dollars.
- 2. Anti Dated Cheque If date mentioned on the cheque is earlier than the date it is presented to bank; it is called anti dated cheque. Anti Dated Cheque is valid up to 3 months. Earlier it was 6 months but now it reduced to 3 months.
- 3. Arbitrage Arbitrage is a process in which simultaneous purchase and sale of securities is done in order to earn profits with the difference in prices.
- 4. **Balance of Trade** Balance of Trade is a difference between country's export and import for a given time period. It is the largest component of balance of payments.
- 5. **Balance of Payments -** A statement that summarizes an economy's transactions with the rest of world for a specified period of time is known as balance of payments.
- 6. **Bancassurance** It is the term used to describe the partnership or relationship between a bank and an insurance company whereby the insurance company uses the bank sales channel in order to sell insurance products.
- 7. **Bank Account** The account which is maintained by a financial institution for the customer is known as bank account.
- 8. **Bank Drafts** It is a negotiable instrument governed by the Negotiable Instrument Act 1881. It is a facility offered by the bank to its account holders only. A bank draft is a payment made by bank on the behalf of bank
- 9. **Bank Rate -** It is a rate of interest which a central bank charges on loans and advances to commercial banks without any collateral. It is a long term rate of interest. It implies penalty over banks not complying with RBI rules such as not maintaining CRR and SLR.
- 10. **Banking Ombudsman** It is an authority to solve any complaints of the customer against the banks. If the customer is not satisfied with the compliant they can forward their complaint to governor of RBI.
- 11. **Basel Norms** Basel Norms are the set of recommendations for regulating banking industry in world. Basel Committee on Banking Supervision issued Basel Accords

- 12. **Bearer Cheque** A cheque which is payable to any person who present it for payment at the bank counter. Such cheques are risky as in case it lost, the finder may collect the payment from the bank.
- 13. **Bonds** A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest. It is similar to debentures but the key difference is that it is issued by a government institute
- 14. **Broker-** Broker is a registered member of a Stock Exchange who buys or sells securities on behalf of his client and charges a commission such brokers are also known as commission brokers.
- 15. **Bull Market -** Bull Market is a market situation where a buyer buys shares in a hope that prices will increase in near future and he will resale in order to earn profits.
- 16. **Call Money** The Call Money Market deals in short term finance repayable on demand. In this funds are lent and borrowed without collateral and maturity period of call loans varies from one day to fortnight.
- 17. **Call Option -** It is an agreement that gives the right to investor to buy bonds or shares at a specified price and within a specified period.
- 18. **Capital Adequacy** It refers to the amount of capital the financial institution has to hold as required by its financial regulator. This ensures the protection of depositors and investors and financial soundness of the bank.
- 19. **Capital Market** The segment of financial market of an economy from long term capital is raised via instruments such as securities, shares, bonds, debentures, mutual funds is known as securities market or capital market.
- 20. **Capital Reserves-** Capital Reserves are undistributed reserves which is the part of company's profit which is not paid out as dividends to the shareholders.
- 21. Cash Reserve Ratio It refers to certain percentage of total deposits the commercial banks are required to maintain in form of cash reserve with reserve bank in form of cash only.
- 22. Cheque A cheque is a negotiable instrument that is used for payments and settlements in India. It is an agreement between two organizations to make payments
- 23. Cheque Truncation Cheque Truncation is a system in which physical cheque is converted into electronic form in order to reduce physical movement of cheques.
- 24. **Certificate of Deposit** Certificate Deposit are used by banks and issued to the depositors for a specified period less than one year. They are tradable and negotiable in the market
- 25. **Commercial Paper-** It is used by corporate houses of India which should be a listed company. These companies need to obtain a specified credit rating from an agency approved by the RBI such as CRISIL
- 26. **Commercial Bills** Commercial Bills are issued by the All India Financial Institutions (AIFI), Non Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and Mutual Funds. Maturity of these bills is 30 days, 60 days and 90 days.
- 27. **Commercial Banks-** It is a type of institution that provides services such as accepting deposits, making business loans and offering basic investment product.
- 28. **Core Banking Solutions-** Core Banking Solution is a system where banks and their branches interconnected for the fast communication.
- 29. Credit Rating- Credit rating is the process in which debtor is given a rate on the basis of paying back of debt in time. This service is basically provided to the large scale borrowers such as companies.
- 30. **Current Account-** Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.

www.ibtindia.com Page 113

- 31. **Debentures-** A debenture is an acknowledgement of a debt. It is a document under company's seal which provide for the payment of principal sum and interest thereon.
- 32. **Demat Account -** Dematerialized Account is an account where shares and other securities are held in electronic form rather than physical form.
- 33. **Derivative** A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. Derivative is itself a contract between two parties based upon the asset or assets.
- 34. **Dishonor of Cheque-** No payment of cheque by the paying banker with a return memo giving reasons for the nonpayment.
- 35. **Double Financial Repression-** It is the phenomenon when the bank faces financial repression on the both sides of the balance sheet. Repression on the asset side is a byproduct of SLR and on the liability side, continuing increase in inflation.
- 36. Drawer- the person who holds an account in a certain bank and draws a cheque to make payment.
- 37. Drawee- the person to whom the cheque has been drawn.
- 38. Escheat- When government acquires the property of a person having no nominee is termed as Escheat.
- 39. Escrow Account Escrow Account is held by the third party on the behalf of the other two parties that are in the process of completing transaction.
- 40. Equity Shares- Equity shares represent the owner's capital in the company. The holders are the real owners of the company.
- 41. **Factoring-** A factor is a financial institution which offers services relating to management and financing of debts arising out of credit sales.
- 42. Foreign Banks A foreign branch bank is type of that is obliged to follow the regulations of both the home and host countries.
- 43. **Fixed Deposit Account-** In this account a fixed amount of money is paid for a specific period of time on which bank pays high rate of interest. It is also known as Term Deposit.
- 44. **Green Bonds-** Green Bonds are the bonds which are exempted from the tax and issued by qualified organizations for the development of Brownfield sites. Brownfield sites are the areas which are underutilized or underdeveloped.
- 45. **Global Depository Receipt-** Global Depository Receipt is a certificate issued by more than one country for shares in a foreign country. The shares are held by the international branch of foreign bank.
- 46. Hedge- Hedge is an investment to reduce the risk of adverse price movement in an asset.
- 47. **Indigenous Bankers-** Indigenous Bankers are the individuals and partnership firms performing banking functions. They are local bankers. They can be distinguished as professional money lenders whose primary business is not banking but money lending.
- 48. **Interest Rate Swaps-** It is the transfer of contractually agreed between two counterparties of their respective interest rate obligation.
- 49. **Investment Institutions-** It includes the institutions which mobilize savings of public at large through various schemes and invest these into corporate and government securities.
- 50. **Internet Banking-** Internet banking is also known as online banking, Virtual Bankingand web banking. Internet Banking allows its user to execute transactions with the help of internet.

www.ibtindia.com Page 114



- 51. Junk Bonds- Junk Bonds are kind of bonds which gives high yield at the very high rate of risk. These kinds of bonds are rated lower by credit rating agencies.
- 52. Leverage- it is a technique in which debt is used to finance firm's assets in order to increase profitability of the company. The firm which has more debts than equity is highly leveraged firm and vice versa.
- 53. **LIBOR (London Interbank Offered Rate)** It is a benchmark rate which some of the international banks charge for the short term loans.
- 54. Liquidity Adjustment Facility- It allows banks to borrow money through repurchase agreements.LAF is used to aid banks in adjusting the day to day mismatches in liquidity.
- 55. Masala Bonds- Masala Bonds are rupee denominated bonds i.e. bonds can be borrowed in Indian currency not in any foreign currency. These bonds can be issued by the Indian entities from overseas market.
- 56. Merchant Banking- In this service bank provides consultancy services to its clients for financial, marketing, managerial and legal matters.
- 57. **MIBOR** (Mumbai Interbank Offered Rate)- It is the rate at which bank can borrow funds from the other banks in Indian Interbank market. It is calculated everyday by the National Stock exchange
- 58. **Monetary Policy-** MonetaryPolicy is a process by which central bank of the country manage the supply of money which in turn effects on interest rates, inflation and growth of economy.
- 59. Money Lenders- A money lender is a person or a group who typically offers personal loans at a high rate of interest.
- 60. Money Market- The short term money market is known as Money Market.
- 61. **Mobile Banking-** Mobile Banking is a system that allows customers to perform a number of financial transactions through a mobile device
- 62. **Multinational Banking-** Multinational banks are those banks that physically operated in more than one country. It is also known as international bank. Narrow Banking involves mobilizing the larger part of the deposits in risk free assets such as government securities. In India narrow banking is implemented partially.
- 63. **NPA** (**Non Performing Assets**)- Non Performing Assets refers to the classification of loans in the books of financial institutions that are in arrears. The debt is considered non- performing when it is not paid for the period of 90 days.
- 64. **Open Market Operations** It refers to buying and selling of government securities in open market in order to expand or contract the amount of money in banking system.
- 65. **Open/ Uncrossed Cheque-** The cheque which is not crossed is known as Open Cheque or Uncrossed Cheque. The payment of such cheques can be obtained on the counter of the bank.
- 66. **Overdraft** With this facility a customer can withdraws more money from the bank account that has been deposited.
- 67. **Preference Shares** Preference Shares are shares of company's stock with dividends that are paid out to shareholders before common stock dividends are issued
- 68. **Post Dated Cheque-** If the cheque bears the any future date in the cheque that is known as Post Dated Cheque. Post dated cheque can be presented only on the future date which is written on the cheque.
- 69. **POS** (**Point of Sale**)- The place where sales are made. On a macro level, a point of sale may be a mall, market or city. On a micro level, retailers consider a point of sale to be area surrounding the counter where customers pay which is also known as "point of Purchase"
- 70. **Primary Market-** The market in which the instruments of security market are traded directly between the capital raiser and instrument purchaser is known as primary market.

- 71. **Put Option-** It is an agreement where investor has given a right to sell shares and bonds at a specified price and within a specified period.
- 72. Regional Rural Banks- Regional Rural Banks are local level banking organizations operating in different states of India. RRBs were established in 1975 on the recommendations of Narsimham Committee. It is followed by Regional Rural Banks Act 1976. RRBs are regulated by NABARD (National Bank for Agriculture and Rural Development) act 1981.
- 73. **Retail Banking-** Retail Banking refers to banking in which banking institutions execute transactions directly with consumers rather than corporate or other banks.
- 74. **Recurring Deposit Account-** This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.
- 75. Scheduled banks- The banks which are included in Second Schedule of Reserve Bank of India Act 1934 are schedule banks.RBI includes only those banks under this schedule which fulfill the criteria laid down under section 42(6)(a) of RBI Act 1934.
- 76. **Saving Account-** Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.
- 77. Secondary Market- The market where the instruments of security market are traded among the primary instrument holders is known as secondary market.
- 78. Self Help Group- It is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can convenientlysave out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members of their meeting their productive and emergent credit needs at such rate of interest, period of loan and the other terms as the group may decide.
- 79. Stock Broking- Stock Broking is a function in which broker buys or sells securities on behalf of its client and charge commission on this transaction.
- 80. **Statutory Liquidity Ratio** It refers to proportion of deposits the commercial bank is required to maintain with them in form of liquid assets such as gold or RBI approved securities.
- 81. **Stale Cheque-** If the cheque is presented after the 3 months of the date which is mentioned on the cheque is known as stale cheque. After the expiry of validity payment cannot be made.
- 82. **Stressed Assets-** Assets of banking company comprises of loans given and investments made by the bank. Quality of the assets indicates how much of the loans taken by the borrowers are repaid in the form of interest and principle. Hence stressed assets = NPA + Restructured Advances + Loan Write off
- 83. **SWIFT Code-** It is a standard format of the bank identifier code. This code is used particularly in international transfer of money between banks.
- 84. **Treasury Bills-** It is a short term debt instrument issued by government of India and is presently issued in three tenures i.e. 91 days, 182days and 364 days. Universal Banking is a combination of commercial banking, investment banking, development banking, insurance and many other financial activities. It is a place where all products are available.
- 85. **Venture Capital -** The term venture capital represents financial investment in highly risky project with the objective of earning a high rate of return.
- 86. Wholesale Banking- Wholesale Banking refers to conducting banking business with industrial and business entities. This includes corporate, trading houses, multinational companies and domestic companies.
- 87. **Window Dressing-** It is a strategy used by the mutual fund and other portfolio manager near the year or quarter end to improve the appearance of funds performance before presenting to clients.



DIFFERENTIATED BANKS IN INDIA

Under the recommendations of Dr. Nachiket Mor committee new step for the financial inclusion has been taken in the country. As per the recommendations RBI set up the guidelines for the new categories of banks i.e. Payment Banks and Small Finance Banks.

Payments Banks in India

On the recommendations of Dr. Nachiket Mor committee RBI (Reserve Bank of India) grants license for commencement of banking business under section 22(1) of Banking Regulation Act 1949 and registered as a private company under Companies Act. It is a new model of banks which is conceptualized by the RBI (Reserve Bank of India)

The main objective of setting up of payment banks for the purpose of financial inclusion by providing:

- Small saving account
- Payment services

Features of payment banks

- Non finance company entities and existing non bank prepaid instruments issuer may apply for the payments bank
- Minimum capital required for the payment banks is Rs. 100 crore
- Foreign shareholding is allowed to these banks but as per the regulations of FDI (Foreign Direct Investment)
- Payment Banks cannot provide lending services but allowed to distribute financial product such as mutual funds and insurance products.
- The bank must use the term payment bank in its name to differentiate it from other banks.
- 25% of the bank branches of the payment banks must be in unbanked rural areas.

Services provided by the Payment Banks

- Acceptance of deposits (initially restricted to Rs 100,000)
- Payment Banks can provide services like ATM, net banking, debit cards and net banking
- Current and saving accounts can be operated through this bank.

In 2015, RBI (Reserve Bank of India) grants license to the 11 entities out of 41 entities who applied for the license

Following are the 11 entities which are granted license

- 1. Aditya Birla Nuvo
- 2. Airtel M Commerce Services
- 3. Cholamandalam Distribution Services
- 4. Department of Post
- 5. FINO Pay Tech
- 6. National Securities Depository
- 7. Reliance Industries
- 8. Sun Pharmaceuticals
- 9. Paytm
- 10. Tech Mahindra
- 11. Vodafone M Pesa

Out of above three have surrendered their licenses i.e. Cholamandalam Distribution Services, Sun Pharmaceuticals and Tech Mahindra. Airtel becomes the first to launched live payments banks in India



www.makemyexam.in

Page 117



Small Finance Banks in India

Small Finance Banks are the banks which are globally known as niche bank. It is registered as a public limited company under the Companies Act 2013. Small Finance banks are licensed under section 22 of the Banking Regulations 1949. The main aim of setting up of these banks is to provide financial inclusion to those sections of economy not being served by the banks.

Features of Small Finance Banks in India

- Existing NBFCs (Non Banking Finance Companies), Micro-finance Companies and Local Area Banks may apply for the small finance banks in India
- Small Finance Banks are established as public limited company in private sector
- Minimum paid up capital for the small finance banks is Rs 100 crore
- Small Finance Banks are required to establish its 25% branches in unbanked areas
- These entities must add the term small finance bank with its name to differentiate it from other banks
- Foreign Shareholding is allowed as per the FDI (Foreign Direct Investment) policy

Services provided by Small Finance Banks

- Small Finance Banks can provide basic banking activities such as deposit and lending of funds (There is no such restriction on the amount of deposit)
- Small Finance Banks can also undertake non-risk sharing simple financial services such as distribution of mutual funds, insurance products and pension products
- In 2015 RBI grants license to 10 entities through which they have to convert into Small Finance Banks within one year.

Following are the entities

- 1. Ujjavan
- 2. Janakakshmi
- 3. Equita
- 4. AU Financiers
- 5. Capital LAB
- 6. Disha
- 7. ESAF
- 8. RGVN
- 9. Suryoday
- 10. Utkarsh

CHEQUES

A cheque is a negotiable instrument that is used for payments and settlements in India. It is an agreement between two organizations to make payments. Following are the types of the cheque:

- Bearer Cheque A cheque which is payable to any person who present it for payment at the bank counter. Such cheques are risky as in case it lost, the finder may collect the payment from the bank.
- Open/ Uncrossed Cheque The cheque which is not crossed is known as Open Cheque or Uncrossed Cheque. The payment of such cheques can be obtained on the counter of the bank.
- Crossed Cheque Crossing of cheque means drawing two parallel lines on the face of cheque. It cannot be encashed at the cash counter of the bank but it can only credited to payee's account.
- Anti Dated Cheque If date mentioned on the cheque is earlier than the date it is presented to bank; it is called anti dated cheque. Anti Dated Cheque is valid up to 3 months. Earlier it was 6 months but now it reduced to 3 months.

www.makemyexam.in

www.ibtindia.com Page 118

- Post Dated Cheque If the cheque bears the any future date in the cheque that is known as Post Dated Cheque. Post dated cheque can be presented only on the future date which is written on the cheque.
- Stale Cheque If the cheque is presented after the 3 months of the date which is mentioned on the cheque is known as stale cheque. After the expiry of validity payment cannot be made.

BASEL NORMS

Basel Norms are the set of recommendations for regulating banking industry in world. Basel Committee on Banking Supervision issued Basel Accords.

Basel committee is named after the Basel city in Switzerland where Bank for International Settlements headquartered

- Recommendations framed by the Basel Committee but by the National law
- Basel committee consists of representatives of central bank and regulatory authority of ten member countries.

Basel Committee has given three Basel Norms named Basel I, Basel II and Basel III:

1. Basel I

Basel I is also known as 1998 Basel Accords. As in 1998 Basel Committee on Banking Supervision published a set of minimum capital requirement of banks with a goal of minimizing capital risk.

The banks which are operated internationally are required to maintain a minimum amount of 8% on risk weighted assets as per the recommendations of Basel Committee on Banking Supervision. Basel I basically focused on credit risk and appropriate risk weighting of assets.

India adopted Basel I recommendations in 1991

2. Basel II

It is the second international banking regulatory accord. Basel II is the expanded rules for minimum capital requirement established under Basel Committee on Banking Supervision.

Basel II accord based on the three pillars: Minimum capital requirement, supervisory review and market discipline.

- Minimum Capital Requirement: it is the first pillar of Basel I accord. Under this regulatory capital is maintained which is calculated for the major components of risk that a bank faces. The risk involved is credit risk, operational risk and market risk.
- **Supervisory View:** It is the second pillar of Basel II accord. It provides framework for national regulatory bodies to deal with various types of risk such as systematic risk, liquidity risk and legal risk.
- Market Discipline: It provides various disclosure requirement for the bank such as risk exposures, risk assessment process and capital adequacy.

In India Basel II norms are implemented by Reserve Bank of India on 31 March 2009.

3. Basel III

In late 2009 the first version of Basel accord is published by Basel Committee on Banking Supervision. It aims to promote a more flexible banking system by focusing on four vital banking parameters viz. capital, leverage, funding and liquidity.

Purpose:

- To improve banking sector's ability to deal with financial stress
- To improve risk management
- To strengthen the bank's transparency

In India Reserve Bank of India has extended the timeline for full implementation of the Basel III capital regulations by the year to 31 March 2019



IMPORTANT FINANCIAL INSTITUTIONS OF INDIA

1) Credit Rating Agencies

Credit rating agency is a company which rates the companies and government on the basis of their ability to pay back the debt in timely manner. There are four credit rating agencies in India:

I. CRISIL (Credit Rating and Information Services of India Ltd.)

- India's first credit rating agency.
- Founded:1987
- Headquarter: Mumbai

II. ICRA (Investment Information and Credit Rating Agency)

- It is an Indian independent and professional investment information agency.
- Founded: 1991
- Headquarter: Gurugram

III. CARE (Credit Analysis & Research Ltd.)

- It is second largest credit rating agency in India.
- Founded:1993
- Headquarter: Mumbai

IV. Onicra Credit Information Company Ltd

- It is a private sector agency set up by Onida finance.
- Established :1993
- Headquarter : Gurugram

2) CIBIL (Credit Information Bureau (India) Ltd.

- India's first credit information company.
- Founded :2000
- Headquarter: Mumbai

3) SEBI (Securities Exchange Board of India)

- SEBI is a regulator of India's securities market.
- Established: 1992
- Headquarter: Mumbai

4) IRDAI (Insurance Regulatory and Development Authority of India)

It is an autonomous, statutory agency tasked with regulating and promoting the insurance and re-insurance industries in India.

- Founded : 1999
- Headquarter: Hyderabad

5) MUDRA Bank (Micro Units Development and Refinance Agency Bank)

It is financial institution which is setup under the Pradhan Mantri MUDRA Yojna. It is set up to provide loans at low interest rates to micro finance institutions.

- Headquarter: New Delhi
- Founded: 8 April 2015
- MUDRA can be classified into three types:



- Shishu: under this loans up to Rs 50000 will be provided
- Kishore: under this loans up to Rs 5 lakh will be provided
- Tarun: under this loans up to Rs 10 lakh will be provided

6) NPCI (National Payments Corporation of India)

It is the umbrella organization for all retail payment systems in India, which aims to allow all Indian citizens to have unrestricted access to e-payment services.

- Founded: 2008
- Headquarter : Mumbai

7) NHB (National Housing Bank)

National Housing Bank is the apex bank in India. It is the wholly owned subsidiary of the Reserve Bank of India.

- Founded: 1988
- Headquarter :New Delhi

8) SIDBI(Small Industrial Development Bank of India)

It is the subsidiary of Industrial Development Bank of India. It was set up to promote finance and to develop micro and medium industries of India.

- Established: 1990
- Headquarter: Luckhnow, Uttar Pradesh

BANKS WITH HEADQUARTERS & TAG LINES

a N	makelylevam				
Sr. No.	Bank(s)	Headquarter	Tag Line		
1	Allahabad Bank	Kolkata	A T radition of T rust		
2	Andhra Bank	Hyderabad	Where India Banks		
3	Bank of Baroda	Mumbai	India's International Bank		
4	Bank of India	Mumbai	Relationship Beyond Banking		
5	Bank of Maharashtra	Pu e	One Family O ne B; nk		
6	Bharatiya Mahila Bank Ltd	New Delhi	Empowering Women Empowering India		
7	Canara Bank	Bangalore	Together We Can		
8	Central Bank of India	Mumbai	Central to you Since 1911		
9	Corporation Bank	Mangalore	A Premier Public Sector Bank		
10	Dena Bank	Mumbai	Trusted Family Bank		
11	IDBI Bank	Mumbai	Banking For All, "Aao Sochein Bada"		
12	Indian Bank	Chennai	Your Tech- Friendly Bank		
13	Indian Overseas Bank	Chennai	Good People to Grow With		
14	Oriental Bank of Commerce	New Delhi	Where Every Individual Is Committed		
15	Punjab National Bank	New Delhi	The Name You Can Bank Upon		
16	Punjab and Sind Bank	New Delhi	Where Service Is A Way Of Life		
17	State Bank of India	Mumbai	Bade Bank ke Bade Faayde		

www.makemyexam.in

www.ibtindia.com

G.K. Capsule - IBPS PO Mains Exam-2018



18	Syndicate Bank	Karnataka	Faithful Friendly
19	UCO Bank	Kolkata	Honours Your Trust
20	Union Bank of India	Mumbai	Good People to Bank With
21	United Bank of India	Kolkata	The Bank That Begins With "U"
22	Vijaya Bank	Bangalore	A Friend You Can Bank On
23	Bandhan	Kolkata	Hope for The Poor
24	ECGC Bank	Mumbai	You Focus On Exports We Cover The Risks
25	HDFC	Mumbai	We Understand Your World Indeed
26	Axis Bank	Mumbai	Badhti Ka Naam Zindagi
27	ICICI Bank	Mumbai	Hum Hai Na, Khyal Apka
28	HSBC	London	The World's Local Bank
29	IDFC	Mumbai	-



w w w . m a k e m y e x a m . i n

For Course Enquiry Call Toll Free :- 1800-102-0546 100+ CENTERS ACROSS INDIA

ASSAM

Bongaigaon : +91-88766-43950 Tinsukia : +91-81350-55680 Tezpur : +91-97079-28084

BIHAR

Chapra : +91-90066-45948 Hazipur : +91-86601-76105 Nawada : +91-94725-97113

CHANDIGARH

Sec-34 A : +91-86998-86998

DELHI

Jungpura : +91-98739-99470 Laxmi Nagar (Co) : +91-93327-93327

GUJARAT

Ahmedabad : +91-96244-46611 Navsari : +91-75749-08023 Nizampura : +91-90333-18450 Vadodara (OP Road) : +91-99044-05343

HARYANA Ambala : +91-70822-69082

Karnal : +91-87081-66685 Yamunanagar : +91-74049-09400

HIMACHAL PRADESH

Hamirpur : +91-94184-15044 Mandi : +91-98167-59903

JAMMU & KASHMIR Kathua : +91-94191-24504

JHARKHAND Jamshedpur : +91-89696-93181

KARNATAKA

Bellari : +91-94480-06123 Haveri : +91-94816-84458 Jamkhandi : +91-70221-89290 Udupi : +91-0820-2535156

KERALA

Kottayam : +91-90722-74008 Malapuram : +91-90370-07555 Pala : +91-85475-93969 Payyanur : +91-90723-76007

MADHYA PRADESH

Dewas : +91-80850-65253 Indore : +91-97703-21000 Mhow (Indore) : +91-75095-19727 Ujjan : +91-97703-21000

MAHARASHTRA

Amaravati : +91-70574-72303 Ahmednagar : +91-98223-33888 Baramati : +91-73505-40768 Bhandara : +91-70204-56917 Dombivili : +91-84240-42250 Hadapsar : +91-96072-13171 Nagpur (ZO) : +91-99670-29818 Nanded : +91-72180-09992 Nashik : +91-7030677776 Pune-Baner Road : +91-84118-41272 Pune-Pimple Saudagar : +91-95118-12253 Satara : +91-92269-84852 Wardha New : +91-98223-60985

ORISSA

Balasore : +91-99372-02649 Bhubhaneshwar : +91-99375-40727 Cuttack : +91-77880-74377

PUNJAB

Amritsar : +91-98887-10660 Barnala : +91-82830-89447 Bathinda : +91-98154-15447 Ferozepur : +91-97813-53043 Hoshiarpur : +91-86995-86999 Jalandhar : +91-94636-12090 Ludhiana : +91-92163-80013 Moga : +91-92757-00004 Pathankot : +91-90418-76534 Patiala : +91-84372-06665 Sangrur : +91-98559-26805

RAJASTHAN

Ajmer : +91-92523-75222 Alwar : +91-79734-01329 Bhiwadi : +91-98129-76274

TAMIL NADU

Chennai (Adambakkam) : +91-90430-43132 Chennai (Ambattur) : +91-96772-04875 Chennai (Anna Nagar) : +91-82200-20021 Chennai (Arcot) : +91-73736-78111 Coimbatore : +91-98422-97768 Dharmapuri : +91-98428-60105 Gobichettipalayam : +91-98422-73499 Guduvacherry : +91-98420-00251 Hosur : +91-94433-89244 Kallakurichi : +91-97872-62658 Kalpokham : +91-9451-69918 Kancheepuram : +91-98849-21439 Karaikudi : +91-97502-49489 Karur : +91-94861-11498 Kothagiri : +91-94882-73377 Kumbakonam : +91-93645-59397 Madurai: +91-97878-88228 Maviladuthurai: +91-89734-05050 MDU-Simmakkal : +91-97916-55886 Mettupalavam : +91-98654-55652 Mylasapore : +044-24980005 Pallavaram, Chennai : +91-93812-30977 Perambur : +91-97909-23092 Perungudi : +91-95141-14455 Pudukkottai : +91-74485-65828 Purasaiwalkam : +91-98411-18881 Porur: +91-93829-13366 Chennai (Tambaram) : +91-99400-34201 Thanjavur : +91-99413-33487 Tirupattur-Nasa : +91-98428-22352 Thiruninravur : +91-98402-12402 Thirukalkundram : +91-98849-21439 Vanivambadi : +91-94437-47970 Vellore (Sathuvachari):+91-88704-72431 Villupuram : +91-93834-45556 Old Washermanpet : +91-94445-16571

TELANGANA

Dilsukhnagar : +91-81850-04422 Habsiguda : +91-91777-30001 Karimnagar : +91-98480-39845 Warangal : +91-85008-98970

UTTAR PRADESH

Allahabad : +91-81729-69180 Ghaziabad : +91-99101-06102 Hapur : +91-9045477870 Kunda : +91-84008-61281 Moradabad : +91-98377-80072 Saharanpur : +91-97597-23315 Sonbhadra : +91-88260-61065 Sultanpur : +91-73480-87979 Varanasi : +91-97951-52374

UTTARAKHAND

Kashipur : +91-75008-28111 Dehradun : +91-74889-12591

WEST BENGAL

Bankura : +91-97332-20909 Coochbehar : +91-89726-52625 Durgapur : +91-97332-50809 Howrah : +91-98360-7759 Kolkata : +91-90884-79999 Siliguri : +91-74300-28870



IBT Institute Pvt. Ltd

Corporate Office:- Opposite V3S Mall, Laxmi Nagar, Delhi. Call : 93327-93327 Head Office:- SCO-117-118,Punjab Air Tower, Opp. Bus Stand Gate No. 3 Jalandhar

Help Line No. :- 0181-4606260,61,62,63: 094636-12090,090415-00546, 99670-29818

🖗 www.ibtindia.com

👺 headoffice@ibtindia.com

f www.facebook.com/ibtindia