



## **GK CAPSULE FOR SBI CLERK 2014 EXAM**

This GK Capsule has been prepared by [Career Power Institute Delhi](#) (Formerly Known as Bank Power). This document consists of all important news and events of last few months which can come in SBI Clerk Exam.

### **Current RBI Policy & Reserve Rates:**

<b>Repo Rate</b>	8% (Unchanged)
<b>Reverse Repo</b>	7% (Unchanged)
<b>CRR</b>	4% (Unchanged)
<b>SLR</b>	22.5% (Changed)
<b>MSF</b>	9% (Unchanged)
<b>Bank Rate</b>	9% (Unchanged)

**Note:** As on 3 June 2014, RBI (Reserve Bank of India) in its Second bimonthly monetary policy statement kept the key policy rate (repo) unchanged. SLR was cut by 50 basis point from 23% to 22.5%.

### **News related to RBI:**

- 1. RBI permits NBFCs to work as Business Correspondents of banks:** With a view to achieve financial inclusion, the Reserve Bank of India has allowed Non-Banking Finance Companies to operate as Business Correspondents (BCs) of banks, permitting them to offer limited services. Banks will be allowed to work with non-deposit taking NBFCs as BCs. **Note:** The RBI took into account recommendations of **Nachiket Mor Committee** while reviewing the existing guidelines on the appointment of BCs.
- 2. RBI to consider over Payment bank as recommended by Nachiket Mor Panel**
  - i.** The Reserve Bank of India will soon come up with India's first payments bank, which will offer deposit and payment services but not provide loans.
  - ii.** **This** idea is in line with the recommendations made by the Nachiket Mor committee. The central bank sees huge potential for financial inclusion with focus on remittances by involving payment system product.
- 3. Provide information to SIT on black money: RBI directs banks and FIs**
  - i.** The RBI has asked all Banks and Financial Institutions (FIs) to provide information and documents sought by the Special Investigation Team (SIT) set up to uncover black money.
  - ii.** The new Government at Centre recently constituted an SIT under the chairmanship of former Justice M.B. Shah in pursuance of a July 2011 Supreme Court judgment.
- 4. RBI simplifies KYC norms for opening bank account:** Customers need to submit only one documentary proof of address — either current or permanent — while opening a bank account or while undergoing periodic updation, the Reserve Bank of India. "In case the address mentioned as per 'proof of address' undergoes a change, fresh proof of address may be submitted to the branch within six months," the RBI said in a notification to banks. No proof is required to be submitted for such address for correspondence/local address," the RBI added. However, this address may be verified by the bank through 'positive confirmation' such as acknowledgment of receipt of letter, cheque books, ATM cards; telephonic conversation; and visits.

5. **Australia and New Zealand Banking Group (ANZ)** has received in-principle approval from the Reserve Bank to open two new branches. The new branches will come up Gurgaon, NCR, and outer Bangalore.
6. RBI directive on foreign currency accounts: The Reserve Bank of India has directed banks to: **convert credit balances** in any inoperative foreign currency (FC) denominated deposit into Indian rupee if the former remains not in use for **three years from the date** of maturity of deposit.
7. RBI eases gold import norms; nod for select trading houses to procure from abroad : Under this scheme, an importer has to ensure that **at least 20 per cent of every lot of imported** gold is exclusively made available for export purpose.
8. **RBI nod for bank loan tenure upto 10 years** to boost export industry. In a major boost for the export industry, the RBI has allowed banks to provide loans with tenures of up to 10 years. These loans will help exporters in ensuring capital flows to fulfill long-term contracts. Existing norms allow banks to give loans for up to one year only.
9. The Reserve Bank of India said banks should make **all new ATMs installed from July 1, 2014** as "talking ATMs" with Braille keypads.
10. Raghuram Rajan, the Governor of the Reserve Bank of India (RBI) announced that plastic currency notes will be launched in **2015 after field trials**.
11. RBI panel headed by **ex-Chairman of Axis Bank, P. J. Nayak** recommend for diluting govt stake in public sector banks to below 50 %. The government should cut its holding in public sector banks to under **50 per cent**, a Reserve Bank of India (RBI) panel report on Tuesday said, criticising the way in which the lenders are now being governed.
12. Reserve Bank of India granted banking licences to infrastructure financing firm **IDFC and microfinance institution Bandhan** from among 25 applicants that included corporate heavyweights ADAG Group, Aditya Birla Group and Bajaj Group.  
**Note:** The in-principle approval granted (to the two entities) will be valid for a period of **18 months during** which the applicants have to comply with the requirements under the guidelines and fulfil the other conditions as may be stipulated by the RBI.  
**Chandra Shekhar Ghosh:** CMD of Bandhan financial services  
**Dr. Rajiv B. Lall:** Chairman of IDFC – Infrastructure Finance Company.
13. Reserve Bank of India (RBI) issued the guidelines to allow the minors of age above 10 years to independently open and operate savings bank accounts and use other facilities like ATM and cheque books.
14. RBI extended the timeline for full implementation of **Basel III norms 31 March 2019** instead of 31 March 2018.
15. RBI in consultation with Union Government on 1 April 2014 capped the Ways and Means Advances (WMA) limits for the first half of the new financial year 2014-15 (April 2014-Sep 2014) **at 35000 crore rupees**.  
**Note: The interest rate on WMA/overdraft will be based on:** a) **WMA:** Repo Rate. b) **Overdraft:** Two percent above the Repo Rate
16. RBI extends date of exchanging pre-2005 notes to Jan 1, 2015  
**Note:** The Reserve Bank has further clarified that the public can continue to freely use these notes for any transaction. RBI has said that people can unhesitatingly receive these notes in payment, as all such notes continue to remain legal tender.
17. Reserve Bank of India (RBI) hiked the trade related remittance limit **from 2 lakh rupees to 5 lakh rupees** per transaction with immediate effect. It also increased the number of transaction handled by exchange houses.
18. KC Chakrabarty, Deputy Governor, Reserve Bank of India, has quit three months ahead of completion of his term.
19. RBI pegged 2014-15 GDP growth at a central estimate of 5.5 percent.
20. Economic growth for 2014-15 expected at 5.5 pc.
21. CAD expected to come down to 2 pc of GDP in 2014-15.
22. Retail inflation expected to be under 6 pc in 2014.
23. RBI panel headed by RBI Deputy Governor **Anand Sinha** has recommended bringing a benchmark floating interest rate, especially for home loans. Panel also suggested **Indian Banks Base Rate (IBBR)**.
24. The deadline for switching to new format bank cheques under the Cheque Truncation System (CTS) ended on 30 April 2014.



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25. RBI scraps **26% cap on interest** rate for MFIs: (RBI) removed 26 per cent cap on the interest rate that can be charged by a microfinance company to its borrowers. MFI is allowed to charge interest rate equal to 2.75 times the average of the base rates of the top five commercial banks.
26. **RBI permits 4 non-bank entities to set up white label ATMs:**  
The Reserve Bank has issued 'certificate of authorisation' to four non-bank entities:
  - (1) Tata Communications Payment Solutions
  - (2) Muthoot Finance,
  - (3) Prizm Payment Services and
  - (4) **Vakrangee Ltd.**, to set up White Label ATMs (WLAs) in the country.

**Note:** Most of the ATMs belong to banks, but the cash dispensing machines which are owned and operated by non-banking companies are called White Label ATMs.
27. RBI permits Srei to roll out white label ATMs: **Srei Infrastructure Finance** is planning to start roll-out of its while label ATMs (WLAs) between July and September starting with a pilot of 200 Tier-III towns in Uttar Pradesh and Bihar.
28. The expert committee **headed by Urjit R. Patel**, Deputy Governor of the Reserve Bank of India examine the current monetary policy framework of the Reserve Bank of India (RBI) has suggested that the apex bank should adopt the new CPI (consumer price index) as the measure of the nominal anchor for policy communication. The nominal anchor or the target for inflation should be set **at 4 per cent with** a band of +/- 2 per cent around it.
29. **Ex-Chairman of Axis Bank, P. J. Nayak** is the head of the expert panel **to review bank boards' governance**. The panel will review the RBI's regulatory guidelines on ownership of banks and representation in their boards, among other things.
30. The Reserve Bank of India has raised the Foreign Institutional Investors, FIIs investment limit in the Power Grid Corporation to **30 per cent of its paid up capital**, under the Portfolio Investment Scheme.
31. The Reserve Bank of India (RBI) has doubled the sub-limit for foreign investment in government securities, to **USD 10 billion** by long-term investors. RBI's move is aimed to attract more foreign funds. Investors like sovereign wealth funds (SWFs), multilateral agencies, insurance funds, pension funds and foreign central banks are considered as long term investors.
32. **RBI relaxes gold loan norms:** The Reserve Bank of India has allowed Non-Banking Financial Companies, NBFCs to lend up to **75 per cent of** the value of gold. It was 60 per cent earlier.
33. RBI panel (**headed by banker Nachiket Mor**) has suggested setting up of specialised banks to cater to low income households to ensure that all citizens have bank accounts by 2016.
34. **The RBI-appointed committee** on financial inclusion has recommended that the central bank should set up specialised banks called Payments Bank to provide payment services and deposit products to small businesses and low-income households. **The committee, headed by Nachiket Mor, said** that since the new bank will be dealing with poor customers, such a bank must be allowed to accept a maximum deposit of not more than Rs 50,000.
35. The Reserve Bank of India (RBI) had set up a panel under executive director **Deepak Mohanty** to review the current system of **data collection, dissemination and data management** processes in the central bank and improve the existing mechanism.



### **Highlights of Union Budget 2014:**

1. Fiscal deficit target for 2014-15 at **4.1% of GDP** and 3.6 for 2015-16 and 3% for 2016-17
2. Revenue Deficit seen at **2.9%** for FY15
3. Aim to achieve **7-8 per cent** economic growth rate in next 3-4 years: FM
4. Committed for growth of agriculture at the rate of **4 per cent**.
5. **Defence FDI cap** raised to **49% from 26% at present**
6. Exemption limits on income tax from Rs. **2 lakh to Rs. 2.5 lakh**.
7. **For senior citizens**, the exemption on income has been raised to Rs. **3 lakh per annum**.
8. Tax-free cap on home loan interest from Rs. **1.5 to Rs. 2 lakh**.
9. No change in Income tax rates and slab .
10. Annual PPF ceiling to be enhanced to Rs **1.5 lakh, from Rs 1 lakh**
11. **Women Safety:**
  - i. Outlay of Rs. 50 crores for a pilot scheme on road safety
  - ii. Another 150 crores to be spent by MHA on safety on women in larger cities
  - iii. 'Beti Bachao, Beti Padhao Yojana' - **100 crores**

12. Rs 3600 cr set aside for National Rural Drinking Water: FM
13. Rural housing: Rs 8000 crore for national housing banking programme
14. Metro rails in PPP mode; Rs. 100 cr set aside for metro scheme in Ahmadabad and Lucknow
15. Each year government will be adding AIIMS to ensure there is an AIIMS in every state: Jaitley
16. Rs 100 crores to set up virtual classrooms.
17. **Rs 500 crores** for setting up 5 more IIMs and IITs
18. FM Proposes to enhance the scope of income tax settlement commission
19. Rs 7,060 crore allocated for building new cities
20. Rs 200 crores credit scheme for start-ups by those from scheduled castes and tribes
21. 15 Braille press to come up.
22. Currency note with Braille-like signs
23. Minimum pension of **Rs.1000 per** month to all PP schemes.
24. Rs 50,548 cr proposed for SC development
25. Bharat Swachh Yojna proposed for hygiene and cleanliness.
26. **Rs. 200 crore for Statue of Unity, a statue of Sardar Patel in Gujarat.**
27. Rs. **1000** cr for irrigation plan named **Pradhan mantri krishi sichayin yojana.**
28. e-visa for nine cities.
29. Rs. 7060 cr for creating smart cities.
30. Assam and Jharkhand to get Centre of Excellence on farming
31. Rs. 100 crores for modernization of Madrasas
32. Jaitley announces **Skill India, a programme** to train youth for jobs
33. **Rural housing: Rs 8000 crores** for national housing banking programme
34. Senior Citizens Pension Plan Extended Till August 2015
35. Rs. 500 crore for price stabilization fund.
36. 100 soil testing laboratories across the country.
37. **Agriculture University** in AP and Rajasthan, and Horticulture University in Haryana, Telangana; Rs. 200 cr set aside
38. An AIIMS will be created in every state.
39. All six new AIIMS are functional. Four more AIIMS under consideration. 12 more medical colleges will be added. Rs. 500 crore allocated for this.
40. Govt allocates **Rs 500 cr for Internet connectivity** in villages
41. Crisis Management Center for women at Delhi
42. **Start up village at Rs 100 crore** to promote entrepreneurship among rural youth.
43. **Rs. 14,389** crores for PM Sadak Yojana
44. **Rs 200 crore** allocated to set up six textiles clusters



### Highlights of Economic Survey Report 2013-14

The Economic Survey for 2013-14 tabled in Parliament by Finance Minister Arun Jaitley - prepared by senior economic advisor Ila Patnaik - on the state of Asia's third-largest economy a day before Modi's new government presents its first budget.

#### Following are highlights of the report:

- ✓ **Growth:** GDP growth seen at **5.4 - 5.9 percent** in 2014/15
  - ii. Economic growth of **7-8 percent** not seen before 2016/17
- ✓ **Fiscal Health:** Fiscal deficit for 2013-14 contained at **4.5% of the GDP**
- ✓ **Current Account Deficit:** 2014/15 current account deficit may be contained to around \$45 billion or **to 2.1 percent of GDP**
- ✓ **Taxation:** Direct Taxes Code (DTC) required to replace existing income tax laws; will reduce compliance costs and boost tax collection
- ✓ **Agriculture:**
  - i. India ranks **first in the world in productivity of grapes, banana, cassava, peas, and papaya**
  - ii. Agriculture sector growth rate **4.7% in** the year 2013-14
  - iii. Agriculture exports grow by 5.1% in the year 2013-14
  - iv. Exports of marine products show a growth rate of 45% in the year 2013-14
- ✓ **Services:**
  - i. **India ranked 12th in terms of services GDP** among the world's top 15 countries.
  - ii. India has the **second fastest** growing services sector with its **CAGR at 9.0 percent, just below China.**

- iii The growth rate of the combined category of trade, hotels, restaurants, transport, storage, and communications decelerated to 3.0 percent
- iv. Financing, insurance, real estate, and business services grew robustly at 12.9 percent
- v. **Services constitute a 57 percent** share in GDP at factor cost in 2013-14

### Highlights of Railway Budget 2014-15:

#### Key Points:

- Bullet train on Mumbai-Ahmadabad Sector
- Diamond quadrilateral for high speed trains.
- Plan to hike speed of trains to 160-200 km/hr in 9 sectors.
- Online booking to support 7,200 tickets/minute; to allow 1.2 lakh users log in simultaneously.
- Women RPF Constables to escort ladies coaches; 4,000 women constables to be inducted.
- Battery operated cars for differently-abled and senior citizens at major stations.
- Food can be ordered through SMS, phone; Food courts at major stations.
- Cleanliness budget up by 40 percent over last year.
- Setting up of corpus fund for stations' upkeep; RO drinking water at stations and trains.
- Automatic door closing in mainline and sub-urban coaches.
- Wi-Fi in A-1, A category stations and in select trains.
- Loss per passenger per kilometre up from 10p (in 2000-01) to 23p (2012-13).
- Solar energy to be tapped at major stations.
- Highest ever plan outlay of Rs 65,455 crore for 2014-15.
- Expenditure in 2014-15 pegged at Rs 149,176 crore.



#### FDI Limits...

List of Limits in Various Sectors (In %)		
1.	Defence	Raised to 49% from 26%
2.	Pension	49
3.	Insurance	49
4.	Print Media	26
5.	Civil Aviation	49
6.	Public Sec. Banks	20
7.	Private Sec. Banks	74
8.	Multi Brand	51
9.	Single Brand	100
10.	Tourism	100

#### India GDP Forecast:

- **RBI pegged** 2014-15 GDP growth at a central estimate of 5.5 %
- **World Bank** lowers India's GDP growth forecast for 2014-15 at **5.5 %** from the earlier forecast of 5.7 per cent.
- **ADB pegs India GDP** growth rate for 2014-15 at **5.5 %**
- **IMF projected** GDP growth for India in 2014-15 at - **5.4 %**

## **India ranking in different Indexes for 2013 - 14:**

1. Global Environment Performance Index **2014 – 155**
2. Intellectual property (IP) environment **2014 – 25** (US ranked on the top followed by UK and France)
3. World Press Freedom Index **2014 - 140** in the list of 180 countries
4. World's best countries for doing business **2014 – 134**
5. Global Peace Index **2014 – 143**
6. Global Hunger Index **2013 - 63**
7. World Prosperity Index **2013 – 106.**
8. Human Development Report **2013 – 136**
9. Global Corruption Index **2013 – 94**
10. Global Competitiveness Index **2013 -60** for 2013 (Switzerland top in this report)

## **Important Points:**

### **1. About IFSC (Indian Financial System Code):**

Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.

- ii. This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero).and the last 6 characters representing the bank branch.
- iii. IFSC is used by the NEFT system to identify the originating / destination banks / branches and also to route the messages appropriately to the concerned banks / branches.

**For ex: SBIN0015986 :**

- i. First 4 character **SBIN** – refers to State Bank of India.
- ii. 0 is a control number.
- iii. last six characters (**015986**) represents the SBI branch Jail Road, Hari Nagar New Delhi.

**2. About MICR:** MICR stands for Magnetic Ink Character Recognition. MICR Code is a 9 numeric digit code which uniquely identifies a bank branch participating in the ECS Credit scheme. **MICR code consists of 9 digits e.g 400229128**

- i. First 3 digits represent the city (400)
- ii. Next 3 digits represent the bank (229)
- iii. Last 3 digits represent the branch (128)

The MICR Code allotted to a bank branch is printed on the MICR band of cheque leaves issued by bank branches.

### **3. About Cheque Truncation:**

- i. Truncation is the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch.
- ii. In its place an electronic image of the cheque is transmitted to the drawee branch by the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc.
- iii. Cheque Truncation speeds up the process of collection of cheques resulting in better service to customers, reduces the scope for clearing-related frauds or loss of instruments in transit, lowers the cost of collection of cheques, and removes reconciliation-related and logistics-related problems, thus benefitting the system as a whole.

**4. Bancassurance:** The sale of insurance and other similar products through a bank. This can help the consumer in some situations; for example, when a bank requires life insurance for those receiving a mortgage loan the consumer could purchase the insurance directly from the bank.

### 5. About Banking Ombudsman Scheme 2006:

- The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks.
- The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.

#### **Other Important Points:**

- ✓ The complainant can be filed by one's authorized representative (other than an advocate).
- ✓ The Banking Ombudsman **does not charge any fee** for filing and resolving customers' complaints.
- ✓ The amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant is limited to the amount arising directly out of the act or omission **of the bank or Rs 10 lakhs**, whichever is lower.
- ✓ The Banking Ombudsman may award compensation **not exceeding Rs 1 lakh** to the complainant only in the case of complaints relating to credit card operations for mental agony and harassment.
- ✓ If a complaint is not settled by an agreement within a period of **one month**, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant and the bank, to present their case.
- ✓ If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority against the Banking Ombudsmen's decision. Appellate Authority is vested with a **Deputy Governor of the RBI**.
- ✓ If one is aggrieved by the decision, one **may, within 30 days** of the date of receipt of the award, appeal against the award before the appellate authority.
- ✓ The appellate authority may, if he/ she is satisfied that the applicant had sufficient cause for not making an application for appeal within time, also allow a further period not exceeding 30 days.

**6. About (BASIC SAVING BANK DEPOSIT ACCOUNT):** Under the guidelines issued on August 10, 2012 by RBI: Any individual, including poor or those from weaker section of the society, can open zero balance account in any bank. **BSBDA** guidelines are applicable to "all scheduled commercial banks in India, including foreign banks having branches in India".

All the accounts opened earlier as 'no-frills' account should be renamed as BSBDA. Banks are required to convert the existing 'no-frills' accounts' into 'Basic Savings Bank Deposit Accounts'.

The 'Basic Savings Bank Deposit Account' should be considered as a normal banking service available to all customers, through branches .

The aim of introducing 'Basic Savings Bank Deposit Account' is very much part of the efforts of RBI for furthering Financial Inclusion objectives.

#### **Main Points of the BSBDA:**

- i. An individual is eligible to have only one 'Basic Savings Bank Deposit Account' in one bank.
- ii. Holders of 'Basic Savings Bank Deposit Account' will not be eligible for opening any other savings account in that bank. If a customer has any other existing savings account in that bank, he / she will be required to close it **within 30 days from** the date of opening a 'Basic Savings Bank Deposit Account'.

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**Note:** While opening the BSBDA customers' consent in writing be obtained that his existing non-BSBDA Savings Banks accounts will be closed after 30 days of opening BSBDA and banks are free to close such accounts after 30 days.

- iii. One can have Term/Fixed Deposit, Recurring Deposit etc., accounts in the bank where one holds 'Basic Savings Bank Deposit Account'.
- iv. Banks are advised not to impose restrictions like age and income criteria of the individual for opening BSBDA.
- v. There is no requirement for any initial deposit for opening a BSBDA.
- vi. Banks should offer the ATM Debit Cards free of charge and no Annual fee should be levied on such Cards.
- vii. In BSBDA, banks are required to provide free of charge minimum four withdrawals, through ATMs and other mode including RTGS/NEFT/Clearing/Branch cash withdrawal/transfer/internet debits/standing instructions/EMI etc
- viii. The Uniform rate of interest rates set by individual banks are applicable on the domestic savings deposit will be determined on the basis of end-of-day balance in the account.
- viii. The normal saving bank account can be converted into BSBDA at the request of customer.



**BSBDA-Small Accounts would be subject to the following conditions:**

- i. Total credits in such accounts should not exceed **1 lakh rupees in a year.**
- ii. Maximum balance in the account should not exceed **50,000 Rs at any time**
- iii. The total of debits by way of cash withdrawals and transfers will not exceed **10,000 rupees in a month**
- iv. Foreign remittances cannot be credited to Small Accounts without completing normal KYC formalities
- v. Small accounts are valid for a period of **12 months initially** which may be extended by another 12 months if the person provides proof of having applied for an Officially Valid Document.
- vi. Small Accounts can only be opened at CBS linked branches of banks or at such branches where it is possible to manually monitor the fulfillments of the conditions.

**News Related to Banking & Finance**

1. A panel headed by former Economic Advisor to Prime Minister, **C Rangarajan** sets poverty line at Rupees 32 per day in rural areas and Rupees 47 in Urban areas.  
He also said that the number of poor in India was much higher in 2011-12 at 29.5 per cent of the population, which means that three out of 10 persons are poor.  
The Rangarajan Committee was set up last year to review the Tendulkar Committee methodology for estimating poverty and clear the ambiguity over the number of poor in the country.
2. **ICICI Bank leaves behind HDFC Bank as biggest private bank employer:** ICICI Bank has overtaken its competitor HDFC in terms of employee number with addition of over 10,000 jobs in the last fiscal. With this, ICICI has emerged as the biggest employer in the private banking space with more than 72,000 employees.
3. **Performance ratings of Banks' customer services to be made public from 2015:** From 2015, performance ratings of Banks on customer services will be put in public domain by Banking Codes Standards Board of India (BCSBI).  
**BCSBI is rating banks on customer services on 5 parameters:**
  - i. Information dissemination
  - ii. Transparency
  - iii. Customer-centricity
  - iv. Grievance redressal system
  - v. Customer feedback.
4. National Bank of Agriculture and Rural Development (Nabard) and the Small Farmers' Agribusiness Consortium (SFAC) have signed a memorandum of understanding (MoU) to jointly implement schemes for the promotion of farm producer organisations (FPOs).
5. The World Bank Group (WBG) has granted GNRC, which was formerly known as Guwahati Neurological Research Centre a grant of \$150,000.
6. Bank of Maharashtra was conferred "Best Bank – Public Sector" award in BFSI Awards-2014 by **World HRD Congress in recognition** of its performance in Banking category, the bank said in a statement.
7. **Mayaram Committee's definitions** of FDI, FII accepted by the Government of India. The Government of India has accepted the report of Mayaram Committee thereby accepting the definitions of FII and FDI.

**Some key points from Mayaram Committee Report:**

- i. Foreign investment of **10% or more** in a listed company will now be **treated as FDI.**



- ii. An investor may be allowed to invest **below 10%** and this can be treated as FDI subject to the condition that the FDI stake is raised to 10% or beyond within one year from the date of the first purchase.
  - iii. If the stake is not raised to **10% or above, then the** investment can be treated as **portfolio investment**.
  - iv. **Foreign Portfolio Investors include** Foreign Institutional Investors (FIIs) and Qualified Foreign Investors (QFIs).
  - v. Foreign investment in an unlisted company, irrespective of the threshold limit, may be treated as FDI.
8. State Bank of India has partnered with payments service provider, **Ezetap Mobile Solutions**, to deploy mobile point-of-sale (mPOS) solution. The SBI-Ezetap platform would allow the bank to provide value-added services for merchants and consumers from a single, secure POS device and application.
  9. SEBI has issued new norms for public issuance of debt securities under which such offers have to be **of minimum Rs 100 crore**, while issuers would need to make additional disclosures and attain **at least 75 per cent** subscription.
  10. **Subhalakshmi Panse**, former CMD of Allahabad Bank, has joined the board of Federal Bank as an Independent Director.
  11. World Bank lower forecast Growth Rate for developing countries to **4.8% from 5.3 %**.
  12. ICICI Bank has launched co-branded card with DMRC. It can be your credit/debit card, and offers the benefit of 10 per cent discount that the DMRC smart card offers.
  13. **Export-Import Bank** of India (Exim Bank) entered into a memorandum of understanding (MOU) with the **Indian Council of Cultural Relations (ICCR)** for establishment of a Chair for financial management in Lagos Business School, Nigeria.
  14. National Bank for Agriculture and Rural Development (Nabard) has reduced the interest rate on its long-term refinance facility to banks **by 20 basis points** to promote investments in agriculture. **The new rates will be 9.5 per cent (9.7 per cent earlier)** for 5 years and above and 9.7 per cent (9.9 per cent earlier) for 3-5 years.
  15. Finance Minister Arun Jaitley has been appointed on the Board of Governors of Philippines-based Asian Development Bank (ADB).
  16. **Exim Bank** has extended USD 46 million line of credit to **Mauritius** for financing goods and defence related vehicles purchases.
  17. **World Bank** has signed an agreement with the government to provide a loan assistance of USD 1,006.20 million for **Sarva Shiksha Abhiyan III**, which is the largest ongoing "Education for All" programme in the world.
  18. **FICCI and IDBI** signed an MoU for easy access to organised finance facility at competitive interest rates for micro, small and medium enterprise (MSME).
  19. India recently launched its own **payment gateway 'RuPay'**, equivalent of Visa and Mastercard, which will work on ATMs and merchant outlets and help in reducing cash transactions.
    - Note: i.** RuPay, which works on three channels -- ATMs, Point of Sales (POS) and online sales, is the seventh such payment gateway in the world.
    - ii.** The RuPay platform -- developed by National Payments Corporation of India (NPCI)-- is being used by certain banks like ICICI, State Bank of India, Punjab National Bank, among others, for clearing and settlement.
  20. India became **third-largest economy** in 2011 from 10th in 2005: World Bank.
  21. **Note:** India emerged as the world's third-largest economy in 2011 from being the 10th largest in 2005, moving ahead of Japan, while the US remained the largest economy closely followed by China, latest figures have revealed.
  22. **Govt accepts Sahoo panel report** on review of depository receipts scheme. The key recommendations of the committee include allowing issuance of depository receipts against any underlying securities — equity or debt, by any issuer - listed or unlisted.
 

Note: Depository receipts are receipts denominated in foreign currency created by a depository in the country of listing. There are two popular types of depository receipts — global depository receipts and American depository receipts.
  23. **ING Vysya Life Insurance** Company Ltd has become **Exide Life Insurance Company**. The insurance company will continue to honour its commitments and obligations under the insurance policies issued to customers in the name of ING Vysya Insurance Company Ltd.
  24. Switzerland and Norway are the world's most expensive economies, followed by Bermuda, Australia and Denmark, according to a new ranking by the World Bank
  25. Basel Committee issued Final standards to curb exposures of banks to customers. The Basel Committee on Banking Supervision on 15 April 2014 issued Final standards for measuring and controlling large exposures of banks to customers. These standards will take **effect from 1 January 2019**
  26. **Bank of India (BOI)** has become the first Indian bank to extend a bridge loan of **\$200 million** to Air India to finance the purchase of two Boeing 787 Dreamliner aircraft.

27. India leads global remittances with USD 70 bn in 2013. India's neighbour China follows second with USD 60 billion, said the World Bank report
28. World Trade Organisation (WTO) projected that the world trade will grow by 4.7 percent in 2014.
29. The World Bank give loan Pakistan 12 billion dollars over the next five years to help lift its economy,
30. Qatar based Doha Bank announced it's First branch in Mumbai. The branch in Mumbai will be opened as a full-fledged bank in May 2014.  
**Note:** Bank of Bahrain & Kuwait, Abu Dhabi Bank are the two other banks from Arab countries to have operations in India before Doha bank.
31. Bank of India (BOI) launched Instant **Money Transfer (IMT) scheme** in Mumbai.  
**Note:** IMT scheme allows customers to withdraw cash without using either debt card or credit card at BoI's IMT-enabled ATMs. This is the first-of-its-kind initiative launched by a public sector bank.
32. Export-Import Bank of India extended a Line of Credit of \$89.90 million to the Government of Republic of Congo, for development of transportation system in the Republic of Congo.
33. Central Bank of India has sold its entire stake in credit information provider CIBIL to Transunion International Inc.  
Central Bank had a 5 per cent stake in CIBIL while Transunion is the majority shareholder in CIBIL at 27.5 per cent.
34. Canara Bank names cricketer Shikhar Dhawan as its brand ambassador.
35. Housing Development Finance Corporation (HDFC) Bank set World record for Blood collection in a single day. The blood donation camp organised by HDFC Bank on 6 December 2013 was recorded in the Guinness Book of Records.
36. The World Bank has said it would provide up to \$3 billion in aid for Ukraine in 2014 to help the country deliver much-needed economic reforms.
37. Bihar emerges as fastest growing state (**15.05 per cent**) in 2012-13: CSO Report.  
**Note:** According to the CSO data, **Gujarat ranked 6th** with growth rate at 7.96 per cent, behind Bihar and Madhya Pradesh with 9.89 per cent, Goa 8.47 per cent, Kerala 8.24 per cent and Odisha 8.09 per cent. The all-India growth rate in 2012-13 was 4.47 per cent.
38. The Bank of Bahrain and Kuwait, BBK, plans to expand its operations in India by opening its fourth branch in the country in New Delhi.
39. Interest rate on **Post Office FDs** increased by up to **0.2 per cent** from 8.2 percent to **8.4 percent**.
40. India's 1st post office savings bank ATM inaugurated in Thyagaraya Nagar, Chennai.
41. **SEBI approved the new Corporate Governance norms.** The new corporate governance norms would become applicable for all listed companies with effect from 1 October 2014.
42. Retirement fund body EPFO decided to increase the rate of interest on Provident Fund deposits to **8.75 percent** from 8.5 percent.
43. The National Bank for Agriculture and Rural Development has sanctioned Rs 348.63 crore to Karnataka under Rural Infrastructure Development Fund (RIDF).
44. Asian Development Bank (ADB) has provided \$400 million first tranche line of credit to India Infrastructure Finance Company Ltd (IIFCL) to help accelerate infrastructure growth through increased private sector investment.
45. Asian Development Bank will provide **USD 275 million** loan for improving rural road connectivity in five states including Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal in the country.
46. Bharatiya Mahila Bank (BMB) and SBI Cards have joined hands for roll-out of credit cards to customers of India's first women-focused commercial bank
47. Bharatiya Mahila Bank (BMB), the first all-women bank, tied with New India Assurance to launch health insurance products for women account holders of the bank.
48. The Bank of Japan (BOJ) and RBI concluded an agreement that expands the maximum amount of the bilateral swap arrangement (BSA) between the two countries to **USD 50 billion**.  
**Note:** BOJ Governor is Haruhiko Kuroda and RBI Governor Raghuram Rajan
49. National Bank for Agriculture and Rural Development (NABARD) has reduced refinance rate for banks and other lending agencies by **0.20 per cent to promote** rural credit and rural infrastructure.  
**Note:** The revised rate of interest on refinance for a period of five years for commercial, state cooperative, regional rural and primary urban cooperative banks will be **9.70 per cent, down from 9.90 per cent**.



50. **SEBI grants new status to three clearing corporations** to National Securities Clearing Corporation, Indian Clearing Corporation and MCX-SX Clearing Corporation.
51. World Bank will provide **\$250 million** loan to construct disaster resilient houses and roads in disaster-hit Uttarakhand.
52. World Bank will provide **\$500 million** loan for water supply and sanitation projects in the rural areas of **Assam, Bihar, Jharkhand and Uttar Pradesh**.
53. World Bank will provide **50 million dollar** assistance to **Afghanistan** to support the government's efforts to improve access to credit for micro, small and medium enterprises.

### **Important Committees in News:**

1. **Nachiket Mor Committee:** to permits NBFCs to work as Business Correspondents of banks.
2. **Deepak Mohanty Committee:** on Data and Information Management in the Reserve Bank of India
3. **K.K. Mehrotra Committee:** to inquire gas leakage in Bhilai Steel Plant.
4. **PJ Nayak:** to review Governance of Boards of Banks in India. The committee was constituted under the chairmanship of P. J. Nayak. He is a former Chairman and CEO of Axis Bank.
5. **M P Bezbaruah:** to suggest suitable remedial measures to address concerns regarding security of people from North East.
6. **B. Sambamurthy:** panel favours single mobile banking app on all SIMs. Panel recommended that customers should not be required to visit the bank branch for mobile number registration.
7. **Vijay Kelkar Committee** was appointed by the Petroleum and Natural Gas Ministry to prepare a road map to make India self-sufficient in oil and natural gas by 2030.
8. **Vishnu Sahay committee:** look probe into the Muzaffarnagar communal violence.
9. **Urjit Patel Committee** - to examine the current monetary policy framework
10. **Mukul Mudgal** member panel to probe IPL spot-fixing
11. **Nachiket Mor** - committee on comprehensive financial services for small businesses and low-income households.
12. **Justice A.P. Shah committee** : to head panel on road safety
13. **Anil Kaushal committee:** to examine the recommendations made by the TRAI on pricing of Spectrum.
14. **Bimal Jalan** panel : to scrutinize applications for new bank licenses.
15. **Parthasarathi Shome.** – for Tax Administration Reform Commission (TARC), Suggest a system to enforce better tax compliance
16. Kirit Parikh panel : on fuel pricing has suggested that the diesel prices should be increased by Rs 1-1.50 a litre every month as against the 45-50 paise monthly hike followed currently.
17. K U.B. Rao : the idea of setting up Bullion Bank or Bullion Corporation of India
18. Arvind Mayaram Panel: report on the alleged irregularities at the National Spot Exchange Ltd (NSE)
19. Arvind Mayaram Committee –for giving clear definitions to **Foreign Direct Investment (FDI) and Foreign Institutional Investment (FII)**
20. Suma Verma Committee - to update, and revise the Banking Ombudsman Scheme, 2006
21. Damodran Committee: on improvement of customer services in banks
22. Shri M. Narasimham Committee: on Banking Sector Reforms
23. Shri Raghuram Rajan Committee: on Financial Sector Reforms,
24. Shri B. Mahapatra Committee: to review the existing prudential guidelines on restructuring of advances by banks/financial institutions



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25. Shri Aditya Puri Committee: Dissemination of Credit Information
26. Shri K.U.B. Rao Committee: recommended aligning gold import regulations
27. K M Chandrasekhar committee : for rationalization of foreign investment norms
28. Shri Pulak Kumar Sinha Committee: to study the feasibility of Aadhaar as an additional factor for authentication of card present transactions
29. Mukul Mudgal Committee: looking into US giant Walmart's lobbying activities to enter India
30. MBN Rao Committee: to prepare the blueprint of India's first women's bank

### Important News (India & World):

1. **In terms of GDP, India's economy is 10th biggest: World Bank** - After growing at an average annual rate of just over 6 per cent from 1980 to 2010, India's economy is now the 10th biggest in the world in terms of gross domestic product, according to the World Bank.
2. **FIFA suspended Nigeria** from all international football competitions with immediate effect. Nigeria was suspended on account of government interference in running Nigeria Football Federation (NFF).
3. Typhoon **Neoguri slammed** into Japan's southern main island.
4. The Asian Development Bank (ADB) has approved a 180 million dollars loan to help Nepal overcome its crippling power shortages and export surplus power to neighboring India.
5. **By 2030, India to become 3rd largest economy: PwC** - As per the latest estimates by PricewaterhouseCoopers (PwC), India will become the **third largest economy** in the world by 2030. According to the London-based accountancy giant, the rapid rise of the Indian economy with its young workforce would thrust it up from being the 10th largest economy in 2013 to the 3rd largest by 2030, pushing the UK back into 6th place.
6. **Indian nurses return home through Special Air India flight** - About a month long ordeal of 46 nurses, who were held captive by ISIS militants in Iraq, ended as they returned home by a special Air India flight. The suffering for these nurses who were working at a hospital in Saddam Hussein's hometown of Tikrit, began when ISIS (Islamic State for Iraq and Syria) militants launched an offensive in that region on June 9, 2014.
7. **PM Modi opens Katra-Udhampur rail link** - Prime Minister Narendra Modi inaugurated the 25 km-long Katra-Udhampur railway line in Jammu. The rail link will connect the base camp town of Katra directly with the rest of the country and facilitate millions of devotees who visit the Vaishno Devi shrine every year.
8. **Bor Wildlife Sanctuary: India's 47th Tiger Reserve:** As per the notification of Environment Ministry, Maharashtra's Bor Wildlife Sanctuary will become the country's 47th Tiger Reserve with an aim to bolster the conservation efforts of the national animal.
9. **President Pranab Mukherjee** joined the social networking platform Twitter with his account @RashtrapatiBhvn. He has become the first serving president of India to join Twitter.
10. France announced to provide one billion Euros (8200 crore rupees) line of credit over a three years period to India. The announcement was made by French Foreign **Minister Laurent Fabius** who is on a visit to India.
11. **First Aid Post inaugurated at Shastri Bhawan.** Health and Family Welfare Minister Dr. Harsh Vardhan along with Human Resources Development Minister Smriti Irani inaugurated a First Aid Post at Shastri Bhawan in the National Capital.
12. India became the first country to ratify the Marrakesh Treaty to facilitate access to published works for persons who are blind and visually impaired.
13. Union Government granted Navratna status to **Engineers India Ltd (EIL) and National Buildings Construction Corporation (NBCC)**.
14. Poland's Wroclaw city will be the World Book **Capital (WBC) for 2016**.  
**Note:** Nigeria's Port Harcourt is the WBC for 2014 while South Korea's Incheon city named for 2015.
15. **Ancient Pyu Cities** became the first site from Myanmar inscribed on the UNESCO's World Heritage Site List. The Ancient Pyu Cities include three cities Halin, Beikthano and Sri Ksetra.
16. **Swiss Money:** India has moved up to 58th rank in terms of foreign money lying with Swiss banks.



**Note:** The UK has retained its top position with highest share of close to 20 per cent of global wealth in Swiss banking system, followed by the US, West Indies, Germany and Guernsey in the top-five in terms of exposure to banks in Switzerland.

**17. India ranked 143rd** in Global Peace Index out of 162 countries.

**Note:** Iceland tops the list as the world's most peaceful place and Syria is the most violent place in the world.

**18.** India's first One Stop Crisis Centre (OSCC) named **Gauravi** launched in Bhopal, Madhya Pradesh.

**19.** Militants captured Iraq's largest oil refinery **Baiji** refinery. The Baiji refinery is located in Salaheddin province, north of Baghdad in Iraq.

**20.** Global skin care giant **Nivea** announced to set up its first ever manufacturing plant in India at **Sanand near Ahemdabad.**

**21. Air India** has formally become part of the global airlines' grouping, **Star Alliance**

**22.** Britain's premium luxury goods brand **East India Company** has issued an exclusive legal tender gold coin worth 12,000 pound sterling in honour of Indian cricket **legend Sachin Tendulkar.**

**23.** India has become a permanent Signatory to **Washington Accord** which will enable global recognition of Indian degrees in engineering and technical education. With this, India has joined a select group of 17 countries that are permanent signatories to the Accord.

**Note:** It is an international agreement amongst prominent nations with the charter of promoting mobility and quality assurance of engineers across international boundaries.

**24.** Kochi has won this year's 'best city award' from news channel CNBC Awaaz.

**25.** India announced a new **liberal visa policy** for nationals of **Afghanistsan** on humanitarian grounds.

**26.** The United States named a mountain in Antarctica as **Mt. Sinha** to honour an eminent Indian-American scientist, **Akhouri Sinha.**

**27. Orkut! Google** to shut down website on Sept 30: Orkut, Google's first social networking site, will cease to exist after September with the Internet giant deciding to shut down the service launched 10 years ago.

**28.** Social media giant Facebook launched latest messaging app Slingshot.

**29.** Delhi Government announced that Delhi has become the first kerosene-free city in the country.

**30.** Dhoni ranked 22nd in Forbes' world's highest paid athletes list. The list topped by **American boxer Floyd Mayweather** and includes golfer Tiger Woods and tennis stars Roger Federer and Rafael Nadal.

**31. Lithuania to become 19th** country to adopt Euro as currency from 1 January 2015. It will become the 19th member of the euro zone out of 28 countries in the European Union, and the last of the Baltic states to join.

**Note: Estonia was the first Baltic state** to become a member of the eurozone **in 2011, followed by Latvia** on 1 January 2014.

**Lithuania Capital:** Vilnius, President: **Dalia Grybauskaitė,** Prime Minister: **Algirdas Butkevičius**

**32. Former India captain Sourav Ganguly** joined the Supreme Court-appointed Mudgal committee, which is probing the IPL betting and spot-fixing scandal, as an expert on cricketing affairs.

**33.** Telangana came into existence as **the 29th state** of India and TRS supremeo **K Chandrasekhar Rao (KCR)** was sworn in as its first Chief Minister. **ESL Narasimhan** was sworn in as the first Governor of Telangana.

**34.** Madhya Pradesh government has appointed actor **Madhuri Dixit** as the **brand ambassador for its Mamta Abhiyaan** (maternal and child health) campaign.

**35.** India is among the world's top five nations in concentrated solar power (CSP) technology capacity rankings topped by the US, according to a new report.

**Note: India is placed fourth,** ahead of China, in the rankings recently released in a report by the Renewable Energy Policy Network for the 21 Century (Ren21), an international multi-policy stakeholder network that promotes rapid global transition to renewable energy.

**36.** India became the second largest exporter of textiles in the world. This was revealed by the recent data released by UN Comtrade in Global Textiles as well as Apparel Exports.

**37.** India was elected for a second time to a UNESCO body, tasked with the safeguarding of intangible cultural heritage. India won the election by a resounding 135 votes against a total of 142 votes cast by member states present at the UNESCO headquarters in Paris.

**Note:** This is the second time that India has been elected to the Intergovernmental Committee for the Safeguarding of the Intangible Cultural Heritage, the earlier term being from 2006-2010

38. The government has proposed to raise Foreign Direct Investment (FDI) in defence sector to 100 per cent. According to sources, the Commerce and Industry Ministry has circulated a Cabinet note for inter-ministerial consultation.
39. Pakistan has said it would grant India the status of Non-Discriminatory Market Access (NDMA) to facilitate enhanced bilateral trade.
40. **Sachin Tendulkar to be goodwill** ambassador for national games. The 35 National Games to be held in seven cities in the State early next year will have cricket legend Sachin Tendulkar as its goodwill ambassador.
41. India has figured among the top 10 markets for the international business community, according to Australia's International Business Survey.
42. **Malavath Poorna, a 13-years** and 11-month old girl of Telangna became the youngest woman to climb the Mount Everest, the highest peak in the world.
43. Singapore became the top source of FDI into India replacing Mauritius: Department of Industrial Policy and Promotion (DIPP)
44. **Flipkart buys Myntra for \$300 mn.** Flipkart announced that it has acquired Myntra, the country's largest e-commerce site for fashion and lifestyle products.
45. The **United Nations** and the **International Olympic** Committee has signed a historic agreement to use the power of sports to promote peace and economic development.  
**Note:** IOC President: **Thomas Bach**
46. European Union bans Indian **Alphonso mangoes, veggies from May 1.** The 28-member European Union has temporarily banned the import of Alphonso mangoes, the king of fruits, and four vegetables from India from May 1, sparking protests from the Indian community, lawmakers and traders.
47. **Microsoft acquires Nokia's mobile phone business for \$7.5bn.** The Finnish company will now focus on networks, mapping services and technology development and licences.  
**Note:** Former Nokia chief executive Stephen Elop has become executive vice president of the Microsoft devices group
48. WHO certifies India as a **polio-free nation.**
49. **Russia suspended from G-8 group:** The G7 group of top economic powers have kicked out Russia from the powerful G8 over its annexation of Crimea and threatened to impose far-reaching sanctions if Moscow continued its incursion into Ukraine.  
ii. The US and six other economic powers also scrapped the G8 summit to be hosted by Russia in Sochi in June to build pressure on Russian President Vladimir Putin against his military action in Ukraine.
50. Global pharma major **Novartis acquire GlaxoSmithKline** plc's (GSK).  
**Note:** Novartis is **Switzerland** based company . **GlaxoSmithKline** is **England** based company.
51. **Cadbury India Limited** announced to change its name to **Mondelez India Foods Limited.** Cadbury India Limited is a subsidiary of **Mondelez International Inc.**
52. **Vietnam (Hanoi) decided** not to host the **2019 Asian Games** for financial reasons, and was exploring procedures to withdraw from staging the region's largest sporting event.
53. **Sun Pharmaceutical Industries (SPL)** announced that it will acquire 100 per **cent of Ranbaxy** Laboratories in a \$ 4 billion all-share transaction.
54. Deadly '**Heartbleed**' virus arrives in Indian cyberspace.
55. **Jammu and Kashmir became** the first state in the country to declare all election booths in the coming Lok Sabha polls as no smoking zones.
56. **IRV 2020** programme has been launched by **WHO-India**, with an aim to protect and increase the population of the one-horned rhinoceros (Rhinoceros unicornis).
57. **Workdays for tribals under MNREGA** raised from **100 to 150.** Those tribals who have received land rights under the Forest Rights Act, 2006 will be eligible for additional 50 days of wage employment under the rural job scheme.
58. India nominated **Rani-ki-Vav** located in Patan, Gujarat and the Great Himalayan National Park (GHNP) in Himachal Pradesh for UNESCO's World Heritage Site Status for 2014.
59. **Vandana Foundation launched** AQUATM in Mumbai: The AQUATM is a water vending machine from which water can be purchased. This water vending machine will release 1 liter water at a price of 1 rupee.
60. Gujarat state has been ranked number one in a list of India's 20 largest states in terms of "economic freedom".
61. Google partners with **Ray-ban** for Google Glass.

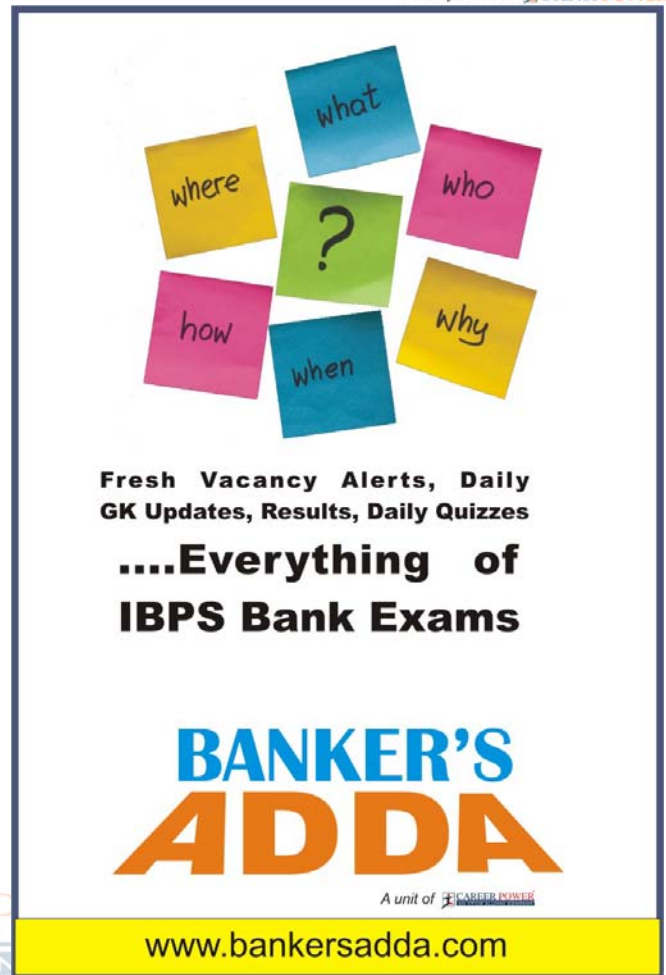


62. India is Dubai's largest non oil trading partner in 2013-14
63. Kellogg's roped in Deepika Padukone as brand ambassador for Special K
64. Odia declared as classical language. So far, Sanskrit, Tamil, Telugu, Kannada and Malayalam have been declared as classical languages.
65. Google and Archaeological Survey of India (ASI) jointly launched **360-degree panoramic imagery** of 30 out of 100 "nationally-important monuments" including Taj Mahal, Red Fort, Humayun's Tomb, Jantar Mantar and Qutub Minar among others, viewable to one-third of the world's population.
66. Country's first **Minority Cyber Village** opened in Chandoli in Alwar **district of Rajasthan**.

67. Sikkim **achieves over 100 percent sanitation**. Sikkim has become the only state in the country to achieve more than 100 percent sanitation in rural and urban households, schools, sanitary complexes and Aanganwadi centres.
68. India's first monorail service launched in **Mumbai**.
69. Belgium became second country to allow Mercy Killing for Children. Parliament of Belgium on 14 February 2014 legalised death to terminally ill children of any age.

Note: **Other European countries that allows active euthanasia are: 1. Luxembourg**, which permits active euthanasia for over 18 years in age. **2. Switzerland** lets doctors to help adult patients to commit suicide

70. India is **the world's largest arms importer**: SIPRI. The new data has ranked China and Pakistan second and third respectively as the largest arms importer. The report published by a Swedish Think Tank, Stockholm International Peace Research Institute (SIPRI).
71. India became **third largest** crude oil importer in the World.  
World's Top Five Oil-Importing Countries are: **1.China, 2.U.S.A., 3. India 4. Japan 5.Germany**
72. Six Public Sector Units (PSUs) have signed a Memorandum of Understanding (MoU) to set up the World's largest 4000 MW ultra solar power project Sambhar in Rajasthan.
73. Kerala **wins UN award**: Kerala Tourism has been conferred the **United Nations Award** for creating innovative initiatives for sustainable tourism, the first time India has ever won the recognition.
74. **Odisha's Chilika lagoon**, hotspot for biodiversity, has been named 'destination flyways' by United Nations World Tourism Organization (UNWTO) following its inclusion in a list of eight such sites worldwide.  
**Note**: Chilika is the only site to be selected from Asia by the UNWTO.
75. Japanese PM (Shinzo Abe) is the Chief Guest at India's 65<sup>th</sup> Republic Day celebrations on 26<sup>th</sup> January 2014.
76. The Jain community was accorded minority status by the central government, which will enable them to avail of benefits in government schemes and programmes. The Jains became the sixth community to have minority **status after Muslims, Christians, Sikhs, Buddhists and Parsis**.
77. **Cricket icon Sachin Tendulkar** has been named the regional brand ambassador by the UNICEF to promote its Total Sanitation Campaign in India, Pakistan, Sri Lanka, Bangladesh and Nepal.
78. **Gorakhpur railway** station entered Limca Book of Records as **world's longest platform**  
**Note**: Before the platform number one of Gorakhpur, the platform of **Kharagpur railway station of West Bengal** had the distinction of being world's largest platform with length of 1072.5 meters.



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## New Appointment in India

1. **Amit Shah:** New BJP President. He replaces Rajnath Singh.
2. **Kamla Beniwal:** appointed as new Governor of Mizoram
3. **Ram Naresh Yadav:** New Governor of Chhattisgarh.
4. **Vakkom Purushothaman:** appointed as Governor of Nagaland.  
**Note:** Vakkom will continue to hold the additional charge of the office of the **Governor of Tripura**.
- ii. **Margaret Alva,** the Governor of Rajasthan was given the additional responsibility of **Gujarat**.
- iii. **Bihar Governor DY Patil** took additional charge of **West Bengal**
5. **Shaktikanta Das:** appointed as New Revenue Secretary. He replace Rajiv Takru.
6. **Rajeev Topno:** appointed as Private Secretary to Prime Minister Narendra Modi
7. **Vishal Sikka:** appointed New CEO of Infosys.
8. **B Ashok:** appointed New IOC Chairman. He replaces **R S Butola**.
9. **A.K. Dubey:** appointed as Chairman of Coal India Limited
10. **Sirikonda Madhusudhana :** First speaker of Telangana Legislative Assembly.
11. **S L Bhojgowda:** elected Vice-Chairman of Bar Council of India.
12. **Narendra Damodardass Modi** sworn in as the **15th Prime** Minister of the country.  
**The list of Cabinet Ministers includes:**
13. **Rajnath Singh:** Home Minister
14. **Sushma Swaraj:** External Affairs & Overseas Indian Affairs
15. **Arun Jaitley:** Finance Corporate Affairs & Defence
16. **M. Venkaiah Naidu:** Urban Development Housing and Urban Poverty Alleviation & Parliamentary Affairs
17. **Nitin Jairam Gadkari:** Road Transport and Highways Shipping + Rural Development, Panchayati Raj & Drinking Water and Sanitation  
**Note:** **Nitin Jairam Gadkari** given additional charge of Rural Development, Panchayati Raj & Drinking Water and Sanitation as Gopinath Munde died in Road accident.
18. **D.V. Sadananda Gowda:** Railways
19. **Uma Bharati:** Water Resources, River Development and Ganga Rejuvenation
20. **Dr. Najma A. Heptulla:** Minority Affairs
21. **Ramvilas Paswan:** Consumer Affairs, Food and Public Distribution
22. **Kalraj Mishra:** Micro, Small and Medium Enterprises
23. **Maneka Gandhi:** Women and Child Development
24. **Ananthkumar:** Chemicals and Fertilizers
25. **Ravi Shankar Prasad:** Communications and Information Technology & Law and Justice
26. **Ashok Gajpathi Raju:** Civil Aviation
27. **Anant Geete:** Heavy Industries and Public Enterprises
28. **Harsimrat Kaur Badal:** Food Processing Industries
29. **Narendra Singh Tomar:** Mines & Steel Labour and Employment
30. **Jual Oram:** Tribal Affairs
31. **Radha Mohan Singh:** Agriculture
32. **Thaawar Chand Gehlot:** Social Justice and Empowerment
33. **Smriti Zubin Irani:** Human Resource Development
34. **Dr. Harsh Vardhan:** Health and Family Welfare
35. **Sumitra Mahajan:** new Lok Sabha Speaker
36. **Chandrababu Naidu** sworn-in as First Chief Minister of Andhra Pradesh.
37. **K Chandrasekhar Rao (KCR)** was sworn in as its first Chief Minister of **Telangana**
38. Finance Minister **Arun Jaitley** has been appointed on the Board of Governors of Philippines-based Asian Development Bank (ADB).
39. **Mallikarjun Kharge** elected leader of Congress in Lok Sabha.
40. **Nripendra Mishra** appointed Principal Secretary to PM
41. **Mukul Rohatgi appointed** 14<sup>th</sup> New Attorney-General of India. He replace G.E. Vahanvati



42. **Ajit Kumar Doval** appointed as new National Security Advisor
43. **Rajiv Mathur** takes over as **New CIC** (Chief Information Commissioner). He succeeds **Sushma Singh**,
44. **Anandiben Patel**: new CM of Gujarat
45. **Naveen Patnaik** sworn in as Odisha chief minister
46. **Pawan Chamling** sworn as Sikkim CM for record 5th time
47. **Jitan Ram Manjhi**: new Bihar CM
48. **T R Zeliang** appointed new CM of Nagaland. He succeed **Neiphiu Rio**
49. **Nabam Tuki** sworn-in as CM of Arunachal Pradesh for second term.
50. **R.M.Lodha**: New Chief Justice of India. He is the **41st Chief Justice of India**. He succeeds Justice P. Sathasivam.
51. **Lt Gen Dalbir Singh Suhag**: appointed new Army Chief. He succeed Gen Bikram Singh.
52. **R Gandhi** appointed Deputy Governor of RBI. He replace Anand Sinha
53. **Robin K Dhowan**: appointed New Navy Chief.
54. **Arup Raha** new Air Chief Marshal. He succeeded NAK Browne.
55. **Arvind Mayaram**: appointed new Finance Secretary. He replace Sumit Bose
56. **Saurabh Chandra**: new Oil Secretary.
57. **Sudhir Gupta**: appointed new TRAI Secretary
58. **Rajeev Kher**: appointed new Commerce Secretary. He replace S R Rao
59. **Ashok Lavasa**: appointed Civil Aviation Secretary. He replace K N Srivastava.
60. **Justice G. Rohini**: become the first woman Chief Justice of the Delhi High Court.
61. **Ila Patnaik**: appointed as Principal Economic Advisor
62. **Retired Air Chief N A K. Browne** appointed new Indian envoy to Norway.
63. **Rahul Kulshreshth** appointed new Indian envoy to Turkey
64. **Sunil Gavaskar**: interim President of BCCI
65. **G. Gopalakrishna**: joined as director of Centre for Advanced Financial Research and Learning (CAFRAL).
66. **Suresh Kumar Reddy** appointed as the First ambassador to **ASEAN**
67. **Ms. Lakshmi Swaminathan** became the first Indian to become president of Administrative Tribunal of the Asian Development Bank (ADB)
68. **Lalit Modi** elected president of Rajasthan Cricket Association.
69. **Arundhati Bhattacharya**: SBI's first woman Chairman
70. **Akhilesh Gupta**: elected as President of the Indian Meteorological Society
71. **Thomas Mathew**: New Chairman of MCX Stock Exchange
72. **D K Pathak**: new Director General of the Border Security Force (BSF).
73. **Sheila Dikshit**: New Governor of Kerala.
74. **Dinesh Sarraf**: appointed as Chairman and Managing Director (CMD) of Oil and Natural Gas Corporation (ONGC). He replaced Sudhir Vasudeva.
75. **Gautam Bambawale**: new Indian ambassador to Bhutan
76. **Jude Felix**: appointed coach of the National men's hockey team.
77. **Yaduvendra Mathur** : appointed as Chairman and Managing Director of Export-Import Bank of India (Exim Bank)
78. **Rakesh Maria**: appointed as a new Police Commissioner of Mumbai. He replace Satyapal Singh.
79. **Aditi Khanna** became first women President of Indian Journalist's Association
80. **Mukul Mudgal**: appointed as the new chairperson of Broadcasting Content Complaints Council (BCCC)
81. **R.K.Tiwari**: appointed as the new chairman of Central Board of Direct Taxes (CBDT). He succeed Chairperson Sudha Sharma.
82. **Poonam Khetrpal Singh**: appointed as Regional Director of World Health Organisation (WHO) South-East Asia Region
83. **Justice Ashok Kumar Mathur**: appointed Chairman of the 7th Pay Commission
84. **Akhilesh Das Gupta** re-elected president of the Badminton Association of India (BAI)
85. **N Ramachandran**: New President of Indian Olympic Association (IOA)
86. **Arvind Ranjan** :appointed new Chief of Central Industrial Security Force (CISF)
87. **J N Choudhury** : appointed new Chief of National Security Guard (NSG).



## New Appointment in World

1. **Emma Watson**, the British Actress appointed as the **Goodwill Ambassador for UN Women**.
2. **Michelle Howard** became the first female **four-star admiral in US Navy**. She is the first women admiral in 236 year old history of US Navy.
3. **Jean-Claude Juncker**: named as next European Commission president
4. **Chung Hung Won** retained as Prime Minister of South Korea.
5. **Mustafa Kamal**: appointed New President of International Cricket Council (ICC).  
**Note:** Mustafa Kamal has become the first from Bangladesh to be president of International Cricket Council (ICC).
6. **N Srinivasan**: appointed first chairman of International Cricket Council (ICC).
7. **Juan Manuel Santos** re-elected Colombia president.
8. **Uganda's Foreign Affairs Minister, Sam Kahamba Kutesa** elected President for the 69th Session of United Nations General Assembly (UNGA). He replaced **John William Ashe**.  
**Note:** United Nations General Assembly (UNGA) comprises 193 member nations.
9. **Indian-origin judge V K Rajah** appointed as 8th Attorney-General of Singapore.
10. **Reuven Ruby Rivlin** elected as 10th **president of Israel**. He succeed Shimon Peres.
11. **Prince Zeid al Hussein (Jordan's ambassador)** nominated as U.N. High Commissioner for Human Rights
12. **Bashar al-Assad**: elected Syria President for third time
13. **Dalia Grybauskaitė**: new President of Lithuania
14. **Peter Mutharika** is new Malawi president
15. **Abdel Fattah Al Sissi** – new President of Egypt
16. **Jacob Zuma sworn in** as South Africa's President for second term
17. **Petro Poroshenko**: New President of Ukraine
18. **Hiroshi Naka** appointed as Vice President and Auditor General of World Bank.
19. **Kathleen Stephens Named** Interim US Ambassador to India.
20. **Maj. Gen. Kristin Lund** appointed first woman to **lead UN force**. She replace Chinese Maj. Gen. Chao Liu.
21. **Niwattthamrong Boonsongpaisan**. New interim PM of Thailand: Note: Ms. Yingluck shinawatra and nine Cabinet members were forced to step down by the Constitutional Court, which found her guilty of abuse of power.
22. **Ahmed Maiteeg** : New PM of Libya
23. **Juan Carlos**: New President of Panama
24. **Rajeev Suri**: New Nokia CEO & President
25. **Abdelaziz Bouteflika**: New President of Algeria
26. **Viktor Orban**: New re-elected PM of Hungary
27. **Manuel Valls**: New Prime Minister of France
28. **Marie-Louise Coleiro Preca**: New President of Malta
29. **Joseph Muscat**: PM of Malta
30. **Ibrahim Mahlab**: New Prime Minister of Egypt. Ibrahim Mahlab replace Hazem el-Beblawi .
31. **Michelle Bachelet**: New President of Chile
32. **Matteo Renzi**: New Italy's youngest PM. He is the 39-year-old leader of the **Centre-Left Democratic Party**,
33. **Arseniy Yatsenyuk** : New Prime minister of Ukraine
34. **Sushil Koirala**: New PM of Nepal. He replaced Khil-Raj- Regmi.
35. **John Thompson**: New Chairman of Microsoft. He succeeded **Bill Gates**
36. **Satya Nadella**: New CEO of Microsoft. He replaced Steve Ballmer and he takes over as the third CEO of the Microsoft firm.
37. **Marco Lambertini** appointed as director-general of WWF (**World Wide Fund for Nature**) International
38. **Jens Stoltenberg**: **New** Secretary General of North Atlantic Treaty Organisation (NATO). He replaces the incumbent Secretary General Anders Fogh Rasmussen.
39. **Sheikh Hasina**: New PM of Bangladesh. She belongs to Awami League party.



**40. Janet Yellen:** New chairman of the Federal Reserve. She succeeds Chairman Ben Bernanke.

Janet Yellen, the first woman to chair the Federal Reserve in its 100-year history. Federal Reserve is the name of the Central Bank of US.

**41. Abdul Basit:** New Pakistani envoy to India: He replaces Salman Bashir.

**42. Aizaz Chaudhry:** New Foreign Secretary of Pakistan

**43. Jalil Abbas Jilani:** New Pakistani Ambassador to US

**44. Sumith Nakandala:** First Secretary General of BIMSTEC

**45. Angela Merkel:** begins third innings as German chancellor.

**46. Abdiweli Sheikh Ahmed:** New Prime Minister of Somalia. (Mogadishu is the Capital Somalia).

**47. Ashraf Jehan:** First female judge in Pak's National Sharia Court

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## SUMMIT

### 1. BRICS summit

- Country: Brazil, Russia, India, China, South-Africa.
- **5<sup>th</sup> Summit 2013 :** (Durban) South Africa:
- **6<sup>th</sup> BRICS Summit 2014:** to be held in **Fortaleza, Brazil** from 15-17 July 2014.

### 2. Nuclear security summit

- **2<sup>nd</sup> Summit 2012 – Seoul, South Korea.**
- **3<sup>rd</sup> Summit 2014 : Hague, Netherland**
- **4<sup>th</sup> Summit 2016: United States** – Formerly known as **BANK POWER**

### 3. G 8 Summit:

- **39<sup>th</sup> Summit 2013:** United Kingdom. (Northern Ireland)
- **G-8 Countries:** Canada, France, Germany, Italy, Japan, Russia, Britain and the US
- **40<sup>th</sup> G-7 summit 2014** held at Brussels.

**Note:** It was the first time that the EU hosted a G7 summit. The summit is jointly represented by the European Council President Herman van Rompuy and the European Commission President.

**Note: Originally, a G8 summit** was scheduled to take place in Sochi (Russia) in early June 2014 under a Russian presidency. Due to the Russian Federation's violation of Ukraine's sovereignty and territorial integrity, the G7 leaders decided to meet in Brussels on 4-5 June 2014 in the G7 format instead.

### 4. G 20 Summit:

- **G-20 meeting (2014)** of Finance ministers and central bank governors held in **Sydney (Australia).**
- **G20 Leaders Summit (2014)** will be held in Brisbane, Queensland (Australia, in November 2014).

### 5. SAARC Summit:

- **3<sup>rd</sup> SAARC ministerial meet** on poverty alleviation 2013 – Kathmandu (Nepal)
- **18<sup>th</sup> SAARC Summit 2014-** Kathmandu (proposed)

**6. NATO Summit-** NATO Summit **2014** will be held in **Britain.** (Britain last hosted the summit in 1990, when Margret Thatcher was Prime Minister).

### 7. BIMSTEC Summit

- **3<sup>rd</sup> BIMSTEC summit 2014:** **Nay Pyi Taw (Myanmar)**
- **4<sup>th</sup> BIMSTEC summit** will be held in **Nepal.**

**Note:** BIMSTEC (Bay of Bengal Initiative for Multisectoral Technical and Economic Cooperation)

**BIMSTEC includes 7 countries:** Bangladesh, India, Myanmar, Sri Lanka, Thailand, Bhutan and Nepal and aims to create cooperation in multiple sectors including trade, investment and energy.

#### 8. NAM Summit:

- 16<sup>th</sup> Summit 2013: Tehran, Iran
- 17<sup>th</sup> Summit 2015 - Caracas (Venezuela)

**Note:** Two nations, namely Azerbaijan Republic and Fiji, were accepted as the new members of the organization.

#### New Member

- United Nation – South Sudan new member country . Total- 193 members
- WTO –Tajikistan new member country. Total – 159 members.
- World Bank & IMF – South Sudan new member country. Total- 188 members
- European Union – Croatia new member country. Total- 28



9. **6th International Nuclear Energy Forum ATOMEXPO-2014** held in **Moscow**

10. **World Economic Forum 2014: held in Abuja (Nigeria).** Bharti Enterprises founder and Chairman Sunil Bharti Mittal co – chair this year's edition of the World Economic Forum on Africa.

11. India, Sri Lanka and Maldives held National Security Advisor-level meeting on maritime security cooperation in New Delhi.

12. World Telecommunications Development Conference held in Dubai.

13. The Green Economy Summit held in Dubai.

14. **Arab Summit 2014:** Kuwait host the Arab summit for the first time

15. The 9th WTO Ministerial Conference was concluded on 6 December 2013 at Bali, Indonesia.

16. **12<sup>th</sup> Pravasi Bharatiya Divas 2014** held in New Delhi. This year's theme is "Engaging Diaspora: Connecting Across Generations"

**Datuk Seri G Palanival** is the Chief Guest of 12<sup>th</sup> Pravasi Bharatiya Divas

### Points To Remember:

#### MOUs-Deal between India & Other Countries

1. **India and United Kingdom** decided to launch negotiations for civil nuclear cooperation.
2. India has committed **8.5 billion rupees** to Bhutan for Small Development Project for the country's the 11th Five Year Plan.
3. **Iran and Japan signed** a Memorandum of Understanding (MoU) for bilateral cooperation on environmental issues in Tokyo.
4. **India, Azerbaijan:** to explore opportunities in energy sector
5. **India and Canada** have signed three MoUs for cooperation in health sector, audio-visual co-production and skill development.
6. **India, Poland** agree to form Joint Working Group for cooperation in **films sector**.
7. **India and Bhutan** have signed an agreement on development of **hydropower projects**.
8. **India and Germany** could sign an agreement for €1 billion for **Greenfield projects**
9. **India and Maldives** ink several pacts and have agreed to jointly patrol and conduct surveillance to strengthen **maritime security in the Indian Ocean Region**.
10. **India** has signed a Rs 4,000-crore deal with the **US** for procuring six more C-130J Super Hercules Special Operations aircraft for the Indian Air Force.
11. **Election Commission signs MoU with Yemen.** India has offered its expertise to Yemen in election management and electoral roll preparations.

## Scheme & Plan Launched by Union & State Government:

1. **Pradhan Mantri Gram Sinchai Yojana:** To boost agricultural yield, Govt. is going to launch 'Pradhan Mantri Gram Sinchai Yojana' in the country.
2. Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) was launched in the UAE. A leading Indian financial and health care service player has tied up with the UAE Exchange to offer Mahatma Gandhi Pravasi Suraksha Yojana Scheme in the Gulf country.  
**About Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY)**  
i. Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) Scheme is a pension and life insurance scheme and is recognised by the Indian government.
3. **Tamil Nadu launches free CFL bulb scheme:** Under the scheme state Govt will provide free compact fluorescent light bulbs to over 14 lakh hut-dwellers in the State, an energy saving measure aimed at saving 40 MW of power.
4. **Centre launches e-inclusion project to spread e-literacy.** The project is an initiative to make at least one individual in every household e-literate, under the project, economically weaker sections of the society including rural SC, ST and women will receive IT training.
5. **Project Uddan:** The project, an initiative of the Prime Minister, the National Skills Development Corporation and the Ministry of Home Affairs and industry, was started with the aim of providing skills to 40,000 youth over a period of five years.
6. **Rani Laxmi Bai Pension Scheme:** 'special pension' to **Muzaffarnagar riot** victims by U.P. Govt. The pension, which would be anywhere between **Rs 400 and Rs 500**, would be given under this scheme.
7. Bhagat Puran Singh Sehat Beema **Yojna (BPSSBY)** Health care scheme for BPL families launched **in Punjab**
8. **'Roshini' Scheme:** Centre launched skill development and job placement scheme 'Roshini' for rural youth and women in maoist affected 24 districts in 9 states.
9. Rajiv Gandhi **Jeevodayee** Arogya Yojana (health insurance scheme) was launched in **Maharashtra**.




## Awards & Honours

1. **Jnanpith Award 2013:** Noted Hindi poet **Kedarnath Singh** has been chosen for the prestigious Jnanpith award for 2013. He will be the recipient of the 49th Jnanpith award.
2. **Pen Pinter prize 2014:** Salman Rushdie wins Pen Pinter prize for his outstanding literary output and support for freedom of expression.
3. **World Food Prize 2014:** India-born plant scientist **Sanjaya Rajaram** has been named the winner of the World Food Prize for his breakthrough achievement in increasing global **wheat** production by more than 200 million tonnes following the Green Revolution.
4. **Moortidevi Award 2013:** **C Radhakrishnan** selected for Moortidevi Award 2013. He has been selected for his novel **Theekkadai Katanhu Thirumadhuram**.  
**Note:** i. Radhakrishnan is the **second Malayalam** writer to be awarded with the Moortidevi award. The first Malayalam author to win the award was **Akkitham Achuthan Namboothiri in 2009** for his selected poems.  
ii. **Haraprasad Das** was conferred the Moortidevi Award **for 2012 for 'Vamsha**, a poetic recreation of the Mahabharata
5. **Sudarsan Pattnaik** won prize at World Cup of **Sand Sculpting-2014**. He won prize for his work Save Tree, Save the Future.
6. **Malala Yousafzai** wins **Liberty Medal** from the National Constitution Centre in Philadelphia.
7. France honour **Shahrukh Khan with Legion of Honour**  
**Note:** The award of Officier de la Legion d'Honneur (Officer of the Legion of Honour) is the highest honour among Civilians and Military bestowed by France on **French citizen** as well as foreigners.
8. **Gro Harlem Brundtland** awarded with the first **Tang Prize in sustainable development**.
9. Former TATA Group Chairman **Ratan Tata** received an honorary doctor of laws degree from **York University in Toronto, Canada**.
10. Indian origin physicist **Tejinder Virdee** was honoured **knighthood** Bachelor by Queen Elizabeth II. He was awarded for his work on the Higgs Boson theory.

11. **GMR wins arbitration award** against Maldivian govt: Indian infrastructure giant GMR has won the arbitration award against Maldivian government for wrongful termination of Airport project contract.
12. **Lifetime Achievement Award': Leading NRI industrialist Lord Swraj Paul** has been honoured with the 'Lifetime Achievement Award' by a UK-based business association for his outstanding contribution to the industry, education and philanthropy.
13. **Irish** author Eimear McBride won the 2014 Bailey's Women's Prize for Fiction for her first novel **A Girl is a Half-Formed Thing**.
14. **Project Mobile Seva** under DeitY won the 2014 **United Nations Public Service Award**  
Note: The project Mobile Seva under Department of Electronics and Information Technology (DeitY) won second rank in the 2014 United Nations Public Service Award. Department of Electronics and Information Technology comes under Ministry of Information and Technology.
15. **Goldman Prize** for environmental activist **Ramesh Agrawal**. He received the prize for helping villagers fight coal mining in Chhattisgarh.
16. Caparo Group founded by leading NRI **industrialist Lord Swraj Paul** has won the **International Business of the Year award 2014**
17. **Golden Peacock Awards 2014**: Technopark Technology Business Incubator (T-TBI) was chosen for the Special Commendation at the Golden Peacock National Training Awards 2014.
18. **Bharat Ratna Award**: Sachin Tendulkar and CN Rao conferred Bharat Ratna Award 2013.  
**Note**: Tendulkar is the first sportsman and the youngest recipient of the the Bharat Ratna  
ii. Prof Rao is a well recognized international authority on solid state and materials chemistry is the third scientist to received award after CV Raman and former President A.P.J Abdul Kalam.  
iii. The Bharat Ratna was announced after a gap of four years with Hindustani music doyen **Bhimsen Joshi being the last recipient in 2009**.
19. **Dadasaheb Phalke Award 2013**: Veteran poet and film lyricist **Gulzar** has been chosen for the coveted Dadasaheb Phalke Award for 2013. He is the **45th winner** of the Dadasaheb Phalke Award.
20. **Pulitzer Prize 2014**: India-born poet **Vijay Seshadri** has won the prestigious 2014 Pulitzer Prize in the poetry category for his work '3 Sections'.
21. **Donna Tartt** wins fiction **Pulitzer Prize 2014** for novel '**Goldfinch**'
22. **Miss India 2014: Koyal Rana** new Miss India.
23. **Gandhi Peace Prize for 2013**: Eminent Gandhian and environmentalist **Chandi Prasad Bhat** selected for the award.  
**Note**: A pioneer of the Chipko Movement for which he was also awarded the Magsaysay Award in 1982, Mr. Bhatt was given the Padma Bhushan by UPA-I in 2005.
24. **Saraswati Samman 2013: Govind Mishra** selected for for his book **Dhool Paudho Par**.
25. **Pritzker Prize 2014**: Japanese architect **Shigeru Ban** won the Pritzker Architecture Prize 2014. He won the award for his creative and inexpensive designs for disaster relief shelters.
26. **Abel Prize 2014**: Russian mathematician **Yakov Grigorevich Sinai** won the award.
27. **Laxmi**, an acid attack victim gets International **Women of Courage Award** (US honour).
28. **Vyas Samman 2013: Vishwanath Tripathi** been selected for the prestigious **Vyas Samman for the year 2013**.  
**Note**: Tripathi has been chosen for the coveted annual literary award instituted in 1991 by the K K Birla Foundation for his memoir '**Vyomkesh Darvesh**', a biography of noted Hindi scholar **Acharya Hazari Prasad Dwivedi**.
29. **G D Birla Award 2013**: Rajesh Gopakumar was selected for the 23rd G D Birla Award for scientific research for the year 2013.
30. **M S Subbulakshmi Award 2014**: Mathangi Sathyamurthy, Karnataka musician was selected for the award.
31. **Britain's highest awards**: Ratan Tata, former chairman of the Tata Group honoured by Queen Elizabeth with a GBE (Knight Grand Cross), which is one of the highest civilian honours in Britain.
32. **Luis Suarez** named as Professional Footballers' Association Player of the Year.



33. **MS Dhoni** won United Kingdom's **2014 Asian award** for outstanding achievement in Sports.
34. **Shikhar Dhawan** named one of Wisden's Five **Cricketers of the Year award**.
35. Sachin Tendulkar won **Cricketer of generation award**
36. Tomas Halik, the Czech priest won the **Templeton Prize for 2014**.
37. **Hindustan Aeronautics Ltd (HAL)** received the Most Efficient Navratna Award for the year 2013.
38. **Anand Kumar**, the founder of Super30 got 2014 Ramanujan Mathematics award
39. Indian Writer **Pankaj Mishra** won Windham Campbell Literature Prize 2014
40. Australian pacer **Mitchell Johnson** won the coveted **Allan Border medal**.
41. **Cyrus Mistry** wins DSC Prize 2014 for South Asian literature for his book "Chronicles of a Corpse Bearer".
42. Germany goalkeeper **Nadine Angerer** has been named the best women's football **player in the world for 2013**.
43. **Sunil Gangopadhyay Memorial Award** of 2012 and 2013: two eminent Bengali poets, namely **Nirendranath Chakraborty and Sankha Ghosh, respectively**.
44. **C.K. Nayudu award**: Former India captain **Kapil Dev** received the Col. C.K. Nayudu Lifetime Achievement Award for 2013.



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#### Oscar Award 2014:

- Best Film - 12 Years a Slave – Directed by **Steve McQueen** as  **BANK POWER**
- Best Actor - Matthew McConaughey for: Dallas Buyers Club
- Best Actress - Cate Blanchett for: **Blue Jasmine**
- Best Director - Alfonso Cuarón for **Gravity**
- Best Actor in a Supporting Role - Jared Leto for: Dallas Buyers Club
- Best Actress in a Supporting Role - Lupita Nyong'o for 12 Years a Slave
- Best Foreign Language Film - The Great Beauty (Italy)

**Note:** "Gravity" pulled in 7 Oscars, including best director, at the 86th Academy Awards on March 2, 2014.

#### 61st National Film Awards:

- Best Film:** 'Ship of Theseus' – Director – **Anand Gandhi**
- Best Actor:** Rajkumar Rao for '**Shahid**' and Suraj Venjaramudu and Venajaramoodu for Malayalam movie '**Perariyathavar**'
- Best Actress:** Geetanjali Thapa for Liars Dice
- Best Director Award:** Pranjal Dua for 'Chidiya Ud' (Hindi)
- Best Popular Film providing Wholesome Entertainment:** 'Bhaag Milkha Bhaag'
- Best Film on Social Issues:** 'Tojia Dharm Kauncha'
- Best Non Feature Film:** 'Rangbhoomi'
- Best Supporting Actor:** Saurabh Shukla, 'Jolly LLB'
- Note:** 'Cinema Ka Cinema' got the **Best Book on Cinema**, while the **Best Film Critic award** went to Alka Sahania
- Director of Film '**Shahid**' – Hansal Mehta
- Director of Film '**Jolly LLB**' – Subhash Kapoor
- Director of Film **Liars Dice** – Geetu Mohandas

## Person in News:

1. **Andy Coulson:** gets 18-month jail for phone hacking. Coulson was the editor of the *News of the World*.  
**Note:** **News of the World** was a national red top newspaper published in the United Kingdom from 1843 to 2011. It was at one time the biggest selling English language newspaper in the world, and at closure still had one of the highest English language circulations
2. **Lou Vincent:** New Zealand's cricketer Lou Vincent Gets Life Ban for Match-Fixing.
3. **Luis Suarez:** FIFA banned Uruguay striker Luis Suarez from all football activities for four months.  
**Note:** **Suarez bit the shoulder of Italy defender Giorgio Chiellini** during Uruguay's 1-0 win in the group stage match.
4. **Mohammad Ashraful:** Former Captain of Bangladesh banned for eight years.  
**Note:** He was found guilty on four charges of fixing matches in Bangladesh Premier League of 2013.
5. **Dinesh Singh:** Delhi University Vice-Chancellor resigns
6. **B V Wanchoo:** Goa Governor resigned
7. **M K Narayanan:** West Bengal Governor resigned
8. **BL Joshi:** Uttar Pradesh Governor resigned.
9. **Yuichi Nishimura:** Japan's **Yuichi Nishimura** is referee in opening match of the W FIFA World Cup between hosts Brazil and Croatia in Sao Paulo.
10. **Dilip Shanghvi** named among Asia's richest self-made billionaires.
11. **Manoj Vaish**, Managing Director & CEO of Multi Commodity Exchange of India Ltd (MCX), resigned.
12. **P Elango** interim CEO & Whole time Director, quit from Cairn India.
13. **Aamir Khan** – Election Commission's National Icon for Lok Sabha Elections 2014
14. **Arjun Kapoor** Named National Ambassador for Earth Hour 2014
15. **Nancy Powell** resigned as the US Ambassador to India
16. Prime Minister of **Kazakhstan Serik Akhmetov** has resigned
17. **Justice KT Thomas** quits as head of Lokpal search committee
18. **Hazem El-Beblawi** : Egyptian PM resigns.
19. **Zaka Ashraf** : Prime Minister Nawaz Sharif sacked **Zaka Ashraf** as the Chairman of the PCB
20. **Jamila Bayaz**, first women to be appointed police chief of Kabul province. She is the first woman in Afghanistan to be appointed as police chief of an entire district.

## Books & Their Authors

1. The Substance and the Shadow: written by Uday Tara Nayar, a former journalist.  
**Note:** The Substance and the Shadow, the biography of 91-year-old actor **Dilip Kumar**.
2. Warrior State written by T V Paul
3. Blood Feud written by Edward Klein
4. A Bad Character: authored by Deepti Kapoor.
5. The Good, the Bad and the Ridiculous - Khuswant Singh
6. Train To Pakistan - Khuswant Singh
7. An Uncertain Glory: India and its Contradictions - Jean Dreze and Amartya Sen.
8. A Brush with Life- Satish Gujral
9. A Bend in the river- V.S. Naipaul
10. God of Small things- Arundhati Rai
11. Inheritance of Loss- Kiran Desai.
12. Joseph Anton- Sulman Rushdie (Autobiography)
13. "Khushwantnama-The Lessons of My Life " –Khushwant singh
14. Lajja- Taslima Nasrim.
15. My Unforgettable Memories-Mamata Banerjee
16. My Years with Rajiv and Sonia written by R.D.Pradhan
17. ModiNomics: Inclusive Economics, Inclusive Governance: authored by Sameer Kochhar.
18. Crusader or Conspirator? Coalgate and other Truths authored by PC Parakh



19. The Accidental Prime Minister: The Making and Unmaking of Manmohan Singh authored by Dr. Sanjaya Baru
20. Lal Bahadur Shastri: Lessons in Leadership written by Pavan Choudary .
21. Rationalised Roman for Kashmiri written by Dr. R L Bhat
22. Narendra Modi: A Political Biography written by Andy Marino.
23. Public Issues Before Parliament written by Vijay Darda
24. The Political Economy of Energy and Growth authored by Sh. Najeeb Jung
25. India at Risk: authored by Jaswant Singh.
26. "Unbreakable" - An Autobiography by Mary Kom
27. The Luminaries by: Eleanor Catton. She won the Man Booker Prize 2013.
28. Walking With Giants: authored by former Finance Secretary G. Ramachandran.
29. "I am Malal : authored by Christina Lamb.
30. The Da Vinci Code: Dan Brown



### LEADER'S VISITED INDIA

1. **William Hague:** UK Foreign Minister visited India
2. **Laurent Fabius:** French Foreign Minister to visited India.
3. **G L Peiris:** Foreign Minister of Sri Lanka visited India
4. **Wang Yi:** Chinese **Foreign Minister** visited India
5. **Yousuf bin Alawi** bin Abdullah: Oman Foreign Minister visited India
6. King of Bahrain Hamad bin Isa Al Khalifa visited India on February .
7. German President **Joachim Guack** visited India
8. French First Lady **Valerie Trierweiler** visited India
9. King of Bhutan, **Jigme Khesar Namgyel Wangchuck** and Queen Jetsun Pema Wangchuck visited India
10. South Korean President **Park Geun-hye** visited India.

### OBITUARY

1. **Zohra Sehgal:** Veteran Bollywood actress Zohra Sehgal known for her jovial roles in films like Dil Se, Kal Ho Naa Ho, Veer-Zaara, Cheeni Kum and Saawariya passed away. She was 102.
2. **Granville Austin**, the eminent scholar of the Indian Constitution died in Washington DC.
3. **Ramanarayanan**, Tamil film director and producer, died at 65.
4. **Telangana Shakuntala:** Popular Tollywood character actress passed away
5. **Gary Gilmour**, former cricketer of Australia died
6. **Gopinath Munde:** Rural Development Minister passes away
7. Ideologist and Sanskrit Scholar **Sukumari Bhattacharji** died
8. Father of Malaysian **Hockey Sultan Azlan Shah** passes away
9. Veteran CPI(M) **leader R.Umanath** passed away
10. **Madhav Mantri**, a cricketing doyen, passes away
11. Veteran Congress leader and former minister **Sitaram Prasad** passed away
12. **N Srinivasan, the veteran nuclear scientist died**
13. **Russy Mody:** Management guru Russy Mody who was known for his man management while he headed Tata Steel and was awarded Padma Bushan died
14. **Capt. C. P. Krishnan Nair**, Founder Chairman of The Leela Palaces, Hotels and Resorts, passed away
15. **N Janardhan Reddy:** Former Andhra Pradesh Chief Minister died.
16. **Elena Baltacha:** Ex-tennis player dies of cancer
17. **Khaled Chowdhury:** Noted theatre personality died
18. **Bob Hoskins:** British actor dies

19. **Tito Vilanova**, Former Barcelona coach Vilanova dies.
20. Pulitzer Prize winning journalist **Anja Niedringhaus** shot dead in Afghanistan.
21. **Khushwant Singh**: Famous writer and journalist passed away

## Sports News

### Tennis:

- ✓ **Wimbledon 2014:**
  1. **Men's Title:** Novak Djokovic defeated Roger Federer to win his second Men's Wimbledon title and **seventh** career Grand Slam.
  2. **Women's Title:** Petro Kvitova defeated Eugenie Bouchard to win Wimbledon title
- ✓ **French Open 2014:**
  1. **Men's Title:** Rafael Nadal clinches record **ninth** French Open title. He defeated **Novak Djokovic** in the final.  
**Note:** Rafal Nadal now won **14 Grand Slam** singles titles till now.
  2. **Women's Title:** Maria Sharapova defeat **Simona Halep** to win French Open Title second time.  
**Note:** Maria Sharapova now won **5th** Grand Slam title.
- ✓ **Australian Open 2014:**
  1. **Men's Single:** Switzerland's **Stanislas Wawrinka** claimed his first Grand Slam title by defeating Rafael Nadal
  2. **Women's Single:** Li Na (**China**) defeat Dominika Cibulkova. Li Na becomes first Chinese woman to clinch title.
  3. **Women's Doubles:** Errani and Roberta Vinci beat Russia's Ekaterina Makarova and Elena Vesnina
- ✓ **Madrid Title 2014:** Rafael Nadal defeat Kei Nishikori in the final to win the title.
- ✓ **Monte Carlo Masters Tennis 2014:** Stanislas Wawrinka beat Roger Federer.
- ✓ **Miami (Sony)Open 2014:**
  1. **Men's Single:** Novak Djokovic dominates Rafael Nadal to win fourth Miami title.
  2. **Women's Single:** Serena Williams beat Li Na to win seventh Miami Title
- ✓ **Italian Tennis Open 2014:**
  1. **Women's Title:** Serena Williams defeated Sara Errani.
  2. **Men's Title:** Novak Djokovic defeated Rafael Nadal

**Note:** Manila will host the first leg of the newly launched **International Premier Tennis League**
- ✓ **Hockey World Cup 2014:**
  1. **Men's Title:** Australia defeated **Netherland** in the final.  
**Note:** Australia won the title for the second time,
  2. **Women's Title:** **Netherland** defeated **Australia** in the final.  
**Note:** Netherland won the title for the **seventh** time,  
**Note:** Indian men's hockey team rank **9th** in latest word hockey rankings.
- ✓ **IPL 7 2014:** **Kolkata** Knight Riders defeat Kings XI Punjab to lift IPL 7 Trophy for second time.  
**Note:** **Man of the Match** – **Manish Pandey**.  
Orange Cap Award: Robin Utthapa  
Purple Cap Award: Mohit Sharma

✓ **ICC World Cup Cricket Venue:**

**ODI: (One day International):**

1. Australia & New Zealand: **2015**.
2. England - **2019**
3. India - **2023**

✓ **T20:**

1. Bangladesh -**2014**. – **Sri Lanka** defeat **India** to win the maiden title.
2. India -**2016**.
3. Australia - **2020**.

✓ **Test:**

1. England– **2017** (for first time).
2. India - **2021**.

✓ **U-19 World Cup**

1. UAE – **2014** - . **South Africa** defeated **Pakistan** to win the maiden title.
2. Bangladesh – **2016**
3. New Zealand – **2018**
4. South Africa – **2020**
5. West Indies - **2022**

**Note:** ICC Women's World Cup 2013 - Australia defeated West Indies at Brabourne Stadium in Mumbai.

✓ **FIFA (Football) World Cup venue: - BRQ**

1. 2014: **Brazil**
2. 2018 : **Russia**
3. 2022: **Qatar**

✓ **Commonwealth Games venues:**

1. 2014 – **Glasgow (Scotland)**.
2. 2018 – **Gold Coast (Australia)**.

✓ **Olympics Games venues:**

1. 2014 winter: Sochi (Russia) – **Russia tops** in the medal tally in 2014 winter Olympic games.
2. 2016 Summer: Rio de Janeiro (Brazil)
3. 2018 winter: Pyeongchang (South Korea)s
4. 2020 summer: Tokyo (Japan)

✓ **Asian Games venue:**

1. 2014: Incheon (South Korea) (Note: 2010 Asain Games held in Guangzhou, China).

✓ **Ceat awards 2014: The award winners:**

**Cricketer of the Year:** Virat Kohli (India);

**ODI Player of the Year:**Shikhar Dhawan (India);

**T20 Player of the Year:** Shakib Al Hasan (Bangladesh);

**Test Player of the Year:** Mitchell Johnson (Australia);

**Popular Choice award:** Glenn Maxwell (Australia);

**Young Player award:**

**Vijay Zol** (Maharashtra)

Domestic Cricketer of the Year: **Robin Uthappa** (India)

Special award for Indian Player of the Year: **R Ashwin** (India)

Lifetime Achievement award: **Syed Kirmani** (India).

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1. **Marylebone Cricket Club XI** won the match played to celebrate 200-years (bi-centenary) of Lord's Cricket Ground – the Home of Cricket. Sachin Tendulkar-led MCC XI beat Shane Warne-led Rest of the World XI in Lord's in London, UK.
2. Novak Djokovic becomes world number one after Wimbledon victory.  
**ATP top 5 as of July 7**
  1. Novak Djokovic
  2. (1) Rafael Nadal
  3. Roger Federer
  4. Stan Wawrinka
  5. Tomas Berdych
3. Serena Williams of the United States has retained top spot in the latest world rankings released by the WTA.  
**WTA top 5 as of July 7**
  1. Serena Williams.
  2. Li Na, China
  3. Simona Halep
  4. Petra Kvitova
  5. Agnieszka Radwanska,
4. **Jitu Rai is the world's No 1 air pistol shooter:** After winning three medals in the ISSF World Cups in Munich and Slovenia recently, in-form Indian shooter Jitu Rai achieved the world's number one ranking in air pistol event.
5. **Saina Nehwal** defeated Carolina Marin of Spain to win **Australian Open Super Series title**
6. World Number **one Magnus Carlsen** bagged the FIDE World Rapid Chess Championship title in Dubai.  
**Note: Aremian Fabiani Caruana** came second while India's **Vishwanathan Anand** won the bronze medal at the third place in the tournament.
7. **Nico Rosberg** wins Austrian Grand Prix Title 2014.
8. **35th National Games to be held in Kerala next year.**  
**Note: Sachin Tendulkar** is the brand ambassador of 35th National Games.
9. Pankaj Advani wins his maiden IBSF 6-Red World Snooker title in Egypt
10. Dipika Pallikal & Joshana Chinapa win women's Squash doubles title in Malaysia.
11. Left-arm spinner **Murali Kartik** announced his retirement from all forms of cricket.
12. **Sardar Singh** to lead Indian Hockey Team in Commonwealth Games.
13. **Jitu Rai** became first Indian shooter to win three medals in successive ISSF Shooting World Cup.
14. Jitu Rai won Silver medal in 10m air pistol at Munich Shooting World Cup.
15. India beat South Korea 3-0, to finish **ninth** in hockey WC. s
16. **China defeated Japan** to win **Uber Cup 2014 of badminton**
17. **Japan defeated Malaysia** to lift maiden Thomas Cup Badminton **trophy 2014.**
18. **Japan beat Australia** in Women's Asian Cup Football final.
19. Indian batting star Virat Kohli has been rated second behind British Formula One racer Lewis Hamilton in the list of most marketable athletes by the UK magazine, 'SportsPro'.
20. Snooker Champion Chitra nominated for Arjuna Awards 2014
21. Madhya Pradesh Hockey Academy (MPHA) defeated Jharkhand 5-2 to win the fourth Hockey India Sub-Junior Girls National Championship (Division A) in Pune
22. Mercedes driver **Nico Rosberg** of Germany won **Monaco Grand Prix** of Formula One
23. Hashim Amla appointed as new test captain of South African cricket team.
24. Ab de Villiers named South African Cricketer of the Year
25. Triple jumper Arpinder Singh breaks national record, qualifies for Glasgow Commonwealth Games
26. Daniel Ricciardo won the Canadian Grand Prix 2014.
27. Women's World T20 2014: Australia defeat England in the final to win the title for the third time in a row.
28. Asia Cup Title 2014: Sri Lanka defeat Pakistan to win the title.
29. Ranji Trophy 2014. Karnataka beat Maharashtra to lift the title. Karnataka have won the trophy for seventh time.
30. Irani Trophy 2014: Karnataka won by defeating Rest of India.
31. India claim U-19 Asia Cup title by defeating Pakistan in final
32. Vijay Hazare Trophy 2014: Karnataka won the title by defeating Railways
33. Grant Flower named as Pakistan batting coach.
34. 68th Santosh Trophy : Mizoram defeat Railways to win the title.

Note: This is the maiden Santosh Trophy for Mizoram also this was the first appearance for them in the final match.

35. Pankaj Advani won CCI Biliards title. He defeated two-time world runner-up Dhruv Sitwala
36. National Women's Football champions 2014: Manipur defeated Orissa in the final.
37. Deodhar Trophy 2014: West Zone lifted the trophy after defeating North Zone in the final
38. Malaysian Grand Prix 2014: Britain's Lewis Hamilton won the title.
39. Syed Mushtaq Ali T20 trophy: Baroda beat Uttar Pradesh to win the trophy.
40. World Snooker title 2014: Mark Selby of England won maiden title.
41. Virat Kohli is number 1 ODI batsman in latest ICC rankings
42. Saeed Ajmal top bowlers in ODI ranking. He is followed by Dale Steyn and Sunil Narin while Ravindra Jadeja is at fourth.
43. Chitra Magimairaj Wins World Women's Senior snooker title
44. Punjab won Junior National Hockey Title 2014 by defeating Odisha in the final.
45. Novak Djokovic won Indian Wells final by defeating Roger Federer.
46. India's Heena Sidhu clinched World's No. 1 spot in 10 mts air pistol event.
47. US sprint star Tyson Gay has received a one-year doping ban from the US Anti-Doping Association.
48. Darren Sammy retires from test cricket but remains T20 captain.
49. Ronnie O'Sullivan named as Snooker's Player of the Year.
50. Lasith Malinga, new captain of Sri Lanka T20 team
51. New Zealand's Kiwi Kathy Cross became the first woman to be inducted in an ICC umpires' panel
52. Saina Nehwal won Syed Modi International India Grand Prix Gold badminton crown by defeating PV Sindhu in Lucknow.
53. Delhi Waveriders beat Jaypee Punjab Warriors to lifts 2nd edition of Hockey India League cup.
54. Netherlands beat New Zealand to win maiden Hero Hockey World League title
55. Aditya Joshi is world No.1 junior shuttler.
56. India defeat Pakistan to lift Kabaddi World Cup 2013 title.
57. India defeat New Zealand to win Women's Kabaddi World Cup 2013 for the third time in a row



## News Related To Defence & Technology

1. **India successfully launched PSLV C-23 with 5 satellites:** ISRO successfully launched 5 foreign satellites from four countries on board PSLV-C23 rocket which placed them in orbit.  
The rocket was launched from Satish Dhawan Space Centre in Sriharikota. ISRO's Polar Satellite Launch Vehicle PSLV-C23 placed all five satellites into their respective orbits.  
**Note:**
  - i. **SPOT 7:** French satellite, it will be part of the existing Earth observation satellite. It has been built by European space technology company Airbus Defence and Space.
  - ii. **AISAT:** German nano-satellite, to focus on the global sea-traffic monitoring system with special emphasis on high traffic zones using AIS signals.
  - iii. **NLS 7.1 and NLS 7.2:** Canadian satellite, they will perform Two-spacecraft precision formation flying using differential GPS with centimetre-level relative position and sub-metre level accurate position control system.
  - iv. **VELOX-1:** Singaporean satellite, it is a technology demonstrator for in-house design of image sensor, MEMS-based attitude determination and control system and inter-satellite RF link.
2. India successfully test-fired an advanced version of the **290-km range BrahMos** supersonic cruise missile from Chandipur-on-Sea off Odisha coast.
3. **Bolivia** launched country's first telecommunications Satellite **Tupak Katari**  
**Note: Capital** of Bolivia : **Sucre, President:** Evo Morales
4. IRNSS—1A , IRNSS-1B - **India's navigation satellite.**
5. Pakistan successfully test fires **Haft-III (Ghaznavi)** Short Range Surface to Surface Ballistic Missile . Range 290km
6. Indo-Nepal joint military exercise **Ex-Surya Kiran Drills VI held at Saljhandi** in Rupandehi district.
7. The largest 130-MW Solar Power Plant of India **Welspun Solar MP Project** was launched at **Bhagwanpur** in Neemuch, **Madhya Pradesh**

8. NTPC signed a Memorandum of Understanding (MoU) with Bihar State Power Generation Company Limited (BSPGCL) and Lakhisarai Bijlee Company Private Limited (LBCPL) to develop a 1320 MW (2 X 660 MW) Thermal Power Project at Kajra in Lakhisarai district of Bihar.
9. **Nathpa Jhakri Hydro Power** Station awarded a gold shield on 4 February 2014 for its meritorious performance in 2013-14. Nathpa Hydro power Station consecutively third time received the award.  
Note: The **Nathpa Jhakri Dam** is a concrete gravity dam on the Satluj River in Himachal Pradesh.
10. **INS Vikramaditya** enters Indian Navy's area of operation. *INS Vikramaditya* (R33) is a Project which entered into service with the Indian Navy in 2013. The ship has been renamed in honour of Vikramaditya, a legendary 1st century BC emperor of Ujjain, India.
11. Fast Patrol Vessel **Abhinav**, the Indian Coast Guard Ship commissioned in Kochi
12. GSLV-D5 launch places India in elite league of the U.S., Russia, France, Japan and China The GSLV is designed to inject its passenger spacecraft into the intended Geosynchronous Transfer Orbit with a combination of solid, earth-storable liquid and cryogenic propellants in its first, second and third stages, respectively.
13. **Indian mission to Mars blasts off successfully.** The Mars Orbiter **Mission, known as "Mangalyaan"**.  
Note: i. Only the United States, Russia and the European Space Agency have been successful in this mission.  
ii. **The United States is the only** nation that has successfully sent robotic explorers to land on Mars, the most recent being Curiosity which touched down in August 2012.
14. IRNSS-1A, India's first ever dedicated Navigation satellite launched blasted off from the Satish Dhawan Space Centre in Sriharikota.
15. **INS Vikramaditya join Indian Navy . INS Vikramaditya** is a Kiev class aircraft carrier which was commissioned by **Russian Navy in 1987 under the name Baku.**
16. **Missiles:**
  1. Nuclear-capable 'Agni-V' tested for second time. 'Agni-V' long-range ballistic missile. strike range of more than 5000 km  
Note: In the Agni (Surface to Surface missile) series, India at present has Agni-1 with 700 km range, Agni-2 with 2000 km range, Agni-3 and Agni-4 with 2500 km to more than 3500 range. Agni - V more than 5000 km
  - Prithvi:**
    1. Prithvi I - 150km 2. Prithvi II - 350km 3. Prithvi III - 350km - 600km



### Important Dams in India:

- ✓ Tehri Dam: on Bhagirathi River, Uttarakhand
- ✓ Bhakra nanggal Dam: on Sutlej River, Punjab and Himachal Pradesh.
- ✓ Hirakud Dam: on Mahanadi River, Orissa
- ✓ Nagarjuna sagar Dam: on Krishna River, Andhra Pradesh
- ✓ Sardar Sarovar Dam: on Narmada River, Gujarat

### Nuclear power plants in India:

- Narora atomic power plant - Narora, UP
- Rajasthan atomic power plant: Rawatbhatta, Rajasthan
- Tarapur atomic power plant - Maharashtra
- Kakarpar atomic power plant - Gujarat
- Madras atomic power plant - Tamilnadu
- Kaiga atomic power plant - Karnataka
- Kundankullam : Tamil Nadu

### Folk dances in India

- ✓ Bhangra: Punjab.
- ✓ Changu: Odissa and Andhra Pradesh
- ✓ Gair: Rajasthan.
- ✓ Garba: Gujarat.
- ✓ Ghoomar: Rajasthan.
- ✓ Karagam: Tamil Nadu.
- ✓ Dumhal: Kashmir.
- ✓ Lavani: Maharashtra
- ✓ Odissi: Orissa

### Classical dances in India

- ✓ Kathak: Uttar Pradesh.
- ✓ Bihu: Assam
- ✓ Bharat Natyam: Tamil Nadu..
- ✓ Kuchipudi: Andhra Pradesh.
- ✓ Kathakali: Kerala.
- ✓ Chhau: Orissa, Bihar and West Bengal
- ✓ Rauf - Jammu & Kashmir

### Important Wildlife Sanctuary in India:

- Kaziranga Wildlife Sanctuary - **Assam**
- Manas Wildlife Sanctuary - **Assam**
- Gir National Park & Wildlife Sanctuary- **Gujarat**
- Sundarbans National Park - **West Bengal**
- Periyar National Park and Wildlife Sanctuary – **Kerala**
- Kanha National Park - **Madhya Pradesh**
- Bandhavgarh National Park - **Madhya Pradesh**
- Ranthambore National Park & Wildlife Sanctuary - **Rajasthan**
- Bharatpur Bird Sanctuary - **Rajasthan**
- Tal Chappar Wildlife Sanctuary - **Rajasthan**
- Sariska Wildlife Sanctuary - **Rajasthan**
- Chilka Lake Bird Sanctuary – **Odissa**
- Nandankanan Zoo – **Odissa**
- Corbett National Park - **Uttrakhand**

### Information based on Agriculture :

#### Top 3 production states and countries:

Wheat -			
State -	1. Uttar Pradesh	2. Punjab	3. Haryana
Country -	1. China	2. India	3. USA
Rice -			
State	1. West Bengal	2. Andhra Pradesh	3. Uttar Pradesh
Country -	1. China	2. India	3. Indonesia
Sugarcane -			
States -	1. Uttar Pradesh	2. Tamil Nadu	3. Maharashtra
Country -	1. Brazil	2. India	3. China
Jute -			
State -	1. West Bengal	2. Bihar	3. Assam
Country -	1. India	2. Bangladesh	3. China
Milk -			
State -	1. Uttar Pradesh	2. Rajasthan	3. Andhra Pradesh
Country -	1. India	2. United States	3. China

### Cups & Trophies:

#### **International**

Azlan Shah Cup -	Hockey	Deodhar Trophy :	Cricket
Asia Cup -	Cricket, Hockey	Dilip Trophy :	Cricket
Ashes :	Cricket	D. C. M. Cup :	Football
Australian Open -	Lawn Tennis	Durand Cup :	Football
Champions Trophy :	Hockey/Cricket	Dhyan Chand Trophy :	Hockey
Corbitton Cup :	Table Tennis (Women)	Gavaskar -Border Trophy -	Cricket
Davis Cup :	Lawn Tennis	Irani Trophy :	Cricket
Derby :	Horse Race	Lal Bahadul Shastri Cup -	Hockey
French Open -	Lawn Tennis	MCC Trophy :	Hockey
FIFA World Cup :	Football	Nehru Trophy :	Hockey
Johar Cup -	Hockey	Ranji Trophy :	Cricket
Merdeka Cup :	Football	Rohinton Baria Trophy :	Cricket
Ryder Cup :	Golf	Rovers Cup :	Football
Uber Cup :	Badminton (Women)	Santosh Trophy :	Football
Thomas Cup :	Badminton (Men)	Singer Cup -	Cricket
Sharjah Cup -	Cricket	Sahara Cup -	Cricket
		Subroto Cup :	Football
		Vijay Merchant Trophy :	Cricket
		Wellington Trophy :	Rowing
		Wills Trophy :	Cricket

#### **National**

Agha Khan Cup :	Hockey
C. K. Naydu Trophy :	Cricket

## Headquarter of International Organisation

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>➤ UNO - <b>New York</b></li> <li>➤ UNICEF - <b>New York</b></li> <li>➤ UNESCO - <b>Paris</b></li> <li>➤ WHO - <b>Geneva</b></li> <li>➤ UNFPA - <b>New York</b></li> <li>➤ SAARC - <b>Kathmandu</b></li> <li>➤ World Bank - <b>Washington D.C</b></li> <li>➤ ADB - <b>Manila</b></li> <li>➤ IMF - <b>Washington DC</b></li> <li>➤ WTO - <b>Geneva (Switzerland)</b></li> <li>➤ Organization of the Petroleum Exporting Countries - <b>(OPEC) Vienna (Austria)</b></li> <li>➤ Association of South East Nations (ASEAN) - <b>Jakarta (Indonesia)</b></li> <li>➤ NATO (North Atlantic Treaty Org)-<b>Brussels (Belgium)</b></li> <li>➤ Asia-Pacific Economic Cooperation (APEC) - <b>Singapore</b></li> <li>➤ United Nations Conference on Trade and Development (UNCTAD) - <b>Geneva</b></li> </ul> | <ul style="list-style-type: none"> <li>➤ United Nations Industrial Development Organization (UNIDO) - <b>Vienna</b></li> <li>➤ International Court Of Justice - <b>The Hague (Netherland)</b></li> <li>➤ International Atomic Energy Agency - <b>Vienna</b></li> <li>➤ International Committee of the Red Cross - <b>Geneva</b></li> <li>➤ International Maritime Organisation- <b>London</b></li> <li>➤ Food and Agricultural Organisation - <b>Rome (France)</b></li> <li>➤ World Meteorological Organisation - <b>Geneva</b></li> <li>➤ Amnesty International - <b>London</b></li> <li>➤ Commonwealth of Nations - <b>London</b></li> </ul> |
|--|--|



## Important Currencies

Country	Currency	E	M	Singapore --	Dollar
<b>A</b>		Egypt --- Pound	Malaysia --- Ringgit	South Africa --	Rand
Afghanistan --	Afghan Afghani	<b>F</b> France --- Euro	Maldives --- Rufiyaa	South Korea --	Won
Argentina --	Peso	<b>G</b> Germany --- Euro	Mexico --- Peso	Sri Lanka --	Rupee
Australia ---	Dollar	<b>H</b> Hong Kong --- Dollar	<b>N</b> Nepal --- Rupee	Switzerland -	Franc
Austria ----	European euro	<b>I</b> India --- Rupee	Netherlands --	Syria ---	Pound
<b>B</b>		Indonesia --- Rupiah	Norway --	<b>T</b> Thailand ---	Baht
Bangladesh---	Taka	IMF --- Special Drawing Rights	North Korea --	Turkey ---	Lira
Bhutan ----	Ngultrum	Iran --- Rial	<b>P</b> Pakistan --	<b>U</b> Ukraine ---	Hryvnia
Brazil ---	Real	Iraq --- Dinar	Philippines ---	UAE --	Dirham
<b>C</b>		<b>J</b> Japan --- Yen	Portugal ----	UK --	Pound
Canada ----	Dollar	<b>L</b> Lithuania --- Euro	<b>Q</b> Qatar ----	USA ---	Dollar
Chile ----	Peso		Russia ----	<b>V</b> Vatican ---	Euro
China ---	Yuan		<b>R</b> Saudi Arabia --	<b>Z</b> Zimbabwe --	Dollar
Cuba ---	Peso				
<b>D</b>					
Denmark ---	Krone				

## Important Days of June/July & August-

- |   |  |
|---|--|
| <p><b>June -</b></p> <ul style="list-style-type: none"> <li><b>5-June</b> World Environment Day</li> <li><b>8-June</b> - World Ocean Day</li> <li><b>12-June</b> - World Day against Child Labour</li> <li><b>14-June</b> - World Blood Donor Day</li> <li><b>15-June</b> - World Elder Abuse Awareness Days</li> </ul> | <ul style="list-style-type: none"> <li><b>17-June</b> - World Day to Combat Desertification and Drought</li> <li><b>20-June</b> - World Refugee Day</li> <li><b>21-June</b> - World Music Day</li> <li><b>23-June</b> - International Olympic Day, UN Public Service Day</li> <li><b>26-June</b> - International Day against Drug Abuse and Illicit Trafficking</li> </ul> |
|---|--|



**July -**


- 1-July** - Doctor's Day
- 11-July**- World Population Day
- 12-July** - Malala Day
- 18-July** - Nelson Mandela International Day

**August -**

- 6-Aug** - Hiroshima Day
- 9-Aug** - Nagasaki Day
- 12-Aug**- International Youth Day
- 15-Aug**- Indian Independence Day
- 18-Aug** - Intl. Day of the World's Indigenous Peoples
- 19-Aug**- World Humanitarian Day
- 20-Aug**- Rajiv Gandhi Sadbhavana Divas
- 29-Aug** - National Sports Day

**ABBREVIATION IN NEWS**

1. ALM- Asset Liability Management
2. AML – Anti Money Laundering
3. KYC – know Your Customer
4. ASBA: Application Supported by Blocked Amount  
BSBDA - Basic Savings Bank Deposit Account
5. IFSC – Indian Financial System Code
6. CBS: Core Banking Solution
7. RTGS - Real Time Gross Settlement
8. SLR-Statutory Liquidity Ratio
9. CAR – Cash Adequacy Ratio
10. MSF-Marginal Standing Facility
11. NBFC-Non Banking Finance Companies
12. PIN: Personal Identification Number
13. CCEA – Cabinet Committee on Economic Affairs
14. CECA - Comprehensive Economic Cooperation Agreement
15. CEPA – Comprehensive Economic Partnership Agreement
16. DTAA – Double Taxation Avoidance Agreement
17. ECBs - External Commercial Borrowings
18. EEFC - Exchange Earner's Foreign Currency
19. EFSF – European Financial Stability Facility
20. FEMA- Foreign Exchange Management Act
21. FII – Foreign Institutional Investor.
22. FINO- Financial Inclusion Network Operation
23. FIPB – Foreign Investment Promotion board
24. FSLRC – Financial Sector Legislative Reforms Commission
25. CRAR: Capital to Risk-weighted Assets Ratio
26. SWIFT: Society for Worldwide Interbank Financial Telecommunication
27. DEAF: Depositor Education and Awareness Fund
28. NEFT - National Electronic Funds Transfer
29. DICGC : Deposit insurance and credit guarantee corporation.
30. FCNR(B) - Foreign Currency Non-Resident Bank
31. LCR: Liquidity Coverage Ratio
32. IMPS: Interbank Mobile Payment Service
33. TARC - Tax Administration Reform Commission
34. LRMT: Liquidity risk monitoring tools



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35. ECB - External Commercial Borrowings
36. MIBOR: Mumbai Inter-Bank Offer Rate
37. LIBOR: London Inter-Bank Offer Rate
38. LAF – Liquidity Adjustment Facility
39. GIRO - Government Internal Revenue Order
40. FRBMA: Fiscal Responsibility and Budget Management Act
41. AMFI- Association of Mutual Fund in India.
42. TIEA – Tax Information exchange Agreement
43. FTA- Free trade agreement
44. GAAR - General anti avoidance rule
45. GSLV - Geo-Synchronous Launch Vehicle
46. NCTC - National Counter-Terrorism Centre
47. NSG – Nuclear Suppliers Group
48. PPP – Public Private Partnership & Purchasing Power parity
49. PSLV – Polar Satellite Launch vehicle
50. TAPI - Turkmenistan-Afghanistan-Pakistan-India.
51. QFI -Qualified Foreign Investors
52. REER: Real Effective Exchange Rate



### Some General Awareness Questions asked in SBI PO Exam:

Below we have provided some General Awareness Questions which was asked in recent SBI PO 2014 Exam. These questions will be helpful in your SBI Clerk 2014 Exam.

1. Narendra Modi was sworn in as India: **15<sup>th</sup> PM**
2. First White Label ATM 'Indicash' unveiled by: **Tata Communication Payment Solutions Ltd.**
3. Anti-Terrorism Day: **21 May**
4. Inflation in India is measured in: **CPI**
5. Maximum allowable transaction limit at a time in case of NEFT? – **No limit**
6. After its ten and half years service in orbit, on 1st April 2014 ISRO decommissioned which Communication Satellite: **INSAT 3E**
7. Winner of Thomas cup 2014: **Japan**
8. Youngest female climber in the world to scale Mount Everest: **Malavath Purna**
9. Pulitzer Prize 2014 winner -**Vijay Seshadri**
10. Dadasaheb Phalke Award 2013- **Gulzar**
11. Nuclear security summit held in: **Hague (Netherland)**
12. RuPay card developed by: **National Payment Corporation of India (NPCI)**
13. Committee to review Governance of Boards of Banks in India: **PJ Nayak**
14. Which satellite is launched by India in recent month: **IRNSS – 1B**
15. Playing to win book author: **Saina Nehwal**
16. What is Stale Cheque: **A cheque that's date is past 3 months is considered stale and will often not be honored for cash or deposit at a bank.**
17. Who is new Army Chief of India: **Lt. Gen Dalbir Singh Suhag**
18. What is Bancassurance: **the selling of life assurance and other insurance products and services by banking institutions.**
19. Cities where 10 Rs plastic notes will be introduced for field trial: **Jaipur, Shimla, Bhubaneshwar, Mysore and Cochin.**
20. Flying test bed aircraft developed by HAL and handed over to DRDO - **NABHRATHNA**
21. Second Indian firm to be featured in Forbes Global 2000 list: **SBI (State Bank of India)**
22. Finance Ministry directed all PSBs to maintain what %of CASA: **40%**
23. Author of Book: The Himalayan Face off: **Shishir Gupta**
24. At which rate reserve bank give loans to commercial bank: **Repo rate**
25. Foreign currency exchanged rate is called: **Forex rate or Foreign Exchange rate**
26. Who won national women football championship: **Manipu**
27. APJ Abdul Kalam was awarded with Knighthood Award. Knighthood Award was given in which field: **awarded on merit, for exceptional achievement or service.**
28. World environment day celebrated on- **5<sup>th</sup> Jun**
29. MICR code consists of \_\_\_ digits- **9 digits**
30. What is the Name of Chief justice of India? – **R M Lodha**


31. Full form of SLR – **Statutory Liquidity Ratio**
32. CRR is kept with- **RBI**
33. Which country changes their national flag recently: **New Zealand**
34. If liquidity exceeds what RBI will do ? – **Increase the Repo rates and subsequently all other rates will increase.**
35. World’s highest building- **Burj khaleefa**
36. Fastest mode of transfer - **through mobile mode**
37. Minimum limit in RTGS – **2 Lakh**
38. New Pakistan Envoy to India- **Abdul Basit**
39. Australian swimmer who under gone shoulder surgery – **Ian Thorpe**
40. Ranbaxy is the company of – **Sun Pharma**
41. Which bank cannot issue certificate of deposit – **RRB’s and local area bank**
42. What is term deposit ? – **Fixed Deposits and Recurring Deposit.**
43. Fastest mode of transaction: **RTGS**



44. International Women’s day is celebrated on: **8th March**
45. RBI measure to liquidate the market: **Repo rate**
46. Common Wealth Games 2014 will be held in: **Glasgow, Scotland**
47. Cadbury's India new name: **Mondelez India Foods Ltd**
48. IIFA International Entertainer: **John Travolta**
49. Who is the chairman of TATA GROUP - **Cyrus Mistry**
50. Full form of EFT: **Electronic Fund Transfer**
51. Alphanumeric code on cheque? **Indian Financial System Code (IFSC)** is an alphanumeric code is printed on cheque.
52. Bank pays interest on savings account ? **Daily Basis**
53. Function of banking ombudsman? – **to handle grievances between bank and costumers.**
54. Author who got Padmabhushan? **Ruskin Bond**
55. World Senior Snooker Women Champion: **Chitra Magimairaj**
56. Who won French open Men’s Title – **Rafal Nadal**
57. Name the leader of anti apartheid movement in who’s honour award is being named: **Nelson Mandela**
58. CASA full form: **Current Account Saving Account**

59. G7 summit held in: **Brussels (Belgium).**
60. Former Indian captain in Mudgal committee: **Sourav Ganguly**
61. . Maximum amount drawn through ATM in a day? – **50 thousand**
62. From July 1st RBI instructed about ATM of - **talking ATMs with Braille keypad**
63. IPL-7 final held in – **Bangalore**
64. .New bank license period -**18months**
65. Environmental award given to Ramesh Agarwal for: **For fight against coal mining in Chhattisgarh**
66. . New bank licenses paid up capital-**500cr**
67. New Lok Sabha Speaker- **Sumithra Mahajan**
68. Expand ECB- **External commercial borrowings**
69. In how many phase Lok Sabha elections were held: **9 phases**
70. Asian games after which country withdrawal India ready to conduct? **Vietnam**
71. FCNR, NRI accounts can maintain with: **Term Deposits with 1 year and maximum term of 5 years.**
72. Full forms PKI: **Public Key Infrastructure**
73. Expand ASBA: **Application Supported by Blocked Amount**
74. Depositor Education and Awareness Fund (DEAF) is maintained with: **RBI**
75. Brand ambassador of national games: **Sachin Tendulka**
76. Commercial paper in multiples of: **Rs.5 lakh or multiples thereafter**
77. Aim of RBI to allow 10 years to open savings account: **to encourage children to start saving early**
78. Kepler 8B is: **the fifth of the first five exoplanets discovered by NASA'**
79. First women judge of Pakistan: **Ashraf Jehan**
80. What is Brazuca: **Brazuca is the official match ball of the 2014 FIFA World Cup**
81. Attorney general of India- **Mukul Rohatgi**
82. Cauvery river dispute committee-**Justice BS Chauhan**
83. **Runner Team of IPL 7 – Kings XI Punjab**
84. Writer of God of Small Things: **Arundhati Roy**
85. Winner of Uber Cup 2014: **China**
86. Winner of 2014 Asian cricket award: **MS Dhoni**
87. Banking ombudsman officer is appointed by – **RBI**
88. Shiela Dixit is Governor of which state: **Kerala**
89. IPL spot fixing committee is headed by : **Mukul Mudgal**


90. Who is author is the book " 2 States": **Chetan Bhagat**
91. CTS Full Form: **Cheque Truncation System**
92. RBI was created under: **Reserve Bank of India Act, 1934**
93. President of Indian Olympic association: **N Ramachandran**
94. Exchange of cash flow in different currency: **Swap**
95. Indian Oil plans to build Rs 30,000 crore refinery at: **Mundra, Gujarat**
96. In BRICS, S denotes to which country: **South Africa**
97. Asset which stop performing after 90 days is known as: **Non Performing Asset**
98. Highest Pollution State according to Census 2011: **UP (Uttar Pradesh)**
99. TRAI full form: **Telecom Regulatory Authority of India**
100. Kaiga Nuclear power plant in which state: **Karnataka**
101. Who is newly appointed deputy Governor – **RK Gandhi**
102. IBSA full form – **India, Brazil, South Africa**



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