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MAJOR HIGHLIGHTS

CURRENT NEWS JANUARY 2019

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MOST IMPORTANT ARTICLES

STATE AT A GLANCE : GUJRAT

LAST 3 MONTH'S CURRENT AFFAIRS

SOLVED MODEL TEST PAPER FOR RAILWAY

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Policy Rates of Reserve Bank of India

Bank Rate	: 6.5%
Repo Rate	: 6.25%
Reverse Repo Rate (RRR)	: 6.00%
CRR (Cash Reserve Ratio)	: 4%
SLR (Statutory Liquidity Ratio)	: 19.25%
Base Rate	: 8.95% - 9.45%
Saving Deposit rate	: 3.5%- 4%
Term Deposit Rate for >1 Year	: 6.25% - 7.5 %
Marginal Standing Facility (MSF)	: 6.5%
Marginal Cost of Fund Based Lending Rate	: 8.15%-8.55%

Index	Position of India	Top Ranked Country
Human Development Index -2018	135	Topped by Norway followed by Australia
Ease of Doing Business Index 2018	77 th	The list is topped by New Zealand followed by Singapore, Denmark.
Foreign Direct Investment confidence index	11 th	The list is topped by USA followed by Germany
Global Competitiveness Index 2016	58 th	The list is topped by United States, followed by Singapore and Germany.
Global Talent Index	81 th	The list is topped by Switzerland, followed by Denmark
Global Human Capital index 2018	103	The list is topped by Norway, followed by Finland
Global Hunger Index 2018	103 th	Developed by International food policy and research institute (IFPRI)
Global Innovation Index 2018	60	The list is topped by Switzerland, followed by Sweden
Global Peace Index (GPI) 2018	137	The list is topped by Iceland, followed by Newzland
Global Slavery Index 2018	53 th	The list is topped by North Korea, followed by Eritrea and Burundi
Global Talent Competitiveness Index 2018	81 th	The list is topped by Switzerland, followed by Singapore and Luxembourg.
Intellectual Property Index 2018	44 th	The list is topped by USA, followed by UK and Germany.
Logistics Performance Index 2018	44 th	The list is topped by Germany, followed by Luxembourg and Sweden.
Global Human Capital Index	103	The list is topped by Norway followed by Finland
Sustainable Development Goal Index 2018	110 th	The list is topped by Sweden, followed by Denmark
Economic Freedom Index 2018	130	The list is topped by Hong Kong, followed by Singapore.
World Happiness Index 2018	133	The list is topped by Norway followed by Denmark,
World Press Freedom Index 2018	138	The list is topped by Norway, followed by Sweden
World Risk Index 2016	77 th	The list is topped by Island state of Vanuatu, followed by Tonga and Philippines.
Global Travel and Tourism Index-2018	52	The list topped by Spain followed by France
Global Corruption perception index-2018	81 st	The list is topped by New Zealand and Denmark
Legatum Prosperity Index 2017	100 th	The list is topped by Norway, followed by New Zealand, Finland, Switzerland and Sweden.
Inclusive Development Index 2018	62 nd	The list is topped by Norway & Published by World Economic Forum.
Global Democracy Index 2018	42 nd	The list is topped by Norway, followed by Iceland, Sweden & New Zealand
Inclusive Internet Index 2018	47 th	The list is topped by Sweden, followed by Singapore & the US.

FDI Limits

List of Limits in Various Sectors	(In %)	
1. Petroleum Refining by PSU	49%	7. Civil Aviation 100%
2. Pharmaceutical Sector	74%	8. Private security agencies 49%
3. Medical Devices	100%	9. Private Sector Banking 74%
4. White Label ATM Operation	100%	10. Public Sector Banking 20%
5. Cable Networks	100%	11. Insurance and sub-activities 49%
6. Print Media	26%	

EDITOR'S MESSAGE

Optimists vs. Pessimists- Everyone is familiar with the "glass half full" or "glass half empty" analogy. It elucidates how an optimist and a pessimist will interpret the same situation in two different ways. The split between optimists and pessimists is pretty much night and day. Optimists generally approach life with a positive outlook, while pessimists tend to expect the worst. Optimists go into new situations with high expectations, while pessimists keep low expectations to prepare for negative outcomes. To be fair, pessimists aren't ALL doom and gloom. Positivity may be the key to good health. Optimists tend to adjust better to health threats and conditions than pessimists do. Pessimists, on the other hand, may create more distress for themselves by distorting, denying and avoiding situations. Optimists are often touted as the best way to be and are usually shown to be well adjusted and happy. They tend to look on the more favorable sides of life and events expecting the most favorable termination. Their outlook hinges on idealism and often overlooks the basic nature of people. Because of their upbeat mindset, they are often the most likely to be gullible and naive. They are the kind of people politicians like because they can be easily persuaded. However, a pessimist is often viewed as a negative person, but in reality this isn't the case. Most people confuse pessimism with fatalism which is the root of this misconception. By definition a pessimistic person is usually a skeptic or doubter, someone who needs proof before they jump on board. Whenever they hear something new, they are the first to scrutinize it before they will accept it. Can be frustrating to some (especially optimists), but often they are the ones that facilitate the level of quality and change. Investigators and scientific people often represent this group. To be an optimist control your Reactions and Responses. There are three basic differences in the reactions of optimists and pessimists. The first difference is that the optimist sees a setback as temporary, while the pessimist sees it as permanent. The optimist sees an unfortunate event, such as an order that falls through or a sales call that fails, as a temporary event, something that is limited in time and that has no real impact on the future. The pessimist, on the other hand, sees negative events as permanent, as part of life and destiny. Now, to be a positive person put these three differences in your life and keep yourself reminding them to become a possibilist.

ALL THE BEST

LIBERAL MOVE: RAJASTHAN STRIKES A BLOW FOR DEMOCRACY BY REMOVING EDUCATIONAL CRITERIA FOR LOCAL POLLS

Among the first decisions taken by Ashok Gehlot's government after assuming power in Rajasthan was to scrap minimum educational requirements for candidates contesting local body elections. This is a progressive move and will restore the right to contest, at least in theory, to a large section of the population in the State, where the literacy rate, according to the 2011 Census, was 52% for women and 79% for men. The previous government headed by Vasundhara Raje had stipulated, first through an ordinance in December 2014 and then through the Rajasthan Panchayati Raj (Amendment) Act passed in 2015, educational prerequisites to stand for local polls. It was made mandatory for candidates contesting for the post of sarpanch to have cleared Class 8, and for those in the fray in zila parishad and panchayat samiti elections to have passed Class 10. The move was ill-considered from the very beginning. At the time, the amendment was seen as a bid by the then BJP government to lower the average age of those in the fray based on the assumption that its voters tended to be younger. It was, however, an act of paternalism that militated against the basic assumptions of a liberal democracy. It penalised the people for failure to meet certain social indicators, when in fact it is the state's responsibility to provide the infrastructure and incentives for school and adult education. And it defeated the very purpose of the panchayati raj institutions, to include citizens in multi-tier local governance from all sections of society. These requirements had the effect of excluding the marginalised.

The Rajasthan government's decision should also force a rethink in Haryana, where the newly sworn-in BJP government had, also in 2015, legislated a series of eligibility requirements for panchayat elections, including education levels and a functional toilet in the candidate's home. The Haryana Panchayati Raj (Amendment) Act, 2015 was upheld that year by the Supreme Court in *Rajbala v. State of Haryana*. And the temptation to expand educational eligibility requirements remains. Union Women and Child Development Minister Maneka Gandhi, for instance, has previously spoken of persuading other Chief Ministers to take the cue from Rajasthan and Haryana, as an incentive for women to study. The decision of the new Congress government in Rajasthan should force a recasting of the debate on finding ways and means by which elected bodies are made more representative. In a liberal democracy, governments must desist from putting bars on who may contest, except in exceptional circumstances, such as when a candidate is in breach of particular laws. To mandate paternalistically what makes a person a 'good' candidate goes against the spirit of the attempt to deepen democracy by taking self-government to the grassroots.

BALANCING ACT IN AFGHANISTAN : INDIA SHOULD BE INFORMED OF THE DEVELOPMENTS IN THE PEACE PROCESS FOR WHICH THE U.S. IS TAKING PAKISTAN'S HELP

In recent weeks, a new policy conundrum has emerged for the U.S. as it attempts to help launch a peace process in Afghanistan. Soon after the U.S. government formally requested Pakistan's assistance to bring the Taliban to the table, Islamabad helped facilitate meetings between senior Taliban representatives and U.S. officials in Abu Dhabi. The U.S. government appears to be acknowledging that Pakistan, given its influence over the Taliban, is an important and potentially helpful player in the peace process in Afghanistan.

However, it has also signalled its desire for India, its growing defence partner, to be more involved in reconciliation efforts and in Afghanistan more broadly. At various times during his term, President Donald Trump — sometimes crudely, as with his mocking comment about New Delhi limiting itself to building libraries in Afghanistan — has suggested that New Delhi step up its game. The recent visit to India of Zalmay Khalilzad (in photo), the U.S. Special Representative for Afghanistan Reconciliation, highlights the importance that Washington accords to India in Afghanistan.

Herein lies the dilemma: the U.S. cannot have it both ways. If Pakistan is enlisted in reconciliation efforts, India won't be keen to get involved. But if India does take on a larger role, then Pakistan may well step back.

To be sure, India and Pakistan have proved to be willing and able to partner regionally. They may struggle to coexist in SAARC, but they do cooperate on the TAPI pipeline, and they're both members of the Shanghai Cooperation Organisation, an arrangement mostly of Central Asian states, and China and Russia.

Of course, partnering in Afghanistan is much more delicate and challenging. Fortunately for the U.S., this policy dilemma may work itself out on its own. Despite Prime Minister Narendra Modi's desire for a more robust regional foreign policy, India appears content to keep a low profile in Afghanistan, outside of its continued development and economic assistance projects. Tellingly, New Delhi has distanced itself from the Indian Army Chief's remark supporting talks with the Taliban with no preconditions. Additionally, India will not volunteer to play a role in reconciliation efforts unless formally invited by Kabul. Afghan officials, grudgingly cognisant of Pakistan's significant role, are unlikely to do so unless current efforts to kick-start talks do not bear fruit, or Pakistan is no longer seen as helpful.

Still, it is important that India not be left on the outside looking in amid efforts to spark a reconciliation process with such major implications for it. Accordingly, the U.S. should keep India fully informed, at the highest levels, about any developments in reconciliation. U.S. officials owe that engagement to one of their most important partners in South Asia.

LEARNING LITTLE : THE READING AND ARITHMETIC ABILITIES IN RURAL SCHOOLS ARE SHOCKINGLY DISMAL

The latest assessment of how children are faring in schools in rural areas indicates there has been no dramatic improvement in learning outcomes. The picture that emerges from the Annual Status of Education Report, Rural (2018) is one of a moribund system of early schooling in many States, with no remarkable progress from the base year of 2008. Except for a small section at the top of the class, the majority of students have obviously been let down. The survey for 2018 had a reach of 5.4 lakh students in 596 rural districts. It should put administrators on alert that while 53.1% of students in Class 5 in rural government schools could in 2008 read a text meant for Class 2, the corresponding figure for 2018 stood at 44.2%; for comparison, private schools scored 67.9% and 65.1% for the same test in those years. Arithmetic ability showed a similar trend of under-performance, although there has been a slight uptick since 2016: an improvement of about 1.5 percentage points in government schools and 1.8 percentage points in private institutions, among Class 5 students. Himachal Pradesh, Punjab, Kerala and Haryana did better on the arithmetic question with over 50% students clearing it, compared to Uttar Pradesh, Madhya Pradesh, Rajasthan and even Karnataka, which scored below 20%. A significant percentage of students were not even able to recognise letters appropriate for their class, highlighting a severe barrier to learning.

Now that the ASER measure is available for 10 years, the Centre should institute a review mechanism involving all States for both government and private institutions, covering elementary education and middle school. A public consultation on activity-based learning outcomes, deficits in early childhood education, and innovations in better performing States can help. At present, children start learning in a variety of environments: from poorly equipped anganwadi centres to private nurseries. The enactment of the Right to Education Act was followed by a welcome rise in enrolment, which now touches 96% as per ASER data. Empowering as it is, the law needs a supportive framework to cater to learners from different backgrounds who often cannot rely on parental support or coaching. There is concern that curricular expectations on literacy and numeracy have become too ambitious, requiring reform. It is worth looking at innovation in schools and incentivising good outcomes; one study in Andhra Pradesh indicated that bonus pay offered to teachers led to better student scores in an independently administered test in mathematics and language. The solutions may lie in multiple approaches. What is beyond doubt is that governments are not doing their duty by India's children.

CURRENT AFFAIRS JANUARY 2019**NATIONAL NEWS**

- PM Modi's visit to Andamans: Three islands in Andaman and Nicobar renamed after Netaji Subhash Chandra Bose**

Prime Minister Narendra Modi on December 30, 2018 renamed three islands of Andaman and Nicobar after Netaji Subhash Chandra Bose. These three islands are - Ross Island, Neil Island and Havelock Island. These islands were renamed during PM Modi's visit to Port Blair to mark the 75th Anniversary of hoisting of the National Flag at Port Blair by freedom fighter Subhash Chandra Bose.

Renaming of islands

<i>Ross Island</i>	<i>Netaji Subhash Chandra Bose Island</i>
<i>Neil Island</i>	<i>Shaheed Dweep</i>
<i>Havelock Island</i>	<i>Swaraj Dweep</i>

Bose had hoisted the flag at Port Blair on December 30, 1943, as he believed that Port Blair was the first territory to be freed from British rule. This was done after the Japanese captured that area during the time of the Second World War.

- FSSAI notifies new food packaging norms, asks food businesses to comply with norms by July 1, 2019**

The Food Safety and Standards Authority of India (FSSAI) on January 3, 2019 notified the new food packaging regulations, replacing all provisions regarding the packaging requirements prescribed in the Food Safety and Standards (Packaging and Labelling) Regulations, 2011. While notifying the new packaging norms, the regulator asked food businesses to comply with new regulations by July 1, 2019. The new regulations bar the use of recycled plastics and newspapers to wrap food articles.

- Government launches nationwide cleanliness survey 'Swachh Survekshan 2019'**

Hardeep Singh Puri, Union Housing and Urban Affairs Minister, on January 4, 2019 launched the 'Swachh Survekshan 2019', the fourth edition of the annual nationwide cleanliness survey of urban India in New Delhi. Launched as a part of the 'Swachh Bharat Abhiyan', the Swachh Survekshan 2019 aims to evaluate the achievements in the cleanliness level in urban areas of the country. It will encourage large-scale citizen participation, ensure sustainability of initiatives taken towards garbage free and open defecation free cities, and will provide credible outcomes.

- Women and Child Development Ministry launches '#www: WebWonderWomen' Campaign**

The Union Ministry of Women and Child Development on January 9, 2018 launched an online campaign, 'Web - Wonder Women' also known as '#www'. The Campaign aims to discover and celebrate the exceptional achievements of women, who have been driving positive agenda of social change through the social media itself.

- Lok Sabha passes Citizenship Amendment bill**

The Lok Sabha on January 8, 2019 passed the Citizenship (Amendment) Bill, which seeks to amend the Citizenship Act, 1955 to make illegal migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Bangladesh and Pakistan, eligible for citizenship. The bill has now been tabled in the Rajya Sabha. During the discussion on the Bill, Home Minister Rajnath Singh clarified that the bill is not just for Assam but for other states

too. He said it is also for migrants who have come from the Western borders and have settled down in Rajasthan, Punjab and Delhi. The Minister added that Assam is dealing with illegal migration for a long time now and the state's burden is India's burden. He said that it is the central government's responsibility to protect the identity, culture of the people of Assam.

- **CBI Dispute: Alok Verma resigns after PM Modi-led panel removed him as CBI Chief**

The sacked CBI Chief, Alok Verma on January 11, 2019 announced his resignation from service, refusing to take charge of the new role as DG, Fire Services. The move comes a day after a high-powered selection committee headed by Prime Minister Narendra Modi removed him from the post of CBI Director in a 2:1 vote, less than 48 hours after he was reinstated to the position by the Supreme Court after he was sent on forced leave by the government. The selection panel removed Verma from the post over charges of corruption and doubtful integrity as per the findings of the Central Vigilance Commission. There were eight counts of charges against him in the CVC report presented before the Committee. This makes him the first chief in the history of CBI to be ousted from the post. Besides the Prime Minister, the high-level committee comprised Chief Justice of India's nominee Justice AK Sikri and the leader of the opposition, Mallikarjun Kharge. While the PM and Justice Sikri held that the CVC report had provided sufficient grounds for Verma's removal, including evidence to initiate a criminal investigation, opposition leader Mallikarjun Kharge dissented on the decision, saying that the committee should not arrive at a conclusion without hearing Verma's side. Based on the panel's recommendation, the PM-headed Appointments Committee of the Cabinet immediately issued orders to transfer Verma as Director General Fire services, civil defence and home guards for the remainder of his term, which ends on January 31, 2019. Further, the ACC

appointed M Nageswara Rao, CBI Additional Director to look after the duties of the CBI Director until the appointment of a new director.

- **Six states sign agreement for Renukaji Multipurpose Dam Project**

Six states- Uttar Pradesh, Haryana, Himachal Pradesh, Delhi, Rajasthan and Uttarakhand signed an agreement for Renukaji Dam Multipurpose Project on January 11, 2019. The project is aimed at meeting the drinking water needs of these states. The agreement was signed in the presence of Union Water Resources, River Development and Ganga Rejuvenation Minister Nitin Gadkari in New Delhi. All the six Chief Ministers were also present on the occasion

Renukaji Dam Multipurpose Project

- Under the project, three storage projects are proposed to be constructed on the river Yamuna and two of its tributaries- Tons and Giri in the hilly regions of Uttarakhand and Himachal Pradesh. These include:
 - Lakhwar project on river Yamuna in Uttarakhand
 - Kishau on river Tons in Uttarakhand and Himachal Pradesh
 - Renukaji on river Giri in Himachal Pradesh
- These three projects were conceived in 2008 and were identified as National Projects.
- The 90 per cent funding of the cost of irrigation and drinking water component of these projects will be provided by the union government as central assistance.
- The remaining 10 per cent cost of the irrigation and drinking water component will be borne by the beneficiary states.
- **Constitution (103rd Amendment) Act, 2019: 10% reservation for economically weak in general category comes into force**

The Constitution (103rd Amendment) Act, 2019, the Act providing 10 percent reservation in government jobs and educational institutions to Economically Weaker Sections (EWS) of General Category, came into effect on January 14, 2019. The move came after the Union Government exercised its powers conferred by sub-section (2) of section 1 of the Constitution (One Hundred and Third Amendment) Act, 2019 and appointed January 14, 2019 as the date on which the provisions of the said Act shall come into force.

- WCD Ministry observes National Girl Child Day 2019; marks anniversary of Beti Bachao Beti Padhao**

The Ministry of Women and Child Development on January 24, 2019 celebrated the National Girl Child Day 2019 (NGCD) at Pravasi Bharti Kendra, Chankayapuri, New Delhi.

Theme

The theme of National Girl Child Day 2019 was "Empowering Girls for a Brighter Tomorrow".

The theme focussed on the objective of generating awareness on the issue of declining Child Sex Ratio (CSR) and creating a positive environment around valuing the girl child.

The Day aims to increase awareness among people about all the inequalities faced by the girl child in the society.

- Indian Railways to recruit 2.30 lakh employees in 2 years; first major recruitment with 10% reservations for EWS**

Railways Minister Piyush Goyal on January 23, 2019 announced that the Indian Railways will initiate the fresh recruitment of around 2,30,000 more employees under various cadres over the next two years in two phases. This will be the first major recruitment in India with the benefit of 10 percent reservations for Economically Weaker Sections (EWS) of General Category after the passage of 103rd Constitutional Amendment in the Parliament. The Recruitment will be for various cadres and minimum

eligibility criteria will vary from certification from Industrial Training Institutes or Diploma or Degree in Engineering or Graduation in any discipline, depending on the post.

- Article 35-A: Supreme Court to take 'in-chamber' decision on plea challenging the legislation**

The Supreme Court on January 22, 2019 ruled that it would take an 'in-chamber' decision on listing of a petition challenging the constitutional validity of Article 35-A. The ruling was made by a Supreme Court bench comprising Chief Justice Ranjan Gogoi and Justices L Nageswara Rao and Sanjiv Khanna. Advocate Bimal Roy had mentioned the matter before the bench and sought urgent hearing of the petition filed by NGO 'We The Citizens', saying the court had earlier ordered listing of the matter in the second week of January 2019.

- Child born out of marriage between Muslim man & Hindu woman entitled to father's property: SC**

The Supreme Court on January 22, 2019 held that a child born out of a marriage between a Muslim man and his Hindu wife is entitled to claim a share in his father's property.

Marriage between Hindu woman and Muslim man irregular

The bench comprising Justice NV Ramana and Justice Mohan M. Shantanagoudar observed that the marriage of a Muslim man with Hindu woman or fire-worshipper is neither a valid (sahih) nor a void (batil) marriage, but is merely an irregular (fasid) marriage. Since Hindus are idol worshippers who worship physical images or statues through offering of flowers and adornment, it is clear that the marriage of a Hindu woman with a Muslim man is merely an irregular one.

Void marriage and Irregular marriage

The bench referred to texts, including Mulla's Principles of Mahomedan Law and Syed Ameer Ali's Principles of

Mahomedan Law while giving out the ruling. It cannot be stated that a void marriage and an irregular marriage are one and the same. The effect of a void marriage is that it does not create any civil right or obligations between the parties. So also, the child born out of a void marriage is illegitimate. The child of a couple, whose marriage is irregular, that is, unlawful but not void under the Muslim law, is legitimate.

- **National Women's Party launched in Mumbai**

The National Women's Party (NWP), which has been formed with the motto of women empowerment, was launched in Mumbai, Maharashtra on January 21, 2019. The party has been founded by Dr Swetha Shetty, a medical practitioner-cum- activist from Hyderabad, who would also serve as its President. Announcing its formation, Shetty said that apart from ensuring empowerment of women, issues like getting 50 per cent reservation for women in the parliament and state assemblies and the betterment of soldiers and farmers, would be among their top priorities.

- **Indians over 65 and under 15 years can use Aadhaar Card to visit Nepal, Bhutan**

The Union Ministry of Home Affairs on January 20, 2019 announced that Aadhaar Cards are now valid travel documents for Indians under 15 and over 65 years travelling to Nepal and Bhutan. However, Indians belonging to the age bracket of 15 to 65 years will not be able to use Aadhaar to travel to the two neighbouring countries. Indian citizens going to Nepal and Bhutan don't need a visa if they have a valid passport, a photo identity card issued by the Government of India or the Voter's ID card issued by the Election Commission.

- **President gives assent to Right of Children to Free and Compulsory Education (Amendment) Act, 2019**

The Right of Children to Free and Compulsory Education (Amendment) Act, 2019 which was passed by the Parliament

on January 3, 2019 received the assent of the President of India on January 10, 2019. It has now been notified in the Gazette of India. The bill seeks to do away with the no-detention policy in schools. The motion to pass the bill was accepted by voice vote in the upper house of the Parliament, the Rajya Sabha. Union minister for Human Resources Development Prakash Javadekar's motion to amend the name of the bill to reflect that it was passed in 2019 was also accepted by voice vote. The Lok Sabha had already passed the bill in July 2018.

- **Train 18 named as 'Vande Bharat Express'; set to run between Delhi and Varanasi at speed of 160 kmph**

The Union Minister of Railways and Coal, Piyush Goyal on January 27, 2019 named India's first engineless train, 'Train 18' as the 'Vande Bharat Express', acknowledging its made-in-India status. The train was manufactured by the Integral Coach Factory (ICF) in the period of 18 months under the 'Make in India' initiative of PM Narendra Modi. Vande Bharat Express is the next major leap for Indian Railways in terms of speed and convenience. It is India's first semi-high speed train equipped with world class passenger amenities. Train 18 was rolled out on October 29, 2018 by Railway Board Chairman Ashwani Lohani at the Chennai's Integral Coach Factory (ICF).

- **SC forms Constitution Bench to hear plea challenging 'Hindu prayers' in Kendriya Vidyalayas**

The Supreme Court on January 28, 2019 constituted a Constitution Bench for hearing a plea challenging the mandatory requirement to recite Sanskrit and Hindi prayers in morning assembly sessions of 1,125 Kendriya Vidyalayas (KVs) across the country. The bench of Justices R F Nariman and Vineet Saran observed that the matter of Hindu prayer recitation in Kendriya Vidyalayas required examination by constitution bench and accordingly placed the matter before the Chief Justice of India Ranjan Gogoi to constitute bench.

INTERNATIONAL NEWS

- US, Israel withdraw from UNESCO, accusing the cultural body of 'anti-Israel bias'**

The United States and its ally Israel officially withdrew from the United Nations Educational, Scientific and Cultural Organization (UNESCO) with the close of the year 2018. The two nations had announced their intention to quit the international organisation in October 2017, accusing it of anti-Israel bias. Speaking on the decision, the US State Department spokeswoman Heather Nauert had said that the decision was not taken lightly and it reflects US concerns with mounting arrears at UNESCO, the need for fundamental reform in the organisation and continuing anti-Israel bias. The decision comes as the UN Educational, Scientific and Cultural Organisation is voting to choose a new director, intense balloting overshadowed by the agency's funding troubles and divisions over Palestinian membership. This is the second such instance when the US has withdrawn itself from a major multilateral commitment after President Donald Trump took charge, first being its withdrawal from the 2015 Paris climate change agreement. It underlines Trump's 'America First' policies. The outgoing Director-General of UNESCO, Irina Bokova, called the US withdrawal a 'loss to multilateralism', while UN Secretary General Antonio Guterres said that he 'regrets this development deeply'.

- Belgium, Dominican Republic, Germany, Indonesia and SA assume charge as Non-Permanent Members of UN Security Council**

Five nations, namely, Belgium, Dominican Republic, Germany, Indonesia and South Africa assumed the charge as the Non-Permanent Members of the United Nations Security Council (UNSC). These five countries will hold a

two-year term in the Council with effect from January 1, 2019. This will be the Dominican Republic's first time on the Security Council. The other four countries have previously served on the body. They will fill the seats vacated by Bolivia, Ethiopia, Kazakhstan, the Netherlands and Sweden on December 31, 2018, after serving two-year term on the 15-member Security Council. The Netherlands occupied the seat during the course of 2017 in an unusual arrangement, sharing the seat with Italy.

- Chabahar Port in Iran: India takes over operations of Chabahar Port; sets up India Ports Global Chabahar Free Zone**

India took over the operations of a part of Chabahar Port in Iran during the Chabahar Trilateral Agreement meeting held on December 24, 2018 in Iran. The heads of Indian, Iranian and Afghanistan delegation jointly inaugurated the office of the Indian SPV - India Ports Global Chabahar Free Zone (IPGCFZ) at Chabahar. The absolute take-over of the terminal area, cargo handling equipment and the office building was completed by December 29, 2018.

- India, Norway sign MoU, release Joint Statement**

India and Norway released a Joint Statement on January 8, 2019 after extensive talks between Indian Prime Minister Narendra Modi and Norwegian PM Erna Solberg, during the latter's official state visit to India from January 7-9, 2019. The Prime Minister of the Kingdom of Norway paid a state visit to India at the invitation of PM Modi. She was accompanied by a high-level delegation comprising state secretaries, senior officials and business leaders. During the visit, Prime Minister Solberg called on the President of India, Ram Nath Kovind, held detailed talks with PM Modi and also met India's External Affairs Minister Sushma

Swaraj. Prime Minister Solberg also delivered the Inaugural Address at the Raisina Dialogue and inaugurated the India-Norway Business Summit.

- India-Central Asia Dialogue: India, 5 Central Asian nations back inclusive peace process in Afghanistan**

India and the five Central Asia nations on January 13, 2019 showed their support for the inclusive peace process in Afghanistan following the first ever India-Central Asia Dialogue. These five Central Asia nations are Uzbekistan, Kazakhstan, Kyrgyzstan, Tajikistan and Turkmenistan. The Dialogue was attended by the Foreign Ministers of Afghanistan, Uzbekistan, Kyrgyzstan, Tajikistan and Turkmenistan and the First Deputy Foreign Minister of Kazakhstan. The Indian side was represented by Union External Affairs Minister Sushma Swaraj.

- Brexit: UK Parliament rejects Brexit Deal, May wins no-confidence vote**

British Prime Minister Theresa May suffered a crushing defeat in the Parliament on January 15, 2019 when over 100 lawmakers of May's Conservative party - both Brexiteers and Remainers, voted against the Brexit deal. The lawmakers overwhelmingly rejected Britain's withdrawal deal by a vote of 432 to 202, a majority of 230 votes, with just 73 days to go until Britain is scheduled to leave the European Union. The withdrawal agreement had been negotiated between Prime Minister Theresa May and the European Union. Britain is scheduled to leave the EU on March 29, 2019.

- Rio de Janeiro named as first World Capital of Architecture for 2020**

The United Nations Educational, Scientific, and Cultural Organization (UNESCO) has named the Brazilian city of Rio de Janeiro as the World Capital of Architecture for 2020. The announcement was made by UNESCO's Assistant Director-General for Culture Ernesto Ottone R, Thomas Vonier, President of the International Union of Architects (UIA) and Verena Vicentini Andreatta, Municipal Secretary of the City of Rio for Urbanism, on January 18, 2019.

- World Economic Forum 2019 begins in Davos**

The annual meet of World Economic Forum (WEF) began on January 22, 2019 in Davos, Switzerland. The World leaders from across the globe will attend the Forum at the Swiss Alps for five days to discuss the looming global economic crisis, global cooperation challenges, rapid climate change, increasing pollution levels, habitat loss, fourth wave of globalisation, among others.

- India improves its ranking on Corruption Perceptions Index 2018; moves to 78th position**

India improved its ranking on the 2018 Corruption Perceptions Index (CPI) by three points and moved to 78th position with a score of 41. India ranked at 81st place on the Corruption Perceptions Index 2017. In the list of 180 countries, China and Pakistan lagged far behind India at 87th and 117th position, respectively. According to the Index, Denmark is the least corrupt country followed by New Zealand; while Somalia, Syria and South Sudan are the most corrupt countries in the world. This global corruption index was released by anti-corruption watchdog Transparency International on January 29, 2019.

SCIENCE AND TECHNOLOGY

- **ISRO launches Samwad with students to engage them on space science activities**

The Indian Space Research Organisation (ISRO) launched a new platform called 'Samwad with Students' on January 1, 2019 in Bengaluru, as part of its enhanced outreach programme. Through the initiative, ISRO aims to constantly engage youngsters across India in activities concerning space science to capture their scientific temperament. The new conversation mission aims to inspire students cutting across schools and colleges.

- **106th Session of Indian Science Congress Inaugurated.**

Prime Minister, Narendra Modi delivered the inaugural address at the 106th session of the Indian Science Congress. The 106th Indian Science Congress is being held at Jalandhar. The theme of the 106th science congress is 'Future India: Science and Technology'. Reflecting on the theme of 'Future India: Science and Technology', PM Modi said that he would like to add Jai Anusandhan to former prime minister Lal Bahadur Shastri's famous slogan of Jai Jawan, Jai Kisan and Atal Bihari Vajpayee's Jai Vigyan. He gave the nation a new slogan Jai Jawan, Jai Kisan, Jai Vigyan and Jai Anusandhan.

- **NASA Discovers New Planet.**

The National Aeronautics and Space Administration (NASA) of USA has discovered a new planet. It is the third new planet discovered by the NASA mission, Transiting Exoplanet Survey Satellite (TESS). **HD 21749b- New Planet**

- **Pune to have Traffic Robot on its Roads.**

The Traffic Police Department of Pune is looking at a futuristic model to maintain traffic flow and spread awareness about the traffic rules. Roadeo. The traffic police authorities of Pune are planning to introduce a robot named 'Roadeo' which would move around city roads, functioning as a quasi-traffic policeman and cautioning commuters about traffic rules and offences. Roadeo consists of 16-inch LED display to showcase traffic rules and other important messages such as 'Wear a helmet', 'Do not jump the signal' and others. The Hands of the Roadeo is also engineered to move and show stop signs to vehicles. Roadeo is also equipped with a siren, skid-steering wheels and obstacle-detection sensors.

- **Government launches two national science channels DD Science, India Science**

The Department of Science and Technology (DST) along with Doordarshan (DD), Prasar Bharati on January 15, 2019 launched two science communication initiatives - DD Science and India Science. While inaugurating the two key initiatives, Union Science & Technology Minister Dr. Harsh Vardhan said that it is a watershed moment not only in science and technology communication but also in developing the scientific temper of the society. The minister, while recalling the role played by Doordarshan, India's public service broadcaster, in the Pulse Polio campaign back in 1990s, said that the channel, which reaches out to more than 92 per cent of India's population, would be a very impactful medium for popularisation of science. The Minister further, expressed hope that in the near future the country will see a 24 hour DD Science Channel.

- **ISRO launches UNNATI Programme; will launch Kalamsat, Microsat-R satellites on January 24**

National space agency, the Indian Space Research Organisation (ISRO) on January 17, 2019 launched the UNNATI (UNispace Nano-satellite Assembly and Training by ISRO) programme at the U R Rao Satellite Centre, Bengaluru. UNNATI is a capacity building programme on nanosatellite development. The programme was launched following an announcement made by ISRO Chairman K Sivan during a symposium in Vienna on June 18, 2018.

- **ISRO puts 'lightest satellite' Kalamsat V2 into orbit**

Indian Space Research Organisation (Isro) has launched the Kalamsat-V2 from Sriharikota space centre. Kalamsat-V2 The satellite is named after former president and Indian scientist Dr Abdul Kalam. The features of the Kalamsat V2 satellite are: It is the lightest satellite to be ever built and launched into orbit and it is also Isro's first launch of a satellite built by a private firm. It is a communications satellite for ham radio transmission, a form of wireless communication used by amateurs for non-commercial activities. The satellite is being built by students belonging to Space Kidz India, a Chennai-based space education firm. The satellite cost 1.2m Indian rupees and was built during the span of six days. The Satellite was launched using Polar Satellite Launch Vehicle (PSLV) – a four-stage rocket.

- **IIT-Hyderabad to launch full-fledged bachelor's programme in Artificial Intelligence**

The Indian Institute of Technology-Hyderabad (IIT-H) has announced the launch of a full-fledged bachelor's programme in Artificial Intelligence (AI) technology from the new academic session, which is a first for the country and only the third globally. The Institute was already offering a Masters in Technology programme in AI-Machine Learning (ML). Besides IIT- Hyderabad, only

Carnegie Mellon University and Massachusetts Institute of Technology (MIT), both of which are in the US, offer full-fledged B.Tech programmes in AI.

- **ISRO launches Kalamsat, Microsat-R satellites on PSLV-C44 rocket**

The Indian Space Research Organisation (ISRO) launched a students' satellite Kalamsat and an imaging satellite Microsat-R from the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh on January 24, 2019, marking its first launch in 2019. The national space agency's rocket, PSLV C44 carried the satellites into the orbit. After about 14 minutes into the flight, the rocket ejected the 700-kg Microsat R satellite at an altitude of about 277 km.

- **Government announces hike in Research Fellowship; all research fellows entitled to HRA**

The Union Science & Technology Minister, Dr Harsh Vardhan on January 30, 2019 announced hike in the fellowship of research scholars and associates with effect from January 1, 2019. The hike will be applicable for of Ph.D students and other research personnel enrolled in any area of science and technology, including physical and chemical sciences, engineering, mathematical sciences, agricultural sciences, life sciences, pharmacy, etc.

- **International Year of the Period Table of Chemical Elements**

UNESCO has declared 2019 as the International Year of the Period Table of Chemical Elements to commemorate the 150th birthday of the periodic table of chemical elements. The Periodic table of the Chemical elements was first published by Russian scientist Dmitry Mendeleev in the year 1869.

SPORTS

- Harendra Singh removed as head coach of Indian men's hockey team**

Indian men's hockey coach Harendra Singh was on January 9, 2019 sacked from the position and offered the task of helming the junior squad by the national federation. Explaining the sudden decision, Hockey India said in a statement that though the year 2018 was very disappointing for the Indian Men's Hockey Team with results not going as expected, they believe investing in the junior program will reap long-term benefits.

- Mary Kom becomes 'World No 1' Boxer in latest AIBA World Rankings**

The celebrated MC Mary Kom became the World No 1 Boxer in 45-48 kg category in the latest International Boxing Association's (AIBA) World Rankings released on January 10, 2019. Mary Kom was placed by AIBA at top of the charts in the 45-48 kg category weight division with 1700 points. 'Magnificent Mary' became the most successful boxer in world championships history when she claimed the 48kg category top honours in November 2018, her unprecedented sixth world title triumph.

- Virat Kohli, Ravi Shastri receive honorary membership of Sydney Cricket Ground**

Indian national cricket team's captain Virat Kohli and coach Ravi Shastri on January 11, 2019 received the honorary membership of the Sydney Cricket Ground (SCG) for their contribution to the sport of cricket. The Indian team defeated Australia 2-1 in the four-match Test series, ending the country's 71-year-old wait for a rare series win Down Under. The Sydney Cricket Ground congratulated India on achieving the feat and its Chairman Tony Shepherd was quoted saying that it is wonderful to see the world's largest cricketing nation putting its focus firmly on Test cricket - a step that will reinforce the pre-eminence of Tests in the global cricketing landscape.

- Vinesh Phogat becomes first Indian athlete to be nominated in Laureus World Comeback of Year Award**

Indian star wrestler Vinesh Phogat on January 17, 2019 became the first Indian athlete to be nominated for the prestigious Laureus World Comeback of the Year Award. Vinesh has been nominated in "Laureus World Sporting Comeback" category for the year 2019 and will be

competing for the award with some of the world's greatest sportspersons including golfer Tiger Woods, Canadian snowboarder Mark McMorris, American alpine ski racer Lindsey Vonn, Japanese figure skater Yuzuru Hanyu and Dutch para-snowboarding star Bibian Mentel-Spee. The Awards will be presented on February 18, 2019 in Monaco, a tiny independent city-state on France's Mediterranean coastline.

- Virat Kohli named ICC Test, ODI Player and Cricketer of the year 2018**

Indian skipper Virat Kohli on January 22, 2019 became the first cricketer to win all the top three ICC individual awards including the Sir Garfield Sobers Trophy for ICC Cricketer of the Year, the ICC Men's Test Player of the Year and the ICC ODI Player of the Year for his performances in 2018. The Indian captain, who recently led India to its historic series win down under, was also named the captain of the ICC Test Team and the ODI Team of the year 2018, the line-ups of which were dominated by Indian players.

- Veteran South African all-rounder Johan Botha retires from all forms of cricket**

Veteran South African all-rounder Johan Botha has announced his immediate retirement from all forms of cricket. The cricketer cited wear and tear on his body and sheer physical fatigue as the main reason behind the decision. The news of his retirement was announced on the official website of Botha's Australian Twenty20 league team, the Hobart Hurricanes on January 23, 2019. The 36-year-old played for South Africa in five test matches, 78 one-day internationals and 40 T20 Internationals from 2005 to 2012.

- ICC suspends Ambati Rayudu from bowling in international cricket**

The International Cricket Council announced on January 28, 2019 that Indian bowler Ambati Rayudu has been suspended from bowling in international cricket. The ICC stated in its press release that the player elected not to submit to a test of his bowling action within the stipulated period of 14 days of being reported for a suspect action and therefore he was suspended with immediate effect in accordance with clause 4.2 of the ICC regulations.

BANKING AND ECONOMY

- RBI releases guidelines on restructuring MSMEs loans; allows restructuring of debt up to Rs 25 crore**

The Reserve Bank of India (RBI) on January 1, 2019 released guidelines on restructuring of advances to the Micro, Small and Medium Enterprises (MSMEs). The central bank allowed a one-time restructuring of existing debt of up to Rs 25 crore for the MSMEs which have defaulted on payment, however, the loans given to them continue to be classified as standard assets. The move will help MSMEs facing cash crunch in the wake of demonetisation and GST implementation.

- Cabinet approves merger of Vijaya Bank, Dena Bank and Bank of Baroda; first-ever three way merger in Indian Banking**

The Union Cabinet, chaired by Prime Minister Narendra Modi, on January 2, 2019 approved the 'Scheme of Amalgamation' for merger of Bank of Baroda, Vijaya Bank and Dena Bank. The amalgamation will be the first-ever three-way consolidation of banks in India. The merger of Bank of Baroda, Dena Bank and Vijaya Bank was proposed by the Union Finance Ministry on September 17, 2018. The amalgamated entity will be India's second largest Public Sector Bank and India's third largest bank with a total business of more than Rs 14.82 lakh crore.

- RBI constitutes U.K. Sinha led Expert Committee on Micro, Small & Medium Enterprises**

The Reserve Bank of India (RBI) on January 2, 2019 constituted an Expert Committee on Micro, Small and Medium Enterprises (MSMEs) under the chairmanship of U.K. Sinha, former Chairman of the Securities and Exchange Board of India (SEBI). The Committee was constituted with an aim to understand the structural bottlenecks and factors affecting the performance of the

MSMEs. After a thorough study, it will propose long term solutions for the economic and financial sustainability of the MSME sector. The Expert Committee will submit its report by the end of June 2019.

- RBI forms Nandan Nilekani led Committee to boost digital payments**

The Reserve Bank of India (RBI) on January 8, 2018 constituted a High-Level Committee on Deepening of Digital Payments to encourage digitisation of payments and enhance financial inclusion. The five-member committee will be headed by UIDAI's former Chairman Nandan Nilekani. The committee will review the existing status of digitisation of payments and suggest ways to bridge any gaps in the ecosystem. The Committee will submit its report within a period of 90 days from the date of its first meeting.

- India set to become third-largest consumer market: WEF**

India is set to become the third-largest consumer market behind only the US and China and consumer spending in India is expected to grow from USD 1.5 trillion at present to nearly USD 6 trillion by 2030, as per a World Economic Forum report that released on January 9, 2019. The report titled 'Future of Consumption in Fast-Growth Consumer Market – India' noted that growth of the middle class will lift nearly 25 million households out of poverty in India.

- Sushil Modi to head committee to look into GST revenue shortfall faced by states**

The Deputy Chief Minister of Bihar, Sushil Modi will be heading the seven-member group of ministers (GoM) that will look into revenue shortfall being faced by the states after the GST roll-out and suggest steps for augmenting collections. The GST Council, headed by Finance Minister

Arun Jaitley and comprising state ministers, had on December 22, 2018, decided to set up the group of ministers to analyse reasons for the shortfall in revenue collections by the states since July 2017.

- 7-Member GoM constituted for boosting Real Estate Sector under GST regime**

The Ministry of Finance on January 15, 2019 constituted a Group of Ministers (GoM) for boosting the Real Estate Sector under the GST regime. The GoM was constituted in pursuance of the decision of GST Council taken in the 32nd meeting held on January 10, 2019 at New Delhi. The group has been tasked to provide a Composition Scheme for Residential Construction Units.

- Cabinet approves Recapitalisation of Export-Import Bank of India**

The Union Cabinet, chaired by Prime Minister Narendra Modi, on January 16, 2019 approved the recapitalisation of the Export-Import Bank of India (EXIM Bank). The Cabinet also approved an increase in the authorized capital of EXIM Bank from Rs 10,000 crore to Rs. 20,000 crore.

- India likely to surpass UK in world's largest economy rankings: PwC**

India is likely to surpass the United Kingdom in the world's largest economy rankings in 2019, as per a report by global consultancy firm PwC. As per PwC's Global Economy Watch report, while the UK and France have regularly switched places owing to similar levels of development and equal populations, India's climb up the rankings is likely to be permanent.

- India among the most trusted nations globally: 2019 Edelman Report**

India is among the most trusted nations globally when it comes to government, business, NGOs and media but the country's brands are among the least-trusted, as per the 2019 Edelman Trust Barometer report. The report, which released on January 21, 2019, ahead of the World Economic Forum (WEF) meet, noted that the Global Trust Index witnessed a marginal increase of 3 points to 52. It also revealed that trust has changed profoundly in the past year with people shifting their trust to the relationships within their control, most notably their employers. Globally, 75 percent of people trust "my employer" to do what is right, significantly more than NGOs (57 percent), business (56 percent) and media (47 percent).

- India replaces Japan to be world's second largest steel producer**

India has replaced Japan as the world's second-largest steel producing country, only behind China, which is the largest producer of crude steel accounting for more than 51 per cent of production, as per the latest report by World Steel Association. The report noted that India's crude steel production in 2018 was at 106.5 MT, which is up by 4.9 per cent from 101.5 MT in 2017.

- UAE, Saudi Arabian central banks launch common digital currency called 'Aber'**

The central banks of the United Arab Emirates (UAE) and Saudi Arabia have launched a common digital currency called 'Aber', which will be used in financial settlements between the two countries through Blockchains and Distributed Ledgers technologies. The UAE central bank said in a statement that it will establish an additional means for the central financial transfer systems of the two countries and enable banks to directly deal with each other in conducting financial remittances.

PERSON IN NEWS

AWARDS & HONORS

- **Minister of Railways Piyush Goyal awarded Carnot Prize**

*The Union Minister of Railways and Coal, Piyush Goyal has been awarded the Carnot Prize 2018 for the transformational changes brought by him during his tenure as Union Minister of Power. The Carnot Prize is the annual recognition by the US-based Kleinman Center for Energy Policy for distinguished contributions to energy policy through scholarship or practice. The prize has been named after French scientist Sadi Carnot, who in 1824 published *Reflections on the Motive Power of Fire*, which became the basis for the second law of thermodynamics.*

- **Anindita Neogy Anaam honoured with National Nritya Shiromani award**

Kathak exponent Anindita Neogy Anaam has been honoured with the prestigious National Nritya Shiromani award for her contribution towards preserving and promoting the dance form across the world. The award was conferred during the 10th Cuttack Mahotsav: International Dance and Music festival.

- **No Presents Please wins DSC Prize for South Asian Literature 2018**

No Presents Please is an English Novel translated from Kannada Work of Jayant Kaikini. The novel was translated to English by Tejaswini Niranjana. The award was announced during the Tata Steel Kolkata Literary Meet. The award was presented by eminent writer Ruskin Bond to Jayant Kaikini and translator Tejaswini Niranjana. For the first time the award was being given to a translated work and the jury wanted to recognise the outstanding contribution of Tejaswini Niranjana, the translator.

- **Ranjani Murali receives Woman's Voice Award**

US-based Indian poet Ranjani Murali received the 'Woman's Voice Award' at the Apeejay Kolkata Literary

Festival (AKLF). The award carries a cash prize of Rs 1 lakh apart from a citation....

- **Sheikh Saud International Prize for Materials Research awarded to C N R Rao**

The first Sheikh Saud International Prize for Materials Research has been awarded to C N R Rao. The award will be presented to Rao by Sheikh Saud bin Saqr Al Qasimi ruler of Ras Al Khaimah emirate during the International Workshop on Advanced Materials at Ras Al Khaimah on February 25. Chintamani Nagesa Ramachandra Rao popularly known as C N R Rao is an Indian scientist who has made significant contributions in material research....

- **Namita Gokhale awarded Sushila Devi Literature Award**

Renowned writer Namita Gokhale was awarded Sushila Devi Literature Award for her work "Things to Leave Behind". She was honoured in the 'Best Book of Fiction Written by a Woman Author' category at the inaugural edition of Bhopal Literature and Art Festival. Sushila Devi Literature Award is constituted by Ratanlal Foundation. The award recognises the Best Book of Fiction Written by a woman author. It is a newly constituted award and comes with a cash prize of Rs 2 lakh.

- **Bharat Ratna 2019: Pranab Mukherjee, Nanaji Deshmukh, Bhupen Hazarika conferred with highest civilian honour**

The President, Ram Nath Kovind on January 25, 2019 conferred the 2019 Bharat Ratna Award, country's highest civilian honour, on former president and Congress leader Pranab Mukherjee. The award was also conferred on RSS ideologue Nanaji Deshmukh and singer Bhupen Hazarika, both posthumously.

- **Padma Awards 2019 announced: Gautam Gambhir, Prabhu Deva, Late Kader Khan among awardees**

The Padma Awards 2019, one of the highest civilian awards of India, were announced on January 25, 2019 on the occasion of Republic Day eve. This year, President Ram Nath Kovind approved conferment of 112 Padma Awards including one duo case (in a duo case, the Award is counted as one).

- Virat Kohli named ICC Test, ODI Player and Cricketer of the year 2018**

Indian skipper Virat Kohli on January 22, 2019 became the first cricketer to win all the top three ICC individual awards including the Sir Garfield Sobers Trophy for ICC Cricketer of the Year, the ICC Men's Test Player of the Year and the ICC ODI Player of the Year for his performances in 2018.

- Vinesh Phogat becomes first Indian athlete to be nominated in Laureus World Comeback of Year Award**

Indian star wrestler Vinesh Phogat on January 17, 2019 became the first Indian athlete to be nominated for the prestigious Laureus World Comeback of the Year Award.

- PM Narendra Modi conferred with first-ever Philip Kotler Presidential Award**

The Prime Minister Narendra Modi was on January 14, 2019 conferred with the first-ever Philip Kotler Presidential Award. The Award focuses on the triple bottom-line of 'People, Profit and Planet'. The award will be offered annually to the leader of a Nation.

- Virat Kohli, Ravi Shastri receive honorary membership of Sydney Cricket Ground**

Indian national cricket team's captain Virat Kohli and coach Ravi Shastri on January 11, 2019 received the honorary membership of the Sydney Cricket Ground (SCG) for their contribution to the sport of cricket.

- Mary Kom becomes 'World No 1' Boxer in latest AIBA World Rankings**

The celebrated MC Mary Kom became the World No 1 Boxer in 45-48 kg category in the latest International Boxing Association's (AIBA) World Rankings released on January 10, 2019.

APPOINTMENTS

- Justice AK Sikri nominated as Executive Chairman of NALSA**

President Ram Nath Kovind has nominated Justice AK Sikri as Executive Chairman of National Legal Services Authority (NALSA). He will be replacing Justice Madan B Lokur. The National Legal Services Authority (NALSA) has been constituted under the Legal Services Authorities Act, 1987 to provide free Legal Services to the weaker sections of the society.

- New chairman for the Ordnance Factory Board**

Saurabh Kumar has been appointed as the Director General of Ordnance Factories (DGOF) and chairman of the Ordnance Factory Board (OFB) in Kolkata. Saurabh Kumar has served in the Ministry of Defence as the director of planning and coordination from 2002 to 2009.

- Punit Goenka named as new chairman of BARC India**

The Broadcast Audience Research Council of India (BARC India) has elected Punit Goenka MD and CEO of Zee Entertainment Enterprises Limited (ZEEL) as the Chairman. Punit Goenka as a founder Chairman of BARC had played a key role in institutionalizing BARC.

- Sanjay Jain, K M Nataraj appointed as Additional Solicitor Generals**

President Ram Nath Kovind has appointed senior advocates Sanjay Jain and K M Nataraj as Additional Solicitor Generals of India. The appointments were made by the President as per the recommendations of the Appointments Committee of the cabinet.

Additional Solicitor General, ASG is the third important law office of the country in the hierarchy. The post of ASG is neither constitutional nor statutory. The post of ASG is governed by Law Officers (Conditions of Service) Rules, 1987

- Collegium Recommends names of Justice Dinesh Maheshwari and Justice Sanjiv Khanna for appointment as Judges of the Supreme Court**

The Collegium headed by Chief Justice of India Ranjan Gogoi has recommended appointing Justice Dinesh Maheshwari and Justice Sanjiv Khanna as judges of the Supreme Court.

The collegium headed by Chief Justice of India Ranjan Gogoi also comprises four senior-most judges of Supreme Court which includes Justices A K Sikri, S A Bobde, N V Ramana and Arun Mishra.

- **Pranav R Mehta becomes President of the Global Solar Council**

Pranav R Mehta, President of the National Solar Energy Federation of India has become the president of the Global Solar Council. He has become the first Indian to head the Global Solar Council.

Global Solar Council is an international non-profit association of the national, regional and international associations in solar energy and the world's leading corporations.

- **Kumar Rajesh Chandra appointed Director General of the Sashastra Seema Bal**

The appointment of Kumar Rajesh Chandra as the Director General of Sashastra Seema Bal (SSB) has been approved by the Appointments Committee of the Cabinet. As per the notification, he would continue in the post up to 31.12.2021 i.e. date of his retirement on superannuation or until further orders, whichever is earlier. Kumar Rajesh Chandra is a 1985 batch IPS officer of the Bihar cadre....

- **Gita Gopinath becomes the first female chief economist of IMF**

Gita Gopinath has joined International Monetary Fund as its chief economist. She is the first woman to occupy the post of chief economist of IMF. She is the 11th chief economist of the IMF.

Gita Gopinath is an Indian-American Economist. Prior to her present role as the Chief Economist of IMF, she was

serving as the John Zwaanstra Professor of International Studies and Economics at Harvard University.

OBITUARIES

- **Renowned Hindi author, poet Krishna Sobti passes away**
Eminent Hindi author and poet Krishna Sobti passed away on January 25, 2019 at a hospital in Delhi. She was 93. She is a recipient of prestigious awards such as Sahitya Akademi award, Jnanpith and was also offered Padma Bhushan, which she had declined.
- **Former Defence Minister George Fernandes passes away**

Former Defence Minister George Fernandes passed away on January 29, 2019 following a prolonged illness. Fernandes held the portfolio of the Union Defence Minister from 2001 to 2004 under the Atal Bihari Vajpayee-led NDA government.

Fernandes played a pivotal role in fighting against the Emergency declared by the then Prime Minister Indira Gandhi in the mid 1970s.

During the Emergency, he was arrested and tried in the Baroda dynamite case. He was still in prison when he won in Muzaffarpur in the 1977 general election.

RETIREMENT

- **Veteran South African all-rounder Johan Botha retires from all forms of cricket**
The 36-year-old played for South Africa in five test matches, 78 one-day internationals and 40 T20 Internationals from 2005 to 2012.
- **Harendra Singh removed as head coach of Indian men's hockey team**
Indian men's hockey coach Harendra Singh was on January 9, 2019 sacked from the position and offered the task of helming the junior squad by the national federation.

LIST OF REPORTS PUBLISHED BY DIFFERENT ORGANIZATIONS

Name of Reports	Published by
1. World Economic Outlook	International Monetary Fund (IMF)
2. Global Financial Stability Report	International Monetary Fund (IMF)
3. Ease of Doing Business	World Bank
4. World Development Report	World Bank
5. Global Economic Prospects	World Bank
6. Financial Stability Report	Reserve Bank of India (RBI)
7. Monetary Policy (India)	Reserve Bank of India (RBI)
8. Handbook of Statistics on Indian Economy	Reserve Bank of India (RBI)
9. Quarterly Statistics on Deposits & Credit of Scheduled Commercial Banks in India	Reserve Bank of India (RBI)
10. Report on Trend and Progress of Banking in India	Reserve Bank of India (RBI)
11. Asian Development Outlook	Asian Development bank
12. Inclusive growth & Development Report	World Economic Forum
13. Engaging Tomorrow Consumer Report	World Economic Forum
14. Environmental Performance Index	World Economic Forum
15. Global Competitive Index	World Economic Forum
16. Global Energy Architecture Performance Index Report	World Economic Forum
17. Global Gender Gap Report	World Economic Forum
18. Global Information Technology Report	World Economic Forum
19. Human Capital Report	World Economic Forum
20. Inclusive growth & Development report	World Economic Forum
21. Outlook on Global Agenda	World Economic Forum
22. The Global Risk Report	World Economic Forum
23. Human Development Index	United Nations Development Programme (UNDP)
24. Sustainable development Goals	United Nations Development Programme (UNDP)
25. Gender Inequality Index	United Nations Development Programme (UNDP)
26. Global Hunger Index	International Food Policy Research Institute (IFPRI)
27. Global Innovation Index	INSEAD
28. World Economic Situation and Prospects	United Nations Organizations (UN)
29. Economic Freedom Index	The Heritage Foundation
30. World Happiness Report	Sustainable Development Solution Network (SDSN)

BANKING: AT A GLANCE**100 ONE LINERS BANKING**

1. RBI introduced a new framework called, Prompt Corrective Action (PCA) to regulate bank's – **NPA**
2. The PCA framework all the banks operating in India except – **Regional Rural Banks**
3. The PCA framework for banks was started in – **2002**
4. The first bank came under PCA framework is – **IDBI**
5. Till now how many banks came under PCA framework – **3**
6. Under Prompt Corrective Action (PCA), the banks will be monitored on ——parameter. – **Capital, Asset Quality and Profitability parameters.**
7. The loan is considered to be a Non Performing Assets once the borrower fails to make interest or principal payments for – **90 days**
8. RBI has put some trigger points to assess, monitor, control and take corrective actions on banks which are weak and troubled. The following one is not among them. – **Capital Adequacy Ratio (CAR)**
9. The total value of Non Performing Assets surged to – **Rs 614,872 cr**
10. Indian Overseas Bank's gross NPA ratio is – **22.42%**
11. United Bank of India gross NPA ratio is – **15.98%**
12. The bank will be closed or merged with other banks if the capital ratio falls below – **3.625%**
13. In which year National Payment Corporation of India (NPCI) was established – **2008**
14. NPCI comes under which Act – **Companies Act 2013**
15. National Payment Corporation of India has —— core promoter companies. – **10**
16. Who is CEO& MD of National Payment Corporation of India – **A. P. Hota**
17. The paid up capital of NPCI is increased from 100Cr to – **137 Cr**
18. The authorized Capital of NPCI is – **300 cr**
19. The Headquarters of National Payments Corporation of India is – **Mumbai**
20. List out the NPCI Products – **NFS, BHIM, UPI, IMPS, NACH, AEPS, RuPAY, BBPS and CTS**
21. NPCI introduced Bharat Interface for Money (BHIM) in – **30th December 2016**
22. What does S stands for in AEPS – **System**
23. What details does the customer need for an AEPS transaction – **Aadhaar Number, Biometric and IIN**
24. Institution Identification Number has —— digits – **6**
25. Which banking services can the customer avail usingAEPS – **Cash Withdrawal, Cash Deposit, Balance Enquiry, Fund Transfer**
26. What does B stands for in APB – **Bridge**
27. ——— launched India's first RuPay ATM & Micro ATM Card with Aadhaar Number – **Bank of India**
28. Bharat Interface for Money (BHIM) App supports — languages – **12**
29. Bharat Interface for Money app developed by NPCI based on – **UPI**
30. In BHIM app for a single transaction, the maximum limit is Rs – **10,000**
31. In BHIM app, daily transaction limit would not exceed Rs – **20,000**
32. Immediate Payment Service (IMPS) facility is provided by – **NPCI**
33. What does second M stands for in MMID – **Money**
34. Mobile Money Identifier (MMID) is a — digit number – **7**
35. UPI – PIN has maximum —— number of digits – **6**
36. UPI uses ——, which uniquely identifies a respective bank account – **Virtual Payment Address**
37. In UPI we can transfer maximum Rs – **1,00000**
38. The term — is used for Requesting money in UPI – **PULL**
39. The term — is used for sending money in UPI – **PUSH**
40. What does S stands for in QSAM – **Service**
41. When using QSAM Service we need to dial – ***99*99#**
42. What does S stands for in BBPS – **System**
43. In India Capital Market is Regulated by – **SEBI**
44. Who is responsible to appoint the Chairman for SEBI – **GOI**

45. In which year Government of India established Securities and Exchange Board of India – **1988**
46. Insurance Regulatory and Development Authority (IRDA) of India was established in – **1999**
47. Who is the Chairman for Insurance Regulatory and Development Authority of India – **TS VIjayan**
48. Head Quarters of IRDA is – **Hyderabad**
49. In India Commodity Market is regulated by – **SEBI**
50. Public health & Food Safety is regulated by – **FSSAI**
51. Head quarters of Food Safety and Standards Authority of India is – **New Delhi**
52. Who is the Chairman for FSSAI – **Ashish Bahuguna**
53. Head quarters of Bureau of Indian Standards (BIS) is – **New Delhi**
54. Bureau of Indian Standards was established in – **1986**
55. Director General of Bureau of Indian Standards is – **Alka Panda**
56. In India Chit Funds are regulated by – **Respective State Governments**
57. Who is the regulator of Foreign Exchange (Forex Market) in India – **RBI**
58. In India Nidhi Companies are regulated by – **Ministry of corporate affairs**
59. Who is the chairman of Pension Fund Regulatory and Development Authority (PFRDA) of India – **Hemant Contractor**
60. Headquarters of Pension Fund Regulatory and Development Authority of India is – **New Delhi**
61. In which year Pension Fund Regulatory and Development Authority of India started by GOI – **2003**
62. Headquarters of Small Industries Development Bank (SIDBI) of India is – **Lucknow**
63. Small Industries Development Bank of India was established in – **1990**
64. Who is the Chairmen of SIDBI – **Kshatrapati Shivaji**
65. In which year Telecom Regulatory Authority of India (TRAI) was established in – **1997**
66. In which city Telecom Regulatory authority of India (TRAI) is headquartered – **New Delhi**
67. In India Security Exchange Board of India regulates – **Merchant Banking companies, Venture Capital Fund, Algorithmic Trading , Credit Rating agencies**
68. In which city Advertising Standards Council of India (ASCI) headquartered – **Mumbai**
69. Who is the Chairman of Financial Stability and Development Council (FSDC) – **The Union Finance Minister of India**
70. In which year FSDC established in India – **2010**
71. Institute of Chartered Accounts in India (ICAI) is headquartered in – **New Delhi**
72. In which year Export Credit Guarantee Corporation of India (ECGC) was established – **1957**
73. Headquarters of ECGC is – **Mumbai**
74. Currently Indian Banks' Association (IBA) represents — Banking Companies operating in India. – **237**
75. Who is the regulator of Micro-Finance Regulatory Authority in India – **NABARD**
76. The initial corpus of NABARD is — **100 Crore**
77. National Association of Software and Services Companies (NASSCOM) was established in – **1988**
78. Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the — act. – **Reserve Bank of India Act, 1934**
79. RBI was nationalized on – **1949**
80. RBI has — regional offices – **19**
81. RBI can have atmost — deputy governors at any time. – **4**
82. When RBI was established, it has headquarters in – **Kolkata**
83. In RBI Act 1934, the business banks can carry out is defined under – **Section 21**
84. In RBI Act 1934, RBI has sole rights to issue currency notes and it comes under – **Section 22**
85. Headquarters of RBI shifted from Calcutta to Mumbai in – **1937**
86. Government of India has a sole right to print Rs 1 note or mint coins under – **Coinage Act, 2011**
87. Cash Reserve Ratio comes under section — of RBI Act 1934 – **42**
88. Money market instruments and Securities are defined under which section of RBI Act, 1934 – **45U**

89. In RBI Act 1934 section 26 (2) defines _____ of bank notes. – **Withdrawal of legal tender**
90. Procedure for merger of banking companies is defined under section _____ of Banking Regulation Act, 1949. – **44**
91. Small Finance banks gets license under section _____ of Banking Regulation Act, 1949. – **22**
92. Payment banks gets license under section _____ of Banking Regulation Act, 1949 – **22**
93. State Bank of India have _____ foreign branches around the world. – **190**
94. After merger SBI bank have a deposit base of more than _____ lakh crore and advances level of _____ lakh crore. – **26 and 18.50**
95. The State Bank of India merged with 5 associate banks and BharatiaMahila Bank on April 1, 2017. Which one is not among the list – **State Bank of Saurashtra**
96. State Bank of India announced a customer should maintain minimum of Rs _____ in a Rural Area. – **1000**
97. State Bank of India announced a customer should maintain minimum of Rs _____ in a Urban Area. – **3000**
98. State Bank of India announced a customer should maintain minimum of Rs _____ in a Metro city. – **5000**
99. State Bank of India announced a customer should maintain minimum of Rs _____ in a Semi Urban Area. – **2000**
100. The Central Government has _____ stake in SBI Bank as of March 2017 – **62.22%**

IMPORTANT BANKING QUESTIONS FOR BANKING EXAMS

- 1. In context of banking, what does ‘BBB’ stands for: Bank Board Bureau.**
- Explanation:** The Union Government has decided to set up Bank Board Bureau (BBB) for Public Sector Banks (PSBs), where each bank would be monitored on the basis of key performance indicators.
- 2. In which year, the General Insurance Corporation of India (GIC) was incorporated as a company: 1971.**
- Explanation:** The General Insurance Corporation of India (GIC) was incorporated as a company in 1971 and it started business on January 1,1973. It was formed to control and operate the business of general insurance in India.
- 3. On which date, nationalisation of private insurance sector in India took place: January 19, 1956.**
- Explanation:** On January 19,1956, the nationalisation of private insurance sector in India took place and Life Insurance Corporation came into existence by the Life Insurance of India Act on September 1, 1956.
- 4. Which was the first Life Insurance company in India: Oriental Life Insurance Company.**
- Explanation:** The Oriental Life Insurance Company was the first Life Insurance company in India that was established in Calcutta in 1818, though it failed in 1834.
- 5. In which year, Insurance Regulatory and Development Authority (IrDA) was constituted: 1999.**
- Explanation:** Insurance Regulatory and Development Authority (IRDA) was constituted in 1999 as an autonomous body to regulate and develop the insurance industry.
- 6. Which project is to provide health and social security services to members of ESIC through a national digital network: Project Panchdeep.**
- Explanation:** Project Panchdeep is a project to provide health and social security services to members of ESIC through a national digital network.
- 7. Under which section of Income Tax Act, the insured person can claim for tax deduction for the amount invested in insurance: Under Section 80 D.**
- Explanation:** Under section 80D of the income tax act, the insured person who takes out the policy can claim for tax deduction for the amount invested.
- 8. On which date, Life Insurance Corporation of India (LIC) was established: September1, 1956.**
- Explanation:** As per the Life Insurance Corporation Act, 1956, Life Insurance Corporation of India (LIC) was founded by Government of India on September 1,1956.
- 9. What does ‘CMO’ stands for: Collateralized Mortgage Obligation.**
- Explanation:** Collateralized Mortgage Obligations (CMOs) are a type of Mortgage-Backed Security (MBS) with separate pools of pass-through security mortgages that contain varying classes of holders and maturities (tranches) with the advantage of predictable cash flow patterns.
- 10. If a general or life insurance policy with a sum assured of Rs. 50000 or less, then it denotes which type of insurance category: Micro Insurance.**

- Explanation:** A micro-insurance policy is a general or life insurance policy with a sum assured of Rs. 50000 or less.
- 11. If a person experience illness, injury, or other physical or psychological impairment, whether temporary or permanent, then it is which type of risk: Morbidity Risk.**
- Explanation:** Morbidity Risk is the potential for a person to experience illness, injury, or other physical or psychological impairment, whether temporary or permanent.
- 12. Which type of life insurance coverage payable to a third party lender upon the death of the insured for loss of loan payments: Mortgage Insurance.**
- Explanation:** Mortgage Insurance is a form of life insurance coverage payable to a third party lender/mortgagee upon the death of the insured/mortgagor for loss of loan payments.
- 13. What do we call the money charged for the insurance coverage: Premium.**
- Explanation:** Premium is the money charged for the insurance coverage reflecting expectation of loss.
- 14. A person who identifies, examines and classifies the degree of risk represented by a proposed insured in order to determine whether or not coverage should be provided and, if so, at what rate. In terms of insurance, what does a person stands for: Underwriter.**
- Explanation:** Underwriter is a person who identifies, examines and classifies the degree of risk represented by a proposed insured in order to determine whether or not coverage should be provided and, if so, at what rate.
- 15. The process of identifying and classifying the degree of risk represented by a proposed insured. As per insurance sector, what does the term stands for: Underwriting.**
- Explanation:** Underwriting is the process by which an insurance company examines risk and determines whether the insurer will accept the risk or not, classifies those accepted and determines the appropriate rate for coverage provided.
- 16. What is the minimum tenure of deposits to be taken by NBFCs: 12 Months.**
- Explanation:** All NBFCs are not allowed to take deposits. Only those NBFCs which have specific authorization from RBI are allowed to accept/hold public deposits. NBFCs cannot take demand deposits.
- 17. What is the cap on loan amount given out by a Non-Banking Financial Company – Micro Finance Institution (NBFC-MFI): 50000 Rs.**
- Explanation:** NBFC-MFI is a non-deposit taking NBFC which has at least 85% of its assets in the form of microfinance. Such microfinance should be in the form of loan given to those who have annual income of Rs. 60,000 in rural areas and Rs. 120,000 in urban areas.
- 18. All mutual funds in India must be compulsorily registered with: SEBI.**
- Explanation:** Mutual funds are compulsorily registered with the Securities and Exchange Board of India (Sebi), which also acts as the first wall of defence for all investors in these funds.
- 19. Which gives the right, but not an obligation, to buy the underlying at a stated date and at a stated price: Call Option.**
- Explanation:** An Option is a contract which gives the right, but not an obligation, to buy or sell the underlying at a stated date and at a stated price.
- 20. A customized contract between two parties, where settlement takes place on a specific date in future at a price agreed today is called: Forwards Contract.**
- Explanation:** A forward contract is a customized contract between two parties, where settlement takes place on a specific date in future at a price agreed today.
- 21. In which year the first organised future market was established in India: 1875.**
- Explanation:** The first organized futures market in India was established in 1875, under the name of 'Bombay Cotton Trade Association' to trade in cotton derivative contracts. This was followed by institutions for futures trading in oilseeds, food grains, etc.
- 22. Which is an example for Long Term Investment Option: Public Provident Fund.**
- Explanation:** The short term investment options are savings bank account, money market/liquid funds and fixed deposits with banks. The Long term investments typically comprise the Post Office Savings Schemes, Public Provident Fund, Company Fixed Deposits, Bonds and Debentures, Mutual Funds etc.
- 23. Basel Committee on Banking Supervision" is also known as: BIS Committee.**

Explanation: The Basel Committee on Banking Supervision (BCBS) is a committee of banking supervisory authorities established in 1974 by the governors of the central banks of G-10. It is also known as Bureau of International Settlement (BIS) Committee.

24. RBI takes “Prompt Corrective Action” when a bank is faced to: Low Capital Adequacy.

Explanation: Prompt Corrective Action is a system of RBI under which it can initiate a corrective action in case of a bank which is found to be having low capital adequacy or high Non- performing Assets.

25. Which of the following is India’s first Credit Rating Agency: CRISIL.

Explanation: CRISIL is India’s first credit rating agency, incorporated in 1987 and was promoted by the erstwhile ICICI Ltd, along with UTI and other financial institutions.

26. What is leverage ratio: Capital to total Assets (Not Risk-Weighted).

Explanation: A leverage ratio is the relative amount of capital to total assets (not risk-weighted).

27. Who appoints the governor of Reserve Bank of India: Central Government.

Explanation: The Governor of RBI is appointed by the Central Government. The approval comes from Appointments Committee of the Cabinet.

28. In which types of banking, there is a direct execution of transactions between a bank and its consumers: Retail Banking.

Explanation: When there is a direct execution of transactions between a bank and its consumers, rather than with corporations or other banks, then this type of banking system is known as Retail banking.

29. Which is the first financial institution of India that adopted the Universal Banking System: ICICI.

Explanation: Universal banking is a one-stop shop of financial products and services. The Industrial Credit and Investment Corporation of India Limited (ICICI) is the first financial institution of India that adopted the Universal banking system.

30. Which types of Banking is most helpful in cross selling: Relationship Banking.

Explanation: Relationship banking is a banking system in which banks make deliberate efforts to understand customer needs and offer him products accordingly.

31. In terms with Banking Sector, Anywhere Banking refers to: The customer can deposit/ withdraw cash at any branch other than the branch in which he holds the account.

Explanation: Anywhere Banking means that the customer can deposit/ withdraw cash at any branch other than the branch in which he holds the account. Anywhere banking frees the customer from geographical boundaries and limitations and gives the flexibility to the customer to use his account across the board.

32. Which country has largest shadow banking market in the world: USA.

Explanation: Shadow banking refers to the activities of financial institutions that operate outside government-regulated banking systems. United States has the largest shadow banking market followed UK and China.

33. What is the current number of Local Area Banks in India: FOUR.

Explanation: these four local area banks are: 1.Coastal Local Area Bank Ltd – Vijayawada (Andhra Pradesh) 2.Capital Local Area Bank Ltd – Phagwara (Punjab) 3.Krishna Bhima Samruddhi Local Area Bank Ltd, Mahbubnagar (Andhra Pradesh) 4.Subhadra Local Area Bank Ltd., Kolhapur (Maharashtra).

34. Bank branches are established under which section of Banking Regulations Act, 1949: Section 23.

Explanation: Branch banking involves business of banking via branches. The branches are set up under Section 23 of Banking Regulations Act, 1949.

35. In the constitution of India, ‘Cooperatives’ come under which list among the seventh schedule: State List.

Explanation: The item “Cooperative Societies” is a State Subject in the 7th Schedule via entry 32 of the State List in the Constitution of India.

36. The owners of the cooperative bank are also its: Customers, Debtors & Creditors.

Explanation: A cooperative is jointly owned enterprise in which same people are its customers who are also its owners. Thus, basic difference between scheduled commercial banks and scheduled cooperative banks is in their holding pattern.

- 37. For the regional rural banks, which among the following is the correct share of Central, State and Sponsor Bank: 50%, 15% , 35%.**

Explanation: In RRBs, 50% share shall be held by the central government, 15% by the concerned state government and 35% by the sponsor bank. The RRB amendment act 2014 has allowed the RRBs to raise their capital from sources other than the central and state governments, and sponsor banks.

- 38. RBI has a principle that overseas banks are given near national treatment in India only if their home country allowed Indian banks to open branches there without much restrictions. This principle is known as: RECIPROCITY.**

- 39. Which is High Powered Money: M0.**

Explanation: The other name of the Reserve Money is “High Powered Money” and also “Monetary Base”. Reserve Money is all the Cash in the economy and denoted by M0.

- 40. Auction of treasury bills is done by which organizations: RBI.**

Explanation: In the primary market, the auction of treasury bills is done by Reserve Bank of India (RBI), Mumbai.

- 41. What is the minimum denomination of Treasury bills to issue in India: Rs. 25000.**

Explanation: The Treasury bills are available for a minimum denomination of Rs.25,000 and in multiples of Rs. 25,000. They are issued at a discount and are redeemed at par.

- 42. In what denominations Commercial Paper (CP) can be issued: Rs. 5 Lakh.**

Explanation: The CPs shall be issued in denominations of Rs 5 lakh and multiples thereof. The amount invested by a single investor should not be less than Rs.5 lakh (face value).

- 43. What is the minimum maturity period of Certificate of Deposit (CD) issued by banks: 7 Days.**

Explanation: The maturity period of Certificates of Deposit (CDs) issued by banks should not be less than 7 days and not more than one year, from the date of issue.

- 44. What does DFHI stand for: Discount & Finance House of India Limited.**

Explanation: The Discount and Finance House of India Ltd.(DFHI) was set up in April 1988 by the Reserve Bank of India (RBI) to develop the money market and to provide liquidity to money market instruments.

- 45. The maturity of Treasury Bills in India is always less than: 365 Days.**

Explanation: The maturity of Treasury Bills in India is less than 365 days. At present, the active T-Bills are 91-days T-Bills, 182-day T-Bills and 364-days T-Bills.

- 46. What is sold and purchased during Open Market Operations by RBI: Government Securities.**

Explanation: OMOs are conducted by the RBI via the sale/purchase of government securities to/from the market with the primary aim of modulating rupee liquidity conditions in the market OMOs are an effective quantitative policy tool in the armoury of the RBI, but are constrained by the stock of government securities available with it at a point in time.

- 47. Which is used by RBI for sterilization of the Capital Inflows: Open Market Operations.**

Explanation: To check the reverse Capital Inflows, central banks often attempt what is known as the “sterilization” of capital flows. In a successful sterilization operation, the domestic component of the monetary base (bank reserves plus currency) is reduced to offset the reserve inflow.

- 48. Which can be used to channelize surplus funds from savers to institutions for short term use: Commercial Paper.**

Explanation: While first three belong to capital market, last one is an instrument of Money Markets. Money Markets are essentially short term markets.

- 49. Which segments of Money Markets is indicator of day to day interest rates: Call Money/Notice Money Market.**

Explanation: Call Money / Notice Money market is most liquid money market and is indicator of the day to day interest rates. If the call money rates fall, this means there is a rise in the liquidity and vice versa.

- 50. What is Indian Depository Receipt: Indian Depository Receipt is a capital market instrument.**

Explanation: Money market instruments in India include Call Money / Notice Money / Term Money Market, Treasury Bill (T – Bills), Commercial Bills, Certificate Of Deposits (CDs), Commercial Papers (CP), Money Market Mutual Funds (MMMFs), The Repo / Reverse Repo Market etc.

- 51. A syndicated loan is a form of lending in which: a group of lenders collectively extend a loan to a single borrower.**

Explanation: Syndicated lending is a form of lending in which a group of lenders collectively extend a loan to a single borrower. The group of lenders is called a syndicate. The loan is called a syndicated loan.

52. In which year, Foreign Currency Non-Resident Account Bank or FCNR (B) was first introduced: 1993.

Explanation: Foreign Currency Non-Resident Account Bank or FCNR (B) was first introduced in 1993. While NRERA Account is a rupee account and the depositor is exposed to the Currency rates risk; FCNR is opened in foreign currency only.

53. In which type of accounts, no cheque book is issued: Illiterate Account.

Explanation: Illiterate accounts are opened on discretion of the banks if the person personally goes to the bank along with a witness already known to the bank and the depositor. No cheque books are issued for such accounts.

54. No Risk, No reward". This quote is most closely associated with: Risk-return trade-off.

Explanation: The principle of Risk-return trade-off says that higher the potential return, higher is the risk. Low risk is associated with low potential returns, whereas high risk is associated with high potential returns.

55. Which is also known as Contingent Liability of the banks: Non-fund based lending.

Explanation: In Non-fund based lending, bank does not make any funds outlay but only gives assurance. The "letter of credit" and "bank guarantees" fall into the category of non-funding loans.

56. NABARD administers a fund called Rural infrastructure Development Fund (RIDF). What is the major source of its funding: Penalties levied on domestic commercial banks who fail to meet PSL targets.

Explanation: The penalties levied on domestic commercial banks who fail to meet PSL targets is the major source of Rural infrastructure Development Fund (RIDF) funding. It is administered by NABARD.

57. Who monitors Priority Sector Lending (PSL) in commercial banks: Reserve Bank of India.

Explanation: The priority sector lending by commercial banks is monitored by Reserve Bank of India (RBI) through periodical returns received from them.

58. What is the loan limit for education under Priority Sector Lending (PSL) for studying in India and abroad respectively: Rs. 10 lakh, Rs. 20 Lakh.

Explanation: Under Priority Sector Lending (PSL), the loans and advances granted to only individuals for educational purposes up to Rs.10 lakh for studies in India and Rs. 20 lakh for studies abroad.

59. Which Indian bank has opened its first branch in China in May, 2015: ICICI Bank.

Explanation: Country's top private sector bank ICICI bank has opened its first branch in China. It was inaugurated by Prime Minister Narendra Modi. The bank will be based in Shanghai.

60. Recently, RBI has enabled banks to perform transaction in contactless cards for value up to Rs: 2000.

Explanation: Reserve Bank of India has allowed banks to enable transactions in contactless cards (Tap and Pay) for value up to Rs 2000 without requiring a separate PIN authentication.

61. Who is the chairman of the 7th Central Pay Commission: A.K Mathur.

Explanation: Former Supreme Court Justice Ashok Kumar Mathur is the chairman of the 7th Central Pay Commission. Rathin Roy, Vivek Rae is the part time members of the committee and Meen Agarwal is the secretary.

62. What is the accidental death cover available to holders of Kisan Credit Card: Rs. 50000.

Explanation: Kisan Credit Card holders are covered by a personal accident insurance. This cover is available when the person enters the scheme.

63. What is the validity period of a Kisan Credit Card: 3 Years.

Explanation: A Kisan Credit Card is valid for 3 years subject to annual review. As incentive for good performance, credit limits could be enhanced to take care of increase in costs, change in cropping pattern, etc.

64. In terms of Credit Cards, what is a Hot Card: Stolen Card.

Explanation: A hot card is a lost or stolen card. A hot list is the list of caution against the use of a credit card by a defaulter holder.

65. With reference to the Credit Card number, which digits identify the Credit Card Network: Initial Two.

Explanation: The Length of the number is from 14 to 19. The first 6 digits are known as the Issuer Identification Number (IIN). Out of them, the first 2 or more digits identify the Card network.

66. What is the time period during which no interest is charged on a credit card: Grace Period.

Explanation: A credit card's grace period is the time the customer has to pay the balance before interest is charged to the balance. Grace periods vary, but usually range from 20 to 30 days depending on the type of credit card and the issuing bank.

67. The Secured credit cards are generally available to the person with: Poor Credit History.

Explanation: The Secured credit cards are an option to allow a person with a poor credit history or no credit history to have a credit card which might not otherwise be available.

68. What does the cirrus logo on ATM / debit cards signifies: have cash access facility in and outside India.

Explanation: The Cirrus is one of the logos found on the ATM or debit card and provides the card owner worldwide cash access facility. The Cirrus ATM network gives immediate access to the card owner's funds available in the local currency when travelling abroad.

69. Which is the first credit card facility to be recognised worldwide: VISA Card.

Explanation: In 1977, Visa was adopted internationally and became the first credit card facility to be recognised worldwide. It is a conditional authorization given by a competent authority of a country for a person who is not a citizen of that country to enter its territory and to remain there for limited duration.

70. The international standard which defines the shape and size of the I-Cards is: ISO/IEC 7810.

Explanation: ISO/IEC 7810 is the international standard which defines the shape and size of the I-Cards including debit / credit cards.

71. The business entity that is authorized to accept cards for the payment of goods and services is called: Merchant.

Explanation: Merchant or Point of sale is any business entity that is authorized to accept cards for the payment of goods and services; it can be a brick and mortar shop or a website.

72. From which country, the concept of Credit Card originated: United States.

Explanation: The use of Credit Card first started in 1920s in United States of America for selling the fuel to the automobile owners. Later, it reached the customers when Diners Club was launched in early 1950s.

73. The funds set aside by the banks as fraction to the loans to cover up losses is called: Provisioning Coverage Ratio.

Explanation: For every loan given out, the banks to keep aside some extra funds to cover up losses if something goes wrong with those loans. This is called provisioning.

74. To call a loan NPA, the interest or instalment of principal should remain overdue for a minimum period of more than: 90 Days.

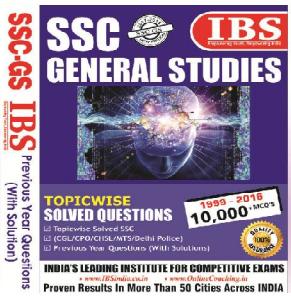
Explanation: To call a loan NPA, the interest or instalment of principal should remain overdue for a minimum period of more than

75. In terms of agricultural loans in India, the short term credit refers to the loans made for a period less than: 15 Months.

Explanation: In case of agriculture loans, there are three types of loans viz. Short term (tenure <15 months), medium term (tenure 15 months to 5 years) and long terms (tenure > 5 years).

76. In banking language, which among is called Contingent Liability of the banks: Non Fund Based Lending.

Explanation: In Non-fund based lending, bank does not make any funds outlay but only gives assurance. The "letter of credit" and "bank guarantees" fall into the category of non-funding loans.



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MISCELLANEOUS**Days to Remember****MARCH**

4th February	World Cancer Day
5th February	Kashmir Solidarity Day
1 st March	Zero Discrimination Day
3 rd March	World Wildlife Day
4 th March	National Safety Day
8 th March	International Women's Day
13 th March	World Kidney Day
15 th March	World Consumer Affairs Day
20 th March	World Sparrow Day
21 st March	World Forestry Day, International Day against Racial Discrimination
22 nd March	World Water Day
23 rd March	World Metrological Day
24 th March	World TB Day

APRIL

2 nd April	World Autism Awareness Day
7 th April	World Health Day
10 th April	World Homeopathy Day
17 th April	World Hemophilia Day
18 th April	World Heritage Day
21 st April	National Civil Services Day
22 nd April	World Earth Day
23 rd April	World Book & Copyright Day
24 th April	National Panchayati Raj Divas
25 th April	World Malaria Day
26 th April	World Intellectual Property Day

Autobiographies of Famous Personalities

Name of the Autobiography	Name of the Person
Joseph Anton : A Memoir	Salman Rushdie
Ace against Odds	Sania Mirza
My Country My Life	Lal Krishna Advani
Open : An Autobiography	Andre Agassi
Mein Kampf	Adolf Hitler
Living History	Hilary Rodham Clinton
The Greatest	Mohammad Ali
Unbreakable	MC Marry Com
Straight From the Heart	Kapil Dev
Six Machine	Chris Gayle
Khullam Khulla	Rishi Kapoor

Books

S.no	Authers	Books
1.	Jawaharlal Nehru	The Glimpse of World History The Discovery of India
2.	APJ Abdul Kalam	Turning Point Thoughts for Change Indomitable Spirit The Life Tre India My Dream
3.	Kalidass	Meghdoot Swapanvasavaadatta Kumarasambhava Malavikaganimitra
4.	Khushwant Singh	A Train to Pakistan We Indians Indira Gandhi Returns The end of India Malicious Gossips
5.	R.K Narayana	My Days The Guide Malgudi Days The Dark Room Waiting for the Mahatama

IMPORTANT ABBREVIATIONS

AGOC	Asian games organization committee
MTSS	Money Transfer Service Scheme
BHIM	Bharat Interface for Money
UPI	Unified Payments Interface
PCA	Prompt Corrective Action
CASA	Current Account Saving Account
DEPB	Duty Entitlement Passbook Scheme
DEAF	Depositors Education & Awareness Fund
EEFC	Exchange Earners Foreign Currency
NRO	Non-Resident Ordinary
IMPS	Immediate Payment Services
IIP	Index of Industrial Production

LIST OF NATIONALIZED BANKS, HEADQUARTER AND TAGLINE

Banks	Headquarter	Heads	Tagline
Allahabad Bank	Kolkata	S. S. Mallikarjuna Rao	A Tradition of Trust
Andhra Bank	Hyderabad	J Packirisamy	Where India Banks
Bank of Baroda	Vadodara	P. S. Jayakumar (MD & CEO)	India's International Bank
Bank of India	Mumbai	Dinbandhu Mohapatra	Relationship beyond Banking
Bank of Maharashtra	Pune	A. S. Rajeev	Ek Parivar, Ek Bank
Bandhan Bank	Kolkata	H.R. Khan (Chairman) Chandra Shekhar Ghosh (MD & CEO)	Apka Bhala, Sabki Bhalai
Canara Bank	Bengaluru	T.N. Manoharan (chairman) Rakesh Sharma (MD & CEO)	Together We Can
Central Bank of India	Mumbai	Pallav Mohapatra	Central to You Since 1911
Corporation Bank	Mangalore	Jai Kumar Garg	Prosperity for all
Dena Bank	Mumbai	Karnam Sekar	Trusted Family Bank
IDBI Bank	Mumbai	Balasubramanyam Sriram	Banking for All/ Aao sochein Bada
ICICI	Mumbai	M. K. Sharma (Chairman)	Hum hain na, khyala Apka
Indian Bank	Chennai	Padmaja Chundru	Your Own Bank, Your Tech-Friendly Bank
Indian Overseas Bank	Chennai	TCA Ranganathan (Chairman) R Subramania Kumar (MD & CEO)	Good People to Grow With
Oriental Bank of Commerce	Gurgaon, Haryana	Mukesh Kumar Jain	Where Every Individual is Committed
Punjab National Bank	New Delhi	Sunil Mehta	The Name You can Bank Upon
Punjab & Sind Bank	New Delhi	S Hari Shanker	Where Service is a way of Life
RBL Bank	Mumbai	Vishwavir Ahuja	
State Bank of India	Mumbai	Rajnish Kumar	The Banker to Every Indian, Pure Banking Nothing Else, A Bank to a common Man, with you all the way.
Syndicate Bank	Manipal	Ajay Vipin Nanavati (Chairman) Mrutyunjay Mahapatra (MD & CEO)	A Faithful and Friendly Financial Partner
Uco Bank	Kolkata	Ravikishan Thakkar	Honours Your Trust
Union Bank of India	Mumbai	Rajkiran Rai G.	Good People to Bank with
United Bank of India	Kolkata	Ashok Kumar Pradhan	The Bank that begins with U
Vijaya Bank	Bengaluru	R.A. Sankara Narayan	A Friend You Can Bank Upon
Yes Bank	Mumbai	Rana Kapoor	Experence our expertise

STATE: AT A GLANCE GUJARAT



Country	India
Formation	1 May, 1960
Capital (and largest city)	Gandhinagar
Largest City	Ahmedabad
Districts	33
Governor	Om Prakash Kohli
Chief Minister	Vijay Rupani (BJP)
Deputy Chief Minister	Nitin Bhai Patel
Legislature	Unicameral (182 seat)
Parliamentary constituency	26
Total	194,024 km ² (75,685 sq mi)
Area rank	6th
Total Population (2011)	50,671,017
Rank	6th
Density	287/km ²

Gujarat is a state in Western India. It has an area of 196,024 km² (75,685 sq mi) with a coastline of 1,600 km (990 mi), most of which lies on the Kathiawar peninsula, and a population in excess of 60 million. The state is bordered by Rajasthan to the north, Maharashtra to the south, Madhya Pradesh to the east, and the Arabian Sea and the Pakistani province of Sindh to the west. Its capital city is Gandhinagar, while its largest city is Ahmedabad. Gujarat is the native place to the Gujarati-speaking people of India. The state encompasses some sites of the ancient Indus Valley Civilisation, such as Lothal, Dholavira, and

Gola Dhoro. Lothal is believed to be one of the world's first seaports. Gujarat's coastal cities, chiefly Bharuch and Khambhat, served as ports and trading centers in the Maurya and Gupta empires, and during the succession of royal Saka dynasties from the Western Satraps era.

Major National Parks

- ☞ Vansada National Park
- ☞ Narara Marine National Park
- ☞ Balackbuck National Park
- ☞ Giir Forest National Park

Wildlife Sanctuaries

- ☞ Purna Wildlife Sanctuary
- ☞ Gaga Wildlife Sanctuary
- ☞ Nal Sarovar Bird Sanctuary
- ☞ Sasan Giir Sanctuary
- ☞ Wild Ass Sanctuary

Major facts about Gujarat

- Sardar Sarovar Dam, the largest Dam of India built across the river Narmada in Tapi Distt of Gujarat.
- Ukai Dam Built across the river Tapi in Surat Distt of Gujarat.
- The temple of Dawarkadish (is one of the Char Dhams of India) Situated in Dwarka in Gujarat.
- The Temple of Somnath (is one of the 12 Jyotirlings of India) situated in Saurastra in Gujarat.
- Sardar Patel Stadium of cricket, the largest sitting capacity stadium in world situated in Ahmadabad.
- Sardar Vallabh Bhai Patel International Airport situated in Ahmadabad.
- Kandla Port which was recently renamed as Deen Dayal Port situated in Gujarat.
- Gujarat is the largest producing state of Cotton & Groundnuts in India.
- The India International Stock Exchange, India's first International Stock Exchange situated in Gandhinagar.
- Gujarat has the longest Coast line with 1600 K.M. followed by Andhra Pradesh with 972 KM.
- The Major Dance Forms of Gujarat are Dandya, Garba & Bavai.

IMPORTANT ECONOMICS TERMS FOR STATE & CENTRE LEVEL EXAMS

GDP: Gross Domestic Product (GDP) is the total money value of final goods and services produced in the economic territories of a country in a given year. Total value of goods and services produced in India for 2017-18 is projected to be around 150 lakh crore Indian rupees or around 3 trillion US dollars at current market prices. This is the value of Indian GDP when expressed at current market price.

GDP stands for total value of goods and services produced inside the territory of India irrespective of whom produced it – whether by Indians or foreigners.

GNP: Gross National Product (GNP) is the total value of goods and services produced by the people of a country in a given year. It is not territory specific. If we consider the GNP of India, it can be seen that GNP is lesser than GDP.

REPO rate: REPO means Re Purchase Option – the rate by which RBI gives loans to other banks. Bank re-purchase the securities deposited with RBI at the REPO rate.

Reverse REPO rate: RBI at times borrows from banks at a rate lower than REPO rate, and that rate is known as Reverse REPO rate. REPO and Reverse Repo are two major options under LAF (Liquidity Adjustment Facility).

Marginal Standing Facility (MSF): MSF is the rate at which scheduled commercial banks could borrow money overnight from RBI against approved securities. Borrowing limit of banks under marginal standing facility is 2 percent of their respective Net Demand and Time Liabilities (NDTL).

Bank Rate: Bank rate is a higher rate, (1% higher than REPO rate) charged by RBI when it gives loans to commercial banks. Bank rate is different from MSF in the nature that Bank rate is long term, applies for all commercial banks and there is no limitation like 2 percent of their respective Net Demand and Time Liabilities (NDTL).

Brexit: It is an abbreviation for the term “British exit”, similar to “Grexit” that was used for many years to refer to the possibility of Greece leaving the Eurozone. Brexit refers to the possibility of Britain withdrawing from the European

Union (EU). The country will hold a referendum on its EU membership on June 23, 2016.

Balance of Payments: The transaction in goods, services and income between an economy and the rest of the world, Changes of ownership and other changes in that economy's monetary gold, special drawing rights (SDRs), and financial claims on and liabilities to the rest of the world, and Unrequited transfers.

CRR: CRR corresponds to Cash Reserve Ratio. It corresponds to the percentage of liquid reserves each banks have to keep as cash reserve with RBI (in their current accounts) corresponding to the deposits they have. Banks will not get any interest for these deposits.

Consumer Price Index: A comprehensive measure used for estimation of price changes in a basket of goods and services representative of consumption expenditure in an economy is called consumer price index.

Cost Push Inflation: Cost push inflation is inflation caused by an increase in prices of inputs like labour, raw material, etc. The increased price of the factors of production leads to a decreased supply of these goods. While the demand remains constant, the prices of commodities increase causing a rise in the overall price level. This is in essence cost push inflation.

Cross Elasticity of Demand: The measure of responsiveness of the demand for a good towards the change in the price of a related good is called cross price elasticity of demand. It is always measured in percentage terms.

Credit Default Swaps: Credit default swaps (CDS) are a type of insurance against default risk by a particular company. The company is called the reference entity and the default is called credit event. It is a contract between two parties, called protection buyer and protection seller.

Currency Deposit Ratio: The currency deposit ratio shows the amount of currency that people hold as a proportion of aggregate deposits. An increase in cash deposit ratio leads to

a decrease in money multiplier. An increase in deposit rates will induce depositors to deposit more, thereby leading to a decrease in Cash to Aggregate Deposit ratio. This will in turn lead to a rise in Money Multiplier.

Capital Market: Capital market is a market where buyers and sellers engage in trade of financial securities like bonds, stocks, etc. The buying/selling is undertaken by participants such as individuals and institutions.

CRAR: Capital to Risk Weighted Assets Ratio is arrived at by dividing the capital of the bank with aggregated risk weighted assets. The higher the CRAR of a bank the better capitalized it is.

Capital Account Deficit: Capital account Deficit occurs when payments made by a country for purchasing foreign assets exceed payments received by that country for selling domestic assets. (For example, if Indians are buying a lot of properties in US, but if Americans are not buying any properties or buildings in India, India will have Capital Account Deficit.)

Deflation: When the overall price level decreases so that inflation rate becomes negative, it is called deflation. It is the opposite of the often-encountered inflation. A reduction in money supply or credit availability is the reason for deflation in most cases. Reduced investment spending by government or individuals may also lead to this situation. Deflation leads to a problem of increased unemployment due to slack in demand.

Ease of Doing Business: Ease of doing business is an index published by the World Bank. It is an aggregate figure that includes different parameters which define the ease of doing business in a country.

Depreciation: The monetary value of an asset decreases over time due to use, wear and tear or obsolescence. This decrease is measured as depreciation. Depreciation, i.e. a decrease in an asset's value, may be caused by a number of other factors as well such as unfavorable market conditions, etc. Machinery, equipment, currency are some examples of assets that are likely to depreciate over a specific period of time.

Depression: Depression is defined as a severe and prolonged recession. A recession is a situation of declining economic activity. Declining economic activity is characterized by falling output and employment levels. Generally, when an economy continues to suffer recession for two or more quarters, it is called depression.

Devaluation of Currency: Devaluation is a deliberate downward adjustment to the value of a country's currency relative to another currency, group of currencies or standard. It is a monetary policy tool used by countries that have a fixed exchange rate or semi-fixed exchange rate. It is often confused with depreciation and is the opposite of revaluation.

Fair Trade Price: In the commodities market, fair trade price is the minimum price that importers must pay to the producers of some agricultural products such as coffee and banana. It is the floor price that must be paid irrespective of the market price.

Human Development Index: The Human Development Index (HDI) is a statistical tool used to measure a country's overall achievement in its social and economic dimensions. The social and economic dimensions of a country are based on the health of people, their level of education attainment and their standard of living.

Imperfect Competition: Imperfect competition is a competitive market situation where there are many sellers, but they are selling heterogeneous (dissimilar) goods as opposed to the perfect competitive market scenario. As the name suggests, competitive markets that are imperfect in nature.

Indifference Curve: An indifference curve is a graph showing combination of two goods that give the consumer equal satisfaction and utility. Each point on an indifference curve indicates that a consumer is indifferent between the two and all points give him the same utility.

Inferior Goods: An inferior good is a type of good whose demand declines when income rises. In other words, demand of inferior goods is inversely related to the income of the consumer.

Law of Demand: The law of demand states that other factors being constant (ceteris peribus), price and quantity demand of

any good and service are inversely related to each other. When the price of a product increases, the demand for the same product will fall.

Law of Supply: Law of supply states that other factors remaining constant, price and quantity supplied of a good are directly related to each other. In other words, when the price paid by buyers for a good rises, then suppliers increase the supply of that good in the market.

LIBOR: LIBOR, the acronym for London Interbank Offer Rate, is the global reference rate for unsecured short-term borrowing in the interbank market. It acts as a benchmark for short-term interest rates. It is used for pricing of interest rate swaps, currency rate swaps as well as mortgages.

Liquid Asset: An asset is said to be liquid if it is easy to sell or convert into cash without any loss in its value. By definition, bank notes and checking accounts are the most liquid assets.

Liquidity: Liquidity means how quickly you can get your hands on your cash. In simpler terms, liquidity is to get your money whenever you need it. Liquidity might be your emergency savings account or the cash lying with you that you can access in case of any unforeseen happening or any financial setback. Liquidity also plays an important role as it allows you to seize opportunities.

Marginal Standing Facility: Marginal standing facility (MSF) is a window for banks to borrow from the Reserve Bank of India in an emergency situation when inter-bank liquidity dries up completely. The MSF rate is pegged 100 basis points or a percentage point above the repo rate. Under MSF, banks can borrow funds up to one percentage of their net demand and time liabilities (NDTL).

Market Capitalization: Market capitalization is the aggregate valuation of the company based on its current share price and the total number of outstanding stocks. It is calculated by multiplying the current market price of the company's share with the total outstanding shares of the company.

Mark to Market: Mark-to-market refers to the reasonable value of an account that can vary over a period depending on assets and liabilities. Mark-to-market provides a realistic estimate of a financial situation.

MIBID: MIBID or Mumbai Interbank Bid Rate is the rate of interest that a bank would be willing to pay to secure a deposit from another bank in the Indian interbank market. The MIBID rate is the weighted average of all interest rates that the participating banks offer on deposits on a particular day. It is calculated by the National Stock Exchange (NSE).

Net National Income: National Income is Gross National Income or Gross National Product less depreciation. Gross National Product (GNP) is Gross Domestic Product (GDP) plus net factor income from abroad. It measures the monetary value of all the finished goods and services produced by the country's factors of production irrespective of their location.

NIM: Net interest margin or NIM denotes the difference between the interest income earned and the interest paid by a bank or financial institution relative to its interest-earning assets like cash. Thanks to its frequent usage, it's become a part of the banking and financial lexicon.

NPA: A non performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. Banks are required to classify NPAs further into Substandard, Doubtful and Loss assets.

1. Substandard assets: Assets which has remained NPA for a period less than or equal to 12 months.

2. Doubtful assets: An asset would be classified as doubtful if it has remained in the substandard category for a period of 12 months.

3. Loss assets: As per RBI, "Loss asset is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted, although there may be some salvage or recovery value."

Payments Bank: A payments bank is like any other bank, but operating on a smaller scale without involving any credit risk. In simple words, it can carry out most banking operations but can't advance loans or issue credit cards. It can accept demand deposits (up to Rs 1 lakh).

PDS: PDS or Public distribution system is a government-sponsored chain of shops entrusted with the work of distributing basic food and non-food commodities to the needy sections of the society at very cheap prices.

PPP (Purchasing Power Parity): The theory aims to determine the adjustments needed to be made in the exchange rates of two currencies to make them at par with the purchasing power of each other. In other words, the expenditure on a similar commodity must be same in both currencies when accounted for exchange rate. The purchasing power of each currency is determined in the process.

Quantity theory of Money: Quantity theory of money states that money supply and price level in an economy are in direct proportion to one another. When there is a change in the supply of money, there is a proportional change in the price level and vice-versa.

Rationing: Rationing refers to an artificial control on the distribution of scarce resources, food items, industrial production, etc. In banking, credit rationing is a situation when banks limit the supply of loans to consumers. In economics, rationing refers to an artificial control of the supply and demand of commodities.

Real Economic Growth Rate: Real Economic Growth Rate is the rate at which a nation's Gross Domestic product (GDP) changes/grows from one year to another. GDP is the market value of all the goods and services produced in a country in a particular time period.

Recession: Recession is a slowdown or a massive contraction in economic activities. A significant fall in spending generally leads to a recession.

Risk Management: the world of finance, risk management refers to the practice of identifying potential risks in advance, analyzing them and taking precautionary steps to reduce/curb the risk.

Securitization: Securitization is a process by which a company clubs its different financial assets/debts to form a consolidated financial instrument which is issued to investors. In return, the investors in such securities get interest.

Soft Currency: Soft currency is a currency which is hyper sensitive and fluctuates frequently. Such currencies react

very sharply to the political or the economic situation of a country.

SLR: SLR (Statutory Liquidity Ratio) corresponds to the percentage of liquid reserves each banks have to keep as cash reserve with themselves corresponding to the deposits they have. Banks have to mandatory keep reserves corresponding to SLR locked with themselves in the form of gold or government securities. The main difference between CRR and SLR is that banks need to keep CRR with RBI, but SLR with themselves, but locked.

SDR: This is a kind of reserve of foreign exchange assets comprising leading currencies globally and created by the International Monetary Fund in the year 1969.SDR is often regarded as a 'basket of national currencies' comprising four major currencies of the world - US dollar, Euro, Chinese Yuan, British Pound and Yen (Japan). The composition of this basket of currencies is reviewed every five years wherein the weightage of currencies sometimes get altered.

Speculation: Speculation involves trading a financial instrument involving high risk, in expectation of significant returns. The motive is to take maximum advantage from fluctuations in the market.

Underwriting: Underwriting is one of the most important functions in the financial world wherein an individual or an institution undertakes the risk associated with a venture, an investment, or a loan in lieu of a premium. Underwriters are found in banking, insurance, and stock markets.

Venture Capital: Startup companies with a potential to grow need a certain amount of investment. Wealthy investors like to invest their capital in such businesses with a long-term growth perspective. This capital is known as venture capital and the investors are called venture capitalists.

Windfall Gains: Windfall gain (or windfall profit) is an unexpected gain in income which could be due to winning a lottery, unforeseen inheritance or shortage of supply. Windfall gains are transitory in nature.

STATIC GK FROM RECENT CURRENT AFFAIRS

- Justin Trudeau is the Present Prime Minister of Canada. Ottawa is the capital of Canada.
- Manohar Lal Khattar is the CM of Haryana. Satyadev Narayan Arya is the Governor of Haryana.
- The Capital of Saudi Arabia is Riyadh and Currency is Riyal .
- General Bipin Rawat is the present & 27th Chief of Army Staff.
- Commonwealth Games 2018 will be held in Gold Coast in Australia .
- 23rd Winter Olympics venue is Peyongchang in South Korea.
- Antonio Guterres is the Secretary general of United Nations&Amina . J. Mohammad is Deputy Sec. Gen. UN Headquarters in New York, United Nations.
- Cyril Ramaphosa has been named as the new President of South Africa .
- Audrey Azoulay is the Present Director-General of UNESCO. UNESCO headquarters in Paris, France.
- Majuli is a river island in the Brahmaputra River, Assam. It is India's first island district & world's largest river island. Jagdish Mukhi is the Present Governor of Assam.
- Haruhiko Kuroda has been named as the New Governor of Bank of Japan.
- Amjadkawi Ahmed Yusuf has been named as the New President of International Court of Justice. (Headquarters – The Hague , Netherlands.)
- Harsimrat Kaur Badal, the Union Cabinet Minister of Food Processing Industries.
- Chanda Kochhar is the MD & CEO of ICICI Bank. ICICI Bank Headquarters in Mumbai.
- Cairo is the capital of Egypt. Egyptian pound is the currency of Egypt.
- Jim Yong Kim is the President of World Bank. World Bank headquarters in Washington, D.C., United States.
- TedrosAdhanom Ghebreyesus is the WHO's Director General. WHO Headquarters in Geneva, Switzerland.
- Tunis is the capital of Tunisia. BejiCaidEssebsijas is the present President of Tunisia.
- Thimphu is the capital of Bhutan. Dzongkha is the official language of Bhutan.
- Jamsetji Tata was the founder of TATA Steels. It Headquarters in Mumbai, Maharashtra.
- Bharti AXA Life is a life Insurance player that was started in 2006. It brings together the Paris-headquartered AXA Group & Bharti Enterprises.
- Moscow is the capital of Russia. Vladimir Putin is the present President of Russia.
- Martina Hingis is from Switzerland.
- World Economic Forum Headquarters in Geneva, Switzerland. Klaus Schwab is the Founder & Executive Chairman of WEF.
- Siddaramaiah is the present CM of Karnataka. VajubhaiVala is the present Governor of Karnataka.
- Shahid Khaqan Abbasi is the present PM of Pakistan. Islamabad is the capital of Pakistan.
- Devendra Fadnavis is the CM of Maharashtra. Chennamaneni Vidyasagar Rao is the Governor of Maharashtra.
- JinLiqun is present president of the Asian Infrastructure Investment Bank (AIIB). Beijing, China is headquarters of AIIB.
- Astana is the Capital of Kazakhstan. Kazakhstani tenge is the currency of Kazakhstan.
- KrishIyer is the President & CEO of Walmart India.
- Naveen Patnaik is the CM of Odisha. SC Jamir is the Governor of Odisha.

- Yogi Adityanath is the CM of Uttar Pradesh. Ram Naik is the Governor of Uttar Pradesh.
- Yes Bank Headquarters in Mumbai. CEO of Yes Bank is Rana Kapoor.
- Yerevan is the Capital of Armenia. Its currency is Armenian dram.
- K.P. Sharma Oli has been named as the new Prime Minister of NEPAL .
- Sanjay Agarwal, MD & CEO, AU Small Finance Bank.
- ONGC stands for Oil & Natural Gas Corporation Limited. Shashi Shankar has been recently appointed CMD of ONGC.
- Lt Gen SK Shrivastava is the Director General Border Roads Organization.
- Sushil Chandra is the Chairman of Central Board of Direct Taxes (CBDT).
- Boxing Federation of India (BFI) President- Ajay Singh.
- AIBA- Amateur International Boxing Association.
- AIBA President- Dr Ching-Kuo Wu, Headquarters- Switzerland.
- Ambassador for AIBA Youth Women's World Boxing Championship 2017- Mary Kom.
- Twitter CEO- Jack Dorsey, Headquarters- California, USA.
- Co-founder & CEO of Ola- Bhavish Aggarwal.
- Microsoft CEO- Satya Nadella.
- Apollo Munich Health Insurance, CEO- Antony Jacob.
- UNESCO- United Nations Educational, Scientific & Cultural Organization. Director-General- Audrey Azoulay, Headquarters- Paris, France.
- Paytm CEO- Vijay Shekhar Sharma.
- BHIM- Bharat Interface for Money
- UPI- Unified Payment Interface.
- IBRD- International Bank for Reconstruction & Development. President- Jim Yong Kim (12th), Headquarters- Washington, DC USA
- Guinea Capital- Conakry, Currency- Guinean Franc.
- Rajiv Kumar- Financial Services Secretary.
- Ajay Narayan Jha- Expenditure Secretary,
- Neeraj Kumar Gupta- Secretary, DIPAM.
- Subhash Chandra Garg- Economic Affairs Secretary.
- Bangladesh Capital- Dhaka, Currency- Taka. PM- Sheikh Hasina, President- Abdul Hamid.
- New Zealand Capital- Wellington, Currency- New Zealand dollar.
- National Green Tribunal (NGT)- Chairperson- Justice Swatanter Kumar, Headquarter- New Delhi, Established- November 2010.
- IDFC Bank MD & CEO- Sunil Kakkar, Headquarters- Mumbai. MobiKwik CEO- Bipin Preet Singh, Headquarters- Gurgaon, Haryana.
- PayPal Headquarter- California USA, Founded in- 1998. PayPal Holdings Inc President & CEO- Dan Schulman.
- HDFC Bank CEO- Aditya Puri, Headquarter- Mumbai.
- Nepal PM- Sher Bahadur Deuba, President- Bidhya Devi Bhandari.
- Bank of China Chairman- Chen Siqing.
- State Bank of Pakistan (SBP) Governor- Tariq Bajwa. Pakistan PM- Shahid Khaqan Abbasi, President- Mamnoon Hussain.
- Kerala CM- Pinarayi Vijayan, Governor- Palaniswamy Sathasivam.

LATEST CURRENT AFFAIRS QUESTIONS

1. Which district of Arunachal Pradesh has achieved 100 % electrification under Pradhan Mantri Sahaj Bijli Har Ghar Yojana – Saubhagya Scheme?
(A) Changalang
(B) West Kameng
(C) East Siang
(D) Tirap
2. Name the bill that was passed by the Parliament to provide retrospective recognition to central and state government funded institutions offering B. Ed and related courses, on 3rd January 2019?
(A) All India Council for Technical Education (Amendment) Bill, 2019
(B) National Council for Teacher Education (Amendment) Bill, 2019
(C) Educational Institutions (Amendment) Bill, 2019
(D) Higher Education Courses (Amendment) Bill, 2019
3. Which state government approved 11 projects to revive the mythical Saraswati River, on 2nd January 2019?
(A) Gujarat
(B) Uttar Pradesh
(C) Madhya Pradesh
(D) Haryana
4. Parliamentary panel which keeps track of assurances given by ministers, presented its latest report on ____ in Rajya Sabha on 31st December 2018?
(A) Satpura Range
(B) Western Ghats
(C) Aravalli Range
(D) Eastern Ghats
5. Name the bill passed by the Parliament that seeks to do away with the no-detention policy in schools, on 3rd January 2019?
(A) Right of Children to Free and Compulsory Education (Amendment) Bill, 2018
(B) Right to Free Education for Everyone (Amendment) Bill, 2019
6. Indian banking sector witnessed over what percent hike in cyber frauds in the financial year 2017-18, as per Reserve Bank of India's Report on Trend and Progress of Banking in India 2017-18?
(A) 25 %
(B) 35 %
(C) 50 %
(D) 75 %
7. Name the Indian who became the world's first female amputee to climb Mount Vinson, the highest peak of Antarctica?
(A) Poornima Rao
(B) Arunima Sinha
(C) Sudipta Sengupta
(D) Archana Sarthak
8. Name the 15-year-old boy from Manipur who has been chosen by Indian Council for Child Welfare (ICCW) for receiving National Bravery Award from Prime Minister Narendra Modi in Delhi, on Republic Day, on 26th January 2019?
(A) Arindham Chaudhary
(B) Wahengbam Lamnganba Singh
(C) Shakeel Ahmed Abbas
(D) Sreejith Anjal Singh
9. Who was appointed the new Secretary of Department of Fertilizers, Ministry of Chemicals & Fertilizers, on 4th January 2019?
(A) Chhabilendra Roul
(B) Ruthramoorthy S
(C) Samuel Erick
(D) Shana Singh

10. Which railway station became the first railway station of South Central Railway (SCR) zone to hoist a huge tricolour flag on a 100-foot tall pole, on 2nd January 2019?
(A) Kochi Railway Station
(B) Secunderabad Railway Station
(C) Vishakhapatnam Railway Station
(D) Madurai Railway Station
11. Name the chairman of the High-level committee notified by the Government for implementation of Clause VI of the Assam Accord?
(A) Shankar Achari M
(B) Mithun Vijay S. V.
(C) M.P. Bezbarauah
(D) Roopali Sen
12. Name the chief of staff of the United States Department of Defence, who resigned from his position on 6th January 2019?
(A) Mike Pompeo
(B) Justin Langer
(C) Ronald Steward
(D) Kevin Sweeney
13. Lunar rover Yutu-2 or Jade Rabbit-2 of China's _____ spacecraft made the first-ever soft landing on the far side of the moon, on 4th January 2019?
(A) Chang'e-4
(B) Beidou 292
(C) Radix II
(D) Moonlight X
14. Which footballer became I-League's youngest ever goal-scorer while scoring a goal in a match against Aizawl FC at the Rajiv Gandhi Stadium, Aizawl, Mizoram, on 5th January 2019?
(A) Dhananjay Advani
(B) Jitendra Singh
(C) Rohit Danu
(D) Sameer Riyas
15. When was the World Day for War Orphans observed?
(A) January 3
16. Union Cabinet approved what per cent quota in jobs and educational institutions for economically weaker sections in general category, on January 7, 2019?
(A) 20 %
(B) 15 %
(C) 10 %
(D) 7.5 %
17. Name the bill cleared by Union Cabinet to provide Indian citizenship to non-Muslims from Bangladesh, Afghanistan and Pakistan, on 7th January 2019?
(A) Citizenship Amendment Bill
(B) Nationality Approval Amendment Bill
(C) Immigration Amendment Bill
(D) Immigrants Support Amendment Bill
18. Which country opened West Asia's largest cathedral in its New Administrative Capital, on 7th January 2019?
(A) Spain
(B) Egypt
(C) Greece
(D) Palestine
19. Name the country that passed a law to make Islam compatible with socialism and 'sinicize' it within next 5 years, on 7th January 2019?
(A) South Korea
(B) China
(C) Japan
(D) Myanmar
20. Airport Authority of India (AAI) banned single-use plastic items at how many airports in the first phase of the implementation, on 7th January 2019?
(A) 10
(B) 25
(C) 16
(D) 32

21. Name the actress who won the Golden Globe award for the Best Actress in a TV Drama, and became the first Asian to win multiple Golden Globe Awards, on 6th January 2019, at the 76th Golden Globe Awards in California, USA?
(A) Sandra Oh
(B) Glenn Close
(C) Regina King
(D) Rachel Brosnahan
22. Name the mobile application launched by North Central Railway (NCR) to help navigate the attendees of Kumbh Mela to be held in Prayagraj city from January 15- March 4, 2019?
(A) Rail Kumbh Seva Mobile App
(B) Kumbh Mela Assist Mobile App
(C) Kumbh Rail Service Mobile App
(D) Kumbh Mela Seva Mobile App
23. Which country became the first Asian team to win a Test series in Australia, on 7th January 2019?
(A) Pakistan
(B) India
(C) Afghanistan
(D) Sri Lanka
24. Which cricketer became the most capped player in the history of Ranji Trophy, as he appeared in his 146th Ranji match, on 7th January 2019?
(A) Ashok Diwakar
(B) Wasim Jaffer
(C) Aman Thakur
(D) Ram Nivas
25. Name the author of the book ‘A Crusade Against Corruption’ launched by Vice-Chairman of Rajya Sabha, Harivansh Narayan Singh, in New Delhi on 6th January 2019?
(A) Rakesh Sharma
(B) Arun Gupta
(C) Manohar Manoj
(D) Nikhil Jain
26. Union Government approved setting up of the Centre for Classical Language in _____ on January 5, 2019?
(A) Mysuru, Karnataka
(B) Tirur, Kerala
(C) Salem, Tamil Nadu
(D) Hyderabad, Telangana
27. Who took charge as India’s new ambassador to China on 8th January 2019?
(A) Ajay Bisaria
(B) Lakshmi Ramakrishnan
(C) Vikram Misri
(D) Atul Goel
28. Name the chairman of National Solar Energy Federation of India (NSEFI), _____ who took over as the president of Global Solar Council (GSC) on January 1, 2019?
(A) Pranav R Mehta
(B) Sunil Chandra
(C) Rishi Jain
(D) Vishwas Gupta
29. Who joined International Monetary Fund (IMF) as its 11th chief economist, thus becoming the first woman to occupy the post, on 8th January 2019?
(A) Mallika Jayanth
(B) Sakshi Roy
(C) Gita Gopinath
(D) Priyanka Mayank
30. Name the director general of the Bureau of Civil Aviation Security (BCAS) who has been appointed as the Director General of the Sashastra Seema Bal (SSB) up to 31st December 2021?
(A) Rajesh Chauhan
(B) Athish Pramod
(C) Kumar Rajesh Chandra
(D) Aman Singh Mittal
31. Who was reinstated as Central Bureau of Investigation (CBI) Director without given any major policy decision making powers, by the Supreme Court, on 8th January 2019?

- (A) Shivaram S
 (B) Alok Kumar Verma
 (C) Akhilesh Singh
 (D) Narendra Barua
32. ____ will resign as the President of World Bank on February 1, 2019, much before the end of his term in 2022?
 (A) Kristalina Georgieva
 (B) Jim Yong Kim
 (C) Takehiko Nakao
 (D) Christine Lagarde
33. Where was the 5-day long ‘Indian Science Congress (ISC)-2019’ inaugurated by Prime Minister Narendra Modi on 3rd January 2019?
 (A) Jalandhar, Punjab
 (B) Hisar, Haryana
 (C) Lucknow, Uttar Pradesh
 (D) Panaji, Goa
34. Veer Savarkar International Airport located in ____ has been declared as an authorized Immigration Check post?
 (A) Guwahati, Assam
 (B) Cuttack, Odisha
 (C) Port Blair, Andaman & Nicobar Islands
 (D) Itanagar, Arunachal Pradesh
35. Reserve Bank of India has set up an expert committee under former SEBI chairman ____ to suggest long-term solutions for the economic and financial sustainability of the MSME sector?
 (A) N K Singh
 (B) U K Sinha
 (C) Rohit Bansal
 (D) L K Lakshman
36. Bharti AXA Life Insurance started delivering policies and renewal premium receipt to customers through which instant messaging platform, on 2nd January 2019?
 (A) Snapchat
 (B) WhatsApp
 (C) Telegram
 (D) Instagram
37. Name the Pentagon comptroller who was appointed the acting deputy defence secretary of the United States, on 3rd January 2019?
 (A) Patrick Shanahan
 (B) David Norquist
 (C) Frank Gallagharr
 (D) Jonathan Roosevelt
38. Scientists have developed a device named WAND which stands for “Wireless artifact-free neuromodulation device” that works like a Pacemaker for which part of the body?
 (A) Heart
 (B) Brain
 (C) Lungs
 (D) Liver
39. Tropical Storm Usman hit ____ with heavy rains and triggered deadly landslides, on 29th December 2018?
 (A) Vietnam
 (B) Thailand
 (C) Philippines
 (D) Indonesia
40. Dibyendu Palit passed away on 3rd January 2019. He was a ____?
 (A) Politician
 (B) Film maker
 (C) Actor
 (D) Writer

Answer Key

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
c	b	d	b	a	c	b	b	a	b	c	d	a	c	d	c	a	b	b	c
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
a	a	b	b	c	b	c	a	c	c	b	b	a	c	b	b	b	b	c	d

Current Affairs Last 3 Months

DECEMBER

- All vehicles to come fitted with high security number plates from Apr 1: Road ministry**

On December 28, 2018, the Ministry of Road Transport and Highways, Nitin Gadkari, amended the Central Motor Vehicles Rules, 1989 to mandate fitting of high security registration plates (HSRP) for all vehicles from April 1, 2019. The official notification mandates that the high security registration plate including the third registration mark shall be supplied by the vehicle manufacturers along with the vehicles manufactured on or after April 1, 2019. The vehicle dealers can also provide the HSRP plates for old vehicles. The HSRP helps in keeping track of the vehicle, and makes it easier to trace a lost or stolen vehicle.

- Cabinet approves changes to POCSO Act to protect all children under 12**

The government on Friday approved amendments to the Protection of Children from Sexual Offences (POCSO) Act, 2012, to bring punishments for sexual assaults on boys on a par with those against girls. These include the provision of death penalty when the child is under 12 years and when a penetrative sexual assault is committed by a relative.

The amendments approved by the Union Cabinet will now have to be passed by Parliament. An official of the Ministry of Women and Child Development said the government intends to introduce the amendment Bill in the Rajya Sabha.

- The book ‘Changing India’ written by former Prime Minister Manmohan Singh was released**

On December 19, 2018, the book ‘Changing India’ written by former Prime Minister Manmohan Singh was released. It is a set of 6 volumes having a compilation of speeches and writings detailing Mr Singh’s life as an economist as well as his 10-year period at the helm of the Congress-led United Progressive Alliance regime. The first volume is titled ‘India’s Export Trends and the Prospects for Self-Sustained Growth’, The second volume ‘Thoughts on Trade and Development’. The third volume is dedicated to ‘The International Economic Order and the Quest for Equity in Development’. The fourth volume focuses on ‘Economic Reforms: 1991 and Beyond’, talking about India’s economic liberalisation, And the fifth volume, which is in two parts,

deals with the prime ministerial years from 2004-2014. This final part of the book is titled ‘The Prime Minister Speaks’.

Dr. Manmohan Singh held various roles in his career. These include being:

- *RBI Governor in 1982-85,*
- *Planning Commission Chief in 1985-87,*
- *Finance Minister in 1991-96,*
- *Prime Minister in 2004-2014.*

- Cong. leader Sajjan Kumar gets life term in anti-Sikh riots case**

Thirty-four years after the mass killing of Sikhs in the aftermath of the assassination of then Prime Minister Indira Gandhi, the Delhi High Court on Monday convicted Congress leader Sajjan Kumar for the murder of five Sikhs in the Raj Nagar area here and sent him to imprisonment for the rest of his natural life. It termed the killing of nearly 3,350 Sikhs during November 1-4, 1984, in Delhi and the rest of the country.

A Bench of Justices S. Muralidhar and Vinod Goel overturned the April 2013 judgment of a trial court that acquitted Mr. Kumar. It said he was the leader of the mob and abetted the commission of crimes by his repeated exhortations. It asked him to surrender by December 31. “What happened in the aftermath of the assassination of Smt. Indira Gandhi was a carnage of unbelievable proportions, in which over 2,700 Sikhs were murdered in Delhi alone,” it said. As Justice Muralidhar recalled the atrocities, relatives of the victims broke down.

- Govt.’s draft rules to regulate social media echo SC orders**

The draft rules proposed by the government to curb “unlawful content” on social media that make it mandatory for intermediaries to trace the “originator” of such content have drawn strong criticism from the Opposition. The latter contend that the state is expanding the scope for surveillance of citizens.

However, a close look at the draft Information Technology (Intermediaries Guidelines) Amendment Rules, 2018, shows that the proposed changes are largely in line with

developments on this front in cases before the Supreme Court in recent months.

On December 6, a Supreme Court Bench, led by Justice Madan B. Lokur, mentioned online giants Google, YouTube, Facebook, Microsoft and WhatsApp and recorded that “everybody is agreed that child pornography, rape and gang-rape videos and objectionable material need to be stamped out.”

- **PM opens Bogibeel Bridge, India's longest**

Prime Minister Narendra Modi on Tuesday underlined the NDA government's focus on improving connectivity in the northeastern region while inaugurating the 4.94 km Bogibeel Bridge, India's longest rail-cum-road span, across the Brahmaputra.

The strategic bridge, which connects Dibrugarh district on the river's south bank in Assam to Dhemaji district on the north bank, would not only improve the livelihoods of millions of people in Assam and Arunachal Pradesh.

The project was conceived by the Rail India Technical Economic Services in 1973, and the foundation stone was laid by former Prime Minister H.D. Deve Gowda in January 1997. However, the actual work was initiated only in 2002 by the NDA government, which was headed by Atal Bihari Vajpayee.

The 4.94 km structure was built at a cost of Rs. 5900 crores by Indian Railways.

It will reduce travel time from Assam to Arunachal Pradesh to four hours and will cut out the detour of over 170 km via Tinsukia. It will also cut down train travel between Delhi and Dibrugarh by three hours.

- **17-day International Gita Mahotsav, 2018 concluded in Kurukshetra, Haryana**

The 17-day long International Gita Mahotsav 2018 concluded in Kurukshetra, Haryana. It commenced from December 7, 2018.

It celebrated to commemorate the birth of ‘Srimad Bhagwat Gita’, the sacred scripture that had its inception on the first day of the famous 18-day battle in the Mahabharata.

The event was organized by the following:

- Kurukshetra Development Board,
- Haryana Tourism,
- District Administration,

- North Zone Cultural Centre, Patiala
- Information and Public Relations Department, Haryana.

In this year's edition, Mauritius was the partner country and Gujarat was the partner state.

- **Horlicks brand now in HUL hands**

GlaxoSmithKline Consumer Healthcare Ltd. is merging with India's biggest consumer goods company Hindustan Unilever Ltd. (HUL) in a deal worth 31,700 crore.

The transaction will see HUL's parent Unilever gain control of popular health drink brand Horlicks while other brands from GSK CH, such as Boost, Maltova and Viva, will be a part of the merged entity in India.

GSK CH had acquired Maltova and Boost from Jagatjit Industries in 2000.

- **India's longest rail-road bridge**

India's longest rail-road bridge that took Rs 5,920 crore to build was born “small” on paper – a scribbled note in Parliament after a dramatic display of anger – 22 years ago.

The 4.94 km Bogibeel, the fourth bridge across river Brahmaputra to be inaugurated by Prime Minister Narendra Modi on Tuesday, was one of eight spans pursued in 1973 to ease the pressure on the 4,258-ft Saraihat Bridge on the western edge of Guwahati. The first push for the bridge was from a citizen's forum in eastern Assam's Dibrugarh. In June 1977, members of the forum submitted a memorandum to Prime Minister Morarji Desai demanding the construction of the bridge at Bogibeel, about 17 km downstream of the town.

But the bridge found no takers in New Delhi until it dramatically made its way into the Parliament less than two decades later.

- **Delhi government launched ‘One’ card for ease of commute on metro, buses**

On December 4, 2018, Delhi government announced the launch of a common mobility card called ‘One’, with a tagline of ‘One Delhi One Ride’, for easy commute on public transport.

i. It was launched by Delhi Transport Minister Kailash Gahlot and Delhi Metro Rail Corporation (DMRC) managing director Mangu Singh.

ii. This would enable access to Metro and bus services with a single card at a 10 per cent discount.

iii. Further provision of coverage of auto-rickshaws, taxis, RTVs and other modes of transport would be inducted under this card.

Physical features of the Card:

i. The ONE card has a background of cubic grid in bright shades of red and yellow.

ii. It also has a circular unit with sketches of Metro trains, DTC buses, auto rickshaws and Delhi's monuments around it.

iii. The newly designed revamped card will now carry the logos of all three transport operators in the city – DMRC, DTC and the Delhi Government.

Delhi:

♦ Chief Minister: Arvind Kejriwal

♦ Deputy CM: Manish Sisodia.

♦ Governor: Shri. Anil Baijal.

♦ National Parks: National Zoological Park, Chilla National Park

- **Modi announces new award for national unity**

Prime Minister Narendra Modi has announced the institution of a national unity award on the lines of the Padma awards, an official statement said on Sunday. The annual award would be given to any Indian who has contributed to national unity in any manner, the statement said, adding that the Prime Minister drew inspiration from Sardar Patel's contribution towards the unification of the country. The announcement was made at the annual conference of DGPs and IGs of police.

- **President's Rule imposed in Jammu and Kashmir after 22 years under Article 92 of J&K constitution**

On December 20, 2018, six months after the Governor's rule in Jammu and Kashmir, President's rule is set to be imposed on J&K, as per the union cabinet's ruling and the governor's (Satya Pal Singh) report, after a span of 22 years.

President's rule was first imposed in the state in 1986, whereas the previous instance of President rule was in 1996, 22 years ago.

i. Under Article 92 of the Jammu and Kashmir Constitution, the state will be under the governor's rule for 6 months under political crisis situations.

ii. The Governor has to dissolve the Legislative Assembly after six months after which it directly comes under

President's rule for another six months after which elections have to be held in the state.

iii. President's rule can be extended by another six months.

iv. Also, no Presidential proclamation shall in any case remain in force for more than three years except for the intervention of Election Commission of India.

Background:

i. According to Indian Constitution, President's Rule is the imposition of Article 356 of the India Constitution on a state which gets incapable of running the constitutional machinery.

ii. The Indian states have faced the President's Rule a total of 124 times.

iii. Jammu and Kashmir state has a separate constitution.

- **Rs.100 commemorative coin on Vajpayee**

Prime Minister Narendra Modi released a Rs.100 coin in memory of former Prime Minister Atal Bihari Vajpayee on the eve of his 94th birth anniversary. Mr. Modi said Vajpayee spent most of his political life in the Opposition but always thought of the country. "Today's landscape is such that if someone is out of power even for two or five years, he or she becomes restless,"

- **Tuhin becomes first Indian to scale Sahyadri mountain range**

On 3rd December, 2018 Tuhin Satarkar, became the first Indian to climb three routes in the treacherous Sahyadri mountain range in 12 days, from November 16 to 28.

Key points:

i. The pune based bouldering(rock climbing) sensation climbed- Dhodap, Jivdhan and Naneghat, three famous peaks which are known to have been ascended by Chatrapati Shivaji Maharaj and his Marathi Malvas.

ii. Both the parents of the Red Bull athlete Tuhin were also climbers.

iii. Tuhin took to the vertical sport at the age of eight and has been pushing boundaries ever since.

About Sahyadri Mountains:

Sahyadri is a mountain range of Western Ghats, which is a UNESCO World Heritage Site and is one of the eight "hottest hot-spots" of biological diversity in the world.

- **Muslim women may go to Haj without Mehram'**

A large number of Muslim women may go to Haj without 'Mehram' (male companion) next year, Minority Affairs Minister Mukhtar Abbas Naqvi said on Sunday. He explained that the Haj Committee has received more than 2,23,000 applications for 2019, including 47 % women.

- **Himachal, Kerala and T.N. top development index**

Aim is to instil competition among States to improve performance: NITI Aayog

Himachal Pradesh, Kerala, and Tamil Nadu have been ranked highest in terms of being on track to achieve the United Nations' Sustainable Development Goals (SDG), according to a first-of-its-kind index released by NITI Aayog on Friday. The index comprises a composite score for each State and Union Territory based on their aggregate performance across 13 of the 17 SDGs. The score, ranging between 0 and 100, denotes the average performance of the State/UT towards achieving the 13 SDGs and their respective targets. The average Indian score was 57.

"Among the States, Kerala and Himachal Pradesh are the front runners, with an SDG India Index score of 69. Among the UTs, Chandigarh is the front runner with a score of 68."

Tamil Nadu has a score 66, and is the top scorer on the goals to do with eradicating poverty and also providing clean and affordable energy.

- **Navy Day 2018 – December 04**

On 4th December 2018, India celebrated its 47th Navy Day. The day is celebrated in honour of the maritime force's role during the war with Pakistan in 1971 when Indian warships attacked Karachi port.

Key points

i. It was on this day in 1971 that Indian Navy left its shores for the very first time to successfully attack Pakistan. Operation Trident, the codename for the naval attack on Karachi, is considered one of the most successful operations in the post-World War II era.

ii. The Maratha Emperor, "Chhatrapati Shivaji Bhosle" is considered as 'Father of the Indian Navy'.

iii. The Navy showcased an impressive show of skill amid a sea of colours at the Gateway of India in Mumbai.

About Indian Navy

Chief of Indian Navy: Admiral Sunil Lamba

- **World Soil Day: 5 December**

World Soil Day is celebrated annually on 5th of December every year. It is celebrated at the Food and Agriculture Organization of the United Nations (FAO), the regional offices and through national and local events. World Soil Day 2018 aims to raise awareness and call people to Stop Soil Pollution.

Key points

i. The International Union of Soil Sciences (IUSS), in 2002, adopted a resolution proposing the 5th of December as World Soil Day to celebrate the importance of soil as a critical component of the natural system and as a vital contributor to human well-being.

ii. Under the leadership of the Kingdom of Thailand and within the framework of the "Global Soil Partnership", FAO has supported the formal establishment of World Soil Day as a global awareness raising platform.

About Food and Agriculture Organization

♦ Headquarter: Rome, Italy

♦ Head: Jose Graziano da Silva

- **Shi Yomi became 23rd district of Arunachal Pradesh**

On December 9, 2018, Arunachal Pradesh got Shi Yomi as its 23rd district after its inauguration by Chief Minister Pema Khandu in presence of Union Minister of State for Home Kiren Rijiju.

i. The district, consisting of four circles — Mechuka, Pidi, Tato and Monigong — was carved out of West Siang district.

ii. This including two other districts- Pakke-Kesang, Lepa Rada— was created after the approval of District Re-Organisation Bill, 2018 on August 29, 2018.

iii. The Pakke-Kessang district was carved out of East Kameng district with five administrative units namely Pakke-Kessang, Sejosa, Pijiriang, Passa Valley and Dissing Passo with district headquarters at Lemmi.

iv. Lepa Rada was created by bifurcating the Lower Siang district with headquarters at Basar with four administrative units – Tirbin, Basar, Daring and Sago.

- **Lepa Rada becomes 24th district of Arunachal Pradesh**

On 11th December 2018, Arunachal Pradesh gets its 24th district – Lepa Rada, a day after Shi Yomi became a new district.

- i. Lepa Rada is carved out of the Lower Siang district, comprising four administrative circles – Tirbin, Dari, Sago and Basar.
- ii. Basar will be headquarters of Lepa Rada.
- iii. The state assembly on 29th August 2018 had passed a bill for creation of three new districts – Pakke-Kesang, Lepa Rada and Shi Yomi – in the state.

- **UNICEF Day 2018 – 11 December 2018**

On 11th December 2018, UNICEF (United Nations International Children Emergency Fund) Headquartered in New York celebrated its 71st foundation day. On 11 December 1946, UNICEF was created by United Nations General Assembly to provide long-standing charitable and developmental support to children and mothers in evolving countries.

- **Nawaz Sharif gets jail for 7 years in corruption case**

Judge disqualifies Pak. ex-Prime Minister from holding public office for 10 years

An anti-corruption court in Pakistan on Monday sentenced ousted premier Nawaz Sharif to seven years in jail in the Al-Azizia Steel Mills graft case but acquitted him in the Flagship Investments case. The verdict concludes a series of three court cases against the Sharif family in the high-profile Panama Papers case. Mr. Sharif was also disqualified from holding any public office for 10 years. The disqualification will come into effect after he serves the seven-year sentence.

Three cases — the Avenfield properties case, Flagship investment case and Al-Azizia Steel Mills case — were launched against the Sharif family by the National Accountability Bureau (NAB) on September 8, 2017 following a judgment by the Supreme Court that disqualified Mr. Sharif in the Panama Papers case in July last year. Accountability Court II Judge Muhammad Arshad Malik announced the short verdict after reserving the decision on December 19.

- **Burundi names Gitega as new capital**

On Dec.22 2018, Burundi confirmed the small central city of Gitega the country's new political capital. The previous capital Bujumbura, on the north-eastern shore of Lake Tanganyika, became a country's economic capital.

- **Qatar to quit OPEC FROM JAN 2019**

Qatar will leave the Organization of the Petroleum Exporting Countries (OPEC) next month in order to focus on gas production, the Gulf state's new Energy Minister Saad al-Kaabi announced. It has been a member of OPEC since 1961, and the decision to pull out after all these decades comes at a turbulent time in Gulf politics, with Doha under a boycott by former neighbouring allies, including Saudi Arabia, for 18 months. "Qatar has decided to withdraw its membership from OPEC effective January 2019 and this decision was communicated to OPEC this morning," he said at a press meet.

- **PM Modi most followed world leader on Instagram**

Prime Minister Narendra Modi has emerged as the most popular global leader on social media platform Instagram with 14.8 million followers. According to a list published by online platform twiplomacy, Mr Modi is closely followed by Indonesian President Joko Widodo with 12.2 million followers.

- **Maldives applies to rejoin Commonwealth**

The Maldives has applied to rejoin the Commonwealth, reversing a policy of isolation under Abdulla Yameen. President Ibrahim Mohamed Solih, wrote to the bloc on Friday seeking readmission two years after Mr. Yameen pulled the nation out of it.

- **UAE reopens embassy in Syria**

The United Arab Emirates reopened its embassy in on Thursday, marking a big diplomatic boost for President Bashar al-Assad from a U.S.-allied Arab state that once backed rebels fighting him. The UAE said the move aimed to curb risks of regional interference in "Arab, Syrian affairs" — an apparent reference to non-Arab Iran, whose support for Mr. Assad has been critical to his war effort.

The UAE flag was raised at the embassy, shut since the early months of the conflict nearly eight years ago. The UAE Foreign Ministry said its charge d'affaires assumed his duties on Thursday.

- **American adventurer finishes solo trek across Antarctica**

An American adventurer Colin O'Brady, 33, took 54 days to complete the nearly 1,600 km journey, crossing the frozen continent from coast to coast has become the first person to complete a solo trek across Antarctica 1,600 km journey without assistance of any kind.

- Courage was his middle name - Gautam Gambhir

Gambhir's career in numbers

Format	M	Inn	NO	Runs	HS	Avg	100/50s
Tests	58	104	5	4,154	206	41.95	9/22
ODIs	147	143	11	5,238	150*	39.68	11/34
T20Is	37	36	2	932	75	27.41	0/7
FC	197	330	24	15,041	233*	49.15	42/68
List A	299	292	19	10,077	150*	36.91	21/60
IPL	154	152	16	4,217	93	31.23	0/36

It was a decision left to Gautam Gambhir. When and how to bow out of cricket? He chose to leave on his terms, just as he played the game, making his decisions, good or bad. The Delhi-Andhra Ranji Trophy match will mark the conclusion of a glorious chapter in Indian cricket when the dashing opener plays his final First-Class innings.

"The most difficult decisions are often taken with the heaviest of hearts. And with one heavy heart, I've decided to make an announcement that I've dreaded all my life," Gambhir said of his retirement from all forms of the game.

The left-hander played two huge knocks — in the 2007 World T20 final and the 2011 World Cup.

His marathon innings of 136 against New Zealand at Napier in 2009, which lasted nearly 13 hours, was an effort that will be remembered forever.

- Bangladesh lifts Smith's T20 tournament ban**

Bangladesh cricket officials lifted a ban on Steve Smith playing in the forthcoming T20 Bangladesh Premier League. The ruling means Smith is free to play for Comilla Victorians in the next edition starting on Jan. 5, 2019

- Delhi Daredevils renamed as Delhi Capitals ahead of 2019 IPL season**

On 4th December 2018, Indian Premier League (IPL) franchise Delhi Daredevils were renamed as Delhi Capitals and the announcement was made in a function in the capital held by owners GMR Group and JSW Sports.

Key points:

i. Co-owners Parth Jindal, representing JSW Sport, and Kiran Kumar Grandhi of GMR, unveiled its new identity including a new name and a logo.

ii. The logo has been inspired by the design of Parliament House and the idea of three tigers inscribed in the logo is derived from the Ashok Chakra.

iii. Earlier, Mohammed Kaif was named as the team's assistant coach while Ricky Ponting continues to be the head coach of the team.

- Eliud Kipchoge and Caterine Ibarguen named IAAF athletes of the year**

On 4th December 2018, Kenya's Marathon world record holder Eliud Kipchoge and Colombian jumper Caterine Ibarguen was awarded with Male and Female World athlete of the year for the first time at the International Association of Athletics Federations (IAAF) Athletics Awards 2018 held at the Grimaldi Forum in Monaco.

Key Points

i. Olympic Champion Kipchoge shattered the world marathon record by 78 seconds whereas Ibarguen was Diamond league champion in both long jumps and triple jump.

ii. Eliud Kipchoge also won the London Marathon 2018.

iii. Sweden's Vaulter Armand Duplantis and American Sydney McLaughlin won the Men's and Women's Rising star awards respectively.

International Association of Athletics Federations (IAAF)

♦ **Headquarters: Monaco**

♦ **President: Sebastian Coe**

- Yasir Shah becomes fastest bowler to take 200 Test wickets**

Breaking an 82-year-old record, Pakistan leg-spinner Yasir Shah became the fastest bowler in the world to reach the milestone of scalping 200 Test wickets. Earlier, the record was held by former Australian leg-spinner Clarrie Grimmett who had scalped 200 wickets in 36 Tests. Shah, on the flip side, did the same in just 33 Test matches.

- Lewis Hamilton awarded Drivers' Driver of the Year**

On December 22, 2018, Lewis Hamilton was awarded Drivers' Driver of the Year after claiming the 5th World Drivers' Championship. After this he became the 3rd man in history to secure the 5th world title. This was a part of vote given by the F1 management for the first time among 17 of the 20 drivers participating in the event. He was followed by

Max Verstappen in the second place, Fernando Alonso in the third place. The top 5 was closed off by Sebastian Vettel (4th) and Daniel Ricciardo in the 5th place.

- Kabaddi World Cup Winning Captain Anup Kumar announced retirement**

On December 19, 2018, Kabaddi World Cup Winning Captain Anup Kumar announces retirement from the game.

- WV Raman appointed India women's cricket team coach**

On Dec.20 2018 Former India opener WV Raman has been appointed the new coach of the Indian women's cricket team. He played 11 Tests and 27 ODIs.

W.V. Raman, the former India opening batsman who is at present a key member of the BCCI's player-development programme, has been announced as the Indian women's cricket team head coach despite the two CoA members continuing to be at loggerheads over the process adopted for the appointment.

"The ad-hoc committee decided on the following three names in the order of preference: 1) Gary Kirsten, 2) WV Raman, 3) Venkatesh Prasad. However, Mr. Kirsten was unable to take up this assignment due to his ongoing contract with an Indian Premier League franchise, which would have entailed Conflict of Interest as per the BCCI constitution.

- A golden finish for Sindhu**

Indian ace takes out Okuhara in straight games for the year's first triumph Crossing the hurdle P.V. Sindhu won the BWF World Tour Finals badminton crown in Guangzhou in China on Sunday, defeating Nozomi Okuhara of Japan 21-19, 21-17 in the summit clash. She is the first Indian to achieve the feat.

- 'Welspun India is eyeing \$2 billion in revenue by 2022'**

Welspun India Ltd., one of the world's biggest home textiles company, is now turning its focus to the domestic market to achieve higher growth. In an interview, Dipali Goenka, CEO and joint managing director, said the company would be debt-free by 2022, while achieving revenues of \$2 billion.

- Infosys opens innovation hub at Hartford**

Infosys said it had opened a technology and innovation hub in Hartford, in Connecticut, and has hired more than 7,000 American workers in the last 18 months. The Hartford hub will help Infosys work more closely with its clients in the

region and serve as the global hub for Infosys' InsurTech and HealthTech efforts, the Bengaluru-based company said.

- Fiscal deficit touches 115% of target**

India's fiscal deficit touched 114.8% of the full-year target of Rs.6.24 lakh crore at the end of November on account of lower revenue collection, showed government data. The fiscal deficit stood at Rs.7.16 lakh crore during April-November of the current financial year.

At the end of November 2017, the deficit was 112% of the Budget Estimate (BE). The government has budgeted to cut the fiscal deficit to 3.3% of GDP in 2018-19, from 3.53% in the previous financial year.

According to Controller General of Accounts data, total revenue receipts of the government totalled Rs. 8.7 lakh crore in 2018-19 till November. The total expenditure of the government at November-end was Rs.16.13 lakh crore or 66.1% of BE.

- Fiscal deficit**

Definition: The difference between total revenue and total expenditure of the government is termed as fiscal deficit. It is an indication of the total borrowings needed by the government. While calculating the total revenue, borrowings are not included.

- Tough times for private banks**

For high street private sector banks ICICI, Axis, Kotak, Bandhan and Yes bank ,2018 was a year they will want to forget quickly. For the first time perhaps, they are under the public glare for the wrong reasons.

It started with the bad loan problem of the public sector banks having a spillover effect in terms of public perception on private sector banks. However, the image of private banks among investors and the public took a real hit over the course.

- Pakistan activist Asma Jahangir honoured with top UN human rights award**

On 18th December 2018, the top United Nations human rights prize, which was posthumously awarded to Pakistan's iconic human rights activist and lawyer Asma Jahangir, was received by her daughter, Munizae, at an impressive ceremony in the General Assembly hall of United Nations. The award and a plaque were handed over to Munizae Jahangir, a journalist and human rights activist herself, by

the President of the General Assembly, Maria Fernanda Espinosa.

- Novelist Amitav Ghosh wins Jnanpith Award**

Eminent novelist Amitav Ghosh has been chosen for this year's Jnanpith Award, the Bharatiya Jnanpith announced on Friday.

The award is given to an author for "outstanding contribution towards literature".

"Amitav Ghosh is a path-breaking novelist," the Bharatiya Jnanpith said in a statement. "In his novels, Ghosh treads through historical settings to the modern era and weaves a space where the past connects with the present in relevant ways. His fiction is endowed with extraordinary depth and substance through his academic training as a historian and a social anthropologist," the literary organisation said.

About Jnanpith Award

Jnanpith award was instituted in 1961. Via this award, the Bhartiya Jnanpith recognises Indian litterateurs who write in one of the 22 Indian languages listed in the Schedule Eight of the Indian Constitution. The winners receive a cash prize a citation and a bronze replica of Goddess Saraswati. Famous Malayalam writer G.S. Kurup was first winner of Jnanpith award.

- Wipro Chairman Azim Premji conferred with highest French Civilian Honour**

Chairman of IT major Wipro and philanthropist Azim Premji was bestowed with highest French civilian distinction Chevalier de la Legion d'Honneur (Knight of the Legion of Honour). He was awarded for his outstanding contribution to developing information technology industry in India, his economic outreach in France and his contribution to society as philanthropist through the Azim Premji Foundation and Azim Premji University.

- Eminent Sitar Player Manju Mehta conferred Tansen Samman, 2018**

The Madhya Pradesh Government has conferred the annual Tansen Samman upon eminent Sitar Player Manju Mehta for her contribution in the field of Hindustani Classical Music. The award was presented by Union Minister Narendra Singh Tomar on inaugural function of Tansen Music Festival in Gwalior.

- Mohammed Rafi Awards conferred**

Mohammed Rafi Award instituted by the NGO Spandan Arts was bestowed upon late music composer Laxmikant Shantaram Kudalkar and playback singer Usha Timothy.

The Mohammed Rafi Lifetime Achievement Award consisting of Rs 1 lakh and a trophy was conferred to Laxmikant Shantaram Kudalkar. The Mohammed Rafi consisting of Rs 51,000 and a trophy was conferred to Usha Timothy.

- SWIFT India appointed former SBI chief Arundhati Bhattacharya as board chairman**

On December 10, 2018, Society for Worldwide Interbank Financial Telecommunication (SWIFT) India appointed former SBI chief Arundhati Bhattacharya as the new Chairman of its board.

i. She will succeed former banker M. V. Nair who will step down after the completion of his 5-year tenure.

ii. Earlier in October 2018, Arundhati Bhattacharya was designated as an independent additional director on the board of Mukesh Ambani-controlled Reliance Industries Ltd.

iii. She also had been elected as an advisor in the private equity firm ChrysCapital Advisors.

About SWIFT India:

♦ SWIFT India is a joint venture of top Indian public and private sector banks and SWIFT (Society for Worldwide Interbank Financial Telecommunication).

♦ CEO: Kiran Shetty.

- Patrick Shanahan to replace James Mattis as US Defence Secretary**

Patrick Shanahan will be taking over as the acting US Defence Secretary from January 1, 2019, replacing James Mattis, who announced his resignation recently. The announcement was made by US President Donald Trump through a tweet.

- Bhupesh Baghel sworn in as Chief Minister of Chhattisgarh**

Baghel was named for the post after four days of discussions with legislators and Congress President Rahul Gandhi and AICC observer Mallikarjun Kharge. Baghel had staked claim to form the government in the state after his election as leader of the Congress Legislature Party.

- Kamal Nath takes oath as Chief Minister of Madhya Pradesh**

Senior Congress leader Kamal Nath was sworn in as the 18th Chief Minister of Madhya Pradesh on December 17, 2018. The swearing-in ceremony took place at the Lal Parade Ground in Bhopal, capital city of Madhya Pradesh.

Ashok Gehlot takes oath as Chief Minister of Rajasthan; Sachin Pilot as Deputy CM

The Indian National Congress (INC) emerged as the single largest party in Rajasthan, winning 99 seats on its own and one more with RLD in the 2018 Rajasthan Assembly Elections.

- **Brijendra Pal Singh nominated as President of FTII**

The Union Ministry of Information and Broadcasting on December 13, 2018 nominated 'CID' Director-producer Brijendra Pal Singh as the new President of Film and Television Institute of India (FTII) and as the Chairman of FTII Governing Council.

The nomination was made by the Ministry under Rule 3 and Rule 22 of the Rules of the FTII. Singh is at present the Vice Chairman of the FTII Governing Council.

Once appointed, Singh's tenure will be for the remaining period of 3 years block starting from March 4, 2017 as per the provisions of Rule 6(1) of the Rules of FTII, Pune.

Film and Television Institute of India (FTII)

- Established in 1960, FTII is considered as a premier institute for training in Cinema and Television.
- It is an autonomous institute under the Union Ministry of Information and Broadcasting and is aided by the Central Government.
- It is situated on the premises of the erstwhile Prabhat Film Company in Pune.
- FTII is a member of the International Liaison Centre of Schools of Cinema and Television (CILECT), an organisation of the world's leading schools of film and television
- It has been accorded the status of Institute of National Importance by the Union Government.
- It boasts of notable alumni such as Naseeruddin Shah, Shabana Azmi, Om Puri, Jaya Bachchan, among others.

- **Chandrasekhar Rao sworn in as Telangana CM**

The President of Telangana Rashtra Samithi (TRS), K Chandrasekhar Rao, who led his party to a massive win in the Telangana Legislative Assembly Elections 2018, was

sworn-in as the Chief Minister of the state for a second straight term on December 13, 2018.

Kalvakuntla Chandrashekhar Rao, better known as KCR is the first Chief Minister of Telangana, a new state that was carved out of Andhra Pradesh in 2014.

- Rao is the leader and founder of the Telangana Rashtra Samithi, a regional party formed in April 2001, which led the main campaign for the creation of a separate Telangana state.

- He has earlier served as the Member of the Legislative Assembly (Andhra Pradesh) from Siddipet and also as the Member of Parliament from Mahbubnagar, Karimnagar and Medak.

- He took oath as the first Chief Minister of the new state of Telangana on June 2, 2014.

- He went for early elections in 2018, when his cabinet recommended dissolving the legislative lower house, six months before the completion of his term.

- Both in 2014 and 2018, he contested and won from the Gajwel constituency of Siddipet District in Telangana.

- **Pranab K Das is new CBIC chairman**

On 17th December 2018, the Appointments Committee of the Cabinet had approved the appointment of Pranab Kumar Das as the new Chairman of Central Board of Indirect Taxes and Customs (CBIC) from January 1, 2019. Das, who is currently a Special Secretary and Member (Customs) at CBIC, will succeed S. Ramesh, who superannuates on December 31. Pranab Kumar Das is a 1983 batch IRS Officer of Customs & Central Excise Cadre and was appointed as Member in the Central Board of Excise & Customs (CBEC) in 2017. The CBIC is headed by the Chairman and consists of six members, who overlook various areas such as customs, central excise, service tax, Goods and Services Tax (GST), administration and budget, among other.

About Central Board of Indirect Taxes and Customs (CBIC):

- ◆ **Incumbent Chairperson: S. Ramesh**

- ◆ **Headquarters: New Delhi**

- **Congress Chief Ministers take oath in three States**

Congress Chief Ministers took oath in Madhya Pradesh, Rajasthan and Chhattisgarh on Monday. Veteran leader Ashok Gehlot was sworn in as the Chief Minister of

Rajasthan, while Congress State president Sachin Pilot took oath as a Cabinet Minister.

Bhupesh Baghel was sworn in as Chief Minister of Chhattisgarh.

Kamal Nath was sworn in as Chief Minister of Madhya Pradesh.

- Chagari Praveen Kumar appointed as Chief Justice of new Andhra HC**

He will become acting Chief Justice of AP High Court, with effect from Jan 1, 2019. Earlier, the Union Law Ministry issued an order signed by President Ram Nath Kovind, which said Andhra Pradesh will have its own High Court at its capital Amaravati and the Hyderabad High Court shall become High Court for Telangana.

- P V Bharathi appointed Corporation Bank MD & CEO**

She will take over the charge on or after February 1, 2019 and remain in the post till March 31, 2020. Prior to this elevation, Bharathi was an Executive Director at Canara Bank. Meanwhile, the Centre has also approved the appointment of K Ramachandran as Executive Director of Allahabad Bank. Balakrishna Alse has now been appointed as Executive Director of Oriental Bank of Commerce (OBC).

- Harsh Vardhan Shringla appointed new Indian Ambassador to US**

Shringla, a 1984-batch Indian Foreign Service (IFS) diplomat will succeed Navtej Sarna. At present, Shringla is serving as Indian High Commissioner to Bangladesh. Senior diplomat Riva Ganguly Das, presently Director General of Indian Council for Cultural Relations, has been appointed as new High Commissioner to Bangladesh.

- Advocate Madhavi Divan appointed Additional Solicitor General in Supreme Court**

With her appointment, Divan becomes only the third woman to become an ASG (Additional Solicitor General) in the Supreme Court. The Appointments Committee of the Cabinet has approved the appointment and Divan will hold office till June 30, 2020. Senior advocate Indira Jaising was the first woman to be appointed as the ASG, while the second one was Pinky Anand, who still holds the post.

- Sunil Arora took charge as new Chief Election Commissioner**

Sunil Arora, the senior-most election commissioner, on Dec 2 took charge as the 23rd Chief Election Commissioner,

succeeding OP Rawat who demitted office on December 1. Besides the Parliamentary polls, the 2019 assembly elections in Jammu and Kashmir, Odisha, Maharashtra, Haryana, Andhra Pradesh, Arunachal Pradesh and Sikkim will be held during his tenure. He will be in office till October 2021.

- Axis Capital CEO Dharmesh Mehta stepped down; Salil Pitale and Chirag Negandhi appointed as joint MD and co-CEO**

On December 4, 2018, MD & CEO of Axis Capital, Mr. Dharmesh Mehta stepped down.

i. The bank had also elevated Salil Pitale and Chirag Negandhi as Joint Managing Directors and Co-Chief Executive Officer.

ii. Both are currently Co-Head of Investment Banking at Axis Capital since 2016.

iii. Pitale has been with Axis Capital and Axis Bank since 1999, while, Negandhi has been associated with Axis Capital since 2

- Mynta CEO Ananth Narayanan Quits**

On 10th December 2018, Ananth Narayanan Chief Executing Officer (CEO) of online Fashion Retailer Mynta which is a unit of Walmart Owned Flipkart has resigned from his post.

The Flipkart Executive, Amar Nagaram will head Mynta after the resignation of Ananth Narayanan.

- Belgium Prime Minister Charles Michel resigns**

He has resigned amid pressure on his government over his support for the UN global pact on migration. Michel, 42, took office in October 2014 after forming a right-wing coalition, becoming at 38 the country's youngest prime minister since 1841.

- Urjit Patel resigns as RBI Governor: How Indian Economy fared under Urjit Patel?**

With his resignation, Patel became the first RBI governor since 1990 to resign before the completion of the term. Patel's three-year term was scheduled to end in September 2019.

- Veteran filmmaker Mrinal Sen dead**

Mrinal Sen, one of the towering figures of Indian cinema, passed away on Sunday at his south residence. He was suffering from ailments related to old age. He was 95. The last of the triumvirate of legendary filmmakers that included

Satyajit Ray and Ritwick Ghatak, Sen received various national and international awards, including the Dada Saheb Phalke Award in 2003.

Legendary actor Soumitra Chatterjee, who worked in four of his films, described Sen's death as the "fall of a titan", and said he was the last of the directors to usher in the golden era in Bengali cinema.

- **Peace advocate and writer Amos Oz is dead**

Renowned Israeli writer Amos Oz, a passionate peace advocate whose stirring memoir *A Tale of Love and Darkness* became a worldwide bestseller, died on Friday aged 79. While Oz's writing is widely acclaimed, he is perhaps equally known as one of the earliest and most forceful critics of Israel's occupation of Palestinian lands captured in the Six-Day War of 1967. In recent years, Oz spoke out against the policies of Prime Minister Benjamin Netanyahu, shunning official Israeli functions abroad in protest at what he called the "growing extremism" of his country's government.

- **Bengali poet Narendranath Chakraborty dead**

On 25th December 2018, famous Bengali poet Narendranath Chakraborty died following a cardiac arrest in Kolkata, West Bengal at the age of 94.

i. He was born in 1924 and His first book of poems 'Nil Nirjone' was published in 1954.

ii. He won the Sahitya Akademi award in 1974 for his poem 'Ulanga Raja' (naked king).

iii. He was also a recipient of 'Ananda Purashkar' and was the president of Paschimbanga Bangla Akademi. He was also conferred with the Bangobibhusan honour in 2017 by West Bengal government.

- **K.P. Aravanan, Tamil scholar, dead**

Tamil scholar and former Vice-Chancellor of Manonmaniam Sundaranar University, K.P. Aravanan, who pioneered a sociological and anthropological approach to Tamil studies, died in Chennai on Sunday. He was 77.

- **Writer Prapanchan passes away**

Prapanchan, 73, whose novels *Vaanam Vasappadum* and *Maanudam Vellum* captured the colonial history of Puducherry, died in the Union Territory on Friday.

- **Renowned yoga exponent passes away**

Geeta S. Iyengar, the eldest daughter of legendary yoga guru B.K.S. Iyengar and a noted yoga exponent in her own right, passed away at her residence on Sunday, aged 74.

The cause of death was myocardial infarction, Her sudden death comes two days after the birth centenary celebrations of 'Yogacharya' Iyengar held at the city's Balewadi Sports Complex.

Described as the world's "leading female yoga exponent" and a "pioneer" who blazed a trail for women in yoga, she had carved out a niche for herself by adapting yogic principles for women. Her book, *Yoga: A Gem For Women*, became the primer for women across the world and was translated into half-a-dozen European languages.

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- **Padma Shri awardee ad filmmaker Alyque Padamsee passes away at 90**

He is also known for portraying Muhammad Ali Jinnah in the 1982 film 'Gandhi'. A renowned theatre personality, Padamsee had also received a Sangeet Natak Akademi Award. He was Chairman of the London Institute of Corporate Training and also served as an adviser to Andhra Pradesh CM Chandrababu Naidu.

- **Union Minister Ananth Kumar passes away at 59 in Bengaluru**

He held two portfolios in the NDA Government; of Parliamentary affairs and Chemicals and Fertilizers. Kumar had represented the Bengaluru south parliamentary constituency six times since 1996. In 1998, he was inducted into the Union cabinet headed by Atal Bihari Vajpayee as the minister for civil aviation and was instrumental in the signing of the MoU for the Bengaluru international airport. Kumar was the youngest minister in the Vajpayee cabinet.

- **Brigadier Kuldip Singh Chandpuri, hero of Longewala battle, passed away at 78**

Brigadier (retired) Kuldip Singh Chandpuri is known as the hero of the Longewala battle against Pakistan in 1971. Brigadier Chandpuri had joined the Indian Army in 1962 and was commissioned to the 23rd Battalion of The Punjab Regiment. For his bravery, valour and spirit, Brigadier Chandpuri was the recipient of many awards and honours. Prominent among these were the Maha Vir Chakra - for defending the Longewala Post, and the Vishisht Seva Medal.

- InterGlobe Aviation Chairman Devadas Mallya Mangalore passed away**

InterGlobe Aviation said its chairman Devadas Mallya Mangalore passed away in the morning of November 25, 2018. InterGlobe Aviation is the country's largest airline IndiGo. Mr. Devadas Mallya was also a non-executive independent director. He had served as the CMD of Bank of Baroda and Bank of Maharashtra.

- Baishnab Charan Parida Ex MP of Odisha passed away**

Baishnab Charan Parida, the former Biju Janata Dal Rajya Sabha member, passed away after a prolonged illness here on November 22. He was 77 years old. Parida is survived by his wife, a son and a daughter. He was a prominent politician, writer, and promoter of Odia language. Parida was elected to the Rajya Sabha in July 2010 and his term had ended in July 2016.

- Georgia elects Salome Zurabishvili as first woman president**

Salome Zurabishvili has won Georgia's presidential election, becoming the first woman to hold the office.

- Arvind Saxena appointed as Chairman of UPSC**

Arvind Saxena will have a tenure till August 7, 2020, when he attains the age of 65 years. He has been working as acting head of the Union Public Service Commission (UPSC) since June 20. He took over charge from Vinay Mittal who had completed his term. Prior to joining the UPSC, he was working as director of the Aviation Research Centre (ARC).

- Sunil Arora appointed new Chief Election Commissioner**

President Ram Nath Kovind appointed senior IAS officer Sunil Arora as the new Chief Election Commissioner (CEC). Sunil Arora will take charge on December 2. He will replace outgoing Chief Election Commissioner (CEC) OP Rawat. Sunil Arora (born 13 April 1956) is the current and 23rd Chief Election Commissioner of India. Mr. Arora has graduate (BA Honours) and postgraduate (MA) degrees in English from Panjab University in the Union Territory of Chandigarh.

- Ashok Kumar Gupta appointed as the chairman of Competition Commission of India**

Ashok Kumar Gupta appointed as the chairman of Competition Commission of India. It was approved by the Appointments Committee of the Cabinet (ACC). Gupta would

replace acting chairperson Sudhir Mital. The appointment would be till October 25, 2022, the date when he attains the age of 65 years or until further orders, whichever is the earliest.

- CCI is quasi-judicial statutory body established under The Competition Act, 2002. It was established in October 2003 and became fully functional in May 2009.**

CCI aims to eliminate practices that adversely affect competition in different industries and protect interests of consumers and ensure freedom of trade.

- S. S. Deswal appointed as DG of ITBP**

The Appointments Committee of the Cabinet (ACC) approved the appointment of S. S. Deswal, IPS as Director General, Indo Tibetan Border Police (ITBP). He took charge from R K Pachnanda, the outgoing DG of ITBP, who superannuated recently. ITBP is one of five Central Armed Police Forces of India. It was raised on 24 October 1962, under CRPF Act, in wake of 1962 Sino-Indian War. It was provided full autonomy after Parliament enacted Indo-Tibetan Border Police Force Act, 1992. It works under command of Union Home Ministry. It is headquartered in New Delhi.

- Justices Hemant Gupta, R Subhash Reddy, MR Shah and Ajay Rastogi sworn-in as Supreme Court Judges**

Justices Hemant Gupta, R Subhash Reddy, M R Shah and Ajay Rastogi were on November 2, 2018 sworn-in as the Judges of the Supreme Court. Chief Justice Ranjan Gogoi administered oath of office to the four judges.

- V.K. Dev new Delhi Chief Secretary**

Delhi's Chief Electoral Officer Vijay Kumar Dev has been appointed as the new Chief Secretary of Delhi, according to an order of the Union Home Ministry issued on Thursday.

Mr. Dev, a 1987-batch IAS officer of the AGMUT cadre, takes over from Anshu Prakash, a 1986-batch officer. He had earlier been posted as adviser in the Chandigarh Union Territory administration.

- Justice Govind Mathur takes oath as Chief Justice of Allahabad High Court**

On 14th November 2018, Justice Govind Mathur was sworn in as the chief justice of the Allahabad High Court.

- i. He was administered the oath by Uttar Pradesh Governor Ram Naik. In 2004, Justice Govind Mathur was appointed as a judge in the Rajasthan High Court.
- ii. In 2017, he was transferred to the Allahabad High Court. He worked as University of Rajasthan's standing counsel.
- iii. He also worked for Indian Oil Corporation, Water and Power Consultancy Services, New Delhi and the National Council for Teacher's Education.
- **Sanjay Karol sworn in as new Chief Justice of Tripura HC**

On 14th November 2018, Justice Sanjoy Karol was sworn in as the 4th Chief Justice of the Tripura High Court.

 - i. Tripura Governor Kaptan Singh Solanki administered the oath of office and secrecy to Justice Sanjoy Karol.
 - ii. Earlier, Sanjoy Karol was a judge of the Himachal Pradesh High Court. He replaces Justice Ajay Rastogi who was promoted as a judge of the Supreme Court.
 - iii. Sanjoy Karol became a judge of the Himachal Pradesh High Court in 2007.
- **Sanjay Kumar Seth takes oath as Chief Justice of Madhya Pradesh High Court**

On 14th November 2018, Justice Sanjay Kumar Seth was sworn in as the 24th Chief Justice of the Madhya Pradesh High Court.

 - i. Madhya Pradesh Governor Anandi Ben Patel administered the oath of office to Justice Sanjay Kumar Seth.
 - ii. Earlier, Justice Sanjay Kumar Seth was made acting Chief Justice of Madhya Pradesh High Court after Chief Justice Hemant Gupta was promoted to the Supreme Court.
 - iii. He had served as an additional advocate general. Later, he was appointed as a judge to the Madhya Pradesh high court in 2003. He was made a permanent judge in 2004. He would retire in June
- **O.P. Bhatt quits Yes Bank CEO search panel**

O.P. Bhatt, former SBI chairman, has resigned from the search and selection committee of Yes Bank which was set up to identify a new Managing Director and CEO. Mr. Bhatt has attended three meetings of the search committee. Yes Bank stated that the Nomination and Remuneration Committee (NRC) has decided to continue with the existing members to complete the process as per the timeline communicated by RBI.
- **Yes Bank chairman Ashok Chawla resigns over corruption charges**

Yes Bank chairman Ashok Chawla resigns over corruption charges. Yes Bank has also accepted the resignation of Vasant Gujarati, the chairman of Yes Bank's audit committee. The bank has announced the appointment of Uttam Prakash Agarwal as an additional director (independent), with immediate effect, to replace Gujarati. the CBI named Ashok Chawla in a chargesheet relating to the Aircel-Maxis case. Mr. Chawla has also been the chairman of the Competition Commission of India, and continues to be the chairman of the National Stock Exchange and is also on the Jet Airways board.
- **Flipkart Group CEO Binny Bansal resigns on 'misconduct allegation'**

Flipkart Group CEO Binny Bansal resigns on 'misconduct allegation'. Now Kalyan Krishnamurthy will continue as the CEO of Flipkart, which will now include Myntra and Jabong. Ananth Narayanan will continue as the CEO of Myntra and Jabong and will report to Krishnamurthy.
- **Anupam Kher resigns as Chairman of Film and Television Institute of India**

Anupam Kher took office as the Chairman of the prestigious organisation in October 2017. Prior to Kher, Gajendra Chauhan was the Chairman of FTII. Chauhan left office in March 2017. Now B. P. Singh is the chairman of FTII.
- **Venkaiah Naidu lays down foundation stone of Dera Baba Nanak - Kartarpur Sahib Corridor**

Marking a new beginning in India-Pakistan relations, Vice President M Venkaiah Naidu on November 26, 2018 laid the foundation stone for the construction of Dera Baba Nanak - Kartarpur Sahib Road Corridor on the Indian side at Mann village in Gurdaspur district of Punjab. The corridor will provide a passage to Indian Sikh pilgrims to visit the holy site of Gurudwara Darbar Sahib at Kartarpur in Pakistan.

Mr. Naidu was joined by leaders from all political parties in Punjab in laying the foundation stone for the four-lane "human corridor" to be completed by November 23, 2019, in time for Sikh founder Guru Nanak's 550th birth anniversary, which was decided on by Prime Minister Narendra Modi at a Cabinet meeting last week. The corridor will drastically cut

down the distance b travel from more than 200 km to just 6 km. The foundation stone was laid in the presence of Union Minister for Road Transport Nitin Gadkari, Union Minister of Food Processing Harsimrat Kaur Badal, and Punjab Chief Minister Captain Amrinder Singh.

- India re-elected as member of ITU council till 2022**

India has been elected as a member of the International Telecommunications Union Council (ITU) for another 4-year term from 2019 to 2022.

The elections to the Council were held during the ongoing ITU Plenipotentiary Conference 2018 at Dubai. India secured 165 votes and ranked third among the 13 countries elected to the council from the Asia-Australasia region and eighth among the 48 countries elected to the council globally.

The ITU has 193 member states, which elect representatives to the council.

- Uber Eats appointed Alia Bhatt as its first brand ambassador of India**

On November 24, 2018, food delivery platform Uber Eats announced the appointment of actress Alia Bhatt as its brand ambassador.

- Delhi's Signature Bridge: All you need to know**

Delhi Chief Minister Arvind Kejriwal on November 4, 2018 inaugurated the long awaited Delhi's Signature Bridge, the first asymmetrical cable-stayed bridge in India.

The bridge was constructed by the Delhi Tourism and Transport Development Corporation (DTTDC) at an expenditure of Rs 1,518.37 crore. The 675-metre bridge aims to reduce travel time and traffic congestion between the north-eastern and northern parts of Delhi.

The bridge was first approved in 1997 after school bus fell off the narrow Wazirabad Bridge into the Yamuna, killing 22 children. However, a number of hurdles and budget modifications led to the delay in its completion.

- Uttarakhand cabinet approved renaming of Dehradun's Jolly Grant airport after former PM Vajpayee**

On November 24, 2018, the Uttarakhand government chaired by Chief Minister Trivendra Singh Rawat, approved a total of 27 proposals including renaming the Dehradun airport after former prime minister Atal Bihari Vajpayee.

As per the approved proposal, the Jolly Grant airport in Uttarakhand will be renamed after Atal Bihari Vajpayee.

The cabinet also gave its approval to the setting up of the Uttarakhand State Agency For Public Services to ensure time-bound delivery of services and redressal of complaints.

- India jumps to 77th rank in the Ease of Doing Business Index**

India jumped 23 ranks in the World Bank's Ease of Doing Business Index 2018 to 77. In the 2017 report, the country was ranked 100. The Index ranks 190 countries based on 10 indicators across the life-cycle of a business, from "starting a business" to "resolving insolvency."

- AYUSH Ministry celebrates first Naturopathy Day – November 18**

On 18th November 2018, Ministry of AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy) celebrated the first Naturopathy Day throughout India.

Key Points:

i. Central Council for Research in Yoga and Naturopathy, an autonomous body under AYUSH Ministry, organised health camps, workshops and exhibitions in association with local naturopathy centres and hospitals from 14th to 18th November 2018.

ii. AYUSH Minister Shripad Yesso Naik inaugurated the first Naturopathy Day Programme in New Delhi.

iii. He announced that building natural clinics is in progress in Pune, Goa, Delhi, Haryana, Karnataka, Kerala and Andhra Pradesh.

iv. Over 1,000 Naturopathy specialist doctors from all over India participated in the event organised by International Naturopathy Organisation (INO) along with Ministry of AYUSH.

v. INO also organized Painting and Kaun Banega Swasth Rakshak Competitions for school children.

About International Naturopathy Organisation (INO):

♦ Chairman – Jai Prakash Agarwal

♦ Location – New Delhi

- Towering statue of Patel dedicated to the nation**

Prime Minister Narendra Modi inaugurated a 182-metre statue of Sardar Vallabhbhai Patel overlooking the Narmada river in Gujarat as a tribute to the country's 'Iron Man'.

Dedicating the 'Statue of Unity' to the nation on Sardar Patel's birth anniversary, in a ceremony that saw Air Force aircraft shower petals as they flew overhead, Mr. Modi said: "It is a historic and inspiring occasion for all Indians. I am fortunate to dedicate this statue of Sardar Saheb to the nation."

The Prime Minister recalled the Congress leader's contribution in unifying the country after independence as he brought more than 500 princely states on a common platform to join the Union of India.

"Without Sardar, we would not have imagined a railway line from Kashmir to Kanyakumari," Mr. Modi said.

Built at a cost of Rs 2,989 crore, the 'Statue of Unity' depicts Sardar Vallabhbhai Patel, wearing a dhoti and a shawl, towering over the Narmada river and overlooking the Sardar Sarovar dam.

- Punjab becomes 3rd state to ban hookah bars or lounges**

Punjab becomes 3rd Indian state after Maharashtra and Gujarat to permanently ban Hookah bars or lounges. The ban was announced after President Ram Nath Kovind has given assent to a bill passed by Punjab state assembly.

Key Points:

i. Punjab state assembly has passed the Cigarettes and other Tobacco Products (Prohibition of advertisement and Regulation of trade and Commerce, Production, Supply and distribution) (Punjab Amendment) Bill 2018 in March this year.

ii. Smoking of hookah increases the health risks such as exposure to toxic chemicals that are not filtered out by water and tuberculosis which is an infectious disease resulting from sharing of hookah.

About Punjab

◆ Chief Minister: Amarinder Singh

◆ Governor: V.P. Singh Badnore

◆ Health Minister: Brahm Mohindra

- Open Defecation in India: Rural Jharkhand declared ODF**

The rural Jharkhand was declared Open Defecation Free (ODF) on November 15, 2018 during a regional review meeting of the eastern states held in Kolkata, West Bengal.

The workshop comprised discussions on sustaining Open Defecation Free (ODF) status, Solid and Liquid Waste Management (SLWM), and rural water supply. It saw participation from teams belonging to West Bengal, Jharkhand, Bihar and Odisha.

- 69th Constitution Day observed across India**

The 69th Constitution Day was observed across India on November 26, 2018 to mark the adoption of the Indian Constitution by the Constituent Assembly. The Constitution of India was adopted by the Constituent Assembly on November 26, 1949 and it came into force on January 26, 1950.

The Constitution of India is a supreme law of India, which lays down the framework that defines the political principles, establishes the structure, procedures, powers and duties of Government institution. Dr BR Ambedkar is regarded as the father of the Indian Constitution.

- India marks 10th anniversary of 26/11 Mumbai terror attacks**

India on November 26, 2018 marked the 10th anniversary of 26/11 Mumbai terror attacks that left 166 people dead and over 300 people injured. President Ram Nath Kovind paid tributes to the victims of terror attacks. Ten years back in 2008, 10 terrorists of Lashkar-e-Taiba terrorist group sailed into Mumbai and carried out coordinated attacks that lasted for three days.

The terrorists carried out bomb explosions and gun firings at Taj Mahal Palace hotel, the Oberoi Trident, Chhatrapati Shivaji Terminus railway station, Leopold Cafe, Cama Hospital, Nariman House Jewish community centre, the Metro Cinema and St. Xavier's College.

- UP cabinet approved renaming of Faizabad as Ayodhya**

On November 13, 2018, the Uttar Pradesh government presided over by Chief Minister Yogi Adityanath approved renaming of Faizabad and Allahabad divisions as Ayodhya and Prayagraj respectively.

i. Prayagraj division will comprise Prayagraj, Kaushambi, Fatehpur and Pratapgarh districts, while Ayodhya division

will include Ayodhya, Ambedkarnagar, Sultanpur, Amethi and Barabanki districts.

ii. Earlier, the government renamed the Mughalsarai Railway station, another historic spot, as Deen Dayal Upadhyaya junction.

iii. Furthermore, in August 2018, the UP government had sent a request to the Centre to rename the airports in Agra, Bareilly and Kanpur.

Background:

The Centre has given consent to the renaming of at least 25 towns and villages across India in the past 1 year.

Uttar Pradesh:

♦ Chief Minister: Yogi Adityanath.

♦ Governor: Ram Naik.

♦ National Parks: Dudhwa National Park, Philibit Tiger Reserve, Sandi Bird Sanctuary.

♦ Uttar Pradesh has 23 wildlife sanctuaries across 27 districts covering over 5,000 sq km.

• ISRO successfully launches HySIS satellite aboard PSLV-C43

The Indian Space Research Organisation (ISRO) on November 29, 2018 successfully launched a hyperspectral imaging satellite (HySIS), an earth observation satellite along with 30 foreign commercial satellites from Sriharikota launch centre in Andhra Pradesh.

HySIS is an earth observation satellite developed by ISRO. It is the primary satellite of the PSLV-C43 mission. The mass of the satellite is about 380 kg. The primary goal of the satellite would be to study the earth's surface.

• Himachal Pradesh becomes first state to launch Single Emergency Number '112'

Himachal Pradesh on November 28, 2018 became the first Indian state to launch a single emergency number '112' which will connect to police, fire, health and other helplines through an Emergency Response Centre (ERC) in the state.

For this purpose, state established an ERC in Shimla along with 12 District Command Centres (DCCs) covering the entire state. The emergency number was launched by Union Home Minister Rajnath Singh under the Emergency Response Support System (ERSS).

• Gujarat topped in implementing Ayushman Bharat after 2 months of launch: NHA

On November 25, 2018, according to the National Health Agency, after 2 months of launch of Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana, Gujarat has emerged as the top performer among the states under the scheme.

• World's first underground luxury hotel opened in Shanghai, China

On November 20, 2018, world's first ever underground luxury hotel named- The InterContinental Shanghai Wonderland- opened in Songjiang district, southwest of Shanghai, China.

• India, Singapore begin sea drills

The 25th edition of the India-Singapore bilateral naval exercise, SIMBEX, has begun at the tri-services command in Port Blair.

• The exercise, which kicked off on Saturday off the Andaman Sea and the Bay of Bengal, will conclude on November 21.

"Started as basic Anti-Submarine Warfare (ASW) exercises in 1994, today these exercises have graduated to complex maritime combat drills, including missile and torpedo firings, and shore-based intensive professional exchanges," the Navy said in a statement.

Seven ships from the Indian Navy and five ships from the Singapore Navy along with an Archer class submarine and a Deep Submergence Rescue Vehicle will take part in the exercise.

India and Singapore are working on a trilateral exercise with an Association of South East Asian Nations (ASEAN) country, likely Thailand, and eventually plan to scale it up to a multilateral format.

• Singapore is Asia's most sustainable city: Arcadis

Singapore has maintained its rank as number one Asian city in the Sustainability Index by engineering firm Arcadis.

Key Points:

i. The Sustainability Index assessed cities based on 3 pillars: profit pillar, people pillar and planet pillar.

ii. Singapore secured fourth place in global rankings. As per the study, Singapore ranked first for the profit pillar that

assesses the business environment and economic performance of cities.

iii. Singapore ranked 31st out of 100 cities, for the people pillar that tests social mobility and quality of opportunity and life.

iv. Singapore secured 41st spot for the planet pillar that assesses the management of energy use, pollution and emissions.

v. As per the study, Singapore is one of the world's most active Connected and Autonomous Vehicles (CAV) testing environments.

About Singapore:

♦ Capital – Singapore

♦ Currency – Singapore dollar

♦ Official languages – English, Malay, Mandarin, Tamil

♦ President – Halimah Yacob

♦ Prime Minister – Lee Hsien Loong

• Pak. acquits Asia Bibi of blasphemy

The Supreme Court of Pakistan on Wednesday acquitted Asia Bibi, a Christian woman on death row for blasphemy. This was her final legal appeal before execution. Ms. Bibi was accused of committing blasphemy in 2009. In 2010, a trial court sentenced her to death. In 2014, the Lahore High Court upheld the trial court's verdict.

A three-member bench headed by Chief Justice Mian Saqib Nisar finally overturned the conviction. "Keeping in mind the evidence produced by the prosecution against the alleged blasphemy committed by the appellant, the prosecution has categorically failed to prove its case beyond reasonable doubt."

• Monaco to host 2019 Laureus Awards on February 18 2019

The 'Oscars of sports', the Laureus World Sports Awards 2019 will be held in Monaco on February 18 next year. Sport's premier global awards ceremony will celebrate the best of 2018 across eight individual and team categories, with the winners collecting a prized Laureus Statuette.

i. Sports fans around the world will also get to play their part by voting for the Laureus Sporting Moment of the Year Award. Former India cricket captains Kapil Dev, Rahul

Dravid and Sachin Tendulkar are members of the Laureus Academy.

ii. Last year, tennis Player Roger Federer won the Laureus Sportsman of the Year award for a record fifth time, while Serena Williams won the Sportswoman of the Year recognition for the fourth time.

• Mary Kom clinches gold in World Boxing Championship

Mary Kom created history on November 24, 2018 by winning her sixth world championship gold at the 10th World Women's Boxing Championships, held in New Delhi, India.

Speaking on her historic win, Mary Kom said that it is very special as she was under pressure, especially because of the change in her weight category. "I won my last Worlds gold in 2010 and then the change of weight for Olympics happened. The pressure was something I always felt but don't know how to put this gold alongside the earlier five," she reasoned.

• Ambati Rayudu retires from first-class cricket

Ambati Rayudu has retired from the long-form of cricket, including the Ranji Trophy, to focus on limited-overs cricket.

Key Points:

i. Ambati Rayudu is 33 years old. He will continue to play international and domestic matches of the shorter version.

ii. He has played first class cricket for 17 years. He made his debut when he was 16 years old. He has scored 6,151 runs in 97 matches and has scored 16 hundreds.

iii. He played his first ODI (One Day International) match in 2013.

• BCCI announces two-year ban for age fraud

The Board of Control for Cricket in India on November 27, 2018 announced that a cricketer guilty of age fraud will be barred from all its recognised tournaments for a period of two years.

The BCCI statement relayed that from the 2018-19 season, any cricketer who is found guilty of tampering his or her date of birth will be disqualified and barred from participating in any BCCI tournament for a period of 2 years i.e. 2018-19 and 2019-20 seasons.

• Hamilton win gives Mercedes the title

New five-time World champion Lewis Hamilton steered his Mercedes to a nail-biting victory in Sunday's Brazilian Grand Prix, a triumph that clinched the constructors' championship for a fifth consecutive season for the team.

- **Croatia wins the 2018 Davis Cup, beating France 3-1**

Croatia defeated the defending champion France in the final of 2018 Davis Cup organized by BNP Paribas (Banque Nationale de Paris) for secure the title second time after 13 years.

- **Mercedes' Lewis Hamilton wins Abu Dhabi Grand Prix**

On November 25th 2018, five-time world champion, Lewis Hamilton signed off the season in style and kept the Mercedes dominance by winning at the Abu Dhabi Grand Prix — the 21st and final race of the 2018 F1 calendar at the Yas Marina Circuit, Abu Dhabi.

- **2018 ICC Women's World Twenty20 (9th Nov to 24th Nov)**

The Sixth Edition of International Cricket Council (ICC) Women's T20 World Cup was hosted by the defending champion West Indies. It was the second ICC Women's World Twenty20 hosted was West Indies after 2010 edition. 10 Countries participated and total 23 matches were played in the event.

Highlights

i. Australia defeated England by eight wickets in the final held in Antigua to secure their fourth Women's World Twenty20 title. England scored 105 in the final which was easily chased by Australia with the loss of only 2 wickets in 15.1 Overs.

ii. Australia's Alyssa Healy was named the player of the tournament.

iii. India's quest for a maiden ICC Women's World T20 title ended with an eight-wicket defeat against England in the Semi-Finals of the ICC Women's World T20.

Key Points

i. Harmanpreet Captained Indian team in ICC Women's World T20.

ii. India's Men Cricket Team captain Virat Kohli launched "Jersey knows no gender" campaign to support women's team in the event.

iii. The Tournament will be broadcasted live in more than 200 countries for the first

- **Azim Premji conferred highest French civilian Honour**

On 28th November 2018, Global Software Major Wipro's Chairman Azim Premji was conferred with Highest French Civilian Award "Chevalier del la Legion d'Honneur" which means "Knight of the Legion of Honour" by the French Ambassador to India Mr. Alexandre Ziegler.

The award is presented to Azim Premji for his Contribution towards developing Information Technology (IT) industry in India, his economic outreach in France and his contribution towards society through Azim Premji Foundation and University.

- **Asian of The Year award for Kerala flood rescue**

Indian Navy commander Vijay Varma and captain P. Rajkumar were among those honoured at the 'Asian of The Year' awards here on Wednesday, acknowledging their selfless service and bravery in rescue operations during the Kerala floods.

- **Maryse Conde won New Academy Prize in Literature**

This award was created after the Swedish Academy postponed this year's Nobel prize for literature following a rape scandal. He will receive £87,000 cash prize that was raised from crowdfunding and donations, at the award ceremony on 9 December 2018, a day before the Nobel award ceremony. She is 81 years old.

- **Anna Burns Wins 2018 Man Booker Prize For Her Novel Milkman**

The book is about an 18-year-old girl, known as "middle sister", who is sexually harassed by an older paramilitary figure, called the "milkman". About Man Booker Prize The Man Booker Prize for Fiction (formerly known as the Booker–McConnell Prize and commonly known simply as the Booker Prize) is a literary prize awarded each year for the best original novel written in the English language and published in the UK.

OCTOBER

- **The Government of India (GoI) has decided to observe September as National Nutrition Month (NNM) across country to mark the fight against malnutrition**

The Government of India (GoI) will observe September as National Nutrition Month (NNM) across the country to mark the fight against malnutrition. During this month, various programmes have been organized by the Women and Child Development (WCD) Ministry to spread broad awareness on the issues related to malnutrition like stunting, under-nutrition, anaemia and low birth weight in children.

- Tamilnadu government has announced a novel scheme for the protection of the exotic Neela kurinji plants**

The Tamil Nadu government has announced a novel scheme for the protection of the exotic Neela kurinji (*Strobilanthes kunthianus*) plants that flower only once in 12 years. This came after the complaints of packaging and selling of these rare and ecologically unique flowers on commercial basis. The state department has warned that strict fines will be imposed in offenders.

- Andhra Pradesh has topped the charts among States in terms of “2018 Ease of Living Index” rankings launched by the Ministry of Housing and Urban Affairs : Andhra Pradesh**

Andhra Pradesh has topped the charts among States in terms of “2018 Ease of Living Index” rankings launched by the Ministry of Housing and Urban Affairs (MoHUA). Odisha and Madhya Pradesh bagged second and third best performing awards.

- Hyderabad Metro has become the 2nd largest Metro Rail (MR) network in India**

Recently, L&T Metro Rail Hyderabad Limited has commissioned a 16 km stretch of elevated metro & hence completed one full stretch of the three corridor Hyderabad Metro Rail (HMR) project. Now, the total stretch of Hyderabad metro will be 46 km. With this, it has become the 2nd largest operational metro rail network in India after the Delhi Metro.

- Section 57 of Aadhaar Act has been struck down by Supreme Court that permit private entities to avail Aadhaar data**

The Supreme Court of India (SCI) declared the Centre's flagship Aadhaar scheme as constitutionally valid for filing of IT returns and allotment of Permanent Account Number (PAN), but struck down some of its provisions including its linking with bank accounts, mobile phones and school admissions.

- Project Unnati is related to: Development of Ports.**

Project UNNATI is an initiative by the Ministry of Shipping. It aims to enhance the operational and financial performance of the 12 major ports with selected Indian private ports and best-in-class international ports. Under Project UNNATI 116 initiatives have been identified for various major ports.

- M C Marry Kom has been named as the brand ambassador of Tribes India**

Recently, Five-time world champion boxer MC Mary Kom has been named as the brand ambassador of Tribes India – an initiative of Ministry of Tribal Affairs to promote tribal artefacts. Apart from this, the Ministry of Tribal Affairs launched the “Punch Tantra” collection to promote tribal artefacts.

- NITI Aayog has recently signed pact with oracle to curb the distribution of fake drugs using blockchain**

NITI Aayog has signed a Statement of Intent (SoI) with cloud services provider Oracle to curb the distribution of fake drugs using new technologies. Apollo Hospitals and Strides Pharma Sciences will partner in this effort. The partners will pilot a real drug supply chain using blockchain decentralized ledger and Internet of Things (IoT) software.

- IISc Bengaluru is the India's best institute, according to the Times Higher Education (THE) World University Rankings 2019**

No Indian institution figures in the top 250 of the Times Higher Education's (THE) world university rankings 2019. Though, the Indian Institute of Science (IISc) in Bengaluru has retained its position as the highest-ranked centre in India.

- India's GDP growth forecast for 2018 is 7.0% according to UNCTAD's latest report “Trade and Development Report”**

The United Nations Conference on Trade and Development (UNCTAD) has expected India's economy to grow 7.0% in calendar year 2018 compared with 6.2% in 2017. As per the report “Trade and Development”, the effects of demonetization are still evident in private consumption trends within the economy.

- India's tallest National flag from the average city elevation has recently installed in Guwahati**

On the 149th birth anniversary of Mahatma Gandhi, Assam Chief Minister Sarbananda Sonowal hoisted India's tallest National Flag from the average city elevation at the Gandhi

Mandap in Guwahati. The 9,600 sq ft flag stands on a 319.5 ft flag pole at Gandhi Mandap, a memorial for Mahatma Gandhi atop the Sarania Hill in the heart of Assam's principal city.

- MDU Rohtak has been declared the cleanest government university in the Swachh Campus ranking 2018**

The Union Human Resource Development (HRD) Minister, Prakash Javadekar has recently announced the "Swachh Campus rankings 2018" under different category . In it, Haryana's Maharshi Dayanand University (MDU) has been declared the cleanest government varsity by the HRD Ministry, followed by Guru Nanak Dev University Amritsar.

- The 10th Biennial International Exhibition & Conference "India Chem 2018" was held in Mumbai**

The 10th Biennial International Exhibition & Conference "India Chem 2018" was held in Mumbai, Maharashtra. The conference was jointly organised by the Department of Chemicals and Petrochemicals and Federation of Indian Chambers of Commerce and Industry (FICCI).

- 28th is the India's rank in Visa's 2018 Government e-Payment Adoption Ranking (GEAR)**

India has been ranked 28th among 73 countries in the Visa's 2018 Government e-Payment Adoption Ranking (GEAR). The 2018 GEAR is an Economist Intelligence Unit (EIU) global Index and benchmarking study commissioned by Visa. This is the third edition of the study after those in 2007 and 2011.

- Odisha government has recently launched the Nirman Kusuma programme**

Odisha Chief Minister Naveen Patnaik has recently launched the Nirman Kusuma scheme for providing financial assistance to the children of construction workers for their technical education in the State. In it, an ITI student will be entitled to get financial assistance of Rs. 23,600 & a diploma student to get Rs. 26,300 per annum.

- Infosys has recently announced Rs 1.5 crores Aarohan Social Innovation Awards (ASIA) to push innovation in social work**

Recently, Infosys Foundation announced Rs 1.5 crores Aarohan Social Innovation Awards (ASIA) to push innovation in social work following increase in funds under the government rules. The awards would be given in six categories including healthcare, rural development and destitute care.

- Shashi Tharoor is the author of the book "The Paradoxical Prime Minister: Narendra Modi And His India**

The book "The Paradoxical Prime Minister: Narendra Modi And His India" has been authored by Congress parliamentarian Shashi Tharoor. It is divided in five sections comprising 50 chapters & was released on 26th October 2018. The first section takes a close look at Modi's life and times.

- 81st is the India's rank at the 2018 Henley Passport Index**

India has been ranked 81st at the 2018 Henley Passport Index with visa-free or visa-on-arrival access to 60 destinations. The strength of the passport is determined by the number of countries a country gives free access to. The index is updated in real-time, as and when visa-policy changes come into effect. As per the 2018 index, Indians have access to travel without a visa to 60 countries – which includes Bhutan, Mauritius, Nepal, Fiji, among others.

- 147th is the India's rank in the 2018 Oxfam world inequality index**

India has been ranked 147th among 157 countries at the UK-based charity Oxfam International's 'Commitment to Reducing Inequality (CRI) Index' 2018. The 2nd edition of the annual index finds that countries such as South Korea, Namibia and Uruguay are taking strong steps to reduce inequality.

- UAE hosted to the 3rd edition of International Business Conference 'MahaBiz 2018'**

The 3rd edition of acclaimed International Business Conference 'MahaBiz 2018' has been held in Dubai, United Arab Emirates (UAE) on 12th and 13th October 2018. MahaBiz is considered a bridge for business opportunities between Maharashtra state and Gulf Cooperation Council (GCC) region. GCC is political and economic alliance of six middle eastern countries. It includes Saudi Arabia , UAE , Kuwait , Oman , Bahrain and Qatar.

- Nepal is set to become the world's first country to double its tiger population**

Nepal is set to become the world's first country to double its tiger population. On the occasion of 2018 National Conservation Day (NCD), Nepal announced that there are now an estimated 235 wild tigers in the country, nearly doubling the baseline of around 121 tigers in 2009. According to a press release issued by WWF-Nepal, if these

- trends continue, Nepal could become the first country to double its national tiger population since the launch of ambitious TX2 goal at the St Petersburg Tiger Summit in 2010 to double the world's wild tiger population by 2022.
- World Bank has approved Country Partnership Framework (CPF) for India to support its transition to higher middle-income country**

The World Bank has approved an ambitious 5-year Country Partnership Framework (CPF) for India, which aligns with New Delhi's objectives of high, sustainable and inclusive growth. The move is aimed at supporting India's transition from a low-middle income to a high-middle income country by addressing some of its key development priorities such as resource efficient and inclusive growth, job creation and building its human capital.
 - Ibrahim Mohamed Solih has won the 2018 Presidential Election of Maldives**

Opposition leader Ibrahim Mohamed Solih has won the 2018 presidential election of Maldives. He will take office on 17th November 2018, after having defeated President Abdulla Yameen in the election. The Maldives is a key battleground in the rivalry between China and India.
 - Canada hosted the first-ever women-only foreign minister conference**

The first-ever women-only foreign minister conference was held in Montreal, Canada on September 21-22, 2018. The aim of the conference was to highlight women's key role in politics and decision-making processes. The meeting was co-chaired by Canada's top diplomat Chrystia Freeland, and the foreign affairs representative of the EU, Federica Mogherini.
 - India has made alliance with United States to eliminate TB**

India has made alliance with United States in public and private sectors to combat the menace of Tuberculosis (TB). The formation of 'USAID-India End TB Alliance' was formally announced by the US Agency for International Development (USAID) administrator Mark Green in presence of Union Health Minister J P Nadda in New York.
 - Tourism and the Digital Transformation is the theme of the 2018 World Tourism Day (WTD)**

The World Tourism Day (WTD) is observed every year on September 27 to raise awareness among the international community of the importance of tourism and its social, cultural, political and economic value. The 2018 theme is "Tourism and the Digital Transformation".
 - Ayush Information Cell has recently set up by the Government of India (GoI) in Romania**

Recently, the Ministry of AYUSH has set up an AYUSH Information Cell at the premises of the Indian Embassy in Romania to disseminate authentic information about AYUSH system of medicine. The AYUSH Information Cell in Romania will also be helpful to create awareness about the traditional Indian system of medicine.
 - The joint Multi - National Maritime Exercise "IBSAMAR 2018" has kicked off in South Africa**

The 6th edition of joint Multi – National Maritime Exercise "IBSAMAR 2018" between the Indian, Brazilian and South African Navies has started at Simon Town, South Africa from 1st Oct 2018. The aim of the 13-day exercise is to undertake collective training for participating navies, building interoperability and mutual understanding as well as sharing of best practices.
 - Nagoya city is host to the 5th edition of Asian Para Games in 2026**

The Asian Para Games is a multi-sport event regulated by the Asian Paralympic Committee that held every four years after every Asian Games for athlete with physical disabilities. Japan will host the 5th edition of Asian Para Games in 2026 in Nagoya. The 4th Asian Para Games 2022 will be hosted by Hangzhou, China.
 - India to host the 2018 Women's Boxing World Championship**

India will host the Women's Boxing World Championships after more than a decade, which is scheduled to be held in New Delhi from November 15-24, 2018. The teams will have to be in the national capital by November 13, with the competition starting two days later.
 - Caroline Marine has won the women's singles 2018 China Open badminton title**

Carolina Marin from Spain has won the women's singles 2018 China Open badminton title. In the final, she defeated Chen Yufei in Changzhou, China. Earlier, in 2018, she won the BWF World Championships for the third time and became the first ever female badminton athlete to have achieved this feat.

- Luka Modric has been named The 2018 Best FIFA Men's Player**

Luka Modric, who led Croatia to their first-ever FIFA World Cup final, was named The Best FIFA Men's Player at the Best FIFA Football Awards in London . Modric won the Champions League for the third time in a row with his club "Real Madrid" in May 2018 before leading Croatia to the 2018 World Cup final , where they lost 4-2 to France.

- Manu Bhaker has been named as the flag-bearer of the Indian contingent for the 3rd Youth Olympic Games 2018**

Teenage shooting star Manu Bhaker has been named as the flag-bearer of the Indian contingent for the 3rd Youth Olympic Games to be held at Buenos Aires in Argentina from October 6-18. Goa Olympic Association Secretary Gurudutta D Bhakta will be the Chef-de-Mission of the contingent.

- M Thanganvellu has been named as the flag-bearer of the Indian contingent for the 3rd Paralympic Asian games 2018**

Rio Paralympic gold medallist Thangavelu Mariyappan has been named as flag-bearer of the Indian contingent for the 3rd Paralympic Asian games to be held in Jakarta, Indonesia from October 6-13. India will field its biggest ever contingent of 302 members including athletes, coaches, support staff, escorts and officials.

- Sandeep Chaudhary clinched India's first gold medal at the 2018 Jakarta Asian Para Games**

Javelin thrower Sandeep Chaudhary has clinched India's first gold medal at the 2018 Jakarta Asian Para Games with a best throw of 60.01m in Indonesia . In the 49kg men's powerlifting event, Farman Basha claimed the silver and Paramjeet Kumar won the bronze.

- Pullela Gopichand has been honoured with the Ramineni Foundation's outstanding person award**

Badminton coach Pullela Gopichand has been honoured with the Ramineni Foundation's Outstanding Person award. The award was presented by Vice President M Venkaiah Naidu. He also presented special awards to Telugu literary wizard Garikapati Narasimha Rao, film director Nag Ashwin Reddy and writer C Venkata Ramana.

- Manu Bhaker has become the first shooter from India to claim a gold at the 2018 Summer Youth Olympics**

Shooter Manu Bhaker has become the first shooter from India to claim a gold at the 3rd edition of Summer Youth Olympics in Buenos Aires, Argentina . he finished on top of the podium in women's 10m air pistol event with a score of 236.5. With this, she also became the first Indian woman to win Gold in the ongoing event.

- State Bank of India has allowed depositors to withdraw cash from its Point of Sale (PoS) devices**

In a bid to ease the cash crunch, the State Bank of India (SBI) has decided to allow depositors to withdraw cash from its Point of Sale (PoS) devices available with merchants.

- INDIA is the highest recipient of remittances in 2017, as per World Bank (WB)'s latest report "Migration and Development Brief"**

As per World Bank (WB)'s latest report "Migration and Development Brief", India is the highest recipient of remittances globally in 2017 with \$69 billion, followed by China (\$64 billion), the Philippines (\$33 billion), Mexico (\$31 billion), Nigeria (\$22 billion), and Egypt (\$20 billion).

- ICICI Bank has launched instant overdraft 'InstaOD' facility for Micro, Small and Medium Enterprises (MSME)**

The ICICI Bank has launched instant overdraft 'InstaOD' facility for Micro, Small and Medium Enterprises (MSME) in a completely online and paperless manner. Customers can get overdraft facility up to Rs 15 lakh for a year anytime, anywhere using the bank's Internet and mobile banking app.

- SBI has signed pact with India Mortgage Guarantee Corporation (IMGC) to offer mortgage guarantee backed home loan**

The State Bank of India (SBI) has recently signed a pact with India Mortgage Guarantee Corporation (IMGC) to offer mortgage guarantee scheme for prospective non-salaried and self-employed home loan customers. The offering will help increase home loan eligibility up to 15% within the regulatory norms.

- The Reserve Bank of India (RBI) has recently raised currency derivative trade limit to 100 Million US Dollars for residents and foreign portfolio investors**

The Reserve Bank of India (RBI) has raised exposure limit under Exchange Traded Currency Derivatives (ETCD) trading for residents and foreign portfolio investors (FPIs) to \$100 million across all currency pairs involving the Indian rupee.

- **Bank of Baroda has recently signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs**

The Bank of Baroda (BoB) has signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs such as fertilizers, pesticides, seeds etc. provided by POORTI. This is a Platform for Online Ordering & Rural Transformation of India known as "POORTI".

- **According to Reserve Bank of India (RBI)'s annual data, Mauritius has topped the India's FDI chart in FY18**

According to Reserve Bank of India (RBI)'s annual data, Mauritius accounted for the largest source of Foreign Direct Investment (FDI) into India in the financial year FY18 followed by Singapore. The data shows that the total India's FDI stood at \$37.36 billion in the FY18, which is a marginal rise over the \$36.31 billion recorded in the previous fiscal FY17.

- **Sunil Mehta has been elected as the new chairman of the Indian Banks Association (IBA)**

Sunil Mehta, the MD & chief executive of Punjab National Bank (PNB), has been elected as the new chairman of the Indian Banks Association (IBA) for 2018-19. Apart from him, Dinabandhu Mohapatra, MD & CEO of Bank of India (BoI), has been elected as IBA's Deputy Chairman.

- **Under Banking Regulation Act, the Internal Ombudsman (IO) scheme 2018 gives statutory powers to Internal Ombudsman**

The Reserve Bank of India (RBI) has recently introduced Internal Ombudsman (IO) scheme 2018 to tighten internal grievance redressal system at Scheduled Commercial Banks (SCBs). In it, RBI has given statutory powers to Internal Ombudsman (IO) under section 35 A of the Banking Regulation Act, 1949.

- **India's ranks 100th in World Bank's Doing Business Report 2018**

In World Bank's recently released Doing Business (DB) Report 2018 titled as 'Doing Business 2018: Reforming to Create Jobs', India leapfrogged to 100th among 190 countries. India has jumped over 30 ranks to attain 100th spot from 130th position in 2017 Ease of Doing Business Index. Its score also increased from 56.05 in 2017 to 60.76 in Doing Business 2018.

- **Ramesh Abhishek will head the panel of secretaries to look into the issues raised on some proposals of the draft e-commerce policy**

The Government of India (GoI) has set up a group of secretaries to look into the issues raised on some proposals of the draft e-commerce policy. The group will be chaired by Ramesh Abhishek, the secretary in the Department of Industrial Policy and Promotion (DIPP). The development comes at a time when the DIPP has effectively ruled out FDI in inventory based ecommerce models.

- **India Post Payments Bank (IPPB) has tied up with FSS software company to create payments network for unorganized retail**

The India Post Payments Bank (IPPB) has partnered with Financial Software and Systems (FSS) to create payments network for unorganized retail. FSS is a payments technology company that enables micro-merchants to accept payments online, or via Unified Payments Interface (UPI), Quick-Response (QR) codes, Aadhaar and IPPB accounts.

- **The Government of India (GoI) has proposed to merge BOB , Vijaya Bank & Dena Bank to create India's third largest lender**

The Government of India (GoI) has proposed to merge state-owned Vijaya Bank, Dena Bank and Bank of Baroda (BoB) to create India's third largest lender as parts of reforms in the public sector banking segment. The decision was taken at the meeting of a ministerial panel headed by Finance Minister Arun Jaitley which oversees merger proposals of state-owned banks.

- **Udyam Abhilasha national level entrepreneurship awareness campaign has been launched by SIDBI**

On the 149th birth anniversary of Mahatma Gandhi, the Small Industries Development Bank of India (SIDBI) has launched a National Level Entrepreneurship Awareness

Campaign – Udyam Abhilasha, in 115 aspirational districts identified by NITI Aayog in 28 States.

- Narendra Modi has been awarded with the UN's highest environmental honour 'Champions of the Earth 2018'**

Prime Minister Narendra Modi has been awarded with the UN's highest environmental honour 'Champions of the Earth 2018' for his leadership of the International Solar Alliance (ISA) and pledge to eliminate single use plastic in India by 2022.

- The 2018 Nobel Prize in Physiology or Medicine has been awarded jointly to James P Allison and Tasuku Honjo for the discovery of Immunotherapy cancer therapy**

The 2018 Nobel Prize in Physiology or Medicine has been awarded jointly to Dr. James P. Allison of the United States and Dr. Tasuku Honjo of Japan for their discovery of cancer therapy by inhibition of negative immune regulation. Both the doctors, working separately, showed in the 1990s how certain proteins act as "brakes" on the immune system's T-cells, limiting their ability to attack cancer cells, and that suppressing those proteins could transform the body's ability to fight cancer.

- Injecti Sriniwas heads the high-level committee on Corporate Social Responsibility (CSR)**

The Union Ministry of Corporate Affairs (MCA) has recently constituted an 11-member high-level committee on Corporate Social Responsibility (CSR) to review the existing framework and guide and formulate the roadmap for a coherent policy on CSR under the companies law.

- Dona Strickland physicists has won the 2018 Nobel Prize in Physics**

American scientist Arthur Ashkin, French engineer Gerard Mourou and Canadian professor Donna Strickland have been awarded the Nobel Prize in Physics for their work in the field of laser physics. Dr. Ashkin has been awarded the Prize "for the optical tweezers and their application to biological systems."

- Francis H Arnold women scientists has won the 2018 Nobel Prize in Chemistry**

The Royal Swedish Academy of Sciences awarded the Nobel Prize in Chemistry 2018 with one half to Frances H. Arnold "for the directed evolution of enzymes" and the other half jointly to George P. Smith and British scientist Sir Gregory P. Winter "for the phage display of peptides and antibodies".

- Denis Mukwege gynecologist has been named winner of the 2018 Nobel Peace Prize**

The 2018 Nobel Peace Prize has been awarded to Dr. Denis Mukwege and Nadia Murad for their efforts to end the use of sexual violence as a weapon of war and armed conflict. Dr. Mukwege, a gynecologist in the Democratic Republic of Congo, is the helper who has devoted his life to defending victims of war-time sexual violence.

- William Nordhaus and Paul Romer have been awarded the 2018 Nobel Prize for Economics**

US duo William D. Nordhaus and Paul M. Romer have won the 2018 Nobel Memorial Prize in Economic Sciences for research "about innovation, climate and economic growth". Laureate Romer was honoured for his work on the endogenous growth theory, which has generated vast amounts of new research into the regulations and policies that encourage new ideas and long-term prosperity.

- Veena Shendre has been chosen as India's first 'Miss Trans Queen'**

Veena Sendre from Chhattisgarh has been chosen as India's first 'Miss Trans Queen'. She defeated Namita Ammu of Tamil Nadu to claim the title at the national-level beauty contest organised in Mumbai on October 7. Sendre, a former Miss Chhattisgarh, belongs to Mandir Hasaud village in Raipur.

- Sunil Bhaskaran has been appointed as the new CEO & MD of low cost carrier AirAsia India**

Tata Group veteran Sunil Bhaskaran has been appointed as the new Chief Executive Officer (CEO) and Managing Director (MD) of low cost carrier AirAsia India with effect from November 15, 2018. He will oversee the next phase of expansion and growth of the company, AirAsia India said in a statement.

- Jaya Prada has been appointed goodwill ambassador for Nepal tourism**

The Government of Nepal has appointed former Member of Parliament and renowned Indian actress Jaya Prada as Goodwill Ambassador for tourism and culture for four years. Tourism is one of the important sources of employment and income generation in Nepal and India is the biggest source market for Nepal. As per officials, the appointment of Jaya Prada will strengthen age old cultural ties between the two countries and help in promoting Nepal's tourism in India.

- Anil Kumar Chaudhary has been appointed as the chairman of the Steel Authority of India (SAIL)**

Anil Kumar Chaudhary has been appointed the new chairman of the Steel Authority of India (SAIL) till his superannuation in December 2020. He succeeded P K Singh. Prior to this, Chaudhary has been serving as the Director (Finance) at SAIL. Beside him, PK Rath has been appointed as new CMD of the Rashtriya Ispat Nigam Limited (RINL). Rath is presently the Director (operations) in RINL.

- Kamlesh Nilkanth Vyas is the newly-appointed Chairman of the Atomic Energy Commission (AEC)**

For the first time in India's strategic atomic energy sector, the transfer of power at the highest level took place in a foreign country. Kamlesh Nilkanth Vyas, the newly-appointed Chairman of the Atomic Energy Commission (AEC) took charge from incumbent Sekhar Basu in Vienna, Austria.

- Ranjana Prakash Desai heads the Lokpal Search Committee to recommend the chairperson and members of the anti-corruption ombudsman Lokpal**

The Union government has recently constituted an 8-member Lokpal Search Committee under the Chairmanship of former Supreme Court Judge, Justice Ranjana Prakash Desai, to recommend the chairperson and members of the anti-corruption ombudsman Lokpal.

- Surjit S Bhalla heads the High Level Advisory Group (HLAG) to look into global trade challenges**

Commerce Minister Suresh Prabhu has recently approved the constitution of a High Level Advisory Group (HLAG) to look into the opportunities and ways to address the ongoing challenges in the global trade scenario. The HLAG will be headed by Surjit S. Bhalla, Director of Oxus Research and Investments.

- Rajni Kant Mishra has been appointed the new Director-General of Border Security Force (BSF)**

Rajni Kant Mishra, a 1984 batch Indian Police Service officer of Uttar Pradesh cadre, has been appointed the new Director-General of Border Security Force (BSF). He will succeed K.K. Sharma, who is superannuating on September 30, 2018. Mr. Mishra has been shifted from the Sashastra Seema Bal.

- Susane Giti has been appointed the first-ever female major general in the 47 years history of Bangladesh**

Dr Susane Giti has been appointed the first-ever female major general in the 47 years history of Bangladesh. She was presented with the rank badge of Major General by Bangladesh Army chief General Aziz Ahmed and Quarter Master General Lt General Md Shamsul Haque.

- Gita Gopinath Indian origin personality has been named as Chief Economist of the International Monetary Fund (IMF)**

Gita Gopinath, professor at Harvard University, has been appointed chief economist of the International Monetary Fund (IMF). The India-born economist will succeed Maurice (Maury) Obstfeld, who is to retire at the end of 2018. With this, Gopinath will become the 2nd Indian after former RBI Governor Raghuram Rajan to be appointed to the position.

- Sushil Modi will head the Group of Ministers (GoM) to examine modalities for 'calamity tax' under GST**

The Government of India (GoI) has recently constituted a 7-member ministerial panel headed by Bihar Deputy Chief Minister Sushil Modi to examine modalities for revenue mobilisation in case of natural calamities and disasters. The panel would submit its report to the GST Council by October 31.

- Pravin Srivastava has been appointed the Chief Statistician of India (CSI)**

Pravin Srivastava, the 1983-batch Indian Statistical Service officer, has been appointed as new Chief Statistician of India (CSI). This appointment comes into effect from the date of his assuming charge of the post till the date of his superannuation (August 31, 2020) or until further orders, whichever is earlier.

- Pankaj Sharma has been appointed India's Ambassador to UN Conference on Disarmament**

Pankaj Sharma has been appointed India's Ambassador & permanent representative to United Nations Conference on Disarmament in Geneva. Sharma is currently the joint secretary (Disarmament and International Security Division) in the Ministry of External Affairs (MEA). He will replace Amandeep Gill.

- Vikram Limaye has been appointed the Chairman of the Working Committee (WoCo) and Director on the Board of the World Federation of Exchange**

Vikram Limaye, the MD and CEO of National Stock Exchange's (NSE), has been appointed the Chairman of the Working Committee (WoCo) and Director on the Board of

the World Federation of Exchanges (WFE). The decision was taken at the global body's 58th general assembly and annual meeting that is currently underway in Athens, Greece.

- **R N Ravi has been appointed the new deputy National Security Advisor (NSA)**

R N Ravi, the former Chairman of the Joint Intelligence Committee (JIC), has been redesignated as the deputy National Security Advisor (NSA). He is also the Central government interlocutor for talks with Naga insurgent group National Socialist Council of Nagaland (NSCN-IM) and will continue to be centre's interlocutor for Nagaland.

- **Ajit Doval will chair the high-level Strategic Policy Group (SPG) to assist National Security Council (NSC) to review the security affairs of the country**

The Union government has constituted the high-level Strategic Policy Group (SPG) to assist the National Security Council (NSC), which advises the prime minister on matters of national security and strategic interests. The SPG will be chaired by National Security Advisor (NSA) Ajit Doval and its members include the NITI Aayog vice chairman, the cabinet secretary, the chiefs of the three defence services.

- **Tushar Mehta has been appointed the new Solicitor General of India**

Senior Advocate Tushar Mehta has been appointed as Solicitor General of India (SGI). He will remain in office till 30th of June, 2020 or till further orders. Mr Mehta is currently serving as the Additional Solicitor General. The post of Solicitor General was vacant since October last year after the resignation of Ranjit Kumar.

- **Shamsher Singh Bisht, the noted statehood agitator of uttrakhand has passed away**

Dr. Shamsher Singh Bisht (71), the noted statehood agitator of Uttarakhand, has passed away in Almora. Apart from being actively involved in the Uttarakhand statehood

movement, he struggled all his life to save the forests and rivers of the state.

- **Thampi Kannanthanam, who passed away recently, was associated to Malyalam Cinema**

Thampi Kannanthanam (64), the noted Malayalam film director, has recently passed away in Kochi, Kerala. He was most active during the period 1980-90. His most notable directorial films include Rajavinte Makan, Vazhiyorakazchakal, Bhoomiyile Rajakkumar, Indrajaalam, Naadody, Chukkan, and Maanthrikam.

- **Natwar Thakkar, who passed away recently, was the renowned Gandhian from Nagaland**

Eminent Gandhian Natwar Thakkar (86), popularly known as 'Nagaland's Gandhi', has passed away in Guwahati on October 7, 2018. The social activist had founded the Nagaland Gandhi Ashram at Chuchuyimlang village in Mokokchung district. His efforts to spread Gandhian philosophy and peace had earned him the sobriquet 'Nagaland's Gandhi'.

- **M N Paloor, who passed away recently, was the modernist poet of Malyalam**

Well-known Malayalam poet Paloor Madhavan Namboothiri (86), popularly known as M N Paloor, has passed away at Kovoor, Kerala on October 9, 2018. Paloor, one of the early poets to have modern views, is the author of some of the finest Malayalam poems of the latter half of the 20th century.

- **Kishour Giri, who passed away recently, was the noted singer and music director from Assam**

Kishour Giri (63), the noted Assamese singer and music director, has passed away in Guwahati. He lent his voice to various social issues. He would often be seen on the streets of Guwahati, strumming a guitar and singing or raising his voice against the many evils that plague the society.

हरियाणा
सरकारी नौकरी

स्पेशल बैच हिन्दी माध्यम में
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PRACTICE TEST PAPER RAILWAY

QUANTITATIVE APTITUDE

1. In what ratio must 25% milk be mixed with pure milk to get a resultant solution of 40% milk?
 (1) $\frac{12}{5}$ (2) $\frac{25}{40}$ (3) $\frac{14}{5}$ (4) 4:1
2. The average age of 7 members of the family is 30. If one of the members, whose age is 42 years, is excluded, then others are in the ratio 1:2:3:4:5:6. Find the age of the second eldest member of the family.
 (1) 48 years (2) 39 years
 (3) 38 years (4) None of these
3. What is the total number of three digit numbers divisible by 7?
 (1) 128 (2) 145
 (3) 147 (4) None
4. The difference between a two-digit number and the number obtained by interchanging the two digits of the numbers is 36. What is the difference between the two digits of the number?
 (1) 6 (2) 4
 (3) 3 (4) cannot be determined
5. Which one is the greater of the two numbers whose product is 640, if the sum of the two numbers exceeds their difference by 32?
 (1) 45 (2) 50
 (3) 55 (4) 40
6. Find the greatest number that will divide 187, 233 and 279 so as to leave the same remainder in each case.
 (1) 30 (2) 36
 (3) 46 (4) 56
7. $\sqrt{6 + \sqrt{6 + \sqrt{6 + \dots}}} = ?$
 (a) 2 (2) 3
 (3) 6 (4) 1
8. The sum of the ages of 5 children born at the intervals of 3 years each is 50 years. What is the age of the youngest child?
 (1) 4 years (2) 5 years
 (3) 6 years (4) 7 years
9. A trader dealing in mobile phone reduced the price by 20% as result of which, the sales went up by 80%. What was the net effect on his sales income?
 (1) 44% (2) 60%
 (3) 64% (4) 72%
10. If a shopkeeper gives an article worth Rs.300 free with every two articles worth Rs.500 in total, then what should be the mark up % age such that after selling two articles he neither gains nor loses?
 (1) 38.5% (2) 60%
 (3) 62.5% (4) 37.5%

11. By selling an article at 40% profit I get Rs.48 more, than if it would have been sold at a loss of 20%? At what price it should be sold to earn a profit of 35%?
 (1) Rs. 105 (2) Rs. 108
 (3) Rs. 110 (4) Rs. 115
12. By selling 33 metres of cloth, one gains the selling price of 11 metres. Find the gain percent.
 (1) 40% (2) 30%
 (3) 20% (4) 50%
13. Find the number which, when subtracted from the terms of the ratio 15 : 17 makes it equal to the ratio 6 : 7
 (1) 4 (2) 3
 (3) 2 (4) Cant not determined
14. A vessel contains liquids A and B in ratio 3 : 1 If 8 litres of the mixture are removed and the same quantity of liquid B is added, the ratio becomes 1 : 3 What quantity does the vessel hold?
 (1) 12 litres (2) 14 litres
 (3) 16 litres (4) 10 litres
15. Simran started a software business by investing Rs. 50000. After six months, Nanda joined her with capital of Rs. 80000. After 3 years, they earned a profit of Rs. 24500. What was Simran's share in the profit?
 (1) Rs. 11500 (2) Rs. 8000
 (3) Rs. 9000 (4) Rs. 10500
16. 'A' can complete a piece of work in 12 days. 'A' and 'B' together can complete the same piece of work in 8 days. In how many days can 'B' alone complete the same piece of work?
 (1) 15 days (2) 18 days
 (3) 24 days (4) 28 days
17. A and B can together finish a work in 30 days. They worked together for 20 days and then B left. After another 20 days A finished the remaining work. In how many days can A alone finish the job?
 (1) 50 days (2) 60 days
 (3) 40 days (4) 65 days
18. If persons A, B, C, D, E and F take 1, 2, 3, 4, 5 and 6 days respectively to complete a work when working individually. If all of them get Rs. 10000 in total, then what is the share of person D in the amount?
 (1) Rs. 820 (2) Rs. 1020.40
 (3) Rs. 1000 (4) Rs. 920.50
19. A tap can fill a tank in 25 minutes and another can empty it in 50 minutes. If the tank is already half full and both the taps are opened together, the
 (1) tank is emptied in 20 minutes
 (2) tank is filled up in 25 minutes
 (3) tank is filled up in 20 minutes

- (4) tank is emptied in 25 minutes
20. Excluding stoppages, the speed of a bus is 54 km/hr and including stoppages, it is 45 km/h. For how many minutes does the bus stop per hour?
 (1) 9 (2) 10 (3) 12 (4) 20

REASONING ABILITY

Directions: (21-23) Select the related letter/word/number from the given alternatives.

21. Square : Cube :: Circle :?
 (1) Ellipse (2) Parabola
 (3) Cone (4) Sphere
22. ACEG : DFHJ :: QSUW : ?
 (1) TVXZ (2) TQST
 (3) MNPR (4) EGIJ
23. 20 : 50 : 100 ?
 (1) 150 (2) 250
 (3) 200 (4) 156
24. find the odd one out.
 (1) 24 (2) 49
 (3) 80 (4) 15
25. How many 7's are there in the following number series, which are immediately preceded by 4 and immediately followed by 2?
3 2 1 2 4 7 2 6 8 7 4 2 7 5 2 4 2 2 1 3 4 2 7 4 7 4 2 9 7 4 7 2 3 4
 (1) One (2) Two
 (3) Three (4) More than three
26. In a certain code, 'SUCCESS' is written as 'TWFGJYZ'. How will the word 'MIRACLE' be written in that language?
 (1) NKVEHRL (2) NKUEHRL
 (3) NKTEHRL (4) NKUHHRL
27. In a certain code, '@' implies 'divide', '*' implies 'subtract', '\$' implies 'multiply' and '#' implies 'addition', then, $25 \$ 2 \# 9 \$ 4 @ 2 * 5 = ?$
 (1) 113 (2) 83 (3) 63 (4) 93
28. In a certain code language the word 'EDUCATIONAL' is written as 'ILOANTEADCU'. How will the word 'NEGOTIATION' be written in that language?
 (1) ANOTIITNOEG (2) ANTOIINTEOG
 (3) ANTOIINTOEG (4) ANTOITNEOG
29. In a certain code language, 'rib nit ka' means 'telephone is essential', 'sin fa de' means 'regular good service' and 'rib sin' means 'essential service'. How will 'regular service' be written in that code language?
 (1) Sin fa (2) sin de
 (3) Rib sin (4) Data inadequate
30. If 'P' denotes ' \div ', 'Q' denotes '+', 'R' denotes ' $-$ ' and 'S' denotes ' \times ' then $60 R 15 P 3 S 6 Q 4 = ?$
 (1) 30 (2) 34 (3) 94 (4) 150

31. If we substitute numbers 1 to 12 on the dial of a clock by alternate letters of the English alphabet beginning with '1' replaced by 'D', which letter will represent '8'?
 (1) H (2) K (3) R (4) P
32. A is the son of B, B is the son of C and D is the brother of A. Which of the following statements can be definitely true?
 (1) A is the grandson of C
 (2) C is the father of A
 (3) C is the grandfather of D
 (4) C is the grandmother of A
33. Rahul travels 10 km to the North, turns left and travels 4 km. Then he turns right and covers another 5 km and then turns right and travels another 4 km. How far is he from the starting point?
 (1) 15 km (2) 4 km
 (3) 5 km (4) 10 km
34. In a row, Siya is twelfth from the left and Ramu is 19th from the right end. On interchanging their places, Siya becomes 21st from the left end. How many students are there in row?
 (1) 52 (2) 40
 (3) 39 (4) Data Inadequate
35. In a examination, Raj got more marks than Mukesh but not as many as Priya. Priya got more marks than Gaurav and Kavita. Gaurav got less marks than Muksh but his marks are not the lowest in the group. Who is the second in the descending order of marks?
 (1) Priya (2) Kavita
 (3) Raj (4) Cannot be determined
36. In the questions a word has been followed by four other words, one of which cannot be formed by using the letters of the given word. Find this word.
- CORRIGENDUM**
- (1) GENDER (2) DANGER
 (3) ERROR (4) MURDER
37. From the word 'BEHIND', how many independent words can be made without changing the order of the letters and using each letter only once?
 (1) 1 (2) 2 (3) 3 (4) 4
38. How many pairs of letter are there in the word 'BUCKET' which have as many letters between them in the word as in the alphabet?
 (1) 1 (2) 2 (3) 3 (4) 4
- Direction (39-41) :** what come next in the series
39. BCD, DFH, HKN, NRV, _____
 (1) ZKU (2) ZKV (3) VAF (4) VAE
40. BUCZH, DSEXJ, FQGVL, HOITN, ?
 (1) MQORN (2) JMRKP
 (3) JMKRP (4) KMRKP
41. 15, 32, 66, 134, _____, 542.
 (1) 272 (2) 270 (3) 268 (4) 318
42. After 1997 which year has the same calendar as year 1997?

GENERAL AWARENESS

46. The major aim of devaluation is to:

 - Encourage imports
 - Encourage exports
 - Encourage both exports and imports
 - Discourage both exports and imports

47. Which among the following statements is true regarding International Date line?

 - It is 180° Longitude
 - It is a straight line
 - It is a big circle
 - It is a curved line beyond earth

48. The sea bed sloping gradually and bordering the continent is known as:

 - Coast
 - Continental Shelf
 - Continental Platform
 - Continental Slope

49. The deposits of the ancient Tethys Sea were folded to form the:

(1) Himalayas	(2) Mountain series
(3) Andoes	(4) Alps

50. The food chain refers to the transfer of energy from:

 - The interior of the earth to the surface
 - Lower to higher latitudes
 - One organism to another
 - Organisms of the land to those of the sea by means of river

51. Which one of the following types of erosion is responsible for the formation of Chambal Ravines?

(1) Splash	(2) Sheet
(3) Rill	(4) Gully

52. Which among the following districts is not situated in the tarai of Uttar Pradesh?

(1) Pilibhit	(2) Bahrailch
(3) Lakhimpur	(4) Hardoi

53. What should be the proportion of forest cover for India to maintain her ecological balance?

(1) 11-1% (2) 22.2%
(3) 33.3% (4) 44.4%

54. Operating surplus arises in the

(1) Government sector
(2) Production for self-consumption
(3) Subsistence farming
(4) Enterprise sector

55. Where is the Island of Man located?

(1) Between Northern Ireland and England
(2) Between France and England
(3) Between Malaysia and Indonesia
(4) Between Cuba and Jamaica

56. The first Indian selected for Indian Civil Service was:

(1) Surendra Nath Banerji
(2) Sarojini Naidu
(3) Lala Lajpat Rai
(4) Satyendranath Tagore

57. The Simon Commission was formed to review

(1) Legislatures in India
(2) Fitness of India for further reforms
(3) The position of the viceroy
(4) A Constitution for India

58. Who started the first English newspaper in India?

(1) Bal Gangadhar Tilak
(2) Raja Rammohan Roy
(3) J.A. Hickey
(4) Lord William Bentinck

59. Where is "Pushkar Fair" held?

(1) Jodhpur (2) Ajmer
(3) Jaipur (4) Udaipur

60. According to the Indian Constitution, the vacancy in the office of the President of India shall be filled within:

(1) 1 month (2) 6 months
(3) 3 months (4) 1 year

61. Parliamentary form of Government is also known as:

(1) Responsive Government
(2) Responsible Government
(3) Federal Government
(4) Presidential Government

62. India is considered as a 'Republic' mainly because:

(1) The head of the State is elected.
(2) It gained independence on 15th August 1947
(3) It has its own written constitution
(4) It is having a Parliamentary form of Government.

63. One feature is common to the following bodies. Find it out
Supreme Court, Election Commission, UPSC, office of CAG

(1) They are advisory bodies.
(2) They are extra constitutional bodies

- (3) They are controlled by legislature.
 (4) They are constitutional bodies.
64. Who among the following are not appointed by the President of India?
 (1) Governors of States
 (2) Chief Justice and Judges of High Court
 (3) Vice-President
 (4) Chief Justice and Judges of Supreme Court
65. What is the period within which a proclamation of national emergency made by the President is to be placed before each house of the Parliament for approval?
 (1) Within 1 month (2) within 2 months
 (3) within 4 months (4) within 6 months
66. Pencillin is extracted from-
 (1) Yeast (2) Algae
 (3) Fungus (4) Lichen
67. Angora wool is extracted from –
 (1) Rabbit (2) Sheep
 (3) Fox (4) Goat
68. What is the limit of MG/DL of blood sugar in the normal person at the time of fast?
 (1) 40-60 (2) 120-150
 (3) 70-100 (4) 160-200
69. Why radiologists do not take direct X-ray photographs of intestine?
 (1) Intestines are affected by direct exposure to X-rays
 (2) X-rays cannot cross intestine
 (3) X-rays are not able to capture clear picture
 (4) Even short exposure of X-rays
70. A rare and endangered animal in Silent Valley is:
 (1) Musk deer (2) Tiger
 (3) Lion-tailed macaque (4) Rhinoceros
71. Which among the following types of coal produces most heat per unit?
 (1) Coal (2) Lignite
 (3) Anthracite (4) Pit
72. What is found in frequency modulation?
 (1) Fixed frequency
 (2) Fixed dimension
 (3) Change in frequency and dimension
 (4) Change in dimension only
73. When a ring of metal is heated what happens to its hole?
 (1) Expands
 (2) Contracts
 (3) It expands or contracts according to its diameter
 (4) It expands or contracts according to its coefficient of expansion
74. “Bagoda” schedule cast is found in which state?
 (1) Assam (2) Madhya Pradesh
 (3) Tamilnadu (4) Andhra Pradesh

75. Due to the lack of iron elements which disease is affected?
 (1) Diseases of bone (2) Dental caries
 (3) Anemia (4) Night-blindness

SCIENCE

76. Yellow color of urine is due to?
 (1) Bile (2) Lymph
 (3) Cholesterol (4) Urochorne
77. What is a Sponge?
 (1) A fungus (2) A fossil
 (3) A plant (4) An animal
78. Which of the following is known as Vitamin B1?
 (1) Retinol (2) Thiamin
 (3) Riboflavin (4) Ascorbic Acid
79. Pathogenic bacteria secrete
 (1) Antigens (2) Antibodies
 (3) Hormones (4) Interferons
80. Who amongst the following was awarded Nobel Prize for path breaking contributions to develop treatment against Parkinson’s disease?
 (1) Arvid Carlsson (2) Walter Kohn
 (3) Robert B. Laughlin (4) Ferid Murad
81. Who discovered Cholera germs?
 (1) Robert Koch (2) Rene Laennec
 (3) Dreser (4) Hansen
82. Sweetex used by the diabetic patients has energy content of:
 (1) Five calories (2) Ten calories
 (3) Hundred Calories (4) Zero calories
83. The element which is the most abundant in the human body is:
 (1) Oxygen (2) Carbon
 (3) Iron (4) Nitrogen
84. Oxygen liberated during photo-synthesis is coming from:
 (1) Carbon dioxide
 (2) Water
 (3) Break down of chlorophyll
 (4) Atmosphere
85. Who discovered sex hormones?
 (1) Dreser (2) Eugen Steinach
 (3) Edward Calvin (4) Samuel Cohen
86. The best conductor of heat among the following is
 (1) alcohol (2) mercury
 (3) ether (4) water
87. What is viewed through an electron microscope?
 (1) Electrons and other elementary particles.
 (2) Structure of bacteria and viruses.
 (3) Inside of human stomach.
 (4) Inside of the human eye.
88. What apparatus is used to locate a submerged object?
 (1) Radar (2) Sonar
 (3) Quasar (4) Pulsar

89. Which combination of colour is the most convenient during day and night time?
 (1) Orange and blue (2) White and black
 (3) Yellow and blue (4) Red and green
90. The instrument that measures and records the relative humidity of air is
 (1) Hydrometer (2) Hygrometer
 (3) Lactometer (4) Barometer
91. The shape of our milky way galaxy is
 (1) Circular (2) Elliptical
 (3) Spiral (4) None of the above
92. The different colours of different stars are due to the variation of
 (1) Temperature (2) Pressure
 (3) Density (4) Radiation from them
93. The fundamental scientific principle in the operation of battery is
 (1) Acid-base interaction
 (2) Dialysis
 (3) Dissociation of electrolytes
 (4) Oxidation-reduction
94. Diamond is harder than graphite because of:
 (1) Difference in layers of atoms
 (2) Tetrahedral structure of diamond
 (3) Difference of crystalline structures
 (4) None of these
95. Gobar gas contains mainly:
 (1) Methane (2) Ethylene
 (3) Propylene (4) Acetylene
96. Which of the following elements is non-radioactive?
 (1) Uranium (2) Thorium
 (3) Plutonium (4) Zirconium
97. The gas used for artificial fruit ripening of green fruit is
 (1) Ethylene (2) Acetylene
 (3) Ethane (4) Methane
98. What is the element required for solar energy conversion?
 (1) Beryllium (2) Tantalum
 (3) Silicon (4) Ultra pure carbon
99. Which of the following imparts deep blue colour to glass?
 (1) Cobalt oxide (2) Cupric oxide
 (3) Ferrous oxide (4) Nickel oxide
100. Which of the following is used as filler in tyre of rubber?
 (1) Carbon black (2) Coal
 (3) Coke (4) Graphite

ANSWER KEY

QUANTITATIVE APTITUDE

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
4	1	1	2	4	3	2	1	1	2	2	4	2	1	4	3	2	2	2	2

REASONING ABILITY

21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
4	1	2	2	2	2	3	2	4	2	2	1	1	3	3	2	4	1	3	3
41	42	43	44	45															
2	2	1	3	4															

GENERAL AWARENESS

46	47	48	49	50	51	52	53	54	55	56	57	59	58	60	61	62	63	64	65
2	1	2	1	2	4	4	3	4	1	4	2	3	2	2	2	1	4	3	1
66	67	68	69	70	71	72	73	74	75										
3	1	3	3	3	3	1	1	4	3										

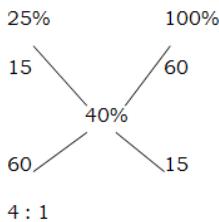
SCIENCE

76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95
4	4	2	1	1	1	4	1	2	2	2	2	4	2	3	1	3	3	1	1
96	97	98	99	100															
4	1	3	4	1															

SOLUTION

QUANTITATIVE APTITUDE

1. (4)



2. (1)

$$\text{Sum of Ages of 6 person} = 7 \times 30 - 40 = 168$$

$$\text{So Age of 2nd Eldest Person} = \frac{6}{1+2+3+4+5+6} \times 168 = 48 \text{ years}$$

3. (1)

$$\frac{999}{7} - \frac{99}{7} = 142 - 14 = 128$$

4.(2) Difference between digits = $\frac{36}{9} = 4$

5. (4) $xy = 640$

$$(x + y) - (x - y) = 32$$

$$2y = 32$$

$$y = 16$$

$$x = \frac{640}{16} = 40$$

6. (3) The required number

$$= \text{HCF of } (233 - 187), (279 - 933) \text{ and } (279 - 187)$$

$$= \text{HCF of } 46, 46, 92 = 46$$

7. (2) $6 = 3 \times 2$, ans = 3

Hint: (write 6 as product of two consecutive numbers like 6 = 3×2 and then mark answer as longer number (3). If there is (+) sign between numbers and answer is smaller numbers (2) if there is (-) sign between the numbers.

8. (1) $x + (x+3) + (x+6) + (x+9) + (x+12) = 50$

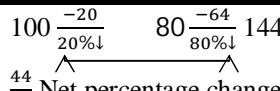
$$5x + 30 = 50$$

$$x = 4$$

9. (1)

Suppose his initial income was 100

Now we apply successive change as



10. (2)

$$\text{Mark up percentage} = \frac{300}{500} \times 100 = 60\%$$

11. (2)

$$140\% \text{ of C.P.} - 80\% \text{ of C.P.} = \text{Rs } 48$$

$$60\% \text{ of C.P.} = \text{Rs } 48$$

$$\text{To earn } 35\% \text{ profit, } 135\% \text{ of C.P.} = \text{Rs } \frac{48}{60} \times 135 = \text{Rs } 108$$

12. (4)

$$\text{Profit} = 33 \times \text{S.P.} - 33 \times \text{C.P.} = 11 \times \text{S.P.}$$

$$= 22 \times \text{S.P.} = 33 \times \text{C.P.}$$

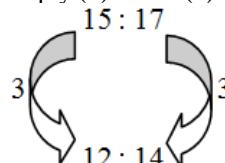
$$= \frac{\text{S.P.}}{\text{C.P.}} = \frac{33}{22}$$

$$\text{Profit \%} = \frac{11}{22} \times 100 = 50\%$$

13. (2) Two ratios are $15 : 17$ (1)

$6 : 7$ (2)

Multiply (1) $\times 1$ + (2) by 2 ratios become



As difference in ratio is same and equal to 3. So answer will be a multiple of 3.

14. (1)

$$\left(\frac{\text{Liquid A}}{\text{Total}} \right)_{\text{Final}} = \left(\frac{\text{Liquid A}}{\text{Total}} \right)_{\text{Initial}} \left(1 - \frac{8}{\text{Total}} \right)$$

$$\frac{1}{4} = \frac{3}{4} \left(1 - \frac{8}{T} \right)$$

$$= \frac{1}{3} = 1 - \frac{8}{T}$$

$$\frac{8}{T} = \frac{2}{3}$$

$$T = 12$$

15. (4)

Simran Nanda

$$50000 \times 36 : 80000 \times 30$$

3 : 4

$$\text{Simrans Share} = \frac{3}{7} \times 24500 = \text{Rs } 10,500$$

16. (3)

$$\begin{array}{l} A + B = 8 \text{ day} \quad (3 \text{ units}) \\ \qquad\qquad\qquad 24 \\ A = 12 \text{ days} \quad (2 \text{ units}) \end{array}$$

So B will do 1 unit a day and will take 24 days to complete 24 units of work.

17. (2) In 20 days A and B finish work $= \frac{20}{30} = \frac{2}{3} \times d$

Remaining $\frac{1}{3}rd$ work is completed by A alone in 20 days

So time required by A to complete the whole work

$$= 3 \times 20 = 60 \text{ days}$$

18. (2) Ratio of efficiency is

$$\frac{1}{1}, \frac{1}{2}, \frac{1}{3}, \frac{1}{4}, \frac{1}{5}, \frac{1}{6}$$

$$60 : 30 : 20 : 15 : 12 : 10$$

$$\text{So share of D} = \frac{15}{147} \times 10000 = \text{Rs } 1020.4$$

19. (2) An empty tank can be filled in $= \frac{50 \times 25}{50-25} = 50$ minutes

So half tank can be filled in = 25 minutes

20. (2) Stoppage time $= \frac{54-45}{54} \text{ hrs}$

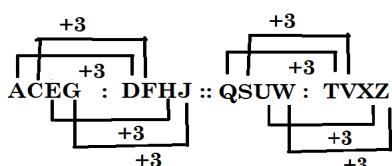
$$= \frac{1}{6} \text{ hrs} = 10 \text{ minutes}$$

REASONING ABILITY

21. (4)

As square become in 3D cube similar circle become in 3D sphere.

22. (1)



23.(2)

$$\begin{array}{rcl} 20 : 50 & :: & 100 : ? \\ + 2.5 & & 2.5 \end{array}$$

24. (2)

All rest having one less than the square of numbers.

25.(2)

3 2 1 2 [4 7 2] 6 8 7 4 2 7 5 2 4 2 2

1 3 4 2 7 4 7 4 2 9 7 [4 7 2] 3 4

26. (2)

S U C C E S S
↓ ↓ ↓ ↓ ↓ ↓
T W F G J Y Z
+1 +2 +3 +4 +5 +6 +7

M I R A C L E
↓ ↓ ↓ ↓ ↓ ↓
N K U E H R L
+1 +2 +3 +4 +5 +6 +7

27. (3)

$$25 \$ 2 \# 9 \$ 4 @ 2 * 5$$

$$25 \times 2 + 9 \times 4 \div 2 - 5$$

$$50 + 9 \times 2 - 5$$

$$50 + 18 - 5 = 63$$

28. (2)

E D U C A T I O N A L

I L O A N T E A D C U

N E G O T I A T I O N

A N T O I I N T E O G

29.(4)

Telephone is essential

regular good service

essential service

ribnit ka

(sin)fa de

rib(sin)

regular → fa or de

30. (2)

$$60 R 15 P 3 S 6 Q 4 = ?$$

$$60 - 15 \div 3 \times 6 + 4$$

$$60 - 15 \times 6 + 4$$

$$60 - 30 + 4 = 34$$

31. (2)

1 replaced by D

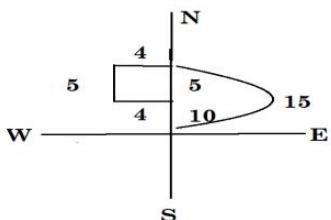
2 replaced by F and so on

8 replaced by K

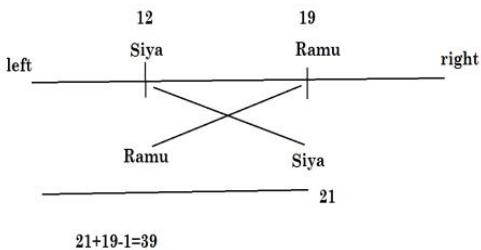
32.(1)

$$\begin{array}{c} C \\ \downarrow \\ B + \\ \downarrow \\ A + D + \end{array}$$

33. (1)



34. (3)



35. (3)

Priya > Raj > Mukesh
 Priya > Gaurav > Kavita
 Mukesh > Gaurav
 Priya > **Raj** > mukesh
 Gaurav > Kavita

36. (2) Because 'A' is not is CORRIGENDUM

37. (4) BEHIND

'HIND, BEND, END, BIND'

38. (1)

BUCKET
CE

39. (3)

BCD, DFH, HKN, NRV, VAF
 +3 +5 +7 +9
 +2 +4 +4 +6 +6 +8 +10

40. (3)

B U C Z H
 +2-2+2-2+2
D S E X J
 +2-2+2-2+2
F Q G V L
 +2-2+2-2+2
H O I T B
 +2-2+2-2+2
[J M K R P]

41. (2)

15, 32, 66, 134, [270] 542
x2+2 x2+2 x2+2 x2+2

42. (2)

1997 calendar can use as same of ten 6 year

43. (1)

Time = 6:49

$$\text{Angle} = H \times 30 - \frac{11}{2} M$$

$$6 \times 30 - \frac{11}{2} \times 49$$

$$180 - 269.5$$

$$= 89.5$$

44. (3)

$$N = 25x + 8 \quad \text{-----(i)}$$

$$N = 28y + 22 \quad \text{-----(ii)}$$

Try the options.

328 not set for (i) and (ii)

348 not set for (i) and (ii)

358 not set for (i) and (ii)

45.(4)

18 Jan to 27 March

 $J \rightarrow 13$ $F \rightarrow 28/29$ M → 27

68/29



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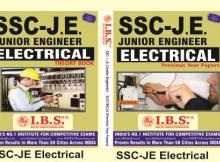
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