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We are sharing for readers of [www.dailygk.in](http://www.dailygk.in) GK and Banking Booster for IBPS CLERK Mains and other Upcoming Exams. This booster is very useful for upcoming Exams as it is prepared by research team of AAA-Bright Academy. This Booster includes Current Affairs from Last 6 Months. In the end of this Booster we are providing Objective Current Affairs and One Liner GK. So dear Readers Revise your Current Affairs from this Booster and Best of Luck for Upcoming Exams.

**NATIONAL NEWS****AUGUST****UNION GOVERNMENT SIGNED HISTORIC PEACE ACCORD WITH NSCN (I-M)**

Union Government in August 2015 signed a landmark peace accord with the National Socialist Council of Nagaland Isak-Muivah (NSCN (I-M)), putting an end to almost two decades long pending peace talks.

**PM's NEW CAMPAIGN START-UP INDIA, STAND UP INDIA**

The Prime Minister Narendra Modi in August 2015 launched a new campaign **Start-up India, Stand up India to promote bank financing for start-ups and offer incentives to boost entrepreneurship and job creation**. The campaign was launched during the celebrations of 69th Independence Day at Red Fort, Delhi. The initiative is aimed at encouraging entrepreneurship among the youth of India.

As per the initiative, each of the 1.25 lakh bank branches should encourage at least one Dalit or tribal entrepreneur and at least one woman entrepreneur.

**Other Announcements**

**Union Agriculture Ministry** will now be **renamed** as **Agriculture and Farmers' Welfare Ministry** with a view to take care of the farming community's needs as well as the personal problems faced by them.

**GOVT TO SET UP NATIONAL INVESTMENT AND INFRASTRUCTURE FUND**

Union Cabinet in July 2015 approved setting up of **National Investment and Infrastructure Fund (NIIF)** to back new and stressed projects may help restart the investment cycle. The fund will have an initial corpus of 20000 crore rupees which can be leveraged by infrastructure companies.

**JUSTICE MAHAJAN COMMITTEE**

Union Ministry of Youth Affairs and Sports in July 2015 constituted a Working Group on re-drafting **National Sports Development Code of India (NSDCI)**. The aim of constituting the working group is to make the NSDCI more relevant from both sports governance and legal angles.

**'SAMANVAY' LAUNCHED FOR GRAM PANCHAYATS**

Rural Development Minister Chaudhary Birender Singh in August 2015 launched SAMANVAY, a compilation of all schemes of both Union and State governments for Gram Panchayats.

**INDIA AND BANGLADESH LAND BORDER AGREEMENT**

**Land Border Agreement, 1974** between the India and Bangladesh was executed in July 2015. According to the agreement, 51 Bangladeshi enclaves situated at Indian soil in **Coochbehar District** of West Bengal amalgamated with India, while 111 Indian enclaves in Bangladeshi territory integrated with Bangladesh. The boundary pillars known as **British Pillars** which demarcated enclave lands was dismantled.

**HARYANA TO GIVE TAMRA PATRA**

The Haryana government has decided to honour those who were oppressed or went to jail during the **Emergency between 15 June 1975 and 21 March 1977**. Those who struggled for restoration of democratic values during the 18-month-long Emergency will be given '**Tamra Patra**' on the Independence Day function, that is, 15 August 2015.

**OPERATION MUSKAAN**

Operation Muskaan, an initiative launched by railway police to trace missing and destitute children and reunite them with parents, was in news in first week of August 2015. It came into news after Gurgaon Police traced 1094 children in Haryana during the month-long operation.

**OPERATION SHISHTACHAR: TEACH LESSON TO EVE-TEASERS**

Delhi's central district police in first week of August 2015 launched 'Operation Shishtachar' to teach lesson to eve-teasers. The operation aims at nabbing offender and teach lesson of manner to them.

### **LOK SABHA PASSED DELHI HIGH COURT (AMENDMENT) BILL, 2015**

The Lok Sabha in August 2015 passed the Delhi High Court (Amendment) Bill, 2015.

#### **Provisions of the Delhi High Court (Amendment) Bill, 2015**

It increases the pecuniary jurisdiction of district courts from 20 lakh rupees to 2 crore rupees.

It proposes that civil suits up to 2 crore rupees will be heard by the 11 district courts in the city instead of the Delhi High Court. Litigants will no longer have to travel to the High Court only.

#### **About Pecuniary jurisdiction**

Pecuniary jurisdiction refers to the jurisdiction of a court over a suit based on the amount or value of its subject matter. Earlier, the pecuniary jurisdiction of the Delhi high court was 20 lakh rupees.

### **HARYANA LAUNCHED 'THARI PENSION THARE PASS' SCHEME**

Haryana Chief Minister, Manohar Lal Khattar in August 2015 launched scheme named **Thari Pension Thare Pass** in Chandigarh. Khattar launched the scheme by pressing a button that allowed transfer of social security pensions of July 2015 amounting to about 119 crore rupees directly into the bank accounts of eligible beneficiaries under the scheme.

### **DIRECT RELEASE OF WAGES INTO BANK ACCOUNTS OF MNREGA WORKERS**

The Union Cabinet in August 2015 approved release of wages directly to the accounts of the workers engaged under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

### **TRAINS DERAILED**

Two trains, Kamayani Express and Mumbai-Jabalpur Janata Express, derailed while crossing a swollen Machak river in Harda District of Madhya Pradesh (MP) in August 2015. The twin-train derailment claimed lives of at least 20 people and injured over 60. Railway Minister Suresh Prabhu.

### **NEW GUIDELINES FOR ADOPTION OF CHILDREN**

With the new guidelines, it would become possible for **Prospective Adoptive Parents (PAPs)** to track the status of their application making the entire system user friendly. Along with it, the fully revamped IT application for the purpose of adoption of children, **CARINGS (Child Adoption Resource Information & Guidance System)**, has also become operational.

### **PARAM TYAG CHAKRA INITIATIVE TO HONOUR FAMILIES OF MARTYRS**

The Param Tyag Chakra initiative was launched in August 2015 by the Alumni Association of Rajagiri School of Engineering and Technology to honour family members of brave military men, who sacrificed their lives for the nation.

### **KOCHI TO JOIN WORLD TOURISM COUNCIL**

Kochi in August 2015 became the first Indian city to be a member of Beijing headquartered World Tourism Cities Federation (WTCF) Council. It is the world's first federation that is committed to its core concept of **Better City Life through Tourism**

### **NAI MANZIL SCHEME BY MINISTRY FOR MINORITY AFFAIRS**

The Union Minister for Minority Affairs Najma Heptulla in August 2015 launched a new Central Sector Scheme Nai Manzil in Patna. The scheme will address educational and livelihood needs of minority communities in general and Muslims in particular as it lags behind other minority communities in terms of educational attainments.

### **S.M. KHAN-HEADED TEAM CONSTITUTED TO ASSESS SITUATION IN FTII**

The Union Government in August 2015 constituted a three member team to assess the situation over the student protest in Film and Television Institute of India (FTII) in Pune.

**FTII Controversy.**

The students have been on strike for the last 69 days against the appointment of BJP member and TV actor Gajendra Chauhan as the chairman of the institute. The indefinite strike began on 12 June 2015.

**HIMACHAL TO MAKE SANSKRIT MANDATORY IN GOVERNMENT SCHOOLS**

Himachal Pradesh Chief Minister Virbhadr Singh in August 2015 announced that Sanskrit will be introduced as a mandatory subject in all Government schools of the state.

**RISHTA PROJECT LAUNCHED BY HIMACHAL GOVERNMENT**

Himachal Pradesh Government in August 2015 launched the **Rajiv Gandhi Illuminating Scheme for Hill Town Advancement (RISHTA)** project, an efficient smart LED based street lighting project. Himachal Pradesh became the first state in North India to do so.

**WEB PORTAL VIDYA LAKSHMI LAUNCHED**

The Government in August launched a web portal named Vidya Lakshmi ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)) for the benefit of students seeking Educational Loans.

## SEPTEMBER

**ONE RANK ONE PENSION SCHEME LAUNCHED**

Government announced that OROP will be implemented from July 1, 2014 and the base year would be 2013. The pension would be revised every five years and defence personnel who take voluntary retirement will not be covered. Close to 26 lakh retired servicemen and over six lakh war widows stand to be immediate beneficiaries of the scheme.

**Features**

Pension will be re-fixed for all pensioners retiring in the same rank and with the same length of service as the average of minimum and maximum pension in 2013.

In future, the pension would be re-fixed every 5 years.

Arrears will be paid in four half-yearly installments.

All widows, including war widows, will be paid arrears in one installment.

Personnel who voluntarily retire will not be covered under the scheme.

The estimated cost to the exchequer would be 8000 to 10000 crore at present, and will increase further in future.

Pension will be applicable in case of ex-servicemen whose premature retirement was valid and legal.

**CENSUS 2011 ON POPULATION BY RELIGIOUS COMMUNITIES RELEASED**

The Registrar General and Census Commissioner of India (RGI) in August 2015 released the data on Census 2011 on Population by Religious Communities. The distribution is total population by six major religious communities namely, Hindu, Muslim, Christian, Sikh, Buddhist, Jain besides Other Religions and Persuasions and Religion not stated.

The Total Population in 2011 was 121.09 crores.

List of Population by Religious Communities based on Census 2011:



Religion	Population
Hindu	96.63 crores (79.8%)
Muslim	17.22 crores (14.2%)
Christian	2.78 crores (2.3%)
Sikh	2.08 crores (1.7%)
Buddhist	0.84 crores (0.7%)
Jain	0.45 crores (0.4%)
Other Religions & Persuasions	0.79 crores (0.7%)
Religion Not Stated	0.29 crores (0.2%)

The proportion of Hindu population to total population in 2011 has declined by 0.7 percentage point (PP) while the proportion of Sikh population has declined by 0.2 PP and the Buddhist population declined by 0.1 PP during the decade 2001-2011.

The proportion of Muslim population to total population has increased by 0.8 PP.

The growth rate of population in the decade 2001-2011 was 17.7 percent.

The growth rate of population of the different religious communities in the same period was- Hindus at 16.8 percent; Muslim at 24.6 percent; Christian at 15.5 percent; Sikh at 8.4 percent; Buddhist at 6.1 percent and Jain at 5.4 percent.

#### **INDIA AND PAKISTAN HELD DGS LEVEL IN NEW DELHI**

Director-Generals (DGs) of Border Security Force (BSF) and Pakistan Rangers held the Bi-annual talks in New Delhi in September 2015. At the end of the meeting both the parties released the Joint Statement.

#### **Issues Discussed**

Need for cooperation to maintain the sanctity of the borders

Incidents of firing at the borders, smuggling of narcotics, infiltration attempts and defence construction activities

Inadvertent crossing over by border population and on how to facilitate their return on both the sides

Security of the border population

#### **10TH WORLD HINDI CONFERENCE -BHOPAL**

The 10th World Hindi Conference was held in September 2015 at the Lal Parade Ground in Bhopal, Madhya Pradesh. The conference was inaugurated by Prime Minister Narendra Modi.

#### **SHYAMA PRASAD MUKHERJI RURBAN MISSION**

Union Cabinet chaired by Prime Minister Narendra Modi in September 2015 approved the Shyama Prasad Mukherji Rurban Mission (SPMRM). The Mission approved with an outlay of 5142.08 crore rupees is a bid to transform rural areas to economically, socially and physically sustainable spaces.

#### **THE U.N. CHAMPIONS OF THE EARTH AWARD 2015**

Bangladesh Prime Minister Sheikh Hasina in September 2015 won the United Nations Champions of the Earth Award for Policy Leadership to address the issue of climate change. She was chosen by the UN Environment Programme (UNEP) for this prestigious award.

**MEETING ON CLIMATE CHANGE HELD IN NEW DELHI**

Meeting of Like-Minded Developing Countries (LMDCs) on Climate Change was held in September 2015 in New Delhi. This was the first meeting of LMDCs to be held in India. The objective of the meeting was to exchange, coordinate and harmonize views on the negotiating text for the Conference of Parties-21 (COP-21) of the UNFCCC to be held in Paris in December 2015. UNFCCC stands for United Nations Framework Convention on Climate Change (UNFCCC).

**MIHIR SHAH COMMITTEE ON RESTRUCTURING WATER AGENCIES**

The Union Ministry of Water Resources in September 2015 constituted a seven-member committee to advise it on restructuring the Central Water Commission (CWC) and the Central Ground Water Board (CGWB). The expert committee will be headed by former Planning Commission member Mihir Shah.

**PRADHAN MANTRI KHANIJ KSHETRA KALYAN YOJANA**

To transform the lives of people living in the areas which are affected directly or indirectly by mining, the Union Government in launched the **Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)**. The programme is meant for the welfare of areas and people affected by mining related operations, using the funds generated by the **District Mineral Foundations (DMFs)**.

**M-SHIKSHA-MITRA MOBILE APP FOR TEACHERS**

To provide various services and teaching-related work to teacher in a simple and easy way, Madhya Pradesh Government in September 2015 launched M-Shiksha-Mitra mobile app. With this, Madhya Pradesh became the first state to develop such mobile app for teachers.

**INTEGRATED POWER DEVELOPMENT SCHEME LAUNCHED**

PM Narendra Modi in September 2015 launched the nationwide Integrated Power Development Scheme (IPDS) from Varanasi in Uttar Pradesh. The purpose of the scheme is to strengthening power transmission and distribution network in urban areas. Rs 32612 crore rupees will be spent .

**NATIONAL WEB PORTAL LAUNCHED FOR APPRENTICESHIP TRAINING**

Union Human Resource Development (HRD) Minister Smriti Irani in September 2015 launched the National Web Portal for promotion of National Apprenticeship Scheme for Graduates, Diploma holders and 10+2 pass-outs vocational certificate holders. The Union Ministry also released a Logo and a Slogan **Sashakt Yuva, Samarth Bharat** for the National Web Portal.

**6% HIKE IN DA FOR CENTRAL GOVERNMENT EMPLOYEES**

Union Cabinet in September 2015 approved 6 percent hike in Dearness Allowance (DA) to Central Government employees and Dearness Relief (DR) pensioners. With this announcement the total DA will go up to 119 percent from 113 per cent. This increment will benefit about 50 lakh government employees and 56 lakh pensioners.

**NATIONAL OFFSHORE WIND ENERGY POLICY 2015 APPROVED**

The Union Cabinet in September 2015 gave its approval for the maiden National Offshore Wind Energy Policy. The focus of the policy is to harness offshore wind energy potential in India's Exclusive Economic Zone (EEZ). The EEZ is an area up to 200 nautical miles from the coast.

**CENTER TO GIVE 33 % RESERVATION TO WOMEN IN ALL PARA-MILITARY FORCES**

Union Home ministry has announced 33 per cent reservations for women in all paramilitary forces, including Central Industrial Security Force (CISF).

**98 SMART CITIES DECLARED BY INDIAN GOVERNMENT**

The Union Government in August 2015 declared the names of 98 cities for its ambitious smart cities project. The aspirant cities were selected by the States and Union Territories on the parameters set by the Centre. The selected cities include 12 from Uttar Pradesh, 12 from Tamil Nadu, 10 from Maharashtra, 7 from Madhya Pradesh, 3 each from Bihar and Andhra Pradesh. All other states have also got one or two cities for the purpose, except Jammu and Kashmir.

**KOLKATA PORT BEST 'MAJOR PORT OF 2014-15'**

Kolkata Port was in August 2015 adjudged as the 'Major Port of the Year' amongst 12 major ports in the country for the year 2014-15.

**7TH PAY COMMISSION EXTENDED BY 4 MONTHS**

Union Cabinet chaired by Prime Minister Narendra Modi in August 2015 gave 4 months extension (up to 31 December 2015) to the 7th Central Pay Commission. Justice Ashok Kumar Mathur is the Chairman of the Commission. Seventh Pay Commission is scheduled to come into effect from 1 January 2016.

**'SEHAT' TO PROVIDE HEALTHCARE FACILITIES IN RURAL AREAS LAUNCHED**

The Union government in August 2015 launched a telemedicine initiative 'Sehat' in collaboration with Apollo Hospitals to provide healthcare facilities in rural areas. Under the initiative people will be able to consult doctors through video link and also order generic drugs.

**RAMCHARITMANAS BY SHIV BRAT LAL**

Urdu copy of 105-year-old Shri Ramcharitmanas was found from a scrap market at Hauz Khas in New Delhi. The book written by Shiv Brat Lal, a native of Bhadohi district, in 1904 and was later printed at Lahore's Half-Tone press in 1910 was found in a pile of torn books three years ago.

**LAW COMMISSION OF INDIA SUBMITTED REPORT**

The Law Commission of India in August 2015 submitted the 259th report titled Early Childhood Development and Legal Entitlements to the Union Law Minister D. V. Sadananda Gowda. The report presented suggestions to improve conditions of children under age of 6 years.

**HIGHLIGHTS OF REPORT**

A new Article 24A be inserted to Part III of the Constitution to ensure that the child's right to basic care and assistance becomes an enforceable right. The Article should read as 24A. Every child shall have the right to care and assistance in basic needs and protection from all forms of neglect, harm and exploitation.

**SAHAJ SCHEME FOR ONLINE RELEASE OF NEW LPG CONNECTIONS**

Union Government in August 2015 launched a scheme named SAHAJ for online release of new LPG connections for the consumers. The scheme launched by Petroleum and Natural Gas Minister Dharmendra Pradhan can be availed through the portal mylpg.in. SAHAJ facility will enable the prospective customers to post online request for a new connection by filing Know Your Customer (KYC) form, uploading photographs and bank account details.

**AUSTRALIA-INDIA DEFENCE MINISTER'S DIALOGUE**

Second Australia-India Defence Minister's dialogue concluded in New Delhi in September 2015. The meet was chaired by visiting Australian Minister of Defence Kevin Andrews and Defence Minister Manohar Parrikar.

**SWACHHATA SANGRAAM ABHIYAAN LAUNCHED IN MP**

Swachhata Sangraam Abhiyaan was launched in Indore district of Madhya Pradesh in September 2015. On the occasion, over 100 public

representatives donated 140 toilets for the poor.

### **2% RESERVATION TO GRAND CHILDREN OF FREEDOM FIGHTERS IN BIHAR**

The Bihar Government in September 2015 decided to give two percent reservation in government jobs to the grand children of freedom fighters.

### **WCR FIRST ZONE TO ELIMINATE ALL UNMANNED LEVEL CROSSINGS**

The West Central Railway in August 2015 became the first railway zone in the country to eliminate all Unmanned Level Crossings (ULCs). The headquarters of the zone is located in Jabalpur, Madhya Pradesh.

### **LAW COMMISSION REPORT ON DEATH PENALTY**

The Law Commission of India in August 2015 submitted its report on the Death penalty to the Union Government. The report was submitted by Chairman of Law commission Justice (retd) AP Shah.

### **YOGA RECOGNISED AS SPORTS DISCIPLINE**

Union Ministry of Youth Affairs and Sports in September 2015 recognised Yoga as a sports discipline. It was placed under priority category.

### **'SAKHI' ONE STOP CRISIS CENTRE (OSCC) FOR WOMEN**

To provide all kind of assistance including legal, police, medical help, counselling, temporary support services to women affected by violence, a one-stop centre Sakhi was inaugurated at Karnal.

### **350 MILLION INTERNET USER IN INDIA**

India has added 52 million internet users in first six months of the year, taking the total user base to 352 million, as per Internet & Mobile Association of India (IAMAI).

### **DELHI METRO LINE EXTENDED TILL FARIDABAD**

Prime Minister Narendra Modi in September 2015 inaugurated the extension of Delhi Metro connecting Badarpur to Escorts Mujesar in Faridabad.

### **DIGITAL VERSION OF MAHATMA GANDHI'S WORK LAUNCHED**

Union Information and Broadcasting Minister Arun Jaitley in September 2015 launched the e-version of the 100 volumes of the Collected Works of Mahatma Gandhi (CWMG) in New Delhi. The works of Mahatma Gandhi compiled by a team of Scholars includes historic speeches of Gandhi.

### **NITI AAYOG TO DRAFT MODEL LAND LEASING LAW**

NITI Aayog in August 2015 decided to set up an experts committee to prepare a model land leasing law, which can be adopted by states as per their local needs. It was agreed that the NITI Aayog Vice-Chairperson will appoint a committee of experts to prepare a model land leasing law that the states can adopt to suit their local needs.

### **JOINT DECLARATION OF INTENT BETWEEN INDIA AND GERMANY APPROVED**

The Union Cabinet in September 2015 approved the signing of Joint Declaration of Intent (JDI) between India and Germany. The term 'Strategic' will be removed from the title of the programme to make it Indo-German Partnership in Higher Education and The funding period for the programme will be changed from 2015-19 to 2016-20, that is, from 1 July 2016 to 30 June 2020.

### **GOVERNMENT RELEASED NATIONAL HEALTH PROFILE 2015**

The Union Minister for Health and Family Welfare JP Naddain September 2015 released the National Health Profile (NHP) 2015

**Highlights of the National Health Profile 2015**

Every government hospital serves an estimated 61000 people in India with one bed for every 1833 people.

Every government allopathic doctor serves a population of over 11000 people.

India now has cumulatively 9.4 lakh allopathic doctors, 1.54 lakh dental surgeons and 7.37 lakh AYUSH doctors of who more than half are Ayurvedic doctors.

India's 400 medical colleges admit an estimated 47000 students annually.

Despite the countrywide ban on gutkha, mouth cancer will register a 51 percent jump.

There will be a 48 percent increase in prostate cancer, 31 percent increase in liver cancer and 22 percent increase in lung cancer.

**OCTOBER****SC DECLARED NATIONAL JUDICIAL APPOINTMENTS COMMISSION UNCONSTITUTIONAL**

The five-judge Constitutional Bench of Supreme Court (SC) in a collective order in October 2015 ruled that **99th Constitutional Amendment Act** and the **National Judicial Appointments Commission (NJAC) Act, 2014** is unconstitutional and void.

**B. S. BASWAN COMMITTEE**

Union Ministry of Personnel, Public Grievances and Pensions in September revealed that an expert committee was constituted to **revisit the civil services examination pattern**. The seven member committee was constituted in August 2015 and is headed by B. S. Baswan.

**GOOGLE WILL PROVIDE FREE WI-FI AT 400 RAILWAY STATIONS**

Internet search engine giant Google in September 2015 announced its tie-up with Indian Railways that will provide free Wi-Fi facilities to 400 stations. **The Wi-Fi facilities** will be provided under **Project Nilgiri**.

**ALL-INDIA GOVT WHIPS CONFERENCE**

17th All-India Government Whips Conference was held in Visakhapatnam, Andhra Pradesh in September 2015.

**FOUR BRAND AMBASSADORS FOR DIGITAL INDIA PROGRAMME**

Satwat Jagwani, All India IIT-JEE —Advanced Topper -2015 (Student)

Krati Tiwari, All India IIT-JEE —Advanced Girl Topper -2015 (Student)

Ankit Fadia, Author & Ethical Hacker

Pranav Mistry, Samsung USA (Computer Scientist & Author of 6th Sense)

**GREEN HIGHWAYS POLICY LAUNCHED**

Union Minister of Road Transport & Highways and Shipping Nitin Gadkari in September 2015 launched Green Highways (Plantation, Transplantation, Beautification and Maintenance) Policy, 2015.

**Main Highlights**

The Green Highway Policy will make it compulsory for road developers to set aside 1 percent of the Total Project Cost (TPC) for Highway Plantation and Maintenance.

The scheme will supposedly spend 1000 crore rupees for trees plantation along National Highways in the fiscal year 2015-16.

**ACCESSIBLE INDIA CAMPAIGN LAUNCHED**

Social justice and empowerment minister Thaawar Chand Gehlot in September 2015 launched the Accessible India Campaign (Sugamya Bharat Abhiyan) that focuses on building accessible government buildings for persons with disabilities (PwDs).

**Highlights**

The department has planned to make public buildings in 50 cities of the country .

Motorized tricycles costing about 45000 rupees each for which the centre will give 30000 rupees subsidy each will be provided to people with 70-90% disability.

**MID-DAY MEAL RULES NOTIFIED**

The Union Government in September 2015 notified Mid Day Meal Rules, 2015 under the **National Food Security Act, 2013** (NFSA, 2013) that



contains provisions related to welfare schemes including Mid Day Meal Scheme. Every child within the age group of six to fourteen years studying in classes I to VIII who is enroll and attend the school, shall be provided hot cooked meal having nutritional standards of 450 calories and 12 gm of protein for primary and 700 calories and 20 gm protein for upper primary free of charge every day except on school holidays.

#### **ODISHA LAUNCHED CITIZEN PORTAL TO LAUNCH POLICE COMPLAINTS**

Chief Minister of Odisha Naveen Patnaik in October 2015 launched a Citizen Portal, which enables the citizens to lodge their complaints online to the state police through internet. The facility will allow citizens to access information, request for different police services and complaints. They can also get a copy of FIR.

#### **CENTRAL GOVERNMENT LAUNCHED KISAN PROJECT AND HAILSTORM APP FOR CROP DAMAGE**

The Union Government in October 2015 unveiled KISAN Project [C(K)rop Insurance using Space technology And geoinformatics of Department of Agriculture, Cooperation & Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare.

#### **INDIA, GERMANY SIGNED 18 MOUS**

India and Germany in October 2015 signed 18 MoUs in various sector including renewable energy, skill development and culture. The MoUs were signed at the end of third Indo-German Inter-governmental Consultations in New Delhi.

#### **SECOND PHASE OF MISSION INDRADHANUSH LAUNCHED IN 352 DISTRICTS**

The Union Government in October 2015 launched second phase of the immunization programme, Mission Indradhanush, focusing on 352 districts. The second phase of the programme aims at achieving more than 90 per cent full immunization in the country by 2020. The mission targets to cover all children below 2 years of age and pregnant women with full immunization against seven vaccine preventable diseases.

#### **INDIA, GERMANY SIGNED 125 MILLION EUROS LOAN AGREEMENT**

Government of India and Federal Republic of Germany (KfW) in October 2015 signed two loan agreements worth 125 million Euros for financing two projects **under the Green Energy Corridor programme**. These two projects are in Himachal Pradesh and Andhra Pradesh. Green Energy Corridor programme seeks to facilitate the flow of renewable energy into the national grid.

#### **2016 PRAVASI BHARATIYA DIVAS (PBD) CONFERENCE TO BE HELD IN NEW DELHI**

The Pravasi Bharatiya Divas (PBD) Conference 2016 will be held in New Delhi from 8 January to 10 January 2016. . The Union Government also announced that it will organise the 9th Regional Pravasi Bharatiya Diwas (RPBD) at Los Angeles California, USA on the 14 November and 15 November 2015

#### **ACHARY PANEL RECOMMENDED 400% HIKE IN BASIC SALARY OF DELHI MLAS**

The commission favoured 400 percent hike in the basic salary of the MLAs of Delhi, that is, from 12000 rupees to 50000 rupees per month. Overall, the hike recommended has been 138 percent.

#### **ANIL BAIJAL PANEL SUGGESTED UNIFORM TAX TREATMENT FOR CSR WORKS**

Union Government appointed committee chaired by Anil Bajjal, former Union Home Secretary, in October 2015 submitted its report on how to improve monitoring of CSR spending to government.

#### **PROTOCOL ON DOUBLE TAXATION AVOIDANCE WITH ISRAEL AND VIETNAM APPROVED**

The Union Cabinet in October 2015 approved the Protocol between India and Israel and between Indian and Vietnam for avoidance of double taxation and for prevention of fiscal evasion with respect to taxes on income and on capital.

#### **FRAMEWORK FOR COOPERATION IN BLUE ECONOMY BETWEEN INDIA AND SEYCHELLES APPROVED**

The Union Cabinet chaired by the Prime Minister Narendra Modi in October 2015 gave its ex-post facto approval to the protocol for cooperation in the field of blue economy.

India and Seychelles signed the protocol to this effect on 26 August 2015 during the **visit of the President of Seychelles James Michel to India.**

#### **What is Blue Economy?**

The **Blue Economy** is a developing world initiative pioneered by SIDS (Small Island Developing States) but relevant to all coastal states and countries with an interest in waters beyond national jurisdiction.

#### **3-NEW ALL INDIA INSTITUTES OF MEDICAL SCIENCES (AIIMS)**

The Union Cabinet chaired by the Prime Minister Narendra Modi in October 2015 approved the setting up of three new All India Institutes of Medical Sciences (AIIMS) under Pradhan Mantri Swasthya Suraksha Yojna (PMSSY). These three new AIIMS will come up at Nagpur in Maharashtra, at Manglagiri in Andhra Pradesh and at Kalyani in West Bengal.



**OPERATION VALSALYA TO TRACK MISSING CHILDREN**

The Kerala government in October 2015 launched the Operation Valsalya project to trace, rescue and reunite the missing children with their family. This ambitious programme is envisaged to be implemented on the lines of the much acclaimed **Operation Smile** project in Ghaziabad.

**ARTICLE 370 IS BEYOND AMENDMENT, REPEAL OR ABROGATION: J&K HIGH COURT**

Jammu and Kashmir High Court in October 2015 ruled that the provisions under Article 370 are beyond amendment, repeal or abrogation. It said that granting special status to the state has assumed place of permanence in the Constitution.

**GREEN INDIAN MISSION PLANS APPROVED**

National Executive Council (NEC) of the National Mission for a Green India (GIM) in October 2015 approved the Perspective Plans & Annual Plan of Operations (APOs) submitted by four States, namely Mizoram, Manipur, Jharkhand and Kerala. This will help in reducing pressure on forests, gaining carbon benefits, along with health and other associated benefits.

**ENVIRONMENT COMPENSATION CHARGE ON COMMERCIAL VEHICLES ENTERING DELHI: SC**

The Supreme Court (SC) of India in October 2015 imposed an **Environment Compensation Charge (ECC)** on commercial vehicles entering Delhi, in addition to the toll tax. This ECC will be enforced for four months on a trial or experimental basis from 1 November 2015 and will end on 29 February 2016. The charges would be payable at the rate of 700 rupees for light duty vehicles and two-axle vehicles and would be 1300 rupees for three-axle and above.

**BILL BANVAO, INAAM PAO SCHEME BY DELHI GOVERNMENT**

The Delhi Government in October 2015 launched **Bill Banvao, Inaam Pao** scheme to encourage people to receive or demand proper bills for purchases. Citizens will be eligible for the scheme only on a bill or cash memo/retail invoice of not less than 100 rupees for purchases made from a registered dealer in Delhi. The maximum prize to be given under the scheme is 50000 rupees.

**DRDO MISSILE COMPLEX RENAMED AS DR APJ ABDUL KALAM MISSILE COMPLEX**

The country's prestigious DRDO Missile Complex in Hyderabad was in October 2015 renamed as Dr APJ Abdul Kalam Missile Complex by Defence Minister Manohar Parrikar during an event at Research Centre Imarat on the occasion of the 84th Birth Anniversary of Dr Kalam, the Missile Man.

**MOBILE APP MSEHAT FOR HEALTH WORKERS**

Uttar Pradesh government in October 2015 launched the mobile app **mSehat** for health workers to record maternal and infant data in real-time.

**MOU BETWEEN ITA IN TAIPEI AND TECC IN INDIA**

The Union Cabinet in October 2015 approved the Memorandum of Understanding (MoU) between the India-Taipei Association (ITA) in Taipei and Taipei Economic and Cultural Center (TECC) in India. The memorandum was signed for the cooperation in the field of Micro, Small and Medium Enterprises (MSME).

**SCIENCE EXPRESS CLIMATE ACTION SPECIAL TRAIN**

The Union Government in October 2015 flagged off the Science Express Climate Action Special (SECAS) from Safderjung Railway Station in New Delhi.

**Highlights of SECAS**

The initiative seeks to sensitise the citizens on how Climate Change can be combated through mitigation and adaptation.

It will also put forth India's action and the role of civil society in combating Climate Change.

As per the plan, the train will travel across the country for about 7 months. It will halt at around 64 stations in 20 states and will cover about 18000 kilometres.

40 educators have also been deployed to inform around 60 lakh people about climate change issues and how it can be tackled at individual level.

**SC ALLOWED USE OF AADHAR CARD ON VOLUNTARY BASIS**

The Supreme Court in October 2015 allowed the use of Aadhaar cards for all central and state schemes, including Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), Pradhan Mantri Jan Dhan Yojana and employee provident fund and pension schemes, on voluntary basis.

After the concession, the citizens can avail benefits under welfare schemes. Also, the absence of an Aadhaar card will not disallow people from benefiting from these schemes.

**CENTRAL VICTIM COMPENSATION FUND SET UP**

The Union Ministry of Home Affairs in October 2015 introduced a scheme called **Central Victim Compensation Fund (CVCF)** with an initial amount of 200 crore rupees. The scheme aims at enabling support to victims of various attacks, such as rape, acid attacks, human trafficking and women killed or injured in the cross border firing.

#### **14708 VILLAGES DECLARED DROUGHT-HIT IN MAHARASHTRA**

Government of Maharashtra in October 2015 declared 14708 out of 40053 villages as drought-hit where the monsoon rainfall was deficient by over 50 percent. As a relief measure to farmers in the drought-hit villages, the government announced several steps including waiver of land revenue and electricity charges among others. Also, Maharashtra also became the second state in the country as Karnataka declared 27 out of 30 districts as drought-hit in August 2015.

#### **GOVERNMENT MODIFIED NATIONAL BLOOD POLICY**

Union Ministry of Health and Family Welfare in October 2015 modified National Blood Policy, 2002 to identify two major initiatives towards better utilisation of blood and blood components. These initiatives were recommended by the National Blood Transfusion Council (NBTC).

The **first** is permitting the transfer of blood from one blood bank to another in case of shortage.

The **second** is fixing an exchange value for surplus plasma available at some blood banks in the country. The exchange value is fixed at 1600 rupees per litre.

#### **AMENDMENTS TO PAYMENT OF BONUS ACT 1965 APPROVED**

The Union Cabinet chaired by Prime Minister Narendra Modi in October 2015 approved amendment in the Payment of Bonus Act 1965 for the Industrial workers.

The bonus ceiling under the legislation was increased from 3500 rupees to 7000 rupees per month. The wage ceiling for getting bonus has also been increased from existing 10000 rupees per month to 21000 rupees per month.

#### **CENTRAL PRESS ACCREDITATION COMMITTEE RECONSTITUTED**

The Ministry of Information and Broadcasting in October 2015 reconstituted the Central Press Accreditation Committee (CPAC) that issues **Press Information Bureau (PIB)** cards to journalists. Post reconstitution, PIB director general **Frank Noronha** will be the ex-officio chairman of the committee.

#### **UNION GOVERNMENT CLEARED FIRST BATCH OF AMRUT PROJECTS**

The Union Ministry of Urban Development in October 2015 gave its nod to the first batch of state level Action Plans under Atal Mission for Rejuvenation and Urban Transformation (AMRUT). The approved Action Plans have a total of 143 projects in 89 AMRUT cities in Andhra Pradesh, Gujarat and Rajasthan.

#### **DEFENCE MINISTRY APPROVED INDUCTION OF WOMEN AS IAF FIGHTER PILOTS**

Ministry of Defence in October 2015 approved the induction of women into the combat stream of Indian Air Force (IAF). This approval clears the path for women to fly warplanes for the first time.

#### **PM NARENDRA MODI LAID FOUNDATION STONE OF AMARAVATI**

Prime Minister Narendra Modi in October 2015 laid foundation stone of the new capital city of Andhra Pradesh-Amaravati-at Uddandayauruni Palem village. The village is located 19 kilometer away from Vijayawada in Krishna District on the banks of River Krishna.

#### **INDIA, JORDAN INKED SIX MOUS TO ENHANCE COOPERATION**

India and Jordan in October 2015 inked six Memoranda of Understandings (MoUs) in various fields in Amman. The MoUs were signed as part of the President Pranab Mukherjee's state visit to Jordan. Mukherjee visited the country on the invitation of His Majesty King Abdullah-II Ibn Al Hussein of the Hashemite Kingdom of Jordan.

##### **List of agreements/MoUs**

Agreement on Maritime Transport

MoU on exchange of information on structure and content of training programmes for diplomats:

MoU on Cooperation in the field of IT & Electronics

Cultural Exchange Programme for 2015-17

MoU for Cooperation in the fields of Standardization and Conformity Assessment

Cooperation Agreement between Jordan News Agency [Petra] and Press Trust of India [PTI]

#### **POSTAL STAMP ON DR BR AMBEDKAR RELEASED**

Union Communications and IT Minister Ravi Shankar Prasad in September 2015 released a commemorative postal stamp on Dr Bhimrao Ramji Ambedkar. The government is celebrating 125th birth anniversary of Dr. Ambedkar in the year 2015.

## NOVEMBER

### DOORDARSHAN EMERGED AS MOST WATCHED HINDI CHANNEL

Public service broadcaster Doordarshan claimed in October 2015 that it has emerged as the most-watched Hindi channel in terms of time spent per viewer ahead of top General Entertainment Channels (GEC).

### INDIA'S FIRST AC DOUBLE-DECKER SHATABDI TRAIN

The Ministry of Railways in October 2015 announced that India's first AC double-decker Shatabdi train will soon run between Mumbai and Goa route.

### ANDHRA PRADESH SIGNED TWO MEMORANDUMS WITH JAPAN

Government of Andhra Pradesh in October 2015 signed a MoC for development of economic infrastructure and a MoU to develop Amaravati with the Government of Japan. They were signed on the sidelines of foundation stone laying ceremony of Amaravati, the new capital of Andhra Pradesh.

### SANSKRIT UNIVERSITY AT MUNDRI, HARYANA

Chief Minister of Haryana in October 2015 announced to open a Sanskrit University for Schedule Castes (SCs) at Mundri village, which will be named after Maharishi Valmiki.

### INDIAN RAILWAYS DEVELOPED WARNING SYSTEM FOR UNMANNED LEVEL CROSSINGS

Indian Railways has developed a vandal-proof warning system for unmanned level crossings which is working satisfactorily for the last three months on Coimbatore-Metupallayam section.

### VIGITHON: A MARATHON BY UNION BANK OF INDIA TO FIGHT AGAINST CORRUPTION

Railways Minister Suresh Prabhu in October 2015 flagged off Vigithon marathon in Mumbai to sensitise people for a fight against corruption at the grass-root level. Vigithon was a run for corruption free India and was organised by public sector lender Union Bank of India.

### UPAMANYU HAZARIKA COMMISSION

A one-man Commission headed by Upamanyu Hazarika in October 2015 submitted its report on illegal migrants from Bangladesh into Assam.

### FINANCIAL POWERS OF HEALTH INSTITUTIONS ENHANCED TO 5 LAKH RUPEES PER PATIENT

Union Ministry of Health and Family Welfare in October 2015 enhanced delegated financial powers of designated Central Government Hospitals and institutes under the Rashtriya Arogya Nidhi (RAN) scheme. After the enhancement, only cases for financial assistance beyond 5 lakh rupees would now be required to be referred to the Ministry from the earlier upper limit of 2 lakh rupees per patient.

### MP GOVERNMENT DECLARED 33 % QUOTA FOR WOMEN IN GOVERNMENT JOBS

The Madhya Pradesh Government in October 2015 decided to provide 33 percent reservation to women in government jobs in the state. With the decision, the reservation for women in government jobs in the state increased from the present 30 percent to 33 percent.

### WCD MINISTRY INITIATIVE FOR BETI BACHAO BETI PADHAO SCHEME

The Union Ministry of Women and Child Development in October 2015 launched a new initiative to spread awareness about the Beti Bachao Beti Padhao (BBBP) Scheme. The initiative was launched in partnership with **Celltick Mobile Media India Pvt. Ltd.**

### MILITARY PROJECTS WORTH OVER 12000 CRORE RUPEES CLEARED

The Defence Acquisition Council (DAC) presided by Defence Minister Manohar Parrikar in October 2015 cleared new military modernisation proposals worth over 12000 crore rupees.

### INDIA-AFRICA FORUM SUMMIT IN NEW DELHI

India-Africa Forum Summit (IAFS) 2015 was held in October 2015 at Indira Gandhi Stadium Complex in New Delhi. Besides PM Narendra

Modi, the summit was attended by top leaders of 40 African nations.

### Highlights of the Summit

India announced 10 billion US dollars of credit at concessional rate over 5 years.

A grant assistance of 600 million US dollars was announced that will include an India-Africa Development Fund of 100 million and an India-Africa Health Fund of 10 million US dollars.

India will provide 50000 scholarships to African students to avail higher education in our country.

### TSR SUBRAMANIAN COMMITTEE TO DRAFT NEW EDUCATION POLICY

Union Ministry of Human Resource Development (MHRD) in October 2015 constituted a drafting committee to frame the New Education Policy (NEP). It will be headed by former Cabinet Secretary TSR Subramanian .

### FIRST INTERNATIONAL FILM FESTIVAL FOR THE PERSONS WITH DISABILITIES IN DELHI

To recognize the spirit of the persons with disabilities, first international film festival for the persons with disabilities (IFFPD) will be held in Delhi in 2015.

### VIKALP SCHEME FOR WAITLISTED PASSENGERS

Indian Railways in November 2015 launched Alternate Train Accommodation Scheme (ATAS) called as Vikalp to provide confirmed accommodation to waitlisted passengers in alternate trains.

### MYSURU FIRST VISUALLY IMPAIRED-FRIENDLY RAILWAY STATION

Mysuru railway station becomes the country's first visually challenged friendly station in India.

To facilitate visually impaired train passengers and make their journey comfortable Indian Railways has unveiled tactile maps of the railway station and train schedules in Braille.

### APJ ABDUL KALAM AMRUT YOJNA FOR PREGNANT AND LACTATING WOMEN

The Maharashtra Government in November 2015 approved a revised scheme, named APJ Abdul Kalam Amrut Yojna, for pregnant and lactating women in the tribal areas of the state.

### Implementation of the scheme

The scheme will be rolled out on 15 November 2015.

The anganwadis workers, the tribal women and the local meal committees will implement the scheme.

The Women and Child Welfare Department will spend 10 crore rupees in stipend to anganwadi workers.

### DR T. K. VISWANATHAN COMMITTEE REPORT

The Bankruptcy Law Reforms Committee (BLRC) headed by Dr T K Viswanathan in November 2015 submitted its report to the Union Ministry of Finance.

### About Dr T K Viswanathan Committee

The committee was appointed in October 2014 by the Union Government to provide Bankruptcy Code for firms with focus on small and medium enterprises (SMEs).

### JUSTICE MB SHAH-HEADED SIT ON BLACK MONEY

Special Investigation Team (SIT) on Black Money in November 2015 submitted its third report to the Union Ministry of Finance. The SIT is headed by Justice MB Shah and the report dealt with shell companies and beneficial ownership.

### 21ST INCOFYRA IN BENGALURU IN 2016

The 21st International Conference on Frontiers in Yoga Research and its Applications (INCOFYRA) will be held in January 2016 at Prashanti Kutiram, Bengaluru. The theme of the conference is **Yoga in Integrated Healthcare Systems**.

### SUPREME COURT UPHELD KERALA GOVERNMENT'S BAN ON ONLINE LOTTERIES

The Supreme Court of India (SC) in November 2015 upheld Kerala Government's ban on online lotteries.

### GOVERNMENT DECLARED NSCN-K AS TERRORIST ORGANIZATION

The Union Government in November 2015 declared militant outfit National Socialist Council of Nagaland-Khaplang (NSCN-K) and all its

formation as a terrorist organisation. It was declared so under the Unlawful Activities Prevention Act (UAPA), 1967.

#### **PROF ASHOK MISRA HEADED COMMITTEE**

The Committee of Eminent Persons (CEP) in November 2015 submitted its report. It was constituted by the Indian Institute of Technology (IIT) Council under the Chairmanship of Prof Ashok Misra to suggest reforms to the Joint Entrance Examination (JEE).

#### **Recommendations of the CEP**

A National Testing Service shall be set up by early 2016, mandated to conduct an Aptitude Test, which should test the scientific aptitude and innovative thinking ability

The Aptitude test may be offered 2 or more times in a year and would be an online test.

Based on this performance, about 4 lakh candidates shall be short-listed for taking the JEE

#### **GOVERNMENT LAUNCHED E-PATHSHALA, SARANSH, SHAALA SIDDHI PORTALS**

The Union Human Resource Development Minister Smriti Irani in November 2015 launched the e-Pathshala, Saaransh and National Programme on School Standards and Evaluation Framework (Shala Siddhi) web portals/ mobile apps.

##### **E-Pathshala web portal**

E-Pathshala is a web portal which hosts educational resources for Students, Teachers, Parents, researchers and educators.

It contains textbooks and other e-books as E-Pub 3.0 and Flipbooks in English, Hindi and Urdu.

##### **Shaala Siddhi web portal**

Shaala Siddhi web portal is a comprehensive instrument for school evaluation which enables the schools to evaluate their performance in more focused and strategic manner.

The web-portal will help all schools to assess themselves and the results can be seen by all enabling them to provide feedback.

##### **Saransh platform**

Saransh is a tool which allows the schools to identify areas of improvement in students, teachers and curriculum to facilitate and implement change.

The platform is presently available for classes 9th to 12th and provides a comprehensive overview of standard 10th performance since 2007 and standard 12th performance since 2009 till the current academic session.

#### **BIHAR ASSEMBLY ELECTIONS 2015**

Election Commission of India in November 2015 announced the results of the 2015 Assembly elections of Bihar. The elections were held in 5 phases between 12 October and 5 November 2015 for **243 assembly seats**. Grand Alliance (Mahagathbandhan) of Rashtriya Janata Dal (RJD), JANATA DAL (UNITED) (JD(U)) and Indian National Congress (INC) emerged as the winner of the election with thumping two-third majority. RJD, a part of the grand Alliance with 80 seats emerged as the largest party.

##### **Election Results**

Party	Won in 2015
Bharatiya Janata Party	53 (24.4%)
Indian National Congress	27 (6.7%)
Janata Dal (United)	71 (16.8%)
Lok Jan Shakti Party	2 (4.8%)



### ANDHRA PRADESH GOVERNMENT TO WAIVE OFF 110 CRORE LOANS OF OVER 25000 WEAVERS

Andhra Pradesh Government in November 2015 decided to waive loans taken by over 25000 weavers amounting to a total of more than 110 crore rupees.

### GOVERNING COUNCIL OF NIIF CONSTITUTED

Union Ministry of Finance in November 2015 constituted the Governing Council (GC) of the National Investment and Infrastructure Fund (NIIF).

#### About National Investment and Infrastructure Fund

It was approved by the Union Cabinet on 23 July 2015 with an initial corpus of 20000 crore rupees.

It was set up as a fund under the provisions of the Indian Trusts Act, 1882.

### PRASAD AND SWADESH DARSHAN SCHEMES OF MINISTRY OF TOURISM

Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD) and SWADSH DARSHAN schemes of the Union Ministry of Tourism were launched in November 2015.

The two initiatives, along with Zonal Cultural Centres (ZCCs), were launched to achieve 1 per cent share of international tourist arrivals by 2016-17 from the present 0.68 per cent.

#### Features of PRASAD

Its objective is to augment religious and spiritual tourism in the country .

12 cities, that are part of HRIDAY scheme, namely Amritsar, Ajmer, Amaravati, Dwaraka, Gaya, Kanchipuram, Kedarnath, Kamakhya, Mathura, Puri, Varanasi and Vellankani have been identified for development.

#### Features of Swadsh Darshan

As part of the scheme, theme based tourism circuits are identified for infrastructure development across the country.

### IAMAI RELEASED INTERNET IN INDIA 2015 REPORT

Internet and Mobile Association of India (IAMAI) in November 2015 released a report entitled Internet in India 2015 report.

#### Highlights of Report

The number of Internet users in India is expected to reach 402 million by December 2015 registering a growth of 49 percent over last year. With this, India will surpass the USA and will have second largest user base next only to China.

Currently, while internet users in India are pegged at 375 million, China leads in the world with more than 600 million internet users.

### INTEL LAUNCHED EK KADAM UNNATI KI AUR INITIATIVE

Intel India in November 2015 launched Ek Kadam Unnati Ki Aur initiative from Nadimpalle village in Mahabubnagar district of Telangana by opening an Unnati Centre.

The objective of the programme is to augment digitalization of rural India. It will be implanted in 10 states across the country and complements the Digital India initiative of the Union Government.

### FOUR RAIL LINE PROJECTS WORTH 8351 CRORE RUPEES APPROVED

The Cabinet Committee on Economic Affairs (CCEA), presided by Prime Minister Narendra Modi, in November 2015 gave its nod to four rail line projects in Odisha, Andhra Pradesh and Chhattisgarh.

The approximate cost of the rail line projects is around 8351 crore rupees.

#### The four rail line projects are:

Third and fourth lines between Budhapank and Salegaon via Rajathgarh Railway Line

Doubling of Kottavalasa-Koraput Railway line

Doubling of Koraput-Singapur Road Railway line

Doubling of Jagdalpur-Koraput Railway line

### FIRST ELEPHANT HOSPITAL OF NORTHEAST INDIA AT KAZIRANGA NATIONAL PARK

First elephant hospital of Northeast India has been established at the Kaziranga National Park in Assam. The hospital was set up at Mark Shand Memorial Learning Centre in Kaziranga National Park.



**About Kaziranga National Park :-**

Kaziranga National Park hosts two-thirds of the world's great one-horned rhinoceroses. Kaziranga boasts the highest density of tigers among protected areas in the world and was declared a Tiger Reserve in 2006.

**TCS, INTEL LAUNCHED CENTRE OF EXCELLENCE FOR IOT IN HYDERABAD**

Tata Consultancy Services (TCS), India's largest software exporter, in November 2015 launched a new Centre of Excellence (CoE) for Internet of Things (IoT) in collaboration with Intel. The CoE is located at the TCS campus in Hyderabad.

**7<sup>th</sup> CENTRAL PAY COMMISSION REPORT**

The 7th Central Pay Commission (CPC) headed by Justice AK Mathur submitted its report in November 2015 to the Union Finance Minister Arun Jaitley. The commission **recommended 23.55 percent hike** in pay and allowances of government employees. The recommended pay revision will come into effect from 1 January 2016.

**Recommendations of 7th Central Pay Commission**

- The minimum pay for government employees is recommended to be set at 18000 rupees per month.
- The maximum pay is recommended to be 225000 rupees per month .
- The increase in pay will be 16 percent, increase in allowances will be 63 percent and increase in pension will be 24 percent.
- The present system of pay bands and grade pay has been dispensed and a new pay matrix has been designed. Grade Pay has been subsumed in the pay matrix.
- The rate of annual increment for employees will be 3 percent.
- Abolition of 52 allowances and introduction of a Health Insurance Scheme.
- **One Rank One Pension** proposed for civilian government employees on line of OROP for armed forces.
- Ceiling of gratuity enhanced from 10 lakh rupees to 20 lakh rupees and ceiling on gratuity will be raised by 25 percent whenever DA rises by 50 percent.
- It recommends that **House Rent Allowance** (HRA) be paid at the rate of 24 percent, 16 percent and 8 percent of the new Basic Pay for Class X, Y and Z cities respectively. The rate of HRA will be revised to 27 percent, 18 percent and 9 percent respectively when DA crosses 50 percent.
- It recommended **abolition of all non-interest bearing advances** and increased the limit for interest-bearing advances for buying home from 7.5 lakh rupees to 25 lakh rupees.
- The age of superannuation for all CAPF personnel should be 60 years uniformly.

**Implications of the Recommendations**

- The pay revision will impact 47 lakh serving employee and 52 lakh pensioners of the Central Government including in the Defence and Railways.
- Financial impact of implementing recommendations will be 1.02 lakh crore rupees, out of which 73650 crore rupees will be borne by Central Budget and 28450 crore rupees by Railway Budget.
- Total impact of the recommendations will amount to 0.65 percent of GDP.

**RAJASTHAN, SOUTH AUSTRALIA SIGNED SISTER-STATE AGREEMENT**

Rajasthan and South Australia in November 2015 signed the historic Sister-State Agreement to boost export and investment opportunities between the two states.

**BLUE REVOLUTION WITH AN OUTLAY OF 3000 CRORE RUPEES PROPOSED**

The Scheme **Blue Revolution: Integrated Development and Management of Fisheries** was in news as Union Minister for Agriculture and Farmer Welfare Radha Mohan Singh on the eve of World Fisheries Day 2015 in November 2015 mentioned about it.

**2ND WORLD CONGRESS ON DISASTER MANAGEMENT**

Second World Congress on Disaster Management (WCDM) was held in November 2015 at Visakhapatnam, Andhra Pradesh.

**FRANCOIS HOLLANDE TO BE CHIEF GUEST AT 2016 REPUBLIC DAY**

French President Francois Hollande will be the chief guest at the Republic Day parade of January 26, 2016 although there is no official announcement -either from India or France- regarding Mr Hollande being the chief guest at the Republic Day.

France is going to host the COP 21, Paris Climate Conference, summit in Paris starting from November 30. Prime Minister Narendra Modi is expected to attend the COP21 brainstorming in Paris.

**INTERNATIONAL NEWS****AUGUST****INDIA TO BECOME MOST POPULOUS NATION BY 2022: UN**

United Nations (UN) in July 2015 released the report title World Population Prospects: The 2015 Revision at the UN Headquarters in New York. According to the report, India will surpass China to become the most populous nation in the world by 2022. In the forecast issued by UN in 2013 India was expected to surpass China's population by 2028.

**UN REACHED AGREEMENT ON SUSTAINABLE DEVELOPMENT AGENDA**

The 193 member states of the United Nations in August 2015 reached agreement on a **new Sustainable Development Agenda** for the next 15 years. With this agreement, the document called "**Transforming our World: The 2030 Agenda for Sustainable Development**" will be adopted at a UN summit.

**INDIA AND MYANMAR SIGN AGREEMENT TO SET UP CESDT IN MYANMAR**

India and Myanmar in August 2015 inked an agreement to set up **Centre of Excellence in Software Development and Training (CESDT)** in Myanmar.

**FORBE'S WORLD'S HIGHEST-PAID ACTORS LIST**

Forbes in August 2015 released the list of 2015 World's Highest-Paid Actors. The list, that includes names of 34 global actors, was topped by Robert Downey Jr., for the third year in a row.

Amitabh Bachchan and Salman Khan stood at seventh position with earnings of 33.5 Million US dollar

Akshay Kumar stood at ninth position with earnings of 32.5 Million US dollars

**TYPHOON SOUDELOR HIT TAIWAN**

Typhoon Soudelor made its landfall on the east coast of the Taiwanese city of Hualien in August 2015..

**INDIA TO BOYCOTT 61ST COMMONWEALTH PARLIAMENTARY CONFERENCE TO BE HELD IN ISLAMABAD**

India in August 2015 decided to boycott the 61st Commonwealth Parliamentary Conference which is slated to be held in Islamabad, Pakistan from 30 September to 8 October 2015. The unanimous decision to boycott the meeting was taken after the Pakistan's deliberate decision to not invite the Speaker of Jammu and Kashmir (J&K) Kavinder Gupta.

**GOOGLE LAUNCHED ITS PARENT COMPANY ALPHABET INC**

Search engine giant Google Inc in August 2015 launched a new parent company called **Alphabet Inc** that separates its highly profitable search and advertising business.

Alphabet Inc. will be led by Co-founder and current CEO of Google Larry Page while Sergey Brin, the other co-founder, will serve as the President of Alphabet Inc and Eric Schmidt will be executive Chairman.

Google's Chief Financial Officer (CFO) Ruth Porat will become CFO of Alphabet.

**FORBES LIST OF 100 RICHEST PEOPLE IN TECHNOLOGY**

Microsoft's Bill Gates ranked number one with a net worth of 79.6 billion US dollars.

Facebook co-founder Mark Zuckerberg came at fourth with net worth of 41.2 billion US dollars.

**Indians in the list** -Azim Premji with net worth of 17.4 billion US dollars ranked at 13th position followed by Shiv Nadar on the 14th spot with net worth 14.4 billion US dollars.

**INDIA, NEPAL MOU FOR CONSTRUCTION OF PETROLEUM PIPELINE**

The Union Cabinet gave its approval for the signing of a Memorandum of Understanding (MoU) between the India and Nepal for the construction of a petroleum products pipeline from Raxaul (India) to Amlekhgunj (Nepal).

**UNITED STATES-INDIA CYBER DIALOGUE HELD IN WASHINGTON**

2015 US - India Cyber Dialogue was held in August 2015 at the US Department of State in Washington, DC. The dialogue was held with an aim to increase global cyber security and promote the digital economy.

**PRIME MINISTER NARENDRA MODI VISITED UNITED ARAB EMIRATES**

Prime Minister of India Narendra Modi visited United Arab Emirates (UAE) in August 2015. He is the first Prime Minister of India to visit UAE after 34 years. The last Indian Prime Minister to visit the UAE was Indira Gandhi in 1981.

**Highlights Of Visit**

The Prime Minister held talks with Crown Prince of Abu Dhabi Sheikh Mohamed bin Zayed Al Nahyan

His Highness the Crown Prince decided to allot land for construction of a temple in Abu Dhabi.

He also visited the historic **Sheikh Zayed Grand Mosque in Abu Dhabi**, which is the third largest mosque in the world.

**SRI LANKA PARLIAMENTARY ELECTIONS 2015**

United National Party (UNP) led United National Front for Good Governance (UNFGG) coalition in August 2015 with 106 seats emerged as the winner in the 2015 Parliamentary elections of Sri Lanka. UNP led by incumbent Prime Minister Ranil Wickremesinghe emerged the winner with his alliance taking 45 percent of the vote cast, or about 51 lakh votes.

**INDIA AND AUSTRALIA MOU ON EDUCATION AND RESEARCH**

The Union Cabinet in August 2015 approved the signing of a Memorandum of Understanding (MoU) between India and Australia on cooperation in the fields of education, training and research.

**INDIA, US MOU TO ESTABLISH THE PACE SETTER FUND**

Government in August 2015 gave its approval for the Memorandum of Understanding (MoU) on cooperation to establish the Pace Setter Fund (PSF). The PSF seeks to support the **Promoting Energy Access through Clean Energy (PEACE) track** of the **US-India Partnership to**

**Advance Clean Energy (PACE)** between India and United States of America.

**SEPTEMBER****NEPAL'S PARLIAMENT APPROVED THE NEW CONSTITUTION**

Nepal's Constituent Assembly in September 2015 approved the new Constitution and endorsed the Preamble of the draft Constitution. Article 301 of the Constitution, defines title and date of commencement of the Constitution. The [new Constitution](#), which was passed by a 507-25 vote in the 601-seat Assembly, has split the **country into seven federal provinces**.

**MOUNT ASO, THE LARGEST VOLCANO OF JAPAN ERUPTED**

The largest volcano of Japan Mount Aso Volcano erupted in September 2015. Japan is known as **Ring of Fire**. There are over 100 active volcanoes in the area.

**QS WORLD UNIVERSITY RANKINGS 2015-16**

QS World University Rankings 2015-16 was released in September 2015. While Massachusetts Institute of Technology (MIT) of the USA was adjudged as the top university in the world. The Indian Institute of Science-Bangalore (IISc-B) and the Indian Institute of Technology-Delhi (IIT-D) were ranked 147 and 179 respectively.

### NEPAL REJECTED PROPOSAL FOR HINDU NATION IN FAVOUR OF SECULARISM

The Constituent Assembly of Nepal in September 2015 overwhelmingly rejected the proposal to declare Nepal a Hindu state and reaffirmed to remain secular.

### HUNGARY DECLARES STATE OF EMERGENCY OVER REFUGEE INFLUX

The Hungarian Government has declared a state of emergency in its two regions of **Csongrad and Bacs-Kiskun** to cope with the influx of refugees. It was declared by Hungarian Prime Minister Viktor Orban.

### INDIA, US CREATED JOINT CHALLENGE COIN TO MARK PARTNERSHIP

India and the United States (US) in September 2015 jointly created a Joint Challenge Coin to symbolise their unique partnership in creating a next-generation aircraft carrier for the Indian Navy. One side of the coin reads Forward **Together We Go** and **Chale Saath Saath** in Hindi, which is the vision statement of US President Barack Obama and Prime Minister Narendra Modi. **The other side of this coin** which is golden in colour has the **flags of India and the United States** and **an aircraft carrier floating on blue water**.

### LORD BUDDHA'S STUPS RESTORED IN CHINA

An Indian monk Gyalwang Drukpa, in September 2015 helped restore and renovate a 2000-year-old lost Nangchen Stupa with Lord Buddha relics sent by Emperor Ashoka.

### CHILD MORTALITY REPORT 2015 RELEASED

The Levels & Trends in Child Mortality Report 2015 was released in September 2015 by the UN Inter-agency Group for Child Mortality Estimation. The Group consists of the World Health Organisation (WHO), the United Nations Children's Fund (UNICEF), the World Bank Group and the Population Division of the United Nations Department of Economic and Social Affairs (UNDESA).

#### Highlights of the Report

The number of under-five deaths worldwide has declined from 12.7 million in 1990 to 5.9 million in 2015

Since 1990, the global under-five mortality rate has dropped 53 percent, from 91 (Boy-89, Girl- 92) deaths per 1000 live births in 1990 to 43 (41, 46) in 2015.

#### Report with respect to India

In 1990, U5MR was 126. In 2000, it declined to 91 and in 2015 it was further declined to 48 against the UN MDG target of 42.

Between 1990 and 2015, India could register 3.9 percent annual rate of reduction in U5M deaths.

### COW DECLARED AS NATIONAL ANIMAL OF NEPAL

Cow was in September 2015 declared as the National Animal of Nepal as per the new secular constitution of Nepal unveiled by Nepalese President Ram Baran Yadav .

### 20 WEALTHIEST PEOPLE UNDER 35

Global wealth intelligence and prospecting company Wealth-X located at singapore in August 2015 released the report on Top 20 Wealthiest People Under 35. Facebook co-founder and CEO Mark Zuckerberg is the wealthiest individual .

### FORTUNE MAIDEN CHANGE THE WORLD LIST

Fortune, an American business magazine, in August 2015 released its maiden Change the World List. It listed out the companies that have

made significant progress in addressing major social problems as a part of their core business strategy. Among the 51 companies it listed out the UK based Vodafone and Kenya based safaricom together ranked no.1 in the list.

### THE TEMPLE OF BEL DESTROYED BY IS

The **Islamic State (IS)** militant group has destroyed the most famed temple in Syria's Palmyra " **Temple of Bel** ".

### RUSSIA REJECTED TO LIMIT VETO POWER OF UNSC'S PERMANENT MEMBERS

Russia in September 2015 dismissed a proposal of France asking United Nations Security Council (UNSC) permanent members to limit the use of the veto power at least in cases involving mass atrocities that demands action.

### ABOUT VETO POWER

Veto power at UNSC relates to the five permanent members also known as the Permanent Five or P5. These are Britain, China, France, Russia and United States.

### INDIA-BHUTAN DEVELOPMENT COOPERATION DIALOGUE

The fourth India-Bhutan Development Cooperation Talks for the 11th Five Year Plan of Bhutan was held in September 2015 in New Delhi.

### MOUNTAIN MT MCKINLEY RENAMED AS MT DENALI

The highest mountain of North America was in August 2015 renamed as Denali instead of its existing name Mt McKinley by US President Barack Obama.

### INDIA-MYANMAR-THAILAND HIGHWAY

The Myawaddy-Thinggan Nyenaung-Kawkareik section of the Asian highway linking India, Myanmar and Thailand has been put into service. The 25.6-km-long section becoming operational travel time between Thinggan Nyenaung and Kawkareik will be reduced from three hours to 45 minutes. The Asian highway runs from Moreh in India to Thailand's Maesot via Myanmar's Tamu, Mandalay and Myawaddy.

### G20 LAUNCHED W20 TO ENHANCE ROLE OF WOMEN

The G20 grouping in September 2015 launched the W20 (Women20) in Ankara, Turkey. The focus of the W20 is to enhance the role of women in business. **Gulden Turkkan** was appointed as the **first president** of the group.

### G-20 FINANCE MINISTERS AND CENTRAL BANK GOVERNORS MEET

The G-20 Meeting of Finance Ministers and Central Bank Governors was held in September at Ankara in Turkey.

### INDIA AND BELARUS TARGETED TRADE TO 1 BILLION

India and Belarus have set a trade target of USD 1 billion by 2018. The decision was taken during the Seventh Session of the India-Belarus Intergovernmental Commission on Trade, Economic, Scientific, Technological and Cultural Cooperation held in Minsk, Belarus.

### PRIME MINISTER NARENDRA MODI VISITED IRELAND

Prime Minister Narendra Modi visited Ireland in September 2015. He is the **first Prime Minister of India to visit Ireland in 59 years**. Last Prime Minister to visit Ireland was Jawahar Lal Nehru in 1956.

During his visit, Modi held discussions with **Prime Minister Enda Kenny of Ireland**, who also hosted a Working Lunch in honour of the visiting dignitary. **Directive Principles of State Policy in the Indian Constitution are inspired by the Irish Constitution.**

### FIRST INDIA-US STRATEGIC AND COMMERCIAL DIALOGUE HELD IN WASHINGTON

The first India-US Strategic and Commercial Dialogue was held in September 2015 in Washington, the USA. The meeting was co-chaired by



the External Affairs minister Sushma Swaraj and US Secretary of State John Kerry. The purpose of the dialogue was to ramp up bilateral economic exchange to 500 billion US dollars and enhance regional security. From a modest 5.6 billion US dollars in 1990, the bilateral trade in merchandise goods has increased to 66.9 billion US dollars in 2014 representing an impressive 1094.6 percent growth in a span of 24 years.

### **STAMPEDE IN HAJJ KILLED MORE THAN 700 PEOPLE IN MECCA**

A stampede at Hajj pilgrimage in September 2015 resulted in the deaths of at least 719 pilgrims and injured around 863 people during the annual Hajj in Mecca.

### **FORBES RELEASED LIST OF INDIA'S 100 RICHEST PEOPLE**

Industrialist Mukesh Ambani has retained the tag as India's richest for the ninth year in a row with a net worth of 18.9 billion dollar.

#### **Top 5 Richest in the list are**

1. Mukesh Ambani 2. Dilip Shanghvi 3. Azim Premji 4. Hinduja Brothers 5. Pallonji Mistry

India's 100 richest list include names of four women. The four women in the list are

Savitri Jindal Leena Tewari Indu Jain Vinod Gupta

## **OCTOBER**

### **ASSEMBLY OF YOUTH DIGITAL INSTALLATION AT THE UN**

A digital installation named as **Assembly of Youth** was unveiled in September 2015 at the United Nations headquarters in New York, the USA. It was developed for UNICEF by Google. It was unveiled by UNICEF Goodwill Ambassador David Beckham, UN Secretary-General Ban Ki-moon.

### **CONFERENCE ON RELEVANCE OF BHAGVAD GITA**

The first conference on the contemporary relevance of the Bhagvad Gita was held in September 2015 in London, United Kingdom.

### **LEADERS' SUMMIT ON PEACEKEEPING**

Leaders' Summit on Peacekeeping was held in September 2015 at the UN headquarters in New York, the USA. It was held on the margins of the annual high-level debate of the General Assembly. Besides the UN Secretary-General Ban Ki-moon, it was attended by leaders of more than 50 countries including Prime Minister Narendra Modi and the president of USA Barack Obama.

### **GLOBAL COMPETITIVENESS REPORT 2015-2016**

World Economic Forum (WEF) in September 2015 released the Global Competitiveness Report (GCR) 2015-2016. The report assesses the competitiveness landscape of 140 economies, **Switzerland top the ranking**

Report says that after five years of decline, **India** was able to jump 16 ranks and was positioned at the **55th place**.

**India** remains one of the least **digitally connected countries in the world (120th, up one)**.

### **INDIA TO CHAIR G20 IN 2018**

India is set to be the G20 Chair in 2018, and [New Delhi](#) will host the prestigious annual G20 summit. This decision was taken by G20 forum earlier in September 2015 which was chaired by Turkey. Turkey will hand over the Chair for the next year i.e. 2016 to China following which Germany will in 2017 and then the Chair will pass on to India for 2018. India recently announced the appointment of NITI Aayog Vice-Chairman Arvind Panagariya as G20 Sherpa.

### **GLOBAL STATUS REPORT ON ROAD SAFETY BY WHO**

World Health Organization (WHO) in October 2015 released the Global status report on road safety 2015. The report reflects information from



180 countries and indicates that worldwide the total number of road traffic deaths has gone up to 1.25 million per year.

#### **NAWAZ SHARIF PROPOSED 4-POINT PEACE INITIATIVE WITH INDIA**

Pakistan's Prime Minister Muhammad Nawaz Sharif in September 2015, during his speech at the United Nations General Assembly, proposed 4-point Peace Initiative with India aimed at defining the relationship between the Asian countries as one of cooperation, not of confrontation.

##### **4-point Peace Initiative**

1. Pakistan and India should formalize and respect the 2003 understanding for a complete ceasefire on the Line of Control in Kashmir. .
2. Pakistan and India shall reaffirm that they will not resort to the use or the threat of use of force under any circumstances.
3. Steps need to be taken to demilitarize Kashmir.
4. Both the nations should agree to an unconditional mutual withdrawal from Siachen Glacier, the world's highest battleground.

#### **MALAYSIA ORDERED SHUT DOWN OF SCHOOLS DUE TO CHOKING SMOG**

Malaysian authorities in October 2015 ordered shut down of most of the country's schools for two days because of possible health risks posed by the thick haze from Indonesian forest fires.

#### **WORLD BANK RELEASED GLOBAL POVERTY PROJECTIONS FOR 2015**

World Bank in October 2015 released global poverty projections for the year 2015. As per the projections, the number of people living in extreme poverty around the world is likely to fall to under 10 percent of the global population in 2015.

##### **Highlights of poverty projections**

Sustained reduction in poverty, began in 1990, is moving the world closer to the historic goal of ending poverty by 2030

Global poverty will have fallen from 902 million people or 12.8 per cent of the global population in 2012 to 702 million people or 9.6 per cent of the global population in 2015.

#### **CALIFORNIA SIGNED RIGHT TO DIE BILL FOR TERMINALLY ILL PEOPLE INTO A LAW**

California in October 2015 allowed terminally ill patients to legally end their lives under a doctor's supervision after state governor Jerry Brown signed the bill into law. With this signing of the bill, California became the fifth state in United States to allow terminally ill patients to legally end their lives.

The other four states that allow such assisted suicides to terminally ill people are Oregon, Washington, Vermont and Montana.

#### **US, JAPAN AND 10 OTHER COUNTRIES SIGNED AGREEMENT**

The United States (US), Japan and 10 other Pacific Rim countries in October 2015 signed the Trans-Pacific Partnership (TPP) agreement to lower trade barriers, bolster worker protections and set standards for a raft of other industries. The TPP is designed to facilitate trade among the US and a host of other countries scattered across both sides of the Pacific Ocean.

The 10 other countries of the Pacific Rim which signed the agreement are Australia, Brunei, Canada, Chile, Malaysia, Mexico, New Zealand, Peru, Singapore and Vietnam. China, the world's second-largest economy, is not part of the agreement. This TPP agreement encompassing nearly 40 percent of the world economy will now have to be ratified by the lawmakers of each country.

##### **What will TPP do?**

It cuts trade tariffs and sets common standards in trade for 12 Pacific-rim countries, including the US and Japan.

The partnership eliminates more than 18000 taxes that various countries put on made-in-America goods; this will level the playing field for farmers, ranchers and manufacturers.

#### **ISLAMIC STATE DESTROYED ARCH OF TRIUMPH IN PALMYRA**

Terror outfit ISIS in October 2015 destroyed the 2000-year-old Arch of Triumph in the ancient Syrian city of Palmyra. ISIS militants seized control of Palmyra, a UNESCO World Heritage Site, and the surrounding area from Syrian government forces in May 2015.

#### **AMRITA SHER-GIL SELF-PORTRAIT SOLD FOR 17 CRORE**

An untitled self-portrait of renowned modernist painter Amrita Sher-Gil was sold for around 17 crore rupees in London at an auction by international auction house Sotheby's in October 2015.

#### **FORBES ASIA'S RICHEST FAMILIES LIST RELEASED**

Forbes in October 2015 released the inaugural list of Forbes' 50 richest families in Asia. The list was topped by Lee (Byung-Chull) family of South Korea with 26.6 billion dollar. Ambani family of Reliance Group was ranked at 3rd position. India with 14 in the list has the most spots from any jurisdiction.

#### **WIPRO AND FIRST BOOK TO PROVIDE 35000 NEW BOOKS TO KIDS IN NEED IN 5 CITIES IN U.S. & CANADA**

India's leading information technology company Wipro Ltd. and First Book, a non-profit social enterprise, in October 2015 entered into a partnership to provide new books to children in need across five cities in the USA and Canada. It was launched in alignment with the initiative of **the science & technology, engineering and mathematics (STEM) Education** initiative of the US Department of Education.

#### **INDIA, ECUADOR TO ESTABLISH ECUADOR JOINT ECONOMIC AND TRADE COMMITTEE**

India and South American nation Ecuador have signed an agreement to set up a Joint Economic and Trade Committee (JETCO) to strengthen the trade relations between the countries.

#### **INDIA SIGNED CONTRACT FOR MICROLIGHT AIRCRAFTS WITH SLOVENIAN FIRM PIPISTREL**

India in October 2015 signed a deal, worth 105.5 crore rupees, with Pipistrel, a Slovenian firm, for **194** micro-light aircraft to be used by Indian Air Force, the Navy and the National Cadet Corps (NCC).

The contract has been signed with the firm for **Virus SW 80/100**. However, the Indian version of the aircraft will be renamed as **Garud**.

#### **WORLD BANK GROUP AND IMF ANNUAL MEETINGS IN PERU**

Annual meetings of the World Bank Group and the International Monetary Fund were held in October 2015 in the Peruvian capital Lima.

#### **INDIA MOZAMBIQUE MOU FOR COOPERATION IN RENEWABLE ENERGY**

The Union Government in October 2015 approved a Memorandum of Understanding (MoU) between the Ministry of New and Renewable Energy, India and Mozambique.

#### **IRAN'S PARLIAMENT APPROVED VIENNA AGREEMENT ON IRAN NUCLEAR PROGRAMME**

Majlis, Iran's parliament, in October 2015 approved the Joint Comprehensive Plan of Action (JCPA) or Vienna agreement paving the way for implementation of the historic nuclear agreement.

Ending a 12-year stand-off, the agreement was signed by Iran and P5+1 countries comprising of the United States, the United Kingdom (UK), Russia, China, France and Germany in July 2015 on the Iran nuclear programme.

#### **PORTUGAL BECAME THE FIRST EUROPEAN COUNTRY TO SIGN THE MOU ON ESTABLISHMENT OF NALANDA UNIVERSITY**

Portugal in October 2015 became the first European country to sign the Memorandum of Understanding (MoU) on the establishment of Nalanda University. With this, Portugal became the 17th country overall and the fourth outside the East Asia Summit to do so. Therevived university is located at Rajgir in Nalanda District in Bihar.

#### **PRESIDENT PRANAB MUKHERJEE 3-NATION TOUR TO JORDAN, PALESTINE AND ISRAEL**

President Pranab Mukherjee in October 2015 concluded his 3-nation tour to Jordan, Palestine and Israel. During

Visit President Pranab signed various agreement and MoUs with three nations to boost the bilateral ties.

During his visit, he also met the leaders of the three nations namely President and Prime Minister of Israel Reuven Rivlin and Benjamin Netanyahu respectively, His Majesty King Abdullah-II Ibn Al Hussein of the Hashemite Kingdom of Jordan, President and Prime Minister of Palestine Mahmoud Abbas and Rami Hamdallah respectively.

#### **Major Highlights Of The Visit**

**He was conferred honorary doctorate by Hebrew University in Jerusalem, University of Jordan and Al-Quds University, Palestine.**

A road and a roundabout in Ramallah, Palestine named after India as Sharia-e-Al-hind (India road) and Midan-e-Al-hind (India roundabout) were inaugurated.

**President inaugurated a street named after Mahatma Gandhi in Amman, Jordan.**

Ten agreements/MoUs including **Double Taxation Avoidance & Cultural Exchange signed with Israel**

#### **CHINA, INDONESIA SIGNED \$ 5.5 BILLION DEAL TO BUILD HIGH-SPEED RAILWAY IN INDONESIA**

China and Indonesia in October 2015 signed a 5.5 billion US dollars deal to build the first high-speed railway in Indonesia following the victory of Beijing in winning the construction project by beating Tokyo.

#### **PAKISTAN, RUSSIA SIGNED AGREEMENT TO BUILD 1100 KM GAS PIPELINE**

Pakistan and Russia in October 2015 signed an agreement to build a 1100-km gas pipeline stretching from Karachi on Arabian Sea to the eastern city of Lahore.

#### **TYPHOON KOPPU IN PHILIPPINES**

Powerful Typhoon Koppu hit the northern Philippines in October. Typhoon Koppu has unleashed landslides and floods across a wide area of the Philippines on Sunday, forcing thousands to flee.

#### **UNESCO GENDER AND EDUCATION FOR ALL REPORT**

The United Nations Educational, Scientific and Cultural Organization (UNESCO) in October 2015 released a report entitled **Gender and Education for All (EFA) 2000-2015: Achievements and Challenges.**

#### **Highlights of the report**

The number of countries that have achieved the goal of gender parity in both primary and secondary education has risen from 36 to 62 since 2000.

62 million girls are still denied their basic right to education, the number of out-of-school girls has declined by 52 million in the last 15 years.

#### **GLOBAL MATERNAL NEWBORN HEALTH CONFERENCE - MEXICO**

The Global Maternal Newborn Health Conference 2015 was held in the Mexico City. It was a technical meeting focused on accelerating progress towards effective and sustainable coverage of maternal and newborn interventions at scale.

#### **INDIA AND MALDIVES TREATY ON MUTUAL LEGAL ASSISTANCE**

The Union Cabinet in October 2015 gave its approval for signing of a **Mutual Legal Assistance Treaty (MLAT)** in Criminal Matters between India and the Maldives. The treaty aims to boost the efficiency of both the countries in investigation and prosecution of crime, through cooperation and mutual legal assistance in terrorism, transnational crime and criminal matters.

#### **INDIA AND EGYPT AGREEMENT ON MARITIME TRANSPORT**

The Union Cabinet in October 2015 gave its nod to sign an agreement between India and Egypt on Maritime Transport.

### UN REPORT ON WORLD'S WOMEN 2015: TRENDS AND STATISTICS

The Department of Economic and Social Affairs of the United Nations on in October 2015 released a report entitled The World's Women 2015: Trends and Statistics.

There are about 62 million more men than women worldwide. In younger age groups, men outnumber women; in older age groups, women outnumber men.

Child marriage has declined; still, almost half of women aged 20 to 24 in Southern Asia and two fifths in sub-Saharan Africa marry before age 18.

Life expectancy over the past 20 years has risen for both sexes—reaching 72 years for women and 68 years for men in 2010–2015. The gender gap tends to widen as life expectancy increases.

#### Key findings for India.

In absolute terms, India is home to largest **surplus of men** in the world with 43 million, next only to China that has 52 million surplus men.

India has the lowest sex ratio in **under-5 mortality** with a ratio of 93 that is 93 boys die before age 5 for 100 girls that die by that age .

India alone accounted for 21 per cent of all under-5 deaths in 2013.

India accounts for one third of the global total of **child marriages**.

India, along with Nepal, stands as an example to showcase greater participation by **women in forest governance**.

### BRITAIN SIGNED AGREEMENTS WITH CHINA FOR BUILDING THREE NUCLEAR PLANTS

Chinese President Xi Jinping and British Prime Minister David Cameron in October 2015 signed Strategic Investment Agreements at a UK-China Business Summit at Mansion House in London during the official visit of Xi Jinping.

### HURRICANE PATRICIA STRUCK MEXICO'S

Hurricane Patricia, one of the most powerful storms on record, struck Mexico's Pacific coast in October 2015.

## NOVEMBER

### CHINA MADE COPYING IN EXAMINATIONS A CRIME

As per the Ninth amendment of Criminal Law of China, students trying to copy in examinations in China will face a jail term of up to seven years.

### POLAND'S PARLIAMENTARY ELECTIONS 2015

Conservative Right-wing Law and Justice (PiS) party in October 2015 won the Polish parliamentary elections 2015 in Poland. With this, Beata Szydło, the deputy leader of Law and Justice, is set to be designated as the next Prime Minister of Poland, succeeding Ewa Kopacz.

### 7.5 MAGNITUDE EARTHQUAKE HITS HINDU KUSH IN AFGHANISTAN

A powerful earthquake of 7.5 magnitude centred struck the Hindukush region of north-eastern Afghanistan and Pakistan killing nearly 300 people .The epicenter of earthquake was near Jurm in northeast Afghanistan, 250 km from capital Kabul,

### FREEDOM ON THE NET 2015 REPORT RELEASED

A report released by Freedom House revealed that Internet freedom is partly free in India. As per the report, India tied with African countries like Malawi and Zambia with 40 points overall on a 0-100 (Best-Worst) scale to retain the partly free status.

**BRICS NATIONS SIGNED MOSCOW DECLARATION**

BRICS nations Brazil, Russia, India, China and South Africa in October 2015 signed Moscow Declaration for co-investment of resources for supporting multilateral Research and Development (R&D) Projects in mutually agreed areas.

**CHINA ABANDONED ITS DECADES OLD 'ONE CHILD POLICY'**

China in October 2015 allowed all couples to have two children and scrapped its decade-long One Child Policy. The decision is intended to balance population development and address the challenge of an ageing population. One Child Policy was introduced in 1980 as a way to curb the population and limit demands for water and other resources.

**GLOBAL TUBERCULOSIS REPORT 2015 RELEASED BY WHO**

World Health Organization (WHO) in October 2015 released Global Tuberculosis Report 2015 in Washington. This is the twentieth global report on tuberculosis (TB) that started in 1997.

**Highlights of the report**

Globally, TB prevalence in 2015 was 42% lower than in 1990.

About 1.5 million people (890000 men, 480000 women and 140000 children) died from TB in 2014.

More than half of the world's TB cases (54%) occurred in China, India, Indonesia, Nigeria and Pakistan.

**Highlights about India**

India accounted for 27% of global TB notifications in 2014.

India with 23 percent of TB cases has the largest number of cases in the world.

**RUSSIAN AIRBUS CRASHED IN EGYPT**

Flight 7K9268 of Airbus A321 operated by Russian airline Kogalymavia (Metrojet) crashed with 224 people, including 17 children on board in Egypt's Sinai Peninsula in October 2015.

**TURKEY'S GENERAL ELECTIONS**

The ruling Justice and Development Party (AKP) of Turkey has won 2015 Parliamentary Election of Turkey. AKP had won 49.4 per cent of the vote, with the main opposition CHP on 25.4 per cent.

The Turkish general election of 2015 first took place on 7 June 2015 in all 85 electoral districts of Turkey to elect 550 members to the Grand National Assembly. This was the 24th general election in the history of the Turkish Republic, electing the country's 25th Parliament. The result was the first hung parliament since the 1999 general election, with unsuccessful attempts to form a coalition government resulting in a snap general election being called for November 2015.

**THE LEGATUM PROSPERITY INDEX 2015**

The Legatum Prosperity Index 2015 was released in November 2015 by the Legatum Institute in London. The index offers insight into how prosperity is forming and changing across the world. **India ranked 99 overall in terms of prosperity out of the 142 countries surveyed.**

**Overall prosperity ranking:** Norway (1), Switzerland (2), Denmark (3), New Zealand (4) and Sweden (5) topped the table,

**INDIA, INDONESIA SIGNED MOU ON ENERGY, CULTURE EXCHANGE**

India in November 2015 signed two Memorandum of Understanding (MoUs) with Indonesia to strengthen its ties in energy and culture exchange area.

**PUNJABI BECAME THIRD MOST COMMON LANGUAGE IN PARLIAMENT OF CANADA**

Punjabi in the first week of November 2015 became the third most common language, after English and French, in the House of Commons of Canada after 20 Punjabi-speaking candidates were elected to the parliament in October 2015.



**UNHCR RELEASED STUDY TITLED I AM HERE, I BELONG ON NEED TO END CHILDHOOD STATELESSNESS**

The Office of the United Nations High Commissioner for Refugees (UNHCR) in November 2015 released a study titled **I am Here, I belong: the Urgent Need to End Childhood Statelessness**.

**Highlights of the report**

Every ten minutes a stateless child is born largely because of discriminatory citizenship laws and violent conflicts taking place across the globe.

The problem is most visible in the Syrian refugee crisis due to which around 140000 children born stateless in neighboring countries of Lebanon, Jordan and Turkey.

Statelessness is a condition that affects at least 10 million people around the world.

**MALDIVES DECLARED STATE OF EMERGENCY FOR 30 DAYS**

Citing threat to national security, Maldives government on 4 November 2015 declared a state of emergency for a period of 30 days. The measure was taken after arms and explosives were seized by the police in a lorry parked at an island resort in Male.

**FORBES LIST OF WORLD'S MOST POWERFUL PEOPLE 2015**

The Forbes list of the World's Most Powerful People 2015 was released in November 2015. The list provided the annual ranking of the World's 73 Most Powerful People. The list was **topped by Russian President Vladimir Putin** for the third year in a row. Putin is followed by German Chancellor Angela Merkel (rank 2) who moved up 3 spots from 2014, and President Barack Obama (rank 3). Margaret Chan of World Health Organization was ranked at the 73rd (last) position in the list of most powerful people of world.

India's Prime Minister **Narendra Modi** was ranked as the world's **9<sup>th</sup>** most powerful person. In 2014, Modi was placed at 14th position.

**TERRORIST ATTACK IN PARIS**

Terrorists in November 2015 attacked six locations around Paris killing around 130 civilians and injuring another 200 people and security personnel.

While majority of the deaths occurred in **the Bataclan concert venue**, around 80000 football fans in **the Stade de France** (National Stadium of France) came under the deadliest attacks who were watching a friendly match between France and Germany. To deal with impending attacks, **France President Francois Hollande**, who was at the venue during the attack, immediately convened an emergency cabinet meeting outside the stadium and announced **a state of emergency**. The present attack in Paris is the deadliest violence to strike France since World War II and the second major terror incident in 2015 after **the Charlie Hebdo Shooting**.

**INDIA, UK ANNOUNCED COMMERCIAL DEALS**

India and the UK in November 2015 announced commercial deals worth **9 billion pounds** in London. The deals took place between the companies operating from both the countries and were agreed upon during the Prime Minister Narendra Modi's visit to the UK.

**VALLETTA SUMMIT ON MIGRATION**

The 2015 Valletta Summit on Migration was concluded in November 2015. It was held for two days at the Mediterranean Conference Centre in Valletta, Malta.

**12TH ASEM FOREIGN MINISTERS' MEET IN LUXEMBURG**

12th Asia-Europe Foreign Ministers' Meeting (ASEM FMM12) took place in Luxembourg in November 2015. The meeting hosted by Government of Luxembourg.

The ASEM FMM 12 was held under the **theme Working Together for a Sustainable and Secure Future**. The meeting was held few weeks



before the United Nations Climate Change Conference (UNFCCC) in Paris. The Foreign Ministers' Meeting also prepared for the 20th anniversary of the 11th ASEM Summit (ASEM11) scheduled to be held at Ulaanbaatar, Mongolia in 2016.

### PARLIAMENTARY ELECTIONS OF CROATIA

Croatian Democratic Union led by HDZ Party won the parliamentary elections of Croatia in November 2015. The parliamentary elections were the first since the Balkan country Croatia joined the European Union (EU) in 2013. HDZ party headed by former intelligence chief Tomislav Karamarko won 59 seats. However, no single party mustered enough votes to rule alone as they fell short of 76 seats needed for majority to form the government.

### INDIA RE-ELECTED TO UN COMMISSION ON INTERNATIONAL TRADE LAW

India in November 2015 was re-elected by the General Assembly to a six year term on the United Nations Commission on International Trade Law (UNCITRAL). Apart from India, 22 other countries including the United States and Pakistan were also re-elected to the UNCITRAL.

### BELGIAN COURT ORDERED FACEBOOK TO STOP TRACKING NON-MEMBERS

A court of Belgium in November 2015 asked Facebook to stop tracking the country's Internet users who are not members of the US-based social networking website.

### SIERRA LEONE DECLARED EBOLA-FREE BY WHO

World Health Organization (WHO) in November 2015 announced that Sierra Leone is free of the Ebola virus. Sierra Leone was declared free of the Ebola virus after no new cases were reported in the West Africa country in 42 days (two Ebola virus incubation cycles)

### UN REPORT ON IMPACTS OF BIODEGRADABLE PLASTICS

The United Nations (UN) in November 2015 released a report on impacts of Biodegradable plastics on marine environment. The report is titled as **Biodegradable Plastics and Marine Litter: Misconceptions, Concerns and Impacts on Marine Environments**.

#### Highlights of the report

The report finds that complete biodegradation of plastics occurs in conditions that are met in marine environments, with some polymers requiring industrial composters and prolonged temperatures of above 50°C to disintegrate.

Recent estimates from UN Environment Programme have shown as much as 20 million tonnes of plastic end up in the world's oceans each year. Once in the ocean, plastic does not go away, but breaks down into microplastic particles.

It finds that plastics most commonly used for general applications, such as polyethylene (PE), polypropylene (PP) and polyvinyl chloride (PVC) are not biodegradable in marine environments.

### INDIA AND BANGLADESH MOU ON PASSENGER AND CRUISE VESSEL MOVEMENT

India and Bangladesh in November 2015 inked a draft Memorandum of Understanding (MoU) on passenger and cruise services on coastal and protocol route.

### 2015 G20 SUMMIT IN ANTALYA, TURKEY

The 2015 G20 Summit was held in November 2015 at Regnum Carya Hotel Convention Centre in Antalya, Turkey. The focus of the summit was to evolve strategies to ensure inclusive and robust growth through collective action. For this to achieve, Turkey has proposed **three I's- Inclusiveness, Implementation and Investment for growth**.

At the end of the summit, Turkey handed over the presidency of the Grouping to **China for 2016**.

**G20 Members:** Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Mexico, Russia, Saudi Arabia, South Africa, South Korea, Turkey, the United Kingdom, the United States of America and European Union.

**“TEARS OF JOY” EMOJI CHOSEN AS 'WORD OF THE YEAR' BY OXFORD DICTIONARIES**

For the first time ever, the Oxford Dictionaries Word of the Year is a pictograph: was chosen as the 'word' that best reflected the ethos, mood, and preoccupations of 2015.

**SRILANKAN PRESIDENT PRESENTED CABINET PAPER TO ABOLISH EXECUTIVE PRESIDENCY**

Srilankan President Maithripala Sirisena in November 2015 presented a special cabinet paper to abolish the Executive Presidency and introduce a new electoral system for its approval. By doing so, Sirisena fulfills a pledge he gave during the Presidential election manifesto 2015, under the theme **A Compassionate Maithri Governance-A Stable Country**.

**GLOBAL TERRORISM INDEX 2015**

Institute for Economics and Peace (IEP) in November 2015 released Global Terrorism Index 2015.

**Highlights of Index**

Deaths from terrorism increased 80 percent in 2014 to the highest level ever and global economic cost of terrorism reached all-time high at 52.9 US billion dollars.

Out of the 162 countries, **India was the sixth most affected** by terrorism in 2014.

The top 5 countries **that were worst effected by terrorism in 2014-Iraq, Afghanistan, Nigeria, Pakistan and Syria**.

The least affected countries in 2014-Japan, Malawi, Togo, Zambia among others.

Boko Haram and ISIL were jointly responsible for 51 percent of all claimed global fatalities in 2014.

**GERMAN AS ADDITIONAL FOREIGN LANGUAGE IN KENDRIYA VIDYALAYAS**

Union Cabinet in November 2015 gave its ex-post approval to the Joint Declaration of Intent (JDI) between the Ministry of Human Resource Development and Federal Foreign Office of Germany.

The JDI seeks to promote German as an additional Foreign Language in Kendriya Vidyalayas (KV) schools.

**GLOBAL GENDER GAP REPORT BY WEF**

World Economic Forum (WEF) in November 2015 released the Global Gender Gap Report 2015. It **ranked 145 economies** according to how well they are leveraging their female talent pool, based on economic, educational, health-based and political indicators.

**Main Highlights of the Global Gender Gap Report 2015**

**Top 5 countries** with high gender equality are Iceland (1), Norway (2), Finland (3), Sweden (4) and Ireland (5).

**India stood at the 108th position and improved ranking by 6 places.**

Five countries with least gender equality are Iran (141), Chad (142), Syria (143), Pakistan (144) and Yemen (145).

**BANGLADESH BLOCKED SOCIAL MEDIA PLATFORM ON SECURITY GROUNDS**

The Bangladesh Government in November 2015 blocked popular social media platform Facebook and online messaging and calling services WhatsApp and Viber on security grounds.

**WHO LAUNCHED WORLD ANTIBIOTIC AWARENESS WEEK**

The World Health Organisation (WHO) in November 2015 launched the World Antibiotic Awareness Week with **the theme Antibiotics: handle with care**.

**23RD APEC ECONOMIC LEADERS SUMMIT AT MANILA**

23rd Asia-Pacific Economic Cooperation (APEC) Economic Leaders Summit was held at Manila, Philippines in November 2015. The summit was chaired by Philippines President Benigno S. Aquino III.

**The theme** of the Summit was **Building Inclusive Economies, Building a Better World**.

**MAHATMA GANDHI INTERNATIONAL CENTRE INAUGURATED IN SRILANKA**

The President of Sri Lanka Maithripala Sirisena in November 2015 inaugurated the Mahatma Gandhi International Centre (MGIC) inaugurated in Matale.

**SPECIAL STAMP ON PM NARENDRA MODI IN TURKEY**

A personalised postage stamp featuring Prime Minister Narendra Modi was issued by Turkey in remembrance of the just concluded G20 Leaders Summit. The stamp of 2.80 Turkish lira bears a picture of Modi and the Indian national flag. It has 'Narendra Modi - Prime Minister of Republic of India' written at the bottom.

**ASEAN DECLARATION SIGNED**

Association of Southeast Asian Nations (ASEAN) leaders have signed a declaration for launching ASEAN Economic Community (AEC) which would be similar to European Union (EU)-style regional economic bloc. In this regard, Kuala Lumpur declaration on the establishment of the AEC was signed by the leaders of 10-nation grouping chaired by Malaysian Prime Minister Najib Razak at its 27th Summit held in Kuala Lumpur, Malaysia.

**INDIA-SINGAPORE SIGNED 10 AGREEMENTS ON MUTUAL CO-OPERATION**

India and Singapore in November 2015 signed 10 agreements on mutual co-operation. These include Defence, Civil Aviation, National Planning and cyber Security.

**OPERATION INHERENT RESOLVE TO TACKLE ISIS**

Operation Inherent Resolve (OIR) was in news in November 2015. It came into news after the Paris terror attack on 13 November 2015 in which about 130 people were killed and several were injured.

OIR is the US military operation name for the intervention against the Islamic State of Iraq and Syria (ISIS).

**PERSONS IN NEWS****AUGUST****KUMAR SANGAKKARA**

Former Sri Lankan cricket captain and batsman Kumar Sangakkara in August 2015 retired from International Cricket. He played his last match against India as part of three match test series held in Colombo, Sri Lanka.

**USAIN BOLT**

Jamaican sprinter Usain Bolt in August 2015 won the 100 meter title at the 2015 World Championships in Athletics held at Beijing in China. The defending champion completed the race in 9.79 seconds.

**SHAH RUKH KHAN**

Mumbai Cricket Association (MCA) in August 2015 lifted the 5-year ban on Bollywood superstar Shah Rukh Khan on entering the Wankhede Stadium.

**SUDHAKAR SHETTY**

Sudhakar Shetty of Maharashtra was elected as the president of the Gymnastics Federation of India (GFI) in August 2015.

**AMITABH BACHCHAN**

Bollywood megastar Amitabh Bachchan in August 2015 accepted the proposal of Maharashtra Forest Minister Sudhir Mungantiwar to be the tiger ambassador of the state.

**RANIL WICKREMESINGHE**

Ranil Wickremesinghe was sworn in as the Prime Minister of Sri Lanka.

**MICHAEL CLARKE**

Australian cricket captain Michael Clarke in August 2015 announced his decision to retire from International Cricket after playing the Ashes series. Clark will play his last Test at the Oval, London.

Michael John Clarke nicknamed "Pup".

**SEBASTIAN COE**

The former Olympic champion Sebastian Coe in August 2015 was elected as the sixth President of the International Association of Athletics Federations (IAAF).

**ADITI CHAUHAN**

Aditi Chauhan, India's international football goalkeeper, in August 2015 became the country's first woman to play English league football.

**BRITISH AMATEUR GOLF CHAMPIONSHIP**

Aditi Ashok of Bengaluru in August 2015 became the first Indian to win the Ladies British Amateur stroke play golf championship at the Moortown Golf Club at Leeds, United Kingdom.

**SEPTEMBER****MICHEL KAFANDO**

Michel Kafando was in September 2015 reinstated as the president of Burkina Faso in the capital Ouagadougou. of Presidential Security (RSP) in September 2015 in a coup.

**ALEXIS TSIPRAS**

Alexis Tsipras of Syriza party in September 2015 was on sworn in as the Prime Minister of Greece by the President of Greece Prokopis Pavlopoulos.

**DR G. SATHEESH REDDY**

DRDO scientist Dr G Satheesh Reddy in the first week of September 2015 was conferred with the Silver Medal of the prestigious Royal Aeronautical Society (RAeS).

**SWETHA PRABAKARAN**

Swetha Prabhakaran, an Indian American teen, was in September 2015 awarded with the prestigious Champions of Change Award of US at the White House.

**SUNJEEV SAHOTA** - British-Indian author Sunjeev Sahota was in September 2015 shortlisted for the prestigious Man Booker Prize 2015. Sahota's novel The Year of the Runaways centres around the lives of 13 Indian men who live in a house in Sheffield, each in desperate search of a new life..

**ASHOK-ALEXANDER SRIDHARAN** - Ashok-Alexander Sridharan in September 2015 became the first Person of Indian Origin (PIO) to be elected as the mayor of Bonn in Germany.

**MALCOLM TURNBULL SWORN**

Malcolm Turnbull was in September 2015 sworn in as the 29th Prime Minister of Australia. power as leader of the ruling centre-right Liberal Party after defeating Tony Abbott in an internal party leadership ballot.

**NANA PATEKAR**

To provide aid to farmers to overcome drought conditions, Actor Nana Patekar in September 2015 established an organization named Naam Foundation.

**JAGDEEP GREWAL**

Indian-American Jagdeep Grewal was in September 2015 sworn-in as the first woman postmaster of Sacramento city in California.

**ANUPAM KHER**

Bollywood actor Anupam Kher was in September 2015 conferred with the Honoured Guest of Texas award for his contribution to the cinema and the world of art.

**INDRA NOOYI**

Fortune magazine in September released list of 50 Most Powerful Women in Business..The list was topped by General Motors CEO Mary Barra. India-born Indra Nooyi was ranked 2nd on the list of 50 Most Powerful Women in Business followed by Ginni Rometty , CEO, IBM

**ANIRUDH KATHIRVEL**

Anirudh Kathirvel, a nine-year-old Indian-origin boy became the Australia's new spelling champion after he won 'The Great Australian Spelling Bee' competition.

**J. MANJULA**

J Manjula has been appointed the first woman director general of the Defence Research and Development Organization's Electronics and Communication Systems cluster.

**NOVAK DJOKOVIC**

Novak Djokovic the world's top ranked tennis player, was in August 2015 appointed as the Goodwill Ambassador of the United Nations Children's Fund (UNICEF).

**DILIP VENGSAKAR**

Former India captain Dilip Vengsarkar in August 2015 elected as the president of the Association of Indian Statisticians and scorers of India (ACSSI).

**GIRISH SAHNI**

Girish Sahni in August 2015 took charge as the Director General of the Council of Scientific and Industrial Research (CSIR). The team led by him developed fourth-generation Anti-thrombotic clot busters, the first of its kind in the world.

**RAGHAV CHANDRA**

Senior IAS officer Raghav Chandra in August 2015 took charge as the Chairman of the National Highways Authority of India (NHAI).

**TEJINDER PAL SINGH**

An Indian-origin driver in Australia Tejinder Pal Singh was in August 2015 named as Australian of the Day by Commonwealth Bank of Australia for feeding the homeless in Darwin for the past three years.

**RATAN P. WATAL**

Ratan P.Watal in August 2015 took charge as the Union Finance Secretary. Every currency note bears the signature of the governor of Reserve Bank of India (RBI) except, one rupee note bears the signature of the Finance Secretary.

**QUEEN ELIZABETH II**

Queen Elizabeth II became longest-reigning monarch of the United Kingdom. She passed the record set by her great-great-grandmother Queen Victoria in September 2015 who ruled for 63 years between 1837 and 1901.

**OCTOBER****ASHISH BAHUGUNA**

Ashish Bahuguna, the Chairman of the Food Safety and Standards Authority of India (FSSAI), in October 2015 was given an additional charge of Chief Executive Officer (CEO) of FSSAI.

**ANGELA MERKEL**

German Chancellor Angela Merkel visited India in October 2015.

**Important events held during Merkel's stay in India are**

Indo-German Summit 2015 was held in Bengaluru.

Indo-German Joint Statement on Climate Change and Energy Technology Cooperation was released. 3rd Indo German Inter-Governmental Consultations take place in New Delhi.

18 MoUs/Agreements were inked between the two countries.

The two countries signed deals worth 2.25 billion dollars on German investment in developing India's clean energy corridors and solar energy industry.

Germany returned a 10th century Durga idol which had gone missing from a temple in Kashmir over two decades back to India.

**ALEXANDER LUKASHENKO**

Alexander Lukashenko in October 2015 won Belarusian presidential elections.

**A.R. RAHMAN**



Oscar-winning composer AR Rahman in October 2015 named as the Cultural Ambassador of Seychelles .

**AHMED ADEEB**

Vice President of Maldives Ahmed Adeeb was arrested in October 2015 at the airport when he returned from an official visit to China. Police said that Adeeb was arrested on suspicion of links to a blast on the Presidential boat that occurred in September 2015.

**ASHOK ALEXANDER SRIDHARAN**

Indian-origin Ashok-Alexander Sridharan in October 2015 sworn in as the mayor of Bonn in Germany. With this win, Sridharan became the first Person of Indian Origin (PIO) to be elected as the mayor of a major city in the country.

**DEE PATEL**

Prince Charles of Britain in September 2015 awarded Indo-British van driver Dee Patel with the Pride of Britain Award. Patel had risked his life to save others.

**HOESUNG LEE**

Hoesung Lee, a Korean professor of economics of climate change, energy and sustainable development, was in October 2015 elected as the Head of the Inter-governmental Panel for Climate Change (IPCC) at its 42nd session in Dubrovnik, Croatia. He succeeded RK Pachauri of India, who stepped down in February 2015 after a female researcher accused him of sexual harassment.

**JIOJI KONROTE**

Fiji's Parliament in October 2015 elected the Minister for Employment, Productivity and Industrial Relations, JiojiKonrote, as the country's next President.

**JUSTIN TRUDEAU**

Canada's Liberal Party leader Justin Trudeau was in October 2015 elected as the Prime Minister of Canada after his Liberal Party won 189 seats.

**KARTIK CHANDRAN**

Kartik Chandran, an Indian-American associate professor of earth and environmental engineering at Columbia Engineering, in September 2015 was named a 2015 MacArthur Fellow.

**KP SHARMA OLI**

Veteran communist (Unified Marxist Leninist) leader KP Sharma Oli in October 2015 was elected as the Prime Minister of Nepal.

**ONSARI GHARTI MAGAR**

Unified Communist Party of Nepal (Maoist) candidate Onsari Gharti Magar was in October 2015 unanimously elected as the House speaker of Nepal. With this, Onsari Gharti became the first female Speaker in the parliamentary history of Nepal.

**RATAN TATA**

The city of Coventry in October 2015 honoured Ratan Tata, chairman Emeritus of Tata sons, with its highest award in recognition of his contributions to the West Midlands region of central England.

**SHIVINDER MOHAN SINGH**

Shivinder Mohan Singh in September 2015 resigned as the executive vice-chairman of Fortis Healthcare Limited. Fortis is a New Delhi based hospital chain. He resigned from the position as he decided to take up full-time sewa at the Radha Soami

Satsang Beas (RSSB)

**SHASHANK MANOHAR**

Shashank Manohar in October 2015 was elected President of Board of Control for Cricket in India (BCCI). H

**URVASHI RAUTELA**

Model-actress Urvashi Rautela in October 2015 was crowned as Yamaha Fascino Miss Diva 2015 at an event in Mumbai.

**ZK CHOCKALINGAM**

Noted criminologist K Chockalingam was in October 2015 conferred with the prestigious Paul H Appleby Award given by the Indian Institute of Public Administration (IIPA).

# NOVEMBER

## ASHOK AMRITRAJ

Tennis champion-turned Hollywood filmmaker Ashok Amritraj in November 2015 was awarded with an honorary doctorate of Arts by the University of East London. Amritraj was honoured for promoting talented moviemakers from across the world. His Auto-Biography is called as **Advantage Hollywood**.

## BIDHYA DEVI BHANDARI

Bidhya Devi Bhandari was in October 2015 elected as the President of Nepal. She is the first women president of Nepal. She received 327 votes against her opponent's 214 in the Nepal's Parliament.

## BARRISTER KALYANI KAUL

Indian-origin barrister in UK, Kalyani Kaul was sworn-in as a Circuit Judge in the UK in November 2015. Now, she will be sitting at Snaresbrook Crown Court.

## CAPTAIN KRISHNA SWAMINATHAN

Captain Krishna Swaminathan in November 2015 assumed the charge as the second Commanding Officer of INS Vikramaditya at Karwar.

## DR RAGHURAM RAJAN

Dr Raghuram Rajan, Governor of the Reserve Bank of India (RBI), in November 2015 was elected as the Vice-Chairman on the Board of Directors of Bank for International Settlements (BIS). Its head office is in Basel, Switzerland.

## HARJIT SAJJAN

Indo-Canadian Sikh Harjit Sajjan was in November 2015 sworn-in as Defence Minister of Canada.

## HARSHAVARDHAN NEOTIA

Harshavardhan Neotia, Chairman of Ambuja Neotia group, was in November 2015 elected as the President of industry body Federation of Indian Chambers of Commerce and Industry (FICCI) for the year 2016.

## JIMMY MORALES

Jimmy Morales, a former **TV comedian**, in October 2015 swept to power in Guatemala's presidential election. In 2015, Morales was nominated as the presidential candidate of **National Convergence Front (FCN/Nation)**.

## JOHN POMBE MAGUFULI

John Pombe Magufuli, the ruling Chama Cha Mapinduzi (CCM) party's (Party of the Revolution) candidate, in October 2015 won presidential elections of Tanzania.

## KIREN RIJJU

Union Minister of State for Home Affairs, Kiren Rijju, was in November 2015 designated as the Disaster Risk Reduction (DRR) Champion for the Asia Region by the United Nations Office for Disaster Risk Reduction (UNISDR).

## MAURICIO MACRI

Conservative opposition candidate Mauricio Macri has won Argentina's presidential election.

## NARAYANASWAMI SRINIVASAN

Narayanawami Srinivasan was in November 2015 removed as the chairman of the International Cricket Council (ICC).

## PRITHVI RAJ SINGH

Prithvi Raj Singh of **Jal Bhagirathi Foundation** was in November 2015 elected to Board of Governors of World Water Council (WWC) for 2016-18. The elections took place during the triennial 7th General Assembly of WWC Members in Marseille, France.

## SHAKTIKANTA DAS

Economic Affairs Secretary Shaktikanta Das was in October 2015 nominated as a Director to the Central Board of Directors of the Reserve Bank of India (RBI).

## SAMIA SULUHU

Samia Hassan Suluhu in November 2015 was sworn as Tanzania's first female Vice President. She was sworn in along with the new President John Pombe Magufuli at the swearing-in ceremony held in the country's economic capital Dar es Salaam.

**VIRENDER MOHAN KHANNA**

Air Marshal Virender Mohan Khanna in November 2015 took over as the Air Officer-in-charge Maintenance (AOM) at Air Headquarters, New Delhi.

**SWATI DANDEKAR**

Indian-American politician Swati Dandekar was in November 2015 nominated as executive director to the Asian Development Bank (ADB) with ambassadorial rank by US President Barack Obama. ADB headquarter in Manila, Philippines.

**PERSON APPOINTED****AUGUST****VINCE CHHABRIA**

Indian-American Vince Chhabria was in August 2015 was appointed as the full-time federal judge of California court by President Barack Obama.

**AMOL PALEKAR**

Veteran actor and director Amol Palekar in August 2015 was appointed as the Chairman of India's Oscar jury Film Federation of India (FFI). The 88th Academy Awards will be held in Los Angeles - in February 2016.

**ROELANT OLTMANS**

**Hockey India in July 2015 appointed Roelant Oltmans of the Netherlands as coach of men's national team.**

**IQBAL AHMED ANSARI**

Justice Iqbal Ahmed Ansari was in August 2015 appointed as Acting Chief Justice of Patna High Court.

**ACHARYA DEV VRAT**

President Pranab Mukherjee appointed Acharya Dev Vrat as Governor of Himachal Pradesh.

**RAM NATH KOVIND**

Senior Bhartiya Janata Party (BJP) leader Ram Nath Kovind was in August 2015 appointed as Governor of Bihar.

**ATUL KESHAP**

Indian-American Atul Keshap was in August 2015 appointed as the United States (US) Ambassador to Sri Lanka and Maldives.

**O.P. RAWAT**

Om Prakash Rawat, a 1977 batch Indian Administrative Services (IAS) officer of Madhya Pradesh cadre, in August 2015 was appointed as the Election Commissioner of India.

**KISHOR PIRAJI KHARAT**

Kishor Piraji Kharat was in August 2015 appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Industrial Development Bank of India (IDBI).

**ASHWANI LOHANI**

Ashwani Lohani was in August 2015 appointed as the Chairman and Managing Director (CMD) of state owned national carrier Air India Limited.

**SUNDER PICHAI**

Sunder Pichai in August 2015 was appointed the CEO of the Google.

**SEPTEMBER****STUTI NARAIN KACKER**

A 1978 batch IAS officer, Stuti Narain Kacker, in September 2015 was appointed as the head of National Commission for Protection of Child Rights (NCPCR).

**PV CHANDRAN ELECTED**

PV Chandran was in September 2015 elected as President of the Indian Newspaper Society (INS) for the year 2015-16.

**ZAYN KHAN**

Zayn Khan was in September 2015 unanimously elected as the President of the Federation of Motor Sports Clubs of India (FMSCI).

ayn Khan was in September 2015 unanimously elected as the President of the Federation of Motor Sports Clubs of India (FMSCI).

**SOURAV GANGULY**

Former Indian Cricket captain SouravGanguly was in September 2015 appointed as the President of Cricket Association of Bengal (CAB).

**ARVIND PANAGARIYA**

The Union Government in September 2015 decided to appoint ArvindPanagariya, Vice President of NITI Aayog, as the Sherpa for the 2015 G-20 Summit. The Summit will take place in Antalya, Turkey in November 2015. Sherpa is a senior official responsible for preparing the agenda for leaders to consider during the summit.

**HORMUSJI N. CAMA**

Hormusji N Cama was in September 2015 unanimously elected as the new chairman of the Press Trust of India (PTI).

**RIYAD MATHEW**

Riyad Mathew was elected as the Vice Chairman of the PTI.

**RICHIE RICHARDSON**

The International Cricket Council (ICC) in September 2015 announced that former West Indies cricket captain Richie Richardson was appointed to the Elite Panel of ICC Match Referees.

**RAJIV MEHRISHI**

Rajiv Mehrishi, 1978 batch IAS of Rajasthan cadre was appointed as the Union Home secretary.

**VINOD DASARI**

Vinod Dasari was in September 2015 appointed as President of the Society of Indian Automobile Manufacturers (SIAM), an automobile industry body.

**L C GOYAL**

Prime Minister Narendra Modi in August 2015 approved the appointment of L.C. Goyal as the Chairman and Managing Director (CMD) of the Indian Trade Promotion Organization (ITPO)

**RAMESH CHAND**

Professor Ramesh Chand, a renowned farm expert, was in September 2015 appointed as a full-time member of NITI (National Institution for Transforming India) Aayog.

**OCTOBER****ALKESH SHARMA**

IAS officer Alkesh Sharma was in October 2015 appointed as the Chief Executive Officer (CEO) and Managing Director (MD) of the Delhi-Mumbai Industrial Corridor Development Corporation (DMICDC).

**ANUP VIKAL**

E-commerce firm Snapdeal in October 2015 appointed Anup Vikal as its Chief Financial Officer (CFO).

**ALOK RAWAT**

Former Water Resources Secretary Alok Rawat in October 2015 was appointed as the first male member of the National Commission for Women (NCW). His appointment filled the fourth seat in the five-member body.

**BAICHUNG BHUTIA**

All India Football Federation (AIFF) in October 2015 appointed the former India Football captain Baichung Bhutia as the advisor for overall issues of the game and the Federation. Bhutia is already the chairman of the AIFF's technical committee. **Praful Patel is currently the president of the Federation.**

**JAYANT PRASAD**

Former Indian ambassador to Nepal Jayant Prasad was in September 2015 appointed as the Director General of Institute of Defence Studies and Analyses (IDSA), the prestigious New Delhi-based think tank on strategic affairs.

**JUSTICE VAIPHEI**

The President of India Pranab Mukherjee in October 2015 appointed Justice Tinlianhang Vaiphei, senior-most Judge of Gauhati High Court, as the acting Chief Justice for the Gauhati High Court.

**KUNDHAVI KADIRESAN**

An Indian national, Kundhavi Kadiresan was in October 2015 appointed as the Assistant Director of the United Nations Food and Agriculture Organization (FAO) and Regional Representative for Asia and the Pacific. She was appointed at the post by FAO Director General Jose Graziano da Silva.

**N VENUGOPALA RAO**

Reliance Power in October 2015 appointed N Venugopala Rao as its Chief Executive Officer (CEO) with immediate effect.

**OMID KORDESTANI**

Former Google adviser Omid Kordestani was in October 2015 appointed as Executive Chairman of Twitter. He succeeded Jack Dorsey, who stepped down as Executive Chairman to take up the post of Chief Executive Officer of Twitter.

**JACK DORSEY**

Popular micro-blogging site Twitter in October 2015 announced Jack Dorsey as its permanent Chief Executive Officer (CEO).

**PS JAYAKUMAR**

PS Jayakumar in October 2015 took over the charge of Managing Director (MD) and Chief Executive Officer (CEO) of state-owned Bank of Baroda.

**RANGANATH D MAVINAKERE**

Indian IT giant, Infosys, in October 2015 appointed Ranganath Dwarakanath Mavinakere as its Chief Financial Officer (CFO).

**SEKHAR BASU**

Sekhar Basu was in October 2015 appointed as the chairman of Atomic Energy Commission (AEC).

**SHARAD MEHROTRA**

Telenor India, earlier known as Uninor, in October 2015 appointed Sharad Mehrotra as its new Chief Executive Officer (CEO)

**SRIRAM VENKATARAMAN**

India's e-commerce giant, Flipkart, in October 2015 appointed Sriram Venkataraman as the new Chief Finance Officer (CFO) for its commerce platform (CP).

**TAPAN RAY**

Corporate Affairs Secretary Tapan Ray was in October 2015 appointed to the Board of capital market regulator Securities and Exchange Board of India (SEBI).

**VK MALHOTRA**

The Union Government in October 2015 named veteran sports administrator Vijay Kumar Malhotra as the President of the All India Council of Sports. His position will be in the rank of Minister of State.



# NOVEMBER

## DEEPAK SINGHAL

The Reserve Bank of India (RBI) in November 2015 appointed Deepak Singhal as the Executive Director (ED).

## JUSTICE AP SHAH

Former Chief Justice of Delhi High Court, Justice Ajit Prakash Shah, was in November 2015 appointed as the ethics officer (ombudsman) at Board of Control for Cricket in India (BCCI).

## JUSTICE T S THAKUR

Justice Teerth Singh Thakur will be the next Chief Justice of India. He will be the **43rd chief justice** of India. He will be appointed as the highest-ranking judge in the Supreme Court of India on 2 December 2015. He will retire on 4 January 2017. Justice Thakur was a former acting Chief Justice of Delhi High Court and later took over as Chief Justice of Punjab and Haryana High Court.

## MICHAEL KEATING

The Secretary-General Ban Ki-moon in November 2015 announced the appointment of Michael Keating of United Kingdom as Special Representative for Somalia and Head of the UN Assistance Mission in Somalia (UNSOM).

## NAJIB SHAH

Senior IRS officer Najib Shah has been appointed as Chairman of Central Board of Excise and Customs (CBEC), apex body on Indirect Taxes.

## ROGER VAN GENT

Dutchman Roger Van Gent has been appointed as the strategic coach for the Indian men's Hockey.

## RISHI GOUR

Rishi Gour was in November 2015 appointed as Country President of Support services company Sodexo India On-site Services with effect from 1 September 2015.

## SURESH ARORA

The Punjab Government in October 2015 appointed Suresh Arora, a 1982-batch IPS officer, as the Director General of Police (DGP).

## SAMIRAN CHAKRABORTY

Citibank in October 2015 announced that it has appointed Samiran Chakraborty as Chief Economist for India.

## SURESH N. PATEL

Suresh N Patel was appointed as the managing director & chief executive officer (MD & CEO) of Andhra Bank.

## SUROJIT CHATTERJEE

India's e-commerce giant **Flipkart** in November 2015 appointed former Google product management director Surojit Chatterjee as the **Senior Vice-President** and Head of Consumer Experience and Growth.

## SUBIR GOKARN

Former Deputy Governor of Reserve Bank of India Subir Vithal Gokarn in November 2015 was appointed as an Executive Director on the board of the International Monetary Fund (IMF).

## SYED AKBARUDDIN

Syed Akbaruddin was in November 2015 appointed as the next Permanent Representative of India to the United Nations at New York.

**V. SIVARAMAKRISHNAN**

V Sivaramakrishnan (Siva) was in November 2015 appointed as the Managing Director of the Oxford University Press India (OUP) with regional responsibilities including Bangladesh, Sri Lanka, and Nepal.

**VIJAY KESHAV GOKHALE**

Senior diplomat Vijay Keshav Gokhale who is currently the country's Ambassador to Germany, has been appointed as the **Ambassador to China**.

**PERSON DIED****AUGUST**

**YAKUB MEMON EXECUTED**-993 Mumbai serial blasts lone death row convict, YakubMemon was executed in 2015 at the Nagpur Central Jail.

**VASUNDHARA KOMKALI**-Eminent musician VasundharaKomkali died in July 2015 at her residence in Dewas, Madhya Pradesh. She was regarded as one of the prominent Indian classical vocalists.

**CLIVE RICE**- Former captain of the South Africa cricket team Clive Rice in 28 July 2015 due to braintumour in Cape Town.He was the first post-apartheid captain of South Africa cricket team that made historic first tour to India in 1991.

**OM PRAKASH MUNJAL**- The founder of Hero Cycle Om PrakashMunjhal passed away in August 2015 .

**SUVRA MUKHERJEE**-India's First Lady Suvra Mukherjee, wife of President Pranab Mukherjee, passed away in August 2015 .She had also writtentwo **booksChokherAloey** (personal account of her close interaction with former Prime Minister Indira Gandhi) and **Chena Achenai Chin** (a travelogue recounting her visit to China).

**N.R. VARHADPANDE**-Eminent Sanskrit Scholar and Indologist NR Varhadpande passed away in August 2015 .

**SEPTEMBER**

**JAGMOHAN DALMIYA**-Jagmohan Dalmiya, President of Board of Control for Cricket in India (BCCI), passed away in September 2015

**OCTOBER****EDIDA NAGESWARA RAO**

Noted Telugu film producer Edida Nageswara Rao died .Rao, the producer of 10 Telugu movies is known for his landmark films like Shankar abharanam (1979)

**FILM-MAKER K.S.L. SWAMY**

Veteran filmmaker Kikkeri Shamanna Lakshminarasimha Swamy, popularly known as KSL Swamy, died in October 2015.The multifaceted personality was also a playback singer, producer and actor. Swamy's 1989 film **Jambo Savari** won the **National Film Award for Best Children's Film** at the 37th National Film Awards.

**HENNING MANKELL**

Renowned and best seller Swedish crime writer Henning Mankell died in October 2015 in Gothenburg, Sweden .He was best known for creating his most famous character, Swedish police inspector **Kurt Wallander**.

**NATESAN RAMANI**

Renowned Carnatic flautist Natesan Ramani died of cancer in October 2015 in Chennai, Tamil Nadu.

**RAVINDRA JAIN**

Renowned **music director and lyricist** Ravindra Jain passed away in October 2015.

His famous songs are Geet Gaata Chal, Chor Machaye Shor, Chitchor, Nadiyake Paar, Ram Teri Ganga Maili, Ankhion Ke Jharokhon Se, Do Jasoos and Henna.

### SYED ZAHOOOR QASIM

Renowned marine biologist Syed Zahoor Qasim died recently. He is considered as the founder of Polar Biology in India and was part of the first Indian expedition to Antarctica in 1981-82.

## NOVEMBER

### V.N. MISRA

Renowned archaeologist and pre-historian Professor Virendra Nath Misra in October 2015 passed away due to old-age related problems. In 1977, Misra founded a dedicated society for pre-historic studies and started an international research journal, **Man and Environment**, which he edited from its inception till his death.

### KAMALA LAXMAN

A well-known author of children's books, Kamala Laxman, passed away in Pune in November 2015. Widow of legendary cartoonist R.K. Laxman, Kamala was commissioned by the India Book House in the 1970s to write stories for children, such as **Thama and His Missing Mother** and tales of **Tenali Raman**.

### ASHOK SINGHAL

Vishva Hindu Parishad leader Ashok Singhal passed away in November. Ashok Singhal was a bachelor and an RSS pracharak all his life, Singhal, adopted an aggressive style in the "**kar sewa**" campaign.

### BRIJMOHAN LALL MUNJAL

Hero Group founder Brijmohan Lall Munjal died in November 2015 in New Delhi. He was considered as the doyen of Indian two-wheeler industry and at the time of his death, he was the Chairman Emeritus of Hero MotoCorp.

### SAEED JAFFREY

Veteran Bollywood actor Saeed Jaffrey passed away in November 2015. Jaffrey appeared in numerous Indian and British movies, including **Gandhi**, **Ram Teri Ganga Maili**, **A Passage to India**, **Chashme Buddoor**, **My Beautiful Laundrette** and many more. He also starred in critically acclaimed movie **Shatranj ke Khiladi** directed by Satyajit Ray. He was the first Indian to receive the Order of the British Empire (OBE) for his contributions to drama.

### SHANKARAN NAIR

K. Shankaran Nair, the Former chief of the country's external intelligence agency Research and Analysis Wing (RAW) passed away in Bengaluru. Mr. Nair wrote book **Memoir Inside IB and RAW: The rolling stone**.

### S.P. AGARWAL

Eminent neurosurgeon and secretary general of Indian Red Cross Society Satya Paul Agarwal died on November 2015.

## AWARDS & HONOURS

## AUGUST

**RAMON MAGSAYSAY AWARDEES**-Five persons who were chosen for award are Sanjiv Chaturvedi, India, Anshu Gupta, India, Kommaly Chanthavong, Laos, Ligaya Fernando-Amilbansa, Philippines and Kyaw Thu, Myanmar

**BHARAT BHARTI LITERARY AWARD**-Hindi litterateur Kashinath Singh was in August 2015 chosen for the Uttar Pradesh's highest literary award Bharat Bharti for the year 2014.

**POLAND'S SOLIDARITY PRIZE 2015**- Zhanna Nemtsova, the daughter of slain Russian politician Boris Nemtsov, in August 2015 awarded with Poland's Solidarity Prize 2015.

**RAMANUJAN PRIZE**- Mathematician Doctor Amalendu Krishna in August 2015 won the Ramanujan Prize for year 2015.

**GERMANY'S CROSS OF ORDER OF THE MERIT**- Indian sociobiologist Raghavendra Gadagkar is awarded with the Germany's highest civilian honour Cross of Order of the Merit at the German Consulate in Bengaluru.

**IGNOU GOLD MEDAL**- Ajeet Kumar Saroj, a culpable homicide convict lodged in Varanasi central jail was in August 2015 awarded with gold medal by the Indira Gandhi National Open University (IGNOU) at Banaras Hindu University (BHU). He was awarded for topping in Diploma in Tourism Studies. Ajeet, who is serving a 10-year imprisonment, was lodged in jail in February 2012.

**PATWA 2015 AWARD**- Goa Tourism Minister Dilip Parulekar in August 2015 received the Pacific Area Travel Writers Association (PATWA) - Safari India South Asia Travel Award 2015.

**SARASWATI SAMMAAN**-President of India, Pranab Mukherjee in August 2015 presented the 24th Saraswati Sammaan for the year 2014 to Dr. M Veerappa Moily, Member of Parliament (Lok Sabha) in New Delhi. He received the award for his epic Sri Ramayana Mahanveshanam written in Kannada.

**RAJIV GANDHI KHEL RATNA**- Sania Mirza in August 2015 became only the second tennis player to be recommended for the prestigious Rajiv Gandhi Khel Ratna.

**67 GALLANTRY AWARDS**- The President Pranab Mukherjee in August 2015 approved 67 Gallantry Awards to armed forces personnel and members of paramilitary forces. The approved awards include two Kirti Chakras, 10 Shaurya Chakras, one Bar to Sena Medal (Gallantry), 49 Sena Medals (Gallantry), two Nao Sena Medals (Gallantry) and three Vayu Sena Medals (Gallantry).

Kirti Chakras was awarded to Lieutenant Colonel Nectar Sanjenbam of Parachute Regiment and Sub Rajesh Kumar, Mahar of RR.

**GUJAR MAL MODI AWARD** Prof. Mustansir Barma in August 2015 won the prestigious Gujar Mal Modi Award for Innovative Science and Technology for the year 2015. He was awarded for his commendable contribution in the field of Science and Technology.

**DHYAN CHAND AWARD**- The selection committee headed by Zafar Iqbal in August 2015 recommended the names of TPP Nair, SP Misra and Romeo James for 2015 Dhyan Chand award.

**PETER MACKLER AWARD 2015**- Syrian woman journalist Zaina Erhaimin in August 2015 won the esteemed 2015 Peter Mackler Award for Courageous and Ethical Journalism.

## SEPTEMBER

**VYAAS SAMMAN**-Eminent Hindi writer Dr Kamal Kishore Goenka was conferred with 24th Vyaas Samman for the year 2014 in September 2015. He was awarded for his work '**Premchand ki Kahaniyon ka Kaal Kramanusaar Adhyayan**'.

**COMMUNITY IMPACT AWARD AT GOOGLE SCIENCE FAIR**- A class 9th student from Koraput district of Odisha, Lalita Prasida Sripada Srisai, bagged the prestigious Community Impact Award at the fifth Google Science Fair held in California in September 2015.

**67TH PRIMETIME EMMY AWARDS**- Famous American fantasy drama television series, Game of Thrones, created for HBO won an unprecedented 12 awards at the 67th Primetime Emmy Awards held in September 2015.

**GLOBAL LEADERSHIP AWARD OF USIBC**- PepsiCo Chairman Indra Nooyi and Hindustan Times Group chairperson Shobhana Bharatiya were in September 2015 awarded with the 2015 Global Leadership Award of the US-India Business Council (USIBC).

**UNEP CHAMPIONS OF THE EARTH AWARD**-National Geographic Society (NGS) in September 2015 was selected for the UNEP Champions

of the Earth award in the Science and Innovation category.

**CHAMPIONS OF CHANGE AWARD-** A 15-year-old Indian-American teen Swetha Prabhakaran has been selected by the White House for the prestigious Champions of Change award for empowering the community by imparting Internet coding through her non-profit organisation "Everybody Code Now! ".

**NANSEN REFUGEE AWARD BY UNHCR-** Afghan refugee teacher Aqeela Asifi was in September 2015 awarded with the 2015 Nansen Refugee Award by United Nations High Commissioner for Refugees (UNHCR). Asifi dedicated her life to bring education to refugee girls in Pakistan.

**GLOBAL INNOVATION INDEX 2015 RELEASED-** The 8th edition Global Innovation Index (GII) 2015 was released in September 2015 jointly by Cornell University, INSEAD and the World Intellectual Property Organization (WIPO). The index is topped by Switzerland for being the most innovative nation. India's ranking has slipped further to 81 in the list, compared to 76 in 2014.

**2014 NATIONAL HUMANITIES MEDAL BY WHITE HOUSE-** Short story writer and novelist Jhumpa Lahiri was in September 2015 awarded with the 2014 National Humanities Medal by the White House, United States. Her debut collection of short stories Interpreter of Maladies won the 2000 Pulitzer Prize for fiction. Her 2013 novel The Lowland was a National Book Award winner. Her 2003 novel The Namesake was released as a film in 2007.

**GANDHI PEACE PRIZE ON ISRO-** President Pranab Mukherjee in September 2015 conferred Gandhi Peace Prize for the year 2014 on Indian Space Research Organization (ISRO). The award was conferred at a function at Rashtrapati Bhavan. On behalf of the organisation the award was received by ISRO's Chairman AS Kiran Kumar.

**NATIONAL TOURISM AWARDS-** President Pranab Mukherjee in September 2015 presented the National Tourism Awards 2013-14.

The state of Gujarat was awarded for the Best State/UT for Comprehensive Tourism Development.

Heritage City Gwalior in Madhya Pradesh as the Best Heritage City.

Gujarat has been awarded as the Best Film Promotion Friendly State/Union territory.

Department of Tourism of Kerala received the award for Most Innovative use of Information technology.

The Great backwaters of Kerala by Kerala Tourism has been awarded the Best Tourism Film.

M/s Kuoni Travel India Pvt Ltd, Gurgaon received the first prize for Best Inbound Tour Operators/Travel agents in the category of earning Foreign Exchange of 100 crore rupees or more in a year.

**STOCKHOLM WATER PRIZE-** The Waterman of India Rajendra Singh in August 2015 was conferred with the 2015 Stockholm Water Prize. R. Singh has invested several decades of his life to defeat drought and empowering communities of Rajasthan through his organisation Tarun Bharat Sangh (India Youth Association).

**SUNHAK PEACE PRIZE-** Renowned Indian agricultural scientist Dr Modadugu Vijay Gupta has been chosen for the inaugural Sunhak Peace Prize along with him The president of the Central Pacific island nation of Kiribati Anote Tong has also been selected for the prize. Indian biologist Modadugu Vijay Gupta was recognized for his development and dissemination of low-cost techniques for freshwater fish farming.

**TENZING NORGAY NATIONAL ADVENTURE AWARD-** Indo-Tibetan Border Police official and mountaineer Jot Singh has been honoured with the Tenzing Norgay National Adventure Award 2014-15 by President Pranab Mukherjee.

**INDIA WON UNESCO'S AWARD OF EXCELLENCE 2015**

**UNEP CHAMPIONS OF THE EARTH AWARD-** Black Mamba Anti-Poaching Unit (APU) of South Africa was in September 2015 selected for the 2015 UNEP Champions of the Earth award in the inspiration and action category.

## 1.13 LACS NEW JOBS IN PUNJAB



# OCTOBER

## SASTRA RAMANUJAN PRIZE

Mathematician Jacob Tsimerman of the University of Toronto, Canada in September 2015 was chosen for the prestigious 2015 SASTRA Ramanujan Prize.

## SHANTI SWARUP BHATNAGAR PRIZE

CSIR in September 2015 announced Shanti Swarup Bhatnagar (SSB) Prize for Science and Technology 2015 for eleven scientists in recognition of their work.

The **selected awardees in different fields are**

**Biological Sciences:** Dr. Balasubramanian Gopal and Dr. Rajeev Kumar Varshney

**Chemical Sciences:** Dr. D. Srinivasa Reddy and Dr. Pradyut Ghosh

**Earth, Atmosphere, Ocean and Planetary Sciences:** Dr. Jyotirnanjan Srichandan Ray

**Engineering Sciences:** Dr. Yogesh Moreshwar Joshi

**Mathematical Sciences:** Dr. K. Sandeep and Dr. Ritabrata Munshi

**Medical Sciences:** Dr. Vidita Ashok Vaidya

**Physical Sciences:** Dr. Bedangadas Mohanty and Dr. Mandar Madhukar Deshmukh

## FORBES INDIA LEADERSHIP AWARDS

Forbes India Leadership Awards-2015 was presented in September 2015 in Mumbai.

### List of winners of Forbes India Leadership Awards-2015

**Outstanding Start-up for the Year:** Bhavish Aggarwal and Ankit Bhati of Ola

**Best CEO – Multinational Company:** Uday Shankar, Star India Pvt. Ltd

**Best CEO - Public Sector:** Arundhati Bhattacharya, State Bank of India

**Lifetime Achievement Award for the Year:** RC Bhargava of Maruti Suzuki India Ltd

**Entrepreneur for the Year:** Uday Kotak of Kotak Mahindra Bank Ltd

## LAUREATES OF 2015 RIGHT LIVELIHOOD AWARDS

Laureates of 2015 Right Livelihood Awards were announced in October 2015. Tony de Brum & the People of the Marshall Islands, Sheila Watt-Cloutier (Canada), Kasha Jacqueline Nabagesera (Uganda) and Gino Strada & his organisation 'Emergency' (Italy) were chosen for the prestigious award that is also known as Alternative Nobel Prize.

# NOBEL PRIZE 2015

## MEDICINE

William C Campbell (Ireland)

Satoshi Omura (Japan)

Youyou Tu (China)

For their **discoveries concerning a novel therapy against infections caused by roundworm parasites** and Youyou Tu's discoveries concerning a novel therapy against Malaria.

## PHYSICS

Takaaki Kajita, Japan

Arthur B. McDonald, Canada

For their **discovery of neutrino oscillations**, which shows that neutrinos have mass.

Takaaki Kajita belongs to the University of Tokyo while McDonald is from Queen's University, Canada.

### CHEMISTRY

Tomas Lindahl, UK

Paul Modrich, USA

Aziz Sancar, USA

For having mapped how **cells repair damaged DNA and safeguard the genetic information** at a molecular level. Their work provided fundamental knowledge of how a living cell functions and how it is used for the development of new cancer treatments.

### PEACE

#### National Dialogue Quartet of TUNESIA

It was awarded for its decisive contribution to the building of a pluralistic democracy in Tunisia in the wake of Jasmine revolution of 2011. The first Nobel Peace Prize was awarded jointly in 1901 to Jean Henry Dunant, founder of International Committee of Red Cross and French peace activist and economist Frederic Passy.

#### About Tunisian National Dialogue Quartet

The Tunisian National Dialogue Quartet comprised four key organizations in Tunisian civil society. These are:

The Tunisian General Labour Union

The Tunisian Confederation of Industry, Trade and Handicrafts

The Tunisian Human Rights League

The Tunisian Order of Lawyers

### LITERATURE

#### Svetlana Alexievich, BELARUS

The Swedish Academy has selected Svetlana "for her polyphonic writings, a monument to suffering and courage in our time". She is the first writer from Belarus to receive the award. Alexievich's work, chronicles the lives of Soviet women during World War Two as well as the consequences of the 1986 nuclear disaster in Chernobyl and the Soviet military adventure in Afghanistan.

#### Angus Deaton, EDINBURGH

He was awarded for his analysis of consumption, poverty, and welfare. The key to his work is measuring how public behaviour changes if, say, the government raises the VAT rate on food.

The Nobel Prize in Economics is officially known as Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel. It was established in 1968 and was not part of the original group of five awards established by the will of the Swedish inventor Alfred Nobel in 1895.

### SKOCH AWARD

The Tiruchirapalli City Municipal Corporation in third week of September 2015 was awarded with Skoch Smart Governance Award for Achieving Operational Excellence in Waste Transportation using Information and Communication Technology (ICT) based solutions. The award was given by Skoch, a Gurgaon-based group that deals with social issues.

### JAGRAN FILM FESTIVAL

Veteran Bollywood actor Shashi Kapoor was in October 2015 honoured with the Lifetime Achievement award during the closing ceremony of the 6th Jagran Film Festival in Mumbai.

#### List of winners at the Jagran Fest includes

**Best Director:** Shoojit Sircar for his film Piku

**Best Feature Film:** Kaushik Ganguly's Bengali film Chotoder Chobi

**Best Actor (male):** Dulal Sarkar for an outstanding performance in Chotoder Chobi

**Best Actor (female):** Bhumi Pednekar for her portrayal of Sandhya in Dum Laga Ke Haisha

**Best Singer Female:** Jyoti Nooran for Tanu Weds Manu Returns

**Best Singer Male:** Sukhwinder for Haider

### INDIAN FIRM NUALGI WON POPU AWARD AT CLIMATE CoLaB OF MIT

Nualgi, an Indian company with entirely Indian technology in the field of nano biotechnology, in October 2015 won the Popular Choice Awards at the

Climate CoLab of Massachusetts Institute of Technology (MIT), Cambridge. With this, Nualgi became the first Indian company to win the annual MIT contest.

### 2015 PEN PINTER PRIZE

Saudi blogger and activist Raif Badawi and British poet and critic James Fenton were in October 2015 awarded with the 2015 PEN Pinter Prize.

### HRIDAYNATH MANGESKAR AWARD

A R Rehman was in October 2015 chosen for the 2015 Hridaynath Mangeskar Award.

### J.C. DANIEL AWARD

Renowned Malayalam filmmaker I.V. Sasi in October 2015 was awarded with the prestigious J.C. Daniel Award for the year 2014 for his contributions towards the Malayalam entertainment industry.

**2015 MAN BOOKER PRIZE** Jamaican writer Marlon James in October 2015 won the 2015 Man Booker Prize for Fiction for his novel **A Brief History of Seven Killings**.

#### The shortlisted authors are :-

1. Marlon James (Jamaica) "A Brief History of Seven Killings"
2. Tom McCarthy (UK), "Satin Island"
3. Chigozie Obioma (Nigeria), "The Fishermen"
4. **Sanjeev Sahota (UK based Indian origin)**, "The Year of the Runaways"
5. Anne Tyler (US), "A Spool of Blue Thread"
6. Hanya Yanagihara (US), "A Little Life"

### 'FINANCE MINISTER OF THE YEAR, ASIA' BY EMERGING MARKETS

Union Finance Minister **Arun Jaitley** was chosen as 'Finance Minister of the Year, Asia' by London-based publication Emerging Markets in October 2015. Apart from this, Atiur Rahman, the **Governor of Bangladesh Bank was named as the Central Bank Governor of the Year, Asia 2015**.

### PRESIDENTIAL MEDAL FOR PROMOTING PEACE

Tibetan Prime Minister Lobsang Sangay in October 2015 was awarded with the prestigious Presidential Medal by Salisbury University in Maryland, US for promoting peace and understanding.

### HARVARD HUMANITARIAN OF THE YEAR AWARD

Kailash Satyarthi, who won the Nobel Peace Prize last year has been selected for the prestigious Harvard Humanitarian of the Year Award. Harvard Humanitarian of the Year Award is given to an individual whose works and deeds have served to improve the quality of lives and have inspired us to greater heights. Kailash Satyarthi gave up his career as a teacher and founded the **Bachpan Bachao Andolan** in 1980.

### HARVARD UNIVERSITY'S HUMANITARIAN OF THE YEAR AWARD

Nobel Peace Prize winner of 2014 Kailash Satyarthi was in October 2015 conferred with the **2015 Humanitarian of the Year Award**.

### LONDON FILM FEST

Indian short film **"An Old Dog's Diary"**, directed by Shai Heredia and Shumona Goel, has won the best short film award at the 2015 **London Film Festival (LFF)**.

### CONFUCIUS PEACE PRIZE

Zimbabwean President Robert Mugabe was in October 2015 awarded with the 2015 Confucius Peace Prize by China for supposedly injecting fresh energy into the global quest for harmony. **The Prize is dubbed as Chinese equivalent of the Nobel Peace Prize.**

## NOVEMBER

### AMERICAN MUSIC AWARDS

Pop star Taylor Swift emerged as the winner at the American Music Awards by bagging three top prizes— **song of the year for "Blank Space"**, favourite pop/rock album for "1989" and favourite adult contemporary artist.

### DINANATH MANGESHKAR AWARD

Noted Marathi actor Prashant Damle was in November 2015 selected for the Master Dinanath Mangeskar Award.

### HRIDAYNATH MANGESHKAR AWARD

AR Rahman in October 2015 conferred with Hridaynath Mangeskar Award in Mumbai. He won the award for his contribution to the Indian music.

### ITU WORLD TELECOM EVENT, BUDAPEST

The Centre for Development of Telematics (C-DOT) in November 2015 bagged the Recognition of Excellence award for **GyanSetu** at the ITU World Telecom 2015 held at Budapest, Hungary.

GyanSetu seeks to facilitate Prime Minister's Digital India Initiative and was selected for the award for its innovative approach and social impact. It was showcased live at the event as a part of **Digital India Pavilion** by the C-DOT under the Ministry of Communication and Information Technology (IT).

### What is GyanSetu?

It is an innovative product for rural India. It aims at overcoming the limiting factors of rural masses and facilitates for connecting them to internet in local language.

### INTERNATIONAL CHILDREN'S PEACE PRIZE

Liberian teenager Abraham M Keita was in November 2015 awarded with the prestigious International Children's Peace Prize 2015.

### INDIRA GANDHI PRIZE FOR PEACE, DISARMAMENT AND DEVELOPMENT FOR 2015

The United Nations High Commissioner for Refugees (UNHCR) was in November 2015 chosen for the Indira Gandhi Prize for Peace, Disarmament and Development for 2015.

### About UNHCR

Its headquarters is in **Geneva, Switzerland** and operates in 123 countries across the world.

For its humanitarian work worldwide, so far it has won **two Nobel Peace Prizes**, once in 1954 and again in 1981.

At present, **Antonio Guterres** is the UN High Commissioner for Refugees.

### KALA SHIKHAR AWARD

Santoor maestro Pandit Shiv Kumar Sharma in November 2015 was honoured with the Aditya Vikram Birla Kala Shikhar Award for lifetime achievement.

### NEW YORK GLOBAL LEADERS DIALOGUE HUMANITARIAN AWARD

Sociologist and founder of Sulabh International Bindeshwar Pathak in October 2015 was selected for the prestigious New York Global Leaders Dialogue Humanitarian Award for his contribution to sanitation and improving the quality of life for millions of manual scavengers.

### NASA AWARD FOR BURST PREVENTION & PUNCTURE CURATIVE TECHNOLOGY

A team of Indian scientist led by Sameer Panda from Odisha in November 2015 won the NASA award for an innovative technology named **Burst Prevention & Puncture Curative (BPPC)** technology.

### PEOPLE'S CHOICE AWARD AT ROME FILM FESTIVAL

Director Pan Nalin's film, *Angry Indian Goddesses*, in October 2015 was awarded with BNL People's Choice Award at the 10th Rome Film Festival held in Rome, Italy.

### RAMNATH GOENKA LIFETIME ACHIEVEMENT AWARD

Kuldip Nayar, a veteran journalist, columnist and author was honoured with Ramnath Goenka Lifetime Achievement Award in November 2015. He was awarded for his contribution to journalism.

### Kuldip Nayar

He is former editor of Indian Express.

He is also the author of **15 books**, including

*Distant Neighbours: A Tale of the Subcontinent* (1972)

*India after Nehru* (1975)

*The Judgement: Inside story of the emergency in India* (1977)

*The Martyr: Bhagat Singh Experiments in Revolution* (2000)

*Wall at Wagah – India Pakistan Relationship* (2003)

*Scoop!: Inside Stories from Partition to the Present* (2006)

**Nayar's autobiography entitled, 'Beyond the Lines'.**

### SAKHAROV PRIZE FOR FREEDOM OF THOUGHT

Saudi blogger Raif Badawi in October 2015 awarded Sakharov Prize for Freedom of Thought for the year 2015. Badawi, author of the website *Free Saudi Liberals*, was convicted of insulting Islam in 2012 and was sentenced to 10 years in jail and 1000 lashes.

**About Sakharov Prize for Freedom of Thought**

It has been awarded by the European Parliament since 1988 to individuals or organisations for their contribution to the fight for human rights and democracy.

**USA PRESIDENTIAL MEDAL OF FREEDOM**

The United States President Barack Obama in November 2015 announced the names of 17 individuals who will receive 2015 Presidential Medal of Freedom, the nation's highest civilian honour.

The list includes the name of American professional baseball catcher, manager and coach **Yogi Berra** (posthumous), and American director, producer and screenwriter **Steven Spielberg**.

**VISHNUDAS BHAVE AWARD**

Renowned film, television and stage actor Vikram Gokhale in November 2015 was conferred with the prestigious Vishnudas Bhave Award.

**IMPORTANT DAYS**

**6 AUGUST: HIROSHIMA DAY-** 70th Hiroshima Day was observed in August 2015. The day was marked by adding of names of survivors of the explosion called **the hibakusha**, who died in previous 12 months, on **the cenotaph of the Peace Memorial Park**. The day is observed to commemorate 6 August 1945, the day when an American **Boeing B-29 Superfortress bomber**, named **the Enola Gay**, dropped an atomic bomb on the Japanese city of Hiroshima. The 16 kiloton atomic bomb that was dropped during the final stages of World War II on the city was nicknamed as **Little Boy**. The incident claimed lives of approximately 80000 people .

**7<sup>th</sup> AUGUST- NATIONAL HANDLOOM DAY-** Union Government declared 7th August as National Handloom Day every year beginning from year 2015 throughout the country.

**9 AUGUST: INTERNATIONAL DAY OF THE WORLD'S INDIGENOUS PEOPLE-** International Day of the World's Indigenous Peoples was observed on 9 August 2015 with the theme **Post 2015 Agenda: Ensuring indigenous peoples' health and well-being**.

**10 AUGUST: WORLD BIO-FUEL DAY-** The World Bio-Fuel Day was observed across the world in August 2015.

**19 AUGUST-WORLD HUMANITARIAN DAY-** World Humanitarian Day was observed on 19 August 2015 with the theme **Inspiring the World's Humanity**.

**29 AUGUST-NATIONAL SPORTS DAY-** National Sports Day was celebrated on the 29 August 2015 across the country. The day is celebrated to mark the birth anniversary of hockey player Dhyani Chand.

**5 SEPTEMBER- TEACHER'S DAY-** Teacher's Day was celebrated on 5 September 2015. To mark the occasion, the president of India Pranab Mukherjee presented National Awards to meritorious teachers. He inaugurated **the Be A Teacher programme** of the Delhi government

**10 SEPTEMBER- WORLD SUICIDE PREVENTION DAY-** World Suicide Prevention Day (WSPD) was observed on 10 September 2015. **The theme** of the World Suicide Prevention Day 2015 is **Preventing Suicide: Reaching Out and Saving Lives**.

**15 SEPTEMBER: INTERNATIONAL DAY OF DEMOCRACY-** The International Day of Democracy was observed on 15 September 2015 across the world with the **Theme : Space for Civil Society**.

**16 SEPTEMBER: INTERNATIONAL DAY FOR THE PRESERVATION OF THE OZONE LAYER-** 21st International Day for the Preservation of the Ozone Layer was observed across the world on 16 September 2015. The theme and the slogan for the year 2015 are **30 Years of Healing the Ozone Together** and **Ozone: All there is between you and UV** respectively.

**21 SEPTEMBER- INTERNATIONAL DAY OF PEACE -** The International Day of Peace was observed in September 2015. **The theme** of International Day of Peace for the year 2015 is **Partnerships for Peace- Dignity for All..**

**22-SEPTEMBER: WORLD RHINO DAY-** The World Rhino Day was observed in September 2015. In India, the day was observed with all-day awareness programmes at **Kaziranga National Park (Assam), Manas National Park (Assam) and Laokhowa Burachapori (Assam)**.

**27 SEPTEMBER- WORLD TOURISM DAY**

World Tourism Day was observed across the world on 27 September 2015. **The theme** of the World Tourism Day 2015 is **One Billion Tourists, One Billion Opportunities**.

**29 SEPTEMBER: WORLD HEART DAY**

The World Heart Day was celebrated on 29 September 2015 across the world **with theme creating heart-healthy environments**.



**30 SEPTEMBER: INTERNATIONAL TRANSLATION DAY**

The International Translation Day was observed across the world on 30 September 2015 with the **theme The Changing Face of Translation and Interpreting.**

**1 OCTOBER -INTERNATIONAL DAY OF OLDER PERSONS**

The International Day of Older Persons (IDOP) was on 1 October 2015 observed across the world with the **theme Sustainability and Age Inclusiveness in the Urban Environment.**

**1-OCTOBER- WORLD VEGETARIAN DAY**

World Vegetarian Day was observed on 1 October 2015. The day was established as an annual celebration to promote the joy, compassion and life-enhancing possibilities of vegetarianism.

**2 OCTOBER: NATIONAL ANTI-DRUG ADDICTION DAY**

The National Anti-Drug Addiction Day was observed on 2 October 2015 across the country. It was observed to mark the birth anniversary of Mahatma Gandhi who condemned the use of drugs.

**OCTOBER 2: INTERNATIONAL DAY OF NON-VIOLENCE**

The International Day of Non-Violence was observed on 2 October 2015 across the world.

**FIRST MONDAY OF OCTOBER: WORLD HABITAT DAY**

The World Habitat Day was on 5 October 2015 observed across the world with the theme **Public Spaces for All.** The 2015 World Habitat Day campaign aims to recognize the challenges and issues around Public Spaces.

**8 OCTOBER: INDIAN AIR FORCE DAY**

The Air Force Day 2015 was on 8 October 2015 observed across India. This is the 83rd celebration of the Day that began in 1932.

**8 OCTOBER: WORLD SIGHT DAY**

World Sight Day (WSD) was observed on 8 October 2015 **with theme Eye care for all.**

**9 OCTOBER: WORLD POST DAY**

World Post Day was observed globally on 9 October 2015 with the theme Posts claim their place in the changing communication landscape. The day marks the date of establishment of Universal Postal Union (UPU) in 1874 in Bern, Switzerland.

**World Post Day celebrations in India**

In India, the day is celebrated as a part of the National Postal Week and it continues till 15 October. This week is observed in different forms and they are

11 October – Savings Bank Day

12 October – Mail Day

13 October – Philately Day

14 October – Postal Life Insurance Day

15 October – Business Development Day

**9 OCTOBER: WORLD EGG DAY**

20th World Egg Day was observed on 9 October 2015 across the world. The Day is a unique opportunity to help raise awareness of the benefits of eggs and is celebrated in countries all around the world.

**OCTOBER 11: INTERNATIONAL DAY OF THE GIRL CHILD**

The Fourth International Day of the Girl Child (IDGC) was observed across the world in October 2015 with the **theme The Power of Adolescent Girl: Vision for 2030.**

**16 OCTOBER-WORLD FOOD DAY**

World Food Day was celebrated on 16 October to mark the date of the founding of the Food and Agriculture Organization of the United Nations in 1945. **The theme for this year's World Food Day is "Social Protection and Agriculture: Breaking the Cycle of Rural Poverty"**

**17 OCTOBER: INTERNATIONAL DAY FOR THE ERADICATION OF POVERTY**

The International Day for the Eradication of Poverty was observed globally on 17 October 2015 with the **theme Building a sustainable future: Coming together to end poverty and discrimination.**

**20 OCTOBER: WORLD STATISTICS DAY**

The World Statistics Day was observed across the world on 20 October 2015 with the theme **Better Data, Better Lives.** This year celebrations mark the second observance of the World Statistics Day.

**21 OCTOBER-GLOBAL IODINE DEFICIENCY DISORDERS PREVENTION DAY**

Global Iodine Deficiency Disorders (IDD) Prevention Day was observed on 21 October 2015 across the world to create awareness of the need to prevent iodine deficiency.

**24 OCTOBER: WORLD POLIO DAY**

World Polio Day was observed in October 2015. The day was observed to create awareness about the hazards of the crippling disease.

**31 OCTOBER: NATIONAL UNITY DAY IN INDIA**

The National Unity Day was observed across India on 31 October 2015 to commemorate the birthday of Sardar Vallabhai Patel.

**10 NOVEMBER: WORLD SCIENCE DAY FOR PEACE AND DEVELOPMENT**

The World Science Day for Peace and Development, dubbed World Science Day, was observed on 10 November 2015 across the world. **The theme for 2015 is Science for a Sustainable Future.**

**12 NOVEMBER: WORLD PNEUMONIA DAY**

World Pneumonia Day was observed on 12 November 2015 across the world with the theme Every Breath Counts: Stop Pneumonia Now.

**16 NOVEMBER: INTERNATIONAL DAY FOR TOLERANCE**

The International Day for Tolerance was observed globally on 16 November 2015.

**19 NOVEMBER: WORLD TOILET DAY**

World Toilet Day (WTD) was observed in November 2015 across the world with the **theme Sanitation and Nutrition.** In India, the Union Government launched the Swachh Bharat Abhiyan on 2 October 2014 and is planning to spend around 134000 crore rupees by 2019 to construct 11 crore 11 lakh toilets in the country.

**NOVEMBER 26- CONSTITUTION DAY**

Constitution Day or (Samvidhan Divas) will be celebrated on November 26 with an aim to spread awareness of Indian Constitution and its architecture Dr B R Ambedkar. Education about India's Constitution will be taught in schools on November 26. It should be noted that "The Constitution of India" was adopted by the Constituent Assembly on 26 November 1949, which came into force on 26 January 1950. **Dr. Bhim Rao Ramji Ambedkar is regarded as the father of the Indian Constitution.**

**IMPORTANT BOOKS**

- **GOD'S BANKERS: A HISTORY OF MONEY AND POWER AT THE VATICAN** AUTHORED-**GERALD POSNER**
- **AATANKKESAAYE MEN:** **GARIMA SANJAY**
- **CHINA-CONFUCIUS IN THE SHADOWS:** **POONAM SURIE**
- **UNBELIEVABLE – DELHI TO ISLAMABAD-** **ADVOCATE PROF. BHIM SINGH**
- **BEYOND DOUBT: A DOSSIER ON GANDHI'S ASSASSINATION -** **TEESTA SETALVAD**
- **RED TAPE TO RED CARPET-** **GINA RINEHART**
- **BIKHARE KHYALAT -** **PROF ABDUL HAQ**
- **RECASTING INDIA :** **HINDOL SENGUPTA**
- **MODI-INCREDIBLE EMERGENCE OF A STAR :** **TARUN VIJAY**

- **EDUCATION OF MUSLIMS: AN ISLAMIC PERSPECTIVE OF KNOWLEDGE AND EDUCATION** : PROFESSOR JS RAJPUT
- **SOURAV GANGULY: CRICKET, CAPTAINCY AND CONTROVERSY** - SAPTARSHI SARKAR
- **FLOOD OF FIRE** - AMITAV GHOSH
- **THE CHINA MODEL** - DANIEL A BELL
- **INDIA CENTRAL ASIA RELATIONS** - AMIYA CHANDRA
- **37 BRIDGES** - AAMER HUSSEIN
- **MODI'S WORLD: EXPANDING INDIA'S SPHERE OF INFLUENCE** – C. RAJA MOHAN
- **R.D. BURMAN: THE PRINCE OF MUSIC** : KHAGESH DEV BURMAN
- **GHOSTS OF CALCUTTA** : SEBASTIAN ORTIZ
- **GREEN SIGNALS: ECOLOGY, GROWTH, AND DEMOCRACY IN INDIA** - JAIRAM RAMESH
- **MRS FUNNY BONES** - TWINKLE KHANNA.
- **MAKING INDIA AWESOME** - CHETAN BHAGAT
- **WHAT YOUNG INDIA WANTS** - CHETAN BHAGAT
- **GLOBALISATION, DEMOCRATIZATION AND DISTRIBUTIVE JUSTICE** - PROF MOOL CHAND SHARMA
- **THE DUELS OF THE HIMALAYAN EAGLE** - BHARAT KUMAR
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- **THE COURAGE TO ACT - A MEMOIR OF A CRISIS AND ITS AFTERMATH** - BEN S. BERNANKE
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- **REBOOTING INDIA: REALIZING A BILLION ASPIRATIONS** - NANDAN NILEKANI AND VIRAL SHAH
- **WHAT HAPPENED TO NETAJI** - ANUJ DHAR

## SCIENCE & TECHNOLOGY

## AUGUST

### MICROSOFT LAUNCHED WINDOWS 10 OPERATING SYSTEM

Microsoft Corporation in July 2015 rolled out a free evaluation version of Windows 10 Enterprise edition for 190 countries.

### INDO-UK AIR EXERCISE INDRADHANUSH

Indo-UK bilateral **Air Exercise Indradhanush** between Indian Air Force (IAF) and British Royal Air Forces (RAF) was held in Britain in July 2015.

### 500- METER TELESCOPE BEING CONSTRUCTED IN CHINA

The World's Largest Radio Telescope, Five-hundred-meter Aperture Spherical Telescope (FAST), is being constructed in Guizhou province of south west China, whose dish size will be equivalent to 30 football fields.

### **NASA's COLLISION-AVOIDANCE SYSTEM FOR MARS**

NASA in July 2015 beefed up its enhanced collision-avoidance system with an aim to ensure that Mars orbiters do not approach each other too closely. The system involves process of traffic monitoring, communication and maneuver planning.

### **NASA SPACECRAFT LADEE FOUND NEON GAS IN MOON**

National Aeronautics and Space Administration (NASA) spacecraft LADEE (Lunar Atmosphere and Dust Environment Explorer) confirmed the presence of Neon gas in Moon's atmosphere. The Moon's exosphere is made up of mostly helium, argon and neon.

### **BANGLADESH FIRST COUNTRY TO RECEIVE FUNDS FROM UN FOR SOLAR HOME SYSTEMS**

Bangladesh in August 2015 became the first country to receive funds from the United Nations (UN) for its fast growing solar home systems.

### **COCHIN AIRPORT FIRST TO RUN ON SOLAR POWER**

Kerala Chief Minister Oommen Chandy in August 2015 inaugurated a 12 MW solar power project at the Cochin International Airport. Cochin airport became the first airport in India to run on solar power.

## **SEPTEMBER**

### **CCS CLEARED DEALS TO BUY MILITARY HELICOPTERS FROM USA**

Cabinet Committee on Security (CCS) in September 2015 approved the deal to buy 37 military helicopters from the United States (US). The deal is worth 3.1 billion US dollars. The deal of 37 helicopters comprises of 22 Apache attack helicopters and 15 Chinook heavy-lift choppers from US defence contractor Boeing.

### **'AUSINDEX 15' : MARITIME EXERCISE BETWEEN INDIA AND AUSTRALIA**

Bilateral Maritime Exercise between India and Australia 'AUSINDEX-15', held at coast of Visakhapatnam.

### **EKUVIRIN 2015 : INDIA-MALDIVES JOINT MILITARY EXERCISE - KERALA**

India-Maldives joint military training Exercise EKUVIRIN 2015 was held in Sept. at the Pangode Military Station in Trivandrum, Kerala.

### **INS VAJRAKOSH COMMISSIONED**

The INS Vajrakosh was in September 2015 commissioned by the Defence Minister Manohar Parrikar at Karwar, Karnataka.

### **GSLV-D6 SUCCESSFULLY LAUNCHED**

Geosynchronous Satellite Launch Vehicle (GSLV)-D6 was successfully launched in August 2015. It was launched from the Second Launch Pad at the Satish Dhawan Space Centre SHAR Sriharikota in Andhra Pradesh.

### **NISAR MISSION BY NASA AND ISRO**

NASA-ISRO Synthetic Aperture Radar (NISAR) mission was in news recently. NISAR is a dedicated US and Indian InSAR mission, in partnership with ISRO, optimized for studying hazards and global environmental change.

### **INSPATO BE LAUNCHED IN NEW DELHI**

The term InSPA was in news in September 2015 as the Union Government is planning to launch the global alliance on solar energy at a conclave in New Delhi. InSPA stands for International Agency for Solar Policy & Application.

### **SERVIR-MEKONG TO MONITOR ENVIRONMENT IN SOUTHEAST ASIA**

NASA and the United States Agency for International Development (USAID) in August 2015 launched SERVIR-Mekong, to serve the countries

of the Mekong River Basin: Cambodia, Laos, Myanmar, Thailand and Vietnam.

### **EKUVRIN 2015**

The sixth joint military training exercise, 'EKUVRIN 2015', between the Indian Army and the Maldives National Defence Forces (MNDF) has commenced at Pangode [Military Station](#) in Thiruvananthapuram district of Kerala.

## **OCTOBER**

### **LONG MARCH-11 SUCCESSFULLY LAUNCHED**

China in September 2015 successfully launched a new model of carrier rocket the Long March-11 from the Jiuquan Satellite Launch Centre in the north-western province of Gansu.

### **ASTROSAT LAUNCHED**

Indian Space Research Organisation (ISRO) in September 2015 launched India's first dedicated satellite for astronomy research, named ASTROSAT. ASTROSAT is India's first dedicated multi wavelength space observatory.

### **INS KOCHI**

Union Defence Minister Manohar Parrikar in September 2015 dedicated the INS Kochi at the Naval Dockyard in Mumbai. It is the largest warship built so far in India weighing over 7500 tonnes.

### **Features of INS Kochi**

It is the second in the Indian Navy, next to INS Kolkata, to have Multi-Function Surveillance and Threat Alert Radar (MF-STAR) to provide target data to Long Range Surface to Air Missile system (LR-SAM).

### **DRDO INAUGURATED WORLD'S HIGHEST RESEARCH CENTRE IN LADAKH**

The Defence Research and Development Organisation (DRDO) in October 2015 inaugurated an Extreme Altitude Research Centre at Chang La, Ladakh in Jammu and Kashmir at 17600 feet above mean sea level.

### **CORPAT BETWEEN INDIA AND INDONESIA**

26th edition of the Coordinated Patrol (CORPAT) between India and Indonesia held in October 2015 in the Andaman Sea. 18-day long CORPAT also includes first ever bilateral exercise between the two nations.

### **INS ASTRADHARANI COMMISSIONED**

The Indian Navy in October 2015 commissioned the first indigenously-designed and built torpedo launch and recovery vessel INS Astradharani at the Naval Base in Visakhapatnam.

### **MOBILE APP 'ASCMEIT' TO HELP PEOPLE WITH AUTISM**

British researchers in October 2015 developed a new mobile app named ASCmeiT that will help people with autism in the development of new technologies for their own use.

### **'HAND-IN-HAND'- INDIA AND CHINA JOINT MILITARY EXERCISE**

India and China jointly conduct combined military training exercise Hand-in-Hand in October 2015 at Kunming Military Academy, Yunnan, China.

### **INDIA-SRI LANKA JOINT EXERCISE 'MITRA SHAKTI-2015'**

The third India-Sri Lanka joint training exercise, named Mitra Shakti-2015, ended in October 2015 at Aundh Military Camp, Pune.

### **INDIA, US AND JAPAN BEGAN FIVE-DAY MALABAR EXERCISE 2015**

The Navies of India, United States and Japan in October 2015 conducted five-day Malabar exercise 2015 on the Eastern Coast in which several



warships, aircraft carriers and fast attack submarine will be participating.

#### **NATO LAUNCHED MILITARY EXERCISE TRIDENT JUNCTURE IN ITALY**

North Atlantic Treaty Organization (NATO) allies and partner nations in October 2015 launched the Alliance's Trident Juncture military exercise at the Trapani air force base in Italy .

## **NOVEMBER**

#### **CHINA LAUNCHED MAPPING SATELLITE TIANHUI-1**

China in October 2015 successfully launched the **Tianhui-1C** mapping satellite into its designated orbit .

#### **BRAHMOS SUPERSONIC CRUISE MISSILE TEST-FIRED SUCCESSFULLY**

India in November 2015 successfully test-fired BrahMos Supersonic Cruise Missile from INS Kochi off the west coast.

#### **NEPAL, US JOINT MILITARY TRAINING "BALANCE NAIL 16-01"**

To help strengthen bilateral defence tie, the special forces of the US and Nepalese armies on launched a month-long joint military training codenamed **Balance Nail 16-01** in Nepal's mountainous regions

#### **CGS ARINJAY COMMISSIONED**

An Indian Coast Guard Ship (ICGS) Arinjay was commissioned in November 2015 . The ship is capable of undertaking multifarious tasks such as surveillance, interdiction, search and rescue and medical evacuation.

#### **SHIPWRIGHT SCHOOL COMMISSIONED AS INS VISHWAKARMA**

The Shipwright School, a premier technical establishment, was commissioned in November 2015 as Indian Naval Ship (INS) Vishwakarma by Admiral RK Dhowan, Chief of the Naval Staff at Visakhapatnam.

The commissioning of INS Vishwakarma is expected to enhance Indian Navy's in-house design and maintenance capabilities.

#### **COMMUNICATIONS SATELLITE CHINASAT 2C LAUNCHED BY CHINA**

China in November 2015 launched a civil communication satellite ChinaSat - 2C from the Xichang space center in Sichuan province.

#### **DEFENCE SYSTEM MAAREECH HANDED OVER TO INDIAN NAVY**

The Defence Minister Manohar Parrikar in November 2015 handed over the Maareech - Advanced Torpedo Defence System – developed by DRDO to the Navy Chief Admiral Robin K. Dhowan in Vishakhapatnam.

#### **INDIA'S COAST GUARD OFFSHORE PATROL VESSEL 'SAMARTH' COMMISSIONED**

Defence Minister Manohar Parrikar in November 2015 commissioned the India Coast Guard Offshore Patrol Vessel (OPV), 'Samarth' at Vasco in Goa. It is Coast Guard's largest OPV. Samarth that will be based in Goa is also capable of carrying pollution response equipment to contain any oil spill at sea.

#### **GSAT-15 COMMUNICATION SATELLITE LAUNCHED**

Indigenously made communications satellite GSAT-15 was launched successfully in November 2015 by the European **Ariane 5 VA-227** launch vehicle at 3:04 am. The launch took place from Kourou in French Guyana in South America.

**NATIONAL CONFERENCE OF POWER**

A two day Conference of Power, New Renewable Energy and Mines Ministers of States & Union Territories (UTs) was held in November 2015 in Kochi, Kerala. It was chaired by Piyush Goyal, Union Minister of State (IC) for Power, Coal and New & Renewable Energy.

**INDIA-RUSSIA J MILITARY EXERCISE INDRA-2015**

The seventh edition India-Russia Joint Military Exercise 'Indra-2015' held in Rajasthan. This edition of exercise is focusing on 'Counter-Terrorism Operations in Desert Terrain under a United Nations Mandate'. The drills will consist of two phases, namely "**Combat Conditioning and Tactical Training**" and "**Validation**."

**DEFENCE MINISTER DEDICATES 'SMB' AND 'MAAREECH' TO NATION**

Union Defence Minister Manohar Parrikar dedicated a Seakeeping and Manoeuvring Basin (SMB) to the nation and handed over the Advanced Torpedo Defence System 'Maareech' to the Indian Navy at the Naval Science and Technological Laboratory (NSTL)

**KOSMOS 2510 SATELLITE SYSTEM BY RUSSIA**

Russia successfully in November 2015 launched the first satellite for its newest early warning system, named **EKS or Integrated Space System**. The satellite was officially named **Kosmos 2510 (Tundra 11L)**.

**AGNI-IV MISSILE TEST FIRED SUCCESSFULLY**

Indian Army's Strategic Forces Command (SFC) in November 2015 successfully test-fired surface-to-surface Agni-IV missile. The 4000-km range nuclear capable missile was test-fired from Abdul Kalam (Wheeler) Island off the Odisha coast.

**SLINEX 2015 - INDIA AND SRI LANKA JOINT NAVAL EXERCISE**

Indian Navy and Sri Lankan Navy in October 2015 held Exercise (SLINEX) at Trincomalee, Sri Lanka.

**SUPERSONIC INTERCEPTOR AAD MISSILE TEST FIRED**

India successfully test-fired its indigenously developed supersonic interceptor missile, capable of destroying any incoming ballistic missile, from a test range off Odisha coast. The interceptor, known as Advanced Air Defence (AAD) missile, was engaged against an electronically prepared target which simulated the trajectory of a hostile ballistic missile.

**SPORTS AT A GLANCE****AUGUST****CINCINNATI MASTERS TENNIS TITLE**

Roger Federer of Switzerland in August 2015 won the Cincinnati Masters Men's Singles title by defeating Novak Djokovic of Serbia. The final match was held at Cincinnati in Ohio State of the USA. World number one ranking Serena Williams won the Women's Singles title by defeating the third seeded Simona Halep of Romania.

**Cincinnati Masters** started in 1899 is the oldest tennis tournament in the United States played in its original city.

**BEIJING TO HOST 2022 WINTER OLYMPICS**

Thomas Bach, the President of International Olympic Committee (IOC) in July 2015 announced that Beijing will host the 2022 Winter Olympics and Paralympics at the 128th IOC session in Kuala Lumpur, Malaysia. With this, Beijing became the first city to host both the Summer Olympics and Winter Olympics. In 2018, the Winter Olympics will be held in Pyeongchang, South Korea.

**VICTORIAN OPEN SQUASH TITLE**

Indian champion Joshna Chinappa won the women's squash title in Victorian Open WSA Event in Melbourne, Australia. In the final clash, Chinappa defeated second seed Line Hansen of Denmark. The title in the men's section went to Ryan Cuskelly of Australia who defeated Greg Lobban of Scotland.

**SPECIAL OLYMPICS WORLD GAMES**

Fourteen year old Master PrabhroopSekhonin July 2015 won two gold medals in 300 metre and 500 metre Roller Skating at the Special Olympics World Summer Games at Los Angeles, USA.

### 6TH SENIOR ART GYMNASTICS ASIAN CHAMPIONSHIPS

Ace Indian gymnast DipaKarmakar in August 2015 clinched the women's vault bronze medal at the 6th Senior ART Gymnastics Asian Championships at Hiroshima, Japan. Chinese Yan Wang defended her title.

### LATEST FIFA WORLD RANKINGS RELEASED

FIFA released World Rankings in August 2015. The rankings show change in top three places with Argentina remaining at No 1 position. Argentina is followed by Belgium at No 2 and the World Cup winner Germany at No 3 position. **India with 161 points retained its 156th position in FIFA World rankings.**

### ARJUNA AWARDS 2015

S. No.	Name of the sportsperson	Discipline
1	NaibSubedarSandeep Kumar	Archery
2	MR Poovamma	Athletics
3	KidambiSrikanthNammalwar	Badminton
4	MandeepJangra	Boxing
5	Rohit Sharma	Cricket
6	DipaKarmakar	Gymnastic
7	Sreejesh PR	Hockey
8	ManjeetChhillar	Kabaddi

9	AbhilashaShashikantMhatre	Kabaddi
10	Sawarn Singh	Rowing
11	Anup Kumar Yama	Roller Skating
12	Jitu Rai	Shooting
13	S Sathish Kumar	Weightlifting
14	Bajrang	Wrestling
15	Babita Kumari	Wrestling
16	YumnamSanathoi Devi	Wushu
17	Sharath M Gayakwad	Para-Swimming

## अब सीटीईटी में ट्राइसिटी का दबदबा

● सुमित सिंह श्योराण

चंडीगढ़। यूजीसी नेट में शानदार रजिस्ट्रार के बाद ट्राइसिटी के युवाओं ने सीटीईटी में (सेंट्रल टीचर एलिजिबिलिटी टेस्ट) कमाल कर दिखाया है। सीटीईटी रजिस्ट्रार में चंडीगढ़ सबसे आगे पर रहा है। नेट की तरह सीटीईटी में भी लड़कियों ने लड़कों के मुकाबले बाजी मारी है। लड़कियों का पास प्रतिशत 85 फीसदी से अधिक है। इस साल जून में घोषित यूजीसी नेट रजिस्ट्रार में चंडीगढ़ का पास प्रतिशत पांच सालों में सबसे अधिक 5.53 फीसदी रहा था, जबकि देश का पास प्रतिशत 3 फीसदी रहा। सेक्टर-15 ब्राइट एकेडमी डायरेक्टर आरके महाजन ने बताया कि देशभर में सीटीईटी का पास प्रतिशत 13 फीसदी है जबकि चंडीगढ़ 21 फीसदी के साथ पहले नंबर पर है। ट्राइसिटी में करीब चार हजार युवाओं ने यह परीक्षा पास की है। उन्होंने कहा कि ब्राइट एकेडमी के 58 युवाओं ने सीटीईटी क्लीयर किया है। बुधवार को सीटीईटी में सफल युवाओं ने अमर उजाला के साथ अपनी सफलता को साझा किया। पंचकुला के सेक्टर-21 के मकान नंबर 2647 निवासी गीतिका नरवाल ने कहा कि उन्होंने सीटीईटी के दोनों पेपर क्लीयर कर लिए हैं। अपनी सफलता का श्रेय मां तारा और अपने शिक्षक आरके महाजन को देती हैं। सेक्टर-22 डी मकान नंबर 3264 निवासी नेहा गुरु हरकिशन स्कूल में टीचर हैं। उन्होंने कहा कि

वह अब सरकारी जॉब के लिए आवेदन कर सकेंगी। गांव कांसल निवासी हरप्रीत कौर हाउस वाइफ हैं। उन्होंने बताया कि महीने भर की कोचिंग से उन्होंने यह सफलता पाई है। शालिनी एमएससी और बीएड हैं। पंचकुला के हालमार्क स्कूल में टीचर रुबीना मलिक ने कहा कि पहली बार सीटीईटी क्लीयर होने से गर्वमैंट जॉब कर सकेंगी। एमकाम, एमबीए और बीएड कर चुकी गौरी शर्मा ने कहा कि वह टीचिंग फील्ड में कैरियर बनाना चाहती हैं। उनके भी दोनों टेस्ट क्लीयर हो गए हैं। सेक्टर-37 के मकान नंबर 2 निवासी पूजा ने कहा कि मेहनत का फल मिलने पर बहुत खुशी हुई है। सेक्टर-41 के मकान नंबर 574 निवासी शिखा ने कहा कि अच्छी कोचिंग से ही उन्हें सफलता मिली है।

### टीचिंग में खुलेगा नौकरी का पिटारा

सीबीएसई सीटीईटी रजिस्ट्रार के बाद टीचिंग में नौकरियों का पिटारा खुलने जा रहा है। सीटीईटी पास देशभर में सरकारी, प्राइवेट, नवीन, केंद्रीय विद्यालयों में आवेदन के लिए योग्य हो गए हैं। चंडीगढ़ के सरकारी स्कूलों में 1200, हरियाणा में 20 हजार, पंजाब में 10 हजार के अलावा केंद्रीय विद्यालय और नवीन स्कूलों में पचास हजार से अधिक शिक्षकों की भरती होगी।



सीटीईटी परीक्षा पास करने वाली छात्राएं चंडीगढ़ सेक्टर-15 स्थित ब्राइट अकादमी के डायरेक्टर के साथ।



पुनम जैन

परनीत कौर

शिखा भारद्वाज

हरप्रीत कौर

सविता

संदीप कौर

पूजा

मनप्रीत कौर

पूनम

**ROGERS CUP MASTERS TENNIS**

Briton Andy Murray in August 2015 won the Rogers Cup Masters tournament in Montreal, Canada. In the title clash, Murray defeated world number one Novak Djokovic. In the Women's section, Belinda Bencic of Switzerland lifted her maiden Canadian Open Masters title after world number two Simona Halep retired hurt.

**ARCHERY WORLD CUP**

India's Abhishek Verma in August 2015 won the gold medal in the compound men's individual section in the Archery World Cup Stage 3 competition at Wroclaw, Poland.

**WORLD BADMINTON CHAMPIONSHIP**

India's ace shuttler Saina Nehwal in August 2015 became the first Indian to win silver in the World Badminton Championship. She lost the women's singles summit clash to Spain's Carolina Marin.

**INDIAN WON HOCKEY EUROPEAN SERIES**

Indian Men's Hockey Team in August 2015 won three match series of their European Tour 2-1. Indian team defeated Spain 4-2 at Teresa in Spain.

**SOUTH ASIAN FOOTBALL FEDERATION U-16 TITLE**

Bangladesh Under-16 team in August 2015 won their first-ever South Asian Football Federation (SAFF) under-16 title. In the title clash at the Sylhet District Stadium of Bangladesh, the hosts defeated defending champions India.

**ENGLAND WON 2015 ASHES TEST SERIES 3-2**

England cricket team in August 2015 won 2015 Ashes Test series, 3-2 against Australia at England. In the fifth and final match of the series, Australia defeated England by an innings and 46 runs at Ovals.

**Chris Rogers** of Australia and **Joe Root** of England jointly shared the man of the series award.

**SEPTEMBER****BABA FARID GOLD CUP HOCKEY TITLE**

Indian Air Force (IAF) in September 2015 won the 2015 All India Baba Farid Gold Cup hockey title in Faridkot, Punjab. IAF defeated the Army XI 2-1 to lift the 24th edition of the championships.

**US OPEN TENNIS****Men's Singles**

Novak Djokovic defeated Roger Federer.

**Women's Singles**

Italy's Flavia Pennetta won the US Open Women's Singles title. She defeated fellow Italian Roberta Vinci.

**Women's Doubles**

Sania Mirza and Martina Hingis won the US Open Women's Doubles title.

The top-seeded Indo-Swiss pair defeated the fourth-seeded duo of Casey Dellacqua (Kazakhstan) and Yaroslava Shvedova (Kazakhstan).

**Mixed Doubles**

Leander Paes and Swiss Martina Hingis won the US Open Mixed Doubles Title 2015. This fourth seeded Indo-Swiss pair defeated unseeded Americans Bethanie Mattek-Sands and Sam Querrey. With the mixed double win, Paes surpassed compatriot and former partner Mahesh Bhupathi's record of eight mixed doubles titles. As Paes has now eight men's doubles and nine mixed doubles title in his pocket.

**BOXER FLOYD MAYWEATHER JR ANNOUNCED RETIREMENT**

American Boxer Floyd Mayweather Jr in September 2015 announced retirement from the 19-year-long career in the ring.

**WORLD WRESTLING CHAMPIONSHIPS**

Narsingh Pancham Yadav in September 2015 won bronze medal at the 2015 World Wrestling Championships held in Las Vegas, the USA. He won the medal in the Men's 74kg Freestyle category.

#### **HANGZHOU CITY OF CHINA CHOSEN TO HOST 2022 ASIAN GAMES**

The capital city of Zhejiang Province Hangzhou in East China was in September 2015 chosen by the Olympic Council of Asia (OCA) to host the 2022 Asian Games.

#### **5-CITIES OFFICIALLY NAMED AS CANDIDATES TO HOST 2024 SUMMER OLYMPICS**

International Olympic Committee (IOC) in September 2015 announced name of five cities namely Los Angeles, Hamburg, Paris, Rome and Budapest as candidates to host the 2024 Summer Olympics.

#### **MOIN-UD DOWLAH GOLD CUP CRICKET TOURNAMENT**

India Cements in September 2015 won the Moin-ud Dowlah Gold Cup Tournament 2015-16 by defeating Hyderabad XI in Hyderabad. The trophy and the awards were handed over by the ICC President Zaheer Abbas.

#### **MANPREET KAUR SHATTERED 18-YEAR-OLD SHOT PUTTER NATIONAL RECORD**

Railways shot putter Manpreet Kaur in September 2015 shattered an 18-year-old national record en route to a sixth title at the 55th National Open Athletics Championship at Kolkata.

#### **KOREA OPEN BADMINTON TOURNAMENT**

India's badminton player Ajay Jayram in September 2015 won silver medal in 2015 Korea Open Badminton tournament in Men's singles category. In the final match played in Seoul, Jayram lost to World No. 1 Chen Long of China.

#### **SINGAPORE GRAND PRIX OF FORMULA ONE**

Ferrari driver Sebastian Vettel from Germany in September 2015 won the 2015 Singapore Grand Prix of Formula One.

#### **GURU TEGH BAHADUR HOCKEY TITLE**

Air India's Hockey team in August 2015 won the Guru Tegh Bahadur Hockey title in Mumbai.

#### **U MUMBA WON PRO KABADDI LEAGUE 2015**

U Mumba in August 2015 won the Pro Kabaddi League 2015 title by defeating Bengaluru Bulls 36-30 in the final match held in Mumbai.

#### **IAAF WORLD ATHLETICS CHAMPIONSHIPS**

Fifteenth IAAF World Championships in Athletics was held in August at the Beijing's National Stadium in China. While Kenya topped the medal table with 16 medals, Jamaica stood second with 12 medals. India could not win a single medal in the championships. Next IAAF World Championships 2017 will be hosted by London.

#### **INDIAN WOMEN HOCKEY TEAM QUALIFIED FOR OLYMPICS**

Indian women hockey team in September qualified for 2016 Summer Olympics scheduled to be held in August 2016 in Rio de Janeiro, Brazil. Indian women team will participate in Olympics after 36 years. Indian hockey team is headed by Ritu Rani.

#### **WRESTLING WORLD CHAMPIONSHIPS**

Indian wrestler Anil in August 2015 won gold medal in the 50 kg freestyle category in the Cadet Wrestling World Championships at SARAJEVO, the capital of Bosnia and Herzegovina.

#### **LOGO FOR 2020 TOKYO OLYMPICS GAMES SCRAPPED**

Four-colour logo of Tokyo 2020 Olympics Games was scrapped by Games Organising Committee in September 2015. The logo was scrapped amid allegations by a Belgian graphic designer Olivier Debie that it was plagiarized from his work.

#### **INDIA WON THREE-MATCH TEST SERIES AGAINST SRI LANKA**

India in September 2015 won the three-match cricket test series against Sri Lanka, 2-1. India also ended a 22-year long drought of a win over Sri Lanka on Sri Lankan soil. It was Virat Kohli's first test series win as a Test captain. **Player of the series** – Ravichandran Ashwin of India.

#### **MUMBAI WON BUCHI BABU MEMORIAL TROPHY**

Mumbai in September 2015 won the Buchi Babu Memorial Trophy in the All India invitation cricket tournament. In the final match played in Chennai, Mumbai defeated Tamil Nadu Cricket Association Districts (TNCA) XI by six wickets.

#### **22<sup>nd</sup> COMMONWEALTH GAMES 2022 IN DURBAN**



The Commonwealth Games Federation (CGF) General in September 2015 selected South African city Durban as the host for the XXII Commonwealth Games.

#### **JOSHANA CHINAPPA**

National champion Joshana Chinappa clinched the women's title in the USD 15,000 NSCI Open JSW Indian Squash Circuit 2015. Joshana won the title after defeating Egyptian top seed Habiba Mohammad.

#### **DEEPAK LATHER**

Indian weightlifters Deepak Lather in September 2015 won a gold medal in the 62 kg category of the 2015 Commonwealth Youth Games (CYG) being held in Apia, Samoa.

#### **ANIRBAN LAHIRI**

Anirban Lahiri in September 2015 became the first Indian golfer to qualify for a Presidents Cup.

#### **ITALIAN GRAND PRIX TITLE.**

Lewis Hamilton of Britain and Mercedes racing driver in September 2015 won the 2015 Formula 1 Italian Grand Prix title.

#### **SHANE WATSON**

Australian all-rounder Shane Watson announced his retirement from Test cricket in September 2015.

#### **GAGAN NARANG**

Ace Indian shooter and Olympic medalist Gagan Narang has attained the top spot in men's 50m rifle prone shooting category in Asia.

#### **VIRAT KOHLI**

Virat Kohli, the test cricket captain of India, in September 2015 became the co-owner of the UAE Royals. The team will be led by tennis ace Roger Federer.

#### **USAIN BOLT**

Jamaican sprinter Usain Bolt in August 2015 won the 200 meter title at the 2015 World Championships in Athletics held at Beijing in China. Bolt completed the race in 19.55 seconds. Earlier, he also won the 100 metre gold against the same rival Justin Gatlin.

#### **AB DE VILLIERS**

South African skipper AB de Villiers in August 2015 became the fastest batsman to reach 8000 One Day International (ODI) runs. De Villiers broke the previous record held by former Indian captain Sourav Ganguly.

#### **MARE DIBABA**

Mare Dibaba of Ethiopia in August 2015 won the women's marathon title at the 2015 World Athletics Championships at the Beijing National Stadium, China.

## **OCTOBER**

#### **JAPANESE GRAND PRIX**

Lewis Hamilton Lewis Hamilton of Britain and Mercedes racing driver in September 2015 won the 2015 Formula 1 Japanese Grand Prix title.

#### **GHANGZHOU OPEN WOMEN'S DOUBLES TITLE**

Sania Mirza and Martina Hingis in September 2015 won the Guangzhou Open title of tennis.

#### **HEENA SINDHU**

Indian pistol shooter Heena Sindhu in September 2015 won the gold medal in women's 10 meter air pistol event at the 8th Asian Air Gun Championships in New Delhi. Heena is India's first pistol shooter to be ranked number one in the world.

#### **ICC WOMEN'S TEAM RANKINGS LAUNCHED**

The International Cricket Council (ICC) in October 2015 launched the official ICC Women's Team Rankings, which incorporate results in all three formats of the game into one rankings system. The innovative new system treats results from Test, ODI and T20I cricket equally.

**Australia was ranked number one** following its success in the ICC Women's World Cup 2013 in India and the ICC Women's World Twenty20 2014 in Bangladesh. **Indian women's cricket team** was ranked at **fourth place** in the list.

#### **FIBA ASIAN BASKETBALL CHAMPIONSHIP**

China in October 2015 won the International Basketball Federation (FIBA) Asia Championship by defeating the Philippines by 78-67 in the final.

**WUHAN TENNIS OPEN**

Sania Mirza and Martina Hingis in October 2015 won the women's doubles title of Wuhan Tennis Open. The top-seeded Indo-Swiss pair defeated Romanian team of Irina-Camelia Begu and Monica Niculescu 6-2, 6-3 in the title clash.

**ASIA'S PREMIER MOUNTAIN BIKING RACE**

Luis Leao Pinto of Portugal in October 2015 won Asia's premier mountain biking race and got the crown of 'King of the Himalaya' for the second time.

**FIDE WORLD CHESS CUP**

Russia's Sergey Karjakin in October 2015 emerged victorious in the 2015 FIDE World Chess Cup beating Peter Svidler by 6-4 in the final. It was held in Azerbaijan's capital, Baku.

**WOMEN'S EUROPEAN VOLLEYBALL CHAMPIONSHIP**

Russia in October 2015 won the Women's European Volleyball Championship title. In the final played at the Sportpaleis Ahoy Arena in Rotterdam, Russia defeated Netherlands.

**NCC NATIONAL GAMES**

The National Cadet Corps-National Games 2015 held in October in Delhi. Punjab, Haryana, Himachal Pradesh and Chandigarh NCC Directorates won the **Raksha Mantri Overall Champions** trophy.

**BEIGHTON CUP OF HOCKEY**

Punjab National Bank (PNB) in October 2015 claimed the Beighton Cup hockey tournament at the Sports Authority of India (SAI) ground in Kolkata. PNB defeated Indian Oil Corporation (IOC).

**CHINA OPEN TENNIS**

Novak Djokovic in October 2015 won the China Open Men's Singles title by defeating Rafael Nadal of Spain. Spain's Garbine Muguruza captured the China Open women's singles title by defeating Switzerland's Timea Bacsinszky.

Sania Mirza and Martina Hingis won women's doubles title defeating Chinese Taipei pair of Hao-Ching Chan and Yung-Jan Chan. With this win, the Indo-Swiss pair won their eighth WTA doubles titles together in the year 2015. The other seven titles are Indian Wells, Miami, Charleston, Wimbledon, US Open, Guangzhou and Wuhan.

**DUTCH OPEN BADMINTON TITLE**

Ajay Jayaram of India in October 2015 won Dutch Open Men's Singles badminton title defeating Estonia's Raul at Almere in Netherlands.

**RUSSIAN GRAND PRIX**

Lewis Hamilton of Britain and Mercedes racing driver in October 2015 won the 2015 Formula 1 Russian Grand Prix title. He defended the title at the final race held at Sochi Autodrom in Sochi, Russia.

**INDIA WON MEN'S HOCKEY TEST SERIES AGAINST NEW ZEALAND BY 2-1**

India in October 2015 won the four-match Men's Hockey Test series against New Zealand 2-1 at Christchurch.

**ASIAN BODY BUILDING CHAMPIONSHIP**

Indian female bodybuilder Shweta Rathore in first week of October 2015 won a silver medal in the 49th Asian Bodybuilding and Physique Championship, held in Uzbekistan.

**ZAHEER KHAN RETIRED**

Zaheer Khan, one of India's finest pacers, in October 2015 retired from all forms of international and first-class Cricket. However, he will continue to play in IPL for one more season.

Zaheer, with 311 wickets, is the fourth highest Indian wicket-taker in Tests behind Anil Kumble (619), Kapil Dev (434) and Harbhajan Singh (417).

**VIETNAM OPEN TENNIS TROPHY**

India's tennis player Saketh Myneni in October 2015 won the Vietnam Open tennis trophy in the men's singles category. In the title clash, he defeated Australia's Jordan Thompson.

**SULTAN OF JOHOR CUP HOCKEY CUP**

Great Britain in October 2015 defeated Indian junior men's hockey team and captured Sultan of Johor Cup (SOJC).

**Best Player:** Harjeet Singh of India

**SHANGHAI ROLEX MASTERS TENNIS TITLE**

World Number 1 ranking Novak Djokovic in October 2015 won the 2015 Shanghai Rolex Masters tennis title defeating Jo-Wilfried Tsonga in Shanghai, China.

**DENMARK OPEN BADMINTON OPEN**

Li Xuerui defeated PV Sindhu in October 2015 to win the 2015 Denmark badminton open women's singles final.

**FIFA SUSPENDED KUWAIT FOOTBALL ASSOCIATION**

Zurich-based Federation International de Football Association (FIFA) in October 2015 suspended Kuwait Football Association (KFA) with immediate effect. It was banned because of interference of the government officials in the running of the sports by the KFA.

**VIRENDER SEHWAG ANNOUNCES RETIREMENT**

Virender Sehwag has announced his retirement from international cricket.

**Test Career**

Sehwag played 104 Tests scoring 8586 runs at an impressive average of 49.34, hitting 23 centuries and 32 half-centuries. Sehwag is the only Indian batsman to score a triple-century in Tests, and he did it twice.

**ODI Career**

In 251 ODIs, he accumulated 8273 runs at an average of 35.05 and scored 15 hundreds apart from hitting 38 fifties. He has second highest ODI score of 219 after Rohit Sharma.

**AB DE VILLIERS**

Tyre manufacturing giant MRF Limited in October 2015 named South African batsman AB de Villiers as its brand ambassador.

**ALL INDIA COUNCIL OF SPORTS CONSTITUTED**

Union Ministry of Youth Affairs and Sports in October 2015 constituted All India Council of Sports to advise the ministry on matters relating to the promotion and development of sports and games in the country. It will be headed by **Prof V K Malhotra**.

**FIRST WORLD INDIGENOUS GAMES**

First World Indigenous Games started in Brazil in October 2015 in the northern Brazilian city of Palmas.

The games are a multi-sport event involving indigenous athletes has around 2000 athletes participating from many indigenous ethnic groups and 30 countries like Ethiopia, Mongolia, Brazil, Australia, Russia, the Philippines, Ethiopia and New Zealand.

**SAINA NEHWAL LOST WORLD NO. 1 RANKING TO CAROLINA MARIN**

Ace Indian shuttler Saina Nehwal in October 2015 lost her World No. 1 ranking to All England and World champion Carolina Marin of Spain. She lost her rank after making early exits from Japan Open and Denmark Open.

**JACQUES KALLIS**

Former South African all-rounder Jacques Kallis was in October 2015 appointed as the Head Coach of the Kolkata Knight Riders (KKR) team.

**ANIL KUMBLE**

Former Indian captain and leg spinner Anil Kumble in October 2015 was named as the brand ambassador of the Raipur Rangers – one of the franchises of Champions Tennis League (CTL).

**SOUTH AFRICA WON T-20 SERIES AGAINST INDIA 2-0**

South Africa in October 2015 won the three-match T-20 International series against India 2-0.

**Player of the series** - JP Duminy (South Africa)

# NOVEMBER

**HERO WOMEN'S INDIAN OPEN GOLF 2015**

Emily Kristine Pedersen of Denmark in October 2015 won the Hero Women's Indian Open 2015 at the DLF Golf and Country Club in Gurgaon, Haryana. Aditi Ashok was the best Indian performer, who tied at the 13th position.

**ARCHERY WORLD CUP**

Indian archer Abhishek Verma in October 2015 created history by winning a silver medal in the Archery World Cup Final in the compound section held in Mexico City. With this, he became the first ever Indian to bag Archery World Cup Final medal.

**UNITED STATES GRAND PRIX TITLE**

Mercedes driver Lewis Hamilton in October 2015 won the 2015 Formula 1 United States Grand Prix title.

**INDIA SOUTH AFRICA ODI SERIES**

South Africa in October 2015 won the five-match One Day International (ODI) series against India 3-2. The Test series was named as Freedom Trophy. **Player of the series** - AB de Villiers (South Africa)

**HOCKEY INDIA SIGNED THREE YEARS PARTNERSHIP WITH SPORTS AUTHORITY OF INDIA**

Hockey India (HI), the top body governing the sport in the country in October 2015 signed a three-year Memorandum of Understanding (MoU) with Sports Authority of India (SAI) to help regain hockey its position as the top sport of the country.

**GAMES SECRETARIAT OF 12TH SAF GAMES IN SHILLONG**

Union Minister of State (Independent Charge) for Youth Affairs & Sports, Sarbananda Sonowal in October 2015 inaugurated Games Secretariat of the 12th South Asian Federation (SAF) Games 2016 at Jawaharlal Nehru Sports Complex, Polo Ground in Shillong, Meghalaya. The 12th SAF Games will be held in Guwahati and Shillong from 6 February to 16 February 2016.

**MEXICAN GRAND PRIX**

Mercedes racing driver Nico Rosberg of Germany in November 2015 won the 2015 Mexican Grand Prix Formula 1 championship.

**SWISS INDOORS TITLE**

Roger Federer of Switzerland in November 2015 won the Swiss Indoors men's singles tennis title. He defeated Rafael Nadal of Spain at the final match held at the St. Jakobshalle in Basel, Switzerland.

**LIONEL MESSI IS BRAND AMBASSADOR FOR TATA MOTORS**

Tata Motors in November 2015 signed Argentina's football player Lionel Messi as Global Brand Ambassador for its passenger vehicles.. Tata Motors will first roll-out the association campaign, **#madeofgreat**, to leverage brand potential of the company and Messi.

**FIRST FEMALE JOCKEY TO WIN MELBOURNE CUP**

Michelle Payne in November 2015 became the first female jockey to win 6.2 million Australian dollars Melbourne Cup.

**SHIVA THAPA RANKED WORLD NO 2 IN BOXING**

Shiva Thapa was in November 2015 ranked number 2 in the latest international rankings in the 56 kilogram category.

**FIFA WORLD RANKINGS 2015**

Belgium in November 2015 moved to the top of the FIFA world ranking list in football for the first time. The team rose from third to first after overtaking Argentina and world champions Germany. **India** slipped five places to **172nd** in the latest chart.

**13TH ASIAN SHOOTING CHAMPIONSHIP**

Indian Ace shooter Jitu Rai in November 2015 won India's first senior medal at the 13th Asian Shooting Championship in Kuwait City. He bagged the silver in the finals of the men's 50 metre pistol event.

**RAVICHANDRAN ASHWIN**

Off-spinner Ravichandran Ashwin in November 2015 became the fastest Indian to reach 150 wickets mark in the Indian test cricket history. He achieved this feat when he took Imran Tahir's wicket in the first innings of the first test against South Africa in Mohali, Punjab.

**RUSSIA PROVISIONALLY SUSPENDED FROM WORLD TRACK AND FIELD EVENTS BY IAAF**

Russia in November 2015 was provisionally suspended from track and field events by International Association of Athletics Federations (IAAF) due to doping allegations against the country's athletes, coaches, trainers, doctors and officials..

**BRAZILIAN GRAND PRIX**

German Formula One motor racer Nico Rosberg in November 2015 defeated Lewis Hamilton to grab the Brazilian Grand Prix trophy.

**CHINA OPEN SUPER SERIES BADMINTON**

Chinese shuttler Xuerui Li in November 2015 won Women's Singles final of China Open Superseries Premier Badminton tournament. In the final played at Fuzhou, Li defeated India's ace shuttler Saina Nehwal.

**FIFA U-17 WORLD CUP**

Nigeria in November 2015 won the 2015 FIFA U-17 World Cup after defeating Mali. It was held in Chile. India will host the bi-annual championship in 2017.

**INDIAN OIL SURJIT HOCKEY TOURNAMENT**

Indian Railways has won 32nd edition of Indian Oil Surjit Hockey tournament for the first time. In the final match played at Olympian Surjit Hockey Stadium in Jalandhar (Punjab), Indian Railways team defeated defending champions Indian Oil Mumbai.

**FED CUP TENNIS**

The Czech Republic in November 2015 successfully defended its Fed Cup crown after beating Russia in Prague. Fed Cup is the premier international team competition in women's tennis.

**WORLD JUNIOR BADMINTON CHAMPIONSHIPS**

Siril Verma in November 2015 won silver medal at the BWF World Junior Championships held in Lima, Peru. China's Chia Hung Lu clinched the gold medal at the Boys' singles event. The BWF World Junior Championships is also known as the World Junior Badminton Championships.

**INDIANA FIDE RATING CHESS TOURNAMENT**

Maharashtra's chess player Srishti Pandey in November 2015 clinched the second Indiana All India FIDE Rating Chess tournament. The tournament was concluded at Nagpur.

**NEW ZEALAND WON RUGBY WORLD CUP**

New Zealand in October 2015 won the Rugby World Cup for the third time. In the final played at Twickenham Stadium in London, the New Zealanders defeated Australia.

**SINGAPORE OPEN WOMEN'S DOUBLES TENNIS TITLE**

Sania Mirza and Martina Hingis in November 2015 won Singapore BNP Paribas WTA Finals women's doubles title. The top-seeded Indo-Swiss pair defeated eighth seed Spanish team of Garbine Muguruza and Carla Suarez Navarro.

**SHOAIB MALIK**

Former Pakistan Cricket captain Shoaib Malik in November 2015 announced his decision to retire from International Test Cricket. He retired from Test cricket after playing the third Test match against England at Sharjah, United Arab Emirates.

**ICC RELEASED TEST, ODI, T20 AND WOMEN'S RANKING**

The International Cricket Council (ICC) in October 2015 launched the official ICC men's Team Rankings from Test, One Day International (ODI) and T20I cricket.

**ICC Test Rankings**

- 1 South Africa
2. Australia
3. England

**ICC ODI Ranking**

- 1 Australia
- 2 India
- 3 South Africa

**ICC T20 Rankings**

- 1 Sri Lanka
2. Pakistan
3. Australia

**ICC Women's Ranking**

- 1 Australia
- 2 England

**ATP WORLD TOUR TENNIS**



World number one Novak Djokovic in November 2015 won the season-ending ATP World Tour finals. In the title clash played in London, Djokovic defeated third seed Roger Federer. With this, he also became the first player to win ATP world tour finals for the fourth consecutive time.

**In the Doubles**, the eighth seeded Indo-Romanian team of Rohan Bopanna and Florin Mergea has ended as runner up. They lost to the second seeded Dutch-Romanian team of Jean-Julien Rojer and Horia Tecau.

### 8TH MEN'S JUNIOR ASIA HOCKEY CUP

India's junior men's hockey team in November 2015 lifted the 8th Men's Junior Asia hockey cup. In the finals played at the Wisma Belia Hockey Stadium in Kuantan, Malaysia, India defeated arch rivals Pakistan 6-2. **Captain of India** - Harjeet Singh

### IBSF WORLD SNOOKER CHAMPIONSHIP

Pankaj Advani has won the IBSF World Snooker Championship in November after defeating Chinese opponent Zhuang Xintong in the final at Hurgada (Egypt).

## BANKING

### APRIL

#### RBI IMPOSED FINE ON CENTRAL CO-OPERATIVE BANKS

The Reserve Bank of India (RBI) in March 2015 imposed a monetary penalty of five lakh rupees on 16 Central Co-operative Banks (CCBs).

#### AMALGAMATION OF ING VYSYA BANK WITH KOTAK MAHINDRA BANK

The Reserve Bank of India (RBI) sanctioned the scheme of amalgamation of ING Vysya Bank Ltd. with Kotak Mahindra Bank Ltd.

#### RBI NOTIFIED HIKE FDI CAP IN INSURANCE SECTOR

The RBI (Reserve Bank of India) in March 2015 notified hike in FDI (Foreign Direct Investment) limit in Insurance Sector to 49 percent from the present 26 percent.

#### MUDRA BANK LAUNCHED

Prime Minister Narendra Modi in April 2015 launched the **Micro Units Development and Refinance Agency Ltd. (MUDRA) Bank** to fund the small entrepreneurs. The Bank was launched under the ambitious Pradhan Mantri Jan Dhan Yojana (PMJDY). The bank will provide credit of up to 10 lakh rupees to small entrepreneurs and act as a regulator for Micro-Finance Institutions (MFIs).

The bank will initially offer products like Shishu, Kishor and Tarun

- **Shishu** will cover loans up to 50000 rupees
- **Kishor** will cover loans above 50000 rupees and up to 5 lakh rupees
- **Tarun** will cover loans above 5 lakh rupees and up to 10 lakh rupees

#### MOU BETWEEN DENA BANK AND LIC

Dena Bank April 2015 signed a Memorandum of Understanding (MoU) with Life Insurance Corporation (LIC) of India to provide insurance cover to all Aadhaar-linked savings account holders of the bank in the age group of 18 to 50

Risk of 2 lakh rupees will be covered in case of death

A premium sum of 330 rupees per annum will be auto-debited to the account holder's account.

#### ICICI BANK LAUNCHED PAYMENT SERVICE TAP-N-PAY

Industrial Credit and Investment Corporation of India (ICICI) Bank in April 2015 launched Tap-n-Pay, a near-field communications-enabled payment service. The service was launched in collaboration with Tech Mahindra.

ICICI Bank customers can also transfer money to the Tap-n-Pay account through an SMS.

**BOB AND UAE EXCHANGE TO START INSTANT MONEY TRANSFER**

Bank of Baroda (BoB) in April 2015 tied-up with UAE Exchange to offer instant money transfer facility to its Non-resident Indian (NRI) customers.

**MAY****ICICI'S BANK IN CHINA**

Prime Minister of India Narendra Modi in May 2015 inaugurated the first branch of ICICI Bank in China at Shanghai. The branch was inaugurated in presence of Chanda Kochhar, MD & CEO, ICICI Bank.

**RBI FINED THREE PSU BANKS FOR VIOLATING KYC**

Reserve Bank of India (RBI) in April 2015 imposed a fine of 1.5 crore rupees each on three Public Sector Banks (PSBs) for violating Know Your Customer (KYC)/Anti Money Laundering (AML) norms. These three PSBs are **Bank of Maharashtra, Dena Bank and Oriental Bank of Commerce**.

**RRB (AMENDMENT) BILL PASSED**

Rajya Sabha in April 2015 passed the Regional Rural Banks (Amendment) Bill 2014. The bill has been passed by both houses of the Parliament.

**MAIN HIGHLIGHTS**

It removes the five year limit cap that was put on the sponsor banks to assist the upcoming RRBs under the RRB Act, 1976. As per the Act, sponsor banks were liable to train personnel and provide managerial and financial assistance for the first five years.

It raises the amount of authorized capital to 2000 crore rupees and it is not to be reduced below one crore rupees.

It allows Union government to specify that the capital issued by a RRB should be at least one crore rupees.

**SBI LAUNCHED RUPAY PLATINUM DEBIT CARD**

State Bank of India in May 2015 launched State Bank RuPay Platinum debit card in association with National Payment Corporation of India (NPCI). The card will be issued free to customers maintaining a quarterly balance of 50000 rupees. The State Bank RuPay Platinum Debit Card, targets the affluent segment by offering a range of value added benefits **including:**

5 percent cash back on utility bill payments.

Up to 1 percent fuel surcharge waiver.

Personal accidental death and permanent total disability insurance cover of 2 lakh rupees.

**SBI TOUCH CONTACT-LESS CARD LAUNCHED**

State Bank of India (SBI) in May 2015 launched contact-less credit and debit cards called **SBI TOUCH**.

**RBI ALLOWED TAP AND PAY WITHOUT PIN UP TO 2000 RUPEES**

Reserve Bank of India (RBI) in May 2015 allowed Tap And Pay without PIN for transactions up to 2000 rupees. For amounts higher than that, the customer must be given the option of contact payment and would require pin authentication

**RBI ADVISED ALL PSU BANKS TO APPOINT INTERNAL OMBUDSMAN**

The Reserve Bank of India (RBI) in May 2015 advised all public sector banks (PSBs) to appoint internal Ombudsman. This internal Ombudsman will be designated as **Chief Customer Service Officer (CCSO)** and he should not have worked in the bank in which it has been appointed as CCSO.

# JUNE

## RBI ISSUED FINAL GUIDELINES FOR INTEREST RATE FUTURES

The Reserve Bank of India (RBI) in June 2015 issued the final guidelines for the 6-year and 13-year cash settled Interest Rate Futures (IRF) on government securities with residual maturity of 4-8 years and 11-15 years respectively under the Interest Rate Futures (Reserve Bank) (Amendment) Directions, 2015.

For the 6-year cash settled IRF contracts, the underlying shall be a coupon bearing government security of face value of 100 rupees and the residual maturity of 6-year IRF is between 4 and 8 years on the expiry of futures contract. For the 13-year cash settled IRF contracts, the underlying can be a coupon bearing government security of face value of 100 rupees and residual maturity will be between 11 and 15 years on the expiry of futures contract.

## RBI EXTENDED DEADLINE FOR EXCHANGING PRE-2005 CURRENCY NOTES

The Reserve Bank of India (RBI) in June 2015 extended the date to exchange pre-2005 bank notes till 31 December 2015. RBI in an official statement said that the notes can be exchanged for their full value. It has also clarified that all such notes continue to remain legal tender.

## RBI ALLOWED AD CATEGORY-I BANKS TO BORROW FROM INTERNATIONAL FINANCIAL INSTITUTIONS

The Reserve Bank of India (RBI) decided to allow Authorised Dealer Category I (AD Category-I) Banks to borrow foreign currency from International/Multinational Financial Institutions (IFIs/MFIs).

Earlier, AD Cat-I Banks **were allowed to borrow** from IFIs/MFIs **for a short period in 2013** with prior permission from the RBI **on a case-by-case basis**.

As per the recent notification, the banks can borrow **without any such prior approvals** from the RBI.

## RBI RELEASED FINANCIAL STABILITY REPORT JUNE 2015

The Reserve Bank of India (RBI) in June 2015 released the Financial Stability Report (FSR) June 2015. It is the eleventh issue of its half yearly publication.

### Highlights of Report

**Scheduled Commercial Banks (SCBs):** The performance of SCBs in terms of growth in business has moderated further during the period September 2014-March 2015. The public sector banks (PSBs) continued to record the lowest capital to risk-weighted assets ratio (CRAR) among the bank-groups.

Net non-performing advances (NNPAs) ratio of PSBs increased from 3.1 per cent to 3.2 per cent and in the case of PVBs, it increase from 0.8 per cent to 0.9 per cent

## PAYZAPP BY HDFC

HDFC Bank in June 2015 launched PayZapp, a complete digital payment and purchase solution..

## RBI STRATEGIC DEBT RESTRUCTURING SCHEME

The Reserve Bank of India (RBI) in June 2015 announced **Strategic Debt Restructuring (SDR) Scheme** which allows **banks and non-banking lending institutions** to convert their loans into equity stake.

The scheme will benefit all Scheduled Commercial Banks, **excluding Regional Rural Banks (RRBs)**, all-India term-lending and Refinancing Institutions.

### Key Features

A decision on invoking the SDR should be taken within 30 days after a review of the account of borrowers.

All lenders should together own **51 percent or more** of the company's equity.

### **CROSS HOLDING IN INFRASTRUCTURE BONDS PERMITTED**

The Reserve Bank of India (RBI) in June 2015 allowed cross holding in long-term infrastructure bonds.

### **FACIAL RECOGNITION ATM MACHINE**

China in May 2015 unveiled the world's first facial recognition ATM which will not allow users to withdraw cash unless their face matches their IDs.

## **JULY**

### **SBI LAUNCHED PROJECT TATKAL**

The country's largest public sector lender State Bank of India (SBI) in July 2015 launched Project Tatkal, an initiative to provide doorstep services and expedite Home Loan Application (HLA) process. The project will help home loan applicants to get the loan within 10 days after receipt of application form and relevant supporting documents.

### **RBI GUIDELINES ON PPI FOR MASS TRANSIT SYSTEM (PPI-MTS)**

The Reserve Bank of India (RBI) in July 2015 released the final guidelines on **Prepaid Payment Instruments for Mass Transit System (PPI-MTS)**. The issued guidelines enable the issuance of a separate category of semi-closed prepaid payment instruments for mass transit systems.

### **RBI SIGNED CURRENCY SWAP AGREEMENT WITH SRI LANKA**

The Reserve Bank of India in July 2015 signed a Special Currency Swap Agreement with the Central Bank of Sri Lanka. Under the arrangement, the Central Bank of Sri Lanka can draw up to 1.1 billion US dollar for a maximum period of six months

### **UNION GOVERNMENT EXTENDED INTEREST SUBVENTION SCHEME TO BANKS**

Union Government in July 2015 extended Interest Subvention Scheme (ISS) to Public Sector Banks (PSBs), private sector commercial banks, rural regional banks (RRBs), cooperative banks and NABARD. It was extended to ensure availability of crop loans of up to 3 lakh rupees to farmers at 7 percent per annum.

The government also decided to provide interest subvention to small and marginal farmers with Kisan Credit Cards (KCC) for loans against negotiable warehouse receipts post-harvest at annual interest of seven percent for six months.

### **RBI PERMITTED CBS-ENABLED COOPERATIVE BANKS TO ISSUE ATM**

Reserve Bank of India (RBI) in July 2015 permitted Cooperative Banks with Core Banking Solution (CBS) to issue **ATM cards/ATM-cum-debit cards** in tie with a sponsor banks. The decision was taken by the RBI in an attempt to move towards a less-cash economy and with an aim to inculcate the habit of using electronic payment channels among bank customers.

.They were allowed to install mobile ATMs only with prior permission of the RBI and subject to **following criteria:**

CRAR not being less than 9 per cent

No default in maintenance of CRR/SLR during the preceding financial year

Net NPA being less than 5 per cent

### **DIRECT LENDING TO FARMERS SHOULD NOT FALL:RBI**

Reserve Bank of India (RBI) in July 2015 directed banks to ensure that their overall direct lending to farmers should not fall below the average of last three years.. Banks' overall target for agriculture stands at 18 percent.

**DEEPAK MOHANTY COMMITTEE**

The Reserve Bank of India (RBI) in July 2015 constituted a committee to work out a five-year (medium-term) action plan for financial inclusion. The 14-member panel will be headed by RBI executive director Deepak Mohanty.

## AUGUST

**10 RUPEES COINS FOR INTERNATIONAL DAY OF YOGA**

The Reserve Bank of India in July 2015 decided to put into circulation 10 rupees coins to commemorate the International Day of Yoga. The coins have been minted by the Government of India. These coins are legal tender as provided in The Coinage Act 2011.

**LOK SABHA PASSED NEGOTIABLE INSTRUMENTS (AMENDMENT) BILL, 2015**

LokSabhain August 2015 passed the Negotiable Instruments (Amendment) Bill, 2015. The Bill provides for filing of cheque bounce cases at the place where a cheque is presented for clearance and not the place of issue. The Bill seeks to amend the **Negotiable Instruments Act, 1881**. It will have implications for over 18 lakh cheque bounce cases pending in various courts.

The Act defines promissory notes, bills of exchange, cheques and creates penalties for issues such as bouncing of cheques.

**RBI RELAXED POLICY FOR BANKS IN URBAN AREAS**

Reserve Bank of India (RBI) in August 2015 notified Section 23 of the Banking Regulation Act, 1949 -Relaxations in Branch Authorisation Policy. The notification allows banks to shift, merge or close branches, in urban areas, at their own discretion.

**Some guidelines includes**

- Banks may shift, merge or close all branches except rural branches and sole semi-urban branches at their discretion.
- Shifting, merger, or closure of any rural branch as well as a sole semi urban branch would require approval of the DCC/DLRC.
- It may further be ensured that branches are shifted/ within the same or to a lesser population category, i.e., semi urban branches to semi urban or rural centres and rural branches to other rural centres.
- Thus banks may shift their metropolitan, urban and semi urban branches outside the State, and their rural branches outside the block without prior approval of RBI.

**RBI INTEREST SUBVENTION SCHEME FOR BANKS**

Reserve Bank of India in August 2015 notified the Union Budget-2015-16 Interest Subvention Scheme (ISS) and asked all banks to provide interest concession of 2 percent on short term crop loans of up to 3 lakh rupees. Interest subvention of 2 percent per annum will be made available to public and private sector banks provided they lend short term credit at the ground level at 7 percent per annum to farmers. The bank said that additional interest subvention of 3 percent will be available to farmers for repaying the loan promptly from the date of disbursement of the crop loan. This implies that farmers paying promptly would get short term crop loans at 4 percent during the year 2015-16.

**M-WALLET APP 'SBI-BUDDY' LAUNCHED**

State Bank of India (SBI) in August 2015 launched a mobile wallet (M-wallet) application named SBI Buddy. The application was launched in collaboration with Accenture and Mastercard.

**Features of Buddy**

The application is available in 13 languages

It carries several features like cash transfer, bill payment, all types of ticket bookings payment and booking for movies, hotels as well as for shopping.



It also has features like reminders to settle dues, recharge and pay bills instantly.

### **ICICI BANK LAUNCHED LOCKER FACILITY NAMED SMART VAULT**

ICICI Bank in August 2015 launched Smart Vault, a first-of-its-kind locker facility by a bank in India with latest robotic technology. The facility was launched by ChandaKochhar, MD & CEO of ICICI Bank .

The Smart Vault uses robotic technology to access the lockers from the safe vault and enables customers to conveniently access their lockers at any time of their preference, in the comfort of a secure lounge where the locker automatically comes up to the customer. Smart Vault locker is equipped with multi-layer security system, including biometric and PIN authentication and debit cards, among others. Customers can access it without any intervention by the branch staff.

### **RBI GRANTED 'IN-PRINCIPLE' APPROVAL TO 11 PAYMENT BANKS APPLICANTS**

The Reserve Bank of India (RBI) in August 2015 granted in-principle approval to 11 payment banks applicants under the Guidelines for Licensing of Payments Banks.

The 11 payment banks granted the approval includes

Aditya Birla Nuvo Limited

Airtel M Commerce Services Limited

Cholamandalam Distribution Services Limited

Department of Posts

FinoPayTech Limited

National Securities Depository Limited

Reliance Industries Limited

ShriDilipShantilalShanghvi

Shri Vijay Shekhar Sharma

Tech Mahindra Limited

Vodafone m-pesa Limited

### **What are Payments Bank**

A payments bank differs from conventional banks as it cannot lend to its customers. It is allowed to take deposits, allow remittances and provide simple financial products.

The payments bank will need to invest 75 percent of its funds in government securities.

The minimum capital needed to set up a payments bank is set at 100 crore rupees.

The bank will be allowed to accept savings deposits of up to 1 lakh rupees from each customer.

### **NEW NORMS FOR SELECTION OF CEOs AND MDS OF SMALLER PSU BANKS**

The Union Government in August 2015 issued norms for selection of Managing Directors (MDs) and Chief Executive Officers (CEOs) in Mid and Small Public Sector Banks (PSBs).

### **Guidelines**

The top post in the PSBs would be filled from the existing pool of executive directors (EDs) or deputy managing directors (DMDs) in state-owned banks with a remaining service period of 2 years. The private sector executives would not be the part of the selection process of top management.

Other than five large PSBs, for the remaining banks hiring will be conducted from the pool of executive directors of the public sector banks

itself.

For the five large banks viz. Punjab National Bank, Bank of Baroda, Bank of India, Canara Bank and IDBI Bank, there will be a separate procedure for selection.

The selection will be done by the interaction of the candidates with three panels of the sub-committee of the Appointments Board, where the candidates will be rated out of 100 marks.

### **R. GANDHI PANEL FOR UCBS INTO REGULAR BANKS**

The Reserve Bank of India's (RBI's) **High Powered Committee on Urban Cooperative Banks (UCBs)** headed by **RBI Deputy Governor R Gandhi** in its report has recommended conversion of UCBs with business size of 20000 crore rupees or more into regular banks.

### **BANDHAN FINANCIAL SERVICES STARTED OPERATIONS AS SCHEDULED COMMERCIAL BANK**

Bandhan Financial Services, a Micro Financial Institution (MFI) in August 2015 started operations as a Scheduled Commercial Bank (SCB). Henceforth it will be called as Bandhan Bank.

With this, **Bandhan became the first micro finance company in the country to start operations as a full-fledged commercial bank.** It is also the first commercial bank from Eastern India to get RBI clearance since independence.

**Bandhan along with IDFC (Infrastructure Development Finance Company)** were granted banking licenses in 2014 by the Reserve Bank of India (RBI). The move was aimed at deepening financial services reach in the country by utilizing the services of the existing players in the market.

## **SEPTEMBER**

### **RBI, NEPAL RASTRA BANK SIGNED MOU**

Reserve Bank of India (RBI) in September 2015 signed a Memorandum of Understanding (MoU) with the Nepal Rastra Bank (NRB) on Supervisory Cooperation and Exchange of Supervisory Information.

### **RBI GRANTED IN-PRINCIPLE APPROVAL TO 10 APPLICANTS FOR SMALL FINANCE BANKS**

Seeking to promote financial inclusion, the Reserve Bank of India (RBI) in September 2015 granted in principle approval to 10 entities to set up small finance banks. These small finance banks will provide basic banking services to small farmers and micro industries.

#### **The approval granted includes**

Au Financiers (India) Ltd., Jaipur  
Capital Local Area Bank Ltd., Jalandhar  
Disha Microfin Private Ltd., Ahmedabad  
Equitas Holdings P Limited, Chennai  
ESAF Microfinance and Investments Private Ltd., Chennai  
Janalakshmi Financial Services Private Limited, Bengaluru  
RGVN (North East) Microfinance Limited, Guwahati  
Suryoday Micro Finance Private Ltd., Navi Mumbai  
Ujjivan Financial Services Private Ltd., Bengaluru  
Utkarsh Micro Finance Private Ltd., Varanasi

The approval has been granted within a month of the RBI giving nod to 11 entities for launching Payments Banks.

The RBI statement said that the in-principle approval will be valid for 18 months to enable these entities to comply with the requirements under the guidelines on Small Finance Banks.

The small finance banks can provide basic banking services like accepting deposits and lending to the unbanked sections such as small farmers, micro business enterprises, micro and small industries and unorganised sector entities.

### **UNION CABINET APPROVED 100 % FDI IN WHITE LABEL ATMS THROUGH AUTOMATIC ROUTE**

The Union Cabinet in September 2015 approved 100 percent Foreign Direct Investment (FDI) in white label Automated Teller Machines (WLAs). White label ATMs are those that are being set up by non-bank entities. However, any non-bank entity intending to set up WLAs should have a minimum net worth of 100 crore rupees as per the latest financial year's audited balance sheet, which is to be maintained at all times.

### **'BANKS ON WHEELS' SERVICE IN REMOTE AREAS BY OSCB**

Odisha State Cooperative Bank Limited (OSCB) launched 'Banks of Wheels' scheme in 20 backward blocks covering 16 districts with an objective to reach the farmers and other people in remote areas of the state. Chief Minister Naveen Patnaik flagged off the facility of 20 'Banks on Wheels' vehicles.

### **RBI PROPOSED MARGINAL COST OF FUNDS METHODOLOGY**

The Reserve Bank of India (RBI) in September 2015 proposed a new methodology to calculate Base Rate (Base Rate). It is based on marginal cost of funds methodology. The new methodology is aimed at bringing uniformity among BRs of banks so that they will be more sensitive to any changes in policy rates of the RBI like Cash Reserve Ratio (CRR), Statutory Liquidity Ratio (SLR).

### **SBI AND ICICI BANK AS DOMESTIC SYSTEMICALLY IMPORTANT BANKS**

The Reserve Bank of India (RBI) in August 2015 declared State Bank of India (SBI) and ICICI Bank as Domestic Systemically Important Banks (D-SIBs) in line with the D-SIB Framework released by the RBI.

### **RS 5 COIN TO COMMEMORATE 1965 INDO-PAK WAR**

The Reserve Bank of India has decided to put into circulation Rs 5 coins to commemorate golden jubilee of Indo-Pak War 1965. The coins will be legal tender as provided in The Coinage Act 2011.

### **RAKESH SHARMA**

Rakesh Sharma was in September 2015 appointed as Managing Director (MD) and Chief Executive Officer (CEO) of Bengaluru-headquartered Canara Bank. Prior to this appointment, Sharma was the MD and CEO of Lakshmi Vilas Bank since March 2014.

## **OCTOBER**

### **UCO BANK REGISTERED HIGHEST INCREASE IN GROSS NPA's**

UCO Bank in October 2015 registered the highest increase in gross Non-Performing Assets (NPAs) in percentage terms against total loans in the 2014-15 fiscal year.

### **About Non Performing Assets**

Banks usually classify any commercial loans as Non-Performing Assets which are overdue for more than 90 days and any consumer loans which are overdue for more than 180 days. More generally, NPA are those assets that are not producing any income.

Fourth bi-monthly monetary policy statement 2015-16 was announced in September 2015 by Raghuram Rajan, the Governor of Reserve Bank of India (RBI).

The monetary policy cut the **repo rate**, the rate at which RBI lends to commercial bank, by 0.50 percent from 7.25 percent to **6.75 percent**. As a result, the **reverse repo rate**, the rate at which RBI borrows from commercial banks, stands adjusted to **5.75 percent**, and the marginal standing facility (MSF) rate and the **Bank Rate to 7.75 per cent**. The **cash reserve ratio (CRR)** of scheduled banks was kept unchanged at **4 percent** of net demand and time liabilities (NDTL).

#### **ICICI BANK LAUNCHED MVISA-BASED MOBILE PAYMENT SERVICE**

ICICI Bank in October 2015 launched a mobile payment service based on mVisa. The service enables customers to make electronic payments from their smart phones at traditional stores, e-commerce sites, deliveries made at home, radio taxi and utility bills among others.

#### **RBI FORMED FINANCIAL INCLUSION FUND WITH 2000 CRORE RUPEES CORPUS**

The Reserve Bank of India (RBI) in October 2015 formed a single Financial Inclusion Fund (FIF) with a corpus of 2000 crore rupees. The fund was formed by merging the Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF). The new FIF will be administered by the reconstituted Advisory Board constituted by Union Government and will be maintained by NABARD.

#### **PM NARENDRA MODI INAUGURATED IDFC BANK**

Prime Minister Narendra Modi in October 2015 inaugurated the IDFC Bank in New Delhi.

IDFC Bank Limited, which started its operations on 1 October 2015, is an Indian Banking company with headquarters in Mumbai that forms a part of IDFC, an integrated infrastructure finance company.

#### **RBI MOU WITH CENTRAL BANK OF UAE FOR SUPERVISORY INFORMATION EXCHANGE**

The Reserve Bank of India (RBI) has signed the Memorandum of Understanding (MoU) with the Central Bank of UAE, United Arab Emirates on Supervisory Cooperation and Exchange of Supervisory Information.

#### **RBI DIRECTIONS ON GOLD MONETISATION SCHEME 2015**

The Reserve Bank of India (RBI) in October 2015 issued a Direction to all Scheduled Commercial Banks (excluding Regional Rural Banks) on implementation of the Gold Monetisation Scheme, 2015 notified by the Union Government.

##### **Directions on implementation of GMS 2015**

The deposits outstanding under the Gold Deposit Scheme will be allowed to run till maturity unless the depositors prematurely withdraw them.

The minimum deposit at any one time shall be raw gold (bars, coins, jewellery excluding stones and other metals) equivalent to 30 grams of gold of 995 fineness.

There is no maximum limit for deposit under the scheme.

The deposit certificates will be issued by banks in equivalence of 995 fineness of gold.

The principal and interest of the deposit under the scheme will be denominated in gold.

There will be provision for premature withdrawal subject to a minimum lock-in period and penalty to be determined by individual banks.

Interest on deposits will start accruing from the date of conversion of gold deposited into tradable gold bars after refinement or 30 days after the receipt of gold at the CPTC or the bank's designated branch.

#### **RBI RELAXED NORMS OF FPI INVESTMENT IN GOVERNMENT SECURITIES**

The Reserve Bank of India (RBI) in October 2015 relaxed the norms of Foreign Portfolio Investors (FPIs) of government debt and also announced higher investment limits in rupee terms in government securities with a view to bring in an additional 1.2 lakh crore rupees by March 2018.

#### **RBI Directions**

The limit will be increased from 1.53 lakh crore rupees to 1.7 lakh crore rupees from 12 October and it will be 1.86 lakh crore rupees from 1 January 2016.

Those Central Government securities in which aggregate investment by FPIs exceeds the prescribed threshold of 20% will be put in a negative investment list.

The RBI fixed the FPI investment limits in rupee terms and raised the limits in phases to reach 5 percent of the outstanding stock by March 2018.

## NOVEMBER

### FIIS/RFPIS CAN NOW INVEST UP TO 74 PERCENT IN DEN NETWORKS LIMITED: RBI

The Reserve Bank of India (RBI) in October 2015 notified that the Foreign Institutional Investors (FIIs)/Registered Foreign Portfolios Investors (RFPIS) can now invest up to 74 percent of the paid up capital of DEN Networks Limited under the Portfolio Investment Scheme (PIS).

The Reserve Bank notified this under Foreign Exchange Management Act (FEMA), 1999.

### RBI ALLOWS NRI's TO SUBSCRIBE TO NATIONAL PENSION SYSTEM

Reserve Bank of India allowed non-resident Indians (NRIs) to subscribe to the National Pension System (NPS) governed by the Pension Fund Regulatory and Development Authority.

It has now been decided, in consultation with the Government, to enable National Pension System (NPS) as an investment option for NRIs under FEMA, 1999. Now NRIs may subscribe to the NPS provided such subscriptions are made through normal banking channels and the person is eligible to invest as per the provisions of the PFRDA Act.

### NEW CEOS OF FOUR PUBLIC SECTOR BANKS

The Finance Ministry has appointed chief executives in four public sector banks (PSBs) — **Andhra Bank, Indian Bank, Corporation Bank, and UCO Bank.**

**Suresh N Patel**, has been appointed managing director of the **Hyderabad-based Andhra Bank.**

**Ravi Krishan Takkar**, is new head of **Kolkata-based UCO Bank.**

**J K Garg** has been named as the MD of **Corporation Bank.**

**Mahesh Kumar Jain** is **MD & CEO of Indian Bank.**

### RBI ISSUED UNIFORM GUIDELINES ON INTERNET BANKING FOR COOPERATIVE BANKS

Reserve Bank of India (RBI) in November 2015 issued revised and uniform guidelines on Internet Banking for all licensed cooperative banks including Urban Cooperative Banks (UCBs), Cooperative Banks (StCBs) and Districts Co-operative Banks (DCBs).

#### Revised guidelines for Internet Banking (View Only) facility

All licensed StCBs, DCCBs and UCBs which have implemented Core Banking Solution (CBS) and migrated to Internet Protocol Version 6 (IPv6) may offer Internet Banking (View only) facility to their customers, without prior approval of RBI.

In case, any service offered under 'view only' facility requires two-factor authentication or One Time Password (OTP), banks may adopt the security features related to internet banking as prescribed by RBI, as appropriate to such services.

#### Revised guidelines for Internet Banking with Transaction facility

Only those licensed StCBs, DCCBs and UCBs, which have implemented CBS and have also migrated to IPv6 can offer this facility to their customers with prior approval of RBI if they fulfill the following criteria:

**Credit to Risk Adequacy Ratio (CRAR) of not less than 10 per cent**

**Net worth is 50 crore** rupees or more as on 31 March of the immediate preceding financial year

**Gross Non-Performing Assets (NPAs) less than 7 %** and Net NPAs not more than 3%



The **bank should have made a net profit in the immediate preceding financial year** and overall, should have made net profit at least in three out of the preceding four financial years.

It **should not have defaulted in** maintenance of Cash Reserve Ratio (CRR)/Statutory Liquidity Ratio (SLR) during the immediate preceding financial year.

It has sound internal control system with at least two professional directors on the Board.

The bank has a track record of regulatory compliance and no monetary penalty has been imposed on the bank for violation of RBI directives/guidelines during the two financial years, preceding the year in which the application is made.

### **SBI LAUNCHES NEEV FUND TO HELP LOW-INCOME STATES**

State Bank of India (SBI) has launched the country's first low-income state infrastructure equity partnership (or the Neev fund) in London in an event which was attended by British Prime Minister David Cameron. The fund aims at providing equity partnerships for small infrastructure development in sectors like water and sanitation, clean energy and urban infrastructure.

### **INDIA RATIFIED ARTICLES OF AGREEMENT OF THE ASIAN INFRASTRUCTURE INVESTMENT BANK**

The Union Cabinet chaired by the Prime Minister Narendra Modi in November 2015 gave its approval for the ratification and submitting of the Articles of Agreement (AoA) of the Asian Infrastructure Investment Bank (AIIB). India will be the second-biggest shareholder with 8.4 percent, followed by Russia, which will have a 6.5 percent stake.

#### **About Asian Infrastructure Investment Bank**

The Asian Infrastructure Investment Bank (AIIB) is a proposed international financial institution which is focused on supporting infrastructure construction in the Asia-Pacific region.

The bank was proposed by China.

The Bank will be headquartered in Beijing.

The authorised capital of AIIB is 100 billion US Dollar and the initial subscribed capital is expected to be around 50 billion US Dollar. The paid-in ratio will be 20 percent.

### **RBI PERMITS RRB's TO LAUNCH INTERNET BANKING WITH CONDITION**

Reserve Bank of India has allowed rural banks to launch online transaction through internet banking, which is an essential product in new-age banking.. This decision has been taken to enhance customer service and taking into account demand for such services.

#### **Eligibility for banks**

- I. Banks with capital adequacy ratio over 10 per cent will be allowed to introduce the online transaction services.
- II. Banks need to have their gross NPA ratio less than 7 per cent and their net NPA should not exceed 3 per cent
- III. The bank should have made a net profit in the immediate preceding financial year and overall, should have made net profit at least in three out of the preceding four financial years.

RRBs that are profitable and have minimum Rs 100 crore network and better asset quality will be allowed to offer this service.

## **BUSINESS & ECONOMY**

## **AUGUST**

### **BHARTI AIRTEL ACQUIRED YTS SOLUTIONS**

India's largest telecom operator Bharti Airtel in August 2015 acquired financial solutions firm YTS Solutions for an undisclosed amount.

### **INDIA & WORLD BANK SIGNED \$ 308.40 AGREEMENT**

Union Government and World Bank in August 2015 signed 308.40 million US dollar credit agreement in support of the second phase of the National Cyclone Risk Mitigation Program (NCRMP-II). The agreement was also signed by the state Governments of Goa, Gujarat, Karnataka,

Kerala, Maharashtra, and West Bengal.

### PAHAL SCHEME IN GUINNESS BOOK OF WORLD RECORDS

Union Government's ambitious PratyakshaHastaantariLaabh (PAHAL) scheme in August 2015 acknowledged as the world's largest cash transfer program (households) by the Guinness Book of World Records. The scheme was formally launched as Direct Benefit Transfer Scheme for LPG subsidy in 2013 in 291 districts under the aegis of Union Ministry of Petroleum and Natural Gas.

Under the scheme, subsidized liquefied petroleum gas (LPG) cylinders are sold at market rates and consumers are entitled to receive LPG subsidy directly into their bank accounts.

## SEPTEMBER

### ADB LOWERED INDIA'S GROWTH FORECAST FOR 2016 FROM 7.8% TO 7.4%

Asian Development Bank (ADB) in September 2015 lowered India's gross domestic (GDP) growth projections for the fiscal year (FY) 2016 to 7.4 percent from 7.8 percent projected in its March 2015 Outlook.

### UNINOR RE-BRANDED AS Telenor INDIA

Telenor Group in September 2015 announced that it had changed its brand identity along with legal company name from Uninor, its subsidiary in India, as Telenor India Communications Pvt. Ltd.

### HERO CYCLES ACQUIRED FIREFOX BIKES

The world's largest bicycle manufacturer by volume, Hero Cycles, in September 2015 announced the acquisition of Firefox Bikes Pvt. Ltd. for an undisclosed sum in an all-cash deal.

### GLOBAL INVESTORS MEET - TAMIL NADU

The Global Investors Meet (GIM 2015) was in September 2015 held in Tamil Nadu to woo investors to invest in the state. The GIM 2015 was officially inaugurated by Tamil Nadu Chief Minister J Jayalithaa..

### ANTI-DUMPING DUTY ON INDIAN PRESERVED MUSHROOMS FOR 5 YEARS

The United States International Trade Commission (USITC) extended the anti-dumping duty on Indian preserved mushrooms for another five years.. **Solan** in Himachal Pradesh is known as '**Mushroom City of India**'.

### FORWARD MARKETS COMMISSION MERGED WITH SEBI

Union Government in August 2015 notified the merger of commodities market regulator Forward Markets Commission (FMC) with Securities and Exchange Board of India (SEBI).

### PHDCCI LAUNCHED INTELLECTUAL PROPERTY RIGHTS FACILITATION CENTRE

PHDCCI in September 2015 launched Intellectual Property Rights Facilitation Centre (IPFC) for Micro Small and Medium Enterprises (MSMEs) in Lucknow, Uttar Pradesh

### FIIS/FPIS EXEMPTED FROM MAT

The Union Government in September 2015 decided to exempt Foreign Institutional Investors (FIIs)/ Foreign Portfolio Investors (FPIs) from paying Minimum Alternate Tax (MAT) for the period prior to 1 April 2015. The decision was based on Justice A P Shah Committee's report that was submitted to the Union Ministry of Finance in August 2015. It is expected to improve ease of doing business conditions in the country.

### ABOUT MAT

As per the Finance Act, 2015 the 20 percent MAT on Capital Gains made by FIIs/FPI was waived off from the financial year 2015-16.

It is a direct tax and was introduced during 1997-98 financial year by the Union Government in order to make the companies pay minimum amount as tax irrespective of tax exemptions that a company is availed of under various tax saving provisions.

It is calculated on the book profits of a company.

### UNION GOVERNMENT RELEASED 2000 CRORE RUPEES TO EPS-95

The Union Government in September 2015 released 2000 crore rupees to Employee Pension Scheme, 1995 (EPS-95) as its contribution for the year 2015-16.

**CSO ESTIMATES OF GDP FOR Q1**

Central Statistical Office (CSO) in August 2015 released the estimates of Gross Domestic Product (GDP) for the April-June quarter of 2015. As per the estimates, India grew by 7 percent during the first quarter of the 2015-16 financial year.

**BSE HAS HIGHEST NUMBER OF LISTED COMPANIES IN THE WORLD**

The World Federation of Exchanges (WEF), in September 2015 announced that the Bombay Stock Exchange (BSE) has the highest number of listed companies in the world. A total number of 5689 companies were listed with the BSE. Shanghai stock exchange of China (having 1070 companies) was at the top in terms of value of share trading with 30 trillion US dollars. BSE was established in 1855 and is considered as the oldest exchange in Asia.

**WEFINCLUSIVE GROWTH AND DEVELOPMENT REPORT 2015**

The World Economic Forum in September 2015 released its maiden Inclusive Growth and Development Report. In the small business ownership category India was placed at the bottom (38th position).

**OCTOBER****EU IMPOSED ANTI-DUMPING DUTY ON INDIAN WATER AND SEWAGE PIPES**

The European Union (EU) in September 2015 imposed a provisional anti-dumping duty of up to 31.2 percent on imports of water and sewage pipes made of ductile cast iron from India for six months to protect its industry.

**WORLD BANK REPORT ON URBANISATION**

Leveraging Urbanisation World Bank in September 2015 released a report entitled Leveraging Urbanisation in South Asia: Managing Spatial Transformation for Prosperity and Livability.

**Highlights**

South Asia's urban population grew by 130 million between 2001 and 2011—it is more than the entire population of Japan— and is poised to grow by almost 250 million by 2030.

Manufacturing and services account for more than 80 percent of the region's GDP.

**INDIA SIGNED LOAN AGREEMENT WITH ADB**

India in September 2015 signed a 123.51 million US dollar loan agreement with Asian Development Bank (ADB) to upgrade tourism infrastructure and services in Punjab, Uttarakhand and Himachal Pradesh.

**WIPRO SELECTED AS MEMBER OF SUSTAINABILITY WORLD INDEX**

A leading global information technology, consulting and business process services company, Wipro Limited in September 2015 was selected as member of the global Dow Jones Sustainability Index (DJSI) - 2015 for the sixth consecutive year. A total of 317 companies were selected as the DJSI World constituents for the year 2015-16 out of 1845 companies that were assessed from around the world.

**INDIA MOST-FAVoured DESTINATION FOR FDI**

London-based business daily Financial Times (FT) in September 2015 released Foreign Direct Investment (FDI) data for the period January – June of 2015. India in the first half of 2015 surpassed China to emerge as the most-favoured destination for FDI.

**GROWTH OF EIGHT CORE SECTORS INCREASED BY 2.6 PERCENT IN AUGUST 2015**

The Index of Eight Core Industries with base year 2004-05 was released in September 2015 by the Department of Industrial Policy and Promotion (DIPP) under Union Ministry of Commerce and Industry.

As per official figures growth of eight core sectors grew by 2.6 percent in August 2015, as compared to the August 2014. The combined Index of Eight Core Industries stands at 169.6 in August 2015.

**IMF RELEASED WORLD ECONOMIC OUTLOOK**

India's growth is expected to strengthen from 7.3 percent 2015 and last year to 7.5 percent in 2016.

Global growth is projected to decline from 3.4 percent in 2014 to 3.1 percent in 2015, before picking up to 3.6 percent in 2016. The decline in growth in 2015 reflects a further slowdown in emerging markets, partially offset by a modest pickup in activity in advanced economies—particularly in the euro area.

Among emerging market and developing economies, growth in countries in economic distress in 2015 including Brazil, Russia, and some countries in Latin America and in the Middle East, while remaining weak or negative, is projected to be higher than in 2015. **Domestic demand in**

**India is projected to remain strong.**

Inflation is projected to decline in 2015 in advanced economies, reflecting primarily the impact of lower oil prices. Growth in India is expected to rise above the rates in other major emerging market economies. India's growth is expected to strengthen from 7.3 percent 2015 and last year to 7.5 percent in 2016.

**INDIA'S GDP TO GROW AT 7.5 PERCENT IN 2015: UNCTAD**

The United Nations Conference on Trade and Development in October 2015 (UNCTAD) projected that India's gross domestic product (GDP) is expected to grow at 7.5 per cent in 2015 as compared to China's 6.9.

**FUTURE GROUP TIED-UP WITH BABA RAMDEV'S PATANJALI AYURVED**

Retail major Future Group in October 2015 tied-up with Baba Ramdev-promoted Patanjali Ayurved to sell the Patanjali's FMCG products on its stores with plans for joint manufacturing in future.

**TATA HOUSING TIED-UP WITH FACEBOOK TO SELL ITS AFFORDABLE HOMES ONLINE**

Real estate developer Tata Housing in October 2015 tied-up with social networking firm Facebook to sell its affordable homes online. For this purpose, Tata Housing launched the new campaign titled **Social sell** on Facebook.

**DELL INC ACQUIRED EMC CORPORATION**

Dell Inc and EMC Corporation in October 2015 signed a definitive agreement under which Dell, together with its owners will acquire EMC Corporation, while maintaining VMware as a publicly-traded company.

This will be the biggest tech deal in history with a 67 billion US dollars acquisition of EMC Corp by Dell.

**TRAI MADE MANDATORY FOR TELECOM OPERATORS TO COMPENSATE FOR CALL DROPS FROM 1 JANUARY 2016**

Telecom Regulatory Authority of India (TRAI) in October 2015 made it mandatory for mobile service providers (MSPs) to compensate consumers call drops with effect from 1 January 2016. TRAI has raised the penalty on telecom operators for poor mobile service quality including call drops from Rs 50,000 at present to Rs. 1 lakh for first violation, Rs. 1.5 lakh for second violation, Rs. 2 lakh thereafter.

**What has been mandated to MSPs?**

**Credit the account of the calling consumer by one rupee.** However, such credit in the account of the calling consumer will **be limited to three dropped calls in a day.**

Send a message through SMS/USSD to the calling consumer within four hours of the occurrence of call drop and details of the amount credited into his account.

In case of post-paid consumers provide the detail of the credit in the next bill.

**MALAYSIA TO INVEST \$ 30 BILLION FOR URBAN DEVELOPMENT IN INDIA**

The Construction Industry Development Board (CIDB) of Malaysia in October 2015 proposed to invest 30 billion US dollars in urban development and housing projects in India.

**ADITYA BIRLA GROUP LAUNCHED ONLINE FASHION STORE ABOF.COM**

The Aditya Birla Group in October 2015 launched a new online fashion store Abof.com with an aim to tap a boom in e-commerce.

**FISCAL BALANCE REPORT AUGUST 2015: CGA**

The Controller-General of Accounts (CGA) in the second week of October 2015 announced that India's fiscal balance turned from deficit to surplus for the first time in 8 years. Fiscal deficit-difference between revenue and expenditure excluding borrowings- for August 2015 was pegged at - 15808 crore rupees that indicates surplus of revenues over expenditure.

**GOVERNMENT INCREASED IMPORT DUTY ON WHEAT TO 25%**

Union Government in October 2015 raised the basic customs duty on wheat to 25 percent from 10 percent. This increase will be valid till 31 March 2016.

**INFOSYS TO ACQUIRE NOAH CONSULTING**

India's second largest information technology (IT) services company, Infosys has announced the acquisition of US-based Noah Consulting firm for USD 70 million (Rs. 454 crores) in a cash deal.

**RELIANCE CAPITAL TO ACQUIRE GOLDMAN SACHS MUTUAL FUNDS BUSINESS IN INDIA**

Reliance Capital Asset Management (RCAM), a part of Anil Ambani led Reliance Capital, in October 2015 signed definitive agreements (DA) to acquire Goldman Sachs Asset Management's (GSAM) onshore business in India.

**WESTERN DIGITAL TO BUY SANDISK**

Western Digital Corporation in October 2015 announced that it entered into a definitive agreement with SanDisk Corporation to buy it for 19 billion US dollar.

**NOVEMBER****INDIA IS WORLD'S LARGEST REMITTANCE RECIPIENT: WORLD BANK**

World Bank in October 2015 announced that India is the World's largest remittance recipient. It was revealed in the Migration and Development Brief that conveyed recent trends in remittance flows and migration across the world. As per the report, remittances to India are projected to increase by 2.5 percent in 2015, well above the 0.6 percent increase in 2014.

**RELIANCE INDUSTRIES SIGNED REVISED LISTING AGREEMENTS WITH BSE AND NSE**

Reliance Industries Limited (RIL) declared in October 2015 that it signed the revised listing agreement with the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) as mandated under the newly introduced Listing Regulation notified by Securities and Exchange Board of India (SEBI).

With this, RIL became the first listed company to conform to SEBI norms.

**INDIA REPLACED CHINA TO EMERGE AS BIGGEST GOLD CONSUMER IN WORLD: THOMSON REUTERS**

Thomson Reuters in October 2015 released Gold Survey Q3 2015 Review and Outlook. The survey says that India regained its top position replacing China as the biggest overall consumer of gold in the first nine months of year 2015.

**INDIA RANKED 130 IN EASE OF DOING BUSINESS: WORLD BANK**

World Bank in October 2015 announced that **India ranked 130** out of the 189 countries surveyed in terms of ease of doing business for domestic firms. It was revealed in the report entitled Doing Business 2016: Measuring Regulatory Quality and Efficiency.

**MTS INDIA MERGED WITH RELIANCE COMMUNICATIONS**

Anil Ambani-led Reliance Communications (RCOM) in November 2015 declared that it will take over Russian conglomerate Sistema Shyam Teleservices' (SSTL) venture that operates under the brand name of MTS for a cashless deal valued at around 4500-5000 crore rupees.

**FACEBOOK AND BSNL PARTNERED TO SET UP 100 WIFI HOTSPOTS IN RURAL INDIA**

US-based social networking giant Facebook in October 2015 partnered with state-owned Bharat Sanchar Nigam Ltd. (BSNL) to create 100 WiFi hotspots in rural areas of western and southern India.

During the partnership, Facebook will invest 5 crore rupees per annum for buying bandwidth from BSNL.

**GOVERNMENT LAUNCHED THREE GOLD RELATED SCHEMES**

Prime Minister Narendra Modi in November 2015 launched three gold related schemes. The schemes are – **Gold Monetization Scheme, Sovereign Gold Bond Scheme and Indian Gold Coins**. The primary purpose of the schemes is to reduce dependence on imported gold, recycle the unutilized gold in the country and most importantly, streamline the gold business in the country. At present, India is the largest consumer of gold in the world.

**Gold Monetization Scheme (GMS)**

Its objective is to mobilize unutilized gold from individuals, households and institutions and make them available to gold-base industries including jewellers.

**Sovereign Gold Bond Scheme**

The purpose of the scheme is to reduce the demand for physical gold and to shift part of the estimated 300 tons of physical bars and coins purchased every year for investment into Demat (Dematerialised) gold bonds.

**Indian Gold Coins**

Its purpose is to revive investment and reduce dependence on imports of gold coins. At present, India has been importing about 60 tonnes of



gold coins annually that are sold at a premium of 8-10 per cent.

Under the scheme, gold coins bearing the Ashok Chakra and Mahatma Gandhi will be minted by the Security Printing and Minting Corporation of India.

Initially, the coins will be available in denominations of 5 gm and 10 gm.

### SCHEME UDAY FOR FINANCIAL TURNAROUND AND REVIVAL OF DISCOMS

The Union Cabinet on 5 November 2015 gave its nod to **Ujwal DISCOM Assurance Yojna (UDAY)**, a new scheme proposed by the Ministry of Power. The scheme aims at alleviating the financial crunch faced by **Power Distribution companies (DISCOMs)** that has impaired their ability to buy electricity. The scheme targets the revival of DISCOMs. It will also ensure a sustainable permanent solution to the problem.

#### Key features of UDAY

States will take over 75 percent of DISCOM debt as on 30 September 2015 over two years.

Union Government will not include the debt taken over by the states in the calculation of fiscal deficit of respective states in the financial years 2015-16 and 2016-17.

### NEW MSP FOR RABI CROPS OF 2015-16 SEASON

The Cabinet Committee on Economic Affairs (CCEA) in November 2015 hiked the Minimum Support Prices (MSPs) for Rabi Crops of 2015-16 season to be marketed in 2016-17.

Commodity	MSP for 2014-15 season (Rupees per quintal)	MSP for 2015-16 season (Rupees per quintal)	Increase in MSP (Rupees)
Wheat	1450	1525	75
Barley	1150	1225	75
Gram	3175	3425	250
Masur (Lentil)	3075	3325	250
Mustard	3100	3350	250
Safflower	3050	3300	250

### GOVERNMENT TO IMPOSE 0.5% SWACHH BHARAT CESS ON ALL SERVICES

Union Ministry of Finance in November 2015 decided to impose 0.5 percent Swachh Bharat Cess (SBC) on all taxable services. It will be levied in addition to the 14 percent service tax that is in force now. The SBC will come into force on 15 November 2015.

### GOVERNMENT SIGNED LOAN AGREEMENT WITH ASIAN DEVELOPMENT BANK

The Union Government in November 2015 signed 273 million US dollar loan agreement with Asian Development Bank (ADB) to continue improving rural roads in the States of Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal. The loan represents the third tranche, which is also the last tranche of the 800 million US dollars financing facility under the **Rural Connectivity Investment Program**. The loan will help in constructing over 6000 kilometers of all-weather rural roads and will benefit over 4200 rural habitations.

### FORTUNE INDIA RELEASED POWERFUL BUSINESS WOMEN IN INDIA

Chairperson of SBI, Arundhati Bhattacharya remains the most powerful woman in the Indian business sector, according to Fortune India. ICICI Bank's Chanda Kochhar and Shikha Sharma of Axis Bank follow Bhattacharya at the second and third place, respectively. HPCL chairperson and managing director (MD) Nishi Vasudeva has bagged the fourth position.

### SEBI SIGNED MOU WITH BANGLADESH SECURITIES AND EXCHANGE COMMISSION

Securities and Exchange Board of India (SEBI) in November 2015 signed Memorandum of Understanding (MoU) with the Bangladesh Securities and Exchange Commission (BSEC) on bilateral cooperation and technical assistance.

#### Highlights of the MoU

The MoU was signed by UK Sinha, Chairman, SEBI and Dr M Khairul Hossain, Chairman, BSEC at Dhaka, Bangladesh.

This MoU will further facilitate training and technical assistance program between the two jurisdictions.

It aims at enhancing investor protection and creating conditions for an effective development of securities markets in the two countries.

### PORTAL FOR SMALL TRADERS' E-LALALAUNCHED

Urban Development Minister Venkaiah Naidu in November 2015 inaugurated 'e-lala', an e-commerce portal of Confederation of All India Traders (CAIT) in New Delhi. The e-lala initiative is aimed at promoting the interests of 5.77 crore small businesses in the context of rapid expansion of e-commerce in the country.

### Benefits of e-lala initiative

E-lala will enable physical stores to have their own online stores enabling them to retain their customer base besides additional source of growth in business.

E-lala, a city and location based portal, seeks to promote business-to-business and trader-to-customer transactions in a city. Online shoppers in the country are expected to increase from 34 million in 2014 to 100 million in 2016 and e-commerce has grown manifold from 3600 crore rupees in 2011 to 53000 crore rupees in 2015.

# नेट में चमके ट्राइसिटी के होनहार

जून में हुई परीक्षा में दस हजार अभ्यर्थी हुए थे शामिल, 441 हुए पास

अमर उजाला ब्यूरो

**चंडीगढ़।** यूनिवर्सिटी ग्रांट कमीशन (यूजीसी) द्वारा 29 जून 2014 को आयोजित नेशनल एलिजिबिलिटी टेस्ट (नेट) रिजल्ट में ट्राइसिटी के युवाओं ने शानदार प्रदर्शन किया है। पंजाब यूनिवर्सिटी सेंटर से परीक्षा देने वाले कुल 441 अभ्यर्थी नेट क्लियर करने में सफल रहे हैं।

करीब 10 हजार युवा नेट में अपीयर हुए थे। दिसंबर 2013 में आयोजित नेट में 400 युवा ही पास हुए थे। यूजीसी नेट कोचिंग एक्सपर्ट आरके महाजन के अनुसार, ट्राइसिटी से 4.41 फीसदी स्टूडेंट्स सफल हुए। जबकि, ऑल इंडिया लेवल पर पास 3.56 प्रतिशत स्टूडेंट पास हुए। उन्होंने बताया कि यूजीसी नेट में टॉप 15 फीसदी अभ्यर्थी ही पास माने जाते हैं। महाजन के अनुसार, एजुकेशन में सबसे अधिक 66 नेट और 9 जेआरएफ क्लियर हुए हैं।



यूजीसी-नेट के घोषित रिजल्ट में सफल होने वाली छात्राएं खुशी मनाते हुए।

### नेट के लिए 15 नवंबर तक करें ऑनलाइन आवेदन

पहली बार सीवीएसई कॉलेज और यूनिवर्सिटी स्तर पर असिस्टेंट प्रोफेसर बनने के लिए अनिवार्य नेट 28 दिसंबर 2014 को आयोजित करने जा रहा है। नेट देने के इच्छुक युवा 15 नवंबर तक ऑनलाइन आवेदन कर सकते हैं। आवेदन करने के बाद प्रिंट पंजाब यूनिवर्सिटी स्थित 'जोलाजी' विभाग में जमा करने होंगे। पीयू प्रवक्ता अनुसार ऑनलाइन आवेदन करने वाले 17 नवंबर तक गलतियों को ठीक कर सकते हैं।

साल	नेट	जेआरएफ
2013	61	361
2014	69	372

### किस विषय में कितने स्टूडेंट हुए पास

विषय	नेट	जेआरएफ
इकोनॉमिक्स	13	5
कॉमर्स	30	7
एजुकेशन	66	9
मेनेजमेंट	20	4
इंग्लिश	21	4
कंप्यूटर साइंस	21	6
पंजाबी	15	2
फिजिकल एजुकेशन	18	2

## BULLET NEWS FOR REVISION-SEPTEMBER

1	Who is the Captain of 'Green Army'	Sachin Tendulkar
2	Who is the New Director General of CSIR	Girish Sahni
3	Who is the Brand ambassador for 'Heforshe' campaigning	Anupam kher
4	Who is the Goodwill Ambassador of UNICEF	Novak Djokovic
5	Who won 'Guru Teg Bhadur Hockey title'	Air India
6	Who won 'Stockholm Water Prize'	Rajendra Singh
7	Who won 200 M title at World Championships 2015	Usain bolt
8	When is National Sports Day observed	29 August
9	Who won Tenzing Norgay National Adventure Award was won by	Mountaineer Jot Singh
10	Name of the Bank that launched INDPAY Application	Indian Bank
11	Name the Scheme launched for getting Online LPG Connection	SAHAJ
12	Who won Women's Marathon at World Athletics championship	Mare Dibaba
13	Who won Pro Kabaddi League -2015	U Mumba
14	How many cities to be covered in 'Housing for All' scheme	305
15	Which country extends Anti Dumping Duty on Indian Mushrooms for Next 5 Years	US
16	Who is the New Chairman of NHAI	Raghav Chandra
17	Who is the New Union Home Secretary	Rajiv Mehri
18	Who won Gold at Cadet Wrestling World Championship	Anil
19	Who won UNESCO Prize 'Award of Excellence' 2015	India
20	Who won Buchi Babu Memorial Trophy	Mumbai
21	Name the Banks declared by RBI as 'Domestic Systemic Important Banks'	SBI and ICICI
22	Who won 'Australian of the Day' award	Tejinder Pal Singh
23	Who set marathon national record at World Athletics championships	OP Jaisha
24	Forward Market Commission is to be merged with	SEBI
25	Which country to host 2022 Commonwealth Games	Durban
26	Name the scheme launched in Madhya Pradesh to reduce open defecation	Swachhata Sangram Abhiyan
27	Commemorative coins of Rs 125 and rupees 10 released in honour of	S.Radha Krishna
28	SAARC countries conference on Disaster Mitigation held in	Delhi
29	Who was selected for National Humanities Medal 2014	Jhumpa Lahiri
30	Which state won Skoch Order-of-Merit National Award for Implementing E-Governance	Haryana
31	Who is appointed as President of W 20	Gulden Turkmen
32	Name the Author of Book 'To the Brink and Back: India's 1991 Story'	Jairam Ramesh
33	Who won Silver Medal in Asia in Asia Championship	Vikas Krishnan
34	When is International Literary Day observed	8 <sup>th</sup> September
35	Indo-Maldives Joint Military Exercise Starts in	Thiruvananthapuram
36	Which State launched 'Ammu Baby Care Kit' Scheme	Tamil Nadu
37	Who won gold in 2015 Commonwealth Youth Games	Deepak Lather
38	Which state launched 'E-Pragati Project'	Andhra Pradesh

39	India's Rank in FIFA ranking	155
40	Name the 1st Indian to qualify for President's Cup	Anirban Lahiri
41	Who was appointed as Niti Aayog Member	Ramesh Chand
42	7 <sup>th</sup> Session of India-Belarus Intergovernmental Commission held in	Minsk
43	Who wrote book 'GREEN SIGNAL'	Jairam ramesh
44	Who grabbed Bronze Medals in 2015 Commonwealth Youth Games	Abitha Mary and Anamika Das
45	Union Government allows 100 per cent FDI under automatic Route in	White Label ATMs
46	Who won the 'Guest of Texas Award'	Anupam Kher
47	Who won 'Gandhi Peace Prize	ISRO
48	When is 'Telangana Language Day' was observed	9 <sup>th</sup> September
49	When is World Suicide prevention day' was observed	10 <sup>th</sup> September
50	Where is World Hindi Conference begins	Bhopal
51	Name the First state to submit Annual Action Plan Under 'Amrut'	Rajasthan
52	Name the 2 <sup>nd</sup> Powerful women in Fortune's Business list	Indra Nooyi
53	First Global Investors Summit' begins in	Chennai
54	'Ausindex 15' 1st Australian and Indian Exercise begins at	Visakhapatnam
55	Who is the New Chairman of Press Trust of India	Hormushi N Cama
56	Who was honored with silver medal by Royal Aeronautical society locate at London	Dr G Satheesh Reddy
57	Who won US Open Women's Double title	Sania and Martina Hingis
59	Who won 2015 -US open Men's Single title	Novak Djokovic
58	Who qualifies for 2016 Summer Olympics	Narsingh Pancham Yadav
60	Which state tops in 'Ease of Doing Business in India'	Gujarat
61	When is International Genocide Commemoration Day was observed	9 <sup>th</sup> December
62	Which Indian was shortlisted for 2015 'Man Booker Prize for Fiction'	Sunjeev Sahota
63	Who was awarded with 'Champions of Change Award'	Swetha Prabakaran
64	India's rank in Biz Growth Environment index	34 <sup>th</sup>
65	Which bank lowered India's Growth Rate for 2016 from 7.8% to 7.4%	Asian Development Bank
66	Who won the United Nations Champions of the Earth Award 2015	Bangladesh PM Sheikh Hasina
67	Who is the New President of UNGA	Mogens lykketoft
68	Committee formed by Union government on restructuring water agencies	Mihir Shah Committee
69	Who is the New MD and CEO of Canara Bank	Rakesh Sharma
70	Who released 'Ease of doing report'	World bank
71	India's Growth rate for 2015-16 projected by OECD	7.2%
72	Which City to host 2022 Asian Games	Hangzhou City
73	Name the Railway Shot Putter who shattered National Record	Manpreet Kaur
74	Name the App launched by Madhya Pradesh	M.Shiksha Mitra Mobile App
75	Which organization increased maximum insurance cover to 6 lakh rupees	EPFO
76	Who established 'Naam Foundation' to fund drought hit Farmers	Nana Patekar
77	Name the place where PM Narendra Modi launches 'IPDS'	Varanasi
78	Name of the Anti-Tank guided missile ' which is test fired recently	Amogha-I



79	India-Kuwait working group meeting on Hydrocarbons held in	New Delhi
80	Who released Global innovation index 2015	World Intellectual Property Organisation
81	Who got Cricket club of India's Honorary life membership	Sania Mirza and Ajinkya Rahane
82	Who won the Beijing International Marathon 2015	Mariko Kipchumba
83	Who was to serve UN High level advisory group on Sustainable Transport	E Sreedharan
84	When is International day on peace was observed	21 <sup>st</sup> September
85	Which country recently adopted its new constitution	Nepal
86	Who grabbed Silver medal in Korea open Badminton Tournament	Ajay Jayaram
87	Name the BCCI President who passed away recently	Jagmohan dalmiya
88	Which animal is declared as national animal of Nepal	Cow
89	Who elevated as Distinguished Scientist by Union Defense ministry	Dr P. Sivakumar
90	Who was appointed to elite panel of ICC Match Referees	Richie Richardson

## BULLET NEWS FOR REVISION-OCTOBER

SR.NO.	DAILY GK	ANSWER
1	Which University started course in RTI?	IGNOU
2	Which State started Zero Tolerance Road?	Punjab
3	Who is new president of BCCI?	Shashank Manohar
4	Which Player won Taiwan Masters Golf Tournament?	Dani Chia
5	Which country won Asian Basketball Championship?	China
6	In which country 16 people died in flood?	France
7	Which actor honoured with Lifetime Achievement Award in Jagran Film Festival in Mumbai?	Shashi Kapoor
8	3 <sup>rd</sup> Inter-Governmental Consultation between India and Germany held at ?	New Delhi
9	Name of German Chancellor who visited India?	Angela Merkel
10	Who is appointed as permanent CEO of Twitter?	Jack Dorsey
11	According to Finance Ministry GDP of India is likely to exceed?	7.5%
12	Islamic State (IS) extremists blow up The famous Arch of Triumph in?	Syrian City of Palmyra
13	Which Indian player gets confirmation for Golf PGA Tour 2016?	Anirban Lahiri
14	Pakistan beat Zimbabwe in ODI series by margin of?	2-1
15	Which player won Shenzhen open Tennis Title?	Tomas Berdych
16	Government launched which project to fasten the payment of Crop Insurance Claims?	Kisan[ C(K)rop Insurance and
17		Geoinformatics]
18	Nobel Prize of medicine 2015 won by	William Campbell [Irish] ;
	Nobel Prize of medicine 2015 was given for?	Santoshi Omura [Japan] ; Youyou Tu [China] Discovery of treatments
19	Punjab government declared which bird as state bird?	against Parasites Goshawk
20	Which organization said that India is 'Richest among Poor Countries'	World Bank
21	From which date Recommendations of 7 <sup>th</sup> Pay commission will be implemented?	1 <sup>st</sup> January, 2016
22	How much money is declared under Black Money declaration scheme?	4147 crore



23	International Conference on Intelligent Transport system held at?	France
24	Name the author who returned the Sahitya Akademy award in protest against increasing Intolerance for Rights to dissent?	Nayantara Sahgal
25	According to Prime Minister GST likely to rollout in?	2016
26	According to IMF India's economy is expected to grow in 2016 at?	7.5%
27	2015 Nobel Prize for Physics won by?	Takaaki Kajita (Japan) and Arthur McDonald (Canada)
28	2015 Nobel Prize for Physics given for discovering?	'Chameleon-like' nature of Neutrinos
29	Who won Chess World Cup?	Sergey Karjakin of Russia
30	When is World Habitat Day Celebrated?	5 <sup>th</sup> October
31	Who is head of Panel which submitted report to increase 400% hike in basic salary of MLA's of Delhi?	P.D.T. Achary
32	Nobel Prize for Chemistry 2015 won by?	Tomas Lindahl (Sweden), Paul Modrich (USA) , Aziz Sancar (Turkey)
33	Noble Prize for chemistry given for?	Mechanistic Studies of DNA Repair
34	Which Hindi poet returned his Sahitya Akademi Award?	Ashok Vajpayi
35	IIT Council has decided to waive fee of which category students?	Physically Challenged
36	Which Israel University has decided to give Honorary Doctorate to President Pranab Mukherjee?	Al Quds University
37	Name of indigenously designed Torpedo Vessel commissioned into Navy?	INS Astradharani
38	Which organization publishes World Economic Outlook?	IMF (International Monetary Fund)
39	Literature Nobel Prize 2015 won by?	Svetlana Alexievich (Belarus) for her portrayal of life in the former Soviet Union.
40	In which State Legislative assembly beef Row took a violent turn?	J & K
41	Which Pakistani Singer stage show is cancelled in Mumbai following a protest by Shiv Sena?	Gulam Ali
42	Air Force Day is celebrated on?	8 <sup>th</sup> October
43	World Post Day is celebrated on?	9 <sup>th</sup> October
44	Snap deal has signed agreement with which bank to sell pre approved loan to assist sellers prepare for festive season?	Axis Bank
45	In Forbes' 50 Richest families in Asia, how many Indian Families are included?	14, led by Ambani Family
46	South Africa beat India in T20 Freedom Series by Margin of?	2-0
47	A self Portrait of modernist Painter Amrita Shergil was sold in London for?	1.7 million
48	Who has been selected for Hirday Mangeskar Award?	A.R. Rehman
49	Supreme Court has accepted a PIL for Imposing Environmental charges on \commercial vehicles entering which State/UT?	New Delhi
50	AAP has sacked which minister for alleged bribe video clip	Asim Ahmed Khan
51	Which political Party is seeking out donors within and outside party for first time?	Congress Party
52	President Pranab Mukherjee will be first Indian President to visit Which Country in over six decades?	Jordan
53	Pitanjali Ayurved of Baba Ramdev entered in to partnership with which company to sell its product through its stores?	Future Group

54	World mental health day is on	10 <sup>th</sup> October
55	Nobel Peace prize 2015 won by	Tunisia's National Dialogue Quartet , for helping build democracy in the birthplace of Arab Spring
56	Ravindra Jain Who died was famous	Musician
57	CBI raided which bank in connection with cash deposit of Rs 6172 cr	Bank Of Baroda
58	In which Country 86 people killed as suicide bomber hit an Anti – Government peace rally	Turkey
59	International Girl child day is celebrated on	11-October
60	Khushwant Singh Literature Festival 2015 Held in	Kasauli
61	Which State has announced waiver of Interest and penal interest on crop loan from cooperative banks from current fiscal.	Karnataka
62	Which state has hiked compensation from Rs 2 lakh to Rs 5 lakh to families of farmers who committed suicide.	Karnataka
63	Nepal PM who resigned	Sushil Koirala
64	World Military Games 2015 held in	Mungyeong, South Korea
65	Who won China's open tennis double title\	Sania Mirza and Martian Hingis
66	Who is Head Of 5- member Bench To go into Constitutional Validity and Usage of Asdhaar	H.L.Dattu
67	FSSAI full form is	Food safety And Standards Authority of India.
68	Economics Nobel Prize 2015 won by?	Angus Deaton (British)
69	Economics Nobel Prize 2015 was awarded for?	For the work on consumption, poverty and welfare that has helped governments to improv policy through tools such as household surveys and tax changes.
70	India to buy 194 Microlight planes from which company?	Pipistrel (Slovenian) for Rs 130 crore (US \$20 million)
71	Recently held 'Hand-in-Hand 2015' a military Exercise is between which two countries?	India and China
72	Industrial output in August 2015 stood at?	6.4%
73	Which Ministry has recently got ISO Certification?	Ministry of Road Transport
74	Which bank got approval from RBI to set up a mutual fund, Asset Management Company (AMC)?	Yes Bank
75	Newly appointed Prime Minister of Nepal is?	K P Sharma Oli
76	Newly appointed President of Belarus?	Alexander Lukashenko
77	'World Standards Day' is celebrated on?	14 <sup>th</sup> October 2015
78	Under Pradhan Mantri Jan Dhan Yojana (PMJDY) how much money has been deposited till now?	Rs 25,000 crore
79	Who has recently resigned from the post of MD and CEO of National Skill Development Corporation (NSDC)?	Dilip Chenoy
80	Who has recently honored with 'Finance Minister of the Asia'?	Arun Jaitley ; Finance Minister of India

81	Name of Pakistan Cricketer which became Pakistan's leading run scorer in Test Cricket?	Younis Khan
82	Google is at which rank in the list of companies in providing employment?	1 <sup>st</sup> Rank
83	Who won the World Rapid Chess Championship -2015?	Magnus Carlsen (Norway)
84	Name the footballer who recently honored with 'Golden Shoe' award?	Cristiano Ronaldo (Portugal)
85	According to 'Global Wealth Report' how many peoples in India are having wealth of Rs 325 crore (\$ 5 crore) or more?	2,083 peoples
86	The Wholesale Price Index (WPI) based inflation rate was in negative zone for consecutive 11 <sup>th</sup> months at?	4.54 %
87	First Arab-India Economic Forum will held in?	Dubai
88	Name of the Jamaican Author who wins Man Booker Prize- 2015?	Marlon James
89	Name of the Book that wins the Man Booker Prize -2015?	A Brief History of Seven Killings
90	Name of Book Written by British Indian Author Aunjeev Sahota that was shortlisted for the Man Booker Prize 2015 ?	The Year of Runaways
91	Newly appointed Executive Chairman of Twitter?	Omid Kordestani
92	Which country became the first European country to sign Mou on establishment of Nalanda University?	Portugal
93	Malabar Exercise - 2015 held between which two countries?	India and US
94	India sign pact with which country on Double taxation avoidance and cultural Exchange?	Israel
95	Which University has honored Tibetan Prime Minister Lobsang Sangay with Presidential Medal for Promoting Peace?	Salzburg University of USA
96	Which Government launched 'Bill Barvao ,InaamPao' Scheme?	Delhi Government
97	A constitutional bench of Supreme Court headed by Chief Justice of India H.L. Dattu has allowed Voluntary use of Aadhaar Card in Four Schemes namely-	MGNREGA Jan Dhan Yojana Provident Fund Pension
98	Which country is building a dam on Brahmaputra River in Tibet Region-	China
99	The RBI announced a merger of two funds to create a new Financial Inclusion Fund with a corpus of -	Rs 2000 crore
100	Which German company has recently decided to recall and refit 2.4 million diesel vehicles next year	Volkswagen
101	TRAI has raised the penalty on telecom operators for poor mobile service quality including call drops from Rs 50,000 at present to	Rs. 1 lakh for first violation Rs. 1.5 lakh for second violation Rs. 2 lakh thereafter
102	Name of the Indian Cricketer who recently decided to take retirement for international cricket	Zaheer Khan
103	Name of the Scheme Launched by Railway Ministry to provide confirmed accommodation waitlisted Passengers	Alternate Train Accommodation Scheme – VIKALP
104	In first match at professional Boxing Vijender Singh defeated which player	Sonny Whiting
105	According to the Enforcement Directorate (ED) how many banks are involved in Black Money Transfer	9 Number of banks

106	Forex reserves for the week ended 9 <sup>th</sup> October 2015 stood at	\$ 353 bn
107	Horvard University's Prestigious humanitaitan award for 2015 is won by	Kailash Satyarthi
108	3 <sup>rd</sup> India-Africa Form Summit held in	New Delhi
109	Which company Quit as IPL Sponsor	Pepsi
110	Full Form of NJAC	National Judicial Appointments Commission
111	SC struck down which Amendment	99th
112	Telecom service providers to compensate their subscribers with how much for every dropped call	Rs. 1
113	Aditya Birla Group forays into e-commerce segment by launching Fashion portal named	Abof.com
114	Paragliding World Cup will held in	Himachal Pradesh, India
115	Which country won the Sultan Johar Cup after beating India in the finals	Britain
116	Who won the Shanghai Masters tennis title	Novak Djokovic
117	All India Football Federation (AIFF) appointed which Indian Former Captain as an Advisor	Bhaichung Bhutia
118	Who won the Denmark Open by beating Indian Shuttler PVSindhu in the final	Li Xuerui of China
119	Name of the Deputy Prime Minister of Nepal who visited India recently?	Kamal Thapa
120	Import duty on Wheat is raised by	25 %
121	Rating agency Standard and Poor's today has retained India's rating at	BBB
122	Name of the typhoon that kills 16 people in Philippines	Koppu
123	Name of Pakistani Umpire ICC has withdraw from the ongoing ODI series between India and South Africa	Aleem Dar
124	Former IOA President Who died recently	Ashwini Kumar
125	Who is at Number 1 position in the Association of Tennis Professionals (ATP) men's Singles Rankings	Novak Djokovic
126	Growth rate of China in the July-September Quarter is	6.9 Percent
127	Name of the Indian Tennis Player who is recently ranked in to top 100	Yuki Bhambri
128	New National Security Advisor of PakistanIn	Naseer Khan Janjua
129	which Country 18 Punjabi'S have been elected as Members of House of Commons (Parliament)?	Canada
130	Which Indian Cricketer who announced his retirement from International Cricket	Virender Sehwag
131	World Iodine Deficiency Day is observed on	21 <sup>st</sup> October
132	Which Indian Telecom Company sold 8,300 mobile towers in Africa for \$ 1.7 bn	Airtel
133	Which party won Canadian Federal Election 2015	Liberal Party
134	Who became the New Prime Minister of Canada	Justin Trudeau
135	Who is appointed as the new Chairman of All India Sports Council	Vijay Kumar Malhotra
136	Who won the Rustam-e-International title	Satyawart
137	Indian Government decided to double the wage ceiling for calculating bonus for factory workers and establishments with 20 or more workers to rupee.	Rs 7,000
138	Which company has decided to recall 6.5 m vehicles globally over window defect.	Toyota

139	China signed a multi-billion dollar deal to finance nuclear power stations with which country	Britain
140	IPL Team , Kolkata Knight Riders appointed which player as their Head Coach	Jacques Kallis
141	Which team won the Junior National Football title by defeating Odisha in the finals	Manipur
142	Which Indian Golfer is Awarded with Asian Tour Golfer of the Month Award.	Anirban Lahiri
143	Which city is inaugurated as the New Capital of Andhra Pradesh	Amaravati
144	Who is the Author of the Book 'The Chinara Leaves'	M. L. Fotedar
145	Which country decided to offer \$15 bn for India's 1st Bullet Train	Japan
146	Which Company has decided to Acquire San Disk	Western Digital
147	Ace Indian shuttler Saina Nehwal lost her world No.1 rank to	Carolina Marin of Spain
148	Who is awarded with 2015 Confucius Peace Prize	Zimbabwean President Robert Mugabe
149	First World Indigenous Games began in	Brazil
150	Who is appointed as first male member of NCW	Alok Rawat
151	Britain signed Strategic Investment Agreements for building three nuclear plants with which country	China
152	Which company buy SanDisk for 19 billion US dollar	Western Digital
153	Hurricane that struck Mexico's Pacific coast	Patricia
154	Which country's Vice-President is arrested on suspicion of links to a blast on President's boat	Maldivian
155	Indian-origin person who is sworn in as mayor of Bonn in Germany	Ashok-Alexander Sridharan
156	Which country top in the list of Test Playing Nations in Latest ICC ranking	South Africa
157	Which country top in the list of ODI in Latest ICC ranking	Australia
158	Which country top in the list of T20s in Latest ICC ranking	Sri Lanka
159	Who will be next Prime Minister of Poland	Beata Szydło
160	Beata Szydło belongs to which party	Law & Justice Party
161	Financial powers of Health Institutions enhanced to how much per patient under Rashtriya Arogya Nidhi	5- lakh rupees
162	Indian archer Deepika Kumari bagged the silver medal in the Archery World Cup Final held in	Mexico City.
163	Name of TV comedian who swept to power in Guatemala's presidential	Jimmy Morales
164	Which Country successfully launched the Tianhui-1C mapping satellite	China
165	Who won the Hero Women's Indian Open 2015 at the DLF Golf and Country Club in Gurgaon, Haryana	Emily Kristine Pedersen of Denmark
166	Which Channel has emerged as the most-watched Hindi channel in terms of time spent per viewer	Doorshan
167	Andhra Pradesh signed two memorandums with which country for development of the State	Japan
168	Which country made copying in examinations a crime punishable up to seven years	China
169	Which state Government has announced to open Sanskrit University at Mundri	Haryana



	for Scheduled Castes	
170	World Polio Day observed globally on	24 October
171	Who became the first Indian to win Silver Medal in Archery World Cup Final	Abhishek Verma
172	Who is appointed as DGP of Punjab	Suresh Arora
173	Mercedes driver who won 2015 Formula 1 United States Grand Prix title	Lewis Hamilton
174	Who is Player of the series in India South Africa ODI's	AB de Villiers
175	Where is Epicentre of Earthquake that Hit India in October	Near Jurm In Northern Afghanistan
176	India – South Africa Forum Summit Held In Name of Indian Deaf And Mute Girl Who returned from Pakistan After 12 yrs	New delhi
177	Name of Indian Deaf And Mute Girl Who returned from Pakistan After 12 yrs	Geeta
178	World Indigenous games 2015 held in	Palmas, Brazil

## BULLET NEWS FOR REVISION-NOVEMBER

Sr.	DAILY GK QUIZ	ANSWER
1.	Who is appointed as Managing Director of BlackBerry India	NarendraNayak
2.	Which Indian movie bagged People's Choice Award at Rome Film Festival	Angry Indian Goddesses
3.	Who is appointed as Chairman of Central Board of Excise and Customs (CBEC)	Najib Shah
4.	Which state Government declared 33 percent quota for women in government jobs	Madhya Pradesh
5.	Who is elected as first women President of Nepal	Bidhya Devi Bhandari
6.	Joint Naval Exercise SLINEX 2015 is between which two countries	India and Sri Lanka
7.	What is India's rank in <b>Ease of doing business</b> : World Bank	130
8.	Who is appointed by Citibank as Chief Economist for India	SamiranChakraborty
9.	Who is elected as 54th Speaker of US House of Representatives	Paul Ryan
10.	Who is appointed as CEO and MD of Jabong	SanjeevMohanty

## RESULTS SPEAK LOUDER THAN WORDS

### CLEAN SWEEP BY AAA BRIGHT ACADEMY

STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)

**IBPS-PO-PRE-2015**



11.	Who is nominated on RBI Central Board of Directors	Shaktikanta Das
12.	Who is awarded 2015 Sakharov Prize for Freedom of Thought	RaifBadawi
13.	National Unity Day in India	31 October
14.	Who is selected for New York Global Leaders Dialogue Humanitarian Award	BindeshwarPathak
15.	Who won the Presidential Elections of Tanzania	John PombeMagufuli
16.	Who is appointed as Managing Director of BlackBerry India	NarendraNayak
17.	US and Nepalese armies launched a month-long joint military training codenamed	Balance Nail 16-01
18.	Punjabi became third most common language in Parliament of which country	Canada
19.	Who is appointed Executive Director of Reserve Bank of India	Deepak Singhal
20.	An Indian Coast Guard Ship (ICGS) which was commissioned by Vice Admiral Sunil Lanba at Naval Base in Kochi.	Arinjay
21.	First International Film Festival for the persons with disabilities to be held in Which city	Delhi
22.	Who won best swimmers' award in 69th senior National Aquatic Championships	Mana Patel, Virdhawal
23.	Name of Scheme launched for confirmed accommodation to waitlisted passengers in alternate trains	Vikalp
24.	Who won 2015 Mexican Grand Prix Formula 1 championship	NicoRosberg of Germany
25.	Reliance Communications (RCom) take over Russian conglomerate SistemaShyam Teleservices' (SSTL) venture that operates under the brand name of MTS for a cashless deal valued at	4500-5000 crore rupees.
26.	Roger Federer won the Swiss Indoors tennis title by defeating	Rafael Nadal
27.	BSNL has partnered with which company to set up 100 WiFi hotspots in rural India	Facebook
28.	Hero Group founder who died	BrijmohanLallMunjai
29.	Supersonic Cruise Missile which is successfully test-fired from INS Kochi	BrahMos
30.	Which party won majority in Parliamentary elections of Turkey	Ruling Justice and Development Party (AKP)
31.	Which country won Rugby World Cup for record third time	New Zealand
32.	MHRD constituted which committee to draft New Education Policy	TSR Subramanian
33.	Which countries Airbus A321 crashed in Egypt's Sinai Peninsula killing 224 people on board	Russia
34.	V.N. Misrawho passed away was a famous	Archaeologist
35.	SaniaMirza-Martina Hingis won women's doubles title of Singapore Open defeating	GarbineMuguruza and Carla Suarez Navarro od Spain
36.	Who took over as Maintenance Head of IAF	Air Marshal Virender Mohan Khanna
37.	Union Government decided to impose how muchSwachh Bharat Cess on all services	0.5%

38.	What is theme of Ground Zero Summit 2015 on Information Security in Asia	<b>Securing Digital India</b>
39.	Which Two nations in November 2015 agreed to open seven more border trading points to facilitate flow of essential goods -	<b>Nepal and China</b>
40.	Which state government has passed 80000 crore rupees budget to provide relief to – drought-hit farmers	<b>Madhya Pradesh</b>
41.	Supreme Court in November upheld which state's decision to ban online lotteries -	<b>Kerala</b>
42.	Microsoft's 'Future Unleashed' summit was held in November in which place	<b>Mumbai</b>
43.	Which village of Maharashtra called 'capital of malnutrition' will be the first digital village in the country	<b>Arisal</b>
44.	The 21st International Conference on Frontiers in Yoga Research and its Applications will be organised in January 2016 in which city	<b>Bengaluru</b>
45.	Govt. approved amendment to the Double Taxation Avoidance Convention (DTAC) signed between India and	<b>Turkmenistan</b>
46.	Which state proposed 1656 crore rupees AMRUT Action Plan to improve urban infrastructure	<b>Madhya Pradesh</b>
47.	Who became the first female Vice President of Tanzania is	<b>Samia Suluhu</b>
48.	Underworld don Chhota Rajan is being deported from which country	<b>Indonesia</b>
49.	The veteran film actor who is honoured with the Vishnudas Bhave Award	<b>Vikram Gokhale</b>
50.	Which country topped the FIFA world ranking for the first time in November 2015 -	<b>Belgium</b>
51.	Who is author of the book Rebooting India: Realizing a Billion Aspirations	<b>Nandan Nilekani and Viral Shah</b>
52.	RBI in November 2015 issued revised and uniform guidelines on Internet Banking facility for	<b>Cooperative Banks</b>
53.	Malayali poet and lyricist who was awarded the Pushkin Medal, a state decoration of Russia -	<b>Ottapalakkal Nambiyadikkal Velu Kurup</b>
54.	Who is appointed as the Managing Director of the Oxford University Press India (OUP India)	<b>V. Sivaramakrishnan</b>
55.	Name of Indian Cultural Week celebrated in Shanghai in November 2015 at China Shanghai International Arts Festival (SIAF)	<b>India in Shanghai</b>
56.	The bonus approved by the Union Cabinet for Rabi Pulses of 2015-16 season over and above the recommendations of the CACP	<b>75 rupees per quintal</b>
57.	Which Indian bowler became fastest Indian to reach 150 test wickets	<b>Ravichandran Ashwin</b>
58.	Narendra Modi on 5 November 2015 launched three gold related schemes. The schemes are –	<b>i) Gold Monetization Scheme ii) Sovereign Gold Bond Scheme iii) Indian Gold Coins.</b>
59.	Who will take over as the 43rd chief justice of India on 2 December 2015.	<b>Justice T.S. Thakur</b>
60.	Who is sworn-in as Defence Minister of Canada	<b>Harjit Sajjan</b>
61.	Who is appointed as Indian High Commissioner to United Kingdom	<b>Navtej Singh Sarna</b>

62.	Who topped the Forbes list of the World's Most Powerful People 2015 among 73 Most Powerful People.	Vladimir Putin
63.	Shoaib Malik announced retirement from Test Cricket is from which country	Pakistan
64.	Who is nominated to replace chairman of International Cricket Council (ICC)	ShashankManohar
65.	India Coast Guard off Shore patrol vessel (OPV) commissioned by Defence Minister ManoharParrikar in Vasco in Goa	'Samarth'
66.	A court of which country in Novemberasked social networking site Facebook to stop tracking the country's Internet users who are not its members	Belgium
67.	Who is appointed as the ethics officer (ombudsman) at Board of Control for Cricket in India (BCCI)	Justice AjitPrakash Shah
68.	OECD predicted that Indian economy in FY 2015-16 is expected to expand by	7.2 percent
69.	Union Government approved Foreign Direct Investment (FDI)in four proposals with an amount	384.45 crore rupees
70.	Which Bank has signed 273 million US dollar loan agreement with Indian Government to continue improving rural roads in States of Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal -	Asian Development Bank (ADB)
71.	What is The theme for World Science Day for Peace and Development 2015	Science for a Sustainable Future
72.	As per a World Bank study released recently, climate change could create how many poor	100 million poor
73.	WHO officially declared which country as Ebola-free	Sierra Leone
74.	Which country won 2015 FIFA U-17 World Cup	Nigeria
75.	Santoor maestro who is honoured with Kala Shikhar award?	Pt. Shiv Kumar Sharma
76.	Who is head of committee of Eminent Persons (CEP) on JEE which submitted its report recently	Prof Ashok Misra
77.	Who is Author of the book 'What Happened to Netaji'	AnujDhar
78.	The World Science Day for Peace and Development, dubbed World Science Day, was observed on	10 November
79.	Indian Army's Strategic Forces Command (SFC) successfully test-fired surface-to-surface Agni-IV missilefrom Abdul Kalam (Wheeler) Island off the Odishacoast.It has range of?	4000-km
80.	Indian player who won the gold medal in the 10m air pistol women's event at the 13th Asian Shooting Championship in Kuwait City.	HeenaSindhu
81.	India is re-elected by the General Assembly to a six year term on which UN agency	United Nations Commission on International Trade Law (UNCITRAL).
82.	Who is appointed as vice-chairman of the Bank for International Settlements (BIS)	RaghuramRajan
83.	Number of sectors of Indian economy where in Government relaxed the FDI norms in November 2015	15

84.	Name of Bhutan's Prime Minister who is on a visit to India in November & is the Chief Guest of India Ideas Conclave in Goa	<b>TsheringTobgay</b>
85.	What is theme of India Foundation's India Ideas Conclave held at Goa	<b>Learning from Civilisation</b>
86.	Name of Indian-origin barrister in UK, who is sworn-in as a Circuit Judge in the UK	<b>KalyaniKaul</b>
87.	What is The theme of 12th Asia-Europe Foreign Ministers' Meeting (ASEM FMM12) that took place in Luxembourg in November 2015	<b>Working Together for a Sustainable and Secure Future</b>
88.	Name of Liberian teenager who in November 2015 was awarded with the prestigious International Children's Peace Prize 2015	<b>Abraham M. Keita</b>
89.	Which agency released the World Energy Outlook 2015 November 2015	<b>International Energy Agency (IEA)</b>
90.	In the latest World Energy Outlook 2015 released in November 2015, India's import of oil will easily exceed the European Union by which year	<b>2040</b>
91.	Defence Minister ManoharParikkar dedicated which long range maritime patrol aircraft at the Naval Air base in RajaliArakkonam	<b>P8i</b>
92.	Which village of Assam's KarbiAnglong district gave the ' <b>Right of Passage</b> ' to <b>elephants</b> in an effort to secure a crucial elephant corridor in the Northeast	<b>Ram Terang village</b>
93.	The former Reserve Bank of India (RBI) Deputy Governor who is appointed as Executive Director on the board of the International Monetary Fund (IMF)	<b>SubirGokarn</b>
94.	Indigenously made communications satellite that was launched successfully in November 2015 by European Ariane 5 VA-227 launch vehicle	<b>GSAT-15</b>
95.	Former intelligence chief of Croatia whose HDZ party won the parliamentary elections of Croatia in November 2015	<b>TomislavKaramarko</b>
96.	Which cricketer in November 2015 became the first cricketer in Ranji Trophy history to notch up 10000 runs	<b>WasimJaffer</b>
97.	Rank of Indian men hockey team in the latest released global hockey rankings	<b>6<sup>th</sup></b>
98.	Rank of Indian women hockey team in the latest released global hockey rankings	<b>13<sup>th</sup></b>
99.	Novak Djokovic defeat which player to win the Paris Masters for the third straight year	<b>Andy Murray</b>
100.	Which country will host the 17th Under-17 (U-17) FIFA Football World Cup in 2017	<b>India</b>
101.	Conference of Power, New Renewable Energy and Mines Ministers of States and Union Territories held in November 2015 in	<b>Kochi, Kerala</b>
102.	Name of Mobile App launched by Union Human Resource Development Minister Smritilrani in November 2015 to identify areas of improvement in students, teachers and curriculum to facilitate and implement change	<b>Saaransh</b>
103.	Power Ministers of all States and Union Territories in November 2015 unanimously resolved to achieve the 24x7 Power For All by which year ?	<b>2019</b>
104.	What is the name of the remote sensing satellite launched by China in November 2015 is	<b>Yaogan-28</b>



105.	The joint military exercise between India and Russia in Rajasthan is codenamed?	<b>INDRA 2015</b>
106.	Who is the winner of the 32nd Indian Oil Surjit Hockey Tournament	<b>Indian Railways</b>
107.	The year by which renewable energy supply will double in major economies of the world as per a study released by World Resource Institute	<b>2030</b>
108.	What is the Name of the book released by ISRO to commemorate the second anniversary of Mars Orbiter Spacecraft launch	<b>From Fishing Hamlet to Red Planet</b>
109.	Web portal launched by Union Ministry of Human Resource Development (HRD) to host educational resources for students, teachers, parents, researchers and educators –	<b>e-Pathshala</b>
110.	Name of the web portal for comprehensive school evaluation which enables the schools to evaluate their performance in more focused and strategic manner	<b>Shaala Siddhi</b>
111.	The amount of package announced by Prime Minister Narendra Modi in November 2015 for Jammu & Kashmir –	<b>80000 crore</b>
112.	The cricketers who in November 2015 became the first cricketers to ring the opening bell at the New York Stock Exchange	<b>Sachin Tendulkar, Shane Warne</b>
113.	Which country was provisionally suspended from track and field events by International Association of Athletics Federations (IAAF) due to doping allegations against the country's athletes, coaches, trainers, doctors and officials.	<b>Russia</b>
114.	Name of Advanced Torpedo Defence System developed by DRDO which was handed over to the Navy	<b>Maareech</b>
115.	International Day for Tolerance observed on	<b>16-November</b>
116.	The Shipwright School, a premier technical establishment, was in November 2015 is commissioned as	<b>Indian Naval Ship (INS) Vishwakarma</b>
117.	Who won the Brazilian Grand Prix	<b>Nico Rosberg</b>
118.	Children's books writer who passed away recently and is famous for stories such as <b>Thama and His Missing Mother</b> and <b>tales of Tenali Raman</b>	<b>Kamala Laxman</b>
119.	Who defeated Saina Nehwal to clinch Women's Singles title at China Open Superseries	<b>Xuerui Li</b>
120.	World Pneumonia Day was observed on 12 November 2015 across the world with the theme	<b>Now Every Breath Counts: Stop Pneumonia</b>
121.	The Summit on Migration was held in November 2015 at	<b>Valletta, Malta.</b>
122.	Terrorists attacked in Paris killing around 130 civilians, majority of the deaths occurred while people watching a friendly football match between France and Germany at Stade de France (National Stadium of France) and	<b>The Bataclan concert venue</b>
123.	Who is appointed as the India's permanent representative to the United Nations (UN)	<b>Syed Akbaruddin</b>
124.	The veteran Bollywood actor who passed away in November 2015	<b>Saeed Jaffrey</b>

125.	By which year Ministry of Tourism proposed to increase the share of Indian tourism in global tourism from 0.68 percent to 1%	2016-17
126.	Who will chair the Governing Council of recently constituted National Investment and Infrastructure Fund (NIIF)	Arun Jaitley
127.	The theme of BRICS 2016 Summit that will be held in India	Building Responsive, Inclusive and Collective Solutions
128.	According to the latest Open Doors Report of the Institute of International Education in New York, Indian students has increased in the US in 2014-15 by	30 %
129.	Which country defeated Russia to retain Fed Cup tennis	Czech Republic
130.	Which state Government decided to waive off 110 crore loans of over 25000 weavers	Andhra Pradesh
131.	BWF World Junior Championships held in	Lima, Peru.
132.	In which country 170 people were taken hostages in a hotel by militants in November 2015	Mali
133.	The first ever World Indology Conference will be held at	Rashtrapati Bhavan, New Delhi
134.	Nitish Kumar is sworn-in as Chief Minister of Bihar for how many time	5 <sup>th</sup> Time
135.	In which country United States (US) reopened its embassy after 24 years	Somalia
136.	2015 Indira Gandhi Prize for Peace, Disarmament and Development is given to	United Nations High Commissioner for Refugees
137.	23 <sup>rd</sup> Asia-Pacific Economic Cooperation (APEC) Economic Leaders Summit held in	Manila, Philippines
138.	RBI in November 2015 made it mandatory for individuals and companies to take prior approval before acquiring shares or voting rights in a private bank for increasing the aggregate holding to	5 %
139.	The amount of loan by Asian Development Bank for increasing transmission capacity of cross-border electricity link between Bangladesh and India is	120 million dollars
140.	24 <sup>th</sup> Asia-Pacific Economic Cooperation (APEC) Summit will be held in 2016 in which country	Peru
141.	The Global Gender Gap Report 2015 was released by	World Economic Forum
142.	What is Rank of India in the Global Gender Gap 2015 released in November 2015	108
143.	A Centre of Excellence (CoE) for Internet of Things (IoT) was jointly launched by Tata Consultancy Services (TCS) and Intel in Which city of India	Hyderabad
144.	Who is head of the Committee set up on revisiting & revitalizing the PPP model of infrastructure development that submitted its report to the Government	Dr. Vijay Kelkar
145.	The Reserve Bank of India (RBI) in 2015 allowed customers of which type of banks to avail the internet banking facility	Regional Rural Banks
146.	In which city the 2 <sup>nd</sup> World Congress on Disaster Management was inaugurated in November 2015	Visakhapatnam

147.	Which country will host the Asia-Pacific Economic Cooperation (APEC) Summit in 2025	Republic of Korea
148.	What Percentage hike is recommended by 7 <sup>th</sup> Central Pay Commission in its report	23.55 %
149.	Which Country signed agreement with Egypt to build a nuclear power plant in November 2015	Russia
150.	Seventh Central Pay Commission was headed by	Justice (retd) AK Mathur
151.	The Indian tennis player-turned who is awarded with an honorary doctorate of Arts by the University of East London	Ashok Amritraj
152.	Who is Author of the book titled 'Dial D for Don: Inside Stories of CBI Case Missions'	Neeraj Kumar
153.	Who won the second Indian All India FIDE Rating Chess tournament	Srishti Pandey
154.	Refugees of which two countries were barred from entering the countries by a bill passed in the US House of Representatives	Syria and Iraq
155.	Maharashtra government planned to replace all 40 lakh agriculture pumps with energy-efficient ones by which year	2019
156.	What is theme of International Men's Day (IMD) that was celebrated on 19 November	Make a Difference for Men and Boys
157.	Country that blocked social media platform Facebook And WhatsApp and Viber on security grounds in November	Bangladesh
158.	What Percentage of disinvestment in Coal India Limited (CIL) is approved by the Cabinet Committee on Economic Affairs (CCEA)	10 %
159.	Which Scheme is launched by Union Government under the National Manufacturing Policy, 2011 to boost MSME sector	Technology Acquisition and Development Fund (TADF)
160.	India's new Ambassador to China is	Vijay Keshav Gokhale
161.	Indian signed a Memorandum of Understanding (MoU) for cooperation in the field of Animal Health with which country	Vietnam
162.	Which country became the first country to constitute a National Resource Panel on Resource Efficiency	India
163.	Government approved to complete the implementation of Crime and Criminals Tracking Network and Systems (CCTNS) by which year	March 2017
164.	Union Cabinet approved four rail line projects at a cost of around 8351 crore rupees in which states	Odisha, Andhra Pradesh and Chhattisgarh
165.	The foreign language approved by Union Cabinet in November 2015 to be taught in Kendriya Vidyalayas as an additional language	German
166.	India signed the revised Air Services Agreement with this country –	New Zealand
167.	Government approved the Memorandum of Understanding (MoU) between India and Germany on	Security Cooperation

168.	Government approved the amendment to Agreement on Double Taxation Avoidance with which country	Kuwait
169.	The emoji that is declared as Word of the Year 2015 by Oxford Dictionary	Tear of Joy
170.	Government approved the signing of the Tripartite Agreement among India, Brazil and South Africa (IBSA) on the IBSA Fund for	Alleviation of Poverty and Hunger
171.	6 <sup>th</sup> Global Focal Point Conference on Asset Recovery held in -	Delhi
172.	India's internet user base will become the second-largest after China by 2015 and will touch	402 million
173.	Name of the Supercomputer of China that emerged as the fastest in the world for the sixth consecutive time	Tianhe -2
174.	Which country designated to host the peace talks between the opposition and the Syrian president	Saudi Arabia
175.	21 <sup>st</sup> Conference of CBI and State ACB and vigilance bureaus held in -	New Delhi
176.	Which Chinese company to sign a pact with the Government of Andhra Pradesh to set up a plant for manufacturing solar cells and solar modules at Atchutapuram, Visakhapatnam district	Trina Solar
177.	Name of the tribal conclave organized by the Tata Group in Jamshedpur is	Samvaad 2015
178.	The theme of the World Antibiotic Awareness Week that was launched by the WHO	Antibiotics: Handle with Care
179.	Who is appointed as Chief Executive Officer (CEO) of Standard Chartered Bank, India	ZarinDaruwala
180.	Which State will host the first International Qawwali Festival called 'Taali Ho' in February 2016	Delhi
181.	Name of the first satellite of the EKS (Tundra) satellite system that was launched by Russia	Kosmos 2510
182.	Who is elected to Board of Governors of World Water Council-	Prithvi Raj Singh
183.	India signed a draft Memorandum of Understanding on passenger and cruise vessel movement with which country	Bangladesh
184.	Who is Head of the Inquiry panel appointed by the Delhi Government that submitted its report on alleged financial irregularities in DDCA	ChetanSanghi
185.	Which Union Minister became the first Indian to be designated as the Disaster Risk Reduction (DRR) Champion for the Asia Region by the United Nations Office for Disaster Risk Reduction (UNISDR)	KirenRijiju
186.	Which State government has decided to set up a committee headed by a retired judge for annual verification of the accounts of private schools	Delhi
187.	For which state the Union Ministry of Environment, Forest and Climate Change has earmarked 4000 crore rupees for resolution of the man-animal conflict –	Assam
188.	Name of Nepal's football chief banned by FIFA in November 2015 over the alleged charges of corruption is	Ganesh Thapa

189.	For 11th month in a row, the India's merchandise exports slumped 17.5 % in October, to	21.4 billion dollars
190.	The theme of BRICS Summit that will be in India is 2016	Building Responsive, Inclusive and Collective Solutions
191.	Rajasthan signed the historic Sister-State Agreement to with state government of which country to boost export and investment opportunities between the two states.	South Australia
192.	Who is elected as President of FICCI	Harshavardhan Neotia

## TEST YOUR PREPERATION

Dear Students as you had studied the capsule thoroughly, now its time to do objective questions as per examination pattern. So all the Best for Exam.

### TEST-1

- Who has been re-appointed as the non-executive chairman of National Payment Corporation of India (NPCI) for a further period of two years?  
 A) Pyush Gupta B) Balachandran M  
 C) R.C. Tyapal D) S.K. Roy
- Who has been elected first female Prime Minister of Greece?  
 A) Julie Gayet B) Valerie Trierweiler  
 C) Francios Hollande D) Vassiliki Thanou
- The sixth joint military training exercise 'Ex-Ekuverin 2015' involving the India Army and the Maldivian National Defence Force will be held in \_\_\_\_\_?  
 A) Maharashtra B) Rajasthan  
 C) Kerala D) Tamil Nadu
- Who has been appointed as Managing Director of Gillette India for a period of five years?  
 A) Kamal Kant Gupta B) Al Rajwani  
 C) Anand Devas D) Ashok Rai
- Who took over as the new chairman and managing director of National carrier Air India?  
 A) R.C. Tyapal B) Kumud Anand  
 C) Ashwani Lohani D) Pratap Nath
- Who has been appointed as the Chairman and Managing Director (CMD) of the India Trade Promotion Organization (ITPO)?  
 A) A.K. Gupta B) L C Goyal
- Suresh Das D) Tarun Kumar
- Which IT firm has launched two financial products, Finacle Payments Bank and Finacle Small Finance Bank for the small and payments banks?  
 A) Tech Mahindra B) TCS  
 C) Wipro D) Infosys
- Which bank insurance has tied-up with Catholic Syrian Bank (CSB) for sale of its products through 431 branches of the bank?  
 A) ICICI Lombard B) SBI Life  
 C) Bajaj Allianz D) HDFC Ergo
- The Reserve Bank of India will shortly put into circulation \_\_\_\_\_ to commemorate golden jubilee of Indo-Pak War 1965?  
 A) Rs 1 coin B) Rs 5 coins  
 C) Rs 10 coin D) Rs 2 coin
- Who has been appointed as the new President of the automobile industry body Society of Indian Automobile Manufacturers (SIAM)?  
 A) Vinod Dasari B) D.P. Pathak  
 C) Arvind Rai D) Pyush Shukla
- With which country India has signed a MoU on cooperation in the fields of education, research and training?  
 A) US B) Australia  
 C) Sri Lanka D) Bangladesh



12. Who has been appointed as the Director General of the Council of Scientific and Industrial Research (CSIR)?  
 A) Prakash Singh B) Anand Verma  
 C) Pyush Goyal D) Girish Sahni
13. Who became a new goodwill ambassador for the UN Fund for Children?  
 A) Emma Watson B) Novak Djokovic  
 C) Angelina Jolie D) Sachin Tendulkar
14. Which port has adjudged as the 'Major Port of the Year' amongst 12 major ports in the country for the year 2014-15?  
 A) Mumbai Port B) Cochin Port  
 C) Kolkata Port D) Chennai Port
15. Who has been elected as the president of the Association of Indian Statisticians and Scorers of India (ACSSI)?  
 A) Rahul Dravid B) Sunil Gavaskar  
 C) Kapil Dev D) Dilip Vengsarkar
16. ISRO has successfully launched The Geosynchronous Satellite Launch Vehicle (GSLV-D6) carrying GSAT-6 satellite from the Satish Dhawan Space Centre in Sriharikota, \_\_\_\_\_?  
 A) Gujarat B) Andhra Pradesh  
 C) U.P. D) Delhi
17. Which state government has won the Skoch Order-of-Merit national award for implementing 6 e-Governance and IT initiatives in the state?  
 A) Maharashtra B) Haryana  
 C) Uttar Pradesh D) Karnataka
18. Which state government has decided to train 55, 000 employees under Key Result Area (KRA) programme?  
 A) Maharashtra B) Madhya Pradesh  
 C) Tamil Nadu D) Gujarat
19. Which state government has established a special MGNREGA cell to coordinate effective implementation of National Rural Employment Guarantee Scheme in the state?  
 A) Punjab B) Jammu & Kashmir  
 C) Odisha D) Kerala
20. Who has won the silver medal in ISSF world cup finals?  
 A) Chandi Gupta B) Apurvi Chandela  
 C) Akkrati Bundela D) Rani Dutt
21. Who has been honoured with 'Senate Proclamation' by the state of Texas for his play 'Mera Woh Matlab Nahin Tha'?'  
 A) Anupam Kher B) Vikas Bahl  
 C) Aamir Khan D) Sharukh Khan
22. Union government has decided to develop \_\_\_\_\_ as spiritual capital?  
 A) Sarnath B) Sanchi  
 C) Varnasi D) Bodh Gaya
23. Chinese and \_\_\_\_\_ forces have launched joint air drill called 'Shaheen (Eagle)-4'?'  
 A) Pakistani B) Indian  
 C) American D) Russian
24. Which state government has announced a new 'informer' scheme to check sex determination tests?  
 A) Assam B) Rajasthan  
 C) Madhya Pradesh D) Karnataka
25. Shane Watson has announced his retirement from Test cricket. He belongs to which country?  
 A) South Africa B) Australia  
 C) England D) Sri Lanka
26. Which state government has signed a MoU with the Tata Institute of Social Sciences (TISS) to increase employability and skill development?  
 A) Andhra Pradesh B) Odisha  
 C) Kerala D) Tamil Nadu
27. Who won 2015 Italian Grand Prix of Formula One?  
 A) Fernando Alonso B) Sebastian Vettel  
 C) Lewis Hamilton D) Nico Rosberg
28. Who has won the women's volleyball World Cup title 2015?  
 A) China B) Serbia  
 C) Japan D) America
29. Who has won the silver medal in the Asian Championships held in Bangkok, Thailand?

- A) Satish Kumar                      B) Deepu Dutta  
 C) Vikas Krishnan                    D) Suresh Kumar
30. **Who has been presented with National Humanities Medal by American President Barack Obama?**  
 A) Nandan Dutt                      B) Jhumpa Lahiri  
 C) Ashok Devra                      D) Rahul Richard Verman
31. **Who has been appointed as new member of NITI Aayog?**  
 A) Suresh Rai                      B) Ramesh Chand  
 C) Arvind Gupta                    D) Ashok Chawla
32. **Who has been named as Vice President, human resources for the PepsiCo India region?**  
 A) Suchitra Rajendra              B) Ajeet Seth  
 C) Anand Mohan                    D) Kapil Kumar
33. **Tata Motors Ltd, \_\_\_\_\_ was awarded the 'excellent energy efficient unit' at the 16th National Award for Excellence in Energy Management, 2015?**  
 A) Jamshedpur plant              B) Kolkata plant  
 C) Raipur plant                      D) Bokaro plant
34. **Which African city will host the 2022 Commonwealth Games?**  
 A) Pretoria                      B) Kimberley  
 C) Johannesburg                    D) Durban
35. **Which state government of India launched One Stop Centre "Sakhi" to help women in distress?**  
 A) Chattisgarh                      B) Haryana  
 C) Uttar Pradesh                    D) Madhya Pradesh
36. **Who has been appointed as CMD of India Trade Promotion Organisation (ITPO)?**  
 A) R J Mishra                      B) L K Jha  
 C) L C Goyal                      D) Anil Goswami
37. **Which of the following banks has been declared by Reserve Bank of India (RBI) as Domestic Systemically Important Banks (D- SIBs)?**  
 A) HDFC and ICICI                    B) ICICI and SBI  
 C) SBI and HDFC                    D) PNB and SBI
38. **The "Buchi Babu Memorial Trophy" is associated with which sports?**  
 A) Cricket                      B) Badminton
- C) Hockey                      D) Football
39. **Recently, Tropical Storm Etau caused extensive and destructive floods in which of the following countries?**  
 A) Australia                      B) Japan  
 C) China                      D) Sri Lanka
40. **Which among the following is the correct full form of AMRUT?**  
 A) Atal Mission for Renovation and Urban Technology  
 B) Atal Mission for Road and Urban Transport  
 C) Atal Mission for Rejuvenation and Urban Transformation  
 D) None of them
41. **To empower women, the "Women-20 (W20)" group has been launched by G20. Who is the newly appointed president of the W20 group?**  
 A) Lakshmi Puri                      B) Christine Lagarde  
 C) Angel Gurría                      D) Gulden Turkhan
42. **Which state government of India has rechristened its e-governance architecture as "e-Pragati"?**  
 A) Himachal Pradesh              B) Madhya Pradesh  
 C) Uttar Pradesh                    D) Andhra Pradesh
43. **Recently, Forwards Markets Commission (FMC) has been merged with which of the following bodies?**  
 A) SEBI                      B) RBI  
 C) IRDA                      D) NCDEX
44. **Which among the following is India's highest foreign exchange earner sector?**  
 A) Engineering Exports  
 B) Jewellery Export  
 C) Petroleum Products Export  
 D) Tourism
45. **The government of India's new initiative "Kala Utsav" promotes the arts by \_\_?**  
 A) Providing folk art performers a platform to showcase their talent  
 B) Providing financial support to tribal art performers  
 C) Providing scholarship to art students  
 D) Nurturing and showcasing the artistic talent of school students
46. **Tata Motors Ltd, \_\_\_\_\_ was awarded the 'excellent**

- energy efficient unit' at the 16th National Award for Excellence in Energy Management, 2015?**
- A) Jamshedpur plant      B) Kolkata plant  
C) Raipur plant      D) Bokaro plant
- 47. Who won 2015 Italian Grand Prix of Formula One?**
- A) Fernando Alonso      B) Sebastian Vettel  
C) Lewis Hamilton      D) Nico Rosberg
- 48. National Association of Software and Services Companies (NASSCOM) will open its business incubator-cum-accelerator at \_\_\_\_?**
- A) Patna      B) Kochi  
C) Kolkata      D) Bangalore
- 49. The Union government has allowed \_\_\_\_\_ Foreign Direct Investment (FDI) under the automatic route for white label ATM operation?**
- A) 49 per cent      B) 51 per cent  
C) 100 per cent      D) 74 per cent
- 50. Who took over as Canara Bank Managing Director and Chief Executive Officer (CEO)?**
- A) M.S. Raghavan      B) Rakesh Sharma  
C) M.O. Rego      D) P.S. Jayakumar
- 51. Who is the author of the book 'Novelist by Profession'?**
- A) Christophe Jaffrelot      B) J.S. Rajput  
C) Tarun Vijay      D) Haruki Murakami
- 52. The naval exercise 'AUSINDEX 15' between Indian and \_\_\_\_\_ will start tomorrow in the Indian Ocean?**
- A) England      B) US  
C) Australia      D) Japan
- 53. Who have won the US Open mix doubles title 2015?**
- A) Novak Djokovic and Serena Williams  
B) Leander Paes and Martina Hingis  
C) Martina Navratilova and Mahesh Bhupathi  
D) Mattek Sand and Sam Querrey
- 54. Who has been conferred with the Society's 2015 Silver Medal for work contributing to major advances or contributions in aerospace by the Royal Aeronautical Society (RAeS), London?**
- A) Prakash Narain      B) G Satheesh Reddy  
C) Kamlesh Paul      D) Ashton Carter
- 55. Who has won the women's singles title of US Open 2015?**
- A) Serena Williams      B) Flavia Pennetta  
C) Maria Sharapova      D) Roberta Vinci
- 56. Who will continue as team director till T20 World Cup in 2016?**
- A) Mohammad Azharuddin      B) Ravi Shastri  
C) Duncan Fletcher      D) Kapil Dev
- 57. Who has been ranked 2nd most powerful women in 2015 Fortune's business list?**
- A) Arundhati Bhattacharya      B) Indra Nooyi  
C) Melinda Gates      D) Mary T. Barra
- 58. Which firm has received a license from the Reserve Bank of India (RBI) to set up a payments bank?**
- A) Tata Docomo      B) Flipkart  
C) Paytm      D) Tata Capital
- 59. The Reserve Bank of India (RBI) has inked an agreement with \_\_\_\_\_ on exchange of supervisory information?**
- A) Sri Lanka Rastra Bank  
B) Bangladesh Rastra Bank  
C) Nepal Rastra Bank  
D) Bhutan Rastra Bank
- 60. Who has been ranked on top in a list of the most powerful women in Asia Pacific prepared by the global magazine Fortune?**
- A) Chanda Kochhar      B) Nishi Vasudeva  
C) Kiran Mazumder      D) Arundhati  
Bhattacharya
- 61. Who has been appointed as the Executive Director of Federal Bank?**
- A) Surendra Gupta      B) Ganesh Sankara  
C) Santosh Rathi      D) Umesh Kumar
- 62. Which bank has launched SimplyCLICK, a credit card targeted at the online shopper?**
- A) HDFC      B) ICICI  
C) SBI      D) BOB
- 63. What is the name of Indian, who is among six writers shortlisted for the prestigious Man Booker Prize for Fiction 2015?**
- A) Sunjeev Sahota      B) Pradeep Rai

- C) Saroj Das                      D) Jhumpa Lahiri
- 64. Who was sworn-in as new Prime Minister of Australia?**  
 A) Julie Bishop                      B) Malcolm Turnbull  
 C) Joe Hockey                      D) Tony Abbott
- 65. India has signed pact with which country for repatriation of each other's wanted prisoners and cooperate in all criminal matters?**  
 A) Indonesia                      B) Singapore  
 C) Seychelles                      D) Switzerland
- 66. Recently, the Government of India (GoI) approved the Sovereign Gold Bonds Scheme. What is the limit of Gold quantity per person to buy gold bonds?**  
 A) 1000 grams                      B) 1050 grams  
 C) 500 grams                      D) 350 grams
- 67. Which state government of India approved the formation of Anti-Terrorism Squad (ATS)?**  
 A) Kerala                      B) Tamil Nadu  
 C) Jharkhand                      D) Tripura
- 68. Who among the following Indian scientists won the Society's 2015 Silver Medal?**  
 A) Tessy Thomas                      B) APJ Abdul Kalam Azad  
 C) G Satheesh Reddy                      D) Mahesh Ramanujam
- 69. Recently, Indian Railways partnered with whom to provide free high speed WiFi across 400 railway stations in India?**  
 A) Google                      B) Airtel  
 C) Vodafone                      D) MTNL
- 70. Which of the following state was host of 10th World Hindi Conference?**  
 A) Rajasthan                      B) Madhya Pradesh  
 C) Haryana                      D) Maharashtra
- 71. The Government of India (GoI) gave its approval on the Constitution of 21st Law Commission of India. Law commission is constituted for how many years?**  
 A) 7 years                      B) 5 years  
 C) 4 years                      D) 3 years
- 72. The Veer Savarkar International Airport is located at which city of India?**  
 A) Port Blair                      B) Chennai
- C) Cochin                      D) Diglipur
- 73. Ramaswamy R. Iyer who recently passed away was an expert in \_\_?**  
 A) Water Policy                      B) Farm Policy  
 C) Foreign Policy                      D) Defense Policy
- 74. Kalamandalam Satyabhama who passed away recently was a classical dancer of which form of India?**  
 A) Kuchipudi                      B) Bharatanatyam  
 C) Mohiniattam                      D) Kathakali
- 75. The bilateral maritime exercise "AUSINDEX15" was recently conducted between which of the following countries?**  
 A) Australia & India                      B) Australia and Japan  
 C) Australia and Taiwan                      D) Australia and UK
- 76. Who has been appointed as the Chairman of the Press Trust of India (PTI)?**  
 A) Hormusji N Cama  
 B) Mahendra Mohan Gupta  
 C) Riyad Mathew  
 D) Mihir Shah
- 77. To restructure water agencies which of the following committees formed by Government of India (GoI), recently?**  
 A) K.G. Karmakar Committee  
 B) Mathew Committee  
 C) Mihir Shah Committee  
 D) Parthasarathi Committee
- 78. As per the World Bank report titled "Assessment of State Implementation of Business Reforms" which state of India is the most investor-friendly State?**  
 A) Andhra Pradesh                      B) Jharkhand  
 C) Gujarat                      D) Bihar
- 79. The mobile banking app "LIME" has been launched by which of the following banks, recently?**  
 A) Axis Bank                      B) HDFC Bank  
 C) ICICI Bank                      D) SBI
- 80. Which city of China will host the 2022 Asian Games?**  
 A) Dongguan                      B) Guangzhou  
 C) Hangzhou                      D) Shanghai

81. Who has been nominated as Culture Ambassador for Seychelles in India?  
 A) Anand Bharti B) Shahnaz Husain  
 C) Deepak Gupta D) P.V. Sindhu
82. Who has won the gold medal in World Championships 200m final in China?  
 A) Tyson Gay B) Justin Gatlin  
 C) Usian Bolt D) Michael Phelps
83. Who has won the UEFA Best Player in Europe award?  
 A) Gareth Bale B) Lionel Messi  
 C) Neymar D) Luis Suarez
84. Which bank has launched IndPay, a mobile application service that enables its customer to operate bank accounts from anywhere, anytime?  
 A) Axis Bank B) Indian Bank  
 C) Corporation Bank D) HDFC Bank
85. Who has been conferred with the prestigious Rajiv Gandhi Khel Ratna Award?  
 A) Rahul Dravid B) Manjit Chhillar  
 C) Sania Mirza D) Pankaj Advani
86. Indian women's hockey team has qualified for Olympics after \_\_\_\_?  
 A) 38 years B) 36 years  
 C) 30 years D) 25 years
87. Who has won the Guru Tegh Bahadur Hockey title in Mumbai?  
 A) Indian Army B) ONGC  
 C) Air India D) NTPC
88. Which state will host the 36th National Games in 2016?  
 A) Goa B) Tamil Nadu  
 C) Maharashtra D) Sikkim
89. Oil and Natural Gas Corporation (ONGC) and its partner will invest about \$24 billion in producing natural gas from a giant field off \_\_\_\_?  
 A) Sudan B) US  
 C) Nigeria D) Mozambique
90. Who has been appointed as Director of Indira Gandhi Centre for Atomic Research (IGCAR), Kalpakkam?  
 A) Piyush Gupta B) A.V. Satya Murty  
 C) Ashok Nagar D) Vivek Murthy
91. Who has been appointed as the interim chairman and managing director of National Thermal Power Corporation (NTPC)?  
 A) A.K. Jha B) Narain Das  
 C) Kapil Sadhana D) Arun Kumar
92. Who has taken over as the Chairman of the National Highways Authority of India (NHAI)?  
 A) Raghav Chandra B) S.K. Rai  
 C) Suresh Kumar D) Anand Mast
93. Who has clinched gold medal in Cadet Wrestling World Championships in the 50 kg freestyle competition?  
 A) Devendra B) Anil  
 C) Preet D) Arun
94. Who has been appointed as the Union Home Secretary?  
 A) Pradeep Kumar B) Rajiv Mehrishi  
 C) Ashok Rathie D) R C Taypal
95. Who has been named as "Australian of the Day" by Commonwealth Bank of Australia?  
 A) Tejinder Pal Singh B) Mayank Gupta  
 C) Anand Murthi D) Pyush Gupta
96. Who got additional charge of Law Ministry of Delhi?  
 A) Kumar Vishwas B) Manish Sisodia  
 C) Yogendra Yadav D) Arvind Kejriwal
97. Union government has released ..... rupees to Employees' Pension Scheme, as its contribution for the year 2015-16?  
 A) Rs. 2, 000 cr B) Rs. 25, 000 cr  
 C) Rs. 15, 000 cr D) Rs. 1, 000 cr
98. Which country has been selected as the host for the 2022 Commonwealth Games?  
 A) Australia B) India  
 C) England D) South Africa
99. Who has won the UNESCO prize "Award of Excellence" 2015?  
 A) Japan B) Pakistan  
 C) US D) India
100. Which state government has aimed to equip all houses with toilets by October 2017 and make it the first 'open



- defecation free' state in the country?**  
 A) Punjab B) Tamil Nadu  
 C) Karnataka D) Madhya Pradesh
- 101. Who has been conferred with the Honored Guest of Texas award for his contribution to the cinema and the world of art?**  
 A) Vijay B) Anupam Kher  
 C) Aamir Khan D) Sharukh Khan
- 102. Who became the first woman DG of DRDO?**  
 A) Suriti Arora B) J Manjula  
 C) Vijaylaxmi D) Suniti Solomn
- 103. Who has been conferred with the Gandhi Peace Prize for the year 2014?**  
 A) ISRO B) Chandi Prasad Bhatt  
 C) JNU D) Ashok Das
- 104. The Union government has allowed \_\_\_\_ Foreign Direct Investment (FDI) under the automatic route for white label ATM operation?**  
 A) 49 per cent B) 51 per cent  
 C) 100 per cent D) 74 per cent
- 105. Prime Minister Narendra Modi will inaugurate the tree-day 10th Vishwa Hindi Sammelan (World Hindi Conference) in \_\_\_\_?**  
 A) Srinagar B) Allahabad  
 C) Bhopal D) New Delhi
- 106. Which is the "most attractive brand" in India in a study titled "India's Most Attractive Brand 2015" carried out by Trust Research Advisory (TRA)?**  
 A) LG Mobiles B) Sony Mobile  
 C) Samsung Mobiles D) Apple Mobile
- 107. Who has been appointed as new member of NITI Aayog?**  
 A) Suresh Rai B) Ramesh Chand  
 C) Arvind Gupta D) Ashok Chawla
- 108. Who has been named as Vice President, human resources for the PepsiCo India region?**  
 A) Suchitra Rajendra B) Ajeet Seth  
 C) Anand Mohan D) Kapil Kumar
- 109. Who was Judy Carne?**  
 A) British actress B) American actress  
 C) French actress D) German actress
- 110. Who has won the women's volleyball World Cup title 2015?**  
 A) China B) Serbia  
 C) Japan D) America
- 111. Who has won the silver medal in the Asian Championships held in Bangkok, Thailand?**  
 A) Satish Kumar B) Deepu Dutta  
 C) Vikas Krishnan D) Suresh Kumar
- 112. Who has been presented with National Humanities Medal by American President Barack Obama?**  
 A) Nandan Dutt B) Jhumpa Lahiri  
 C) Ashok Devra D) Rahul Richard Verman
- 113. Shane Watson has announced his retirement from Test cricket. He belongs to which country?**  
 A) South Africa B) Australia  
 C) England D) Sri Lanka
- 114. India has finished \_\_\_\_\_ at the Asian Boxing Championships?**  
 A) 2<sup>nd</sup> B) 1st  
 C) 4<sup>th</sup> D) 3rd
- 115. Union government has decided to develop \_\_\_\_\_ as spiritual capital?**  
 A) Sarnath B) Sanchi  
 C) Varnasi D) Bodh Gaya
- 116. Disaster Mitigation conference of member countries of South Asian Association of Regional Cooperation (SAARC) has begun in \_\_\_\_\_?**  
 A) Colombo B) New Delhi  
 C) Jakarta D) Islamabad
- 117. Which state government has won the Skoch Order-of-Merit national award for implementing 6 e-Governance and IT initiatives in the state?**  
 A) Maharashtra B) Haryana  
 C) Uttar Pradesh D) Karnataka
- 118. Which state government has decided to train 55, 000 employees under Key Result Area (KRA) programme?**  
 A) Maharashtra B) Madhya Pradesh  
 C) Tamil Nadu D) Gujarat

119. Which state government has established a special MGNREGA cell to coordinate effective implementation of National Rural Employment Guarantee Scheme in the state?

- A) Punjab  
 B) Jammu & Kashmir  
 C) Odisha  
 D) Kerala

120. Who was Chandra Bahadur Dangi?

- A) scientist  
 B) sport's person  
 C) world's shortest man  
 D) socialist

## ANSWER

- |       |       |       |       |       |        |        |
|-------|-------|-------|-------|-------|--------|--------|
| 1) B  | 18) A | 35) B | 52) C | 69) A | 86) B  | 103) A |
| 2) D  | 19) A | 36) C | 53) B | 70) B | 87) C  | 104) C |
| 3) C  | 20) B | 37) B | 54) B | 71) D | 88) A  | 105) C |
| 4) B  | 21) A | 38) A | 55) B | 72) A | 89) D  | 106) C |
| 5) C  | 22) D | 39) B | 56) B | 73) A | 90) B  | 107) B |
| 6) B  | 23) A | 40) C | 57) B | 74) C | 91) A  | 108) A |
| 7) D  | 24) B | 41) D | 58) C | 75) A | 92) A  | 109) A |
| 8) A  | 25) A | 42) D | 59) C | 76) A | 93) B  | 110) A |
| 9) B  | 26) A | 43) A | 60) A | 77) C | 94) B  | 111) C |
| 10) A | 27) C | 44) A | 61) B | 78) C | 95) A  | 112) B |
| 11) B | 28) A | 45) D | 62) C | 79) A | 96) B  | 113) B |
| 12) D | 29) C | 46) A | 63) A | 80) C | 97) A  | 114) C |
| 13) B | 30) B | 47) C | 64) B | 81) B | 98) D  | 115) D |
| 14) C | 31) B | 48) B | 65) A | 82) C | 99) D  | 116) B |
| 15) D | 32) A | 49) C | 66) C | 83) B | 100) A | 117) B |
| 16) B | 33) A | 50) B | 67) C | 84) B | 101) B | 118) A |
| 17) B | 34) D | 51) D | 68) C | 85) C | 102) B | 119) A |
|       |       |       |       |       |        | 120) C |

**TEST-2**

1. **Former Indian Cricket captain Sourav Ganguly was in September 2015 appointed as the President of**
  - a) Cricket Association of Bihar
  - b) Cricket Association of Kolkata
  - c) Cricket Association of Odisha
  - d) Cricket Association of Bengal
2. **Forbes in September 2015 released list of India's 100 Richest People. Who of the following is the Youngest Entrant in the list?**
  - a) Binny Bansal
  - b) Sachin Bansal
  - c) Sameer Gehlaut
  - d) Ranjan Pai
3. **Forbes in September 2015 released list of India's 100 Richest People. Who of the following is the richest Indian in the list?**
  - a) Mukesh Ambani
  - b) Anil Ambani
  - c) Dilip Shanghvi
  - d) Azim Premji
4. **Which country in September 2015 announced a package of 70 million US dollar to tackle rising domestic violence in the country?**
  - a) Ireland
  - b) Australia
  - c) Brazil
  - d) Germany
5. **Who was in September 2015 appointed as the Sherpa for the 2015 G-20 Summit scheduled to be held in Antalya, Turkey?**
  - a) Ramesh Chand
  - b) Suresh Prabhu
  - c) Arvind Panagariya
  - d) Nitin Gadkari
6. **Which state government in September 2015 launched a mobile application to tackle disasters in the state?**
  - a) Uttarakhand
  - b) Arunachal Pradesh
  - c) Himachal Pradesh
  - d) Assam
7. **Union Home Minister Rajnath Singh in September 2015 released a graphic booklet depicting the valour and sacrifice of the CRPF personnel in which battle of the 1965 Indo-Pak War?**
  - a) Battle of Sardar Post
  - b) Battle of Asal Uttar
  - c) Battle of Lahore
  - d) Battle of Adampur
8. **Name the chairman of the Commission constituted by the Uttar Pradesh government to probe the 2013 Muzaffarnagar riots which submitted its report in September 2015.**
  - a) Justice (retd.) Vishnu Sahai
  - b) Justice (retd) NL Ganguly
  - c) Justice (retd) Krishna Narayan
  - d) Justice (retd) Brij Pal Singh
9. **Google in September 2015 announced to tie up with Indian Railways to provide free Wi-Fi hotspots at various stations in the country. In this context, consider the following statements:**
  - I. The Wi-Fi connections will be provided at 400 major stations.
  - II. These Wi-Fi connections will be provided under the Nilgiri Project.

Which is/are correct?

  - a) Only I
  - b) Only II
  - c) Both I and II
  - d) Neither I nor II
10. **Who won the 2015 SASTRA Ramanujan Prize announced in September 2015?**
  - a) Peter Scholze
  - b) Jacob Tsimerman
  - c) Akshay Venkatesh
  - d) James Maynard
11. **Which ethnic minority community of Nepal is protesting for amendments in newly formed constitution of Nepal adopted in September 2015?**
  - a) Madhesi
  - b) Khas-Chhetri
  - c) Tamang
  - d) Newars
12. **What is the title of Manipur Governor Syed Ahmed's autobiography who died in 27 September 2015?**
  - a) An Indian Pilgrim
  - b) Pagdandi se Shahar Tak
  - c) Living Shadows
  - d) Atmakatha
13. **Who of the following in September 2015 won the Guangzhou Open women's doubles title of tennis?**
  - a) Sania Mirza and Martina Hingis
  - b) Xu Shilin and You Xiaodi
  - c) Casey Dellacqua and Yaroslava Shvedova

- d) Flavia Pennetta and Roberta Vinci
14. **World Tourism Day was observed across the world in September 2015 was observed with theme**
- a) Tourism & Sustainable Energy: Powering Sustainable Development
- b) One Billion Tourists, One Billion Opportunities
- c) Tourism and Community Development
- d) Tourism's power to change lives
15. **The CSIR Award for S&T Innovations for Rural Development (CAIRD) 2014 was conferred on which of the following in September 2015?**
- a) National Metallurgical Laboratory, Jamshedpur
- b) CSIR-CSMCRI, Bhavnagar
- c) CSIR-CIMAP, Lucknow
- d) Defence Institute of High Altitude Research (DIHAR), Leh Ladakh
16. **Name India's first dedicated satellite for astronomy research that was launched by ISRO in September 2015 from Sriharikota, Andhra Pradesh by Polar Satellite Launch Vehicle (PSLV-C30).**
- a) ASTROSAT                      b) LAPAN-A2
- c) LEMUR nano                      d) LAXPC
17. **The Supreme Court (SC) of India in September 2015 directed the Union Government and a state government to grant citizenship to Chakma-Hajong refugees within three months. The direction was given to which of the followings state?**
- a) Assam                      b) West Bengal
- c) Manipur                      d) Arunachal Pradesh
18. **Under whose chairmanship an expert committee was formed by the Union Government, as announced in the fourth week of September 2015, to revisit the exam pattern of civil services examination?**
- a) B S Baswan                      b) B N Nawalawala
- c) Dr Hari Pratap Gautam                      d) Dr Anil Sahasrabudhe
19. **Who in September 2015 won the 2015 Japanese Grand Prix title of Formula One?**
- a) Lewis Hamilton                      b) Nico Rosberg
- c) Sebastian Vettel                      d) Nico Hulkenberg
20. **Who in September 2015 won the IBSF World Billiards Championship 2015 in time format?**
- a) Peter Gilchirist                      b) Pankaj Advani
- c) Manish Jain                      d) Aditya Mehta
21. **Which multilateral organization in September 2015 released a report entitled Leveraging Urbanisation in South Asia?**
- a) World Bank
- b) International Monetary Fund
- c) Asian Development Bank
- d) World Trade Organisation
22. **Minister of Railways Suresh Prabhakar Prabhu in September 2015 launched Indian Railway Knowledge Portal for dissemination of detailed information on Indian Railways. The portal is the initiative of**
- a) National Informatics Centre (NIC)
- b) Centre for Railway Information Systems (CRIS)
- c) Indian Institute of Technology, Delhi
- d) National Academy of Indian Railways, Vadodara
23. **Reliance Defence Limited (RDL) in September 2015 signed a strategic pact with which international company for collaboration defence equipment?**
- a) Boeing, the US
- b) Emirates Defence Industries Company (EDIC), UAE
- c) Firearm Manufacturers, Germany
- d) Advanced Electronics Company Limited (AECL), Saudi Arabia
24. **Maharashtra Government in September 2015 declared which year as Visit Maharashtra Year?**
- a) 2015                      b) 2016
- c) 2017                      d) 2018
25. **Which state's high court admitted a plea in September 2015 challenging the constitutional validity of Article 370 of the Indian Constitution?**
- a) Tamil Nadu                      b) Delhi
- c) Jammu & Kashmir                      d) Uttar Pradesh
26. **Which Indian company in September 2015 was selected as member of the global Dow Jones Sustainability Index (DJSI) - 2015 for the sixth**

- consecutive year?**
- Infosys
  - Tata Consultancy Services (TCS)
  - Wipro Limited
  - Reliance Communications
- 27. Indian Government in September 2015 launched the 1st Indo-Africa ICT Expo in which city?**
- Addis Ababa
  - Nairobi
  - New Delhi
  - Vishakhapatnam
- 28. Who of the following was given the additional charge as Governor of Manipur by President Pranab Mukherjee in September 2015?**
- V. Shanmuganathan
  - Tathagata Roy
  - Ram Nath Kovind
  - Krishan Kant Paul
- 29. What is the theme of the World Heart Day that was observed in September 2015?**
- Creating Heart-Healthy Environments
  - Healthy Heart, Healthy Lives
  - Put your heart into it!
  - Heart Choices NOT Hard Choices
- 30. India in September 2015 signed a 123.51 million US dollar loan agreement with which institution to upgrade tourism infrastructure and services in Punjab, Uttarakhand and Himachal Pradesh?**
- World Bank
  - United Nations Development Programme (UNDP)
  - Asian Development Bank (ADB)
  - Japan's Official Development Assistance (ODA)
- 31. Which famous personality in September 2015 was roped in to lend his/her voice to 'Swachh Bharat' anthem?**
- Amitabh Bachchan
  - Sachin Tendulkar
  - Salman Khan
  - Lata Mangeskar
- 32. Name the author of the book titled Hungry Bengal: War, Famine, Riots and the End of Empire that was in news in September 2015.**
- Naina Lal Kidwai
  - Tarun Khanna
  - Janam Mukherjee
  - Sebastian Ortiz
- 33. 17th All-India Government Whips Conference was held in September 2015 in**
- Vijaywada
  - Visakhapatnam
  - Hyderabad
  - Jaipur
- 34. The first-ever US-India-Japan Trilateral Ministerial dialogue was held in September 2015 in**
- New York
  - Washington DC
  - Tokyo
  - New Delhi
- 35. As per RBI's fourth Bi-monthly Monetary Policy Statement 2015-16 released in September 2015, the repo rate was decreased by how many basis points?**
- 25 basis points
  - 50 basis points
  - 75 basis points
  - 100 basis points
- 36. Name the indigenously built largest warship that was commissioned in Mumbai in September 2015.**
- INS Chakra
  - INS Sindhughosh
  - INS Kochi
  - INS Viraat
- 37. He was appointed as one of the four brand ambassadors of the Digital India Programme in July 2015. Name him.**
- Ankit Fadia
  - Rahul Tyagi
  - Trishneet Arora
  - Vivek Ramachandran
- 38. What is the rank of India among the 140 economies on the Global Competitiveness Report 2015-16 that was released by the World Economic Forum (WEF) in September 2015?**
- 45
  - 55
  - 57
  - 71
- 39. The International Translation Day was observed across the world in September 2015. What was the theme of the day?**
- Language Rights: Essential to All Human Rights
  - Beyond Linguistic Barriers - A United World
  - Translation as Intercultural Communication
  - The Changing Face of Translation and Interpreting
- 40. Who was appointed as the Director General of Institute for Defence Studies and Analyses (IDSA) in September 2015?**
- Piyush Jain
  - Jayant Prasad
  - Sushant Aggrawal
  - Arvind Sinha



41. Consider the following statements regarding National Institutional Ranking Framework (NIRF) that was unveiled in September 2015:

- I. The framework is presently available for engineering and management institutions only.
- II. The framework was drafted by a core committee headed by Surendra Prasad, Chairman, National Board of Accreditation.

Which of the following statement is/are correct?

- a) Only I
- b) Only II
- c) Both I and II
- d) Neither I nor II

42. Which organisation was appointed as the official marketing partner for 2nd Indian Badminton League 2016 in September 2015?

- a) HTC Sports Pvt Ltd
- b) Victoria Sports Co
- c) SportsLine India
- d) Sportzlive

43. Which state of the United States (US) in September 2015 pledged to help India in reducing air pollution?

- a) Louisiana
- b) California
- c) New York
- d) Florida

44. Which of the following women's cricket team was ranked at the top position in the list ICC Women's Team Rankings, which was officially launched by International Cricket Council (ICC) in October 2015?

- a) India
- b) Australia
- c) South Africa
- d) New Zealand

45. World Vegetarian Day was observed across the world on

- a) 29 September
- b) 30 September
- c) 1 October
- d) 2 October

46. Flag of which country was raised for the first time at United Nations (UN) headquarters in New York in September 2015?

- a) Palestinian
- b) Vatican
- c) North Korea
- d) Syria

47. The Global Competitiveness Report (GCR) 2015-2016 was released in September 2015. Consider the following statements in this context:

- I. The report assessed the competitiveness landscape of

140 economies

II. It was released by World Bank

III. Switzerland topped the list with 5.76 points

Which is/are correct?

- a) I and II
- b) II and III
- c) I and III
- d) All of the above

48. Union Communications and IT Minister Ravi Shankar Prasad in September 2015 released a commemorative postal stamp on

- a) Deendayal Upadhyaya
- b) Bhimrao Ramji Ambedkar
- c) Dashrath Manjhi
- d) Ashoka

49. Name the Indian pistol shooter who in September 2015 won the gold medal in women's 10 meter air pistol event at the 8th Asian Air Gun Championships in New Delhi.

- a) Shweta Singh
- b) Heena Sidhu
- c) Yashaswini Singh Deshpale
- d) Harshada Nithave

50. Which one of the following does not form the part of 4-point Peace Initiative with India that was proposed by Prime Minister of Pakistan Nawaz Sharif in September 2015?

- a) Complete Demilitarization of Kashmir
- b) No use of threat or force in any circumstance
- c) Mutual withdrawal of forces from Siachen Glacier
- d) Grant autonomy to Kashmir

51. Consider the statements related to the Shanti Swarup Bhatnagar Prize for Science and Technology announced in September 2015

- I. The annual prizes are awarded by DRDO to its scientists
- II. It is presented in seven categories
- III. In 2015, 11 scientists were given prizes under various categories

Which of them is/are true?

- a) I and II
- b) II and III
- c) I and III
- d) All of the above

52. By what percent domestic natural gas price was reduced by the Union Government in September 2015
- a) 16 percent                      b) 17 percent  
c) 18 percent                      d) 19 percent
53. Which country in September 2015 launched a new generation satellite for its navigation system called BeiDou Navigation system?
- a) China                              b) Japan  
c) Taiwan                            d) Philippines
54. Which country's parliament gave assent to its president in September 2015 to send its troops to Syria?
- a) USA                                b) Russia  
c) Japan                               d) China
55. Google briefed Prime Minister Narendra Modi about the Project Loon during his visit to the Google headquarters in the Silicon Valley in September 2015. . In this context, consider the following statements:
- I. Project Loon started its experimental pilot project in New Zealand in 2013.
- II. Loon uses high-altitude balloons placed in the stratosphere at an altitude of about 32 km to produce an aerial wireless network.
- Which is/are correct?
- a) Only I                              b) Only II  
c) Both I and II                      d) Neither I nor II
56. UK city of Coventry honoured which leading Indian industrialist with its highest award Honorary Freeman in October 2015?
- a) Anil Ambani                      b) Ratan Tata  
c) Azim Premji                      d) Sunil Bharti Mittal
57. Which one of the following was not one among the scientists conferred with Nobel Prize in Physiology or Medicine-2015 in October 2015?
- a) William C Campbell (Ireland)  
b) Youyou Tu (China)  
c) Satoshi Omura (Japan)  
d) None of them
58. Who was elected as the president of Board of Control for Cricket in India (BCCI) in October 2015 after the

demise of Jagmohan Dalmiya?

- a) Shashank Manohar              b) Sunil Gavaskar  
c) N Srinivasan                      d) Sharad Pawar
59. Which political party-led coalition in October 2015 won the general elections to the parliament of Portugal?
- a) CDS – People's Party  
b) Social Democratic Party  
c) Portuguese Communist Party  
d) The Greens
60. Consider the following statements related to poverty projections released by the World Bank in October 2015
- I. International poverty line was increased to 2.90 US dollars per day per person
- II. The extreme poverty at the global level will fall to under 10 percent by the end of 2015
- Which is/are true?
- a) Only I                              b) Only II  
c) Both I and II                      d) None of them
61. The Defence Research and Development Organisation (DRDO) in October 2015 inaugurated an Extreme Altitude Research Centre at Chang La, Ladakh in Jammu and Kashmir. In this context, consider the following statements:
- I. It is the world's highest terrestrial research and development centre.
- II. The centre will serve as a natural cold storage for preserving rare and endangered medical plants for generations.
- Which is/are correct?
- a) Only I                              b) Only II  
c) Both I and II                      d) Neither I nor II
62. Which state government launched a Citizen Portal in October 2015 that will allow the citizen to register their complaints online to police?
- a) Maharashtra                      b) Gujarat  
c) Delhi                                d) Odisha
63. Name the scientist who recently won the DRDO's Lifetime Achievement Award for the year 2014.
- a) O R Nandagopan              b) VS Arunachalam

- c) AS Manoharan d) S Christopher
64. Name the scientist who was awarded with the DRDO's Scientist of the Year Award for the year 2014 recently.
- a) O R Nandagopan b) VS Arunachalam  
c) AS Manoharan d) K Seetharama Bhat
65. According to the data released by the International Cotton Advisory Committee, which country has become the largest cotton producer of the world in the season ended in September 2015?
- a) China b) Egypt  
c) India d) The United States
66. Which country won the International Basketball Federation (FIBA) Asia Championship in October 2015?
- a) China b) The Philippines  
c) India d) South Korea
67. Name the country that in October 2015 ordered shut down of most of the country's schools for two days because of possible health risks posed by the thick haze from Indonesian forest fires.
- a) Indonesia b) Singapore  
c) Malaysia d) Myanmar
68. Who of the following in October 2015 won the Wuhan Open women's doubles title of tennis?
- a) Sania Mirza and Martina Hingis  
b) Irina-Camelia Begu and Monica Niculescu  
c) Casey Dellacqua and Yaroslava Shvedova  
d) Flavia Pennetta and Roberta Vinci
69. Iraq Prime Minister Haider al-Abadi in October 2015 declared Baghdad's heavily fortified Green Zone open to the public for the first time in 12 years. What is Green Zone in this context?
- a) An environmental park in Baghdad  
b) A no-war zone in Baghdad  
c) Home to government buildings and foreign embassies  
d) A war museum depicting Iraq since 1990
70. Who won the 2015 Nobel Prize in Physics for discovery of neutrinos oscillations in October 2015?
- a) Isamu Akasaki, Hiroshi Amano and Shuji Nakamura  
b) Andre Geim and Konstantin Novoselov  
c) Takaaki Kajita and Arthur B. McDonald  
d) Willard S. Boyle and George E. Smith
71. Name the Bollywood actor who in October 2015 was awarded with the Lifetime Achievement Award of the 6th Jagran Film Festival in Mumbai.
- a) Amitabh Bachchan b) Shashi Kapoor  
c) Dharmendra d) Waheeda Rehman
72. Terror outfit ISIS in October 2015 destroyed the 2000-year-old Arch of Triumph situated in
- a) Damascus, Syria b) Palmyra, Syria  
c) Baghdad, Iraq d) Mosul, Iraq
73. The United States (US), Japan and 10 other Pacific Rim countries in October 2015 signed the Trans-Pacific Partnership (TPP) agreement. Who among the following countries is not part of the group?
- a) Australia b) Brunei  
c) Canada d) China
74. The Union Government in October 2015 launched second phase of the immunisation programme, Mission Indradhanush in how many districts?
- a) 352 districts b) 201 districts  
c) 320 districts d) 605 districts
75. Which one of the following is not one of the agreements/memorandum of understandings (MoUs) that was signed in October 2015 during the visit of German Chancellor Angela Merkel to India?
- a) Cooperation in Agriculture Studies  
b) Cooperation in Food Safety  
c) Cooperation in Field of Railways  
d) Cooperation in Wind Energy
76. What is the name of the project that was unveiled by the Department of Agriculture, Cooperation & Farmers' Welfare in October 2015 to get timely and precise data on crop yields?
- a) Project FARMER b) Project KISAN  
c) Project KRISHI d) Project UTPAD
77. Consider the following statements about Trans-Pacific Partnership (TPP) agreement that was signed in

**October 2015:**

- I. It sets the standards to protect digital freedom, by preserving the free flow of information across borders.
- II. It includes the first-ever measures to ensure that state-owned enterprises compete on a commercial basis.

Which is/are correct?

- a) Only I                                      b) Only II
- c) Both I and II                              d) Neither I nor II

**78. Consider the following statements about second phase of Mission Indradhanush that was launched in October 2015:**

- I. It aims at achieving more than 90 per cent full immunization in the country by 2025.
- II. It will cover 279 mid priority districts, 33 from the North East states and 40 districts from phase one.

Which is/are correct?

- a) Only I                                      b) Only II
- c) Both I and II                              d) Neither I nor II

**79. Who was appointed as permanent CEO of Twitter in October 2015?**

- a) Jack Dorsey                                      b) Noah Glass
- c) Biz Stone                                      d) Evan Williams

**80. Who of the following is the author of the book, Ruled or Misruled: Story and Destiny of Bihar that was released in last week of September 2015?**

- a) Amiya Chandra    b) Santosh Singh
- c) Janam Mukherjee    d) Naina Lal Kidwai

**81. To help patients and pregnant women from inaccessible areas to reach nearest hospital, the state government of Odisha in September 2015 launched new healthcare programme name it?**

- a) Amo doli programme    b) Janani Suraksha
- c) Matru Sewa Sutra    d) Sewamaya

**82. Name the US state that in October 2015 allowed terminally ill patients to legally end their lives under a doctor's supervision.**

- a) California                                      b) Oregon
- c) Washington                                      d) Vermont

**83. Who were jointly awarded with the 2015 Nobel Prize in Chemistry in October 2015?**

- a) Eric Betzig, Stefan W. Hell and William E. Moerner
- b) Richard F. Heck, Ei-ichi Negishi and Akira Suzuki
- c) Tomas Lindahl, Paul Modrich and Aziz Sancar
- d) Aaron Ciechanover, Avram Hershko and Irwin Rose

**84. Cricket All Star event with three exhibition T20 matches will be played by teams led by Sachin Tendulkar and Shane Warne in October 2015 in**

- a) India
- b) United Arab Emirates (UAE)
- c) United States of America (USA)
- d) England

**85. International Monetary Fund (IMF) in October 2015 released World Economic Outlook (WEO) October 2015 Update. Consider the following statements:**

- I. India's growth is expected to strengthen from 7.3 percent in 2015 and to 7.8 percent in 2016.
- II. Global growth is projected to decline from 3.4 percent in 2014 to 3.1 percent in 2015, before picking up to 3.6 percent in 2016

Which is/are correct?

- a) Only I                                      b) Only II
- c) Both I and II                                      d) Neither I nor II

**86. The 2015 Nobel Prize in Chemistry that was announced in October 2015 was given for**

- a) The discovery of quasicrystals
- b) Studies of G-protein-coupled receptors
- c) Studies of the structure and function of the ribosome
- d) Mechanistic studies of DNA repair

**87. Who among the following US Fed Reserve Chairmen authored the book The Courage to Act that was in news recently?**

- a) Alan Greenspan    b) Ben Bernanke
- c) Paul Volcker    d) Janet Yellen

**88. Which is the world's fourth most-used payment currency as per a report published by Society for Worldwide Interbank Financial Telecommunications (SWIFT) on 6 October 2015?**

- a) Indian Rupee                      b) Japanese Yen  
 c) Chinese Yuan                      d) Pound Sterling
89. **A government-appointed high level panel in October 2015 recommended uniform tax treatment for all CSR activities carried out under the new Companies Act, 2013. The committee was headed by**  
 a) Deepak Parekh    b) Anil Bajjal  
 c) Ratan Tata            d) Ramesh Chand
90. **India, the World Bank's largest borrower, objected to the multilateral funding agency's proposed Environmental Social Framework (ESF) in October 2015. Consider the following statements with regard to ESF:**  
 I. It makes obligatory on countries to get the consent of people affected by the projects concerned.  
 II. Acceptance of the ESF would make the financing of coal-fired power plants difficult in India.  
 Which is/are correct?  
 a) Only I                                  b) Only II  
 c) Both I and II                      d) Neither I nor II
91. **The three-member committee that in October 2015 in its report recommended 400 percent hike in the basic salary of the MLAs of Delhi was headed by?**  
 a) KV Prasad                          b) Balraj Malik  
 c) PDT Achary                        d) None of the above
92. **Who of the following is the author of the book, The Clintons' War on Women that will be released in October 2015?**  
 a) Roger Stone and Robert Morrow  
 b) Arthur B McDonald and Takaaki Kajita  
 c) William C Campbell and Satoshi Omura  
 d) Henry M Paulson and Roger Stone
93. **The Pravasi Bharatiya Divas (PBD) Conference 2016 will be held from 8 January to January 2016 in**  
 a) Hyderabad                        b) New Delhi  
 c) Ahmadabad                        d) Bhopal
94. **What was the title of the International Monetary Fund's World Economic Outlook (WEO) October 2015 Update that was released in October 2015?**  
 a) Uneven Growth: Short-term and Long-term Factors  
 b) Slower Growth in Emerging Markets  
 c) Adjusting to Lower Commodity Prices  
 d) Making International Financial Architecture Work
95. **How many new species have been discovered in the Eastern Himalayan region between 2009 and 2015 as per the report Hidden Himalayas: Asia's Wonderland released in October 2015?**  
 a) 133                                      b) 211  
 c) 224                                      d) 113
96. **India and Germany in October 2015 signed 125 million euros loan agreement to fund two projects in which states under Green Energy Corridor programme?**  
 a) Uttarakhand & Himachal Pradesh  
 b) Himachal Pradesh & Punjab  
 c) Andhra Pradesh & Tamil Nadu  
 d) Himachal Pradesh & Andhra Pradesh
97. **Consider the following statements about Green Energy Corridor programme that was in news in October 2015:**  
 I. It seeks to facilitate the flow of renewable energy into the national grid.  
 II. It was prepared by POWERGRID Corporation of India Limited in 2012.  
 III. Germany in April 2013 committed to provide developmental assistance of 1 billion euro for the programme.  
 Which is/are correct?  
 a) I and II                                b) II and III  
 c) I and III                                d) All of the above
98. **Who was awarded with the 2015 Nobel Prize in Literature in October 2015 for her polyphonic writings, a monument to suffering and courage in our time?**  
 a) Svetlana Alexievich    b) Mo Yan  
 c) Mario Vargas Llosa    d) Herta Muller
99. **Name the Bollywood actor who in October 2015 was named as the tourism ambassador of New Zealand for India by the Tourism New Zealand.**  
 a) Varun Dhawan            b) Saif Ali Khan  
 c) Sidharth Malhotra    d) Farhan Akhtar



**100. Consider the following statements related to Trade and Development Report 2015 that was released by UNCTAD in October 2015**

- I. It projected that the global economy will grow at 2.5 per cent in 2015
- II. India's GDP is expected to grow at 9.5 per cent in 2015
- III. It strongly suggested for reforming global financial institutions to augment development

Which of them is/are true?

- a) I and II
- b) II and III
- c) I and III
- d) All of them

**101. Name the National Watershed Management Project assisted by the World Bank, the implementation of which was approved by the Cabinet Committee on Economic Affairs (CCEA) in October 2015.**

- a) Pradhan Mantri Krishi Sinchayi Yojana (PMKSY)
- b) Neeranchal
- c) Jal Sanrakshan Abhiyaan
- d) Har Khet ko Pani

**102. Who in October 2015 was elected as elected as the Head of the Inter-governmental Panel for Climate Change(IPCC) at its 42nd session in Dubrovnik, Croatia?**

- a) Jean-Pascale van Ypersele, Belgium
- b) Thomas Stocker, Switzerland
- c) Hoesung Lee, South Korea
- d) Chris Field, USA

**103. Which country in October 2015 won the 29th edition of the Women's European Volleyball Championship played at Rotterdam, The Netherlands?**

- a) Belgium
- b) The Netherlands
- c) Serbia
- d) Russia

**104. The US Food and Drug Administration (FDA) in October 2015 approved the drug Keytruda to treat**

- a) Lung cancer
- b) Bone Cancer
- c) Brain Tumour
- d) Breast Cancer

**105. The Union Cabinet in October 2015 approved the construction of National War Memorial and a National War Museum at which place?**

- a) Gateway of India, Maharashtra

- b) India Gate, Delhi
- c) Jaisalmer, Rajasthan
- d) Laungewala, Rajasthan

**106. Union Cabinet in October 2015 approved the formation of which Group A service**

- a) Indian Skill Development Service
- b) Indian Agriculture Services
- c) Indian Environmental Services
- d) Indian Judicial Services

**107. The United Nations in October 2015 launched the Revised Standard Minimum Rules for the Treatment of Prisoners. These Rules have been dubbed as**

- a) Mahatma Gandhi Rules
- b) Leo Tolstoy Rules
- c) Martin Luther King Jr. Rules
- d) Nelson Mandela Rules

**108. National Green Tribunal (NGT) in October 2015 directed all commercial vehicles, including trucks, entering Delhi to pay an environmental compensation charge in addition to the toll tax. Which one of the following pair has not been matched correctly?**

Vehicle	Tax (in rupees)
I. Two-axle vehicles	700
II. Three-axle vehicle	1000
III. Four-axle vehicle	500

Select the correct code

- a) I and II
- b) II and III
- c) I and III
- d) None of the above

**109. Which state government in October 2015 banned the sale of mawa sweets in the state?**

- a) Maharashtra
- b) Delhi
- c) Rajasthan
- d) Madhya Pradesh

**110. Name the winner of the 2015 Nobel Peace Prize that was announced in October 2015.**

- a) Angela Merkel
- b) Tunisian National Dialogue Quartet
- c) Pope Francis
- d) International Campaign to Ban Landmines

**111. The first BRICS Ministerial meeting on Migration was held in October 2015 in**

- a) Beijing                      b) Sochi  
c) Lima                         d) Durban

**112. Which leading Indian company in October 2015 entered into an agreement with First Book, a non-profit social enterprise to distribute 35000 books in five cities across North America?**

- a) Tata Consultancy Services (TCS)  
b) NASSCOM  
c) Infosys  
d) Wipro

**113. The researchers of which country in October 2015 developed a new mobile app named ASCmel.T to help people with Autism?**

- a) Australia                      b) Canada  
c) Britain                        d) Germany

**114. V20 Group was launched in Lima, Peru in October 2015. Consider the following statements in this context:**

- I. V20 Group Finance Ministers inaugural meeting was chaired by the Philippines  
II. India is one of the members of V20 Group  
III. The Group aims to pool resources for their fight against the impact of global warming

Which is/are correct?

- a) I and II                      b) II and III  
c) I and III                      d) All of the above

**115. Who among the following Indian musicians was named as the Cultural Ambassador of Seychelles in October 2015?**

- a) Ilaiyaraja                      b) Ravindra Jain  
c) Yuvan Shankar Raja        d) AR Rehman

**116. Name the famous painter of India whose untitled self-**

**portrait was sold for around 17 crore rupees in London at an auction in October 2015.**

- a) Gagendranath Tagore        b) Prodosh Das Gupta  
c) Amrita Sher-Gil            d) Nasreen Mohamedi

**117. Who topped the list of 50 Richest Families of Asia that was released by Forbes in October 2015?**

- a) Ambani family of India  
b) Lees of Samsung Group of South Korea  
c) Chearavanont family of Thailand  
d) Tsai family of Taiwan

**118. Expert Appraisal Committee (EAC) of the Union Ministry of Environment & Forest (MoEF) in October 2015 gave agree signal to import coal with higher ash content of up to**

- a) 12 percent                      b) 25 percent  
c) 30 percent                      d) 10 percent

**119. Who among the following was in October 2015 chosen for the 2015 Hridaynath Mangeshkar Award?**

- a) Lata Mangeshkar              b) Amitabh Bachchan  
c) Sulochana Tai                d) AR Rehman

**120. Who resigned as the Prime Minister of Nepal in October 2015?**

- a) Sushil Koirala                      b) Baburam Bhattarai  
c) Madhav Kumar Nepal        d) Prachanda

**121. Which of the following states in October 2015 decided to establish India's first Dolphin Community Reserve?**

- a) Uttar Pradesh                      b) Bihar  
c) Assam                         d) West Bengal

**122. Name the Carnatic flautist who died in October 2015 in Chennai?**

- a) Natesan Ramani              b) U Srinivas  
c) MS Gopalakrishnan        d) N Rajam

**123. Baba Ramdev's Patanjali Ayurved in October 2015**

- tied-up with which group to sell its products on their retail stores?  
 a) Reliance Group                      b) Future Group  
 c) MORE Group                          d) 24/7 Stores
- 124. Who was appointed to the Board of Securities and Exchange Board of India in October 2015?**  
 a) Tapan Ray                              b) Anjuly Chib Duggal  
 c) Prabhjot Singh                        d) Prakash Gadia
- 125. Name the music composer who died in October 2015 and was known for famous songs like Geet Gaata Chal, Ram Teri Ganga Maili and Chor Machaye Shor?**  
 a) Aadesh Shrivastava    b) Ravindra Jain  
 c) MS Viswanathan        d) U Shrinivas
- 126. Which of the following states in October 2015 launched e-Pragati project to facilitate e-governance?**  
 a) Kerala                                  b) Telangana  
 c) Karnataka                              d) Andhra Pradesh
- 127. Identify the eminent scientist who was appointed as the chairman of Atomic Energy Commission in October 2015**  
 a) Sekhar Basu                            b) Anil Kakodkar  
 c) R K Sinha                                d) Srikumar Banerjee
- 128. ICICI Bank in October 2015 launched which service to enable customers to make electronic payments from their smartphones at traditional stores and e-commerce sites?**  
 a) mVisa based Mobile Payment Service  
 b) Star mPay Service  
 c) PayZippy Payment Service  
 d) PayZapp mPayment Service
- 129. Which state launched the Operation Valsalya project to track missing children in October 2015?**  
 a) Uttar Pradesh                          b) Rajasthan  
 c) Kerala                                    d) Tamil Nadu
- 130. With which of the following South American nations, India signed a protocol to Protocol to set up a Joint Economic and Trade Committee (JETCO) in October 2015**  
 a) Brazil                                      b) Ecuador  
 c) Argentina                                d) Peru
- 131. Who was resigned as the CEO of National Skill Development Corporation in October 2015?**  
 a) Atul Bhatnagar                              b) Chandrajit Banerjee  
 c) Dilip Chenoy                                d) Subramaniam Ramadorai
- 132. Who of the following was in October 2015 was elected as the Prime Minister of Nepal?**  
 a) KP Sharma Oli                              b) Sushil Koirala  
 c) Ram Baran Yadav                          d) Baburam Bhattarai
- 133. Who was elected as Fiji's President by its parliament in October 2015?**  
 a) Ratu Epeli Ganilau                          b) Jioji Konrote  
 c) Voreqe Bainimarama                        d) Matai Akauola
- 134. Who won the 2015 Nobel Prize in Economics announced in October 2015 for his research on consumption, poverty and welfare?**  
 a) Svetlana Alexiyevich                        b) Tomas Lindahl  
 c) Arthur B. McDonald                        d) Angus Deaton
- 135. Who among the following won 2015 Formula 1 Russian Grand Prix title in October 2015?**  
 a) Lewis Hamilton                              b) Sergio Perez  
 c) Sebastian Vettel                              d) Nico Rosberg
- 136. Identity the theme of International Day of the Girl Child observed in October 2015.**  
 a) Ending Child Marriage  
 b) Innovating for Girl's Education  
 c) Empowering Adolescent Girls: Ending the Cycle of Violence

- d) The Power of Adolescent Girl: Vision for 2030
137. **Who won the 2015 China Open Men's Singles title in October 2015?**
- a) Rafael Nadal      b) Andy Murray  
c) Novak Djokovic      d) Andy Murray
138. **Identify the Indian shuttler who defended his Dutch Open Men's Singles title in October 2015.**
- a) Chetan Anand      b) Ajay Jayaram  
c) P Kashyap      d) Aditya Joshi
139. **Who won the China Open women's singles title in October 2015?**
- a) Timea Bacsinszky      b) Garbine Muguruza  
c) Venus Williams      d) Sloane Stephens
140. **Name the housing mission launched by the Odisha Government in October 2015 to provide affordable houses to urban poor.**
- a) Housing for All by 2022      b) Abaas  
c) Naveen Awaas Yojana      d) Giriraj Puram Awasiya Yojana
141. **Which team won the Beighton Cup hockey tournament held in Kolkata in October 2015?**
- a) Indian Oil Corporation  
b) Punjab National Bank  
c) Central Industrial Security Force  
d) Army XI
142. **Who of the following in October 2015 won the China Open women's doubles title of tennis?**
- a) Sania Mirza and Martina Hingis  
b) Irina-Camelia Begu and Monica Niculescu  
c) Casey Dellacqua and Yaroslava Shvedova  
d) Hao-Ching Chan and Yung-Jan Chan
143. **India in October 2015 won the four-match Men's Hockey Test series 2-1 against**
- a) Australia      b) Japan
- c) New Zealand      d) Pakistan
144. **President Pranab Mukherjee in October 2015 inaugurated a street named after Mahatma Gandhi in which of the following country?**
- a) Lebanon      b) Jordan  
c) Egypt      d) Yemen
145. **NASA in October 2015 released a report outlining plans for establishing permanent settlements on which extra-terrestrial objects?**
- a) Moon      b) Titan  
c) Mars      d) Pluto
146. **Which one of the following is not one of the agreements signed between India and Jordan in October 2015?**
- a) Cultural Exchange Programme for 2015-17  
b) Agreement on Maritime Transport  
c) MoU on Cooperation in the field of IT & Electronics  
d) MoU on Cooperation in Space
147. **President Pranab Mukherjee is on a three nation visit in October 2015. Which of the following countries is not among them?**
- a) Yemen      b) Jordan  
c) Palestine      d) Israel
148. **The President of the African Development Bank (AfDB), Akinwumi Adesina, in October 2015 announced that the AfDB would nearly triple its annual climate financing to reach what amount by 2020?**
- a) 3 billion dollar      b) 4 billion dollar  
c) 5 billion dollar      d) 6 billion dollar
149. **Fifth joint military exercise between India and China that started at Kunming Military Academy, Yunnan Province, China in October 2015 is**
- a) Hand-in-Hand 2015      b) Mitra Shakti-2015  
c) AUSINDEX-15      d) EKVURIN 2015

150. **Third India-Sri Lanka joint training exercise that culminated in October 2015 at Aundh Military Camp, Pune was**
- a) Hand-in-Hand 2015      b) Mitra Shakti-2015  
c) AUSINDEX-15      d) EKUVERIN 2015
151. **Supreme Court (SC) in October 2015 asked the Union Government to take a quick decision on a Uniform Civil Code to end confusion over personal laws. Uniform Civil Code is mentioned in which Article of Constitution of India?**
- a) Article 26      b) Article 44  
c) Article 51 (1)      d) Article 236
152. **India in October 2015 granted a cheque of 5 million US dollars to which country as a budgetary support?**
- a) Jordan      b) Palestine  
c) Syria      d) Russia
153. **Indian Navy in October 2015 celebrated the Birth Centenary of which naval officer?**
- a) Admiral SM Nanda  
b) Admiral DK Joshi  
c) Admiral Arun Prakash  
d) Admiral Nirmal Kumar Verma
154. **Which state government in October 2015 proposed a 15375 crore rupees comprehensive action plan to ensure basic infrastructure in 31 cities under AMRUT in the next five years?**
- a) Tamil Nadu      b) Orissa  
c) Rajasthan      d) Gujarat
155. **Which Indian filmmaker was awarded with the J.C. Daniel Award for the year 2014 in October 2015?**
- a) I.V. Sasi      b) Madhu Kaithapram  
c) K.K. Rajeev      d) Jayan K. Cheriam
156. **India signed a contract for 194 micro-light aircraft in October 2015 with which Slovenian firm?**
- a) Pipistrel      b) Lockheed Martin  
c) BAE Systems      d) Raytheon
157. **Who was appointed as the Chief Financial Officer of Infosys after the resignation of Rajiv Bansal in October 2015?**
- a) Ranganath Dwarakanath Mavinakere  
b) Kevin P D'sa  
c) Ashok Bhandari  
d) Ganesh Murthi
158. **The Supreme Court (SC) of India in October 2015 imposed an Environment Compensation Charge (ECC) on commercial vehicles entering Delhi, in addition to the toll tax. The ECC will be enforced for from four months on a trial basis from**
- a) 15 October 2015      b) 31 October 2015  
c) 1 November 2015      d) 1 December 2015
159. **Name the Indian female bodybuilder who in October 2015 won a silver medal at the 49th Asian Bodybuilding and Physique Championship, held in Uzbekistan?**
- a) Rebita Kongbrailaptan      b) Shweta Rathore  
c) Sibali Saha      d) Ashwini Waskar
160. **Scientists at the Botanical Survey of India (BSI) discovered a new species of banana, named Musa Indandamanensis, from the tropical rain forest of**
- a) Nicobar      b) Andaman  
c) Lakshadweep      d) Kerala
161. **President Pranab Mukherjee visited Palestine in October 2015. Consider the statements in context of Mukherjee's visit to Palestine.**
- I. Mukherjee is the second Indian head to visit Palestine after Giani Zail Singh.  
II. President was conferred with Honorary Doctorate by Al-Quds University, Palestine.  
III. Sharia-e-Al-hind (India road) and Midan-e-Al-hind



(India roundabout) inaugurated

Which is/are correct?

- a) I and II                      b) II and III  
c) I and III                      d) I, II and III

**162. Who was named as the Finance Minister of the Year, Asia 2015 by the London-based publication Emerging Markets in October 2015?**

- a) Arun Jaitley, India  
b) Korn Chatikavanji, Thailand  
c) Tharman Shanmugaratnam, Singapore  
d) Atiur Rahman, Bangladesh

**163. Who was designated with the UNESCO Artist for Peace in October 2015?**

- a) Sayon Camara      b) Celine Dion  
c) Han Meilin          d) Gilberto Gil

**164. Etihad Airways in October 2015 signed an information technology deal worth 700 million US dollars with which American multinational technology and consulting corporation?**

- a) Accenture                      b) Alliance Consulting  
c) IBM                              d) Cognizant

**165. Who was elected as the President of Association of Unified Telecom Service Providers of India (AUSPI) in October 2015?**

- a) Sunil Batra                      b) Arun Kumar Singh  
c) Alkesh Sharma                  d) Amit Mathur

**166. Bill Banvao, Inaam Pao scheme was launched in October 2015 in which state to encourage people to receive or demand proper bills for purchases?**

- a) Madhya Pradesh      b) Delhi  
c) Maharashtra          d) Haryana

**167. Who was elected as the President of Belarus for the fifth time in October 2015?**

- a) Alexander Lukashenko      b) Tatiana Karatkevich  
c) Sergei Gaidukevich          d) Nikolai Ulakhovich

**168. Who was named as the Central Bank Governor of the Year, Asia 2015 by the London-based publication Emerging Markets in October 2015?**

- a) Raghuram Rajan, India  
b) Atiur Rahman, Bangladesh  
c) Korn Chatikavanji, Thailand  
d) Tharman Shanmugaratnam, Singapore

**169. Name the Jamaican writer who in October 2015 won the 2015 Man Booker Prize for Fiction for his novel A Brief History of Seven Killings.**

- a) Marlon James                      b) Kei Miller  
c) Colin Channer                      d) Jean D'Costa

**170. Who was appointed as Executive Chairman of Twitter in October 2015?**

- a) Jack Dorsey                              b) Omid Kordestani  
c) Eric E Schmidt                              d) Sergey Brin

**171. Dell Inc in October 2015 acquired which company for 67 billion US dollars?**

- a) VMware Inc                              b) EMC Corporation  
c) SoftTree Inc                              d) MSD Partners Ltd

**172. Name the naval exercise that began in October 2015 between the Navies of India, United States and Japan?**

- a) Hand-in-Hand Exercise 2015  
b) Malabar Exercise 2015  
c) Mitra Shakti Exercise 2015  
d) Varuna Naval Exercise 2015

**173. Real estate developer Tata Housing in October 2015 tied-up with which online platform to sell its affordable homes online?**

- a) Snapdeal                              b) Housing.com  
c) Twitter                                  d) Facebook

**174. Who of the following was in October 2015 appointed as the Assistant Director of the United Nations Food and Agriculture Organization (FAO) and Regional Representative for Asia and the Pacific?**

- a) Jose Graziano da Silva      b) Hiroyuki Konuma  
c) Ertharin Cousin      d) Kundhavi Kadiresan

**175. India and Israel in October 2015 signed two agreements to enhance bilateral cooperation.**

Consider the following statements in context to the agreements

- I. The agreements were inked during President Pranab Mukherjee visit to Israel  
II. A cultural exchange programme for 2015-2020 was inked  
III. The amendment to the protocol on Double Taxation Avoidance Agreement was inked

Which is/are correct?

- a) Only I      b) Only II and III  
c) Only I and III      d) I, II and III

**176. China in October 2015 operationalised a hydropower station on the Brahmaputra River in Tibet Autonomous Region (TAR). Name it.**

- a) Zam hydropower station  
b) Bihei Power Plant  
c) Jixi Pumped Storage Power Station  
d) Shisanling Pumped Storage Power Station

**177. Name the first European country that in October 2015 signed the Memorandum of Understanding (MoU) on the establishment of Nalanda University.**

- a) Portugal      b) Brazil  
c) England      d) France

**178. Name the mobile app launched by the Uttar Pradesh Government for health workers to record maternal and infant data in real-time?**

- a) mSehat      b) Medic Mobile

- c) mHealth      d) Msakhi

**179. The five-judge Constitutional Bench of Supreme Court (SC) in a collective order in October 2015 ruled that 99th Constitutional Amendment Act is unconstitutional and void. The Act relates to**

- a) Formation of National Tax Tribunal (NTT)  
b) Constitution of National Judicial Appointments Commission (NJAC)  
c) Formation of Tribal Councils in Schedule VI States  
d) Formation of Equal Opportunity Commission

**180. World Food Day was observed across the world in October 2015 with the theme**

- a) Food Comes First  
b) Fighting Hunger and Malnutrition  
c) Family Farming: Feeding the world, caring for the earth  
d) Social Protection and Agriculture

**181. Telecom Regulatory Authority of India (TRAI) in October 2015 made it mandatory for mobile service providers (MSPs) to compensate consumers call drops with effect from**

- a) 1 January 2016      b) 1 November 2015  
c) 1 December 2016      d) 1 January 2015

**182. Which country in October 2015 signed a peace deal, called National Ceasefire Agreement (NCA), with eight armed ethnic rebel groups of the country?**

- a) Thailand      b) Myanmar  
c) Turkey      d) Sudan

**183. The Reserve Bank of India (RBI) in October 2015 formed a single Financial Inclusion Fund (FIF) with a corpus of**

- a) 2000 crore rupees      b) 1000 crore rupees  
c) 5000 crore rupees      d) 2500 crore rupees

**184. Australian government in October 2015 approved which controversial coal mine project backed by the Adani**

**Group?**

- a) North Antelope Rochelle
- b) Black Thunder
- c) Carmichael
- d) Mt Arthur

**185. India and Israel in October 2015 inked ten Memoranda of Understandings (MoUs) in various fields during visit of President Pranab Mukherjee's state to Israel. Consider the following statements in this context.**

- I. Mukherjee is the first ever President of India to visit Israel
- II. India established diplomatic relations with Israel in 1992

Which is/are correct?

- a) Only I
- b) Only II
- c) Both I and II
- d) Neither I nor II

**186. Zaheer Khan who in October 2015 retired from all forms of international Cricket, was the second-most successful Indian bowler in Test cricket behind**

- a) Kapil Dev
- b) Anil Kumble
- c) Harbhajan Singh
- d) Javagal Srinath

**187. The birthplace of former President Dr. APJ Abdul Kalam in October 2015 was included as 498th town under Atal Mission for Rejuvenation and Urban Transformation (AMRUT). Name Dr. Kalam's birthplace.**

- a) Kumarakom
- b) Munnar
- c) Varkala
- d) Rameswaram

**188. The Union Ministry of Home Affairs in October 2015 introduced a scheme called Central Victim Compensation Fund (CVCF) with an initial amount of**

- a) 300 crore rupees
- b) 400 crore rupees
- c) 200 crore rupees
- d) 100 crore rupees

**189. Which one of the following is/are the purposes of Financial Inclusion Fund (FIF) that was formed by the Reserve Bank of India (RBI) in October 2015?**

- a) Support for funding the setting up and operational cost for running Financial Inclusion & Literacy Centers under Pradhan Mantri Jan Dhan Yojana (PMJDY)
- b) Setting up of Standard Interactive Financial Literacy Kiosks in Gram Panchayats
- c) Support to NABARD & Banks for running of Business & Skill Development Centers including R-SETIs
- d) All of the above

**190. International Religious Freedom Report 2014 that was released in October 2015 is released by**

- a) Amnesty International
- b) UN Commission on Human Rights
- c) US State Department
- d) Carnegie Endowment

**191. Name the online fashion store that was launched by the Aditya Birla Group in October 2015?**

- a) Showpo.com
- b) asos.com
- c) Abof.com
- d) nastygal.com

**192. Indonesia in October 2015 signed a 5.5 billion US dollars deal to build the first high-speed railways with which country?**

- a) Japan
- b) China
- c) United States
- d) Russia

**193. The International Day for the Eradication of Poverty is celebrated annually on which date?**

- a) 16 October
- b) 17 October
- c) 18 October
- d) 19 October

**194. The International Day for the Eradication of Poverty was observed globally in October 2015. What was the theme of the day?**

- a) Building a sustainable future: Coming together to end poverty and discrimination
- b) Leave no one behind: think, decide and act together against extreme poverty

- c) Ending the Violence of Extreme Poverty: Promoting Empowerment and Building Peace
- d) From Poverty to Sustainability: People at the Centre of Inclusive Development
- 195. Who was elected as the first female House speaker of Nepal in October 2015?**
- a) Anuradha Thapa b) Bidya Devi Bhandari
- c) Onsari Gharti Magar d) Ganga Prasad Yadav
- 196. Name the Former Maharashtra Minister and senior Congress leader who was the Member of Parliament twice from Sangli Lok Sabha and died in October 2015?**
- a) Madan Vishwanath Patil
- b) Vasantdada Patil
- c) Krishna Desai
- d) Nana Patil
- 197. Pakistan in October 2015 signed an agreement to build a 1100-km gas pipeline with which country?**
- a) India b) Japan
- c) China d) Russia
- 198. Name the Former Chief of the Naval Staff who died in October 2015 and was known for commanding INS Trishul and the Aircraft Carrier INS Vikrant?**
- a) Admiral Sardarilal Mathradas Nanda
- b) Admiral RH Tahiliani
- c) Admiral Adhar Kumar Chatterji
- d) Admiral Rustom K Ghandhi
- 199. Name the NRI journalist who was in October 2015 honoured with a Lifetime Achievement award by the Asian Cricket Awards in London?**
- a) Mihir Bose b) Rajiv Saxena
- c) Sushil Arya d) Kapil Khurana
- 200. Dropbox, the popular cloud storage company, in October 2015 launched which document collaboration tool?**
- a) Paper b) Format Copy
- c) JoinX d) CombineC
- 201. What was the theme of Global Handwashing Day that was celebrated on 15 October 2015?**
- a) Raise a hand for hygiene
- b) Clean hands save lives
- c) Save Your Life: Clean Hands
- d) Choose Handwashing Choose health
- 202. The World Food Week was Celebrated during period in October 2015?**
- a) 9 October- 14 October b) 10 October- 15 October
- c) 11 October- 17 October d) 12 October- 16 October
- 203. Which country in October 2015 proposed to invest 30 billion US dollars for urban development and housing projects in India?**
- a) China b) Malaysia
- c) Japan d) Russia
- 204. The Haryana Government in October 2015 approved which scheme to empower women in distress?**
- a) Nai Roshni
- b) Swabhimani
- c) Sukanya Samridhi Yojana
- d) Swadhar Greh
- 205. Who among the following countries was not elected as one of the non-permanent member of the United Nations Security Council (UNSC) in October 2015?**
- a) Uruguay b) Ukraine
- c) Japan d) Malaysia
- 206. Who authored the book titled Smita Patil: A Brief Incandescence, which was released in October 2015?**
- a) Shashi Deshpande b) Sarojini Sahoo
- c) Maithili Rao d) Kiran Desai
- 207. Who was appointed as the Advisor of All India Football Federation (AIFF) in October 2015?**
- a) Sunil Chhetri b) Peter Thangaraj

- c) Jarnail Singh Dhillon      d) Baichung Bhutia
- 208. Who won the Sultan of Johor Cup hockey tournament in October 2015?**
- a) Great Britain      b) India  
c) Malaysia      d) Argentina
- 209. Identify the Indian shuttler who finished runners-up at the Denmark Open Badminton tournament in October 2015.**
- a) PV Sindhu      b) Saina Nehwal  
c) Jwala Gutta      d) Ashwini Ponnappa
- 210. Who among the following won the men's singles title of the Shanghai Open tennis tournament in October 2015?**
- a) Jo-Wilfried Tsonga, France  
b) Novak Djokovic, Serbia  
c) Roger Federer, Switzerland  
d) Rafael Nadal, Spain
- 211. Identify the Indian tennis player who won the men's singles title of the Vietnam Open in October 2015.**
- a) Sanam Singh      b) Somdev Devvarman  
c) Saketh Myneni      d) Yuki Bhambri
- 212. Which state government in October 2015 decided to set up village-level Social Audit Committees?**
- a) Maharashtra      b) Haryana  
c) Rajasthan      d) Tamil Nadu
- 213. The telecom subscriber base touched what level in August 2015 in the country?**
- a) 101 crore      b) 102 crore  
c) 103 crore      d) 104 crore
- 214. Who was appointed as the Special Representative for the Democratic Republic of Congo (DRC) and Head of the UN Mission in the country, known as MONUSCO by the UN Secretary General Ban Ki-Moon in October 2015?**
- a) Thomas Perreillo      b) Maman S. Sidikou  
c) Kofi Annan      d) Gamini Lakshman Peiris
- 215. What is the theme of World Statistics Day that was observed globally in October 2015?**
- a) Better Data, Better Lives      b) Statistics for Better Lives  
c) Lets Improve Statistics  
d) Statistics and Sustainable Development
- 216. In which country does the second-hand smoke causes more than 1 lakh deaths annually as per a study of World Health Organisation (WHO) in October 2015?**
- a) China      b) India  
c) Bangladesh      d) Brazil
- 217. Name the military exercise launched by North Atlantic Treaty Organization (NATO) allies and partnarnations in October 2015 at the Trapani air force base in Italy.**
- a) Able Archer 83      b) Exercise Grand Slam  
c) Loyal Arrow      d) Trident Juncture
- 218. Union Government in October 2015 raised the basic customs duty on wheat from 10 percent to**
- a) 15 percent      b) 20 percent  
c) 22 percent      d) 25 percent
- 219. According to a report of Moody's on global green bond market in October 2015, which of the following countries will be the prominent driver of issuance of such bonds in Asia in coming years?**
- a) India and China      b) China and Japan  
c) India and Singapore      d) Singapore and Japan
- 220. World Health Organization (WHO) in October 2015 released the Global status report on road safety 2015. Consider the statement in relation to the report:**
- I. The report reflects information from 180 countries  
II. Worldwide the total number of road traffic deaths has gone up to 1.50 million per year.  
III. In the last three years, 79 countries have seen a decrease in the absolute number of fatalities while 68 countries have seen an increase
- Which of the followings statements is/are true?
- a) I and II      b) II and III  
c) I and III      d) I, II and III
- 221. Who was crowned as Miss Diva 2015 in October 2015 at the event held in Mumbai?**
- a) Urvashia Rautela      b) Natasha Assadi



- c) Naveli Deshmukh                      d) Asha Bhat
- 222. Who was appointed as the President of the All India Council of Sports in October 2015?**
- a) Suresh Kalmadi    b) Vijay Kumar Malhotra  
c) Sachin Tendulkar    d) Krishna Malhotra
- 223. Railway Minister Suresh Prabhu announced in October 2015 that a tunnel technology institute will be established in Goa. In this context, consider the following statements:**
- I. The institute will be established by the Konkan Railways.  
II. The institute will be named after former Railway Minister George Fernandes.
- Which is/are correct?
- a) Only I                                      b) Only II  
c) Both I and II                              d) Neither I nor II
- 224. Prime Minister Narendra Modi inaugurated which bank in October 2015 in New Delhi?**
- a) Bandhan Bank    b) IDFC Bank  
c) Dhanlaxmi Bank    d) Lakshmi Vilas Bank
- 225. The Union Ministry of Environment, Forest and Climate Change (MoEFCC) extended the validity of Environment Clearance (EC) from 5 years to**
- a) 8 years                      b) 10 years  
c) 7 years                      d) 6 years
- 226. The Reserve Bank of India in October 2015 signed the MoU on Supervisory Cooperation and Exchange of Supervisory Information with which central bank?**
- a) Central Bank of Nepal  
b) European Central Bank  
c) Central Bank of UAE  
d) Central Bank of England
- 227. Which party won the 2015 Canadian federal election in October 2015?**
- a) Conservative Party                      b) Liberal Party  
c) New Democratic Party                      d) Bloc Quebecois
- 228. Who became the Prime Minister of Canada in October 2015 after winning the 2015 Canadian federal election?**
- a) Joe Clark                                      b) Stephen Harper  
c) Justin Trudeau                                      d) Mario Beaulieu
- 229. Which country topped the Global Pension Index with the score of 81.7 as per the 2015 Melbourne Mercer Global Pension Index report that was released on 19 October 2015?**
- a) Australia                                      b) Denmark  
c) Netherlands                                      d) Mexico
- 230. Indian cricketer Virender Shewag in October 2015 retired from all forms of international cricket and Indian Premier League (IPL) to play in 2016 Masters Champions League T20 tournament. The tournament will be played in**
- a) Dubai                                      b) Melbourne  
c) Lords                                      d) Wankhede
- 231. Tyre manufacturing giant MRF Limited in October 2015 named a South African cricketer as its brand ambassador. Name him.**
- a) Hashim Amla                                      b) AB de Villiers  
c) Dale Steyn                                      d) Faf du Plessis
- 232. Name the noted criminologist who was in fourth week of October 2015 conferred with the prestigious Paul H Appleby Award given by the Indian Institute of Public Administration (IIPA).**
- a) Svetlana Alexievich                                      b) IV Sasi  
c) Zenia Bhungara                                      d) K Chockalingam
- 233. The Union Cabinet chaired by Prime Minister Narendra Modi in October 2015 approved amendment to the Payment of Bonus Act, 1965 hiking the bonus of industrial workers to**
- a) 6000 rupees per month    b) 10000 rupees per month  
c) 7000 rupees per month    d) 9000 rupees per month
- 234. Who was appointed by the President of India as the acting Chief Justice for the Gauhati High Court in October 2015?**
- a) Justice Karanam Sreedhar Rao  
b) Justice Tinlianhang Vaiphei  
c) Arup Kumar Goswami  
d) Ujjal Bhuyan

**235. The Ministry of Information and Broadcasting in**

**October 2015 reconstituted the Central Press**

**Accreditation Committee (CPAC). In this context,**

**consider the following statements:**

I. The Central Press Accreditation Committee issues Press Information Bureau (PIB) cards to journalists.

II. PIB director general Frank Noronha is the ex-officio chairman of the committee.

Which is/are correct?

- a) Only I                                      b) Only II  
c) Both I and II                              d) Neither I nor II

**236. Who was appointed as the Chief Financial Officer**

**(CFO) of e-commerce firm Snapdeal in October 2015?**

- a) Aakash Moondhra                      b) Anup Vikal  
c) Amit Choudhary                      d) Vivek Patankar

**237. Global Iodine Deficiency Disorders (IDD) Prevention**

**Day was observed on which date?**

- a) 20 October 2015    b) 21 October 2015  
c) 19 October 2015    d) 18 October 2015

**238. The Union Cabinet of India in October 2015 approved**

**an agreement on maritime transports with which country?**

- a) Brazil                                      b) China  
c) Indonesia                                      d) Egypt

**239. The Union Cabinet of India in October 2015 approved**

**a Mutual Legal Assistance Treaty in Criminal Matters with which country?**

- a) Maldives                                      b) China  
c) Indonesia                                      d) Egypt

**240. UN released The World's Women 2015: Trends and**

**Statistics report in October 2015 covering eight critical areas as identified by the Beijing Declaration of 1995.**

**Identify which is not one of them.**

- a) Population and Families  
b) Power and Decision-making  
c) Financial Inclusion  
d) Violence against Women

**241. Identify the author who wrote the book Dreaming**

**Big: My Journey to Connect India that was launched in**

**October 2015**

- a) Jairam Ramesh    b) Maithili Rao  
c) Janam Mukherjee    d) Sam Pitroda

**242. Identify the UN body that released The World's**

**Women 2015: Trends and Statistics report in October 2015.**

- a) UN Women  
b) Department of Economic and Social Affairs  
c) World Health Organisation  
d) None of them

**243. In which city the Global Maternal Newborn Health**

**Conference was held between 18 October and 21 October 2015?**

- a) Mexico City                                      b) New Delhi  
c) Washington DC                                      d) London

**244. First World Indigenous Games started in October**

**2015 in which of the following country?**

- a) Brazil                                      b) Russia  
c) Philippines                                      d) Ethiopia

**245. Ace Indian shuttler Saina Nehwal in October 2015**

**lost her World No.1 ranking to All England and World champion of Spain. Name her.**

- a) Wang Shixian                                      b) Carolina Marin  
c) Li Xuerui                                      d) Wang Yihan

**246. Team of Ecuadoran and international scientists has**

**identified a new species of giant tortoise, on the Galapagos Islands in Pacific. Name it.**

- a) Chelonoidis donfaustoi  
b) Puntius Dolichopterus  
c) Vellithumpa  
d) Eriocaulon manoharanii

**247. Who won the 2015 Confucius Peace Prize given by**

**China in October 2015?**

- a) Vladimir Putin    b) Kofi Annan  
c) Yuan Longping    d) Robert Mugabe

**248. Prime Minister Narendra Modi in October 2015 laid**

**the foundation stone of Shri Venkateswara Mobile and Electronics Manufacturing Hub in which state?**

- a) Andhra Pradesh    b) Tamil Nadu

- c) Telangana      d) Orissa
- 249. Who was appointed as the Head Coach of Kolkata Knight Riders in October 2015?**
- a) Trevor Bayliss      b) Jacques Kallis  
c) Wasim Akram      d) Shoaib Akhtar
- 250. Consider the following statement regarding directions on implementation of Gold Monetisation Scheme 2015 that were issued by RBI in October 2015.**
- I. The deposits outstanding under the Gold Deposit Scheme will be allowed to run till maturity unless the depositors prematurely withdraw them.
- II. There is a maximum limit of 30 grams of gold for deposit under the scheme.
- Which of the following statement(s) is/are correct?
- a) Only I      b) Only II  
c) Both I and II      d) None of the above
- 251. Britain in October 2015 signed Strategic Investment Agreements for building three nuclear plants with which Asian country?**
- a) Pakistan      b) India  
c) Japan      d) China
- 252. Which country in October 2015 declared that it will permanently station a military unit in the Arctic by 2018?**
- a) Russia      b) Finland  
c) Sweden      d) Norway
- 253. Name the first male member of the National Commission for Women (NCW) who was appointed in October 2015.**
- a) Alok Rawat      b) Alok Sharma  
c) Rahul Yadav      d) Arun Singh
- 254. Identify the honorary member of the International Olympic Committee (IOC) in India who died in October 2015.**
- a) Ashwini Kumar      b) Syed Zahoor Kasim  
c) Hariram Tahiliani      d) Natesan Ramani
- 255. Consider the following statements with respect to Pakistan Nuclear Forces, 2015 report that was released by Bulletin of Atomic Scientists (journal) in October**

2015:

- I. Pakistan has a nuclear weapons stockpile of 110 to 130 warheads, an increase from an estimated 90 to 110 warheads in 2011
- II. At the current rate of growth, Pakistan will become the world's fifth largest nuclear weapon state by 2025
- Which of them is/are true?
- a) Only I      b) Only II  
c) Both of them      d) None of them
- 256. Identify the Bollywood actor. He bought a franchise in the UAE-based Masters Champions League of cricket in October 2015**
- a) Salman Khan      b) Sanjay Dutt  
c) Aamir Khan      d) Shah Rukh Khan
- 257. PM Narendra Modi released a book entitled 'Warriors Remembered' on the occasion of Police Commemoration Day in October 2015. The book commemorates the sacrifices of which of the following paramilitary organisations?**
- a) Central Reserve Police Force (CRPF)  
b) Central Industrial Security Force (CISF)  
c) Indo-Tibetan Border Police (ITBP)  
d) Border Security Force (BSF)
- 258. Identify the Indian-origin politician who was sworn in as the mayor of Bonn in Germany in October 2015**
- a) Shiv Pande  
b) Harbhajan Kaur  
c) Ashok-Alexander Sridharan  
d) Shriti Vadera
- 259. Prime Minister Narendra Modi on 22 October 2015 laid the foundation stone of Amaravati, the new capital of Andhra Pradesh. The proposed city is located on which river?**
- a) Godavari      b) Tungabhadra  
c) Vamsadhara      d) Krishna
- 260. Identify the multilateral agency that released the World Energy Outlook Special Report 2015: Energy and Climate Change in October 2015**
- a) United Nations Framework Convention on Climate

Change (UNFCCC)

- b) World Bank  
 c) International Energy Agency (IEA)  
 d) World Economic Forum (WEF)

**261. Two Indian mountaineers in third week of October 2015 named an unnamed peak in Himachal's Spiti Valley as Mount Kalam, in honour of former President of India, Dr. Abdul Kalam. The peak is located near which of the following Himalayan glacier?**

- a) Thajwas                      b) Bara-Sigri  
 c) Gangotri                      d) Kolahoi

**262. Which of the following Hurricane struck Mexico's Pacific coast in October 2015?**

- a) Arthur                              b) Wilma  
 c) Allen                                d) Patricia

**263. Ministry of Defence in October 2015 approved the induction of women into the combat stream of Indian Air Force (IAF). According to the decision, first women**

**pilots will be commissioned on the job in**

- a) December 2015                      b) January 2016  
 c) June 2016                              d) November 2016

**264. Name the Vice President of Maldives who was arrested in October 2015 on suspicion of links to a blast on the Presidential boat that occurred in September 2015.**

- a) Yameen Abdul Gayoom  
 b) Ahmed Adeeb  
 c) Umar Naseer  
 d) Mohamed Jameel Ahmed

**265. Name the leading mobile payment and e-commerce platform that in October 2015 has tied up with Bank of Maharashtra to offer mobile wallet top up facility through bank ATMs.**

- a) Paytm                                  b) Google Wallet  
 c) LoopPay                                d) Shopnix

## ANSWER

- |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|
| 1) B  | 17) D | 33) B | 49) B | 65) C | 81) A |
| 2) A  | 18) A | 34) A | 50) D | 66) A | 82) A |
| 3) A  | 19) A | 35) B | 51) B | 67) C | 83) C |
| 4) B  | 20) B | 36) C | 52) C | 68) A | 84) C |
| 5) C  | 21) A | 37) A | 53) A | 69) C | 85) B |
| 6) D  | 22) D | 38) B | 54) B | 70) C | 86) D |
| 7) A  | 23) B | 39) D | 55) C | 71) B | 87) B |
| 8) A  | 24) C | 40) B | 56) B | 72) B | 88) C |
| 9) C  | 25) B | 41) C | 57) D | 73) D | 89) B |
| 10) B | 26) C | 42) D | 58) A | 74) A | 90) C |
| 11) A | 27) B | 43) B | 59) B | 75) D | 91) C |
| 12) B | 28) A | 44) B | 60) B | 76) B | 92) A |
| 13) A | 29) A | 45) C | 61) C | 77) C | 93) B |
| 14) B | 30) C | 46) A | 62) D | 78) B | 94) C |
| 15) C | 31) B | 47) C | 63) B | 79) A | 95) B |
| 16) A | 32) C | 48) B | 64) A | 80) B | 96) D |

97) D	126) D	155) A	184) C	213) A	242) B
98) A	127) D	156) A	185) C	214) B	243) A
99) C	128) A	157) A	186) A	215) A	244) A
100) C	129) C	158) C	187) D	216) A	245) B
101) B	130) B	159) B	188) C	217) B	246) A
102) C	131) C	160) B	189) D	218) D	247) C
103) D	132) A	161) B	190) C	219) A	248) A
104) A	133) B	162) A	191) A	220) C	249) B
105) B	134) A	163) C	192) B	221) A	250) A
106) A	135) A	164) D	193) B	222) B	251) D
107) D	136) D	165) B	194) A	223) C	252) A
108) D	137) C	166) A	195) C	224) B	253) A
109) C	138) B	167) B	196) A	225) C	254) A
110) B	139) B	168) A	197) D	226) C	255) C
111) B	140) B	169) A	198) B	227) B	256) B
112) D	141) B	170) B	199) A	228) C	257) A
113) C	142) A	171) B	200) A	229) B	258) C
114) C	143) C	172) B	201) A	230) A	259) D
115) D	144) A	173) D	202) D	231) B	260) C
116) D	145) D	174) D	203) B	232) D	261) B
117) B	146) A	175) A	204) D	233) C	262) D
118) B	147) A	176) A	205) D	234) A	263) C
119) D	148) C	177) A	206) C	235) C	264) B
120) D	149) A	178) A	207) D	236) B	265) A
121) D	150) B	179) B	208) A	237) B	
122) A	151) B	180) D	209) A	238) D	
123) B	152) B	181) A	210) B	239) A	
124) A	153) D	182) B	211) C	240) C	
125) B	154) A	183) A	212) B	241) D	

### TEST-3

1. Who won the 2015 Formula 1 US Grand Prix title in October 2015?

- a) Lewis Hamilton                      b) Nico Rosberg

c) Sebastian Vettel                      d) Sergio Perez

2. Identify the country with which the AP Government signed a MoU to develop infrastructure in the upcoming



capital city Amaravati.

- a) Karnataka                      b) Tamil Nadu  
 c) Andhra Pradesh                d) Telangana

**3. Who took over as the Chairman, Atomic Energy Commission (AEC) and Secretary, Department of Atomic Energy (DAE) in October 2015?**

- a) Shekhar Basu                      b) M. P. Parameswaran  
 c) J. Daniel Chellappa              d) Ratan Kumar Sinha

**4. Who was appointed as the DGP of Punjab in October 2015?**

- a) Sumedh Singh Saini              b) Suresh Arora  
 c) Manish Kumar Agrawal        d) Yash Pal Singal

**5. Who became the first ever Indian to win a silver medal in the Archery World Cup Final medal in the compound section in October 2015?**

- a) Abhishek Verma                      b) Rajat Chauhan  
 c) Sandeep Kumar                      d) Akhilesh Sharma

**6. Which state government announced in October 2015 to open a Sanskrit varsity after the name of Maharishi Valmiki for the Schedule Caste (SC) in the state?**

- a) Haryana                                  b) Punjab  
 c) Bihar                                      d) Jharkhand

**7. Which Hindi channel emerged as the most watched Hindi channels in the week 41 as per the ratings of Broadcast Audience Research Council?**

- a) Colors                                      b) Star Plus  
 c) DD National                              d) Zee Tv

**8. Which country in October 2015 made copying in examinations a crime?**

- a) Japan                                      b) China  
 c) Sri Lanka                                  d) France

**9. What is a Sin Tax which was in news in October 2015?**

- a) A sales tax imposed on second-hand goods  
 b) An import duty on alcoholic products imported  
 c) An excise duty on products and services considered bad for health  
 d) A surcharge on income tax to fund fight against alcoholism

**10. The Ministry of Railways in October 2015 announced**

**that India's first AC double-decker Shatabdi train will soon run between**

- a) Mumbai and Goa route        b) Delhi and Agra route  
 c) Delhi and Jaipur route        d) Mumbai and Nagpur route

**11. Maharashtra government in October 2015 decided to recommend additional benches of Bombay High Court at which two cities of the state?**

- a) Nagpur and Kolhapur        b) Pune and Nagpur  
 c) Pune and Kolhapur        d) Aurangabad and Pune

**12. Which party won the Poland's Parliamentary Elections 2015 in October 2015?**

- a) Kukiz'15                                  b) Modern Poland  
 c) Law and Justice (PiS)        d) Civic Platform party

**13. Who succeeded Ewa Kopacz as the Prime Minister of Poland following the results of Poland's Parliamentary Elections 2015 in October 2015?**

- a) Pawel Kukiz                              b) Beata Szydło  
 c) Jaroslaw Kaczynski              d) Mary Lyra

**14. The Reserve Bank of India (RBI) in October 2015 allowed Foreign Institutional Investors (FIIs)/Registered Foreign Portfolios Investors (RFPs) to invest up to 74 percent of the paid up capital of which company?**

- a) HDFC Bank                              b) DEN Networks Limited  
 c) Deccan Chronicle Holdings Ltd    d) Sujana Metal Products Ltd

**15. The Department of Heavy Industries (DHI) in October 2015 came out with draft National Policy on Capital Goods.**

**Consider the following statement in context of the Policy:**

- I. To increase the share of capital goods contribution from present 12% to 20% of total manufacturing activity by 2025
- II. Increase total production to achieve total production in excess of 5 lakh crore rupees by 2025 from the current 2.2 lakh crore rupees
- III. To raise exports to a significant level of at least 40% of total production and gain 2.5% share in global exports of capital goods
- IV. To improve 'technology depth' in capital goods sub-sectors by increasing research intensity in India from 0.9% to at least 2.8% of GDP

Which is/are correct?

- a) I, II and III                      b) II, III and IV  
 c) I, III and IV                      d) All of the above

**16. Union Law Ministry in October 2015 notified Delhi High Court Amendment Act, 2015. Consider the following statements in this context:**

- I. It empowers Chief Justice of the Delhi High Court to transfer any pending suit or other proceedings to relevant subordinate court.  
 II. It provides for enhancement of pecuniary jurisdiction of the District Courts of Delhi from 20 lakh to 2 crore rupees.

Which is/are correct?

- a) Only I                                      b) Only II  
 c) Both I and II                              d) Neither I nor II

**17. China in October 2015 launched which mapping satellite of the Tianhui-1 series?**

- a) Tianhui-1C                      b) Tianhui 1B  
 c) Tianhui I-02                      d) Tianhui-1D

**18. Who was elected as the President of Guatemala in October 2015?**

- a) Sandra Torres                      b) Jimmy Morales  
 c) Alejandro Maldonado                      d) Otto Perez Molina

**19. Identify the Indian archer who won the silver medal in October 2015 at the Archery World Cup Final held in Mexico City.**

- a) Deepika Kumari                      b) Dola Banerjee  
 c) Bombayala Devi                      d) Laxmirani Majhi

**20. Which movie in October 2015 won the BNL People's Choice Award at the 10th Rome Film Festival held in Rome, Italy?**

- a) Angry Indian Goddesses                      b) The Great Beauty  
 c) Looking for Kadija                      d) Tir

**21. Which state government in October 2015 announced to divert 15 percent of state budget to draught-hit farmers?**

- a) Madhya Pradesh                      b) Chhattisgarh  
 c) Maharashtra                      d) Uttar Pradesh

**22. Consider the following statements related to the Migration and Development Brief that was released in October 2015 by the World Bank**

- I. India is the second largest remittance recipient in the world next to China  
 II. Remittance flows are set to decline in 2015 on the global scale

Which of them is/are true?

- a) Only I                                      b) Only II  
 c) Both I and II                              d) None of them

**23. Supreme Court appointed Upamanyu Hazarika commission submitted its report in the first week of October 2015. Which of the following issues was studied by the commission?**

- a) Illegal migration from Bangladesh  
 b) Ban on cow-slaughter  
 c) Right to Privacy  
 d) Black-money

**24. What is India's rank on ease of doing business as per Doing Business 2016 report released by the World Bank in October 2015?**

- a) 127                                      b) 128  
 c) 129                                      d) 130

**25. Who in October 2015 was appointed as the chair of the Inter-Governmental Negotiations (IGN) on UN Security Council (UNSC) reforms?**

- a) Munir Akram                      b) Léo Mérorès  
 c) Sylvie Lucas                      d) Hamidon Ali

**26. Which Indian company in collaboration with Karbon Kinetics in October 2015 launched new environmental friendly green personal transportation vehicles for the Indian market?**

- a) Bird Mobility                      b) ICML Motors  
 c) KTM Sportmotorcycles d) LML

**27. What is the name of the chip that was launched in the third week of October 2015 by the Bengaluru-based Saankhya Labs to power White-Fi devices?**

- a) Agni                                      b) Pruthvi  
 c) Jal                                      d) Aakash

**28. Lord Gulam Noon who died in October 2015 in Britain was famously known by which name?**

- a) King Maker                      b) Curry King  
 c) LGN                                      d) Food Star

**29. Which Committee was constituted by Union Government in October 2015 with a view to simplify the provisions of the Income Tax Act, 1961?**

- a) BS Baswan committee b) T Haque committee  
c) RV Easwar Committee d) SM Khan Committee

**30. Which country in October 2015 announced its plans to send manned moon mission by 2029?**

- a) Russia b) China  
c) Japan d) India

**31. Which project was launched by the Union Finance Minister Arun Jaitley in October 2015 to facilitate taxpayers by reducing their need to physically appear before tax authorities?**

- a) Pahal Project b) eBasta platform  
c) e-Sahyog project d) e-Mitra project

**32. World Bank in October 2015 released Doing Business 2016 report titled Measuring Regulatory Quality and Efficiency. Which of the following countries topped the list?**

- a) Singapore b) New Zealand  
c) Denmark d) Republic of Korea

**33. Which of the following country emerged as the largest consumer of gold in the world as per a Gold Survey released by Thomson Reuters in October 2015?**

- a) China b) India  
c) Korea d) Brazil

**34. Who headed the Committee on Innovation constituted by NITI Aayog that submitted its report in October 2015 recommending private funding for R&D?**

- a) Dr. T Haque b) Anil Chandra Punetha  
c) PK Srivastava d) Prof Tarun Khanna

**35. What is the name of the exercise between Indian Navy and Sri Lankan Navy that began in October 2015 at Trincomalee, Sri Lanka?**

- a) SLINEX b) EKVURIN  
c) VAJRA d) ISLNEX

**36. The Supreme Court (SC) in October 2015 reinforced its earlier view that there should really be no reservation in super specialty courses in medicine. SC gave its previous observation on the issue in**

- a) Engineering b) Management  
c) Space Science d) Medicine

**37. Which of the following global agencies released the Global Information Technology Report 2015 that was in news in October 2015?**

- a) International Telecommunications Union  
b) International Monetary Fund  
c) World Bank  
d) World Economic Forum

**38. As per the Freedom on the Net 2015 report released in October 2015, what is the status of internet freedom in India?**

- a) Free b) Partly Free  
c) Not Free d) None of them

**39. The India-Africa Forum Summit 2015 was held in which of the following Indian cities in October 2015?**

- a) Kolkata b) Mumbai  
c) New Delhi d) Hyderabad

**40. Which state government in October 2015 declared 33 percent quota for women in government jobs?**

- a) Madhya Pradesh b) Chhattisgarh  
c) Gujarat d) Bihar

**41. Which global technology company in October 2015 signed a Memorandum of Understanding with the Telangana Academy for Skill and Knowledge to provide cloud technology in state colleges?**

- a) IBM b) Foxconn  
c) Microsoft d) Google

**42. Who was elected in October 2015 as the representative of the Republican Party for the Speaker of House of Representatives?**

- a) Paul Ryan b) John Boehner  
c) Mitt Romney d) Devin Nunes

**43. Who was appointed as the Chairman of Central Board of Excise and Customs (CBEC) in October 2015?**

- a) Kaushal Srivastava b) Najib Shah  
c) Manish Kumar d) Shravan Patel

**44. Nepal in October 2015 signed a Memorandum of Understanding (MoU) with which country in order to ease fuel**

**crisis in the country by importing all kinds of fuel?**

- a) India                      b) China  
c) Japan                      d) Bhutan

**45. Who was appointed as Managing Director of BlackBerry India operations in October 2015?**

- a) Sunil Lalvani                      b) Narendra Nayak  
c) Shubham Kapoor                      d) Surendra Singh

**46. Consider the following statements related to Freedom on the Net 2015 report that was released in October 2015**

- I) Citizens of Iceland enjoyed the most freedom in the internet in 2014  
II) Global online freedom declined for a fifth consecutive year  
III) The annual report is released by the United Nations

**Which of the statements is/are correct?**

- a) I and II                      b) II and III  
c) I and III                      d) I, II and III

**47. Which of the following institution/organisation in October 2015 released Global Tuberculosis Report 2015?**

- a) International Public Health Institutes  
b) World Health Organization  
c) Action for Global Health  
d) Infectious Disease Research Institute

**48. Who was conferred with the Sakharov Prize for Freedom of Thought in October 2015 by the European Parliament?**

- a) Raif Badawi                      b) Boris Nemtsov  
c) Malala Yousafzai                      d) Aung San Suu Kyi

**49. Which country in October 2015 scrapped its decade-long One Child Policy allowing couples to have two children?**

- a) China                      b) North Korea  
c) Cuba                      d) Russia

**50. The Union Ministry of Women and Child Development in October 2015 launched a new initiative to spread awareness about the Beti Bachao Beti Padhao scheme in collaboration with which mobile marketing company?**

- a) Flytxt  
b) Celltick Mobile Media India Pvt. Ltd.  
c) Mobiel and Internet Advertising

d) One97 Communications

**51. Name the China's first lunar rover which in October 2015 set the record for the longest working Moon rover.**

- a) Lunokhod 2                      b) Yutu  
c) Prop-M Rover                      d) Sojourner

**52. Which Indian activist in October 2015 was selected for the New York Global Leaders Dialogue Humanitarian Award?**

- a) Brij Kothari                      b) Rashida Bee  
c) Bindeshwar Pathak                      d) Arvind Gaur

**53. The draft National Civil Aviation Policy unveiled in October 2015 aims to bring India to which position in the global aviation sector from the current 10th position?**

- a) Second                      b) Fourth  
c) Third                      d) Fifth

**54. Which High Court in October 2015 asked the National Environmental Engineering Research Institute (NEERI) to study River Godavari's pollution during Kumbh Mela?**

- a) Madras High Court                      b) Bombay High Court  
c) Delhi High Court                      d) Allahabad High Court

**55. Reserve Bank of India (RBI) in October 2015 allowed non-resident Indians (NRIs) to subscribe to the National Pension System (NPS). NPS became effective in which year?**

- a) 2004                      b) 2005  
c) 2009                      d) 2006

**56. Which country has the largest cases of Tuberculosis (TB) in the world as revealed by the Global Tuberculosis Report 2015?**

- a) China                      b) Russia  
c) India                      d) Pakistan

**57. The Defence Acquisition Council (DAC) presided by Defence Minister Manohar Parrikar in October 2015 cleared new military modernisation proposals worth**

- a) 12000 crore rupees                      b) 14500 crore rupees  
c) 13000 crore rupees                      d) 18000 crore rupees

**58. The National Unity Day was observed across India in October 2015 to commemorate the birth anniversary of which personality?**

- a) Indira Gandhi b) Netaji Subhash Chandra Bose  
 c) Bhagat Singh d) Sardar Vallabhai Patel

**59. BRICS nations in October 2015 signed an agreement for co-investment of resources for supporting multilateral**

**R&D Projects. The agreement is called as**

- a) Moscow Declaration  
 b) Agreement on the New Development Bank  
 c) Delhi Declaration  
 d) Fortaleza Declaration

**60. Who was nominated as a Director to the Central Board of Directors of the Reserve Bank of India in October 2015?**

- a) Harun R Khan b) Urjit R Patel  
 c) R Gandhi d) Shaktikanta Das

**61. Who was elected as the 54th speaker of the US House of Representatives in October 2015?**

- a) John Boehner b) Nancy Pelosi  
 c) Paul Ryan d) Sam Martini

**62. Identify the person. He was given the status of whistle-blower and international human rights defender by the European Parliament in October 2015.**

- a) Julian Assange b) Edward Snowden  
 c) Chelsea Manning d) Jonathan Lundgren

**63. Nineteen global powers including the USA, Russia, Iran and Syria agreed for a nationwide ceasefire in Syria in a bid to end the ongoing civil war. In this context, identify the city in which the meeting of the leaders took place in October 2015**

- a) Vienna b) Washington DC  
 c) London d) Moscow

**64. In October 2015, Indian Air Force commenced its annual exercise to validate the full spectrum of its capabilities. What is the name of the exercise?**

- a) Avia Indra b) Garuda  
 c) Live wire d) Varuna

**65. Raif Badawi was awarded the Sakharov Prize for Freedom of Thought in October 2015 by the European Parliament. To which country he belongs to?**

- a) North Korea b) Iran

- c) Saudi Arabia d) China

**66. What is the name of the cyclone that occurred in the Arabian Sea in the last week of October 2015?**

- a) Chapala b) Hudhud  
 c) ASHOBAA d) Pam

**67. In which of the following cities, Flipkart opened its largest fulfillment centre in October 2015?**

- a) Bengaluru b) Hyderabad  
 c) Chennai d) Vijayawada

**68. In which of the following cities the ninth ministerial-level meeting of India and USA Trade Policy Forum (TPF) took place in October 2015?**

- a) Mumbai b) New York  
 c) New Delhi d) Washington DC

**69. What is the name of the scorpene class submarine that began its sea trials in October 2015 in Mumbai?**

- a) INS Khanderi b) INS Karanj  
 c) INS Kalvari d) INS Khanderi

**70. What is the name of the scheme that was announced by the Indian Railways in October 2015 to provide train accommodation to waitlisted passengers in alternate trains?**

- a) PAHAL b) VIKALP  
 c) SAHAJ d) None of them

**71. Indo-Swiss pair of Sania Mirza and Martina Hingis in November 2015 won Singapore BNP Paribas WTA Finals women's doubles title by defeating**

- a) Garbine Muguruza and Carla Suarez Navarro  
 b) Irina-Camelia Begu and Monica Niculescu  
 c) Casey Dellacqua and Yaroslava Shvedova  
 d) Hao-Ching Chan and Yung-Jan Chan

**72. Name the leader of the ruling Justice and Development Party (AKP) that in November 2015 won the Parliamentary elections of Turkey.**

- a) Kemal Kılıcdaroglu b) Abdullah Gul  
 c) Selahattin Demirtas d) Recep Tayyip Erdogan

**73. Which of the following country in October 2015 won the Rugby World Cup played at Twickenham Stadium in London?**

- a) New Zealand b) Australia



c) United Kingdom

d) United State

**74. Flight 7K9268 of Airbus A321 operated by Russian airline Kogalymavia (Metrojet) crashed with 224 people, including 17 children on board in October 2015 in**

a) Peninsulas of Sierra Leone b) Sinai Peninsula of Egypt

c) Egypt's Ras Banas of Egypt d) Peninsulas of Eritrea

**75. Who in November 2015 took over as the Chairman-cum-Managing Director (CMD) of Mahanadi Coalfields Ltd?**

a) Rakesh Kumar Jha b) Animesh Nandan Sahay

c) Akhilesh Mishra d) Anil Kumar Jha

**76. Facebook in October 2015 partnered with which state-owned entity to create 100 WiFi hotspots in rural areas of western and southern India?**

a) Mahanagar Telephone Nigam

b) Millennium Telecom

c) Bharat Sanchar Nigam Ltd.

d) Indian Telephone Industries Limited

**77. Who was appointed as the Chairman of the Drafting Committee that was appointed in October 2015 for framing New Education Policy?**

a) TSR Subramanian b) R V Easwar

c) B S Baswan d) T Haque

**78. Which of the following countries made sexual assault on men a crime in October 2015?**

a) India

b) China

c) Japan

d) Malaysia

**79. From which of the following stealth warships, BrahMos Supersonic Cruise Missile was successfully test-fired in November 2015?**

a) INS Kolkata b) INS Chennai

c) INS Kochi d) INS Delhi

**80. Identify the company that was founded by Brijmohan Lal Munjal who died in November 2015?**

a) Airtel

b) Godrej

c) Bajaj

d) Hero Group

**81. Who won the Swiss Indoors men's singles title of tennis in November 2015?**

a) Roger Federer

b) Rafael Nadal

c) Novak Djokovic

d) Andy Murray

**82. What is the number of drug formulations that was capped in October 2015 by the drug pricing regulator National Pharmaceutical Pricing Authority (NPPA)?**

a) 10

b) 14

c) 18

d) 21

**83. The bilateral joint military training codenamed Balance Nail 16-01 that was launched in November 2015 was participated by**

a) Nepal-US Armies

b) US-Japan Armies

c) Japan-Ireland Armies

d) US-Ireland Armies

**84. To recognise the spirit of the persons with disabilities, first international film festival for the persons with disabilities (IFFPD) will be held from 1 December to 3 December 2015 in**

a) Paris

b) Washington

c) Delhi

d) London

**85. High Court of which state in November 2015 asked the Union government to enforce the Armed Forces (Special Powers) Act, (AFSPA) 1958 in western part of the state.**

a) Arunachal Pradesh

b) Manipur

c) Assam

d) Meghalaya

**86. Which of the following state government in November 2015 imposed a seven-month ban on fishing along the coast to protect the endangered Olive Ridley sea turtles?**

a) Odisha

b) Andhra Pradesh

c) Tamil Nadu

d) West Bengal

**87. What was the theme of the All India Radio's programme that in the first week of November 2015 bagged the first prize under the Community Service Announcement category at the Asia-Pacific Broadcasting Union (ABU) Prizes 2015?**

a) Homosexuality

b) Child Labour

c) Violence Against Women

d) Wildlife

**88. Who in November 2015 took over the command of aircraft carrier INS Vikramaditya?**

a) Captain Suraj Berry

b) Captain AV Subhedar

c) Captain M. N. Mulla

d) Captain Krishna Swaminathan

**89. Who was appointed in November 2015 as the Executive Director of the Reserve Bank of India?**

- a) K K Vohra                      b) G. Balachandran  
 c) Deepak Singhal              d) Narendra Jadhav
- 90. Which language in the first week of November 2015 became the third most common language in the House of Commons of Canada?**

- a) Punjabi                      b) French  
 c) German                      d) Hindi
- 91. Which Indian Coast Guard Ship was commissioned by Vice Admiral Sunil Lanba PVSM in November 2015 in Kochi?**

- a) ICGS Arinjay              b) ICGS Samar  
 c) ICGS Rajshree              d) ICGS Rajveer
- 92. Name the Pakistani cricketer who in November 2015 announced his decision to retire from International Test Cricket.**

- a) Ahmed Shehzad              b) Misbah-ul-Haq  
 c) Shoaib Malik              d) Mohammad Hafeez
- 93. Norway in November 2015 reopened its Consulate General in Mumbai after over four decades of closure. The previous consulate of Norway was shut down in?**

- a) 1969                      b) 1970  
 c) 1973                      d) 1979
- 94. Who of the following is the author of the book, Interlinking of Indian Rivers that was released in November 2015 by CWC Chairman AB Pandya?**

- a) T S Nath                      b) Radha Kant Bharati  
 c) Dharamveer Singh              d) Pankaj Singh
- 95. Which state in November 2015 announced to provide Soil Health Cards to all farmers by March 2017?**

- a) Maharashtra              b) Rajasthan  
 c) Madhya Pradesh              d) Assam
- 96. Which state government in November 2015 hiked the daily minimum wages of skilled, semi-skilled and unskilled workers in various sectors?**

- a) Haryana                      b) Rajasthan  
 c) Assam                      d) Bihar
- 97. Which state government in November 2015 relaxed its two-child policy for government employees?**

- a) Rajasthan                      b) Haryana

- c) Punjab                      d) Himachal Pradesh

**98. Which state government in November 2015 approved APJ Abdul Kalam Amrut Yojna for pregnant and lactating women?**

- a) Uttar Pradesh              b) Maharashtra  
 c) Odisha                      d) Telangana

**99. Who in November 2015 became the first female jockey to win Melbourne Cup?**

- a) Frankie Dettori              b) Rosie Napravnik  
 c) Kayla Stra                      d) Michelle Payne

**100. Identify the famous football player with whom Tata Motors signed as Global Brand Ambassador for its passenger vehicles in November 2015**

- a) Cristiano Ronaldo (Portugal)              b) Thomas Muller (Germany)  
 c) Ronaldinho (Brazil)              d) Lionel Messi (Argentina)

**101. Identify the Indian boxer. He was ranked world no 2 in the international ranking in 56 kg category.**

- a) Vikas Krishan Yadav              b) Satish Kumar  
 c) Shiva Thapa                      d) Vijender Singh

**102. Name the research project launched by PM Narendra Modi in November 2015.**

- a) Imprint India                      b) Project Techno India  
 c) Project Pragati                      d) Mission Mode Project

**103. Who of the following was ranked at number 1 position in the Forbes list of the World's Most Powerful People 2015 that was released in November 2015?**

- a) Vladimir Putin                      b) Angela Merkel  
 c) Barack Obama                      d) Pope Francis

**104. Who of the following was ranked at 73rd (last) position in the Forbes list of the World's Most Powerful People 2015 that was released in November 2015?**

- a) Ma Huateng                      b) Abu Bakr al-Baghdadi  
 c) Ginni Rometty                      d) Margaret Chan

**105. Indian Prime Minister Narendra Modi was ranked at which position in the Forbes list of the World's Most Powerful People 2015 that was released in November 2015?**

- a) Fifth                      b) Seventh

- c) Ninth d) Fourteenth
- 106. Which of the following country in November 2015 declared state of emergency in the country citing threat to national security?**
- a) Maldives b) Iraq  
c) Syria d) Myanmar
- 107. Which state government in November 2015 signed a MoU with Indian Railways to form a Special Purpose Vehicle (SPV)?**
- a) Jharkhand b) Odisha  
c) Sikkim d) Assam
- 108. Who is selected to be the next Chief Justice of India (CJI) and will take over the office in December 2015?**
- a) H.L. Dattu b) T.S. Thakur  
c) P. Sathasivam d) Ramesh Chandra Lahoti
- 109. Which of the following High Court in November 2015 ruled that a child born out of rape will have inheritance rights over the property of the assaulter, the biological father?**
- a) Bombay b) Allahabad  
c) Delhi d) Patna
- 110. Which Indian Metro project won the International Organisation for Standardisation (ISO) rating for efficient energy management in November 2015?**
- a) Mumbai Metro b) Noida Metro  
c) Delhi Metro d) Kolkata Metro
- 111. Which Indian-born Sikh was sworn-in as Defence Minister of Canada in November 2015?**
- a) Amarjeet Sohi b) Navdeep Bains  
c) Harjit Sajjan d) Navtej Singh
- 112. Who was appointed as Indian High Commissioner to United Kingdom in October 2015?**
- a) Navtej Singh Sarna b) Harjit Sajjan  
c) Navdeep Bains d) Sudeep Sochi
- 113. Who headed the Committee on Bankruptcy Law Reforms that submitted its report to the Union Government in November 2015?**
- a) Dr T K Viswanathan b) C Rangarajan  
c) Vijay Kelkar d) Y V Reddy
- 114. With which state the World Economic Forum signed**

- a MoU to assist the state in assessing its economic competitiveness?**
- a) Tamil Nadu b) Andhra Pradesh  
c) Gujarat d) Punjab
- 115. Union Government in November 2015 decided to impose 0.5% cess on all services to fund which of the following initiatives?**
- a) Integrated Power Development Scheme  
b) Swachh Bharat Mission  
c) Beti Bachao Beti Padhao  
d) Sarva Shiksha Abhiyan
- 116. Who became the fastest Indian to reach the 150 test wickets mark on 6 November 2015.**
- a) Pragyan Ojha b) Amit Mishra  
c) Ravindra Jadeja d) Ravichandran Ashwin
- 117. As per the Legatum Prosperity Index 2015 released in November 2015, what was India's rank in terms of overall prosperity?**
- a) 98 b) 99  
c) 100 d) 101
- 118. As per the Legatum Prosperity Index 2015 released in November 2015, which country was the most prosperous among the 142 countries surveyed?**
- a) Switzerland b) Denmark  
c) Norway d) New Zealand
- 119. Which country in November 2015 unveiled a memorial commemorating Sikh soldiers of the British Indian Army who fought in World War I?**
- a) Pakistan b) Bangladesh  
c) India d) United Kingdom
- 120. Who was in November 2015 appointed as the MD & CEO of Andhra Bank?**
- a) Deepak Singhal b) Suresh N Patel  
c) AK Jha d) Najib Shah
- 121. As per the data released by DIPP in November 2015, eight core industries of Index of Industrial Production (IIP) grew by what percentage in September 2015?**
- a) 3.2% b) 4.2%  
c) 5.2% d) 6.2%

**122. As per the 2015 Financial Secrecy Index released in November 2015, which country was identified as the world's most non-transparent jurisdictions for hosting financial activities?**

- a) Germany                                      b) Switzerland  
c) Malaysia                                      d) Norway

**123. Which of the following West African country was declared as Ebola free by World Health Organization (WHO) in November 2015?**

- a) Sierra Leone                                      b) Burkina Faso  
c) Ghana    d) Liberia

**124. Name the author of the book, What Happened to Netaji? that was in news in November 2015.**

- a) Radha Kant Bharati                                      b) Anuj Dhar  
c) Sam Pitroda    d) Maithili Rao

**125. Which of the following party emerged as the largest party in the 2015 Assembly elections of Bihar?**

- a) Indian National Congress      b) Rashtriya Janata Dal  
c) Bharatiya Janata Party      d) Janata Dal (United)

**126. Name the cyclone that struck the Yemini island of Socotra in November 2015.**

- a) Komen    b) Megh  
c) Chapala    d) Patricia

**127. The Union Human Resource Development Minister Smriti Irani in November 2015 launched which web portal to host educational resources for Students, Teachers, Parents, researchers and educators?**

- a) e-Shiksha    b) e-Pathshala  
c) e-Gyan    d) e-Granth

**128. Which festival was organised by Union Ministry of Culture to showcase cultural extravaganza through cultural performances at IGNC, Janpath, New Delhi?**

- a) Rashtriya Sanskriti Mahotsav      b) Bharat Rang Mahotsav  
c) Taj Mahotsav                                      d) Amrutvarsha Mahotsav

**129. Who in November 2015 was awarded with the Aditya Vikram Birla Kala Shikhar Award for lifetime achievement?**

- a) R. Visweswaran                                      b) Pandit Shiv Kumar Sharma  
c) Bhajan Sopori    d) Tarun Bhattacharya

**130. Which country in November 2015 launched Yaogan-**

**28 remote sensing satellite?**

- a) India    b) Philippines  
c) China    d) Japan

**131. Name the joint military exercise between India and Russia which began in November 2015 in Rajasthan.**

- a) INDRA    b) Iron Fist Exercise  
c) Varuna    d) Exercise Red Flag

**132. Who among the following won the 32nd Indian Oil Surjit Hockey Tournament which concluded in November 2015 in Jalandhar?**

- a) Army-XI    b) Punjab Police  
c) CRPF    d) Indian Railways

**133. Who among the following headed the Committee of Eminent Persons on Joint Entrance Exam (CEP-JEE) that submitted its report in November 2015?**

- a) Prof Ashok Misra                                      b) TSR Subramanian  
c) RV Easwar    d) B S Baswan

**134. Two day Conference of Power, New Renewable Energy and Mines Ministers of States & UTs concluded in November 2015 in which city?**

- a) New Delhi    b) Kochi  
c) Hyderabad    d) Mumbai

**135. The Union Government in November 2015 issued the notification regarding implementation of One Rank One Pension in respect of**

- a) Paramilitary Forces personnel      b) All India Services  
c) Defence Forces personnel      d) All of them

**136. Court of which country in November 2015 asked Facebook to stop tracking the country's Internet users who are not members of the US-based social networking website within 48 hours?**

- a) Luxembourg    b) Netherlands  
c) Belgium    d) France

**137. Name the person who was in October 2015 appointed as ethics officer (ombudsman) at Board of Control for Cricket in India (BCCI).**

- a) Justice Ajit Prakash Shah      b) Justice Rajendra Mal Lodha  
c) Justice HL Dattu                                      d) Justice Kurian Joseph

**138. Name the cricket stadium of Cuttack that was in**

**November 2015 excluded from the list of newly declared Test venues by the Board of Control for Cricket in India (BCCI).**

- a) Baripada Stadium      b) Veer Surendra Sai Stadium  
 c) Barabati stadium      d) Gopabandhu Stadium

**139. BCCI in November 2015 decided to replace Srinivasan as chairman of the International Cricket Council (ICC). Who of the following will replace him for the remaining of his tenure as ICC Chairperson?**

- a) Sundar Raman      b) Shashank Manohar  
 c) Anurag Thakur      d) Sharad Pawar

**140. Who topped the list of Most Powerful Woman in Indian Business released by Fortune India's in November 2015?**

- a) Chanda Kochhar      b) Shikha Sharma  
 c) Arundhati Bhattacharya      d) Nishi Vasudeva

**141. India in November 2015 was re-elected by the General Assembly to a six year term on the United Nations Commission on International Trade Law (UNCITRAL). When was UNCITRAL established by the UN General Assembly?**

- a) 17 December 1965      b) 17 December 1967  
 c) 17 December 1966      d) 17 December 1968

**142. Prime Minister Narendra Modi announced 80000 crore rupee development package for which state?**

- a) Madhya Pradesh      b) Rajasthan  
 c) Assam      d) Jammu and Kashmir

**143. The Union Government in November 2015 signed 273 million US dollar loan agreement with which overseas bank to continue improving rural roads in the States of Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal?**

- a) International Monetary Fund      b) World Bank  
 c) Swiss Bank      d) Asian Development Bank

**144. What is the theme for World Science Day for Peace and Development 2015 observed in November 2015?**

- a) Quality Science Education      b) Science for a Sustainable Future  
 c) Towards Green Societies      d) Science and Development

**145. Identify the Indian island. It was named after former**

**president of India APJ Abdul Kalam in September 2015?**

- a) Wheeler      b) Bhavani  
 c) Quibble      d) Netrani

**146. Which country was found guilty by a World Anti Doping Agency (WADA) appointed Independent Commission in November 2015 for helping its athletes in doping?**

- a) China      b) Mexico  
 c) Russia      d) Iran

**147. Which of the following facilities were launched by the Ministry of Defence in November 2015 as part of Digital Army Programme?**

- a) Army Cloud      b) Software Defined Data Centre  
 c) Digi-Locker      d) All of them

**148. In which of the following cities the 19th edition of biennial International Children's film festival of India was inaugurated in November 2015?**

- a) Bengaluru      b) Hyderabad  
 c) New Delhi      d) Chennai

**149. Which of the following city of Europe came under terrorist attack in November 2015 killing hundreds of civilians?**

- a) London      b) Berlin  
 c) Paris      d) Vienna

**150. Identify the Indian public sector bank. PM Narendra Modi launched its Neev Fund to finance low-income state infrastructure projects in November 2015 in London.**

- a) Bank of Baroda      b) ICICI  
 c) Yes Bank      d) State Bank of India

**151. With which of the following countries India signed over 9 billion pounds worth commercial deals in November 2015?**

- a) China      b) United Kingdom  
 c) Germany      d) France

**152. Identify the country in which the 2015 Valletta Summit on Migration was concluded in November 2015?**

- a) Switzerland      b) Greece  
 c) Italy      d) Malta

**153. Who among the following was in November 2015 appointed as the Vice-Chairman on the Board of Directors of**



**Bank for International Settlements (BIS)?**

- a) Dr Raghuram Rajan                      b) Subir Gokarn  
 c) Dr C Rangarajan                      d) Dr Y V Reddy

**154. The 2015 World Pneumonia Day was observed on 12 November 2015 with the theme**

- a) Every Breath Counts: Stop Pneumonia Now  
 b) Universal access to pneumonia prevention and care  
 c) Fight Pneumonia: Save the Children  
 d) None of the Above

**155. Identify the Pakistan cricketer. He announced retirement from ODIs in November 2015.**

- a) Shoaib Malik                      b) Misbah-ul-Haq  
 c) Younis Khan                      d) Shaid Afridi

**156. Which of the following cities was chosen to host the Skai World Congress in 2017?**

- a) Mumbai                      b) New Delhi  
 c) Kolkata                      d) Hyderabad

**157. Which of the following Indian institution figured in the top 100 of the Times Higher Education (THE) Ranking for Engineering & Technology as announced in November 2015?**

- a) IISc Bangalore                      b) IIT Delhi  
 c) University of Delhi                      d) Punjab University

**158. Identify the bank. It signed a MoU with the London Stock Exchange Group in November 2015 to list its green bonds worth 330 million pounds.**

- a) HDFC Bank                      b) State Bank of India  
 c) Yes Bank                      d) IDFC Bank

**159. Which of the following social networking sites released the Global Government Requests Report in November 2015?**

- a) Twitter                      b) LinkedIn  
 c) Facebook                      d) Google+

**160. Which political party of Myanmar won majority seats in the elections to the Parliament held in November 2015?**

- a) National League for Democracy                      b) Union Solidarity and Development Party  
 c) Communist Party of Burma                      d) Zomi National Congress

**161. In which of the following countries India launched Railway Rupees Bond in November 2015?**

- a) France                      b) United Kingdom  
 c) Japan                      d) China

**162. India in November 2015 announced completion of procedures for civil nuclear agreement with which of the following country?**

- a) Turkey                      b) Australia  
 c) Belgium                      d) United States

**163. Who of the following in November 2015 won Women's Singles final of China Open Superseries Premier Badminton tournament?**

- a) Saina Nehwal of India                      b) PV Sindhu of India  
 c) Xuerui Li of China                      d) Wang Yihan of China

**164. Which of the following rebel group was declared as a terrorist organisation by the Union Government in November 2015 under the Unlawful Activities (Prevention) Act, 1967?**

- a) National Socialist Council of Nagaland-Khaplang (NSCN-K)  
 b) National Socialist Council of Nagaland Issac-Muivah (NSCN-IM)  
 c) United National Liberation Front of Western South East Asia (UNLFW)  
 d) Kamtapur Liberation Organisation (KLO)

**165. An Advanced Torpedo Defence System in November 2015 was handed over to Indian Navy. What is the name of it?**

- a) Viswakarma                      b) Maareech  
 c) Smaratha                      d) Jarasandh

**166. Who in November 2015 emerged out as the winner in the 2015 Brazilian Grand Prix that was held in Sao Paulo?**

- a) Lewis Hamilton                      b) Nico Rosberg  
 c) Sebastian Vettel                      d) Valtteri Bottas

**167. Identify the children's book writer and widow of cartoonist R.K. Laxman who died in November 2015.**

- a) Kamala Laxman                      b) Kumari Kamala  
 c) Lavanya Sankaran                      d) Sudha Murthy

**168. Which state celebrated Ningol Chakkouba festival in November 2015?**

- a) Assam                      b) Chhattisgarh  
 c) Manipur                      d) Nagaland

**169. The Shipwright School, a premier technical establishment, was in November 2015 commissioned by what**

name?

- a) INS Vishwas                      b) INS Rudraksh  
 c) INS Vishwakarma              d) INS Varuna

**170. In which of the following locations the first Affordable Medicines and Reliable Implants for Treatment (AMRIT) pharmacy outlet was opened in November 2015?**

- a) AIIMS, New Delhi              b) AIIMS, Patna  
 c) AIIMS, Raipur                  d) AIIMS, Bhopal

**171. Union Ministry of Tourism in November 2015 proposed to increase India's share in international tourist arrival from 0.68 % to**

- a) 1% by 2016-17                  b) 2% by 2016-17  
 c) 1% by 2017-18                  d) 2% by 2017-18

**172. Name the eminent neurosurgeon and secretary general of Indian Red Cross Society who died in November 2015.**

- a) Sankaran Nair                  b) Yitzhak Navon  
 c) Bimal Prasad                  d) Satya Paul Agarwal

**173. Which of the following Union Minister in November 2015 was designated as the Disaster Risk Reduction (DRR) Champion for the Asia Region by the United Nations Office for Disaster Risk Reduction (UNISDR)?**

- a) Vijay Kumar Singh              b) Jual Oram  
 c) Kiren Rijiju                      d) Sarbananda Sonowal

**174. Identify the Indian water conservationist who was in November 2015 elected to Board of Governors of World Water Council.**

- a) Prithvi Raj Singh                  b) Rajendra Singh  
 c) Om Prakash Agarwal              d) Chandi Prasad Bhatt

**175. Which of the following country in November 2015 was designated to host Syrian peace talks between the opposition and the president Bashar al-Assad?**

- a) Turkey                              b) Saudi Arabia  
 c) Lebanon                              d) Germany

**176. What is the theme of the World Antibiotic Awareness Week that was launched by the WHO in November 2015?**

- a) Antibiotics: Essentials of Life      b) Antibiotics: Preventing Abuse  
 c) Antibiotics: Check before use      d) Antibiotics: Handle with

Care

**177. As per a report released by the Internet and Mobile Association of India in November 2015, which country will have second-largest internet user base after China by December 2015?**

- a) India                                  b) Finland  
 c) Germany                              d) Norway

**178. Which state will host the first International Qawwali Festival 2016 that will be held in February 2016?**

- a) Maharashtra                      b) Delhi  
 c) Rajasthan                              d) Uttar Pradesh

**179. Who was appointed as Chief Executive Officer (CEO) of Standard Chartered Bank, India in November 2015?**

- a) Sunil Kaushal                      b) Zarin Daruwala  
 c) Anurag Adlakha                      d) Ajay Kanwal

**180. India in November 2015 signed a draft Memorandum of Understanding on passenger and cruise vessel movement with which country?**

- a) Bangladesh                      b) Myanmar  
 c) Sri Lanka                              d) Indonesia

**181. Who of the following is not a member of Indian Resource Panel (InRP) on Resource Efficiency that was formed by Union Government in November 2015?**

- a) Viswanath N Anand                  b) RH Khwaja  
 c) Tishyarakshit Chatterjee              d) TSR Subramanian

**182. Which of the following state in November 2015 declared 50 out of 75 districts as drought-hit?**

- a) Bihar                                  b) Uttar Pradesh  
 c) Madhya Pradesh                      d) Maharashtra

**183. Union Cabinet in November 2015 gave its approval for the ratification and submitting of the Articles of Agreement (AoA) for establishment of which multilateral bank?**

- a) Asian Infrastructure Investment Bank  
 b) BRICS New Development Bank  
 c) SAARC Development Bank  
 d) Council of Europe Development Bank

**184. Union Cabinet in November 2015 gave its ex-post approval for promotion of which language as an additional foreign language to be taught in Kendriya Vidyalayas?**

a) Portuguese

b) French

c) German

d) Chinese

**185. Which scheme was launched by Union Government in November 2015 under the National Manufacturing Policy, 2011?**

a) Technology Acquisition and Development Fund

b) Sustainable Development Fund

c) Union KBC Mutual Fund

d) India Aspiration Fund

**186. The Cabinet Committee on Economic Affairs (CCEA) in November 2015 approved the disinvestment of 10 percent paid up equity capital in which Public Sector Unit?**

a) Coal India Limited

b) Indian Oil Corporation Ltd

c) Oil India Limited

d) Bharat Petroleum Ltd

**187. Which country blocked social media platform Facebook and online messaging and calling services WhatsApp and Viber on security grounds in November 2015?**

a) Nepal

b) China

c) Bangladesh

d) Cambodia

**188. India on 18 November 2015 gave its approval for signing of a Memorandum of Understanding (MoU) on cooperation in the area of animal health with which country?**

a) China

b) Indonesia

c) Vietnam

d) Malaysia

**189. Indian cyclists in November 2015 won five medals on the opening day of which Asian cycling event?**

a) UCI Women's World Cup

b) Asian Liberty Classic

c) Asian Track Cup

d) Track Asia Cup

**190. Who in November 2015 was appointed as India's new Ambassador to China?**

a) Ashok Kantha

b) Vivek Rathore

c) Abhishek Singh

d) Vijay Keshav Gokhale

**191. The Union Cabinet in November 2015 approved the setting up of National Resource Facility for Bio-medical Research in which city?**

a) Amaravathi

b) Hyderabad

c) Chennai

d) Mumbai

**192. Who in November 2015 was appointed as the 43rd Chief Justice of India?**

a) Justice Tirath Singh Thakur

b) P Sathasivam

c) VN Khare

d) Adarsh Sen Anand

**193. What was the theme of World Toilet Day that was observed in November 2015?**

a) Sanitation and Nutrition

b) Equality and Dignity

c) Sanitation For All

d) Toilet is Must

**194. Which of the following company in November 2015 launched the Ek Kadam Unnati Ki Aur programme from Mahabubnagar district in Telangana?**

a) Alphabet

b) Intel

c) Wipro

d) Microsoft

**195. Which of the following organisation in November 2015 released the Global Terrorism Index 2015?**

a) UNESCO

b) Human Rights Watch

c) Institute for Economics and Peace

d) World Bank

**196. Which of the following UN agency was in November 2015 chosen for the 2015 Indira Gandhi Prize for Peace, Disarmament and Development?**

a) UNHCR

b) WHO

c) UNICEF

d) UN Women

**197. Which of the following agencies in November 2015 released the Global Gender Gap Report 2015?**

a) International Monetary Fund

b) World Economic Forum

c) OECD

d) World Bank

**198. As per the Global Gender Gap Report 2015, what was India's rank in terms of gender equality among the 145 countries surveyed?**

a) 106

b) 107

c) 108

d) 109

**199. In which city the 2nd World Congress on Disaster Management was inaugurated in November 2015?**

a) Mumbai

b) Kolkata

c) New Delhi

d) Visakhapatnam

**200. In which of the following cities a Centre of Excellence (CoE) for Internet of Things (IoT) was jointly launched by Tata Consultancy Services (TCS) and Intel in November 2015?**

a) Hyderabad

b) Bengaluru

c) Chennai

d) Pune

**201. The Reserve Bank of India (RBI) in November 2015 allowed customers of which of the following banks to avail the internet banking facility?**

a) Scheduled Commercial Banks

b) Regional Rural Banks

c) Cooperative Banks

d) All of them

**202. The 7th Central Pay Commission (CPC) headed by Justice AK Mathur recommended what percentage of hike in the pay of government employees in its report in November 2015?**

a) 24.05 percent

b) 16.25 percent

c) 22.35 percent

d) 23.55 percent

**203. US House of Representatives in November 2015 passed a bill to bar refugees of which two countries from entering the country.**

a) Syria and Iraq

b) Eritrea and Iraq

c) Somalia and Syria

d) Nigeria and Sudan

**204. High court of which state in November 2015 ordered the state government to ban manufacturing and sale of Chinese thread (Chinese manjha) used during flying kites?**

a) Uttar Pradesh

b) Haryana

c) Delhi

d) Bihar

**205. Senior JDU leader Nitish Kumar was sworn-in as Chief Minister of Bihar in November 2015 for**

a) Third time

b) Fourth time

c) Fifth time

d) Sixth time

**206. Which former Delhi Police Commissioner authored the book Dial D for Don: Inside Stories of CBI Case Missions which was released in November 2015?**

a) MB Kaushal

b) BK Gupta

c) Arun Bhagat

d) Neeraj Kumar

**207. Which Indian tennis player-turned Hollywood filmmaker in November 2015 was awarded with an honorary doctorate of Arts by the University of East London?**

a) Vijay Amritraj

b) Ashok Amritraj

c) Akhtar Ali

d) Premjit Lall

**208. The World Anti-Doping Agency (WADA) in November 2015 suspended which country's anti-doping agency due to**

**non-compliance?**

a) Argentina

b) Bolivia

c) Russia

d) Ukraine

**209. Identify the former Chief of the Research and Analysis Wing who died in November 2015 in Bengaluru.**

a) Rameshwarnath Kao

b) Ashok Chaturvedi

c) K. Sankaran Nair

d) Ravindra Kaushik

**210. Name the famous American professional baseball catcher, manager and coach who was named as one of the recipients of the 2015 Presidential Medal of Freedom in November 2015.**

a) Babe Ruth

b) Jackie Robinson

c) Cy Young

d) Yogi Berra

**211. Which of the following UN organ coordinated the World Toilet Day observed in November 2015?**

a) World Health Organisation

b) UNESCO

c) Food and Agriculture Organization

d) UN-Water

**212. Who in November 2015 won the second India All India FIDE Rating Chess tournament?**

a) Srishti Pandey

b) Avadh Chaitanya

c) Vinaykumar Matta

d) Saurav Kherdekar

**213. Name the Syrian journalist who in November 2015 won the prestigious 2015 Reporters without Borders Prize for her defence of press freedom?**

a) Zaina Erhaim

b) Laraine Day

c) Titania Arimbi

d) Mashaka Bonifas

**214. Who was elected as the President of industry body Federation of Indian Chambers of Commerce and Industry (FICCI) in November 2015?**

a) Ravindra Kaushik

b) Harshavardhan Neotia

c) Jyotsna Suri

d) Vinaykumar Matta

**215. The United Nations Security Council (UNSC) in November 2015 unanimously adopted a resolution calling all nations to take all necessary measures to prevent and suppress the terrorist acts of ISIS. The resolution was proposed by which country?**

a) South Africa

b) France



c) United States

d) Russia

**216. United States President Barack Obama in November 2015 nominated which India-born politician as the Director of the Asian Development Bank?**

a) Reshma Saujani

b) Pramila Jayapal

c) Swati A Dandekar

d) Neera Tanden

**217. Name the Indian scientist who was appointed as the member of 16-member high-level panel on health technology innovation and access by UN chief Ban Ki-moon on 20 November 2015?**

a) Anil Kakodkar

b) Yusuf Hamied

c) Vikram Sarabhai

d) Salim Ali

**218. What is the theme of the 27th ASEAN Summit held under Malaysia's Chairmanship in Kuala Lumpur in November 2015?**

a) Our People, Our Vision

b) Building Inclusive Regional Economic Community

c) Our People, Our Community, Our Vision

d) ASEAN Community and Sustainable Development Goals

**219. Which of the following countries in November 2015 won the Men's Junior Asia hockey cup?**

a) India

b) Pakistan

c) Japan

d) Korea

**220. Who of the following in November 2015 won the season-ending ATP World Tour finals played in London?**

a) Roger Federer

b) Novak Djokovic

c) Rafael Nadal

d) Andy Murray

**221. Second World Congress on Disaster Management (WCDM) concluded in November 2015 in**

a) Bangalore, Karnataka

b) Hyderabad, Telangana

c) Dehradun, Uttarakhand

d) Visakhapatnam, Andhra Pradesh

**222. What is the proposed outlay on the Blue Revolution proposed by the Union Ministry of Agriculture and Farmer Welfare?**

a) 4000 crore rupees

b) 5000 crore rupees

c) 3000 crore rupees

d) 2500 crore rupees

**223. Name the Indian cueist who won the 15th World title by winning the IBSF World Snooker Championship in November 2015 in Hurghada, Egypt.**

a) Geet Sethi

b) Ameer Kamani

c) Ashok Shandilya

d) Pankaj Advani

**224. Who won the Women World Snooker Championship in November 2015 in Hurghada, Egypt?**

a) Ameer Kamani (India)

b) Anastasia Nechaeva (Russia)

c) Wendy Jans (Belgium)

d) Phisir Chandsri (Thailand)

**225. Where was the Mahatma Gandhi International Centre (MGIC) inaugurated in November 2015?**

a) Gandhinagar, India

b) Matale, Sri Lanka

c) Kuala Lumpur, Malaysia

d) Singapore

# CLEAN SWEEP BY AAA BRIGHT ACADEMY

## BEST RESULTS IN NORTH INDIA

STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)

### BANK-PO RESULTS-2014





**ANSWER**

1) A	39) D	77) C	115) B	153) A	191) B
2) C	40) A	78) B	116) D	154) A	192) A
3) A	41) A	79) C	117) B	155) C	193) A
4) B	42) A	80) D	118) C	156) D	194) B
5) A	43) B	81) A	119) D	157) A	195) C
6) A	44) B	82) C	120) B	158) C	196) A
7) C	45) B	83) A	121) A	159) C	197) B
8) B	46) A	84) C	122) B	160) A	198) C
9) C	47) B	85) D	123) A	161) B	199) D
10) A	48) A	86) A	124) B	162) B	200) A
11) C	49) A	87) B	125) B	163) C	201) B
12) C	50) B	88) D	126) B	164) A	202) D
13) B	51) B	89) C	127) B	165) B	203) A
14) B	52) C	90) A	128) A	166) B	204) A
15) D	53) C	91) A	129) B	167) A	205) C
16) C	54) B	92) C	130) C	168) C	206) D
17) A	55) A	93) C	131) A	169) C	207) B
18) B	56) C	94) B	132) D	170) A	208) C
19) A	57) A	95) C	133) A	171) A	209) C
20) A	58) D	96) C	134) B	172) D	210) D
21) A	59) A	97) A	135) C	173) C	211) D
22) B	60) D	98) B	136) C	174) A	212) A
23) A	61) C	99) D	137) A	175) B	213) A
24) D	62) B	100) D	138) C	176) D	214) B
25) C	63) A	101) C	139) B	177) A	215) B
26) A	64) C	102) A	140) C	178) B	216) C
27) B	65) C	103) A	141) C	179) B	217) B
28) B	66) A	104) D	142) D	180) A	218) C
29) C	67) B	105) C	143) D	181) D	219) A
30) A	68) D	106) A	144) B	182) B	220) B
31) C	69) C	107) B	145) A	183) A	221) D
32) A	70) A	108) B	146) C	184) C	222) C
33) B	71) A	109) B	147) D	185) A	223) D
34) D	72) D	110) C	148) B	186) A	224) C
35) A	73) A	111) C	149) C	187) C	225) B
36) D	74) B	112) A	150) D	188) C	
37) D	75) D	113) A	151) B	189) D	
38) B	76) C	114) B	152) D	190) D	

**BANKING AWARENESS-BOOSTER****FCNR ACCOUNTS**

Foreign Currency Non-Resident Accounts are the ones that are maintained by the NRIs in foreign currencies like USD, DM and GBP etc. The account is a term deposit with interest rates linked to the international rates of interest of the respective currencies.

**RTGS**

- The full form of RTGS is “Real Time Gross Settlement”.
- RTGS system is a funds transfer system where transfer of money or securities takes place from one bank to another bank a “REAL TIME” and “Gross” basis.
- An RTGS payment system is one in which payment of Rs. 2 Lakh and above instructions between banks is processed and settled individual and throughout the day.
- The settlement is on Gross Basis unlike usual clearing system which is on Net basis.
- In RTGS, RBI acts as the settlement agent between the banks, settlement risk and systemic risk are minimized because of RTGS. It is the fastest mode of transaction.
- Credit is to be available within 2 hours.

Timings: 9 AM to 4:30 PM for customers and 9 AM to 6 PM Indian Bank Transactions. For Saturday it is 9 AM to 1:30 PM, Customers and in case of Inter Bank 9 AM to 3 PM.

**NEFT**

- The full form of NEFT is “National Electronic Funds Transfer”
- Transaction Time increased to 9 AM to 7 PM on weekdays and 9 AM to 1 PM on Saturday, with 11 hourly settlement on weekdays and on Saturdays.
- NEFT enables funds transfer from one bank to another but works a bit differently than RTGS.

NEFT uses an Indian Financial System (IFS) code, an alpha numeric code that identifies the bank branches. It has 11 digits – 1<sup>st</sup> four represent Bank code, 5<sup>th</sup> reserved as control code (presently 0) and remaining 6 are branch code. Settlement period B+ (destination bank to credit within 2 hours or return). For delay repo rate + 2% interest payable to customer. Under this system, individuals, firms and corporate can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the system.

Minimum and maximum amount of remittance under RTGs and NEFT :

	RTGS	NEFT
Minimum Amount	Rs. 2 Lakhs	No Minimum Limit
Maximum Amount	No upper ceiling	No upper ceiling

**CTS :CHEQUE TRUNCATION SYSTEM (CTS)**

or Image-based Clearing System (ICS), in India, is a project undertaken by the Reserve Bank of India (RBI), for faster clearing of cheques. CTS is basically an online image-based cheque clearing system where cheque images and Magnetic Ink Character Recognition (MICR) data are captured at the collecting bank branch and transmitted electronically. Truncation means, stopping the flow of the physical cheques issued by a drawer to the drawee branch.

**IFSC (INDIAN FINANCIAL SYSTEM CODE)**

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

- This is a 11 digit code with the first 4 alpha characters representing the bank, the 5<sup>th</sup> character is 0 (zero) and the last 6 characters representing the bank branch.
- IFSC is used by the NEFT system to identify the originating / destination banks / branches and also to route the messages approximately to the concerned banks / branches.
  - For Ex : SBIN0015986
  - First 4 characters SBIN – refers to State Bank of India
  - 0 is a control number
  - Last six characters (015986) represents the SBI branch Jail Road, Hari Nagar, New Delhi.

### **MICR : STANDS FOR MAGNETIC INK CHARACTER RECOGNITION**

MICR code is a numeric code which uniquely identifies a bank branch participating in the ECS Credit Scheme. MICR code consists of 9 digits. E.g. 400229128

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

### **BASIC SAVING BANK DEPOSIT ACCOUNT (BSBDA)**

- Under the guidelines issued on 10th August 2012 by RBI, any individual, including poor or those from weaker section of the society, can open zero balance account in any bank. BSBDA guidelines are applicable to “all scheduled commercial banks in India, including foreign banks having branches in India”.

### **PAN CARD**

As of May 2010, the Income Tax Department in India has made it mandatory for all Indians to have a PAN card (Permanent Account Number), irrespective of their tax filing status.

### **CRR**

According to sect 42(I) RBI Act 1934, every bank licensed by RBI should keep certain percentage of its NDTL (net demand and time liabilities) with RBI in the form of cash is known as CRR.

- No interest will be paid by RBI on CRR to the banks.
- The present CRR is 4.0%
- Till 22<sup>nd</sup> June 2006 the min CRR rate was 3% and max was 15%.
- Now there is no limit on max & minimum on CRR.
- RBI decreases CRR to promote economic growth of the country.

### **SLR (STATUTORY LIQUIDITY RATIO)**

- Section 2(A) of Banking Regulation Act 1943 says SLR is the percentage of NDTL that banks need to maintain as reserves in the form of approved securities, gold and cash.
  - The max SLR is 40%.

### **REPO RATE**

- Repo is the rate at which RBI lends to commercial banks as term loans by keeping their securities with RBI to meet their short term needs

(Repo-Repurchase).

### REVERSE REPO RATE

- The process of borrowing money from banks by RBI by keeping its securities as collateral with banks is known as Reverse Repo.
- The interest paid by RBI to banks on such borrowing is known as Reverse Repo Rate.
- The regular infusion & absorption of liquidity through repo and reverse repo process by using securities as collateral is known as liquidity adjustment facility.

### BANK RATE

- Is defined in Sec (49) of RBI Act 1934 it is the interest rate charged by RBI on the long term loans given to banks against rediscounting of the bills and other commercial paper.

### MARGINAL STANDING FACILITY (MSF)

- This was introduced by RBI in May 2011. This loan provided by RBI to banks at the rate of 2% of its NDTL. Banks should be request for MSF between 3-30 to 4-30 pm electronically under negotiable dealing system (NDS).
- This loan is provided only for 1 day.
- If any bank takes this loan for Friday it can repay it on Monday with the same interest.
- The minimum loan provided by RBI under MSF is 1 Crore.

### CHEQUE

Cheque is a negotiable instrument instructing a bank to pay a specific amount from a specific account held in the maker / depositor name with that Bank.

From 1<sup>st</sup> April 2012, cheques, drafts, pay orders and banker's cheques are valid for only three months.

Parties to a Cheque : Basically there are three parties to a cheque viz.,

(1) Drawer, (2) Drawee and (3) Payee

**Drawer :** A drawer is the person who has an account in the bank and who draws a cheque for making payment. He is the customer or account holder.

**Drawee :** A drawee is the person on whom the cheque is drawn. He is liable to pay the amount. In case of a cheque, the drawee happens to be the banker on whom the cheque is drawn, he is also called the paying-Banker.

**Payee :** A payee is the person to whom the amount stated in the cheque is payable. It may be either drawer himself (self-cheques) or only other third party states in the cheque.

**Types of Cheques :** Cheques are of the following types

- **Order Cheque :** A cheque payable to a particular person or his order is called an order cheque.
- **Bearer Cheque :** A cheque which is payable to a person whosoever bears, is called bearer cheque.
- **Blank Cheque :** A cheque on which the drawer puts his signature and leaves all other columns blank is called a blank cheque.
- **Stale Cheque :** The cheque which is more than six months old is stale cheque.
- **Mutilated Cheque :** If a cheque is torn into two or more pieces, it is termed as mutilated cheque.
- **Post Dated Cheque :** If a cheque bears a date later than the date of issue, it is termed as post-dated cheque.

- **Open Cheque** : A cheque which has not been crossed is called an Open Cheque. Even if a cheque is crossed and subsequently the drawer has cancelled the crossing at the request of the payee and affixes his full signature with the words "crossing cancelled pay cash," it becomes an open cheque.
- **Crossed Cheque** : A cheque which carries two parallel transverse lines across the face of the • cheque with or without the words "I and co," is said to be crossed.
- **Gift Cheques** : Gift cheques are issued for offering presentations on occasions like birthday, • weddings and such other situations. It is available in various denominations.
- **Traveller's Cheques** : It is an instrument issued by a bank for remittance of money from one • place to another.

## SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI)

- It was established in the year 1988 and given statutory powers on 12<sup>th</sup> April 1992.
- The headquarters of SEBI is located in the business district of Bandra – Kurla complex in • Mumbai.
- The Chairman of SEBI – Upendra Kumar Sinha (U K Sinha)
- The whole time member of SEBI – Prashant Saran
- The first Chairman of SEBI was – Dr. S. A. Dave • KYC (Know Your Customer)

## KYC-KNOW YOUR CUSTOMER

- RBI introduced KYC in Banking sector under 35(A) of Banking Regulation Act 1949.
- This KYC was introduced in August 2002.
- To identify the people who wants to transact with any bank and to know about the customer before opening an account. This process involves verification of customers id proof & address proof.

The main objectives of KYC are :

- To prevent money laundering
- To prevent money transfer to and from illegal activities.

## NABARD (NATIONAL BANK FOR AGRICULTURAL AND RURAL DEVELOPMENT)

- NABARD was established on the recommendations of Shivaraman Committee.
- NABARD was established by an act of Parliament on 12<sup>th</sup> July 1982 to implement the National • Bank for Agriculture and Rural Development Act 1981.
- NABARD replaced the (ACD) and Rural Planning and Credit Cell (RPCC) of Reserve Bank of India, and Agricultural Refinance and Development Corporation (ARDC).
- Head Quarters of NABARD is situated in Mumbai.
- The present Chairman of NABARD is Dr. Harish Kumar Bhanwala.
- NABARD is the "Micro-Finance Regulatory Authority".
- Water Shed Development Fund was instituted with NABARD. Small Industries Development Bank of India

## SIDBI-SMALL INDUSTRIAL DEVELOPMENT BANK OF INDIA

- The SIDBI Act was passed by the Parliament on October 1989 and the bank commenced its operations from 2<sup>nd</sup> April 1990.



- Headquarters : Lucknow (U.P)

### **INDUSTRIAL DEVELOPMENT BANK OF INDIA (IDBI)**

- The Industrial Development Bank of India (IDBI) was established on 1st July 1964 under an Act of Parliament as a wholly owned subsidiary of the Reserve Bank of India.
- On 16th February 1976, the ownership of IDBI was transferred to the Government of India.
- Headquarters of IDBI is at Mumbai, India.

### **INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA (ICICI)**

- ICICI was established in 1955.
- ICICI Head quarters : Mumbai, India
- ICICI Present CEO : Chanda Kochhar.

### **INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT (IBRD) : (WORLD BANK)**

- Established in : 1945
- IBRD Head Office : Washington DC
- President : Jim Yong Kim

### **IDFC (INFRASTRUCTURE FINANCE COMPANY)**

- Established : 1997
- Head Office : Mumbai
- Chairman : Rajiv B. Lal

### **LIC (LIFE INSURANCE CORPORATION OF INDIA)**

- On 1st September 1956 Life Insurance Corporation of India was established with the capital of Rs. 5 Crore given by the Government of India.
- Head Office : Mumbai, India
- 7 - Zonal Offices : Mumbai, Delhi, Chennai, Bhopal, Hyderabad, Kanpur, Kolkata

### **GIC (GENERAL INSURANCE COMPANY)**

- British Rule introduced GIC.
- In 1950, Tritan General Insurance Company Ltd was established at Calcutta.
- Headquarters : Mumbai, India
- GIC insures Non Life things like Vehicle, Property, Stock etc.
- GIC premium has to be paid every year and payout is made only if the event for which insurance has taken happens.

### **EXIM (EXPORT-IMPORT) BANK OF INDIA**

- Established on : 1st January 1982
- Setup under EXIM Bank of India Act 1981
- Headquarters : Mumbai

**JAN DHAN YOJANA SCHEME 2014**

- Prime Minister Narendra Modi on 28th August 2014 launched his pet project the 'Jan Dhan Yojana' ("People's Wealth scheme" in English), which aims to provide bank accounts to the poor and end financial untouchability.
- The scheme is aimed at opening 1 crore bank accounts on the first day of its launch.
- The logo of the mission was created by Priya Sharma.
- The name "Jan Dhan" was chosen through an online competition on the MyGov Platform and received more than 6000 suggestion from Indian citizens. After evaluation the jury shortlisted "Jan Dhan" which was suggested by 7 individuals.
- Slogan of this scheme is "Mera Khata – Bhagya Vidhaata" (My Bank Account – The Creator of the Good Fortune)
- The primary objective of the programme, is to deepen financial inclusion. As many as 60000 bank camps will be conducted and about 1 crore accounts are targeted to be opened in just one day.
- The long term vision of the Jan Dhan Yojana is to lay the foundation of a cashless economy and is complementary to the Digital India Scheme.
- This scheme has set an ambitious target of bringing in more than 7.5 crore un-banked families into India's banking system by opening more than 15 Crore bank accounts at the rate of two bank accounts per household.
- Every individual who opens a bank account becomes eligible to receive an accident insurance cover of up-to Rs 1 Lakh for his entire family.
- Once the bank account has been active for 6 months and has been linked to account holders Aadhar identity, they would become eligible for an overdraft of up to Rs 2,500, which would further be enhanced by the bank to Rs 5000 over time.
- The mission will be implemented in two phases. .

Phase-I from 15th August 2014 to 14th August 2015.

Phase-II from 15th August 2015.

- Banks have opened around 5 crore accounts under the Jan Dhan Yojana scheme and collected over 3,500 crore rupees in deposits. All these accounts will be seeded to the Aadhar number and will have biometrics to avoid the duplication.

**KISAN VIKAS PATRA (KVP) RELAUNCHED**

money to double in 100 months: The KVP, relaunched by Finance Minister Arun Jaitley, will be available in the denomination of Rs 1,000; 5,000; 10,000 and 50,000. There will be no upper ceiling on investment. Earlier, it was launched by the Government on April 1, 1988.

**Key Points of KVP:**

- No PAN requirement for investment in Kisan Vikas Patra
- There will also not be any upper limit on investment.
- It will be available to the investors in the denomination of Rs. 1000, Rs. 5,000, Rs. 10,000 and Rs. 50,000, with no upper ceiling on investment.
- The certificates can be issued in single or joint names and can be transferred from one person to any other person / persons, multiple times.
- The facility of transfer from one post office to another anywhere in India and of nomination will be available.
- With a maturity period of 8 years 4 months (100 months), the collections under the scheme will be available with the Government for a fairly long period to be utilized in financing developmental plans of the Centre and State Governments and will also help in enhancing domestic

household financial savings.

### ATM : AUTOMATED TELLER MACHINE

The ATM debit cards, credit cards and prepaid cards (that permit cash withdrawal) issued by banks can be used at ATMs for various transactions.

#### Use of ATMs of Other Banks:

- 5 free transactions are permitted per month (inclusive of financial and/or non-financial) at other bank ATMs for Savings Bank Account holders.
- For transaction beyond this minimum number of transactions, **banks charge maximum of Rs 20/-** per transaction.
- Reserve Bank of India reduced **free usage of other bank** automated teller machines (ATMs) **to 3 per month** from 5 from November, in six metropolitan cities - Delhi, Mumbai, Chennai, Bangalore, Kolkata and Hyderabad.

#### Reconciliation Of Failed Transactions At ATMS

- The time limit for resolution of customer complaints by the issuing banks shall stand reduced from 12 working days to **7 working days** from the date of receipt of customer complaint.
- Accordingly, failure to recredit the customer's account within 7 working days of receipt of the complaint shall entail payment of compensation to the customer **@ Rs. 100/- per day** by the issuing bank..
- Any customer is entitled to receive such compensation for delay, only if a claim is lodged with the issuing bank **within 30 days of the date of the transaction**.

### WHITE LABEL ATM

ATMs which are owned and operated by non-banking companies are called White Label ATMs.

- RBI authorized four entities to operate as WLAs namely Tata Communications Payment Solutions, Prizm Payment Services Pvt. Ltd, Muthoot Finance Limited and Vakrangee Ltd.

**Personal Identification Number (PIN)** : A Personal Identification Number is a secret numeric password shared between user and a system that can be use to authenticate the user to the system.

### BANKING OMBUDSMAN SCHEME 2006

- The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks.
- The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
- The Banking Ombudsman does not charge any fee for filing and resolving customers' complaints.
- The amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant is limited to the amount arising directly out of the act or omission of the bank or Rs 10 lakhs, whichever is lower.
- The Banking Ombudsman may award compensation not exceeding Rs 1 lakh to the complainant only in the case of complaints relating to credit card operations for mental agony and harassment.
- If a complaint is not settled by an agreement within a period of one month, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant and the bank, to present their case.

- If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority against the Banking Ombudsmen's decision. Appellate Authority is vested with a Deputy Governor of the RBI.
- If one is aggrieved by the decision, one may, within 30 days of the date of receipt of the award, appeal against the award before the appellate authority.

### DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION (DICGC)

- All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC. Each depositor in a bank is insured up to a maximum of Rs. 1,00,000 (Rupees One Lakh).
- **DICGC insure:** DICGC protects bank deposits that are payable in India. The DICGC insures all deposits such as savings, fixed, current, recurring, etc. **except the following types of deposits.**
  - (i) Deposits of foreign Governments.
  - (ii) Deposits of Central/State Governments.
  - (iii) Inter-bank deposits.
  - (iv) Deposits of the State Land Development Banks with the State co-operative bank.
  - (v) Any amount due on account of any deposit received outside India.
  - (vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

### COINS IN INDIA

- The Government of India has the sole right to mint coins. The designing and minting of coins in various denominations is also the responsibility of the Government of India. Coins are minted at the four India Government Mints at Mumbai, Alipore (Kolkata), Saifabad (Hyderabad), Cherlapally (Hyderabad) and NOIDA (UP).
- Coins in India are presently being issued in denominations of one rupee, two rupees, five rupees and ten rupees.

### CURRENCY IN INDIA

**Currency:** Banknotes in India are currently being issued in the denomination of Rs 10, Rs 20, Rs 50, Rs 100, Rs 500, and Rs 1000. These notes are called banknotes as they are issued by the Reserve Bank of India. The printing of notes in the denominations of Rs 1, Rs 2 and Rs 5 has been discontinued as these denominations have been coinised.

### BANK NOTES IN INDIA

- Contemporary Currency notes have **15 languages** on the panel which appear on the reverse of the note.
- **Soiled Notes:** Soiled notes are those which have become dirty and slightly cut. Notes which have numbers on two ends, i.e. notes in the denomination of Rs. 10 and above which are in two pieces, are also treated as soiled note. The cut in such notes, should, however, not have passed through the number panels.
- **Mutilated Notes:** Notes which are in pieces and/or of which the essential portions are missing can also be exchanged. Essential portions in a currency note are name of issuing authority, guarantee, promise clause, signature, Ashoka Pillar emblem/portrait of Mahatma Gandhi, water mark.
- **Imperfect banknotes:** Imperfect banknote means any banknote, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated banknote.

### SECURITY FEATURES OF INDIAN BANKNOTES

- Watermark                      Security Thread    Latent Image                      Microlettering
- Intaglio                        Identification Mark    Fluorescence                      Optically Variable Ink
- See through Register        Legal provisions against counterfeiting

### NON-BANKING FINANCIAL COMPANY (NBFC)

A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 are financial institutions that provide banking services without meeting the legal definition of a bank, i.e. one that does not hold a banking license.

#### Difference between banks & NBFCs:

- NBFC cannot accept demand deposits;
- NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;
- deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

#### Key Points

- Minimum capital requirement will be Rs 500 crore.
- Aggregate foreign shareholding in the new bank should not exceed 49 per cent for the first five years.
- The NBFCs are allowed to accept/renew public deposits for a minimum period of 12 months and maximum period of 60 months. They cannot accept deposits repayable on demand.
- NBFCs cannot offer interest rates higher than the ceiling rate prescribed by RBI from time to time. The present ceiling is 12.5 per cent per annum.
- The deposits with NBFCs are not insured.

### CREDIT RATING AGENCY IN INDIA & WORLD

Indian credit rating industry mainly comprises of CRISIL, ICRA, CARE, ONICRA, FITCH (India Ratings & Research) & SMERA.

- **CRISIL** - Credit Rating Information Services of India Limited, Headquarter – Mumbai. **CRISIL** is the largest credit rating agency in India, with a market share of greater than 60%.
- **ICRA** - Investment information and credit rating agency Headquarter - Gurgaon, India
- **CARE** - Credit Analysis and Research Headquarters – Mumbai
- **ONICRA** - Headquarter - Gurgaon, India
- **SMERA** - Headquarters – Mumbai
- **Fitch** (India Ratings & Research) - Headquarters – Mumbai

#### LEADING CREDIT RATING AGENCY IN WORLD –

1. Standard & Poor's (S&P) – Headquarter – New York, US
2. Moody's – Headquarter - New York, US
3. Fitch - Headquarter - New York, US
4. DBRS (Dominion Bond Rating Service) - Headquarter - Toronto, Ontario, Canada



5. Egan – Jones -- Headquarter – Pennsylvania, US

## MONEY MARKET IN INDIA

- **Money Market:** Money Market is the part of financial market where instruments with high liquidity and very short-term maturities are traded. It's the place where large financial institutions, dealers and government participate and meet out their short-term cash needs. Due to highly liquid nature of securities and their short-term maturities, money market is treated as safe place.
- **Short Term Deposit:** In deposit terminology, the term Short Term Deposit refers to an amount of money placed in a bank or financial institution for a term **no longer than one year**. A Short Term Deposit will usually earn a fixed rate of interest. Short Term Deposits are also known as time or term deposits, with perhaps the most popular name being short term certificates of deposit or CDs.
- **Call Money:** Call Money is the borrowing or lending of funds for 1 day.
- **Notice Money:** Money borrowed or lent for period between 2 days and 14 days it is known as 'Notice Money'.
- **Term Money:** Term Money refers to borrowing/lending of funds for period exceeding 14 days.

## MONEY MARKET INSTRUMENTS

Money Market Instruments provide the tools by which one can operate in the money market. Money market instrument meets short term requirements of the borrowers and provides liquidity to the lenders. The most common money market instruments are Treasury Bills, Certificate of Deposits, Commercial Papers, Repurchase Agreements and Banker's Acceptance.

**1. Treasury Bills (T-Bills):** Treasury Bills are one of the safest money market instruments as they are issued by Central Government. At present, the Government of India issues three types of treasury bills through auctions, namely, **91-day, 182-day and 364-day**. There are no treasury bills issued by State Governments. Treasury bills are available for a minimum amount of **Rs. 25,000 and in multiples of Rs. 25,000**. Treasury bills are issued at a discount and are redeemed at par.

**2. Commercial Paper (CP):** Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. Corporates, primary dealers (PDs) and the All-India Financial Institutions (FIs) are eligible to issue CP.

- **Minimum and maximum period of maturity for CP:** CP can be issued for maturities between a minimum of 7 days and a maximum of up to one year from the date of issue. However, the maturity date of the CP should not go beyond the date up to which the credit rating of the issuer is valid.
- **In what denominations a CP that can be issued:** CP can be issued in denominations of Rs. 5 lakh or multiples thereof.
- **Who can invest in CP:** Individuals, banking companies, other corporate bodies (registered or incorporated in India) and unincorporated bodies, Non-Resident Indians (NRIs) and Foreign Institutional Investors (FIIs) etc. can invest in Cps.

**3. Certificate of Deposit (CD)** is a negotiable money market instrument and issued in dematerialised form or as a Usance Promissory Note against funds deposited at a bank or other eligible financial institution for a specified time period.

- **Who can issue CD:** CDs can be issued by (i) scheduled commercial banks {excluding Regional Rural Banks and Local Area Banks}; and (ii) select All-India Financial Institutions (FIs) that have been permitted by RBI to raise short-term resources within the umbrella limit fixed by RBI. The FIs (Financial Institutions) can issue CDs for a period not less than 1 year and not exceeding 3 years from the date of issue.
- **Minimum and maximum period of maturity for CD:** The maturity period of CDs issued by banks should not be less than 7 days and not more than one year, from the date of issue.
- **Minimum Size of Issue and Denominations:** Minimum amount of a CD should be Rs. 1 lakh, i.e., the minimum deposit that could be accepted from a single subscriber should not be less than Rs. 1 lakh, and in multiples of Rs. 1 lakh thereafter.

**4. Repurchase Agreements (Repo):** Repurchase Agreements which are also called as Repo or Reverse Repo are short term loans that buyers and sellers agree upon for selling and repurchasing. Repo or Reverse Repo transactions can be done only between the parties approved by RBI and allowed only between RBI-approved securities such as state and central government securities, T-Bills, PSU bonds and corporate bonds. They are usually used for overnight borrowing.

**5. Banker's Acceptance:** Banker's Acceptance is like a short term investment plan created by non-financial firm, backed by a guarantee from the bank. It's like a bill of exchange stating a buyer's promise to pay to the seller a certain specified amount at a certain date. And, the bank guarantees that the buyer will pay the seller at a future date. Firms with strong credit ratings can draw such bills. These securities come with the maturities between 30 and 180 days and the most common term for these instruments is 90 days.

## CAPITAL MARKETS IN INDIA

Capital market deals with medium term and long term funds. It refers to all facilities and the institutional arrangements for borrowing and lending term funds (medium term and long term). The demand for long term funds comes from private business corporations, public corporations and the government. The supply of funds comes largely from individual and institutional investors, banks and special industrial financial institutions and Government.

**Capital market is classified in two ways:**

- 1. Gilt – Edged Market** refers to the market for government and semi-government securities, which carry fixed rates of interest. RBI plays an important role in this market.
- 2. Industrial Securities Market:** It deals with equities and debentures in which shares and debentures of existing companies are traded and shares and debentures of new companies are bought and sold.
- 3. Development Financial Institutions (DFIs):** Development financial institutions were set up to meet the medium and long term requirements of industry, trade and agriculture. These are IFCI, ICICI, IDBI, SIDBI, IRBI, UTI, LIC, GIC etc. All these institutions have been called Public Sector Financial Institutions.
- 4. Financial intermediaries:** Financial Intermediaries include merchant banks, Mutual Fund, Leasing companies etc. they help in mobilizing savings and supplying funds to capital market.

**The Second way in which capital market is classified is as follows :-**

- 1. Primary market:** Primary market is the new issue market of shares, preference shares and debentures of non-government public limited companies and issue of public sector bonds.
- 2. Secondary market:** This refers to old or already issued securities. It is composed of industrial security market or stock exchange market and gilt-edged market.

## RBI DRAFT GUIDELINES FOR LICENSING OF NEW BANKS IN THE PRIVATE SECTOR

- Minimum capital requirement will be Rs 500 crore.
- Aggregate foreign shareholding in the new bank should not exceed 49 per cent for the first five years.
- The new bank should open at least 25 per cent of its branches in unbanked rural centres.

## RBI DRAFT GUIDELINES FOR LICENSING OF FOREIGN BANKS

- Foreign banks that want to set up operations in India will have to do so through an independent subsidiary. This means they cannot operate as a branch of the parent bank.
- The initial minimum capital for a WoS will be Rs. 500 crore.
- RBI said that the WoS (wholly-owned subsidiary) will be required to meet Basel-III requirements (9 per cent Tier-I capital) right from Day One. For the first three years, the WoS will have to maintain Tier-I capital at 10 per cent.

- The Priority Sector Lending (PSL) requirement will be 40 per cent for WoSs, such as domestic scheduled commercial banks
- The new bank should open at least 25 per cent of its branches in unbanked rural centres.

### AGE FOR MANAGING DIRECTORS AND CHIEF EXECUTIVE OFFICERS

- The Reserve Bank of India decided to fix the maximum age for Managing Directors and Chief Executive Officers in private sector banks at 70
- Minimum age to become Manager is 21 years.
- Maximum age for CEOs, whole-time directors is 70.
- The P J Nayak committee recommended a maximum age of 65 for private bank CEOs.
- The issue emerged when the board of IndusInd Bank cleared the extension of tenure of Romesh Sobti by another three years. Romesh Sobti is M.D. and CEO of IndusInd Bank.
- However, the RBI allowed only a year's extension. The move triggered speculation that the RBI wanted to fix the retirement age at 65.

### SMALL AND PAYMENTS BANKS

RBI issued two new categories of banks—Small and Payments which can improve financial inclusion. The idea of small and payments banks was first proposed by the Nachiket Mor committee on financial inclusion.

- The minimum paid-up capital requirement of both small banks and payments banks is Rs. 100 crore.
- The payments bank will have to invest in government securities with a maturity of up to one year.
- Small banks will offer both deposits as well as loan products.
- Payments banks will be used only for transaction and deposits purposes. Unlike small banks, payments banks can't lend money to people.
- Payments Banks cannot set up subsidiaries to undertake NBFC business.
- Hence, payments banks will offer only a limited range of products such as acceptance of demand deposits and remittance of funds.
- Those eligible to set up a small bank include resident individuals with 10 years of experience in banking and finance, companies and societies, NBFCs, microfinance institutions and local area banks.
- Of the minimum capital, the guidelines said, the promoters' initial minimum contribution will be at least 40 per cent, to be locked in for a period of 5 years.

### BHARAT BILL PAYMENT SYSTEM

The Reserve Bank of India (RBI) issued draft guidelines for implementation of Bharat Bill Payment System (BPPS), an 'anytime anywhere' bill payment system. This integrated bill payment system will comprise of two entities:

- Entity operating at Bharat Bill Payment System (BBPS) will be setting up the standards related to payments, clearance and settlement process
- Second entity would be Bharat Bill Payment Operating Units (BBPOUs). It will be carrying out the operations in adherence to the standards fixed by BBPS.
- Authorised entities such as agents, banks, service providers, payment gateways would be the participants at the Bharat Bill Payment System.

**BANKING AND FINANCIAL ABBREVIATIONS**

- **ACF** Auto-Correlation Function
- **AD** Authorized Dealer
- **ADB** Asian Development Bank
- **ADR** American Depository Receipt
- **AFS** Annual Financial Statement
- **AGM** Annual General Meeting
- **AIRCSC** All India Rural Credit Survey Committee
- **AO** Additive Outliers
- **AR** Auto Regression
- **ARIMA** Auto-Regressive Integrated Moving Average
- **AFS** Available For Sale
- **ASSOCHAM** Associated Chambers of Commerce and Industry of India
- **ATM** Asynchronous Transfer Mode
- **ATM** Automated Teller Machine
- **BIS** Bank for International Settlements
- **BOI** Bank of India
- **BoP** Balance of Payments
- **BPM5** Balance of Payments Manual, 5<sup>th</sup> edition
- **BPSD** Balance of Payments Division, DESACS, RBI
- **BSCS** Basel Committee on Banking
- **CC** Cash Credit
- **CD** Certificate of Deposit
- **CD Ratio** Credit Deposit Ratio
- **CDBS** Committee of Direction on Banking Statistics
- **CF** Company Finance
- **CFRA** Combined Finance and Revenue Accounts
- **CGRA** Currency and Gold Revaluation Account
- **CII** Confederation of Indian Industries
- **CO** Capital Outlay
- **CP** Commercial Paper
- **CPI** Consumer Price Index
- **CPI-IW** Consumer Price Index for Industrial Workers
- **CR** Capital Receipts
- **CRAR** Capital to Risk Weighted Asset Ratio
- **CRR** Cash Reserve Ratio
- **CSIR** Council of Scientific and Industrial Research
- **CSO** Central Statistical Organisation
- **CVC** Central Vigilance Commission
- **DAP** Development Action Plan
- **DBOD** Department of Banking Operations Supervision
- **BSR** Basic Statistical Returns
- **CAD** Capital Account Deficit <sup>RBI</sup>
- **CAG** Controller and Auditor General of India
- **CBS** Consolidated Banking Statistics
- **DCA** Department of Company Affairs, (Now known as Ministry of Companies Affairs, MCA) and Development
- **DBS** Department of Banking Supervision, Government of India
- **DCB** Demand Collection and Balance
- **DCCB** District Central Cooperative Bank
- **DCM** Department of Currency Management, RBI
- **DD** Demand Draft
- **DDS** Data Dissemination Standards
- **DEIO** Department of External Investments and Operations
- **DESACS** Department of Statistical Analysis & Computer Services, RBI
- **DGBA** Department of Government and Bank Accounts, RBI
- **DGCI&S** Directorate General of Commercial Intelligence and Statistics

- **DI** Direct Investment
- **DICGC** Deposit Insurance and Credit Guarantee Corporation of India
- **DID** Discharge of Internal Debt
- **DMA** Departmentalized Ministries Account
- **DRI** Differential Rate of Interest Scheme
- **DSBB** Dissemination Standards Bulletin Board
- **DVP** Delivery versus Payment
- **ECB** External Commercial Borrowing
- **ECB** European Central Bank
- **ECGC** Export Credit and Guarantee Corporation
- **ECS** Electronic Clearing Scheme
- **EDMU** External Debt Management Unit
- **EEA** Exchange Equalization Account
- **EEC** European Economic Community
- **EEFC** Exchange Earners Foreign Currency
- **EFR** Exchange Fluctuation Reserve
- **EPF** Employees Provident Fund
- **EUR** Euro
- **EXIM Bank** Export Import Bank of India
- **FCA** Foreign Currency Assets
- **FCCB** Foreign Currency Convertible Bond
- **FCNR(B)** Foreign Currency Non-resident (Banks)
- **FCNRA** Foreign Currency Non-resident Account
- **FCNRD** Foreign Currency Non-Repatriable Deposit
- **FDI** Foreign Direct Investment
- **FEMA** Foreign Exchange Management Act
- **FI** Financial Institution
- **FICCI** Federation of Indian Chambers of Commerce and Industry
- **FII** Foreign Institutional Investor
- **FIMMDA** Fixed Income Money Market and Derivatives Association of India
- **FISIM** Financial Intermediation Services Indirectly Measured
- **FLAS** Foreign Liabilities and Assets Survey
- **FOF** Flow Of Funds
- **FPI** Foreign Portfolio Investment
- **FRA** Forward Rate Agreement
- **FRBM** Fiscal Responsibility and Budget Management Act, 2003
- **FRN** Floating Rate Note
- **FSS** Farmers' Service Societies
- **FWG** First Working Group on Money supply Manual on Financial and Banking Statistics
- **GDP** Gross Domestic Product
- **GDR** Global Depository Receipt
- **GFD** Gross Fiscal Deficit
- **GFS** Government Finance Statistics
- **GIC** General Insurance Corporation
- **GLS** Generalized Least Squares
- **GNIE** Government Not Included Elsewhere
- **GoI** Government of India
- **GPD** Gross Primary Deficit
- **G-Sec** Government Securities
- **HDFC** Housing Development Finance Corporation
- **HFT** Held For Trading
- **HICP** Harmonised Index of Consumer Prices
- **HO** Head Office
- **HUDCO** Housing & Urban Development Corporation
- **IBRD** International Bank for Reconstruction and Development
- **IBS** International Banking Statistics
- **ICAR** Indian Council of Agricultural Research
- **ICICI** Industrial Credit and Investment Corporation of India
- **ICMR** Indian Council of Medical Research



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- **IDB** India Development Bonds
- **IDBI** Industrial Development Bank of India
- **IDD** Industrial Development Department
- **IFAD** International Fund for Agricultural
- **LAMPS** Large-sized Adivasi Multipurpose Societies
- **LAS** Loan & Advances by States
- **LBD** Land Development Bank
- **LBS** Locational Banking Statistics
- **LERMS** Liberalised Exchange Rate Management System
- **LIC** Life Insurance Corporation of India
- **LS** Level Shift
- **LT** Long Term
- **LTO** Long Term Operation
- **M1** Narrow Money Development
- **IFC** International Finance Corporation
- **IFC(W)** International Finance Corporation
- **M3** Broad Money
- **MA** Moving Average
- **MCA** Ministry of Company Affairs
- **MIGA** Multilateral Investment Guarantee Agency
- **MIS** Management Information System
- **MMSE** Minimum Mean Squared Errors
- **MoF** Ministry of Finance
- **MOF** Master Office File
- **MRM** Monitoring and Review Mechanism
- **MSS** Market Stabilisation Scheme
- **MT** Mail Transfer
- **MTM** Mark-To-Market
- **NABARD** National Bank for Agriculture and (Washington)
- **IFCI** Industrial Finance Corporation of India
- **IFR** Investment Fluctuation Reserve Account
- **IFS** International Financial Statistics
- **IGLS** Iterative Generalized Least Squares
- **IIBI** Industrial Investment Bank of India
- **IIP** Index of Industrial Production
- **IIP/InIP** International Investment Position
- **IMD** India Millennium Deposits
- **IMF** International Monetary Fund
- **IN** India
- **INR** Indian Rupee
- **IOTT** Input-Output Transaction Table
- **IP** Interest Payment
- **IRBI** Industrial Reconstruction Bank of India
- **ISDA** International Swaps and Derivative Association
- **ISIC** International Standard Industrial Classification
- **ISO** International Standards Organization
- **ITRS** International Transaction Reporting System
- **IWGEDS** International Working Group on Rural Development
- **NAC(LTO)** National Agricultural Credit (Long Term Operation)
- **NAIO** Non Administratively Independent Office
- **NAS** National Account Statistics

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- **NASSCOM** National Association of Software and Services Companies
- **NBC** Non-Banking Companies
- **NBFC** Non Banking Financial Companies
- **NEC** Not Elsewhere Classified
- **NEER** Nominal Effective Exchange Rate External Debt Statistics
- **KVIC** Khadi & Village Industries Corporation
- **LAF** Liquidity Adjustment Facility
- **NFA** Non-Foreign Exchange Assets
- **NFD** Net Fiscal Deficit
- **NGO** Non-Governmental Organization
- **NHB** National Housing Bank
- **NIC** National Industrial Classification
- **NIF** Note Issuance Facility
- **NNML** Net Non-Monetary Liabilities
- **NPA** Non-Performing Assets
- **NPD** Net Primary Deficit
- **NPRB** Net Primary Revenue Balance
- **NPV** Net Present Value
- **NR(E)RA** Non-Resident (External) Rupee <sup>ISEP</sup> Account
- **NR(NR)RA** Non-Resident (Non-Repatriable) <sup>ISEP</sup> Rupee Account
- **NRE** Non-Resident External
- **NRG** Non-Resident Government
- **NRI** Non-Resident Indian
- **NSC** National Statistical Commission
- **NSSF** National Small Savings Fund
- **OD** Over Draft
- **ODA** Official Development Assistance
- **OECD** Organisation for Economic Cooperation and Development
- **OECD** Organisation for Economic Co-operation
- **OFI** Other Financial Institutions
- **OLTAS** OnLine Tax Accounting System
- **OMO** Open Market Operations
- **OSCB** Other Indian Scheduled Commercial Bank
- **PACF** Partial Auto-Correlation Function
- **PACS** Primary Agriculture Credit Societies
- **PCARDB** Primary Cooperative Agriculture <sup>ISEP</sup> and Rural Development Bank
- **PD** Primary Deficit
- **PDAI** Primary Dealers Association of India
- **PDO** Public Debt Office
- **PDO-NDS** Public Debt Office-cum-Negotiated Dealing System
- **PDs** Primary Dealers
- **PES** Public Enterprises Survey
- **PF** Provident Fund
- **PIO** Persons of Indian Origin
- **PMJDY** Pradhan Mantri Jan-Dhan Yojana
- **PNB** Punjab National bank
- **PO** Principal Office
- **PRB** Primary Revenue Balance
- **PSE** Public Sector Enterprises
- **PUC** Paid Up Capital
- **QRR** Quick Review Report
- **RBI** Reserve Bank of India
- **RD** Revenue Deficit
- **RDBMS** Relational Database Management System
- **RE** Revenue Expenditure
- **REC** Rural Electrification Corporation
- **REER** Real Effective Exchange Rate
- **RFC** Residents Foreign Currency
- **RIB** Resurgent India Bonds
- **RIDF** Rural Infrastructure Development Fund
- **RLA** Recoveries of Loans & Advances

- **RLC** Repayment of Loans to Centre
- **RMB** Renminbi (Chinese)
- **RNBC** Residuary Non-Banking Companies
- **RO** Regional Office
- **RoCs** Registrars of Companies
- **RPA** Rupee Payment Area
- **RPCD** Rural Planning and Credit Department, RBI.
- **RR** Revenue Receipts
- **RRB** Regional Rural Bank
- **RTP** Reserve Tranche Position
- **RUF** Revolving Underwriting Facility
- **RWA** Risk Weighted Asset
- **SAM** Social Accounting Matrix
- **SAS** Statistical Analysis System
- **SBI** State Bank of India
- **SC** Schedule Caste
- **SCARDB** State Cooperative Agriculture and Rural Development Bank
- **SCB** State Cooperative Bank
- **SCB** Scheduled Commercial Bank
- **SCS** Size Class Strata
- **SDDS** Special Data Dissemination Standards
- **SDR** Special Drawing Right
- **SEBI** Securities and Exchange Board of India
- **SEBs** State Electricity Boards
- **SFC** State Financial Corporation
- **SGL** Subsidiary General Ledger Abbreviations
- **SGSY** Swarnajayanthi Gram Swarajgar Yojana
- **SHGs** Self-Help Groups
- **SIDBI** Small Industries Development Bank of India
- **SIDC** State Industrial Development Corporation
- **SI-SPA** Systems Improvement Scheme under Special Project Agriculture
- **SJSRY** Swarna Jayanti Shahari Rojgar Yojana
- **SLR** Statutory Liquidity Ratio
- **SLRS** Scheme for Liberation & Rehabilitation of Scavengers
- **SMG** Standing Monitoring Group
- **SNA** System of National Accounts
- **SRWTO** Small road & Water Transport Operators
- **SSI** Small-Scale Industries
- **SSSBs** Small Scale Service & Business Enterprises
- **Credit Rating Agencies : ST** Schedule Tribe
- **SWG** Second Working Group on Money Supply
- **TBs** Treasury Bills
- **TC** Temporary Change
- **TT** Telegraphic Transfer
- **UBB** Uniform Balance Book
- **UBD** Urban Banks Department
- **UCB** Urban Cooperative Bank
- **UCN** Uniform Code Number
- **US** United States
- **USD** US Dollars
- **UTI** Unit Trust of India
- **VC** Venture Capital
- **WGMS** Working Group on Money Supply: Analytics and Methodology of Compilation
- **WPI** Wholesale Price Index
- **WSS** Weekly Statistical Supplement
- **YTM** Yield to Maturity

## PUNCHLINES OF BANKS

- Hum Hai Na : **ICICI**
- Good People to Grow with : **Indian Overseas Bank**
- With you All the Way : **State Bank of India**
- A Trusted Relationship : **SBH**
- Tradition of Trust : **Allahabad Bank**
- Trusted Family Bank : **Dena Bank**
- Good People to Bank with : **Union Bank of India**
- Banking for All : **IDBI Bank**
- World's Local Bank : **HSBC**
- We Understand your World : **HDFC**
- Friendly, Intelligent, Responsive : **Andhra Bank**
- A Friend you can Bank upon : **Vijaya Bank**
- Together we Prosper : **Bank of Rajasthan**
- Your Perfect Banking Partner : **Federal Bank**
- Taking Banking Technology to Common Man : **Indian Bank**
- Prosperity to All : **Corporation Bank**
- We are changing for you : **Canara Bank**
- Experience our Expertise : **Yes Bank**
- Central to you Since 1911 : **Central Bank of India**
- Serving to Empower : **J& K Bank**
- The Changing Face of Prosperity : **Lakshmi Vilas Bank**
- Where service is a way of life : **Punjab & Sindh Bank**
- Where Every individual is Committed : **Oriental Bank of Commerce**
- The Bank that begins with U : **United Bank of India**
- Your Faithful & Friendly Financial Partner : **Syndicate Bank**
- Relationship Beyond Banking : **Bank of India**
- Honours your Trust : **UCO Bank**
- Smart Way to Bank : **Karur Vysya Bank**
- A Passion to Perform : **Deutsche Bank**
- Experience Next Generation Banking : **South Indian Bank**
- The Name you can Bank upon : **Punjab National Bank**
- India's International Bank : **Bank of Baroda**
- One Family, One Bank : **Bank of Maharashtra**

## INTERNATIONAL FINANCIAL ORGANIZATIONS

### WORLD BANK / IBRD

- Head Quarters : Washington o Established on : 1944
- President : Jim Yong Kim
- Member Countries : 188 Countries
- New Member : South Sudan on 18th April 2012

### INTERNATIONAL DEVELOPMENT ASSOCIATION (IDA)

- Formed in - 8th November 1960
- Head Quarters - Washington, D.C
- Members - 172 Countries
- Newest Member - South Sudan (18th April 2012)
- Parent Organization - World Bank President - Jim Yong Kim (President of the World Bank)

- Largest Borrower - India

### **UNITED NATIONS CONFERENCE ON TRADE AND DEVELOPMENT (UNCTAD)**

- Established in - 1964
- Headquarters - Geneva, Switzerland
- Members - 194
- Secretary-General - Mukhisa Kituyi
- New Member - FUNGLODE

### **WORLD TRADE ORGANIZATION**

- Head Quarters - Centre William Rappard, Geneva, Switzerland
- Head - Roberto Azevedo
- Members - 160
- Formed on - 1st January 1995
- New Member - Yemen on 26th June 2014

### **EUROPEAN UNION (EU)**

- Capital : Brussels (de facto)
- President of the European Council - Herman Van Rompuy
- President of the European Commission - Jos Manuel Barroso (Jean-Claude Juncker will be the new president from November 2014)
- Members : 28 members
- Newest member - Croatia (joined on 1st July 2013).

### **• ASSOCIATION OF SOUTH EAST ASIAN NATIONS (ASEAN)**

- Head Quarters : Jakarta, Indonesia
- Secretary General : Le Luong Minh
- Established on : 8th August 1967
- Members : Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar (Burma), Philippines, Singapore, Thailand, Vietnam

### **• ASIAN DEVELOPMENT BANK (ADB)**

- Established on : 22nd August 1966
- HeadQuaters : Manila, Philippines President : Takehiko Nakao
- Member Countries : 67
- Regional Members : 48 (New Member - Georgia in 2007)
- Non Regional Members : 19 (New Member - Ireland in 2006)



- Principal Subscriber : Japan (with the subscribed capital 15.670 %)

### • INTERNATIONAL FINANCE CORPORATION (IFC)

- Head Quarters : Washington, D.C.
- Established on - 20th July 1956
- CEO - Jin-Yong Cai
- Current Membership - 184 Members
- New Member - South Sudan on 18th April 2012

### • INTERNATIONAL MONETARY FUND (IMF)

- Head Quarters : Washington, D.C., United States
- Managing Director : Christine Lagarde
- Current Membership : 188 Countries
- Founding Countries - 29
- Member Countries - 188
- Newest Member : South Sudan on 18th April 2012

## BANKS & THEIRS HEAD QUARTERS

BANK	HEADQUARTER
SBI	Mumbai
State Bank of Bikaner and Jaipur	Jaipur
State Bank of Travancore	Thiruvananthapuram
State Bank of Mysore	Bangalore
State Bank of Patiala	Patiala
State Bank of Hyderabad	Hyderabad
United Bank of India	Kolkata
Punjab National Bank	New Delhi
Oriental Bank of Commerce	New Delhi
Punjab and Sind Bank	New Delhi

Union Bank of India	Mumbai
Bank of India	Mumbai
Central Bank of India	Mumbai
Dena Bank	Mumbai
IDBI Bank	Mumbai
Allahabad Bank	Kolkata
UCO Bank	Kolkata
Indian Bank	Chennai
Indian Overseas Bank	Chennai
Bank of Baroda	Vadodara
Syndicate Bank Corporation Bank	Manipal (Karnataka)

Bhartiya Mahila Bank	New Delhi
Canara Bank	Bangalore
Vijaya Bank	Bangalore

Corporation Bank	Mangalore
Andhra Bank	Hyderabad
Bank of Maharashtra	Pune

## STOCK EXCHANGES AND THEIR INDEX

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

## EURO

- The euro is the currency used by the institutions of the European Union and is the official currency of the eurozone, which consists of 18 of the 28 member states of the European Union:
- Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, and Spain.
- The 10 Countries which are the members of the European Union but do not use EURO as a Currency are -
  - United Kingdom
  - Bulgaria
  - Croatia
  - Czech Republic
  - Denmark
  - Hungary
  - Lithuania
  - Poland
  - Romania
  - Sweden

iv. Lithuania is adopting the euro as its official currency in place of the lithuanian litas on 1 January 2015

v. 4 countries who are not the members of EU but they use Euro currency and made formal agreements with the EU and changed their currency to the euro.

1. Andorra      2. Monaco      3. San Marino      4. Vatican City

## THERMAL POWER PLANTS (TPS) IN INDIA

THERMAL POWER PLANT	PLACE
Mundra TPS	Kutch , Gujarat
Vindhyachal TPS	Singrauli, Madhya Pradesh
Talcher Super TPS	Angul, Odisha
Sipat TPS	Bilaspur, Chhattisgarh
Korba Super TPS	Chhattisgarh
Rihand TPS	Sonekhadra, Uttar Pradesh
Jharsuguda TPS	Odisha
Tiroda TPS	Maharashtra
Anpara TPS	Uttar Pradesh
Barauni TPS	Bihar
Bellary TPP	Karnataka
Durgapur TPP	West Bengal
Sikka TPS	Gujarat
Satpura TPS	Madhya Pradesh
Singrauli Super TPS	Uttar Pradesh
Wanakbori TPS	Gujarat

यूजीसी नेट में ट्राइसिटी के 422 होनहारों ने पाई सफलता

### 61 ने जेआरएफ और 361 ने नेट क्लीयर किया

अमर उजाला ब्यूरो

चंडीगढ़। यूनिवर्सिटी ग्रांट कमीशन (यूजीसी) की ओर से घोषित नेट के रिजल्ट में पीयू सेंटर से 90 संकायों की परीक्षा देने वाले 13 हजार युवाओं में से 422 ने टेस्ट क्लीयर किया है। सेक्टर-15 स्थित बाइट एकेडमी डायरेक्टर आरके महाजन ने बताया कि 30 दिसंबर 2013 को आयोजित नेट में 13 हजार विद्यार्थी अपीयर हुए। इनमें से 61 ने जेआरएफ (जूनियर रिसर्च फेलोशिप) और 361 ने नेट क्लीयर किया है। उन्होंने कहा कि उनके सेंटर से 53 ने नेट और जेआरएफ क्लीयर किया है।

मेनेजमेंट और अंग्रेजी रिजल्ट का ग्राफ गिरा

एजुकेशन और कामर्स का रिजल्ट रहा बेहतरीन

जून में 77 जेआरएफ और 531 ने नेट (कुल 608) क्लीयर किया। पीयू सेंटर से सबसे अधिक एजुकेशन संकाय में 67 स्टूडेंट ने नेट और 5 ने जेआरएफ क्लीयर किया है। इकोनॉमिक्स में 8 (2 जेआरएफ) और सोशलॉजी में सिर्फ 7 (2 जेआरएफ) स्टूडेंट ही नेट क्लीयर कर सके। देश भर में यूजीसी का पास प्रतिशत 4.1 फीसदी जबकि चंडीगढ़ सेंटर का 3.24 फीसदी रहा है।



जेआरएफ और नेट की परीक्षा पास करने पर मंगलवार को केक काटकर खुशी मनाते स्टूडेंट। अमर उजाला

#### किस विषय में कितने पास हुए

विषय	नेट	जेआरएफ
इकोनॉमिक्स	8	2
कामर्स	49	8
एजुकेशन	67	5
मेनेजमेंट	19	6
अंग्रेजी	7	0
कंप्यूटर साइंस	19	3
पंजाबी	19	4
फिजिकल एजुकेशन	28	9
सोशलॉजी	7	2

#### चंडीगढ़ के होनहारों का यूजीसी में पिछला रिकार्ड

परीक्षा की तिथि	जेआरएफ	नेट
दिसंबर 2012	80	858
जून 2013	77	531
दिसंबर 2013	61	361

ओवर ऑल रिजल्ट अच्छा रहा है। इस बार कामर्स और एजुकेशन के स्टूडेंट का पास प्रतिशत बढ़ा है। मेनेजमेंट और अंग्रेजी रिजल्ट में गिरावट आई है।

-आरके महाजन (डायरेक्टर बाइट एकेडमी सेक्टर-15 चंडीगढ़)

**NUCLEAR POWER PLANTS IN INDIA**

NUCLEAR POWER PLANTS	PLACE
Narora Atomic Power Plant	Narora, UP
Rajasthan Atomic Power Plant	Rawatbhatta, Rajas than (India and Canada)
Tarapur Atomic Power Plant	Maharashtra (India and US)
Kaiga Atomic Power Plant	Karnataka
Kundankullam	Tirunelveli, Tamil Nadu (India and Russia)
Jaitapur Nuclear Power Plant	Ratnagiri in Maharashtra (India and France)

**DAMS IN INDIA**

DAMS	PLACE
Tehri Dam	Bhagirathi River, Uttarakhand
Lakhwar Dam	Yamuna River, Uttrakhand
Iduuki Arch Dam	Periyar River, Kerala
Koyna Dam	Koyana River, Maharashtra
Bhakra Nangal Dam	Satlej River, Punjab and Himachal Pradesh
Sardar Sarovar Dam	Narmada River, Gujarat
Srisaillam Dam	Narmada River, Andhra Pradesh
Ranjit Sagar Dam	Ravi River, Punjab
Baglihar Dam	Chenab River , J & K
Cheruthoni (Eb) Dam	Cheruthoni, Kerala
Hirakund Dam	Mahanadi River, Orissa
Nagarjuna Sagar Dam	Krishna River, Andhra Pradesh
Indira Sagar Dam	Narmada River, Madhya Pradesh
Ukai Dam	Tapti River , Gujarat
Maithon Dam	Barakar River, Jharkhand

Krishnarajsagar Dam	Kaveri River, Karnataka
Mettur Dam	Kaveri River, Salem district in Tamil Nadu
TungaBhadra Dam	Tungabhadra River, Karnataka

### FOLK DANCES IN INDIA

FOLK DANCE	STATE
Changu	Odissa and Andhra Pradesh
Gair	Rajasthan
Garba, Dandiya Rass	Gujarat
Ghoomar	Rajasthan
Karagam	Tamil Nadu
Dumhal	Kashmir
Lavani	Maharashtra

### CLASSICAL DANCES IN INDIA

CLASSICAL DANCE	STATE
Kathak	Uttar Pradesh
Bihu	Assam
Bharat Natyam	Tamil Nadu
Kuchipudi	Andhra Pradesh
Kathakali	Kerala
Chhau	Orissa, Bihar and West Bengal
Bhangra	Punjab
Khantumm	Mizoram
Odissi	Orissa
Rauf	J & K
Nautanki, Thora, Chappeli, Raslila, Kajri	Uttar Pradesh



**IMPORTANT WILDLIFE SANCTUARY IN INDIA**

WILDLIFE SANCTUARY	STATE
Kaziranga Wildlife Sanctuary	Assam
Manas Wildlife Sanctuary	Assam
Gir National Park & Wildlife Sanctuary	Gujarat
Sundarbans National Park	West Bengal
Periyar National Park & Wildlife Sanctuary	Kerala
Kanha National Park	Madhya Pradesh
Bandhavgarh National Park	Madhya Pradesh
Ranthambore National Park & Wildlife Sanctuary	Rajasthan
Bharatpur Bird Sanctuary	Rajasthan
Tal Chappar Wildlife Sanctuary	Rajasthan
Sariska Wildlife Sanctuary	Rajasthan
Chilka Lake Bird Sanctuary	Odissa
NandanKanan Zoo	Odissa
Corbett National Park	Uttarkhand

**LINES BETWEEN DIFFERENT COUNTRIES IN THE WORLD**

LINES OF CONTROL	COUNTRIES
Durand Line	Pakistan and Afghanistan
Mc. Mohan Line	India and China
Radcliff Line	India and Pakistan
Line of Control	It divides Kashmir between India and Pakistan
Hidden Berg Line	Germany and Poland
Marginot line	France and Germany
Older Neisse Line	Germany and Poland
Mannerheim Line	Russia and Finland
Siegfried Line	Germany and France

17 <sup>th</sup> Parallel	North Vietnam and South Vietnam
24 <sup>th</sup> Parallel	India and Pakistan
26 <sup>th</sup> Parallel	Australia and South Africa
38 <sup>th</sup> Parallel	North Korea and South Korea
49 <sup>th</sup> Parallel	Canada and USA

## LIST OF COUNTRIES & THEIR CAPITAL

COUNTRY	CAPITAL	COUNTRY	CAPITAL	COUNTRY	CAPITAL
Afghanistan	Kabul	Albania	Tirana	Algeria	Algiers
Andorra	Andorra la Vella	Angola	Luanda	Antigua & Barbuda	Saint John's
Argentina	Buenos Aires	Armenia	Yerevan	Australia	Canberra
Austria	Vienna	Azerbaijan	Baku	Bahamas	Nassau
Bahrain	Al-Manamah	Bangladesh	Dhaka	Barbados	Bridgetown
Belarus	Minsk	Belgium	Brussels	Belize	Belmopan
Bhutan	Thimphu	Botswana	Gaborone	Brazil	Brasilia
Brunei	Bandar Seri Begawan	Bulgaria	Sofia	Burkina Faso	Ouagadougou
Burundi	Bujumbura	Cambodia	Phnom Penh	Cameroon	Yaounde
Canada	Ottawa	Cape Verde	Praia	Central African Republic	Bangui
Chile	Santiago	China	Beijing	Colombia	Bogota
Congo	Brazzaville	Costa Rica	San Jose	Croatia	Zagreb
Cuba	Havana	Cyprus	Nicosia	Czech Republic	Prague
Denmark	Copenhagen	Dominica	Roseau	Dominican Republic	Santo Domingo
East Timor	Dili	Ecuador	Quito	Egypt	Cairo
El Salvador	San Salvador	Ethiopia	Addis Ababa	Fiji	Suva
Finland	Helsinki	France	Paris	Georgia	Tbilisi
Germany	Berlin	Ghana	Accra	Greece	Athens

Guinea	Conakry
Honduras	Tegucigalpa
India	New Delhi
Ireland	Dublin
Jamaica	Kings ton
Kazakhstan	Astana
South Korea	Seoul
Kyrgyzstan	Bishkek
Lebanon	Beirut
Luxembourg	Luxembourg
Maldives	Male
Marshall Islands	Majuro
Micronesia	Palikir
Mongolia	Ulaanbaatar
Mozambique	Maputo
Namibia	Windhoek
Newzealand	Wellington
Norway	Oslo
Palau	Melekeok
Peru	Lima
Portugal	Lisbon
Russia	Moscow
Saudi Arabia	Riyadh
Seychelles	Victoria
Slovenia	Ljubljana
South Sudan	Juba

Guyana	Georgetown
Hungary	Budapest
Indonesia	Jakarta
Israel	Jerusalem
Japan	Tokyo
Kenya	Nairobi
Kosovo	Pristina
Laos	Vientiane
Liberia	Monrovia
Malawi	Lilongwe
Mali	Bamako
Mauritius	Port Louis
Moldova	Chisinau
Montenegro	Podgorica
Myanmar (Burma)	Rangoon
Nepal	Kathmandu
Niger	Niamey
Oman	Muscat
Panama	Panama City
Philippines	Manila
Qatar	Doha
Rwanda	Kigali
Senegal	Dakar
Singapore	Singapore
Somalia	Mogadishu
Spain	Madrid

Haiti	Port-au-Prince
Iceland	Reykjavik
Iran	
Italy	Rome
Jordan	Amman
North Korea	Pyongyang
Kuwait	Kuwait City
Latvia	Riga
Libya	Tripoli
Malaysia	Kuala Lumpur
Malta	Valletta
Mexico	Mexico City
Monaco	Monaco
Morocco	Rabat
Yangon	Nay Pyi Taw
Netherlands	Amsterdam
Nigeria	Abuja
Pakistan	Islamabad
Paraguay	Asuncion
Poland	Warsaw
Romania	
Saint Lucia	Castries
Serbia	Belgrade
Slovakia	Bratislava
South Africa	Cape Town
Sri Lanka	Colombo

Sudan	Khartoum	Sweden	Stockholm	Switzerland	Bern
Syria	Damascus	Taiwan	Taipei	Tajikistan	Dushanbe Tanzania
Thailand	Bangkok	Trinidad and Tobago	Port of Spain	Tunisia	Tunis
Turkey	Ankara	Turkmenistan	Ashgabat	Uganda	Kampala
Ukraine	Kyiv	United Arab Emirates	Abu Dhabi	United Kingdom	London
United States of America	Washington DC	Uruguay	Montevideo	Uzbekistan	Tashkent
Vatican City	Vatican City	Venezuela	Caracas	Vietnam	Hanoi
Yemen	Sanaa	Zambia	Lusaka	Zimbabwe	Harare

### LIST OF COUNTRIES & THEIR CURRENCIES

COUNTRY	CURRENCY	COUNTRY	CURRENCY	COUNTRY	CURRENCY
Afghanistan	Afghan Afghani	Argentina	Peso	Australia	Dollar
Austria	European Euro	Bangladesh	Taka	Bhutan	Ngultrum
Brazil	Real	Canada	Dollar	Chile	Peso
China	Yuan	Cuba	Peso	Denmark	Krone
Egypt	Pound	France	Euro	Germany	Euro
Hongkong	Dollar	India	Rupee	Indonesia	Rupiah
IMF	Special Drawing Rights	Iran	Rial	Iraq	Dinar
Japan	Yen	Latvia	Euro	Malaysia	Ringgit
Maldives	Rufiyaa	Mexico	Peso	Nepal	Rupee
Netherlands	Euro	Norway	Krone	North Korea	Won
Pakistan	Rupee	Philippines	Peso	Portugal	Euro
Qatar	Riyal	Russia	Ruble	Saudi Arabia	Riyal

Singapore	Dollar		South Africa	Rand		South Korea	Won
Sri Lanka	Rupee		Switzerland	Franc		Syria	Pound
Thailand	Baht		Rurkey	Lira		Ukraine	Hryvnia
UAE	Dirham		UK	Pound		USA	Dollar
Vatican	Euro		Zimbabwe	Dollar			

## LIST OF CABINET MINISTERS

Sr.	NAME	MINISTRY
1.	Narendra Modi	Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space, All important policy issues and all other portfolios not allocated to any Minister
2.	Rajnath Singh	Home Affairs
3.	Sushma Swaraj	External Affairs, Overseas Indian Affairs
4.	Arun Jaitley	Finance, Corporate (Additional charge of Affairs Information and Broadcasting)
5.	Manohar Parrikar	Defence
6.	M Venkaiah Naidu	Urban Development, Housing, Urban Poverty Alleviation, Parliamentary Affairs
7.	Radha Mohan Singh	Agriculture
8.	Thaawar Chand Gehlot	Social Justice and Empowerment
9.	Smriti Irani	Human Resource Development
10.	JP Nadda	Health and Family Welfare
11.	Birender Singh	Rural Development, Panchayati Raj, Drinking Water and Sanitation
12.	DV Sadananda Gowda	Law and Justice
13.	Ananth kumar	Chemicals and Fertilizers
14.	Ravi Shankar Prasad	Communications and Information Technology
15.	Ashok Gajapathi Raju	Civil Aviation
16.	Anant Geete	Heavy Industries and Public Enterprises
17.	Harsimrat Kaur Badal	Food Processing Industries
18.	Narendra Singh Tomar	Mines, Steel, Labour and Employment
19.	Jual Oram	Tribal Affairs
20.	Dr Harsh Vardhan	Science and Technology Earth Sciences
21.	Nitin Gadkari	Road Transport and Highways, Shipping
22.	Suresh Prabhu	Railways
23.	Uma Bharati	Water resources, River Development and Ganga Rejuvenation
24.	Dr Najma Heptulla	Minority Affairs
25.	Ramvilas Paswan	Consumer Affairs, Food and Public Distribution
26.	Kalraj Mishra	Micro, Small and Medium Enterprises
27.	Maneka Gandhi	Women and Child Development



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# पांच स्टूडेंट से शुरुआत, अब चला रहे 12 सेंटर

आरके महाजन ने 27 साल की उम्र में शुरु कर दी थी कोचिंग एकेडमी

सुमित सिंह श्योराण

चंडीगढ़। बचपन में स्कूली पढ़ाई गांव के सरकारी स्कूल से हिंदी माध्यम से हासिल की। लेकिन, अच्छी नौकरी की चाहत उन्हें चंडीगढ़ शहर में ले आई। शुरुआत में अंग्रेजी पर अच्छी पकड़ नहीं होने के कारण यूनिवर्सिटी में पढ़ते हुए काफी दिक्कतें आईं। लेकिन, बुलंद

अब तक पांच हज़ार स्टूडेंट को दिखा चुके हैं नई राह एए-बाइट एकेडमी के हैं डायरेक्टर

हौसलों ने आज उन्हें ट्राइसिटी के सैकड़ों युवाओं के लिए रोल मॉडल बना दिया है। सिर्फ एक सरकारी नौकरी तक की चाह रखने वाला शख्स आज हज़ारों को कैरियर की नई राह दिखा रहा है। चंडीगढ़ के सेक्टर-15 स्थित एए बाइट एकेडमी के डायरेक्टर आरके महाजन ऐसे ही खास प्रतिभाशाली लोगों

## 70 किलोमीटर का सफर तय कर जाते थे पढ़ने

आरके महाजन का जन्म हिमाचल के कांगड़ा स्थित हरीपुर गुलेर गांव में हुआ। महाजन के स्व. पिता सुरेशचंद्र सरकारी कर्मचारी और स्व. मां ऊषा जेबूटी टीचर थीं। शुरु से ही पढ़ाई में तेज रमन गांव के स्कूल से 12वीं नॉन मेडिकल में पास होने वाले एकमात्र छात्र थे। ग्रेजुएशन की पढ़ाई के लिए हर रोज 70 किलोमीटर का सफर कर धर्मशाला स्थित गवर्नमेंट कालेज में जाते थे। उन्होंने बताया कि चंडीगढ़ की चमक उन्हें पंजाब यूनिवर्सिटी में खींच लाई। स्टैटिस्टिक विभाग से एमएससी करने वाले महाजन ने बताया कि स्कूली स्तर पर हिंदी मीडियम से पढ़ाई के कारण उन्हें शुरुआत में काफी दिक्कतें आईं। पढ़ते हुए डिक्शनरी साथ रखनी पड़ती थी। एमएससी करने के बाद दोस्तों की सलाह पर बैंक पीओ की तैयारी शुरू की। करीब एक साल की कड़ी मेहनत के बाद महाजन का 4-5 बैंक में सिलेक्शन हो गया। लेकिन, अब उन्होंने सरकारी नौकरी की जगह खुद का इंस्टीट्यूट स्थापित करने का फैसला लिया। 5 स्टूडेंट से बीएड की कोचिंग देने वाले महाजन के ट्राइसिटी और साथ लगते राज्यों में 12 कोचिंग इंस्टीट्यूट चल रहे हैं। जहां पर टीचिंग, एमएससी और यूजीसी नेट की बेहतरीन कोचिंग दी जाती है। उन्होंने कहा कि उनके पास 100 से अधिक लोगों के फ़ैचर्डजी लेने के ऑफर आए हैं। लेकिन, वह क्वालिटी एजुकेशन के मामले में कोई समझौता करने को तैयार नहीं।



आरके महाजन

में शुमार हैं। महाजन ने पिछले 12 सालों में विभिन्न प्रतियोगी परीक्षाओं के तहत 5 हज़ार से अधिक युवाओं को अपने पैरों पर खड़ा किया है।

## नई सोच-24

**अमर उजाला**  
**28 मई 2014**

### गरीबों को निशुल्क कोचिंग

महाजन हर साल आर्थिक तौर पर गरीब विद्यार्थियों की पढ़ाई का पूरा खर्च उठाते हैं। लड़कियों के लिए खास स्कॉलरशिप दी जाती है। साल में 4-5 लाख रुपये स्कॉलरशिप पर खर्च करते हैं। विभिन्न प्रतियोगी परीक्षाओं में अव्वल आने वालों को भी सम्मानित किया जाता है। महाजन का कहना है कि आज के युवाओं को सही समय पर सही मार्गदर्शन की जरूरत है, लेकिन उन्हें यह नहीं मिल पाता।

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