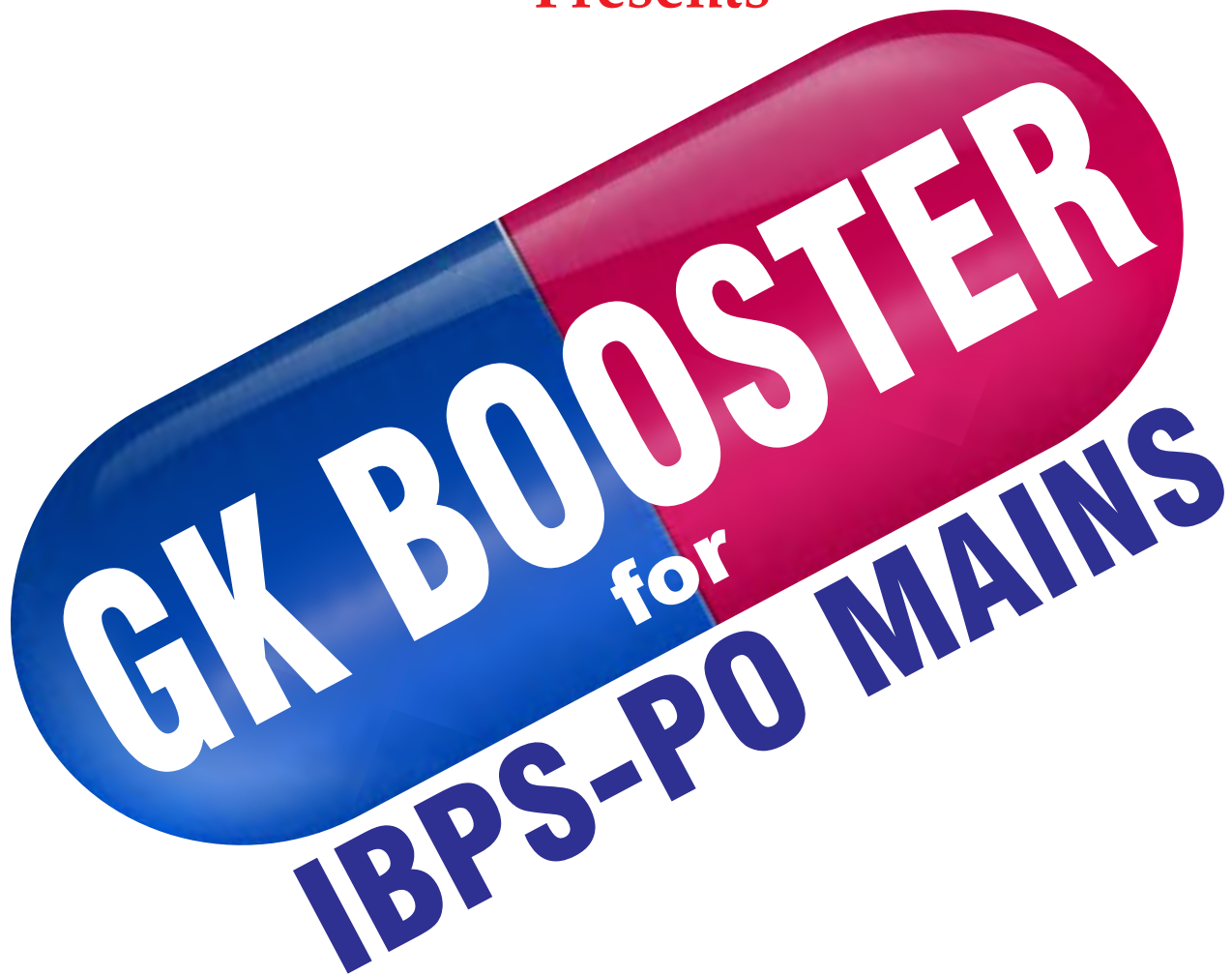


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In Association With

AAA **BRIGHT ACADEMY™**

Presents



Dear Students

we are sharing for readers of [www.dailygk.in](http://www.dailygk.in) last 6- months GK and Banking booster for IBPS PO mains and other upcoming exams. This booster is very useful for upcoming Exams as it is prepared topic wise by research team of AAA-Bright Academy and is very easy to remember. We will soon share Special Booster-2 near 25 October as IBPS is also asking latest current affairs .So keep a close vigil on the upcoming posts.

## PERSONS IN NEWS

### APRIL

**MADAN MOHAN MALAVIYA** - Freedom fighter and educationist, Pandit Madan Mohan Malaviya in March 2015 was conferred the highest civilian award of the country Bharat Ratna (posthumous).

**ADITIARYA** - AditiArya of Delhi won the Femina Miss India 2015 title in March 2015

**SUBADHRA DEVI RAI** - Dr Subadhra Devi Rai, an Indian-origin Singaporean nurse, in April 2015 was named for the 2015 International Achievement Award by the Florence Nightingale International Foundation (FNIF) of the International Council of Nurses.

**GENERAL MUHAMMADUBUHARI** - General Muhammadu Buhari won the Presidential Election of Nigeria.

**MUSTAFA KAMAL** - Mustafa Kamal in April 2015 stepped down as the President of the International Cricket Council (ICC).

**SUMITMAZUMDER** - Sumit Mazumder in April 2015 was elected as the President of Confederation of Indian Industry (CII) for the year 2015-16.

**KESHARINATHTRIPATHI** - KeshariNathTripathi in April 2015 was sworn-in as the 16th Governor of Mizoram. He will discharge the functions of the Governor of Mizoram in addition to his own duties as Governor of West Bengal and Bihar.

**SATYANADELLA** - Microsoft's Indian-origin CEO SatyaNadella was honoured with the White House Champions of Change in April 2015.

**JAMAL BENOMAR** - United Nations (UN) peace envoy to Yemen Jamal Benomar resigned in April 2015.

**RI SU YONG** - Ri Su Yong, the Foreign Minister of North Korea, visited India in April 2015. He was on a three-day visit to India and this was the first-ever visit of a foreign minister of North Korea to India.

**BRIJBUSHANSHARAN SINGH** - BrijbhushanSharan Singh was in April 2015 re-elected as the president of the Wrestling Federation of India (WFI) for a four-year term.

**SITARAM YECHURY** - Communist Party of India (Marxist) CPI (M) in April 2015 unanimously elected SitaramYechury as the general secretary of the party.

**CHHURIM SHERPA** - Chhurim Sherpa, first woman to climb the 8850 metre (29035 feet) Mount Everest summit twice in a week.

**VANKADARATH SARITHA** - VankadarathSaritha was in news in April 2015 as she became the first woman bus driver of the Delhi Transport Corporation (DTC).

**VIVEK MURTHY** - Indian- American Vivek Murthy in April 2015 took oath as the 19th US Surgeon General.

**THOMAS BACH** - Thomas Bach, the president of International Olympic Committee (IOC), was in April 2015 named as ambassador of HeForShe campaign by UN Women.

**GOPINATH PILLAI** - Indian-origin diplomat Gopinath Pillai was in April 2015 awarded the Outstanding Service Award for his services in Singapore by the National University of Singapore (NUS).

### MAY

**DAVID GRANGER** - Former Army Brigadier David Granger in May 2015 was sworn in as the eighth President of Guyana

**HARKEERT SINGH SAINI** - Harkeert Singh Saini, an Indian-American policeman in May 2015 won the prestigious Top Civilian Supervisor of the Year.

**PETER M CHRISTIAN** - Peter M Christian in May 2015 was elected as the eighth President of the Federated States of Micronesia.

**BARACK OBAMA** - President of the United States (US) Barack Obama in May 2015 entered Guinness Book of World Record for reaching a million followers in a span of mere 5 hours after going live.

**O. PANNEERSELVAM** - Chief Minister of Tamil Nadu O Panneerselvam resigned in May 2015.

**J. JAYALALITHAA** - AIADMK General Secretary J Jayalalithaa was in May 2015 sworn-in as the Chief Minister of Tamil Nadu for fifth time.

**NURSULTAN A. NAZARBAYEV** - The President of Kazakhstan Nursultan A Nazabayev was in April 2015 re-elected as president for the fifth successive term.

**MOHAMMED BIN NAYEF** - Saudi King Salman bin Abdulaziz in April 2015 appointed his nephew Mohammed bin Nayef as the new Crown Prince.

# AAA BRIGHT ACADEMY SHINE IN SSC EXAM 2013

**STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)**



**RAJA RAJESWARI** - India-born Raja Rajeswari was in April 2015 sworn-in as the criminal court judge of the New York City. She became the first India-born woman judge of New York City.

**OMAR HASSAN AL-BASHIR** - Incumbent President of Sudan Omar Hassan al-Bashir in April 2015 won the Presidential election of the country .

**YASHWANT SINHA** - Former Union Finance Minister and veteran BJP leader Yashwant Sinha was in April 2015 conferred with the **Officier de la Légion d'Honneur** (Officer of the Legion of Honour) of French Govt.

**LORETTA LYNCH** - Loretta Lynch in April 2015 was sworn-in as the United States' Attorney General. She became the first African-American woman to serve as the nation's top law enforcement official.

**ANIL KAPOOR** - Bollywood actor Anil Kapoor was conferred with the prestigious Pandit Dinanath Mangeshkar Award 2015.

**SALMAN KHAN** - Bollywood actor Salman Khan was in news as in April 2015 he was sentenced to five years imprisonment by Mumbai Sessions Court. He was sentenced for hit and run case in which one pavement dweller was killed and four others were injured Later Salman khan got the bail from high court.

**PM NARENDRA MODI** - Prime Minister Narendra Modi in May 2015 joined Chinese social media platform Weibo. Weibo is the main microblogging service of China. Weibo is often referred to as Twitter of China.

**SANDEEP JAJODIA** - A Special General Meeting (SGM) of the Boxing India (BI) in May 2015 removed Sandeep Jajodia as its president.

**RAFAEL NADAL** - Lawn tennis player Rafael Nadal in May 2015 received the Golden Medal for Merit in Work. Golden Medal is one of the top civilian honours of Spain.

**KUNAL BEHL** - Maharashtra Food and Drug Administration (FDA) in May 2015 ordered to file a FIR against the Snapdeal, its CEO Kunal Bahl and Directors for allegedly selling prescription drugs online.

**SURENDER SINGH** - Senior IPS officer Surender Singh May 2015 took over as Director General (DG) of central paramilitary force Central

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Industrial Security Force (CISF).

**DAVID GRANGER** - Former Army Brigadier David Granger in May 2015 was sworn in as the eighth President of Guyana.**KARAN MENON** - Karan Menon, a 14-year-old Indian-American student, in May 2015 won the 2015 National Geographic Bee championship.**HARBHAJAN KAUR DHEER** - Indian-Origin Harbhajan Kaur Dheer in May 2015 became the first Asian woman to be elected as mayor in the United Kingdom (UK).**NEEL MUKHERJEE** - Indian author Neel Mukherjee in May 2015 won the 2014 Encore Award for his novel **The Lives of Others**.**NEW GOVERNORS** - President of India Pranab Mukherjee in May 2015 appointed new Governors. These appointments were done in accordance with Article 155 of the Constitution of India.**New Governors****States****V Shanmuganathan**

- Meghalaya.

**Draupadi Murmu**

- Jharkhand.

**Tathagata Roy**

- Tripura.

**JP Rakkhowa**

- Arunachal Pradesh.

**Syed Ahmed**

- Manipur.

**Lt General (retd.) Nirbhay Sharma**

- Mizoram .

**ARUN PUDUR** - Arun Pudur, the owner and president of software firm Celframe, topped the Wealth-X List of Asia's wealthiest entrepreneur under the age of 40 with an estimated net worth of 4 billion US dollars.**MANABI BANDOPADHYAY** Manabi Bandopadhyay in May 2015 became the first transgender principal of Krishnagar Women's College in Nadia district, West Bengal.**JUNE****KEITH VAZ** - Britain's longest-serving Indian-origin MP, Keith Vaz in June 2015 was re-elected as chairman of Parliaments Home Affairs Select Committee for the third time. Vaz is a senior leader of Labour Party**DEBENDRANATH SARANGI** - Debendranath Sarangi was in June 2015 elected as the President of Squash Rackets Federation of India (SRFI).**BENO ZEPHINE** - Chennai's NL Beno Zephine in June 2015 became the first 100 percent visually-challenged person to be inducted into the Indian Foreign Services (IFS).**MOGENS LYKKETOFT** - The United Nations General Assembly (UNGA) in June 2015 elected Denmark's Mogens Lykketoft as its President for its upcoming 70th session in September 2015.**DICK COSTOLO** - Dick Costolo in June 2015 resigned as the Chief Executive Officer (CEO) of Twitter Inc.**SRI SRI RAVI SHANKAR** - The spiritual leader Sri Sri Ravi Shankar was conferred with the Columbia's highest civilian award **Orden de la Democracia Simon Bolivar en el grado de cruz Caballero** (Order of the Democracy Simon Bolivar) by Columbia.**PARKASH SINGH BADAL** - Punjab Chief Minister Parkash Singh Badal was in June 2015 conferred with the prestigious 14th Sant Namdev National Award at a function in Pune, Maharashtra.**JOHN CRYAN** - Anshu Jain and Juergen Fitschen in June 2015 resigned as Co-Chief Executive Officer (CEO) of Germany's biggest bank Deutsche Bank following criticism from investors.**AMEENAH GURIB-FAKIM** - Prominent scientist Ameenah Gurib-Fakim was in June 2015 sworn in as President of Mauritius**HARRIETTE THOMPSON** - Harriette Thompson, a 92 year 65 days old cancer survivor, in June 2015 became the oldest woman to finish a marathon.**JYOTI PRASAD RAJKHOWA** - Jyoti Prasad Rajkhowa was sworn-in as Governor of Arunachal Pradesh in June 2015.**S.S. NEGI** - Uttarakhand's Medical, Health and Family Welfare Minister Surendra Singh Negi in May 2015 was conferred with the World No

Tobacco Day Award 2015 by the World Health Organisation (WHO).

**MUHAMMADU BUHARI** -Muhammadu Buhari in May 2015 assumed the office of President of Nigeria.

## JULY

**C.D. BALAJI** - Commodore C D Balaji (Retd) in July 2015 took charge as the Director of the Aeronautical Development Agency (ADA) and Programme Director of the Light Combat Aircraft (LCA).

**DARSHAN JAIN** -Darshan Jain an Indian-American teacher from Illinois, US in July 2015 was named for prestigious Presidential Award for Excellence in Mathematics and Science Teaching by President Barack Obama.

**ANISA RASOULI**- Anisa Rasouli, the head of the Afghan Women Judges Association and a former juvenile court judge, was in June 2015 nominated as the first ever female Supreme Court judge of Afghanistan.

**GENNADY PADALKA** -Russian cosmonaut Gennady Padalka in July 2015 entered Guinness World Records for spending most number of days in the space. He achieved the feat by spending 804 days on the International Space Station (ISS).

**SUNITA VISWANATH**- Indian American woman Sunita Viswanath was in July 2015 honored as Champions of Change by the White House of United States (US).

**SAYED HAIDER RAZA** -Modern Indian artist Sayed Haider Raza was on in July 2015 conferred with the highest French civilian honour, the Commandeur de la Legion d' Honneur (the Legion of Honour).

**KAMAL BAWA**- Prominent Indian-origin scientist Professor Kamal Bawa was in news in July 2015 as he was elected to the Royal Society of London.

## 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 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 Runaway scents 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). body. 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.

# CLEAN SWEEP BY AAA BRIGHT ACADEMY IN IBPS BANK PO EXAM-2013

**STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)**



## PERSON APPOINTED

### APRIL

**Dr. NASIMZAIDI**- President of India, Pranab Mukherjee April 2015 appointed Dr. NasimZaidi as the Chief Election Commissioner (CEC). Zaidi is the 20th CEC of India and will succeed Harishankar Brahma.

**RAJEEV SHUKLA**- Rajeev Shukla in April 2015 was re-appointed as the chairman of the Indian Premier League's (IPL) Governing Council by the Board of Control for Cricket in India (BCCI).

**PEDRO CATERIANO BELLIDO**- Pedro Cateriano Bellido was appointed as the seventh Prime Minister of Peru .

**Dr. MOHAN KUMAR** Dr. Mohan Kumar in April 2015 was appointed as the next Ambassador of India to France.

**MEENAKSHI MADANRAI**- Meenakshi Madan Rai in April 2015 was sworn in as the first lady judge of the Sikkim High Court.

### MAY

**S.S. AHLUWALIA**-SS Ahluwalia was in May 2015 appointed as the chairman of Joint Parliamentary Committee (JPC) on the Right to Fair Compensation and Transparency in Land Acquisition Rehabilitation and Resettlement (LARR) (Amendment) Bill, 2015. The committee has 20 members from the Lok Sabha and 10 members from the Rajya Sabha.

**G. MOHAN KUMAR**- The Appointments Committee of the Cabinet (ACC) in May 2015 gave its nod for appointing G Mohan Kumar as the Secretary of the Ministry of Defence (MoD).

**MUKESH KHANNA** - Actor and producer Mukesh Khanna in April 2015 was appointed as the Chairperson of the Children's Film Society of India (CFSI).

**ACHAL KUMAR JYOTI** - Achal Kumar Jyoti, the former Chief Secretary of Gujarat in May 2015 was appointed as the Election Commissioner of India.

**MJ JOSEPH** - MJ Joseph was in May 2015 appointed as the Controller General of Accounts (CGA) in the Union Ministry of Finance.

**ARVIND SAXENA** - Arvind Saxena was in May 2015 appointed as a Member of Union Public Service Commission (UPSC).

**NIKESH ARORA** - Indian-born Nikesh Arorawas in May 2015 appointed as the President of Japan's multinational telecommunications and internet company Soft Bank Corp.

**KV KAMATH** - Eminent banker Kundapur Vaman Kamath was in May 2015 appointed as the first President of the New Development Bank (NDB) of BRICS nations.

**K. SATISH REDDY** - K. Satish Reddy, the Chairman of Dr Reddy's Laboratories Ltd., was appointed as the Chairman of the National Safety Council (NSC)

## JUNE

**AAKAR PATEL** - Journalist and writer Aakar Patel was appointed as Executive Director of Amnesty International (AI) India in June 2015.

**ZAHEER ABBAS** - Zaheer Abbas was named as the President of International Cricket Council (ICC) in June 2015 during the ICC Annual Conference in Barbados.

**JUSTICE SUBHRO KAMAL MUKHERJEE** - Justice Subhro Kamal Mukherjee in June 2015 was appointed as the acting Chief Justice of Karnataka High

**AAKAR PATEL** - Journalist and writer Aakar Patel appointed as Executive Director of Amnesty International (AI) India.

**G GURUCHARAN** - Senior IAS officer G Gurucharan was in June 2015 given additional charge as Director General, Bureau of Indian Standards (BIS) for three months.

**ARCHANA RAMASUNDARAM** - Archana Ramasundaram was in June 2015 appointed as the Director of National Crime Records Bureau (NCRB), New Delhi.

**NARENDRA KUMAR YADAV** - Narendra Kumar Yadav took charge as the Chairman and Managing Director (CMD) of the state-run telecom operator Mahanagar Telephone Nigam Limited (MTNL).

**KAPIL MISHRA** - Delhi Law Minister Kapil Mishra was in June 2015 appointed as the Chairman of the Delhi Jal Board (DJB).

**S. BANDYOPADHAYAY** - Prof. Sanghmitra Bandyopadhyay was in June 2015 appointed as the Director of Indian Statistical Institute (ISI) by the Union Ministry of Statistics and Programme Implementation (MOSPI).

**ANSHULA KANT** - Anshula Kant was in June 2015 appointed as the Deputy Managing Director and Chief Financial Officer (CFO) of State Bank of India (SBI).

**DR. SRIVARI CHANDRASEKHAR** - Dr. Srivari Chandrasekhar in June 2015 was appointed as the Director of Hyderabad-based CSIR-Institute of Chemical Technology (IICT).

**MK SHARMA** - ICICI Bank, India's largest private sector bank, in June 2015 appointed Mahendra Kumar Sharma as the non-executive chairman for a period of five years.

**VIJAI SHARMA** - Vijai Sharma was in June 2015 appointed as the Chief Information Commissioner in the Central Information Commission (CIC), New Delhi.

**KV CHOWDARY** - 1978-batch IRS officer KV Chowdary was in June 2015 appointed as the Central Vigilance Commissioner (CVC).

**RC TAYAL** - Senior IPS Officer RC Tayal was in June 2015 appointed as the Director General (DG) of National Security Guard (NSG).

**R SESHASAYEE LIMITED** - R. Seshasayee was in June 2015 appointed as the Non-Executive Chairman of Infosys Limited.

**TOM VON BONSDORFF** - Volvo Auto India in June 2015 appointed Tom von Bonsdorff as Managing Director.

**SYED ASIF IBRAHIM** - Syed Asif Ibrahim was in June 2015 appointed as the Prime Minister's Special Envoy on Countering Terrorism and

Extremism.

**PAWAN MUNJAL** -Pawan Munjal was in June 2015 appointed as the Chairman and Managing Director (CMD) & CEO of Hero Moto Corp Ltd (HMCL).

**K SIVAN**- K Sivan was in June 2015 appointed as the Director of the Vikram Sarabhai Space Centre (VSSC).

**P KUNHIKRISHNAN** -P Kunhikrishnan was in June 2015 appointed as the Director of Satish Dhawan Space Centre (SDSC) .

**PHILPOSE G. PYNUMOOTIL** -Rear Admiral Philipose G Pynumootil was in June 2015 appointed as the Assistant Chief of Naval staff (Air).

**GEORGE YEO**-George Yeo was appointed as the new Chancellor of the Nalanda University, Bihar in May 2015.Yeo will succeed Nobel laureate Amartya Sen, who withdrew his candidature for a second term as Chancellor in February 2015.

## JULY

**CHANDRASEKARAN RAMAKRISHNAN** -Chandrasekaran Ramakrishnan was in July 2015 appointed as Chief Financial Officer (CFO) of India's biggest auto maker Tata Motors' Group.

**SRIRAM KALYANARAMAN** -Sriram Kalyanaraman was in July 2015 appointed as Managing Director (MD) and Chief Executive Officer (CEO) of National Housing Bank (NHB) for a period of Five Years.

**PRASHANT PATHRABE**-Prashant Pathrabe was in July 2015 appointed as Interim Director of Film and Television Institute of India (FTII).

**SWATI MALIWAL**-Aam Aadmi Party (AAP) leader Swati Maliwal in July 2015 took over as the new Chairperson of Delhi Commission for Women (DCW).

**AJAY MATHUR**-Ajay Mathur was in July 2015 appointed as the Director-General (DG) of The Energy and Resources Institute (TERI).

**ASHISH BAHUGUNA**-AshishBahuguna was in the fourth week of July 2015 appointed as the Chairman of food safety regulator Food Safety and Standards Authority of India (FSSAI).

**RAM SEVAK SHARMA**- Ram Sevak Sharma was in July 2015 appointed as the Chairman of telecom regulator Telecom Regulatory Authority of India (TRAI).

**RAKESH SAHNI** -RakeshSahni was in July 2015 appointed as the Chairman of Narmada Valley Development Authority (NVDA).

**LT. GENERAL MAN MOHAN SINGH RAI**-Lieutenant General Man Mohan Singh Rai was in July 2014 appointed as the Vice-Chief of the Indian Army.

## 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 AmolPalekar 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 OLTMAANS**-Hockey India in July 2015 appointed RoelantOltmans 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 BhartiyaJanata Party (BJP) leader Ram Nath Kovind was in August 2015 appointed as Governor of Bihar.

**ATUL KESHAP**-Indian-American AtulKeshap 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**-Sundar 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).

**SOURAV GANGULY**-Former Indian Cricket captain Sourav Ganguly 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 Arvind Panagariya, 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.

## PERSON DEID

## APRIL

**SUNITA TOMAR**-Sunita Tomar, the face of India's anti-tobacco campaign, died in April 2015 at her native village in Bind district of Madhya Pradesh.

**KAILASHVAJPEYI**-Renowned Hindi poet Kailash Vajpeyidied in April 2015 due to cardiac arrest.

**Surya Bahadur Thapa**-Former Prime Minister of Nepal Surya Bahadur Thapadied in April 2015 in Gurgaon, Haryana.

**GUNTER GRASS**-Nobel laureate German novelist Gunter Grass died in April 2015 in Luebeck, Germany. He is best known for his first novel **The Tin Drum** published in 1959.

## MAY

**ARUNA SHANBAUG**-Aruna Shanbaug, the nurse of Mumbai's King Edward Memorial (KEM) Hospital, died in May 2015. She died after battling with coma for past 42-years following a sexual assault by a hospital ward boy.

**JOHN FORBES NASH JR.**-John Forbes Nash Jr., the Princeton University mathematician, died along with his wife in a car crash in May 2015. Oscar-winning film, A Beautiful Mind was inspired by his life. He shared the 1994 Nobel Memorial Prize in Economic Sciences.

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## JUNE

**SISTER NIRMALA JOSHI**- Sister Nirmala Joshi, who succeeded Mother Teresa as the head of Missionaries of Charity, died in June 2015.

**CHARLES CORREA** -India's renowned contemporary architect Charles Correa in June 2015 passed away .

**NEK CHAND** -The creator of Chandigarh's Rock Garden Nek Chand Saini died in Chandigarh in June 2015.

## JULY

**MATTI MAKKONEN**-Matti Makkonen, the man responsible for conceiving the idea of short messaging service (SMS) technology, died in June 2015

**APJ ABDUL KALAM**-Former Indian President Avul Pakir Jainulabdeen (APJ) Abdul Kalam passed away in July 2015 following his collapse during a lecture in the Indian Institute of Management, Shillong. Dr Kalam became the 11th President of the country .He has been awarded highest civilian award Bharat Ratna (1997).Kalam authored numerous inspirational books including **India 2020**, **Wings Of Fire** and **Ignited Minds**.

**JOAN SEBASTIAN**-Iconic Mexican musician Joan Sebastian passed away in July 2015.He was also known as El Rey del Jarapeo (the King of Mexican Rodeo).

## AUGUST

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

**VASUNDHARA KOMKALI**-Eminent musician Vasundhara Komkali 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 brain tumour 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 Prakash Munjal 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 written two books **Chokher Aloey** (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

# AWARDS & HONOURS

## APRIL

**Golden Peacock National Quality Award**-Delhi International Airport Limited (DIAL) in April 2015 won the prestigious Golden Peacock National Quality Award for the year 2015.

**NATIONAL GEOSCIENCE AWARDS 2013**- For the year 2013, Dr. Indra Bir Singh, a professor of Lucknow University, was conferred with the highest honour National Geoscience Award for Excellence for his outstanding contributions in the field of sedimentary technologies.

**LAUREUS WORLD SPORTS AWARDS 2015**- The Laureus World Sports Awards for the year 2015 were given in seven categories in April 2015 at Shanghai in China.

**Laureus World Sportsman of the Year**: Novak Djokovic, the Serbian tennis star

**Laureus World Sportswoman of the Year**: Genzebe Dibaba, the Ethiopian sprinter

**Laureus World Team of the Year:** Germany Men's Football Team

**5TH ASIAN AWARDS-** Bollywood actor Shah Rukh Khan and teen idol Zyan Malik in 2015 were honoured at the 5th Asian Awards held at the Grosvenor House Hotel in London.

**DADASAHEB PHALKE FILM FOUNDATION AWARD 2015-** Bollywood actor Shah Rukh Khan was in April 2015 honoured with the DadasahebPhalke Film Foundation Award 2015 for his performance in the movie Happy New Year.

**BANGLADESH PAKISTAN ODI SERIES-**Bangladesh in April 2015 won the three-match One Day International (ODI) Series against Pakistan in Dhaka by 3-0.

**NISHAN-E-PAKISTAN-PAKISTAN'S HIGHEST CIVILIAN AWARD TO CHINESE PRESIDENT-**Pakistan in April 2015 conferred its top civilian

# चंडीगढ़

# अमर उजाला

चंडीगढ़ | 2 अप्रैल 2014

IV

**कड़े मुकाबले के बाद मिली नौकरी**  
**पोस्ट - बैंक पीओ**  
कुल कैडीडेट अपीयर- 25 लाख इंटरव्यू में अपीयर-70 हजार  
कुल पास- 21,680 कैडीडेट  
ट्राइसिटी से - 850 कैडीडेट  
कट ऑफ - 41.2 फीसदी  
**पोस्ट- बैंक क्लर्क**  
कुल आवेदन- 50 लाख  
इंटरव्यू में पहुंचे- 1.30 लाख  
कुल पास हुए- 35,627 कैडीडेट  
चंडीगढ़ से- 200 करीब  
स्टेट कट ऑफ - 60 फीसदी

**850 होनहार**  
को 19 बैंकों में पीओ की नौकरी

इंस्टीट्यूट ऑफ बैंकिंग एंड पर्सनल सिलेक्शन (आईबीपीएस) पुणे द्वारा अक्टूबर-नवंबर 2013 में 21 हजार बैंक पीओ और 35 हजार क्लर्क की भर्ती के लिए लिखित और इंटरव्यू आयोजित किए थे। अमर उजाला

<b>मोहाली के फेज 11</b> स्थित मकान नंबर 2549 निवासी सलोनी सिंगला ने ट्राइसिटी में किया टॉप	<b>सेक्टर-26 स्थित सीसीईटी</b> से बीटेक कर चुकी हैं, क्लर्क रिजल्ट में 75.6 फीसदी अंक हासिल किए	<b>सफलता का श्रेय पिता</b> होशियारचंद सिंगला, मां राशि बाला शिक्षक आरके महाजन को दिया	<b>इनका चयन पंजाब सरकार में फूड इंस्पेक्टर पद पर भी हो चुका है।</b>	<b>गवर्नमेंट मॉडल स्कूल- 35 की छात्रा रह चुकी सलोनी शुरू से ही पढ़ाई में अव्वल रही हैं।</b>
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award Nishan-e-Pakistan on Chinese President Xi Jinping.

**PRIME MINISTER'S AWARD FOR EXCELLENCE IN PUBLIC ADMINISTRATION-** The Income Tax (IT) Department in April 2015 was awarded the Prime Minister's Award for Excellence in Public Administration for easy tax compliance through quality service.

**PULITZER PRIZE-** The New York Times in April 2015 won two prestigious Pulitzer prizes for coverage of the Ebola outbreak in West Africa.

**THE ASIAN BANKER ACHIEVEMENT AWARD-**BharatiyaMahila Bank (BMB) Ltd in April 2015 won the Asian Banker Achievement Award 2015.

**HEINZ AWARD-** Sangeeta Bhatia, an Indian-origin scientist at the Massachusetts Institute of Technology (MIT) in April 2015 won the prestigious 2015 Heinz Award in the Technology, the Economy, and Employment category. in tissue engineering and disease.

**MAY**

**MAN BOOKER INTERNATIONAL PRIZE-** Hungarian writer Laszlo Krasznahorkai in May 2015 won the prestigious Man Booker International Prize for 2015.

**CANNES FILMS FESTIVAL 2015-** French thriller Dheepan was honoured with the Palme d'Or top prize at the Cannes Film Festival in May 2015. Indian film Masaan directed by Neeraj Ghaywan won the Promizing Future Prize Ex-aequo at the festival.

**WHITLEY AWARDS FOR WILDLIFE CONSERVATION-** Two Indians namely Dr Ananda Kumar and Dr Pramod Patil in April 2015 won the prestigious Whitley Awards (also known as Green Oscar) for their contribution to wildlife conservation.

**JNANPITH AWARD -** Prime Minister Narendra Modi in April 2015 conferred the 50th Jnanpith Award on eminent Marathi litterateur Bhalchandra Nemade. His famous novel are Kosala (Cocoon), Bidhar, Hool, Jarila and Jhool.

**WORLD PRESS FREEDOM PRIZE -** The United Nations Educational, Scientific and Cultural Organization (UNESCO) in May 2015 presented the UNESCO/Guillermo Cano World Press Freedom Prize to Syrian journalist and rights activist Mazen Darwish.  
**FREEDOM OF EXPRESSION COURAGE AWARD 2015-** The French satirical magazine Charlie Hebdo was in May 2015 presented with the 2015 Freedom of Expression Courage Award of the PEN American Centre at the American Museum of Natural History.

**KAYAKALP AWARD FOR CLEANLINESS-** The Union Health and Family Welfare Minister J P Nadda in May 2015 launched kayakalp Award Scheme. The scheme is intended to encourage and incentivize Public Health Facilities (PHFs) in the country.

**FIPRESCI AWARD AT 68TH CANNES FILM FESTIVAL-** Indian Movie **Masaan** in May 2015 won the International Federation of Film Critics (FIPRESCI) award at the 68th Cannes International Film Festival.

## JUNE

**SANGITHA KALANIDHI AWARD-** Renowned carnatic vocalist Sanjay Subrahmanyam in June 2015 selected for the Sangitha Kalanidhi award of the Madras Music Academy.

**BHASHA SAMMAN-** Sahitya Akademi in June 2015 announced Bhasha Samman. Four scholars were selected for the award for their contribution to classical and medieval literature in various languages. They are K. Meenakshi Sundaram, Acharya Munishwar Jha, Charu Chandra Pande and Mathuradutt Mathpal.

**QUEEN'S YOUNG LEADERS AWARD-** Three Indians in June 2015 won the inaugural Queen's Young Leaders Award in the UK for taking the lead in transforming the lives of others and making a lasting difference in their communities. These winners are Ashwini Angadi, Devika Malik and Akshay Jadhao.

**NAVLEKHAN AWARD OF BHARATIYA JNANPITH-** 10th Navlekhan Award of Bharatiya Jnanpith was awarded to Hindi writers Babusha Kohli and Upasana in June 2015. They were awarded for poem **Prem Gilhari Dil Akhrot** and novel **Ek Zindagi Ek Ek Script Bhar** respectively.

**SPACE PIONEER AWARD -** The Indian Space Research Organisation (ISRO) was presented with the Space Pioneer award for the year 2015 in the Science and Engineering category.

**IIFA AWARDS 2015-** The 16th International Indian Film Academy (IIFA) Awards or 2015 IIFA Awards were presented in June 2015 in Kuala Lumpur, Malaysia.

**Best Film** – Queen

**Best Director** – Rajkumar Hirani (PK)

**Best Actor** – Shahid Kapoor (Haider)

**Best Actress** – Kangana Ranaut (Queen)

**Best Supporting Actor** – Riteish Deshmukh (Ek Villain)

**Best Supporting Actress** – Tabu (Haider)

**Best Villain Award** – Kay Kay Menon (Haider)

**BAILEYS WOMEN'S PRIZE FOR FICTION-** UK Author Ali Smith in June 2015 won the 2015 Baileys Women's Prize for Fiction for her novel How to be Both.

## JULY

**WORLD FOOD PRIZE 2015** - The World Food Prize Foundation in July 2015 announced to confer the 2015 World Food Prize on Sir Fazle Hasan Abed of Bangladesh.

**G D BIRLA AWARD**-Sanjeev Galande was in July 2015 selected for G D Birla Award for Scientific Research for 2014.

**WORLD AGRICULTURE PRIZE**-Indian American Professor Emeritus R. Paul Singh was named for the GCHERA World Agriculture Prize 2015. GCHERA stands for Global Confederation for Higher Education Associations for Agriculture and Life Sciences.

**PATA AWARD**- Kerala Tourism's Muziris Heritage Project (MHP) in July 2015 bagged the 2015 Pacific Asia Travel Association (PATA) award in the 'Heritage & Culture' category.

**GRAND PRIX WORLD PRESS CARTOON 2014 AWARD**-Pamarthy Shankar, a cartoonist working with the prominent Telugu Daily newspaper Sakshi, in July 2015 won the Grand Prix World Press Cartoon 2014 Award for sketching Nelson Mandela.

**MADRID INTERNATIONAL FILM FESTIVAL**- Film-maker Benoy Behl in July 2015 won the Best Documentary Producer award at Madrid International Film Festival. He was awarded for producing and directing a documentary film titled Indian Roots of Tibetan Buddhism.

**NELSON ROLIHLEHLA MANDELA PRIZE**- Helena Ndume of Namibia and Jorge Sampaio of Portugal were in July 2015 awarded with the first-ever Nelson Rolihlahla Mandela Prize by the United Nations (UN) at the UN Headquarters in New York.

**FUKUOKA ASIAN CULTURE PRIZE 2015**- Historian Ramachandra Guha was in July 2015 chosen for the Fukuoka Asian Culture Prize 2015 in the Academic Category.

**ROYAL SOCIETY'S COPLEY MEDAL**- Nobel Prize winner Professor Peter Higgs in July 2015 won the world's oldest scientific prize, the Royal Society's Copley Medal.

**FILM BUDDHA IN A TRAFFIC JAM**- Filmmaker Vivek Agnihotri's 'Buddha in a Traffic Jam' won the Best Original Screenplay award in the Foreign Language Category at the Madrid International Film Festival, Spain.

**GOLDEN PEACOCK ENVIRONMENT MANAGEMENT AWARD 2015**- Tata Steel's West Bokaro Division was in July 2015 conferred with the Golden Peacock Environment Management Award (GPEMA) 2015 in New Delhi. It was presented by the Union Environment, Forest and Climate Change Minister Prakash Javadekar.

## 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 Barmain 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 Dhyani Chand award.

**PETER MACKLER AWARD 2015-** Syrian woman journalist Zaina Erhaimin 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 Bharati 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.

## IMPORTANT DAYS

**7-APRIL- WORLD HEALTH DAY**-World Health Day (WHD) 2015 was observed globally on 7 April 2015. The theme for the year is From farm to plate, make food safe.

**18 APRIL: WORLD HERITAGE DAY**-World Heritage Day was observed across the world on 18 April 2015.

**22 APRIL: INTERNATIONAL MOTHER EARTH DAY**- International Mother Earth Day was observed globally on 22 April 2015 with the theme It's our turn to lead.

**21-APRIL-NINTH CIVIL SERVICES DAY**-Ninth Civil Services Day was observed across India on 21 April 2015.

**25 APRIL-WORLD MALARIA DAY**- World Malaria Day (WMD) was observed in April 2015. The theme for the 2013-2015 campaign is Invest in the Future. Defeat Malaria.

**24 APRIL- NATIONAL PANCHAYATI RAJ DAY**- National Panchayati Raj Day was observed across India in April 2015. The day is observed to mark the passing of the Constitution (73rd Amendment) Act, 1992 that came into force with effect from 24 April 1993.

**23 APRIL-WORLD BOOK DAY**- United Nations (UN) observed World Book and Copyright Day across the world in April 2015.

UNESCO designated Incheon, South Korea as the World Book Capital for 2015.

**29 APRIL- WORLD DANCE DAY**- World Dance Day or International Dance Day was observed globally on 29 April 2015.

**3 MAY- THE WORLD PRESS FREEDOM DAY**- The World Press Freedom day was observed globally on 3 May 2015. This year, the theme of World Press Freedom day is Let Journalism Thrive! Towards better reporting, gender equality and media safety in the digital age.

**5-MAY-WORLD ASTHMA DAY**- World Asthma Day 2015 was observed globally on 5 May 2015. Theme of the year is You Can Control Your Asthma and sub-theme is It's Time to Control Asthma.

**11 MAY-NATIONAL TECHNOLOGY DAY**- The National Technology Day was observed in India in May 2015. Every year, National Technology Day is celebrated across India on 11 May to memorize the anniversary of Shakti, the Pokhran nuclear test held on 11 May 1998.

**21 MAY: ANTI TERRORISM DAY**- Anti-Terrorism Day was observed across India on 21 May 2015. The day is annually observed on the death anniversary of seventh Prime Minister Rajiv Gandhi who was assassinated at an election rally near Chennai by a suicide bomber from the LTTE on 21 May 1991.

**22MAY: INTERNATIONAL DAY FOR BIOLOGICAL DIVERSITY**- The United Nations (UN) observed the International Day for Biological Diversity (IBD) on 22 May 2015. The theme for the year 2015 is Biodiversity for Sustainable Development.

**31 MAY-WORLD HEALTH ORGANISATION**- World Health Organisation (WHO) launched a campaign to stop illicit trade of tobacco products.

**5<sup>th</sup> JUNE-WORLD ENVIRONMENT DAY**

World Environment Day (WED) was observed globally on 5 June 2015 with theme **Seven Billion Dreams. One Planet.**

**8 JUNE-WORLD OCEAN DAY**- World Ocean Day 2015 was celebrated across the world on 8 June 2015 with the theme Healthy oceans, Healthy planet.

**12 JUNE-THE WORLD DAY AGAINST CHILD LABOUR**-The World Day Against Child Labour was on 12 June 2015 observed globally with the theme NO to child labour – YES to quality education!.

**14 JUNE-WORLD BLOOD DONORS DAY**- World Blood Donors Day (WBDD) was observed on 14 June 2015. The theme of the 2015 World Blood Donor Day campaign is "Thank you for saving my life".

**21 JUNE: INTERNATIONAL DAY OF YOGA**- The first International Day of Yoga was on 21 June 2015 observed globally. The day was celebrated across 192 nations including Malaysia and Saudi Arabia. Earlier on 3 June 2015, National Yoga Day was also celebrated in India.

**26 JUNE: INTERNATIONAL DAY AGAINST DRUG ABUSE AND ILLICIT TRAFFICKING**- The International Day Against Drug Abuse and Illicit Trafficking was on 26 June 2015 observed globally with the theme Let's Develop our Lives, our Communities, our identities without Drugs.

**30 JUNE**-30 June 2015 clocked one second longer as an extra second or a leap second was added to clocks world-wide after 23:59:59. With the

addition of 61st second to the 59th minute of the 23rd hour, clocks across the world registered 23:59:60 before turning on to 00:00:00 on 1 July 2015.

**11 JULY-WORLD POPULATION DAY**-World Population Day was observed on 11 July 2015 with theme Vulnerable Populations in Emergencies.

**15 JULY-THE WORLD YOUTH SKILLS DAY**- The World Youth Skills Day (WYSD) was in July 2015 observed globally for the first ever time. The day was observed under the theme Youth skills for work and life in the post-2015 agenda.

**18 JULY: NELSON MANDELA INTERNATIONAL DAY**- Nelson Mandela International Day was observed across the world on 18 July 2015 to honour the former South African President and Nobel Peace Prize laureate Nelson Mandela (1918-2013).

**23 JULY: NATIONAL BROADCASTING DAY**- National Broadcasting Day was observed on 23 July 2015 across the country.

**26 JULY: KARGIL VIJAY DIWAS**- On this day in 1999 Indian Army defeated Pakistan Army in the Kargil War. The 73-day Kargil War fought during May – July 1999 between India and Pakistan. The war was also called **Operation Vijay**, which was the name of the Indian operation that cleared the Kargil sector.

**28 JULY WORLD HEPATITIS DAY**-World Hepatitis Day was observed across the world on 28 July 2015 with the theme Prevent hepatitis. Act now.

**29 JULY: INTERNATIONAL TIGER DAY**- International Tiger Day was observed across the world in July 2015.

**30 JULY: WORLD DAY AGAINST TRAFFICKING IN PERSONS**- World Day Against Trafficking in Persons was observed across the world on 30 July 2015. To mark the day, United Nations Office on Drugs and Crime (UNODC) launched the global campaign **#I Give Hope** to raise awareness around the plight of survivors of trafficking in persons.

**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 Super fortress 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 Dhyan 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).**

**9-DECEMBER- INTERNATIONAL GENOCIDE COMMEMORATION DAY-** United Nations General Assembly (UNGA) in September 2015 adopted the resolutions that proclaims 9 December as International Day of Commemoration & Dignity of the Victims of the Crime of Genocide and of the Prevention of this Crime.

## IMPORTANT BOOKS

- GOD'S BANKERS: A HISTORY OF MONEY AND POWER AT THE VATICAN AUTHORED BY GERALD POSNER
- AATANK KE SAAYE 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

## BEST RESULTS IN NORTH INDIA IN IBPS CLERK EXAM-2013

**Students with R.K. MAHAJAN (Director, AAA BRIGHT ACADEMY)**



## IMPORTANT BOOKS

- **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**
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- **MAKING INDIA AWESOME - CHETAN BHAGAT**
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- **THE DUELS OF THE HIMALAYAN EAGLE - BHARAT KUMAR**
- **30 WOMEN IN POWER: THEIR VOICES, THEIR STORIES - NAINA LAL KIDWAI**
- **TO THE BRINK AND BACK: INDIA'S 1991 STORY - JAIRAM RAMESH**

## SCIENCE & TECHNOLOGY

### APRIL

#### ISRO LAUNCHED IRNSS 1-D

The Indian Regional Navigational Satellite System (IRNSS) 1-D satellite was launched successfully in March 2015 by the Indian Space Research Organisation (ISRO) from the Satish Dhawan Space Centre (SHAR), Sriharikota in Andhra Pradesh.

#### GOOGLE SIGNED PARTNERSHIP WITH PRICEWATERHOUSECOOPERS

Online search giant Google in April 2015 entered into a strategic partnership with consulting firm Price water house Coopers to target Digital India Projects and large enterprise deals.

#### MINOR PLANET NAMED VISHWANATH ANAND

Michael Rudenko, a committee member of the Minor Planet Center in April 2015 officially named a minor planet as 4538 Vishyanand, to honour India's first chess grandmaster, Vishwanathan Anand.

#### AGNI III BALLISTIC MISSILE SUCCESSFULLY TEST-FIRED

The Surface-to-Surface Agni III ballistic missile was successfully test-fired in April 2015 from the Wheeler Island off the Odisha coast in the Bay of Bengal. The missile has a strike range of more than 3000 km.

#### ASTEROID 316201 NAMED AFTER MALALA YOUSAFZAI

National Aeronautics and Space Administration (NASA)'s Jet Propulsion Laboratory in April 2015 named Asteroid 316201 after Malala ; Yousafzai, the winner of 2014 Nobel Peace Prize.

#### DHANUSH BALLISTIC MISSILES SUCCESSFULLY TEST-FIRED

Surface-to-Surface **nuclear-capable Dhanush ballistic missile** was successfully test-fired in April 2015 from a naval ship off the Odisha coast. The missile is a naval variant of India's indigenously-developed **Prithvi** missile.

#### JAPANESE MAGLEV TRAIN SET THE WORLD SPEED RECORD OF 603 KMPH

Japanese bullet train Maglev in April 2015 created a new world speed record of 603 kilometer per hour (kmph) in a test run near Mount Fuji.

**INDIAN NAVY'S MISSILE DESTROYER SHIP VISAKHAPATNAM LAUNCHED**

The First ship of **Project-15B**, a Guided Missile Destroyer **Visakhapatnam** was launched on 20 April 2015 at Mazagaon Dock Limited (MDL), Mumbai.

**TURRIALBA VOLCANO**

Turrialba volcano in Costa Rica erupted in April 2015. Turrialba Volcano is a 3340 m high composite volcano near the Atlantic slope town of Turrialba. Turrialba was inactive for 130 years until it came back to life in the 1990s and last time it erupted in March 2015

**INDO-FRENCH NAVAL EXERCISE VARUNA**

The fourteenth edition of Indo-French Naval Exercise named **VARUNA-15** commenced in April 2015 off the coast of Goa.

**MAY****MIRAGE 2000 FIGHTER JET LANDED ON YAMUNA EXPRESSWAY**

Mirage 2000 fighter jet of Indian air force (IAF) in May 2015 landed successfully on Yamuna Expressway as part of developing road runaway for emergency landing. It's a kind of first for military aviation in India.

**ASTRA MISSILE SUCCESSFULLY TEST FIRED**

Indigenously developed Beyond Visual Range (BVR) air-to-air missile, Astra was successfully test fired at the Integrated Test Range (ITR), Chandipur in Odishain May 2015.

**INDIA REACHED 6TH POSITION IN TERMS OF SCIENTIFIC PUBLICATIONS**

Department of Science and Technology in May 2015 said that India reached sixth position in terms of scientific publications.

**ENVIRONMENTAL DEMOCRACY INDEX**

Washington-based World Resources Institute (WRI) in May 2015 released the first Environmental Democracy Index (EDI) for the year 2015. India was ranked at 24th position out of 70 countries in the first Environmental Democracy Index that is topped by Lithuania at the first position.

**ISRO SUCCESSFULLY TESTED INDIGENOUS CRYOGENIC ENGINE CE-20**

The Indian Space Research Organisation (ISRO) in April 2015 successfully tested an indigenous cryogenic engine CE-20 at Mahendra giri, Tamil Nadu.

**AKASH WEAPON SYSTEM (AWS) INDUCTED INTO ARMY**

The first regiment of the indigenously developed Surface-to-Air missile Akash Weapon System (AWS) in May 2015 was inducted into the Indian Army in New Delhi..

**NASA ENDED OPERATIONS MESSENGER**

National Aeronautics and Space Administration (NASA) in April 2015 ended the operations of MESSENGER Mission. MESSENGER stands for **M**ercury **S**urface, **S**pace **E**nvironment, **G**e ochemistry and **R**anging and it was launched in August 2004 to study Mercury's atmosphere

**'EDGE' MICROSOFT NEW WEB BROWSER**

Microsoft, in April 2015 announced Edge as its next Web Browser's. The browser is intended to replace the Internet Explorer (IE) in future.

**'OPAH' FIRST FULLY WARM-BLOODED FISH DISCOVERED**

Researchers from the National Oceanic and Atmospheric Administration (NOAA) discovered the world's first fully warm-blooded fish species named **Opah**.

**INS SARDAR PATEL**

The Naval establishment of Indian Navy at Porbandar, Gujarat was in May 2015 commissioned as INS Sardar Patel by Anandiben Patel, Chief Minister of Gujarat.

**JUNE****BRIGHTEST GALAXY NAMED AFTER CRISTIANO RONALDO AS CR7**

Scientists in June 2015 named a newly discovered galaxy after Portuguese football player Cristiano Ronaldo. The galaxy was labeled as CR7 (COSMOS Redshift 7).

### EXERCISE AJEYA WARRIOR -2015

The 16 day joint military exercise Ajeya Warrior between the armies of India and UK was held in June 2015 at Westdown Camp in Salisbury Plains Training Area, UK.

### WORLD'S FIRST ELECTRIC PASSENGER AIRCRAFT BX1E

China in June 2015 launched the world's first electric passenger aircraft named BX1E that could be used in pilot training, tourism, meteorology and rescue operations. BX1E Electric Passenger aircraft can fly at an altitude of 3000 meters.

### INS VIKRANT

India's maiden indigenous aircraft carrier INS Vikrant was in June 2015 undocked at the Cochin Shipyard in Kochi, Kerala. It is India's largest and first indigenous aircraft carrier.

### WORLD'S FIRST WATER-BASED COMPUTER DEVELOPED

Indian-origin scientist Manu Prakash along with his team in June 2015 developed World's first water-based computer. They have built a synchronous computer that operates using the unique physics of moving water droplets.

## JULY

### ISRO LAUNCHED FIVE BRITISH SATELLITES

Indian Space Research Organisation (ISRO) in July 2015 successfully launched five British satellites into space from the first launch pad of the Satish Dhawan Space Centre, Sriharikota.

### INS ASTRAVAHINI DECOMMISSIONED

INS Astravahini, indigenously built Torpedo launch and recovery vessel (TLRV), was in July 2015 decommissioned after its 31 years service to the nation.

### MOSQUIRIX, WORLD'S FIRST MALARIA VACCINE

The world's first malaria vaccine called RTS,S or Mosquirix in July 2015 got approval from European Medicines Agency (EMA).

### NASA'S NEW HORIZONS

National Aeronautics and Space Administration's (NASA) New Horizons space probe in July 2015 made closest approach to Pluto when it flew 12600 km from the surface of the dwarf planet.

### GAGAN SYSTEM LAUNCHED

Union Minister of Civil Aviation P. Ashok Gajapathi Raju in July 2015 formally launched the GAGAN system (GPS AIDED GEO AUGMENTED NAVIGATION) in New Delhi. India has become the fourth nation after the US, Europe and Japan to have inter-operable Satellite Based Augmentation System (SBAS).

## 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.

### **EKUVERIN 2015 : INDIA-MALDIVES JOINT MILITARY EXERCISE - KERALA**

India-Maldives joint military training Exercise EKUVERIN 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.

## SPORTS AT A GLANCE

### APRIL

#### MIAMI OPEN TENNIS TITLES

Novak Djokovic beat the third seeded Andy Murray

Serena Williams of the US defeated the twelfth seed Suarez Navarro of Spain.

In womens double Sania Mirza and Martina Hingis defeated the Russian pair of Elena Vesnina and Ekaterina Makarova,

#### DANIEL VETTORI

Daniel Vettori, the cricketer of New Zealand in March 2015 retired from all forms of International Cricket. The veteran spinner officially announced his retirement after the final match of the 2015 Cricket World Cup. Daniel Luca Vettori is the eighth player in Test history to take 300 wickets and score 3000 runs. He is the youngest player to represent New Zealand in Test cricket. Vettori coaches the **Royal Challengers Bangalore** in the Indian Premier League Twenty20 competition.

#### HOCKEY INDIA ANNUAL AWARDS

Hockey India conferred the awards in the categories of Major Dhyan Chand Lifetime Achievement Award to Balbir Singh Sr. . The DhruvBatra Award for Player of the Year (Men and Women) awarded to Birendra Lakra and Vandana Katariya.

#### MICHAEL CLARKE

Michael Clarke, the Australian cricketer, in March 2015 retired from One Day Internationals (ODI) after final match of 2015 Cricket World Cup. He will continue to represent Australian cricket team in the Test matches. .

#### AUSTRALIA WIN CRICKET WORLD CUP

Australia in March 2015 won the ICC Cricket World Cup 2015 for the 5<sup>th</sup> time. In the final, Australia defeated New Zealand by seven wickets at Melbourne Cricket Ground (MCG), Australia.

**Man of the Match:** James Faulkner

**Man of the Series:** Mitchell Starc

#### INDIA OPEN SUPER SERIES BADMINTON

Indian shuttlers, Saina Nehwal and Kidambi Sri kanth won the women's and men's singles titles Earlier in March 2015, Saina Nehwal became the first woman badminton player from India to be ranked number one in the world. She is the second Indian player to achieve this feat, after PrakashPadukone.

#### BRENDON MCCULLUM

New Zealand cricket team captain Brendon McCullum in April 2015 was conferred with the Sir Richard Hadlee Medal, the highest cricketing honour of New Zealand for 2014-15.

#### DRONAVALLIHARIKA

Indian Grandmaster DronavalliHarika in April 2015 won Bronze medal along with Swedish Grandmaster Pia Cramling in the World Women's chess championships held at Sochi, Russia. World Women Chess Championship was won by Mariya Muzychuk of Ukraine.

#### SYED MUSHTAQ ALI T20 TROPHY

Gujarat cricket team in April 2015 won the 2014-15 Syed Mushtaq Ali T20 Trophy played at the KIIT Cricket Stadium, Bhubaneswar. In the final clash, Gujarat defeated Punjab by two wickets.

#### ALLAN DONALD

Former South African cricketer Allan Donald in April 2015 resigned as the bowling coach of South Africa Cricket team.

#### SULTAN AZLAN SHAH CUP HOCKEY

New Zealand in April 2015 won the 2015 Sultan Azlan Shah Cup men's hockey tournament. In the final clash played at the Sultan Azlan Shah Stadium in Ipoh, Malaysia, New Zealand defeated World Champions Australia 3-1.

#### CHINESE GRAND PRIX

Mercedes racing driver Lewis Hamilton of Britain in April 2015 won the 2015 Formula 1 Chinese Grand Prix title in the race held in Shanghai, China.

#### JITURAI

Indian shooter Jitu Rai in April 2015 won Bronze medal at the 10-meter Air Pistol Men final in the International Shooting Sport Federation (ISSF) Rifle/Pistol World Cup held in Changwon, South Korea. The Gold medal of the event was won by **Jin Jongoh** of South Korea.

#### WTA FAMILY CIRCLE CUP

Sania Mirza and Martina Hingis won the WTA Family Circle Cup doubles title defeating Australian-Croatian pair of Casey Dellacqua and Darija Jurak. With this win, Sania Mirza also became the first female tennis player from India to achieve the world number one rank in doubles.

#### FRENCH JUNIOR AND CADET OPEN

Archana Girish Kamath and Anezka Kalickova, the Indo-Czech Republic pair won the cadet girls' doubles table tennis title at the French junior and cadet open in April 2015 in Metz, France.

#### CRICKET PLAYER ANKIT KESHRI DIED

Ankit Keshri, an East Bengal Club cricketer died in April 2015 due to an injury sustained during a Cricket Association of Bengal's senior one-day knock-out match. He was 20. Phillip Hughes, an Australian cricketer, died on 27 November 2014 after a bouncer of Sean Abbott hit back of his

# BEST RESULT IN SSC EXAM-2014

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head during a Sheffield Game at Sydney Cricket Ground in Australia.

### **VIRAT KOHLI TO SET UP CHAIN OF GYMS**

Indian Cricketer Virat Kohli in April 2015 announced to set up his chain of gyms and fitness centres with the investment of 90 crore rupees. **The gyms will be launched under the brand name Chisel.**

### **WLADIMIR KLITSCHKO**

Wladimir Klitschko of Ukraine in April 2015 successfully defended his world heavyweight boxing title for the 18th time in a row. At Madison Square Garden in New York, Klitschko defeated his American challenger Bryant Jennings.

## **MAY**

### **ROME MASTERS TENNIS**

Novak Djokovic of Serbia defeated Roger Federer of Switzerland. Russian Maria Sharapova defeated Spain's Carla Suarez Navarro.

### **MONACO GRAND PRIX**

Mercedes racing driver Nico Rosberg of Germany in May 2015 won the Monaco Grand Prix Formula 1 World Championship title by winning the final race held in Monaco.

### **IPL 2015 TITLE**

Mumbai Indians (MI) in May 2015 won the eighth edition of the Indian Premier League (IPL). In the final clash played at Eden Gardens in Kolkata, Mumbai Indians defeated Chennai Super Kings (CSK) by 41 runs. This was the second title triumph for Mumbai Indians after their maiden win back in 2013.

**Man of the Match:** Rohit Sharma

**Player of the Tournament:** Andre Russell

**Orange Cap awarded to:** David Warner

**Purple Cap awarded to:** Dwayne Bravo

**Emerging Player of the Season:** Shreyas Iyer

**Most Valuable Player:** Andre Russell

### **SAINA NEHWAL**

Badminton World Federation (BWF) in May 2015 released the latest single's rankings. The ranking was topped by Ace shuttler Saina Nehwal. She was followed by Li Xuerui of China.

### **WORLD TEAM CHESS CHAMPIONSHIP**

China won the World Team Chess Championship which was held at Tsaghkadzor, Armenia. India finished the championship at ninth position. The World Team Chess Championship is played with the participation of 10 countries under the aegis of FIDE, the governing body for international chess tournaments. Georgia won the Women's World Team Chess Championship. The championship was held at Chengdu, China.

### **SENIOR NATIONAL HOCKEY CHAMPIONSHIP**

Railway Sports Promotion Board (RSPB) in April 2015 won 5th Senior Men's National Hockey championship 2015. In the final match played in Pune, Maharashtra, Railways defeated Uttar Pradesh Hockey.

### **MAGNUS CARLSEN**

World Champion Magnus Carlsen of Norway won the Shamkir chess tournament held in Shamkir city of Azerbaijan in April 2015.

### **FEDERATION CUP NATIONAL ATHLETIC CHAMPIONSHIPS**

The Indian Army team in May 2015 emerged as champions in the 19th Federation Cup National Senior Athletic Championships. Kerala claimed the overall championship in the women's category.

### **FLOYD MAYWEATHER JR.**

American boxer Floyd Mayweather Jr. in May 2015 defeated Manny Pacquiao from Philippines to win the unified World Welterweight title. The match termed as Fight of the Century was held at iconic MGM Grand, Las Vegas, Nevada. The match between Mayweather and Pacquiao was valued at 300 million US dollars and was the richest boxing match in the history.

### BNP PARIBAS ISTANBUL OPEN TENNIS

Switzerland tennis player Roger Federer in May 2015 won the TEB BNP Paribas Istanbul Open Men's singles title by defeating Pablo Cuevas of Uruguay.

### MADRID OPEN TENNIS

Andy Murray of Britain in May 2015 won the Madrid Open men's singles. He defeated Rafael Nadal of Spain. **Petra Kvitová** of Czech Republic won the Madrid Open **women's single** title. She defeated Svetlana Kuznetsova of Russia. **Rohan Bopanna** and Florin Mergea, the Indo-Romanian pair, in May 2015 won the **men's doubles** title of the Madrid Tennis Open.

### BRAD HADDIN

Brad Haddin, the Australian wicketkeeper batsman in May 2015 retired from One Day International (ODI) cricket. He will continue to represent Australian side in Test and Twenty20 international cricket.

### LEE ALAN JOHNSON

Lee Alan Johnson of England in May 2015 was named as the Head Coach of Under-19 football team of India. He was named by the All India Football Federation (AIFF).

### SPANISH GRAND PRIX

Mercedes racing driver Nico Rosberg of Germany in May 2015 won the Spanish Grand Prix Formula 1 World Championship title.

### CEAT INTERNATIONAL CRICKETER OF THE YEAR AWARD

International Lifetime Achievement Award - Kapil Dev

International Cricketer of the Year – Kumar Sangakkara

Indian Cricketer of the Year – Ajinkya Rahane

International Batsman of the Year – Hashim Amla

International Bowler of the Year – Rangana Herath

T20 Player of the Year – Dwayne Bravo

### TREVOR BAYLISS

Trevor Bayliss was appointed as the head coach of England cricket team in May 2015. With this appointment, 52-year-old Bayliss became the first Australian to coach England.

## JUNE

### SATNAM SINGH BHAMARA

Satnam Singh Bhamara in June 2015 became the first Indian national to join National Basketball Association (NBA) of USA. Earlier, in July 2014, Sim Bhullar became the first basketball player of Indian origin to join the NBA. He hails from Canada and his parents are from Punjab.

### US OPEN OF GOLF

Jordan Spieth won the US Open at Chambers Bay in June 2015.

### SPRING WORLD CUP OF SNOOKER

China won the 2015 Nongfu Spring Snooker's World Cup in June 2015 by defeating Scotland in the final match held at Wuxi near Shanghai in China. **India stood at the third position** in the competition..

**AEGON TENNIS CHAMPIONSHIPS**

Britain's Andy Murray in June 2015 won the men's singles of the Aegon Championships at the Queen's Club in West Kensington, England defeating South African Kevin Anderson.

**FIFA U-20 WORLD CUP**

Serbia won the FIFA U-20 World Cup by defeating Brazil in June 2015 at the final match held at the North Harbour Stadium in Auckland, New Zealand.

**GERRY WEBER OPEN TENNIS TITLE**

Swiss tennis ace Roger Federer won the 2015 Gerry Weber Open tennis title in June 2015 at the Gerry Weber Stadium in Halle, Germany. In the summit clash, he defeated Andreas Seppi of Italy.

**AUSTRIAN GRAND PRIX OF FORMULA ONE**

Mercedes racing driver Nico Rosberg of Germany in June 2015 won the Austrian Grand Prix Formula 1 World Championship title.

**BANGLADESH WON 3-MATCH ODI SERIES AGAINST INDIA 2-1**

Bangladesh beat India 2-1 in one day match series held recently in Bangladesh. This series win helped Bangladesh to enter into the Champions Trophy.

**ASIAN ATHLETICS GRAND PRIX**

Inderjit Singh and Jinson Johnson of India in June 2015 bagged gold at the first leg of the Asian Athletics Grand Prix in Bangkok, Thailand. Inderjit won the gold in Shot Put while Johnson won the gold in 800 meter event.

**WORLD RAILWAY CHAMPIONSHIP**

The Indian Railway Team in June 2015 won the World Railway Championship 2015 in Tennis and Volleyball.

**EUROPEAN TEAM ATHLETICS CHAMPIONSHIPS 2015**

Russia in June 2015 won the European Team Athletics Championships. The championships were held in Cheboksary, Russia.

**SHARAD PAWAR**

Veteran leader of Nationalist Congress Party (NCP) Sharad Pawar was in June 2015 re-elected as the President of the Mumbai Cricket Association (MCA).

**SUNIL CHHETRI**

Sunil Chhetri in June 2015 became the first Indian footballer to score 50 international goals.

**HARBHAJAN SINGH**

Indian off-spin cricketer Harbhajan Singh in July 2015 became the ninth all-time highest Test wicket-takers by claiming 416 wickets in 102 matches. In this process, he surpassed Pakistani legend Wasim Akram. **Muttiah Muralitharan** is highest wicket taker with 800 wickets. **Anil Kumble is India's highest wicket taker with 619 wickets.**

**RAFAEL NADAL**

Rafael Nadal in June 2015 won the singles final of the ATP's Stuttgart Open. In the final match in Germany, Nadal defeated Serbian Viktor Troicki.

**SIR WESLEY WINFIELD HALL**

Veteran West Indies fast bowler Sir Wesley Winfield Hall was in June 2015 inducted into the ICC Cricket Hall of Fame.

**FORBES WORLD'S 100 HIGHEST-PAID ATHLETES**

Forbes in June 2015 released the list of 2015 World's 100 Highest-Paid Athletes. The list has been topped by **Floyd Mayweather** and the only Indian to figure in the list is **Mahendra Singh Dhoni**.

**MATT PRIOR**

Matt Prior, the English wicketkeeper-batsman cricketer, in June 2015 retired from all forms of cricket.

**VESELIN TOPALOV WON THE NORWAY CHESS TOURNAMENT 2015**

Veselin Topalov in June 2015 won the Norway Chess tournament 2015 by leaving behind Viswanathan Anand.

**SACHIN TENDULKAR**

Former Indian cricketer Sachin Tendulkar was voted as the Best Test Player of the 21st century in an online poll titled Top-100 Test players' list since 2000.

**UEFA CHAMPIONSHIP**

FC Barcelona won the 2015 Champions League title in June 2015 by defeating Juventus FC 3-1 in the final match held at the Berlin's Olympic Stadium in Germany.

**INDIAN BASKETBALL PLAYERS ASSOCIATION LAUNCHED**

Indian Basketball Players Association (IBPA) started functioning with the official launch in June 2015 at Indian Medical Association, New Delhi. **President:** Sajjan Singh Cheema

**SHAH RUKH KHAN**

Kolkata Knight Riders (KKR) co-owner Shah Rukh Khan in June 2015 acquired Caribbean Premier League (CPL) T20 team Trinidad & Tobago (T&T).

**LEWIS HAMILTON**

Mercedes racing driver Lewis Hamilton of Britain in June 2015 won the 2015 Formula 1 Canada Grand Prix title.

**INDONESIA OPEN BADMINTON TITLES**

Japanese rising star shuttler Kento Momota and Thailand's Ratchanok Intanon won the men's and women's singles respectively of the Indonesia Open Badminton tournament.

**RAHUL DRAVID**

Former Captain of Indian cricket team Rahul Dravid in June 2015 was named as coach of India 'A' and Under-19 cricket teams.

**FRENCH OPEN TENNIS**

Stanislas Wawrinka of Switzerland defeated Novak Djokovic of Serbia.

**AIFF AGREEMENT WITH FRENCH FOOTBALL FEDERATION**

All India Football Federation (AIFF) in June 2015 signed an agreement with French Football Federation (FFF) in Zurich. The agreement was signed by Praful Patel, President, AIFF. It was also agreed to exchange training of technical personnel and organisational procedures.

**AB DE VILLIERS**

AB De Villiers was in June 2015 conferred with the **South Africa (SA) Cricketer of the Year Award for 2015**. He now holds the world records for the fastest 50, 100 and 150 in ODI cricket.

**SUNDARAM RAVI**

Eminent Indian umpire Sundaram Ravi was in June 2015 inducted into the Emirates Elite Panel of ICC Umpires for 2015-16.

**SURESH KALMADI**

Suresh Kalmadi in June 2015 was conferred with the Asian Athletics Association (AAA) President's award.

**INDERJEET**

Inderjeet Singh won gold medal in men's shot put event in the 21st Asian Athletics Championships in June 2015. The 21st Asian Athletics

Championships was held in June 2015 at Wuhan, China.

### **RAVI SHASTRI**

Ravi Shastri, the former cricket captain of Indian team, was in June 2015 re-appointed as the Director of Indian cricket team for the Bangladesh tour.

### **SEPP BLATTER**

Sepp Blatter resigned as President of FIFA in June 2015 amid the corruption scandal that has engulfed the football's governing body. Blatter has been serving as president of world soccer governing body FIFA since 1998.

### **NEW BCCI'S CRICKET ADVISORY COMMITTEE**

Former cricketers Sachin Tendulkar, Sourav Ganguly and VVS Laxman in June 2015 were inducted into the BCCI's newly-constituted cricket advisory committee.

### **MOHUN BAGAN WON I-LEAGUE**

Kolkata giants Mohun Bagan in May 2015 won their maiden I-League title in 13 years defeating champions Bengaluru FC.

### **BARCELONA WON KING'S CUP TITLE**

Barcelona in May 2015 won Copa del Rey also known as Spanish King's Cup. In the final clash at the Nou Camp, Barcelona defeated Athletic Bilbao.

## **JULY**

### **WOMEN'S FIFA WORLD CUP**

United States of America (USA) in July 2015 won the FIFA Women's World Cup. In the final played at Vancouver, Canada, US defeated Japan. This was third world cup title for the USA and first since 1999. **Golden Ball:** Carli Lloyd **Golden Boot:** Celia Sasic

### **COPA AMERICA CUP FOOTBALL**

Chile in July 2015 won its first Copa America Cup football tournament. In the final played at the Estadio Nacional (national stadium) in Santiago, Chile defeated Argentina 4-1 through penalties shootout.

### **SOUTH ASIAN BASKETBALL CHAMPIONSHIP**

India in July 2015 won the South Asian Basketball (SABA) Championship title. In the final played in Bengaluru, Karnataka, India defeated Sri Lanka.

### **BRITISH GRAND PRIX**

Mercedes driver Lewis Hamilton of Britain in July 2015 secured the 2015 Formula 1 British Grand Prix title.

### **INDERJEET SINGH**

Indian shot-putter Inderjit Singh in July 2015 came up with a best throw of 20.27 meter in the final attempt to win the Gold medal of men's shot put event at the World University Games in Gwangju, South Korea.

### **AMELIE MAURESMO**

Amelie Mauresmo, the two-time Grand Slam winner and former number one tennis player of France, was in July 2015 inducted into the International Tennis Hall of Fame.

### **US POWERLIFTING JUNIOR CHAMPIONSHIPS**

Indian-American boy Amitoj Chhabra in July 2015 won the Junior Title at the US Powerlifting Association National Championships 2015 that was held at the Golden Nugget Casino in Las Vegas.

### **WORLD STARS OF JUNIOR GOLF EVENT**

Shubham Jaglan in July 2015 won the IJGA World Stars of Junior Golf event in Las Vegas. Jaglan is the son of a milkman from rural Haryana,

India.

### 102<sup>nd</sup> TOUR DE FRANCE

Chris Froome, a cyclist from Team Sky of Britain in July 2015 won 102nd Tour de France in a three-week slog of furious race around the Champs Elysees, Paris.

### CONCACAF GOLD CUP FOOTBALL TOURNAMENT

Mexico in July 2015 defeated Jamaica 3-1 in the final of CONCACAF Gold Cup football tournament to win the regional tournament for the record seventh time. The CONCACAF Gold Cup is the signature tournament of the North American, Central American and Caribbean region.

### INDIA WON ODI SERIES AGAINST ZIMBABWE

India in July 2015 won the three-match One Day International (ODI) Series against Zimbabwe 3-0 played in Harare. In the series, Indian side was captained by **Ajinkya Rahane**, while the Zimbabwean side was captained by **Elton Chigumbura**.

**Man of the Series:** Ambati Rayudu

### NATIONAL INTER STATE SENIOR ATHLETICS CHAMPIONSHIPS

55th National Inter State Senior Athletics Championships was held between in July 2015 in Chennai. **Kerala topped the table** with combined team score (both male and female).

### WIMBLEDON CHAMPIONSHIP 2015

#### Men's Singles

Novak Djokovic of Serbia defeated Roger Federer of Switzerland

#### Women's Singles

World Number One Serena Williams defeated Garbine Muguruza (Spain).

#### Boys' Doubles

The Indo-Vietnamese pair Sumit Nagal-Nam Hoang Ly defeated USA- Japanese pair , Opelka and Akira Santillan in the final match held in London. **Sumit Nagal became the sixth Indian to win a Grand Slam junior title.** Ramanathan Krishnan Ramesh Krishnan Leander Paes, Sania Mirza and Yuki Bhambri are the other junior Grand Slam singles champions from India.

#### Mixed Doubles

Leander Paes and Martina Hingis defeated the fifth seed Austrian-Hungarian team of Alexander Peya and Timea Babos. It was Paes' 16th Grand Slam trophy and eighth mixed doubles title.

#### Women's Doubles

Sania Mirza and Martina Hingis defeated Russian duo of Ekaterina Makarova and Elena Vesnina .

This is Sania's first-ever women's doubles Grand Slam title. Sania also became the first Indian women to win a Wimbledon title.

## 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 Prabhroop Sekhon in 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 Dipa Karmakar 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

### 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.

S. No.	Name of the sportsperson	Discipline
1	Naib Subedar Sandeep Kumar	Archery
2	MR Poovamma	Athletics
3	Kidambi Srikanth Nammalwar	Badminton
4	Mandeep Jangra	Boxing
5	Rohit Sharma	Cricket
6	Dipa Karmakar	Gymnastic
7	Sreejesh PR	Hockey
8	Manjeet Chhillar	Kabaddi

9	Abhilasha Shashikant Mhatre	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	Yumnam Sanathoi Devi	Wushu
17	Sharath M Gayakwad	Para-Swimming

**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****BEST RESULTS IN SBI-PO****STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)**

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 2015 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.

## 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.

### SBIINTOUCHCONTACT-LESS CARD LAUNCHED

State Bank of India (SBI) in May 2015 launched contact-less credit and debit cards called **SBIINTOUCH**.

### 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**

Lok Sabha in 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 Chanda Kochhar, 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

Shri Dilip Shantilal Shanghvi

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**

## **FOOD INSPECTORS RESULT 200+ SELECTIONS**

### **STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)**



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.

## **BUSINESS & ECONOMY**

### **APRIL**

#### **CURRENCY DERIVATIVES TRADES LIMITS RAISED BY SEBI**

Securities and Exchange Board of India (SEBI) in April 2015 raised the transaction limit in exchange traded currency derivatives to 15 million US dollars for both foreign and domestic investors without having any underlying exposure. Earlier, the limit was 10 million dollars.

#### **SNAPDEAL ACQUIRED RUPEEPOWER**

India's largest online marketplace Snapdeal in April 2015 announced to acquire RupeePower, a leading digital financial products distribution platform

#### **IMF RELEASED WORLD ECONOMIC OUTLOOK**

International Monetary Fund (IMF) in April 2015 released World Economic Outlook (WEO) April 2015 Report. The report is titled Uneven Growth: Short-term and Long-term Factors.

#### **Global growth is forecasted at 3.5 percent in 2015 and 3.8 percent in 2016.**

India's growth is projected to strengthen from 7.2% in 2014 to 7.5 % in 2015 and 2016.

#### **FINANCE MINISTRY RETAINED INTEREST RATE FOR GPF AT 8.7 % FOR 2015-16**

Union Finance Ministry retained the rate of interest for General Provident Fund (GPF) and other related schemes at 8.7 per cent for 2015-16 and will be effective from 1 April 2015.

The interest rate for senior citizens savings scheme was hiked from 9.2 per cent to 9.3 per cent and

The interest earning for KisanVikasPatra has been retained at 8.7 per cent.

#### **EPFO ALLOWED TO INVEST 5-PERCENT IN STOCK MARKET**

Union Government in April 2015 allowed Employees' Provident Fund Organisation (EPFO) to invest five percent of its corpus in Exchange Traded Funds (ETFs). The decision will result into an inflow of around five thousand crore rupees into the stock markets during fiscal 2015-16.

### **MAY**

#### **SEBI NOTIFIED THE SEBI (MUTUAL FUNDS) REGULATIONS, 2015**

The Security and Exchange Board of India (SEBI) in March 2015 notified the SEBI (Mutual Funds) Regulations, 2015. The notified regulations dropped the 20-25 rule requiring a minimum of 20 investors and a cap of 25 percent investment by an individual investor in a particular scheme,

for certain foreign entities.

#### **FLIPKART ACQUIRED APPITERATE**

Online marketplace Flipkart in April 2015 acquired the Delhi-based mobile engagement and marketing automation company Appiterate.

#### **MATEXEMPTED FOR FOREIGN INVESTORS**

Union finance Ministry in April 2015 exempted Minimum Alternate Tax (MAT) for foreign investors.

#### **FORBES GLOBAL 2000 COMPANIES**

Forbes in May 2015 released Global 2000 Companies list. Industrial and Commercial Bank of China tops the list for a third consecutive year. Reliance Industries is ranked 142 on the list, State Bank of India which is ranked 152.

## **JUNE**

#### **TASK FORCE ON FINANCIAL REDRESS AGENCY**

Union Ministry of Finance in June 2015 constituted a Task Force on Financial Redress Agency (FRA). The 10-member task force will be headed by Dhirendra Swarup. FRA would act as a unified redress agency for financial consumers across the country.

#### **MIBOR TO BECOME EFFECTIVE FROM JULY 22**

The Board of Financial Benchmarks India Private Limited (FBIL) in June 2015 decided to adopt **FBIL overnight Mumbai Inter-Bank Offer Rate (MIBOR)** from 22 July 2015.

#### **SEBI RELAXED THE IPO NORMS FOR TECHNOLOGICAL START-UPS**

The Securities and Exchange Board of India (SEBI) in June 2015 relaxed the norms for technological start-ups to raise funds from the capital market while easing the norms for issuance of Initial Public Offering (IPO) by companies. It reduced the post-listing **lock-in period for tech start-up promoters to six months, instead of three years** for other IPOs.

However, no person in such a company shall hold 25 percent or more of the post-issue share capital. SEBI also reduced the requirement of market capitalisation of public shareholding of the issuer for Fast Track Issues (FTI) from 3000 crore rupees to 1000 crore rupees in case of Follow on Public Offering (FPO) and to 250 crore rupees in case of Rights issue.

#### **CCEA APPROVED MSP FOR KHARIF CROP 2015-16**

The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, gave its approval for the Minimum Support Prices (MSPs) for Kharif Crops of 2015-16 season.

The approved **MSPs of pulses** per quintal, inclusive of bonus, are: Tur (Arhar) – 4625 rupees against 4350 rupees during the 2014-15 season; Moong- 4850 rupees against 4600 rupees; and Urad 4625 rupees against 4350 rupees during the previous season. The MSPs for the common variety of **paddy** was increased to 1410 rupees per quintal against 1360 rupees during 2014-15 season and for Grade A variety the MSP was fixed at 1450 (increase of 50 rupees). Hybrid and Maldandi varieties of **jowar** were raised by 40 rupees per quintal to 1530 and 1550 respectively..

#### **INDIA'S TRADE DEFICIT NARROWED TO 10.4 BILLION**

India's trade deficit in May 2015 declined to 10.4 billion US dollars from 11.2 billion US dollars recorded in May 2014.

#### **GLOBAL WEALTH 2015 REPORT**

The Boston Consulting Group (BCG) in June 2015 released the Global Wealth 2015: Winning the Growth Game report. The annual report listed out the status of generation and distribution of private wealth in 2014. **USA** remained the country with the largest number of UHNW households, followed by China. USA had the highest density of **millionaire households**. The **highest density of millionaires** was in Switzerland. Private wealth in India showed solid gain driven mainly by investments in local equities. In 2014, India's equity market rose by 23 percent. India had fourth largest UHNW households after USA, China and the UK.

#### **PVR LTD. TO ACQUIRE DT CINEMAS**

PVR Ltd, India's largest multiplex chain, in June 2015 agreed to acquire DLF's DT Cinemas for 500 crore rupees.

### **FORTUNE LIST OF TOP 500 COMPANIES**

Fortune in June 2015 released the 61st edition of list of top 500 companies. The list was topped by retail behemoth Walmart with revenue of 485.6 billion US dollar.

### **EMAMI LIMITED ACQUIRED KESH KING**

FMCG player Emami Limited in June 2015 acquired ayurvedic hair and scalp care brand Kesh King for 1651 crore rupees. With this acquisition, Emami forays into the fast-growing haircare segment.

### **14 % SERVICE TAX BECAME OPERATIONAL**

The decision of the Parliament to increase the rate of service tax from **12.36 to 14 %** became operational in June 2015. Now, the new tax rate subsumes the education cesses, **(2 % Education Cess (EC) + 1 % Secondary & Higher Education Cess (SHEC))**, which were earlier levied separately and calculated as consolidated service tax at 12.36 %.

### **FOREIGN INCOME ASSETS AND IMPOSITION OF TAX ACT NOTIFIED**

The Union Government in May 2015 notified the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015. The Act will come into effect from 1 April 2016.

#### **Provisions**

Concealment of income and assets and evasion of tax in relation to foreign assets will be prosecutable with punishment of rigorous imprisonment up to 10 years.

Penalty at the rate of 300% of tax shall be levied

The government will give a short window to those stashing black money abroad to declare their wealth, pay taxes and penalty, and escape prosecution under the proposed law. The Foreign Exchange Management Act, 1999 (FEMA) will also be amended to the effect that if any foreign exchange, foreign security or any immovable property situated outside India is held in contravention of the provisions of this Act, then action may be taken.

## **JULY**

### **GREECE FIRST DEVELOPED NATION TO DEFAULT ON IMF DEBT**

Greece in June 2015 became the first developed nation to default on International Monetary Fund (IMF) debt.

### **WORLD'S ECONOMIES BASED ON GROSS NATIONAL INCOME RELEASED BY WORLD BANK**

The World Bank in July 2015 released the annual revised classification of the world's economies based on estimates of gross national income (GNI) per capita for 2014. The GNI calculations are based on **World Bank Atlas method**.

**Bangladesh, Kenya, Myanmar and Tajikistan** moved from the low income group to the lower-middle income group. **Malawi** has the world's lowest reported GNI.

Though India's average per capita GNI reached 1610 US dollars or around 101430 rupees, it continues to be in the lower middle income category.

The World Bank as a group consists of International Development Association (IDA) and International Bank for Reconstruction and Development (IBRD).

### **LUPIN ACQUIRED GAVIS PHARMACEUTICALS**

Indian drug company Lupin in July 2015 acquired US generics company GAVIS Pharmaceuticals and Novel Laboratories (GAVIS) for 880 million US dollars to strengthen its presence in the United States.

### **WTO TO CUT TARIFFS ON \$1 TRILLION WORTH IT PRODUCTS**

World Trade Organization (WTO) members in July 2015 struck a deal to add more than 200 products to the list of goods covered by zero-tariff and

duty-free trade. In value terms, the deal cuts tariffs on 1 trillion US dollar worth of information technology (IT) products, which is equal to global trade in iron, steel, textiles and clothing combined. The deal was agreed as part of need to update the 18-year old **Information Technology Agreement (ITA)** as it has become redundant.

### **OTP TO E-FILE INCOME TAX LAUNCHED**

The Income Tax (IT) Department in July 2015 launched One Time Password (OTP) based e-filing verification system for taxpayers.

### **86 BILLION EURO BAILOUT PACKAGE TO GREECE BY EU**

The European Union (EU) Summit in July 2015 gave in principle approval to a bailout package worth between 82- 86 billion euro to Greece. The Summit was held in Brussels, Belgium.

## **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 Pratyaksha Hataantari Laabh (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

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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).

## यूजीसी नेट में शहर के हानहार छाए

### 107 ने जेआरएफ और 320 ने नेट क्लियर किया



कोमलदीप  
(जेआरएफ सोशियोलॉजी)



किरण  
(नेट गांधीयन स्टडीज)



सुमनप्रीत कौर  
(नेट इकोनामिक्स)



जसप्रीत कौर  
(जेआरएफ मैनेजमेंट)



वेरी (नेट इकोनामिक्स)



यूजीसी नेट क्लियर करने वाली छात्राएँ सेक्टर-15 स्थित ब्राइट एकेडमी के डायरेक्टर आरके महाजन और शिक्षक संजय चरखवाल के साथ।

रिजल्ट (5.53) से 1.9 फीसदी कम है। सेक्टर-15 स्थित यूजीसी नेट कॉम्पिंग सेंटर ब्राइट एकेडमी के डायरेक्टर आरके महाजन ने बताया कि उनके इंस्टीट्यूट से 37 स्टूडेंट ने विभिन्न संकायों में नेट और जेआरएफ क्लियर किया है।

महाजन के अनुसार इस बार भी नेट क्लियर करने वालों में मैनेजमेंट स्टूडेंट ही आगे रहे हैं। देशभर से 3392 ने जेआरएफ और 8504 ने नेट क्लियर किया है।

पिछले दस सालों से जुल के नेट का रिजल्ट दिसंबर से कम ही रहा है लेकिन देश में ओवरऑल रिजल्ट इस बार भी चंडीगढ़ का ही बेहतर रहा है। अगला यूजीसी नेट 24 दिसंबर को होने जा रहा है।

आरके महाजन (डायरेक्टर ब्राइट एकेडमी, सेक्टर-15 चंडीगढ़)

**● सुमित सिंह श्योराण**

चंडीगढ़। देशभर के कालेज और यूनिवर्सिटी में लेक्चर बनने के लिए अनिवार्य जुन 2011 में आयोजित यूजीसी-नेट (नैशनल एलिजिबिलिटी टेस्ट) रिजल्ट में ट्राइसिटी के हानहारों ने फिर से बाजी मारी है। यूजीसी की ओर से घोषित रिजल्ट में पंजाब यूनिवर्सिटी सेंटर ने नेट में अपीयर होने वाले

**नेट में मैनेजमेंट के स्टूडेंट्स का दबदबा**

यूजीसी नेट क्लियर करने वालों में मैनेजमेंट के 76, कामर्स के 74, पंजाबी के 58, इकोनामिक्स के 13, अंग्रेजी के 5 स्टूडेंट शामिल हैं। जेआरएफ क्लियर करने वालों में कामर्स के 28, एजुकेशन के 23, मैनेजमेंट के 17, पंजाबी के 14 और इकोनामिक्स और अंग्रेजी संकाय के एक-एक स्टूडेंट ने जेआरएफ क्लियर किया है। उधर दिसंबर 2010 में हुए यूजीसी में कुल 664 स्टूडेंट ने नेट-जेआरएफ क्लियर किया था। इसमें 174 स्टूडेंट ने जेआरएफ और 490 ने नेट क्लियर किया था। यह रिजल्ट देश में सबसे बेहतर रहा था।

427 युवाओं ने नेट और जेआरएफ क्लियर किया है। ट्राइसिटी के 107 युवाओं ने जेआरएफ (जूनियर

रिसर्च फेलो) और 320 ने नेट क्लियर किया है। जून में करीब 12 हजार स्टूडेंट

यूजीसी-नेट में अपीयर हुए थे। जून 2011 नेट का पास प्रतिशत 3.6 रहा है जो पिछले साल दिसंबर के

## NATIONAL NEWS

### MAY

#### INDIA'S FIRST E-VIDHAN MOBILE APP

Virbhada Singh, the Chief Minister of Himachal Pradesh in March 2015 launched part one of e-Vidhan Mobile app. With this launch, Himachal Pradesh Vidhan Sabha became the first state assembly in the country to launch e-Vidhan Mobile app.

#### EARTH HOUR 2015

Earth Hour 2015 was observed globally on 28 March 2015 from 8:30 pm to 9:30 pm local time. **The tagline for the global campaign was Change Climate Change.** Earth Hour is organised by the World Wide Fund for Nature (WWF) since 2007 when it was first observed in Sydney, Australia. India joined the Earth Hour campaign in 2009.

#### AMARAVATHI NEW CAPITAL OF ANDHRA PRADESH

Andhra Pradesh Cabinet chaired by Chief Minister N Chandrababu Naidu in April 2015 approved that Amaravathi will be the new capital city of the state. It also means the City of Gods (in Sanskrit, it literally means the Abode of Immortals) and as per Puranas, the city was ruled by Lord Indra.

#### OPERATION RAAHAT

Operation Raahat was in news in April 2015 as India launched a massive air and sea operation to evacuate over 4000 Indian nationals from Yemen.

#### JEEVAN DHARA

Rajasthan Government in March 2015 opened women milk bank Jeevan Dhara in Jaipur. First government owned woman milk bank was opened in Kolkata and Jaipur is the second in this series.

#### INDIA AND USA MoC ON TRANSPORTATION

Union Road Transport and Highways minister Nitin Gadkari and US Secretary of Transportation Anthony Foxx in April 2015 signed a Memorandum of Cooperation (MoC) in New Delhi for deepening partnership in the area of transport between the two countries.

#### AJAY SHANKAR COMMITTEE

The Union Ministry of Commerce and Industry in April 2015 formed an expert committee under the chairmanship of **Ajay Shankar** to **suggest simplified compliance for establishing new industries.**

#### NATIONAL GREEN TRIBUNAL BANNED 10-YEAR OLD DIESEL VEHICLES IN DELHI

National Green Tribunal (NGT) in April 2015 banned all the diesel vehicles, heavy or light, over 10 years old from plying on Delhi roads.

#### NATIONAL AIR QUALITY INDEX LAUNCHED

Prime Minister Narendra Modi in April 2015 launched a National Air Quality Index (NAQI) to tackle the menace of air pollution. This **National Air Quality Index** will provide information on the quality of air in 10 major cities in the country on a real-time basis. The ten cities where the quality of air can be monitored are Delhi, Agra, Kanpur, Lucknow, Varanasi, Faridabad, Ahmedabad, Chennai, Bangalore and Ahmedabad.

#### GIVE IT UP CAMPAIGN BY PM

Prime Minister Narendra Modi in March 2015 launched Give it Up campaign. The campaign was launched at the annual energy-focussed summit Urja Sangam 2015. The campaign seeks to exhort the better off sections of society to forego their liquefied petroleum gas (LPG) subsidy.

#### NET NEUTRALITY

The term Net Neutrality was in the news in April 2015. Net neutrality also known as Internet neutrality is the principle that Internet service providers and governments should treat all data on the Internet equally, not discriminating or charging differentially by user, content, site, platform, application, type of attached equipment, or mode of communication.

#### DELHI DECLARATION ON PUBLIC HEALTH CHALLENGES ADOPTED

The 5th meeting of SAARC Health Ministers was held in April 2015 in New Delhi. The meet ended with the adoption of **Delhi Declaration on Public**

**Health Challenges.****NATIONAL EARTH HOUR CAPITAL 2015**

Thane in Mumbai, Maharashtra was named as the National Earth Hour Capital 2015 in April 2015.

**PM NARENDRA MODI CONCLUDED THREE-NATION VISIT TO FRANCE, GERMANY AND CANADA**

Prime Minister Narendra Modi on 17 April 2015 returned to India after his three-nation visit to France, Germany and Canada. During his nine-day visit he met leaders of the three nations namely French President Francois Hollande, German Chancellor Angela Merkel and Canadian Prime Minister Stephen Harper.

**Some major agreements include**

Purchase of 36 Rafale fighter jets with France.

The other major highlights of the visit were the gifts presented by PM Modi to the leaders of the respective countries. **The gifts included**

A miniature **painting titled Guru Nanak Dev** to Canadian Prime Minister, Stephen Harper.

A **painting titled Tree of Life** was gifted to French President Francois Hollande.

Some **reproductions of Sir CV Raman's manuscripts and papers** were gifted to the German Chancellor Angela Merkel.

The Canadian Prime Minister Stephen Harper presented ancient **Indian sculpture Parrot Lady** to Prime Minister Narendra Modi..

**INDIAN ECONOMY TO GROW AT 7.5 PER CENT IN 2015: MOODY'S**

Global Rating Agency Moody's in April 2015 forecasted that Indian economy will grow at 7.5 percent in 2015. This growth rate is marginally higher compared with 7.2 percent in 2014.

**RAILWAYS MOBILE APP UTSONMOBILE FOR PAPERLESS UNRESERVED TICKETS**

The Railway Ministry in April 2015 launched a mobile application named utsonmobile, for paperless unreserved tickets. This mobile application aims to eliminate the need for printing of unreserved tickets.

**RAJAJI NATIONAL PARK IS INDIA'S 48TH TIGER RESERVE**

The National Tiger Conservation Authority (NTCA) in April 2015 accorded Rajaji National Park, Uttarakhand as India's 48th Tiger Reserve. With this notification, Uttarakhand got its second tiger reserve after the Corbett Tiger Reserve.

**INDIA'S HEALTHCARE PORTAL INAUGURATED**

Prime Minister Narendra Modi in April 2015 inaugurated India's Healthcare Portal at the SAAARC Trade Mart in the Global Exhibition on Services in New Delhi. The Healthcare Portal can be seen at [www.indiahealthcaretourism.com](http://www.indiahealthcaretourism.com)

The portal is a comprehensive one-point information site and covers hospital-related and travel-related information on India.

**WORLD HAPPINESS REPORT 2015**

The World Happiness Report 2015 was released in April 2015. The **report was topped by Switzerland** followed by Iceland. The World Happiness Report examined 158 countries and is aimed at influencing government policy.

**ISO CERTIFICATION TO I&B MINISTRY**

The Union Ministry of Information and Broadcasting (I&B) April 2015 received the ISO 9001:2008 certification from the British Standards Institute (BSI). The ISO 9001:2008 certification is a standard for the Quality Management System.

**RIGHTS OF TRANSGENDER PERSONS BILL**

Rajya Sabha in April 2015 passed the Rights of Transgender Persons Bill, 2014 by voice vote. The Rights of Transgender Persons Bill is a private member's Bill which aims at protecting and providing rights for transgenders. It is the first private members bill to be passed in Rajya Sabha in 46 years.

**PM NARENDRA MODI CONCLUDED HIS THREE-NATION TOUR TO CHINA, MONGOLIA AND SOUTH KOREA****Highlights of the visit to China**

Prime Minister raised the boundary question with China and asked for an early settlement of the issue and decided to maintain peace and tranquility at the border point for maturity of relations.

India-China signed 24 inter-governmental agreements.

21 business agreements worth 22 billion US dollars signed between Indian and Chinese companies.

PM Modi inaugurated ICICI's first branch in China at Shanghai.

#### **Highlights of the visit to Mongolia**

Modi is the first ever Prime Minister of India to visit the country

India announced to provide one billion US dollar Line of Credit to Mongolia.

Modi addressed to the Mongolian Parliament.

Modi gifted a rare history manuscript to Mongolian President.

#### **Highlights of the visit to South Korea**

Narendra Modi announced to set up a special panel to clear and fast-track South Korean investments into India. South Korea became the second country after Japan for which a special panel will be constituted.

South Korea announced to invest 10 billion dollar for Indian infrastructure development.

#### **GOODS AND SERVICES TAX BILL PASSED BY LOK SABHA**

Lok Sabha in May 2015 passed the Goods and Services Tax (GST) Bill, 2014. The bill also called Constitution (122nd Amendment) Bill seeks to introduce GST regime in India. It provides for constitution of a Goods and Services Tax (GST) Council by inserting Article 279A in the Constitution.

#### **SHAH COMMITTEE ON MAT ON FIIs**

Union finance Ministry in May 2015 constituted Shah Committee to look into the issue of Minimum Alternate Tax (MAT) on Foreign Institutional Investors (FIIs). Justice A P Shah is also heading the 20th Law Commission of India.

#### **MUMBAI'S SIDDHIVINAYAK TEMPLE RECEIVED ISO 9001-2008 CERTIFICATION**

Siddhivinayak temple of Mumbai in May 2015 received International Organization for Standardization (ISO) 9001-2008 certification for best quality practices.

#### **1000 RUPEES MONTHLY PENSION SCHEME CONTINUED BY GOVERNMENT**

Union Government in April 2015 approved continuation of 1000 rupees Monthly Pension Scheme under Employees' Pension Scheme, 1995 (EPS) beyond 2014-15 on perpetual basis. The move would benefit over 20 lakh pensioners under social security scheme run by Employees Provident Fund Organisation (EPFO).

#### **NATIONAL TOURISM POLICY 2015**

The Union Ministry of Tourism in May 2015 released the Draft National Tourism Policy 2015 after re-visiting National Tourism Policy 2002. Its objective is to increase India's share in world tourist arrivals from the present 0.68% to 1% by 2020 and increase to 2% by 2025.

#### **LAND BOUNDARY BILL PASSED BY RAJYA SABHA.**

Rajya Sabha in May 2015 passed 119th Constitutional Amendment Bill on Land Boundary Bill (LBA). The Bill is to operationalise the Land Boundary Agreement with India and Bangladesh, and the exchange of certain enclaves of land between the two countries.

#### **JUVENILE JUSTICE AMENDMENT BILL PASSED BY LOK SABHA**

Lok Sabha in May 2015 passed Juvenile Justice (Care and Protection of Children) Bill 2014. The Bill clearly defines and classifies offences as petty, serious and heinous, and defines differentiated processes for each category. The bill will allow children in the 16-18 age group to be tried as adults if they commit heinous crimes. The bill will replace the existing Juvenile Justice Act, 2000.

#### **NATIONAL CONFERENCE ON NUCLEAR ENERGY**

National Conference on Nuclear Energy was held in New Delhi in May 2015. The Conference was organised by ASSOCHAM with the theme **Nuclear Energy: a Clean Energy option**. India is on course to double its nuclear power generation capacity to more than 10,000 mega watts

(MW) over the next five years i.e. 2020. Nuclear power plants account for 3.5% of India's current electricity generation.

### **CHILD LABOUR (PROHIBITION & REGULATION) AMENDMENT BILL, 2012**

Union Cabinet chaired by Prime Minister Narendra Modi in May 2015 approved official amendments to the Child Labour (Prohibition & Regulation) Amendment Bill, 2012. The official amendments along with the Amendment Bill 2012 seeks to amend the **Child Labour (Prohibition & Regulation) (CLPR) Act, 1986** and allows children below the age of 14 years to work in select **non-hazardous** family enterprises.

### **NEW GUIDELINES ON REGULATING GOVERNMENT ADVERTISEMENTS**

The Supreme Court (SC) in May 2015 issued guidelines on regulating government advertisements. The guidelines were issued by a SC bench headed by Justice Ranjan Gogoi.

The new guidelines by the apex court were framed with a view to discourage such advertisements from creating personality cults and it applies to the frequent advertisements that are placed by the centre and state governments to publicize schemes.

- Only photographs of the President, Prime Minister (PM) and Chief Justice of India (CJI) can feature in the newspaper advertisements released by state and central government departments.
- The photographs of these dignitaries can only be used with their prior approval.
- The use of photo of any politicians other than these personalities was banned by the apex court.

These guidelines were based on the recommendations of NR Madhava Menon headed three-member committee constituted by the SC.

### **UNDISCLOSED FOREIGN INCOME AND ASSETS (IMPOSITION OF TAX) BILL**

Lok Sabha in May 2015 Undisclosed Foreign Income and Assets (Imposition of Tax) Bill 2015. The Act will apply to all persons resident in India. Provisions of the Act will apply to both undisclosed foreign income and assets. Undisclosed foreign income or assets shall be taxed at the flat rate of 30 percent.

### **ATAL PENSION YOJANA (APY) FOR UNORGANISED SECTOR WORKERS**

Prime Minister Narendra Modi in May 2015 launched Atal Pension Yojana (APY) in Kolkata, West Bengal.

The scheme is intended to enhance old age income security of the working poor and is focused on encouraging and enabling them to join the National Pension System (NPS). It will be operational from 1 June 2015. The minimum age of joining is 18 years and maximum age is 40 years. The Government would co-contribute 50 percent of the subscriber contribution or 1000 rupees per annum, whichever is lower, for a period of 5 years starting from 2015-16.

### **PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)**

PM Narendra Modi in May 2015 launched Pradhan Mantri Suraksha Bima Yojana (PMSBY) in Kolkata, West Bengal. It is an Accident Insurance Scheme (AIS) offering death and disability cover on account of an accident.

#### **Key Features**

It provides for the risk coverage of 2 lakh rupees for accidental death and full disability and 1 lakh rupees for partial disability due to an accident. It is available to people in the age group of 18 to 70 years having a savings bank account.

The coverage period is of one year duration

A premium of 12 rupees per annum is paid by the subscriber which will be deducted from the account holder's savings bank account.

### **PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)**

PM Narendra Modi in May 2015 launched Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in Kolkata, West Bengal. The scheme is intended to provide for life insurance cover to the eligible subscribers.

#### **Key Features**

It provides for an annual life insurance of 2 lakh rupees and covers death due to any reason.

A premium of 330 rupees per annum is paid by the subscribers to enroll in the scheme.

People in the age group of 18 to 50 years having a bank account are eligible to join the scheme.

It will be administered through Life Insurance Corporation (LIC) and other Life Insurance companies

### **MOU BETWEEN INDIAN ARMY AND BANK OF INDIA**

Indian Army in May 2015 signed Memorandum of Understanding (MoU) with the Bank of India (BOI) on the Defence Salary Package. Features of this MoU are that the Personal Accident Insurance (PAI) cover is extended upto 10 lakh rupees from 5 lakh rupees.

### **DOORDARSHAN'S LAUNCHED FARMER-CENTRIC KISAN TV CHANNEL**

Prime Minister Narendra Modi in May 2015 launched Doordarshan's farmer-centric channel named DD Kisan from Vigyan Bhavan in New Delhi. The 24-hour channel will air information on farmer-related issues.

## **JUNE**

### **350TH FOUNDATION DAY OF SHRI ANANDPUR SAHIB CELEBRATED**

Shiromani Gurdwara Parbandhak Committee (SGPC) celebrated the 350th foundation day of Shri Anandpur Sahib in June 2015 at Takht Sri Kesgarh Sahib located in Anandpur Sahib in Punjab. The holy city was founded by the 9th Guru of the Sikhs, Guru Tegh Bahadur in 1665.

### **IAMAI RELEASED SOCIAL MEDIA IN INDIA 2014 REPORT**

The Internet and Mobile Association of India (IAMAI) in collaboration with IMRB International in June 2015 released the Social Media in India 2014 report.

#### **Highlights of Social Media in India 2014 report**

There are 143 million social media users in India as on April 2015.

Usage of social media in rural India has grown by an impressive 100 percent to reach 25 million users during April 2014 and March 2015.

Facebook was leading social media website with 96 per cent of users in urban areas accessing it, followed by Google Plus (61 per cent), Twitter (43 per cent) and LinkedIn (24 per cent).

### **UNION CABINET APPROVED SETTING UP OF SIX IIM**

The Union Cabinet in June 2015 approved setting up of six new Indian Institutes of Management (IIMs) in the country. The cabinet meet was chaired by Prime Minister Narendra Modi. These new IIMs will be located at Amritsar (Punjab), Bodh Gaya (Bihar), Nagpur (Maharashtra), Sambalpur (Odisha), Sirmour (Himachal Pradesh) and Vishakhapatnam (Andhra Pradesh).

### **GOVT. APPROVED RENAMING OF SECI AS RECI**

The Union Cabinet in June 2015 approved renaming of Solar Energy Corporation of India (SECI) as Renewable Energy Corporation of India (RECI). Besides, the Cabinet also gave its nod to the SECI to apply to **the Registrar of Companies (ROC)** for converting it into a Section 3 company from a Section 8 company under the Companies Act, 2013.

### **FIRST MODERNISED ANGANWADI CENTRE IN SONEPAT**

Union Government in June 2015 launched the first modernised Anganwadi centre of India at Hasanpur village of Sonapat in Haryana.

### **GOVT. APPROVED SIGNING OF MOC BETWEEN INDIA AND JAPAN**

The Union Cabinet in June 2015 gave its approval for signing of a Memorandum of Cooperation (MoC) between the Department of Industrial Policy & Promotion (DIPP) and the Japan Patent Office (JPO), Ministry of Economy, Trade and Industry of Japan.

### **UNION GOVERNMENT LAUNCHED NOWCAST**

Union Agriculture Minister Radha Mohan Singh in June 2015 launched a weather alert service named **NOWCAST**. It will be used to send SMS alerts on extreme weather data like hailstorm, thunderstorm and squall originated by India Meteorological Department (IMD) to over one crore farmers whose mobile numbers are registered on government's mKisan portal.

### **NUMBER OF WORK DAYS INCREASED TO 150 UNDER MGNREGA**

The Union Government in June 2015 decided to increase the number of workdays under Mahatma Gandhi National Rural Employment

Guarantee Act (MGNREGA) from 100 days to 150 days in drought-affected areas of the country. MGNREGA launched in 2009 annually provides 100 days work to rural household of India.

### UNION CABINET TARGET OF SOLAR POWER TO 100000 MW BY 2022

The Union Cabinet in June 2015 gave its approval for stepping up of solar power capacity target under the Jawaharlal Nehru National Solar Mission (JNNSM) by five times to **100000 MW (100 GW)**. The target to be achieved by 2022. The **earlier target** was producing solar power of 20000 MW by 2022. The total **investment** in setting up 100 GW will be around **6 lakh crore rupees**.

### BUREAU OF INDIAN STANDARDS BILL APPROVED

The Union Cabinet in June 2015 gave its approval to introduce Bureau of Indian Standards Bill, 2015 in the Parliament. It will repeal the Bureau of Indian Standards (BIS) Act, 1986. The bill is intended to improve the quality of goods, services and systems in the country.

### HOUSING FOR ALL BY 2022 MISSION APPROVED BY GOVT.

The Union Cabinet in June 2015 gave its approval for **Housing for All by 2022 Mission** aimed at providing housing facilities to all eligible people in urban areas by 2022.

### NATIONAL PEOPLE'S PARTY (NPP) SUSPENDED BY ECI

The Election Commission of India (ECI) in June 2015 suspended the recognition of National People's Party (NPP) as a **state party in Meghalaya**. The NPP is **headed by former Lok Sabha Speaker PA Sangma**.

### NATHU LA PASS IN SIKKIM REOPENED FOR KAILASH-MANASAROVAR

Nathu La pass was in news in June 2015 as External Affairs Minister Sushma Swaraj flagged off the first batch of pilgrims for **Kailash-Manasarovar yatra** that will travel through the pass. During the yatra, pilgrims visit **Mount Kailash**, which Hindus believe as the abode of Lord Shiva, and the **Manasarovar Lake** located in the south-western corner of Tibetan Autonomous Region (TAR) of China. Nathu La pass is located on the **Sikkim-Tibet border**. Nathu La Pass connects Sikkim to the **Chumbi Valley** in the Tibetan Autonomous Region (TAR) of China.

### YOGA EXPRESS BY INDIAN RAILWAYS

Indian Railways in June 2015 rechristened train No 19031/19032 Ahmedabad-Haridwar Mail Express also known as 'Haridwar Mail' as Yoga Express. The name was changed with immediate effect. Union Government is observing International Yoga Day on 21 June 2015.

### WEBSITE TO CONNECT EMPLOYERS, JOB SEEKERS BY GOVT

Union Minister for Micro, Small and Medium Enterprises Kalraj Mishra in June 2015 launched a digital Employment Exchange for Industries (EEX) portal **eex.dcmsme.gov.in** which will connect employers and job seekers. The portal will help in linking Make in India initiative with Skilled India one.

### DAE LAUNCHED INDIA NUCLEAR INSURANCE POOL (INIP)

The Department of Atomic Energy (DAE) in June 2015 launched the India Nuclear Insurance Pool (INIP). The INIP has become the 27th such insurance pool in the world as countries such as France, Russia, South Africa and the U.S. have put in place such similar risk transfer mechanisms.

### BIBEK DEBROY COMMITTEE

The High Level Committee (HLC) on railway restructuring headed by Dr Bibek Debroy in June 2015 submitted its final report to the Union Ministry of Railways. The HLC known as the Committee for Mobilization of Resources for Major Railway Projects and Restructuring of Railway Ministry and Railway Board was formed in September 2014.

### CROSS-BORDER OPERATION AGAINST MILITANTS BY ARMY

Special Forces of the Indian Army in coordination with the Air Force in June 2015 carried out surgical operations (cross-border operation) inside Myanmar to target militant groups.

### USE AND GET PAID SCHEME

Ahmadabad Municipal Corporation (AMC) in June 2015 announced USE and GET PAID scheme, under which people will be paid one rupee for

using public toilets.

### **NCR REGION INCREASED**

Jind and Karnal districts of Haryana and Muzaffarnagar of Uttar Pradesh were included in National Capital Region in June 2015. This inclusion was announced by Urban Development minister M. Venkaiah Naidu.

### **FIRST JAN AUSHADHI MEDICAL STORE**

Indian Medical Association's (IMA) first-ever Jan Aushadhi Generic Drug (JAGD) Store was inaugurated in June 2015 at its headquarters in IP Estate, New Delhi. The store will offer over 118 commonly used drugs at a 10 to 20 percent lesser price than market value.

### **JAL KRANTI ABHIYAN LAUNCHED**

Union Minister of Water Resources, River Development and Ganga Rejuvenation Uma Bharti in June 2015 launched nationwide **Jal Kranti Abhiyan** (campaign) from Jaipur, Rajasthan. The aim is to consolidate water conservation and management in the country through a holistic and integrated approach involving all stakeholders.

The scheme provides for a **Sujalam Card** with the logo **Water Saved, Water Produced**. These cards will provide annual status and information about the quality of drinking water available for a **Jal Gram**, a village with acute water scarcity.

### **GOVERNMENT SIGNED \$ 400 MILLION LOAN AGREEMENT WITH WORLD BANK**

The Union Government in June 2015 signed Loan and Project Agreements with the World Bank for assistance of 400 million US dollars for **Tamil Nadu Sustainable Urban Development Project (TNSUDP)**.

### **INDIA AND THE NETHERLANDS SIGNED AGREEMENTS**

India and the Netherlands in June 2015 signed several agreements to deepen bilateral cooperation.

The agreements were signed in the presence of Prime Minister Narendra Modi and **Prime Minister of Netherland Mark Rutte** in New Delhi.

#### **List of Agreements**

Agreement on setting up Joint Working Group on Counter Terrorism

Agreement on manufacturing of dredgers at the Cochin Shipyard.

Agreement on manufacturing of Measles, and Rubella Vaccine in India.

### **20 SOLDIERS KILLED IN MILITANT AMBUSH**

The place Tengnoupal in Manipur was in news in June 2015 as at least 20 Army personnel were killed and 16 others injured after a group of militants ambushed 6 Dogra Infantry Regiment.

### **FIRST DRIVER-LESS TRAIN BY DELHI METRO**

Delhi Metro in June 2015 received its first driver-less train from Korea-based manufacturer.

### **INDIA'S FIRST RAIL COACH LIT BY SOLAR PANELS**

The Delhi division of the Northern Railway in June 2015 rolled out a non-AC coach lit by solar panels mounted on its roof. The eco-friendly solar panels will save fossil fuel as it needs reduced external charging of battery, thus reducing carbon foot print.

### **JAIPUR METRO RAIL SERVICES INAUGURATED**

Rajasthan Chief Minister Vasundhara Raje in June 2015 inaugurated phase 1A of metro rail services in Jaipur. The pink city became the sixth city in the country to have metro service; other five cities are Delhi, Gurgaon, Mumbai, Bangalore, and Kolkata.

### **KHOYA PAYA WEB PORTAL LAUNCHED**

The Union Government in June 2015 launched the **Khoya Paya** web portal **Khoyapaya.gov.in**, the first-of-its-kind citizen based website to exchange information on missing and found children. It was jointly launched by Maneka Gandhi, Union Minister of Women & Child Development and Ravi Shankar Prasad, Union Minister of Communication & Information Technology. Khoya Paya web portal will establish citizen to citizen

contact and will allow India to take part in search for missing children.

### **IAP HEALTHPHONE PROGRAMME**

The Union Minister of Women and Child Development Maneka Gandhi in June 2015 launched the IAP Health Phone programme in New Delhi. The IAP Health Phone programme is the world's largest digital mass education programme for addressing the malnutrition in women and children.

### **THE CONSTITUTION (100TH AMENDMENT) ACT**

The term the Constitution (100th Amendment) Act, 2015 was in news as the President of India Pranab Mukherjee gave his assent to the Constitution (119th Amendment) Bill, 2013 that related to the Land Boundary Agreement (LBA) between India and Bangladesh.

#### **List of recent amendments**

**The Constitution (97th Amendment) Act, 2012:** Added the words "or co-operative societies" after the word "or unions" in Article 19(1)(c) and inserted article 43B related to promotion of co-operative societies and added Part-IXB that is The Co-operative Societies.

**The Constitution (98th Amendment) Act, 2013:** To empower the Governor of Karnataka to take steps to develop the Hyderabad-Karnataka Region.

**The Constitution (99th Amendment) Act, 2014:** The amendment provides for the formation of a National Judicial Appointments Commission.

## **CLEAN SWEEP BY AAA BRIGHT ACADEMY**

### **BEST RESULTS IN NORTH INDIA**

STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)

#### **BANK -CLERK RESULTS-2014**



## **JULY**

### **PROMOTION OF NATIONAL AGRICULTURAL MARKET SCHEME APPROVED**

The Cabinet Committee on Economic Affairs (CCEA) in July 2015 gave its approval to the Central Sector Scheme for Promotion of National Agricultural Market through Agri-Tech Infrastructure Fund (ATIF).

### **DIGITAL INDIA WEEK LAUNCHED BY PM**

Prime Minister of India Narendra Modi in July 2015 launched the Digital India Week in New Delhi the newly created week is aimed at encouraging people's involvement and creating awareness among them about various initiatives launched under the Digital India Programme launched in August 2014.

### **HERITAGE STATUS TO 19 COLLEGES BY UGC**

University Grants Commission (UGC) in July 2015 accorded special Heritage Status on 19 Colleges across the country. These include St Xavier's College, Mumbai and Fergusson College, Pune among others.

**SOCIO ECONOMIC AND CASTE CENSUS 2011**

The survey was completed in all the 640 districts. Total Households in the Country (Rural plus Urban) -24.39 Crore, Total Rural Households-17.91 Crore

**INDIA'S 1ST EARTHQUAKE WARNING SYSTEM**

An Earthquake Warning System (EWS) was successfully installed in Uttarakhand, Dehradun in July 2015. Uttarakhand became first Indian state to install a system that can detect earthquakes and disseminate warnings.

**OPERATION SMILE**

Operation Smile, a unique initiative of Ghaziabad Police to track missing children was in news after Uttarakhand police under the operation was able to trace at least 44 missing children from various parts of the state within a week.

**'DISTURBED AREA' STATUS FOR NAGALAND EXTENDED**

Union Ministry of Home Affairs (MHA) in July 2015 extended the '**disturbed area**' status of Nagaland for one more year. Nagaland was declared as a disturbed area for a period of one year in exercise of the powers conferred to Union Government by **Section 3 of the Armed Forces (Special Powers) Act 1958**.

**JAGANNATH RATH YATRA BEGAN IN PURI, ODISHA**

The annual Lord Jagannath Rath Yatra (Chariot Festival) began in July 2015 at Puri of Odisha. The nine-day-long Rath Yatra will see congregation of more than 50 lakh devotees from India and abroad.

**FIRST 'AAM AADMI CLINIC' IN DELHI**

Delhi Chief Minister Arvind Kejriwal in July 2015 inaugurated the first 'Aam Aadmi Clinic' at Peeragarhi Relief Camp in West Delhi. It has been set up at a very low cost of around 15 to 20 lakh rupees.

**DRISHTI, INSTALLED AT IGI AIRPORT**

An indigenously designed and developed Visibility Measuring System DRISHTI was installed at the Indira Gandhi International (IGI) Airport, New Delhi in July 2015.

**DEENDAYAL UPADHYAYA GRAM JYOTI YOJANA**

The Prime Minister (PM) Narendra Modi in July 2015 launched to provide electrification to all villages.

. Scheme has an outlay of 76000 crore rupees for implementation of the projects under which Union Government shall provide Grant of 63000 crore rupees.

**UNION GOVERNMENT CONSTITUTED ALL INDIA COUNCIL OF SPORTS**

The Union Government on in 2015 constituted All India Council of Sports as an advisory body for the Union Ministry of Youth Affairs and Sports.

The Council will be headed by a President in the rank of Minister of State and will include four Members of Parliament, Sports personalities, coaches, sports experts, sports administrators, D-G of Sports Authority of India, D-G of National Anti Doping Agency, Vice Chancellor of LNIPE, officials from Sports Ministry, representatives from National Sports Federations, Indian Olympic Association and NGOs.

**INDIA RANKED 12TH IN TERMS OF POWER GENERATION FROM NUCLEAR SOURCE**

India is ranked 12th in the world in terms of power generation from nuclear sources with the total power generation from nuclear reactors at 5308 MWe. Further, in terms of number of nuclear reactors in operation, India was ranked at 7th position with 21 reactors.

**FORTUNE 500 LIST RELEASED**

61st edition of the Fortune 500 list for the year 2015 was released in July 2015. In 2015, Fortune 500 companies account for 12.5 trillion US dollars in revenue, 945 billion US dollars in profit. The list has been topped by retail giant Walmart. 7 Indian companies find the mention. The list is topped by Indian Oil at 119th rank.

**GOVERNMENT LAUNCHED SURAKSHIT KHADYA ABHIYAN**

Union Minister of Consumer Affairs, Food and Public Distribution Ram Vilas Paswan in July 2015 launched the Surakshit Khadya Abhiyan, a countrywide campaign, to create mass awareness and capacity building for safe and hygienic food.

### **TERRORIST ATTACKED DINANAGAR TOWN OF GURDASPUR IN PUNJAB KILLING SEVEN PEOPLE**

Dinanagar town in Gurdaspur district of Punjab was in news in July 2015 as it witnessed a terrorist attack that killed seven people including 4 policemen..

### **PANAGARIYA COMMITTEE FOR CASTE CENSUS DATA**

The Union Cabinet chaired by the Prime Minister Narendra Modi in July 2015 gave its approval to set up an expert group to classify the Caste names returned in the Socio Economic and Caste Census (SECC), 2011. The expert group will be chaired Arvind Panagariya, Vice-Chairperson of NITI Aayog and will be serviced by the Ministry of Social Justice and Empowerment and Ministry of Tribal Welfare.

### **INDIA AND WORLD BANK SIGNED AGREEMENT**

India and World Bank in July 2015 signed Financing Agreement for assistance of 250 million US dollars for Andhra Pradesh Disaster Recovery Project.

### **PRADHAN MANTRI KAUSHAL VIKAS YOJANA**

Prime Minister Narendra Modi in July 2015 launched the Pradhan Mantri Kaushal Vikas Yojana in New Delhi. The programme aims to impart **skill training to 24 lakh youth during 2015-16**.

### **NATIONAL YOUTH PARLIAMENT COMPETITION**

Jawahar Navodaya Vidyalaya (JNV) of Churachandpur in Manipur in July 2015 won the 18th National Youth Parliament Competition for JawaharNavodayaVidyalayas.

### **NATIONAL POLICY FOR SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

Prime Minister Narendra Modi in July 2015 unveiled National Policy for Skill Development and Entrepreneurship 2015 in New Delhi. The policy was unveiled in a programme held on the occasion of first-ever World Youth Skills Day. It is **the first such policy on entrepreneurship since independence** and intended to replace the National Policy on Skill Development 2009.

### **FOUR INITIATIVES LAUNCHED AS PART OF SKILL INDIA VISION**

Prime Minister Narendra Modi in July 2015 formally launched four initiatives- National Policy for Skill Development and Entrepreneurship 2015, National Skill Development Mission (NSDM), Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Skill Loan scheme-aimed at achieving the vision of Skill India.

### **NATIONAL MISSION FOR SKILL DEVELOPMENT**

Union Ministry of Skill Development and Entrepreneurship (MSDE) in July 2015 launched the National Mission for Skill Development (NMSD). The Mission seeks to provide the institutional capacity to train a minimum of 300 million skilled people by the year 2022.

### **HRIDAY SCHEME LAUNCHED FROM AMRITSAR**

Union Ministry of Urban Development in July 2015 launched the National Heritage Development and Augmentation Yojana (HRIDAY) for 12 cities in the country from Amritsar in Punjab to preserve and rejuvenate the rich cultural heritage of the country in the selected 12 cities in the country, including Amritsar.

### **KUMBH MELA IN MAHARASHTRA**

The Nashik-Trimbakeshwar Simhastha Kumbh Mela began in July 2015. The year-long festival will end in August 2016. Simhastha Kumbh Mela is held once in 12 years. Kumbh Mela is a mass Hindu pilgrimage of faith in which Hindus gather to bathe in a sacred river. It is held every third year at one of the four places by rotation: Haridwar, Allahabad (Prayaga), Nashik and Ujjain. Thus the Kumbh Mela is held at each of these four places every twelfth year.

### **CBI TEAM TO PROBE MULTI-CRORE VYAPAM SCAM**

**Vyapam: Vyavsayik Pariksha Mandal/Madhya Pradesh Professional Examination Board (MPPEB)**

Vyapam scam is an admission and recruitment scam involving politicians, senior officials and businessmen in Madhya Pradesh. The CBI constituted the team following the direction of Supreme Court (SC) of India.

### **PATNITOP TUNNEL**

It connects Chenani in Udhampur with Nashri in Ramban district on the National Highway-1A (NH1A).

The 9.2 km tunnel, which is part of the ambitious 286 km-long four-laning of the Jammu-Srinagar national highway, will reduce the distance between two cities — Jammu and Srinagar — by around 30 km.

## **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 LokSabhain 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, ManoharLalKhattarin 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 ParamTyag 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 NajmaHeptullain August 2015 launched a new Central Sector Scheme NaiManzil 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:

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.

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 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 tele medicine 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.

## BEST RESULTS IN NORTH INDIA IN SBI-PO 2015

Students with R.K. MAHAJAN (Director, AAA Bright Academy)



## INTERNATIONAL NEWS

### APRIL

#### OPEN GOVERNMENT INDEX 2015

World Justice Project (WJP) in March released the Open Government Index 2015. Out of the 102 countries assessed in the 2015 Index, **Sweden topped** the list in terms of openness in the government. **India has** been placed at the **37th position** in the 2015 Index.

#### WORLDS FIRST OTAKU EXPO

Japan organised the world's first Otaku Expo in March 2015 at Makuhari Messe Convention Center in Chiba Prefecture.

The Expo was organized as a part of a special comic book fair held every five years, which attracts about half a million visitors.

The term is commonly used in the country to refer to people obsessed with Japan's unique take on comics and animation.

#### FORTUNE'S WORLD'S 50 GREATEST LEADERS

Fortune Magazine in March 2015 has released the list of 2015 roster of the World's 50 Greatest Leaders. The list included Prime Minister of India at 5th rank and Nobel Prize winner Kailash Satyarthi at the 28th rank. The list was topped by Apple CEO Tim Cook.

#### GLOBAL RESILIENCE INDEX 2015 REPORT

**Norway topped the list** in terms of business resilience whereas **Venezuela is at the bottom**. **India has been placed at the 119th position** in the 2015 Index compared to 112th rank it secured in the 2014 Index.

**AL-SHABAB ATTACKED GARISSA UNIVERSITY IN KENYA**

Al-Shabaab in April 2015 carried out a massacre killing 147 people in the Garissa University College situated in Garissa County in northeastern Kenya.

**MINIATURE PAINTING TITLED GURU NANAK DEV GIFTED TO STEPHEN HARPER BY PM**

The Prime Minister Narendra Modi in April 2015 gifted a miniature painting titled Guru Nanak Dev to Canadian Prime Minister, Stephen Harper.

**PAKISTAN AND RUSSIA JOINT MILITARY EXERCISE**

Pakistan and Russia in April 2015 agreed to hold first-ever joint military exercises as a part of their enhanced defence cooperation.

**INDIA SIGNED NUCLEAR AGREEMENT WITH CANADA**

India and Canada in April 2015 signed a nuclear agreement on supply of uranium to India. The agreement was signed between Indian Prime Minister Narendra Modi and Canadian Prime Minister Stephen Harper. PM Modi is on a three-day official visit to Canada, which is the first bilateral visit by an Indian Prime Minister in 42 years.

Canadian Cameco Corporation will supply 7.1 million pounds of uranium concentrate to India till 2020. The deal is worth 350 million US dollars. At present, India is the fourth largest consumer of energy in the world and it uses nuclear power for three percent of its electricity. However, under the planned Energy Revolution, India hopes to increase that number to 25 percent by 2050.

**PM NARENDRA MODI VISIT GERMANY**

Prime Minister of India Narendra Modi visited Germany in April 2015 as part of his three-nation tour to France, Germany and Canada. He jointly inaugurated Hannover Messe 2015 industrial fair along with Angela Merkel. It is a world leading trade fair industrial technology. He unveiled the bust of Mahatma Gandhi at Culemannstrasse in Hannover.

**NORMANDY GROUP FM MEET IN BERLIN**

The term Normandy Group was in news because the fifth meeting of the foreign ministers of the group members was held in April 2015 in Berlin, the capital of Germany. Normandy Group or Normandy Quartet is a group of four countries including Russia, France, Germany and Ukraine.

**SONGKRAN FESTIVAL**

Songkran Festival of Thailand was in news as in April 2015 over 120 people were killed and 1281 were injured while celebrating the festival.

**MAHATMA GANDHI STATUE DEFACED**

Johannesburg in South Africa was in news as in April 2015 a statue of Mahatma Gandhi was defaced by a group of people calling him a racist.

**PM NARENDRA MODI FRANCE VISIT**

Prime Minister of India Narendra Modi visited France in April 2015 as part of his three-nation tour to France, Germany and Canada. Modi met with French President Francois Hollande. Visit saw the signing of 20 Memorandum of Understandings (MoUs) and Agreements between India and France.

He also addressed the UNESCO at its headquarters on the occasion of its 70th anniversary on 10 April 2015. He gifted a painting titled **Tree of Life**, reflecting traditional societal respect for nature in India to the French President Francois Hollande.

**INDIA ELECTED TO U.N. AGENCIES**

India was elected to four important United Nations (UN) agencies in April 2015. These agencies are United Nations Children's Fund (UNICEF), World Food Program (WFP), Commission on Crime Prevention and Criminal Justice (CCPCJ) and the Governing Council of UN-Habitat.

**GLOBAL EARTH HOUR CAPITAL 2015**

Seoul city, the capital and largest metropolis of South Korea, in April 2015 was awarded the title of Global Earth hour Capital 2015.

**13TH UN CONGRESS ON CRIME PREVENTION HELD IN DOHA**

The 13th UN Congress on Crime Prevention and Criminal Justice was held in April 2015 at Qatar National Convention Centre in Doha, Qatar. The UN conference on crime control is held at every five-year intervals. The first Congress was held in Geneva, Switzerland in 1955.

**UN REPORT ON GLOBAL E-WASTE MONITOR**

United Nations (UN) in April 2015 released a report titled Global E-Waste Monitor 2014. The report has been compiled by the United Nations University (UNU), the UN's think tank. As per the report, in the year 2014 volume of e-waste is estimated around 41.8 million metric tonnes (Megatonnes – Mt) and it is expected to rise by 21 percent to 50 million Mt in 2018.

The top per capita producers by far are the wealthy nations of northern and western Europe, the top five being Norway, Switzerland, Iceland, Denmark, and the UK.

### TIME MAGAZINE LIST OF 100 MOST INFLUENTIAL PEOPLE IN THE WORLD

Time Magazine in April 2015 released a list of 100 most influential people in the world. **The list was topped by American rapper and singer Kanye West.** The list includes four Indian-origin persons namely Prime Minister Narendra Modi, Chanda Kochhar, Managing Director and CEO of ICICI Bank, Microsoft CEO Satya Nadella, and Vikram Patel, co-founder of the NGO Sangath.

### WORLD BANK ESTABLISHED POLLUTION MANAGEMENT AND ENVIRONMENTAL HEALTH PROGRAM

World Bank in April 2015 established Pollution Management and Environmental Health (PHEM) program. The program was officially launched on Global Citizen 2015 Earth Day in Washington, D.C.

The 45 million US Dollar PHEM program will focus primarily on air quality management in countries facing rapid urbanization and strong needs for pollution abatement measures, but also tackle water and land pollution.

### EARTHQUAKE DEVASTED NEPAL

More than 1000 people died as an earthquake of magnitude 7.9 on the Richter scale struck the country in April 2015. 19th century Dharahara (Bhimsen) tower at the center of Sundhara in Kathmandu, Nepal was reduced to rubble.

**Operation Maitri in Nepal- India launched a relief and rescue Operation named Maitri in earthquake hit Nepal.**

## MAY

### INDIA IS PRESIDENT OF 68TH WORLD HEALTH ASSEMBLY

India in May 2015 assumed Presidency of the 68th World Health Assembly (WHA) after 19 years. The session was presided by the Union Minister of Health & Family Welfare Jagat Prakash Nadda at Geneva. The World Health Assembly (WHA) is the forum through which the World Health Organization (WHO) is governed by its 194 member states.

### SEYCHELLES NEW MEMBER OF WTO

Seychelles in April 2015 became the 161st member of the World Trade Organization (WTO). This approval by WTO ended the 20-year long wait of the country for becoming a member of WTO, as the country was negotiating its accession terms since 31 May 1995. WTO Director-General Roberto Azevedo.

### INVESTMENT AND TRADE PROMOTION SIGNED BETWEEN INDIA AND JAPAN

India and Japan in April 2015 signed an action agenda for India-Japan investment and trade promotion and Asia-Pacific economic integration in New Delhi.

### INDIA AND MONGOLIA SIGNED AGREEMENTS

India and Mongolia signed various Agreements during the Prime Minister Narendra Modi visit to Mongolia. Modi's visit to Mongolia is the first ever visit of Indian Prime Minister to the country.

#### The Agreements

Treaty on the Transfer of Sentenced Persons.

MoU on Cooperation in the Field of Traditional Systems of Medicine and Homeopathy

MoU on Establishment of Cyber Security Training Centre in the Ministry of Defence of Mongolia

### THE HUMAN CAPITAL REPORT 2015

The World Economic Forum (WEF) in May 2015 released the Human Capital Report 2015 in Geneva, Switzerland. **Top 3 Countries** are Finland, Norway Switzerland. **Bottom 3 Countries** are Mauritania (122), Chad (123) Yemen (124). **India** occupied the **100th position** among the 124

countries surveyed in the Index.

### **FORBES RELEASED THE WORLD'S 100 MOST POWERFUL WOMEN 2015 LIST**

The world's most powerful woman in the list is German Chancellor Angela Merkel who fetched the first spot.

Hillary Clinton ranked at 2nd position,

#### **Indian Women in the list**

Four Indians have been named in Forbes list including Arundhati Bhattacharya, Chairperson of State Bank of India (SBI), who stood at 30th position. Chanda Kochhar, MD and CEO of ICICI Bank, was placed at 35th position; Kiran Mazumdar-Shaw, CMD of Biocon Limited, was placed at 85th position and Shobhana Bhartia, Editorial Director of the Hindustan Times Group, was placed at 93rd position.

### **ABRAJ KUDAI, WORLD'S BIGGEST HOTEL TO OPEN IN MECCA IN 2017**

The term Abraj Kudai was in news in the last week of May 2015 as it was described as the world's biggest hotel. It is set to open in 2017. Once completed, it will be the world's largest hotel featuring 10000 bedrooms. At present, the Venetian Macao situated in Macau, China is the world's largest hotel having 3000 rooms.

## **JUNE**

### **WORLD'S WEALTHIEST SELF-MADE BILLIONAIRES LIST**

Wealth-X on in 2015 released the World's Wealthiest Self-Made Billionaires List. It included world's top 25 richest self-made billionaires. The list was topped by Microsoft co-founder Bill Gates with a personal fortune totaling nearly 86 billion US dollars.

### **CHINESE VERSION OF BHAGAVAD GITA LAUNCHED IN CHINA**

The Chinese Version of the sacred ancient Indian scripture Bhagavad Gita was in June 2015 launched in China during an international yoga conference. The book was released by Indian Ambassador to China Ashok K. Kantha.

### **TYPHOON KUJIRA STRUCK SOUTH CHINA'S**

Typhoon Kujira struck China in June 2015. The typhoon made its landfall in south China's Hainan province with heavy rain in the drought hit island. Typhoon Kujira is the eighth typhoon of 2015.

### **INDIA 61<sup>st</sup> IN TERMS OF FOREIGNERS' MONEY IN SWISS BANKS**

India was placed at 61st position in terms of foreigners' money in Swiss banks.. The countries to top the list are the United Kingdom (UK) and the United States (US) .Just two big banks, UBS and Credit Suisse, account for nearly two-third of the total money kept by foreigners in Swiss banks while in case of Indians it is even higher at about 82 percent. Pakistan in the list is placed at 73rd position

### **GLOBAL PEACE INDEX 2015**

Institute for Economics and Peace (IEP) in June 2015 released the Global Peace Index (GPI) 2015.. It measured peace for 162 countries constituting 99.6 of the world population. Among these 162 countries .**India was placed at the 143rd position, the same as 2014. Iceland is the most peaceful country.**

### **JAPAN'S PARLIAMENT LOWERED VOTING AGE TO 18**

Parliament of Japan (**Diet**) in June 2015 passed a bill to lower the voting age from 20 to 18.

### **INDIA AND POLAND TARGET TRADE UPTO \$ 5 BILLION**

India and Poland set trade target of 5 billion US dollars by 2018. The decision was taken in June 2015 at the **fourth session of the bilateral Joint Commission on Economic Cooperation**, held in Warsaw, Poland.

### **BRITAIN CELEBRATED 800<sup>th</sup> ANNIVERSARY OF MAGNA CARTA**

The term Magna Carta was in news in June 2015 as the Queen Elizabeth II of the UK inaugurated a ceremony to mark the 800th anniversary of Magna Carta. The Great Charter, as it is often called, was said to be the foundation stone of the rights and liberties of the English people that gradually paved way for principle of **Rule of Law** across the world.

### **BBIN MOTOR VEHICLE AGREEMENT SIGNED IN THIMPU**

India, Bangladesh, Bhutan and Nepal in June 2015 signed the BBIN (Bangladesh, Bhutan, India and Nepal) Motor Vehicle Agreement in the Bhutanese capital Thimphu.

### **BUDDHAS OF BAMIIAN RESURRECTED IN AFGHANISTAN**

The Buddhas of Bamiyan were in June 2015 resurrected in Bamiyan Valley, Afghanistan via 3D light projection technology. The site was listed by UNESCO as a World Heritage Site.

### **SRI LANKA'S PRESIDENT DISSOLVED PARLIAMENT**

Sri Lankan President, Maithripala Sirisena dissolved the Parliament on 26 June 2015. Sirisena dissolved the parliament within 160 days after assuming his office in January 2015.

### **US LEGALIZED SAME-SEX MARRIAGE**

The United States (US) Supreme Court in June 2015 legalized same-sex marriage across the nation in a closely divided ruling by a 5 to 4 vote.

### **G7 SUMMIT**

G7 Summit 2015 was held at Schloss Elmau in Bavaria, Germany in June 2015. This was the 41st G7 summit and the theme for the summit was Think Ahead. Act Together.

### **TURKEY'S PARLIAMENTARY POLLS**

The Justice and Development Party (AKP) of Turkey led by President Recep Tayyip Erdogan in June 2015 won Turkey's parliamentary polls.

### **PRIME MINISTER VISITED BANGLADESH**

Prime Minister Narendra Modi visited Bangladesh in June 2015.

It was his first-ever visit to Bangladesh since becoming the Prime Minister.

He also received a 21-gun salute and a joint services guard of Honour in a red carpet reception.

The two nations signed, exchanged, adopted and handed 22 bilateral documents in Dhaka, including historical 1974 Land Boundary Agreement which would settle the 4096-kilometre-long border dispute.

Modi along with his Bangladeshi Counterpart Sheikh Hasina and West Bengal Chief Minister Mamata Banerjee flagged off the Dhaka-Shillong-Guwahati and Kolkata-Dhaka-Tripura bus services.

Modi received the Award of Liberation of War Honour on behalf of former Prime Minister Atal Bihari Vajpayee. He visited famous Dhakeshwari Kali temple in Lalbagh, Dhaka. The Dhakeshwari temple was built in the 12th century by Ballal Sen, a King of Sena dynasty. Dhakeshwari means Goddess of Dhaka and it was given the status of national temple in 1996.

### **LAND BOUNDARY AGREEMENT OF 1974**

India and Bangladesh in June 2015 signed the historical 1974 Land Boundary Agreement (LBA) which would settle the 4096-kilometre-long border (India's longest border with neighbour country) dispute between the two countries.

According to the agreement, Bangladesh took over 111 enclaves (17160 acres of land) from India's possession and India received 51 enclaves (7110 acres of land) from Bangladesh. Enclaves are tiny landlocked territories that each country has within the borders of the other nation. The enclaves in Assam, West Bengal, Tripura and Meghalaya come under the bill's ambit.

The bill also known as the **119th Constitution (Amendment) Bill, 2013** was passed by both houses of Parliament in May 2015. After President's assent the bill entered in to the statute book as **Constitution 100th Amendment Act 2015**.

### **INDIA AND BELARUS SIGNED SIX AGREEMENTS**

India and Belarus in June 2015 inked six agreements to boost ties and relationship based on friendship and mutual benefit. The agreements were inked in presence of President Pranab Mukherjee, who was on a two-day state visit to Belarus. Agreement on Protocol amending the agreement between the India and Belarus for the **Avoidance of Double Taxation**.

### **RULE OF LAW INDEX 2015 RELEASED;**

The US-based World Justice Project (WJP) in June 2015 released the Rule of Law Index 2015. The 2015 index, fifth in the series, provides data on how the rule of law is experienced in 102 countries around the globe. The index has been **topped by Denmark. India** with a score of 0.51 has been placed at **59th position**.

### USA FREEDOM ACT 2015

US President Barack Obama in June 2015 signed the USA FREEDOM Act 2015 in law. The USA FREEDOM stands for Uniting and Strengthening America by Fulfilling Rights and Ensuring Effective Discipline Over Monitoring Act of 2015.

### INDIA SWEDEN SIGNED SIX AGREEMENTS

India and Sweden in June 2015 signed 6 agreements to boost ties and restart the bilateral strategic dialogue. The agreements were inked in presence of President Pranab Mukherjee, who is on a state visit to Sweden. Mukherjee is the first ever Indian head of state to visit Sweden.

#### List of agreements/MoUs signed

MoU on Cooperation in the field of Sustainable Urban Development.

MoU on cooperation in the field of Micro, Small and Medium Enterprises.

Memorandum of Intent (Mol) on cooperation in ageing research and health.

## JULY

### CUBA FIRST COUNTRY TO ELIMINATE MOTHER-TO-CHILD TRANSMISSION OF HIV AND SYPHILIS

Cuba became the first country to **eliminate mother-to-child (vertical) transmission** of human immunodeficiency virus (HIV) and syphilis in the World. A validation in this regard was issued in June by the World Health Organisation (WHO).

### SATPAYEV OIL BLOCK DRILLING LAUNCHED

Prime Minister Narendra Modi and Kazakhstan Prime Minister Karim Massimov in July 2015 jointly launched the first exploratory drilling of the **Satpayev oil block** by ONGC Videsh Limited (OVL) and Kaz Munai Gaz of Kazakhstan.

### 30-DAY STATE OF EMERGENCY IN TUNISIA

President of Tunisia **Beji Caid Essebsi** in July 2015 declared state of emergency in the country for 30 days. The decision was taken against the backdrop of **Islamic State of Iraq and Syria (ISIS) gun attack on 26 June 2015 on Hotel Riu**

### INDIA-PAKISTAN JOINT STATEMENT RELEASED

India and Pakistan in July 2015 issued a Joint Statement (JS) in the Russian city of Ufa after a bilateral meeting between the Prime Ministers Narendra Modi and Nawaz Sharif. The meeting between the two Prime Ministers took place on the sidelines of the BRICS and Shanghai Cooperation Organisation (SCO) summits.

### UFA DECLARATION

Head of BRICS (Brazil, Russia, India, China and South Africa) nations in July 2015 released **the Ufa Declaration**. The declaration was released after the 7th BRICS summit held in the Russian city of Ufa in Bashkortostan. The theme was **♠ 'BRICS Partnership – a Powerful Factor of Global Development'**. The Ufa declaration saw the support for India to host the Eighth BRICS Summit in 2016.

### DUS KADAM FOR BRICS COUNTRIES

Prime Minister Narendra Modi in July 2015 proposed a 10 point initiative named as 'Dus Kadam: 10 Steps for the Future' to boost cooperation within the members of the BRICS (Brazil, Russia, India, China and South Africa).

#### The steps are:

BRICS Trade Fair

BRICS Railway Research Centre

Cooperation among Supreme Audit Institutions

BRICS Digital Initiative

Vol: ONE - 2015

BRICS Agricultural Research Centre

BRICS state/Local Government's Forum

Cooperation among cities in field of Urbanisation.

BRICS Sports Council and Annual BRICS Sports Meet

First Major Project of NDB to be in field of Clean Energy

BRICS Film Festival

**India will be hosting the Eighth BRICS Summit in 2016.****GLOBAL TOBACCO EPIDEMIC 2015 REPORT**

World Health organisation (WHO) in July 2015 released the Global Tobacco Epidemic Report 2015. The focus of the report is on **R of MPOWER** measure which stands for **Raise taxes on tobacco**.

The global population covered by at least one MPOWER measure at the highest level has increased from 2.3 billion to 2.8 billion. More than half of the world's countries, with 40% of the world's population have implemented at least one M POWER measure at the highest level of achievement.

**M:** Monitor tobacco use and prevention policies**P:** Protect people from tobacco smoke**O:** Offer help to quit tobacco use**W:** Warn about the dangers of tobacco**E:** Enforce bans on tobacco advertising, promotion and sponsorship**R:** Raise taxes on tobacco**CONAKRY NAMED AS WORLD BOOK CAPITAL FOR 2017 BY UNESCO**

Conakry, the capital of the Republic of Guinea, was in July 2015 named as the World Book Capital for 2017 by United Nations Organization for Education, Science and Culture (UNESCO). With this, Conakry becomes the 17th city to be designated as World Book Capital after New Delhi (2003), In cheon (2015) and Wroclaw (2016). The year for awarding World Book Capital starts on 23 April, which is celebrated as World Book

# CLEAN SWEEP BY AAA BRIGHT ACADEMY

## BEST RESULTS IN NORTH INDIA

STUDENTS WITH R.K. MAHAJAN (DIRECTOR, AAA BRIGHT ACADEMY)

**BANK-PO RESULTS-2014**

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### INDIA AND SINGAPORE SIGNED AGREEMENT TO ENHANCE MARITIME COOPERATION

India and Singapore in July 2015 signed Technical Agreement (TA) on sharing white-shipping information to enhance maritime cooperation between the two navies. The agreement was signed during the visit of Navy chief Admiral R K Dhowan to Singapore.

### MAURICE OBSTFELD

White House economic adviser Maurice Obstfeld was in July 2015 appointed as Chief Economist of the International Monetary Fund (IMF) with effect from 8 September 2015.

### FORBES ASIA'S FABULOUS 50 LIST

The Forbes Asia's Fabulous 50 list of the year 2015 was released in July 2015. The Fab 50 list is an annual honor roll highlighting some of the brightest stars in the Asia Pacific. The list was dominated by 25 Chinese firms, while India claimed the second-highest number of companies in the list with a total of 10 firms. **The most valuable company on the list is Tencent. The list depicts India's HDFC Bank as the brightest star.**

### WORLD'S LARGEST FLOWER AMORPHOPHALLUS TITANUM

World's largest flower **Amorphophallus Titanum** bloomed for the first time in 5 years in the fourth week of July 2015 at the Jindai botanical gardens in Tokyo, Japan. The flower Titan arum measuring 2-meter (6.5 feet) in height rarely flowers and is notoriously difficult to propagate. It is commonly called the **corpse flower** because it smells like rotting meat that helps attract pollinators such as beetles and flies.

### INDIA SIGNED LOAN AGREEMENT OF \$300 MILLION WITH ADB

India in 2015 signed a loan agreement of 300 million US dollars with Asian Development Bank (ADB) for its flagship programme National Urban Health Mission (NUHM).

### JOINT COMPREHENSIVE PLAN OF ACTION (JCPA) BETWEEN IRAN AND P5+1

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

The agreement called **Joint Comprehensive Plan of Action (JCPA) or Vienna agreement** was reached after 17 days of almost uninterrupted negotiations in Vienna.

### INDIA AND GEORGIA SIGNED MOU

India and Georgia in July 2015 signed a Memorandum of Understanding (MoU) for cooperation in the field of election management and administration. The MoU was signed by Chief Election Commissioner of India Nasim Zaidi and Tamar Zhvania, Chairperson, Central Election Commission, Georgia.

### PM NARENDRA MODI 6-NATION TOUR CONCLUDED

Prime Minister Narendra Modi in July 2015 returned to India after his six-nation tour **of Russia and five Central Asian countries namely Kazakhstan, Kyrgyzstan, Uzbekistan, Tajikistan and Turkmenistan.**

During this visit, Modi also visited Russia and attended the 7th BRICS summit and 2015 Shanghai Cooperation Organisation (SCO) held in Ufa.

Head of BRICS (Brazil, Russia, India, China and South Africa) nations on 9 July 2015 released the Ufa Declaration. The **7th BRICS** was held under the **theme 'BRICS Partnership – a Powerful Factor of Global Development'.**

### CONFIDENCE IN NATIONAL GOVERNMENT REPORT: OECD

India stood second among 40 countries in terms of Confidence in National Government in 2014 as per **the Government at a Glance 2015 report** that placed Switzerland at the top with Norway coming in third.

### QS UNIVERSITY RANKINGS BRICS 2015

The QS Intelligence Unit in July 2015 released the QS University Rankings: BRICS 2015. This 2015 edition reflects the increasingly strong **global presence of leading Chinese universities with the top three spots going to Tsinghua University, Peking University and Fudan University.** India's top **representative the Indian Institute of Science Bangalore** got the fifth place.

## 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 Amlekh gunj (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 DIALOUGE**

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 Turkmen** 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.



नेट/जेआरएफ की परीक्षा क्लीयर करने वाली छात्राएं व चंडीगढ़ सेक्टर 15 स्थित ब्राइट एकेडमी के डायरेक्टर आरके महाजन परिणाम आने के बाद खुशी मनाते हुए।

## यूजीसी नेट में भी ट्राइसिटी का दबदबा

पिछले पांच वर्षों में सबसे अच्छा रहा रिजल्ट

● सुमित सिंह इंदौराण

**चंडीगढ़।** यूनिवर्सिटी ऑफ कमीशन (यूजीसी) की ओर से दिसंबर 2010 में आयोजित नेशनल एलिजबिलिटी टेस्ट (नेट) के घोषित परिणाम में ट्राइसिटी के होनहारों ने बाजी मार ली है। आईएएस, आईआईटी, एआईआईई, पीएमटी के बाद सोमवार देर रात आया यूजीसी नेट का रिजल्ट भी इस बार शानदार रहा। पिछले पांच वर्षों में नेट का यह सबसे अच्छा रिजल्ट रहा है।

इस बार पंजाब यूनिवर्सिटी सेंटर से नेट परीक्षा में बैठने वाले कुल 664 विद्यार्थी सफल हुए हैं। इनमें से 174 ने जेआरएफ और 490 का नेट क्लीयर हुआ है। कामर्स में 125 छात्रों ने नेट और 54 ने जेआरएफ क्लीयर किया है। पंजाबी संकाय में भी 109 ने नेट



मनोजिंदर



नूपुर



सुरभि जैन



अनुराग पादक



कजल प्रसाद



मनिंदर सिंह



रिश्मिका

पिछले पांच-छह वर्षों में नेट का सबसे अच्छा रिजल्ट रहा है। ब्राइट एकेडमी से ही 70-80 युवाओं ने विभिन्न संकायों में नेट और जेआरएफ क्लीयर कर लिया है। लेक्चरर बनने के इच्छुक युवाओं के लिए अब नौकरी के काफी अच्छे विकल्प होंगे।

**आरके महाजन (डायरेक्टर, ब्राइट एकेडमी, सेक्टर-15 चंडीगढ़)**

और 28 ने जेआरएफ क्लीयर किया है। पिछले साल अंग्रेजी विभाग से एक भी छात्र नेट क्लीयर नहीं कर पाया था, जबकि इस बार 7 ने जेआरएफ और 11 ने नेट पास कर लिया है। पिछले सालों में यूजीसी नेट पास करने वालों की संख्या 250 से 300 के बीच होती थी। सेक्टर-15 स्थित ब्राइट एकेडमी के डायरेक्टर आरके महाजन ने बताया कि 3238 ने जेआरएफ और 9689 चंडीगढ़ का पास प्रतिशत 5.53 रहा है, जबकि इससे पहले यह 1 से 2 फीसदी रहता था। देशभर से इस परीक्षा में करीब तीन लाख छात्र अर्जीवर हुए थे। इनमें से 3238 ने जेआरएफ और 9689 ने नेट क्लीयर किया है।

**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 NKT (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 lend 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
Koyana 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		Turkey	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.	Jal 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 हजार 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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