

## GK CAPSULE FOR IBPS CLERK: III

(This GK Capsule has been specially designed for upcoming IBPS Clerk III Exam by the [Career Power Institute Delhi](#).  
The document consists of all important news and events of last few months, which can come in IBPS Clerk Exam)

### Current RBI Policy & Reserve Rates:

1. Repo Rate – 7.75% (increased -0.25%) previous 7.5%
2. Reverse Repo– 6.75% (increased -0.25%) previous 6.5%
3. CRR – 4% (Unchanged)
4. SLR – 23% (Unchanged)
5. MSF– 8.75% (decreased- 0.25%) previous 9%
6. Bank Rate – 8.75% (decreased -0.25%) previous 9%

**Note:** RBI hiked the repo rate by 25 basis points on **29<sup>th</sup> October monetary policy review**. It also reduced the MSF and Bank Rate by **25 bps to 8.75 per cent**.

ii. **Now** The difference between the repo rate and the MSF rate is **100 basis points** earlier it was **150 basis point**.

### Banking In India:

- ✓ **Reserve Bank of India (RBI)** was established in **1935 and Nationalized in 1949**.
- ✓ Sir Osborne Smith was the first Governor of the Reserve Bank of India
- ✓ CD Deshmukh was the first Indian Governor of RBI.
- ✓ **Savings account** system in India was started by Presidency Bank, in 1833.
- ✓ **Cheque** system was first introduced by **Bengal Bank** which was established in 1784.
- ✓ **Allahabad Bank** is the oldest existing public sector bank in India.
- ✓ Hongkong and Shanghai Banking Corporation (**HSBC**) introduced first time ATM in India in **1987, Mumbai**.
- ✓ Bank of India is the first Indian Bank to open overseas branch. It established a branch in London in 1946.
- ✓ **Central Bank** of India was the first public bank to introduce **credit card**.
- ✓ **Central Bank** of India is the first commercial bank which was managed by Indians.
- ✓ **ICICI Bank** was the first Indian Bank to provide **internet banking facility**.
- ✓ **ICICI Bank** was the first Bank to provide **Mobile ATM**.
- ✓ **Bank of Baroda** has the maximum number of overseas branches.
- ✓ SBI (State Bank of India) has the total number of maximum branches and holds 2<sup>nd</sup> position in the world.
- ✓ India's first **"talking" Automated Teller Machine (ATM)** launched by **Union Bank of India (UBI)** for visually impaired was launched in Ahmedabad (Gujarat).



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- ✓ The National Payments Corporation of India (NPCI) launches India's **first rural bank ATM card** with a regional rural bank in Varanasi.  
**Note:** NPCI launched the first Gramin bank ATM card with the Kashi Gomti Samyut Gramin Bank in association with Union Bank of India in Varanasi. The card is called **RuPay Gramin Card**.
- ✓ **India's first non-bank owned ATM opens in Maharashtra:** Tata Communications Payments Solutions Ltd, a wholly owned subsidiary of Tata Communications Ltd, which unveiled the ATM at Chandrapada in Thane district, plans to roll out 15,000 such ATMs by 2016.  
**Note:** Private sector lender Federal Bank announced its tie-up with Tata Communications Payment Solutions Ltd as the sponsor bank to deploy White Label ATMs (WLAs).

**ATMs: (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:**

- i. **5 free transactions** are permitted per month (inclusive of financial and/or non-financial) at other bank ATMs for Savings Bank Account holders.
- ii. For transaction beyond this minimum number of transactions, banks charge maximum **of Rs 20/-** per transaction.

**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.

**Reconciliation of failed transactions at ATMs**

- i. 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.
- ii. 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..
- iii. 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**.
- iv. All disputes regarding ATM failed transactions shall be settled by the issuing bank and the acquiring bank through the ATM system provider only.
- v. If the course of action for the customer complaint is not taken by his/her bank within the stipulated time than customer can take recourse to the local Banking Ombudsman in such situations.

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

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

**For ex: SBIN0015986 :**

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

**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**

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

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iii. Last 3 digits represent the branch (128)

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

### **Cheque Truncation:**

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

### **Cheque Vs Demand Draft**

**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.

**Demand Draft:** A demand draft is an instrument used for effecting transfer of money. It is a negotiable instrument.

### **Difference b/w a Cheque and a demand draft:**

- A cheque is issued by an individual whereas a demand draft is issued by a bank.
- A cheque is drawn by an account holder of a bank, whereas a draft is drawn by one branch of a bank on another branch of the same bank.
- In a cheque, the drawer and the drawee are different persons. But in a draft both the drawer and the drawee are the same bank.
- A cheque is defined in the Negotiable Instrument Act, 1881, whereas a demand draft has not be precisely defined in the NI Act.
- A Cheque can be dishonored for want of sufficient balance in the account. Whereas a draft cannot be dishonoured. Hence there is certainty of the payment in the case of a demand draft.
- Payment of a cheque can be stopped by the drawer of the cheque, whereas, the payment of a draft cannot be stopped.
- A cheque can be made payable either to a bearer or order. But a demand draft is always payable to order of a certain person.



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

The **bank insurance model (BIM)**, also sometimes known as **bancassurance**, is the partnership or relationship between a bank and an insurance company whereby the insurance company uses the bank sales channel in order to sell insurance products, an arrangement in which a bank and an insurance company form a partnership so that the insurance company can sell its products to the bank's client base.

### **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.

**Grounds of complaints:** The Banking Ombudsman can receive and consider any complaint relating to the following deficiency in banking services (including internet banking):

- non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;

- failure to issue or delay in issue of drafts, pay orders or bankers' cheques;
- non-adherence to prescribed working hours ;
- failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
- refusal to open deposit accounts without any valid reason for refusal;
- levying of charges without adequate prior notice to the customer;
- non-observance of Reserve Bank guidelines on engagement of recovery agents by banks; and
- any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.

**Complaints can be made when:**

- ✓ One can file a complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month after the bank concerned has received one's representation, or the bank rejects the complaint, or if the complainant is not satisfied with the reply given by the bank.
- ✓ period of more than one year has not lapsed after receipt of bank reply.
- ✓ the complaint is not for issues already settled/dealt with Ombudsman or for which proceedings before court, tribunal or arbitrator or any other forum is pending or a decree or Award or order has been passed.
- ✓ the complaint is within limitation period under Indian Limitation Act 1963.

**Procedure for filing the complaint:** One can file a complaint with the Banking Ombudsman simply by writing on a plain paper. One can also file it online or by sending an email to the Banking Ombudsman.

**Where can one lodge his/her complaint:** One may lodge his/ her complaint at the office of the Banking Ombudsman under whose jurisdiction, the bank branch complained against is situated.

**Other Important Points:**

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



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

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

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

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

**Main Points of the BSBDA:**

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

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

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



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

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

**About Micro, Small and Medium Enterprises:**

- i.** A **micro enterprise** is an enterprise where investment in plant and machinery **does not exceed Rs. 25 lakh.** and investment in equipment **does not exceed Rs. 10 lakh;**
- ii.** A **small enterprise** is an enterprise where the investment in plant and machinery is **more than Rs. 25 lakh but does not exceed Rs. 5 crore** and the investment in equipment is **more than Rs.10 lakh but does not exceed Rs. 2 crore.**
- iii.** A **medium enterprise** is an enterprise where the investment in plant and machinery is **more than Rs.5 crore but does not exceed Rs.10 crore.** and the investment in equipment is **more than Rs. 2 crore but does not exceed Rs. 5 crore.**

**Status of lending by banks to this sector?**

Bank loans up to **Rs.5 crore** per borrower / unit to Micro and Small Enterprises engaged in providing or rendering of services and defined in terms of investment in equipment under MSMED Act, 2006.

**Role of Banking Codes and Standard Board of India (BCSBI) for MSEs:**

- i. The Banking Codes and Standard Board of India (BCSBI) constituted a Working Group comprising members from select banks, Indian Banks Association, Rural Planning & Credit Department of Reserve Bank of India to formulate a Banking Code for SME Customers.
- ii. The Banking Codes and Standard Board of India (BCSBI) has formulated a Code of Bank's Commitment to Micro and Small Enterprises.
- iii. This is a voluntary Code, which sets minimum standards of banking practices for banks to follow when they are dealing with Micro and Small Enterprises (MSEs) as defined in the Micro Small and Medium Enterprises Development (MSMED) Act, 2006.

**Priority Sector Lending:** Priority sector lending include only those sectors as part of the priority sector, that impact large sections of the population, the weaker sections and the sectors which are employment-intensive such as agriculture, and Micro and Small enterprises.

**Priority Sector:** Priority sector refers to those sectors of the economy which may not get timely and adequate credit in the absence of this special dispensation.

Typically, these are small value loans to farmers for agriculture and allied activities, micro and small enterprises, poor people for housing, students for education and other low income groups and weaker sections.

**Categories under priority sector**

- (i) Agriculture
- (ii) Micro and Small Enterprises
- (iii) Education
- (iv) Housing
- (v) Export Credit
- (vi) Others

**Loan limit for education under priority sector:** Loans to individuals for educational purposes including vocational courses upto `10 lakh for studies in India and `20 lakh for studies abroad are included under priority sector.

**Limit for housing loans under priority sector:** Loans to individuals up to `25 lakh in metropolitan centres with population above ten lakh and `15 lakh in other centres for purchase/construction of a dwelling unit per family excluding loans sanctioned to bank's own employees.

**Rate of interest for loans under priority sector:** The rate of interest on various priority sector loans will be as per RBI's directives issued from time to time, which is linked to Base Rate of banks at present. Priority sector guidelines do not lay down any preferential rate of interest for priority sector loans.

**Headquarter of Public Sector Banks in India:**

- ✓ Allahabad Bank - Kolkata
- ✓ Andhra Bank - Hyderabad
- ✓ Bank of Baroda - Vadodara
- ✓ Bank of India - Mumbai
- ✓ Canara Bank - Bangalore
- ✓ Central Bank of India - Mumbai
- ✓ Corporation Bank - Mangalore
- ✓ Dena Bank - Mumbai
- ✓ IDBI Bank Limited - Mumbai
- ✓ Indian Bank - Chennai
- ✓ India overseas Bank - Chennai
- ✓ Oriental Bank of Commerce - New Delhi
- ✓ Punjab & Sind Bank - New Delhi
- ✓ Punjab National Bank - New Delhi
- ✓ State Bank of India - Mumbai
- ✓ Syndicate Bank - Manipal
- ✓ UCO Bank - Kolkata
- ✓ Union Bank of India - Mumbai
- ✓ United Bank of India - Kolkata
- ✓ Vijaya Bank - Bangalore
- ✓ IDBI - Mumbai



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**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.

The PAN is a 10-digit alphanumeric number that is issued in the form of a card. It serves as a universal identification factor for tracking high value transactions and ensures that all financial transactions are in compliance with tax laws, and thus help prevent tax evasions.

**Benefits of PAN Cards:**

- PAN is unique, permanent and national and acts as an ID proof.
- Is unaffected by address change, even between states.
- PAN is a must for depositing **Rs.50, 000 or more in any bank.**
- Must for operating demat accounts or for opening a bank account.
- For cash payment of a minimum of Rs.50, 000 for buying bankers cheques, bank drafts or pay orders on a single day.
- Selling or buying immovable property worth Rs.5 lakhs or more. If the property is co-owned, the PAN of both owners must be mentioned.
- Sale or purchase of shares, bonds, derivatives, debentures or other securities over Rs.1 lakh.
- An investment exceeding Rs.50, 000 in shares, mutual funds or post office savings.
- Payment of a minimum of Rs.25, 000 against hotel or restaurant bills.
- payment in cash in connection with travel to any foreign country of an amount exceeding twenty-five thousand rupees at any one time.

**News related to RBI:**

1. The Reserve Bank of India has constituted a **GIRO Advisory Group (GAG)** to implement a national Indian Bill Payment System so that households will be able to use bank accounts to pay school fees, utilities, medical bills and make remittances electronically. Panel is headed by **Prof. Umesh Bellur**
2. **RBI permitted** Wholly Owned Subsidiaries (**WOS**) of the foreign banks to acquire domestic private sector banks and also permitted the banks to set up branches anywhere in the country.

**Note:** foreign banks will not be allowed to hold **more than 74 percent** in the private banks they may acquire.

ii. Currently, foreign banks as a group **are entitled to open 12 branches in India every year.**

iii. The initial minimum capital for a **WoS will be Rs 500 crore,**

iv. RBI said that the WoS will be required to meet **Basel-III requirements (9 per cent Tier-I capital)** right from Day One.

v. For the first three years, the WoS will have to maintain **Tier-I capital at 10 per cent.**

**BRANCH OPERATIONS**

ii. They will be allowed to open branches in Tier 1- centers without taking prior permission from the RBI provided at **least 25 per cent** of their branches are opened in un-banked rural centres (**Tier 5 and Tier 6**).

**BOARD OF DIRECTORS:** The RBI also mandated that at least a third of the directors should be independent of the management of the subsidiary in India, its parent or associates. It also wants at least a third of the directors to be Indian nationals resident in India.

3. **RBI Launches New RTGS System:** The Reserve Bank of India on 19<sup>th</sup> Oct. launched the new Real Time Gross Settlement (RTGS) system for large-value funds transfer.

**Note: 1,** The Real Time Gross Settlement (RTGS) system is a large-value funds transfer system which banks use to settle inter-bank transfers for their own accounts as well as for their customers.

**2.** The new ISO 20022 compliant RTGS system provides three access options to participants — thick-client, Web-API (through INFINET or any other approved network) and Payment Originator module.

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4. **RBI pegs CAD USD 56 billion** in 2013-14 much lower than the quantum projected earlier. The current account deficit (CAD), which is the difference between outflow and inflow of foreign exchange, touched an all-time high of USD 88.2 billion or 4.8 percent of the GDP in 2012-13.
5. According to The Raghuram Rajan committee report suggested a new methodology for devolving funds on states based on a 'Multi Dimensional Index (MDI)'.  
**Note:** Based on the MDI scores, the **10 least developed** states are: Odisha, Bihar, Madhya Pradesh, Chhattisgarh, Jharkhand, Arunachal Pradesh, Assam, Meghalaya, Uttar Pradesh and Rajasthan.  
**ii. The 7 most developed status are** Goa, Kerala, Tamil Nadu, Punjab, Maharashtra, Uttrakhand and Haryana.  
**iii. 11 less developed states are :** Manipur, West Bengal, Nagaland, Andhra Pradesh, Jammu and Kashmir, Mizoram, Gujarat, Tripura, Karnataka, Sikkim and Himachal Pradesh. .
6. RBI set up a **3 member** committee **under former Governor Bimal Jalan** to scrutinise applications for new bank licences. The committee comprises of: **Usha Thorat (former RBI Deputy Governor), C B Bhave (former Sebi chairman) and Nachiket Mor** (financial sector expert).
7. RBI has relaxed trade credit norms for all type of companies to avail of trade credit not exceeding **\$20 million** up to a maximum period of **5 years** for import of capital goods.
8. **According to RBI prudential norms:**
  - i. Banks are allowed to lend a maximum of 50% of their capital fund on any day during a fortnight.
  - ii. Borrowings by Scheduled Commercial Banks should not exceed 100 per cent of their capital fund.
  - iii. Banks are allowed to borrow a maximum of 125 per cent of their capital fund on any day, during a fortnight.
  - iv. Banks are allowed to lend a maximum of 25% of their capital fund on a fortnightly basis.**V. Lending of Scheduled Commercial Banks, on a fortnightly average basis,** should not exceed 25 per cent of their capital fund.
9. RBI has decided to introduce a Forex Swap Window to meet the entire daily dollar requirements of three public sector oil marketing companies **IOC, HPCL and BPCL**
10. RBI bans zero interest loans on EMI to credit card holders.
11. According to the new guide line of RBI, now banks can open their branches in tier I cities (the city which have population more than one lakh) without taking its permission in each case.
12. **RBI Rajbhasa Awards:** Punjab National Bank (PNB) won five Rajbhasa Awards organized by RBI.
13. RBI guide lines for the clearance of all the cheques is 2 days.
14. RBI hiked the investment limit in government securities by FIIs and long-term investors \$25 billion from \$20 billion and in corporate bonds \$50 billion from \$45 billion.
15. RBI permitted the premature encashment of 8% savings (Taxable) Bonds for individual investors who are 60 years and above in age.
16. The RBI said, min paid-up equity of 25 % should be held directly by the lender. Also, repayment of the principal will commence only after completion of minimum average maturity of 7 years and no prepayment will be allowed before maturity.
17. The Reserve Bank opened a special borrowing window of Rs 25,000 crore to help the crisis-ridden mutual funds tide over liquidity problems.
18. Aditya Birla Group chairman Kumar Mangalam Birla has resigned from RBI board to avoid any conflict of interest as one of his group firm is in the race for a new banking licence.



### News Related to Banking & Finance

1. The headline inflation number, the wholesale price index or WPI, has increased to 7 per cent in October from 6.46 per cent in September.
2. **Deutsche Bank has become** the first bank in India to use the Reserve Bank of India (RBI)'s window to swap fresh foreign currency non-resident (bank), or FCNR (B), dollar funds. It has raised about **\$450 million FCNR (B) deposits** from about 10 non-resident Indians and swapped it with the central bank,
3. **YES Bank has become the first** bank to raise \$ 225 million funds overseas using the swap loan facility provided by the Reserve Bank of India (RBI) . The private sector lender raised \$255 million (\$180 million and €58 million) by way of dual currency, multi-tenor syndicated loan facility.

4. **Canara Bank and Apollo Munich Health Insurance (AMHI)** have entered into a bancassurance tie-up. This is the first such tie-up for the insurance company in its six years of existence. Bancassurance is distribution of insurance products through a bank's network.
5. In September 4, RBI had announced a **swap window to attract FCNR (B) dollar funds**. Accordingly, it has been decided to offer such a window to banks to swap fresh FCNR (B) dollar funds, mobilized for a tenure of at least three years, at a fixed rate of 3.5% a year for the tenure of the deposit.”.
6. World Bank lowers 2013 growth forecast for East Asian developing countries to **7.1%**
7. **WTO lowers growth projection for world trade in 2013 to 2.5%** against 3.3 per cent projected in April and 4.3 per cent earlier in the year
8. **Own Your NPA' campaign launched by IDBI:** In a bid to speedily recover Non-Performing Assets (NPA), the IDBI Bank has launched a campaign named '**Own Your NPA**'.
9. Tata Communications Payment Solutions Ltd (TCPSTL), a wholly owned subsidiary of Tata Communications Ltd, today inaugurated Indicash ATMs in Mysore.  
**Note: The company's first** white-label ATM was launched at **Chandrapada village in Thane** district on June 27.
10. China launched its first direct bank, a new mode of providing **online banking services** without any entity outlets. The direct bank has been launched by the **Bank of Beijing** in co-operation with the **Netherlands-based ING Group**.  
**Note: i. A direct bank** is a bank without any branch network that offers its services remotely via online banking and telephone banking and may also provide access via ATMs (often through interbank network alliances), mail and mobile.
11. Bhartiya Mahila Bank proposes to complete the first six branches at Mumbai, Delhi, Kolkata, Chennai, Indore & Guwahati. Headquarter at New Delhi and likely to operational by November this year.
12. Indian banks would need Rs 3,90,000-5,00,000 crore capital over the next six years in the wake of Basel III capital regulations announced by the RBI.
13. The Bank International Indonesia (BII) launched its operations in India by opening a branch in Mumbai.
14. ICICI Bank, the country's largest private sector bank, launched its 'Branch on Wheels' to offer basic banking services in remote areas which have so far been devoid of banking facilities.

**FDI Limits:**

Sr no.	List of Limits in Various Sectors (In %)	
1.	Defence	26
2.	Pension	49
3.	Insurance	49
4.	Print Media	26
5.	Civil Aviation	49
6.	Public Sec. Banks	49
7.	Private Sec. Banks	74
8.	Multi Brand	51
9.	Single Brand	100
10.	Tourism	100
11.	Pharmaceuticals	100
12.	FM Radio	26
13.	Telecommunication	100
14.	Asset Reconstruction companies	100

**India GDP Forecast:**

- **RBI** lowers India's GDP growth forecast for 2013-14 to **5%**
- **CSO (Central Statistical office)** lowers India's GDP growth forecast for 2013-14 to **4.4%**



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- Prime Minister's Economic Advisory **Council (PMEAC)** lowers India's GDP growth forecast for 2013-14 to **5.3%**
- **World Bank** lowers India's GDP growth forecast for 2013-14 to **4.7%**
- **ADB lowers** India's GDP growth forecast for 2013-14 to **4.7%**
- **IMF lowers** India's GDP growth forecast for 2013-14 to **3.75%**
- **Moody's** lowered its forecast to 4.5 per cent, a full one percentage point below its earlier **5.5 %**.
- **CRISIL** lowers India's GDP growth forecast for 2013-14 to **4.8%**
- **HSBC** lowers India's CAD forecast for FY'14 to **3.4%**
- **Fitch** has scaled down its projections on India's growth to **4.8%**

#### India ranking in different Indexes for 2013:

1. Global Hunger Index- 63
2. World Prosperity Index – 106. Norway tops the list.
3. Global Gender Gap Report - 101. Iceland tops the list.
4. Global Peace Index – 141
5. Human Development Report – 136
6. Global Corruption Index – 94
7. Global Competitiveness Index-60 for 2013 (Switzerland top in this report)
8. Gender Inequality Index - 132<sup>nd</sup> (UN Human Development (Index) Report)
9. In List of High Net worth Individuals – (5<sup>th</sup> acc to the Knight Frank Wealth Report 2013)
10. In The List of Spam Spewing Nation in the World- 3<sup>rd</sup> (after US and China); as per the new report of Sophos Labs.
11. India has been ranked as the 119th freest country in the world out of 177 in the 2013 index of economic freedom.

#### Index/Reports Issued by different organizations in World:

1. World Economic Outlook is published by: International Monetary Fund (IMF).
2. Global Hunger Index is issued by: International Food Policy Research Institute
3. Global Peace Index is issued by: Institute for Economics and Peace
4. Global Corruption Index is issued by: Transparency International
5. Global Competitiveness Index is issued by: World Economic Forum
6. Human Development Report is issued by: United Nations Development Programme (UNDP)
7. Gender Inequality Index is issued by: United Nations Development Programme (UNDP)



#### Economic News: India & World

1. In the World Bank Report, India top beneficiary with foreign remittances worth **71 billion dollars** followed by **China** with 60 billion dollars and the Philippines which got 26 billion dollars
2. World Bank and the Asian Development Bank, have assured a financial assistance of USD 313 million to Odisha government for restoration and rehabilitation activities in cyclone Phailin hit areas.
3. **Vancouver Gets World's First Bitcoin ATM:** The world's first Bitcoin ATM machine which can exchange digital currency - Bitcoins -for any official currency has launched in Vancouver, Canada on 29 October 2013. The ATM machine, named **Robocoin**,  
**About Bitcoins** Bitcoin is a virtual currency that is unregulated by any central bank or government, but still works for purchasing goods and services from retailers willing to accept it.
4. Max Bupa Health Insurance has entered into a bancassurance tie-up with Deutsche Bank.
5. Six major central banks in the world made currency swap arrangements permanent on 31 October 2013 as a prudent liquidity backstop in case of future global financial strains.

#### **Names of Six major central banks**

1. The Bank of Japan
2. U.S. Federal Reserve
3. European Central Bank
4. Bank of England
5. Central bank of Canada
6. central bank of Switzerland

**About Central bank liquidity swap:** Central bank liquidity swap/Currency is a type of currency swap used by a country's central bank to provide liquidity of its currency to another country's central bank.

6. Central Bank of India opens liaison office in Hong Kong. Rajeev Rishi is CMD of CBI.

7. Canara Bank, Pune Circle has launched a CASA Carnival in all its branches in Pune and in 14 districts of Maharashtra, **to mobilise Savings and Current Accounts through door-to-door and shop-to-shop campaign**
8. Canara Bank has agreed take over the Amanath Cooperative Bank.
9. Canara Bank signed a MoU with industry body CII to facilitate cheaper credit access to micro, small and medium enterprises. Under the MoU, Canara Bank shall extend a concessional credit of 50 basis points on the applicable card rate of interest to MSME units which are members of CII.
10. India Ratings & Research (Ind-Ra) expects India's GDP growth to remain sluggish **at 4.9 per cent in** the current financial year, due to a mix of domestic and external factors
11. Securities and Exchange Board of India (SEBI) came out with a regulation which made it mandatory for fund houses to start labeling funds on the basis of 3 parameters: nature of scheme, investment objective and level of risk, denoted by 3 different colours.  
SEBI diktat relating to product labeling on the basis of colours, how fund houses have actually implemented this across the huge spectrum of funds and finally, my take on if there is more to the colours than what this regulation actually implies.  
**As per the SEBI regulation, the level of risk will be depicted by the colour code boxes:**  
**Blue:** Principal at low risk  
**Yellow:** Principal at medium risk  
**Brown:** Principal at high risk
12. Market regulator Sebi has disqualified **Cals Refineries** from issuing equity shares and any other security for a further eight years, as the company was found guilty in a case involving irregularities in issuance of Global Depository Receipts (GDRs).
13. In a new initiative, Axis Bank entered into a tie up with the UIDAI that will enable the bank to open accounts by using the 12-digit Aadhaar number of the customer.
14. India Signed Pact with World Bank for Uttar Pradesh Water Sector Restructuring Project for credit of 360 million US Dollar.
15. **World Bank approves \$250-m aid for Uttarakhand** which was hit hard by rains and landslides in June that killed 580 people, to help the State undertake rehabilitation work and strengthen its capacity for disaster management.
16. **Corporation Bank tops in loans to small units:** The Ministry of Micro, Small and Medium Enterprises has **assigned Corporation Bank No. 1 rank under the 'National Awards for Excellence in MSE** (micro and small enterprises) Lending' for 2012-13.
17. Himachal Pradesh on 26 October 2013 became the second state after Haryana to introduce Union **National Vocational Qualitative** Framework (NVQF) Scheme. The scheme has been implemented **by the All India Technical Education Council and the National Skill Development Council.**
18. Switzerland became the world's 58th nation to sign the Multilateral Convention on Mutual Administrative Assistance in Tax Matters.
19. **World Bank** funds project to help 300,000 families in North East Rural Livelihood Project (**NERLP**) would be executed in four northeastern states - Mizoram, Nagaland, Sikkim and Tripura, to uplift the economic condition of the rural people.
20. Leaders of **BRICS** announced to set up **100 Billion US Dollars** Fund to steady currency markets (to guard against financial stocks) destabilized by an expected pullback of US monetary stimulus.  
**Note:** Brazil, India and Russia committed 18 billion dollars each while China announced 41 billion US dollars. South Africa announced 5 billion US dollars.
21. **Romania** gets 2 bn euro **IMF** standby aid. The IMF loan is a two-year standby arrangement **for 1.98 billion euros**, to give the government space to continue reforms.  
**Note:** Romania President: **Traian Bănescu.** Capital: **Bucharest.** Currency: **Leu**
22. **Nabard** ( National Bank for Agriculture and Rural Development ) has sanctioned Rs 40 cr for rural water supply scheme in the Union Territory of Puducherry under Nabard's Rural Infrastructure Development Fund (RIDF).
23. **Nabard opens lending window for pvt sector:** The National Bank for Agriculture and Rural Development (Nabard) has opened a lending window for private sector for the creation of warehouse space and also to set up cold storages and **cold chains in Karnataka.**
24. **SEBI board approves new Foreign Portfolio Investor norms:** The new class of investors, FPIs, would encompass all FIIs (Foreign Institutional Investors), their sub-accounts and Qualified Foreign Investors (QFIs), and would be divided in three categories as per their risk profile.  
**Under the new FPI regime:**  
i. All existing FIIs, Sub Accounts and QFIs will be eventually merged into this new investor **class to be known as FPIs.**

- ii. The **Category I** FPIs, which would be the lowest risk entities, would include foreign governments and government related foreign investors,
  - iii. "**Category II**" FPIs would include "appropriately regulated broad based funds, appropriately regulated entities, broad-based funds whose investment manager is appropriately regulated, university funds, university related endowments, pension funds etc".
  - iv. The **Category III** FPIs would include all others not eligible under the first two categories.
  - v. SEBI said that all existing FIIs and Sub Accounts may continue to buy, sell or otherwise deal in securities under the FPI regime.
25. **GAAR** to come into effect from **April 1, 2016**: The controversial GAAR provision, which seeks to check tax avoidance by investors routing their funds through tax havens, will come into effect from April 1, 2016.
- Note:**
- i. The provision of General Anti Avoidance Rules (GAAR) will apply to entities availing tax benefit of at least Rs 3 crore, according to the notification
  - ii. It will apply to foreign institutional investors (FIIs) that have claimed benefits under any Double Tax Avoidance Agreement (DTAA).
26. **ADB** (Asian Development Bank) to lend **\$500m** for **Rajasthan** clean **energy projects**:
27. **Japan** to promote '**womenomics**', pledges over \$3 billion ODA: Japan will promote "**womenomics**" -- a theory which asserts that the advancement of women in society is directly correlated with its **growth rate**.
28. **China** holds the world's **largest Foreign Exchange Reserve** with \$3.31 trillion tops the list.
29. Internet giants **Yahoo** closed its news and community services in **China**.
30. **Air India & SBI** Cards launch co-branded credit card: that seeks to add value to the travel experience of Indian customers. SBI Cards is a joint venture between SBI and GE Capital. Rohit Nandan, Chairman and Managing Director, Air India.
31. **Import** duty on Gold hike to 10% and in Gold jewellery hiked to **15%**.
32. **SBI Life** launches **Smart Power Insurance** plan which is designed to care for investor's twin needs of insurance and investment.
- SBI Life Insurance is a joint venture between State Bank of India and BNP Paribas Cardif, the insurance arm of BNP Paribas.
33. **ICICI Prudential Life** launches new unit-linked **pension** plan: **ICICI Pru Easy Retirement**
34. **ICICI Bank** launches new **Facebook** app Pockets that will enable customers of the bank to transfer money, recharge mobile phones and book movie tickets from their Facebook pages.
35. **ICICI Bank** opened **skill training** academy in **Jaipur** (Rajasthan) to provide vocational training to youth from economically weaker section of the society
36. **IndiaFirst** Life offers policies in demat form: Private life insurer **IndiaFirst Life** has announced the availability of all its policies in **dematerialized** format (**insurance policies in electronic form**).
37. **ADB** (Asian Development Bank) funds Rs 130 cr to flow into **Agartala** water pipelines, would overhaul the entire 53-year-old water supply system.
38. Government of India has shifted the administrative control of **Forward Markets Commission (FMC)**, the chief regulator of Forwards and Futures Commodity Markets in India to the **Ministry of Finance**. Earlier it was under the control of the **Department of Consumer Affairs** under the Ministry of Food.
39. The foundation stone of Mainline Electrical Multiple Unit (MEMU) Coach Factory was laid at Rupaheli Station, Bhilwara District,
40. The Cabinet Committee on Economic Affairs (CCEA) approved continuation of the scheme for Integrated Textile Parks in the 12th five year plan.
41. Muthoot Fincorp, which is actually a part of Muthoot Pappachan Group, announced launching 100 crore Rupees non-convertible debenture (NCB) issue in order to fund the expansion of microfinance as well as small and medium enterprise (SME) business
42. Retirement fund body EPFO is likely to announce an interest rate of **8.5 % from 8%** on provident fund deposits for 2013-14.
43. The Central Government raised customs duty on gold, silver and platinum to 10 percent in a bid to curb the surging imports and burgeoning Current Account Deficit (previously gold 8% and silver 6%).
44. **India** has signed a loan agreement of **100 million** US dollar with the **World Bank** for its **Low Income Housing** Finance Project. The objective of the project is to provide access to sustainable housing finance for low income households to purchase, build or upgrade their dwellings.
45. India tops BRICS in super-rich membership: World Ultra Wealth report 2013.



46. India, Japan to enhance currency swap arrangement to USD 50 billion a development that is likely to bring stability in financial markets in the country.
47. **NABARD** has sanctioned Rs 113.70 crore to **Karnataka** under Rural Infrastructure Development Fund (RIDF).
48. Maharatna status for BHEL and GAIL.
49. The government signed a \$60 million loan agreement with the World Bank to improve watershed operations in seven districts of Karnataka.
50. Centre to set up country's 1st geothermal power project in Ladakh.
51. LIC Housing Finance has launched a new home loan product called "Bhagyalakshmi" for women home seekers.
52. ADB gave 100 Million US Dollar Loan to Uttarakhand for the urban infrastructure programme.
53. The ADB has offered \$150 million loan for the expansion of railway tracks and to improve overall service in the country.
54. ADB announced to provide \$74.8 million loan to improve road connectivity in the North East states.
55. ADB to provide \$300 million loan to Chhattisgarh for overhauling roads
56. India is 4<sup>th</sup> largest energy consumer in the world: According to a Report by US Energy Information Administration (EIA), India has emerged the fourth largest energy consumer of the world after the US, China and Russia, but its per capita energy consumption remains lower than that of developed countries.
57. SIDBI signs tripartite MoU with Egyptian body, World Bank: Small Industries Development Bank of India (SIDBI) has signed a tripartite Memorandum of Understanding (MOU) with Social Fund for Development (SFD) Egypt and the World Bank.
58. Minimum net-owned funds for money transfer business: Rs 50 lakh.
59. Asian Development Bank (ADB) will provide about 6 billion dollars loan to India to maintain its lending level to India.
60. The Union Cabinet approved Women Self Help Groups to Get Low Interest Loans at 7% with the objective of removing poverty in rural areas.

**Points To Remember:**

**MOU Signed by India:**

1. India's public broadcaster Prasar Bharati and Radio-Television of Slovenia (RTV-SLO) on 13 November 2013 signed an MoU to develop and strengthen mutual friendly relations through an increased cooperation in the field of broadcasting.
2. **India and Japan decided to strengthen their Cooperation in the Maritime Sector.**
3. Japan grants \$130 m for Tamil Nadu infra projects
4. Japan pledges \$150 mn for Uttarakhand flood relief
5. **India Signed Financing and Project Agreements** with World Bank for Disaster Management assistance of 236 million US Dollar. The agreements were signed for Tamil Nadu-Puducherry Coastal Disaster Risk Reduction Project (CDRRP).
6. MTNL (Mahanagar Telephone Nigam Limited) signed a MoU with Los Alamos Technical Associates, Inc. (LATA) of USA **to impart Security Training in India**
7. India and South Korea on Saturday discussed ways to add strategic and economic content to bilateral ties in the key areas including security, trade and investments.
8. In a first-of-its-kind initiative to promote use of clean technology, India signed an agreement with Finland to produce indigenous ethanol and reduce country's dependence on its import. As per the deal, State-run explorer ONGC and Finnish clean technology firm Chempolis will set up a pilot project to produce ethanol, bio-chemicals and bio-coal from biomass residual matters.
9. Private sector lender Yes Bank and credit rating company Care Ratings have entered into an agreement to offer services and products in the small and medium enterprise (SME) segment.



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10. GAIL signed a Gas Cooperation Agreement (GCA) with the Department of Industries, Government of Bihar for development of natural gas infrastructure and city gas network in Bihar.
11. GAIL India and Paradip Port Trust on 26 October 2013 signed a Memorandum of Understanding for setting up an offshore Liquefied Natural Gas (LNG) terminal at Paradip Port, Odisha.
12. Australian Trade Commission (Austrade) and YES Bank ink pact for knowledge sharing in food and agricultural sectors.
13. **India and Peru Signed MoUs to Strengthen Bilateral Cooperation.**  
The Vice President of India visited Peru to celebrate the 50th year of establishment of diplomatic ties between the two countries.  
**Note:** Capital of Peru – Lima, Currency: Peruvian nuevo sol, President: Ollanta Humala Tasso
14. India has given Bhutan one 100 crore rupees as assistance for the new government's stimulus plan. India's Ambassador to Bhutan **V. P Haran** PM of Bhutan: Prime Minister Tshering Tobgay
15. India and Cuba on 30 October 2013 signed a Memorandum of Understanding (MoU) for cooperation in broadcasting between Prasar Bharati and Cuban Radio and Television Institute (ICRT).
16. Indian Institute of Mass Communication (IIMC), New Delhi and Queensland University of Technology (QUT), Brisbane, Australia signed the International Cooperation Agreement to collaborate in academic programmes and in frontier areas of research in Media and Communication on 4 November 2013.
17. The US and India have launched the third India-US-Africa triangular agricultural training programme at the National Institute of Agricultural Extension **Management (MANAGE).**
18. Housing and Urban Development Corporation Limited (HUDCO) on 29 October 2013 signed a Memorandum of Understanding (MoU) with School of Planning and Architecture (SPA), New Delhi.
19. **India, US seal first commercial deal on civil nuclear power:**  
The US Nuclear Regulatory Commission (NRC) and the Indian Atomic Energy Regulatory Board (AERB) intend to sign a memorandum of understanding for the exchange of technical information in nuclear safety matters
20. India & **Bangladesh** deal two energy cooperation : India begins electricity export to Bangladesh with the inauguration of the Bangladesh-India Power Transmission Centre at western Bherampura, adjacent to West Bengal.  
**Note: i.** India will export **500** megawatts of electricity a day to Bangladesh over a period of **35** years.  
**ii. The 'Maitri' thermal** power project is being developed by the Bangladesh-India Friendship Power Company, a joint venture between NTPC and Bangladesh Power Development Board.
21. **India seeks Belgium's and Turkey support to enter arms control regimes:** Belgium will support India's efforts to become a full member of the four arms control regimes, namely, NSG, Missile Technology Control Regime (MTCR), Wassenaar Arrangement and Australia Group.  
**Note: i.** Belgian King: **King Philippe**, Prime Minister: **Elio Di Rupa**. Currency – **Euro**. Capital: **Brussels**  
**ii.** NSG has 47 members, MTCR has 34 countries as its members, Wassenaar Arrangement has 41 members  
**iii. Wassenaar Arrangement** is an order which is for the promotion of regional security, international security and stability by offering transparency and greater responsibility in transfers of conventional arms, dual-use goods and technologies.  
**Turkey:** President : **Abdullah Gül** PM: **Recep Tayyip Erdoğan**. Capital: **Ankara**. Currency **Lira**:  
Both the countries are member of all groups.
22. Archaeological Survey of **India (ASI)** signed an agreement with **Google** to create 360 degree online imagery of 100 of India's most important heritage sites. The sites include the Taj Mahal, Khajuraho , Ajanta and Ellora caves.
23. India has extended Lines of Credit (LoC) worth \$640 million to Mozambique:  
**Note: i. India is the 8th largest foreign investor** in Mozambique with total investments estimated at more than \$500 million.  
**ii.** Armando Emilio Guebuza: **President of Mozambique.**  
**iii.** Alberto Vaquina: **Prime Minister of Mozambique.**  
**iv.** Capital of Mozambique - **Maputo**  
**v.** Currency of Mozambique: **Metical**
24. **Bharti Enterprises and Wal-Mart** Stores, Inc. together for operations in the Indian retail sector. Walmart would acquire Bharti's stake in Bharti Walmart Pvt Ltd, a joint venture between Bharti and Walmart, giving Walmart 100 per cent ownership of the Best Price Modern Wholesale cash and carry business.



25. The Indian **Railways** on 3 October 2013 signed a pact with Rashtriya Ispat Nigam Limited (**RINL**) to set up the country's biggest Forged Wheel plant at Lalganj, **Raebarelli** in Uttar Pradesh.
26. The Cabinet Committee on Economic Affairs (CCEA) cleared Jet Airways proposed sale of **24 per cent equity** to Abu Dhabi-based Etihad Airways, paving the way for the biggest ever foreign investment in the Indian aviation sector.
27. Tata Power to set up coal-fired plant in Myanmar. This would be **the first project by the Tata Group Company** in the South-East Asian nation. the power plant is proposed to be located in **Ngayok Kaung, Ayeyarwaddy** region.
28. **Tata** Power, country's largest private power generator has signed an agreement with EESL for energy efficiency and conservation initiatives. **EESL** (Energy Efficiency Services Ltd) is a joint venture of public sector units of the Ministry of Power.
29. **Tata** inks deal with **Singapore** Airlines to start a new carrier
30. **SEBI** inked MoU with **Argentina** to promote mutual assistance and exchange information related to securities markets in both the countries.
31. India announced an aid of 5000 crore rupees to Bhutan.
32. India and Latvia signed an agreement on Double Tax Avoidance Agreement and the Prevention of Fiscal Evasion with respect to Taxes on Income Latvia is the third Baltic country with which DTAA has been signed by India. Earlier DTAA's were signed with Lithuania and Estonia.
33. The Asian Development Bank (ADB) and the Centre signed an agreement for US \$300 million additional loan to upgrade 254 kilometres of deteriorated highways in northern and southern Bihar.
34. India extends US\$144mn credit line to **Liberia** of power transmission and distribution projects to reduce the gap of power shortage in Liberia.
35. India and Myanmar set 3 billion dollar trade target by 2015 during the meeting of India's energy minister Anand Sharma with his Myanmar counterpart U Than Htay in New Delhi held on 6 June 2013.
36. **India and Japan** signed a **currency swap** agreement for up to **50 billion dollars** to address short-term liquidity problems. The bilateral swap arrangement (BSA) has been inked between the Reserve Bank of India and the Bank of Japan.
37. India signs \$70 million loan pact with World Bank for Karkataka Health Systems Development, Reform Project.
38. India and World Bank Signed 500 Million Dollar Deal for "Shiksha Abhyan".
39. India and Japan signed an Earths Pact that will enable the latter to import the rare Earth minerals from India.
40. India and ASEAN signed the free trade agreement (FTA) in services and investments to boost trade to \$100 billion by 2015.

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

1. **Rani Laxmi Bai Pension Scheme:** 'special pension' to **Muzaffarnagar riot** victims by U.P. Govt. The pension, which would be anywhere between **Rs 400 and Rs 500**, would be given under this scheme.
2. Bhagat Puran Singh Sehat Beema **Yojna (BPSSBY)** Health care scheme for BPL families launched **in Punjab**
3. NABARD has announced a scheme 'Nabard Warehousing Scheme (NWS) 2013-14' with a corpus of Rs.5,000 crore for providing loans to the public and private sector to meet the growing demand of storage capacity of agricultural commodities in the country.
4. Net-enabled cell phones could soon be provided to 2.5 crore people under the **MGNREGA scheme**. The scheme will be funded by Universal Service Obligation Fund (USOF).
5. Global payments solutions provider **Visa** announced its partnership with **Micro Pension Foundation** to launch pension scheme for low-income groups in the rural areas to save for their future. The companies have tied up with old private sector lender **Ratnakar Bank** for the cash-in and cash-out services
6. **Rajiv Rinn Yojana Scheme**"an Interest subsidy scheme for housing and urban poor which will be implemented as a standalone



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central sector scheme.

7. **Yashasvini** Cooperative Farmers' Health Care Scheme, launched in **Karnataka** in June 2003, has successfully completed 10 years benefiting lakhs of farmers in co-operative sector.
8. **Seekho Aur Kamao** (Learn and Earn) Scheme Launched by Union Government of India, a **new Skill Development** scheme for the youth of Minorities Communities.
9. **Assam** government launched '**Swavalamban** Pension Scheme' in which a person with a minimum contribution of Rs 1,000 per year will get an equal amount of contribution from the govt.  
**Note:** The benefit will be available to a subscriber whose investment will not exceed Rs 12,000 every year. The maximum amount of contribution is fixed at Rs 50,000 annually
10. **Kanyashree** Project launched by **West Bengal** govt, with an aim to betterment to the life of the girl children.
11. Centrally sponsored National Urban Health Mission to be launched in UP soon
12. **Janalakshmi Financial Services** , a microfinance institution, has signed a five-year agreement with Accenture to scale-up operations and expand services to the urban poor in the country. **Note:** Ramesh Ramanathan, Chairman, Janalakshmi.
13. **Rashtriya Uchchar** Shiksha Abhiyan approved by **CCEA**: The Cabinet Committee on Economic Affairs approved the Rashtriya Uchchar Shiksha Abhiyan (RUSA), a Centrally Sponsored Scheme (CSS) for reforming the state higher education system.
14. **Amma Drinking Water**' launched in **Tamil Nadu** a scheme to provide 1 litre mineral water at Rs. 10 a bottle, to ensure quality and affordable drinking water to the poor and middle class.
15. **The Vikram Udyogpuri** (Delhi-Mumbai Industrial Corridor) project launched in **Madhya Pradesh**.
16. The Karnataka State government sanctioned Rs 100 crore for Rajiv Gandhi Panchayat Sashaktikaran Abhiyan for strengthening gram panchayats and gram sabhas by providing training to members.
17. Mahatma Gandhi Pravasi Suraksha Yojna, **MGPSY** ,a pension scheme for blue-collar Indian workers was launched in the **Gulf**. Under the scheme, Government contributes Rs.1,000 per annum for men and Rs. 2000 for women subscribers of MGPSY who save between Rs.1,000 and Rs.12,000 per year in NPS-Lite.
18. **Anna Bhagya**' programme launched in **Karnataka**. The programme entitles distribution of 30 kg rice at one rupee per Kg to over 98 lakh BPL and Antyodaya card holders in the state.
19. **HAUSLA** Scheme launch for Family Health Campaign in U.P(**Uttar Pradesh**)HAUSLA (meaning "spirit" or "determination
20. Rajiv Gandhi **Jeevandayee** Arogya Yojana (health insurance scheme) was launched in **Maharashtra**.
21. **Andhra Pradesh** on occasion of Ugadi Festival launched a new scheme named **Amma Hastham** (mother's hand) to supply nine essential food items to poor at subsidized rates.
22. M.P. announced "Mukhyamantri Yuva Swarozgar Yojna" for providing bank guarantee & loans to youths to set up their own industries or business of worth up to 25 lakh rupees and 5% loan subsidy for 5 years.
23. Madya Pradesh starts new scheme "Sampark Setu".
24. M.P. govt launched "Atal Jyoti scheme" in Bhopal district under the scheme 24 hour power is supplied in the rural areas.
25. M.P. govt decided to declare "Malkhamb" as the State Sport.
26. Nirmal Bharat Campaign had started in Sevagram, Maharashtra.
27. India's first automatic toll collection system launched in Maharashtra.
28. Maharashtra Govt. creates special bank account for drought relief.
29. U.P started Ashirwad Bal Swasthya Guarantee Yojna under NRHM.
30. Uttarakhand govt to strictly implement 'no work no pay' rule.
31. Kerala Govt. Raised Age Limit (18 to 21) for Buying and Selling Liquor.
32. West Bengal to give fixed Salary to ASHA workers.
33. MP leads in growth rate with Gross State Domestic Product for 2012-13 is likely to be 14.28 % and agriculture growth rate about 10.02%.
34. Cairn India has said it has made the 26th oil discovery in its prolific Rajasthan block, the discovery follows allowing the company to explore for oil on block well after expiry of the exploration phase.
35. Goa Government launched Krishi Card for Farmers which is supposed to help farmers in making use of benefits such as subsidies and loans given by the State Government
36. '**Roshini**' **Scheme**: Centre launched skill development and job placement scheme 'Roshini' for rural youth and women in maoist affected 24 districts in 9 states.
37. Rashtriya Swasthya Bima Yojna (RSBY) launched for BPL families in Assam. The scheme is being implemented in 24 districts.
38. "Mukhyamantri Bijli Bachat Lamp Yojna Scheme launched in Rajasthan.
39. Govt. launched Medi claim facility for farmers holding kisan Credit cards issued by Dena Bank.
40. The Ministry of Housing and Urban Poverty Alleviation has proposed to launch a "**National Urban Livelihoods Mission (NULM)**" in 12th Five Year Plan, which will **replace the existing** Swarna Jayanti Shahari Rozgar Yojana (**SJSRY**).The NULM

would focus on organizing urban poor in self help groups, creating opportunities for skill development leading to market-based employment and helping them to set up self-employment ventures by ensuring easy access to credit.

41. LIC Housing Finance Ltd has launched a public deposit scheme 'Sanchay' whereby it will offer the highest interest rate of 9.5 per cent on five-year deposits. The term period for deposits ranges from one to five years with the minimum amount of deposit being Rs 10,000 and thereafter in multiples of Rs 1,000
42. The Union government of India planned to launch Bharat Mobile Scheme under which one member of every rural household who has completed 100 days of work under MGNREGA can get free mobile device.
43. Golden Girl (Bangaru Talli) Scheme: A unique scheme, launched in Andhra Pradesh, to protect girl child and ensure her education.

**Main Points of Food Security Bill 2013:**

1. The food security bill approved is directed towards giving the right to food to around **67 per cent** of India's 120-crore population.
2. 75 percent of rural and 50 percent of the urban population are entitled for three years from enactment to **5 kg** food grains per month
3. While families in the poorest of the poor will continue to get 35 kg of grains per month.
4. Rice will be made available at **3 Rs** per Kg.
5. Wheat will cost 2 rupees a kg and cereal will be sold for 1 Rupees per kg.
6. About 2.43 crore poorest of the poor families covered under the Antyodaya Anna Yojana (AAY) scheme under PDS (Public Distribution System) would continue to get 35 kg of food grains per family per month but with legal entitlement.
7. In Union Budget 2013-14, Rs 10,000 crore set aside for incremental cost for National Food Security Bill.
8. The scheme will be linked to the Aadhar scheme which provides every citizen with a unique identification number that's linked to a database that includes the biometrics of all card-holders.
9. **C Rangarajan** is the head of the committee for examination of the Food Security Bill.
10. **Chhattisgarh** the first state to pass legislation on food security.

**Important News: India & World:**

1. According to the annual Doing Business report released on 29 October 2013 by World Bank and International Finance Corporation (IFC): **India Ranked 134th Spot in the Ease of Doing Business List: WB**  
**Note:** The top ten nations in the Ease of Doing Business ranking are Singapore (1), Hong Kong (2), New Zealand (3), United States (4), Denmark (5), Malaysia (6), Korea (7), Georgia (8), Norway (9) and the United Kingdom (10).  
ii. As per the World Bank's ease of doing business, New Delhi is the best place within India to do business.
2. Rapid Metro-India's First Private Metro service started operation from Gurgaon, Haryana.
3. India declares itself free from bird flu.
4. India ranks second in the list of countries that approached Google with requests, seeking information on users. While the US topped the list with 10,918 requests, India followed with 2,691 during the January-June period this year.
5. Sachin Tendulkar postage stamp released on honour of the Little Master before 200th Test.
6. President Pranab Mukherjee inaugurate the nuclear waste immobilization plant (WIP) of the Bhabha Atomic Research Centre (BARC) at Kalpakkam
7. **US, Israel lose UNESCO voting right:** U.S. automatically lost voting rights at UNESCO, after missing a crucial deadline to repay its debt to the world's cultural agency.  
**Note:** i. The U.S. hasn't paid its dues to the UNESCO in protest over the decision by world governments to make Palestine a UNESCO member in 2011. Israel suspended its dues at the same time.
8. **Jordan** will replace **Saudi Arabia** on the Security Council for a two-year term.  
**Note:** The UN General Assembly, which voted on Oct. 17 to give Saudi Arabia the seat traditionally reserved for an Arab nation on the council, will have to formally approve Jordan as a replacement.
9. **U N Security Council Elected 5 New Non-Permanent Members: Chad, Chile, Lithuania, Nigeria and Saudi Arabia** elected to seats as non-permanent members by the United Nations Security Council in the 15-member Council on 17 October 2013.  
**Note:** i. These members have been elected for two-year term which would start from January 2014.

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- ii. The New Council members will replace Azerbaijan, Guatemala, Morocco, Pakistan and Togo.
- iii. India had served as a non-permanent member at the council in 2011-2012.
- 10. Australia on 29 October 2013 announced the winding down of its military mission in Afghanistan with the withdrawal of most of its troops by the end of 2014.
- 11. **Delhi-Mumbai Industrial Corridor** is a mega infra-structure project of USD 90 billion with the financial & technical aids from Japan,
- 12. **United Nations General Assembly Voted against US ban on Cuba:** For the 22nd consecutive year at the United Nations, the United Nations General Assembly on 29 October 2013 adopted a resolution calling for an end to the economic, commercial and financial blockade imposed by the United States against Cuba.  
**Note: i.** One hundred and eighty-eight countries voted for the non-binding resolution and only the United States and Israel voted against the resolution.  
**ii.** Three countries abstained from voting (Marshall Islands, the Federated States of Micronesia and Palau).  
**iii.** The US imposed the embargo **on Cuba in 1960**, shortly after Fidel Castro took power and seized US-owned assets on the island.
- 13. Haryana Launched its First Food Bank at Gurgaon with Support from global food major Cargill and India Food Banking Network (IFBN).
- 14. A Bangladeshi court on 5 November 2013 sentenced to death 152 soldiers for their role in a 2009 revolt.
- 15. Bangladesh approved the commercial cultivation of transgenic Bt brinjal. With this decision Bangladesh became the **first country in South Asia** to cultivate the genetically modified food crop.
- 16. India's second international-standard multi-use Integrated Check Post (ICP) and the first along the Bangladesh border will be opened to people at Akhaurah in Tripura on November 17,
- 17. Scenic Sikkim has been named as the best region to visit in 2014 by a leading global travel guide, with Brazil emerging as the top destination in terms of countries.
- 18. Bharti Airtel on 5 November 2013 entered into an agreement with the Warid Group to acquire its Congo operations with the objective of strengthening its stronghold in the African market.  
**Note: At present, Airtel is the second largest operator in African country with over 1.6 million customers, while Warid is the third largest with around one million customers.**
- 19. India and Australia are to hold the third round of negotiations to finalise a civil nuclear agreement that could enable the sale of Australian uranium to India, in Delhi
- 20. US software company Microsoft recently developed a new cost-effective **sign language translator that converts signs into spoken** and written language.
- 21. Swedish Embassy celebrates 100 years of Tagore's Nobel Prize on 6<sup>th</sup> Nov.
- 22. Charkha of Mahatma Gandhi that he used in Yerwada Jail during the Quit India Movement was auctioned in UK on 5 November 2013 for £110000 (1.1 crore rupees approximately) at England.
- 23. Amitabh Bachchan to deliver this year's Penguin Lecture.
- 24. **Super Typhoon Haiyan batters central Philippines.**
- 25. SC Stays Gauhati HC verdict terming CBI as 'unconstitutional'.
- 26. **Delhi to celebrate 150th birth anniversary of Assam's literature icon Lakshminath Bezbaruah.**
- 27. Iran and the International Atomic Energy Agency (IAEA) signed a roadmap agreement to allow inspectors broader access to nuclear sites.
- 28. Bharti Airtel has signed a managed Value Added Services (VAS) agreement with Mahindra Comviva for its Bangladesh operations.
- 29. United Nations named **Sigrid Kaag** to lead the UN's joint mission with the chemical weapons watchdog tasked with eliminating Syria's arsenal, diplomats. The UN Security Council, has formally approved Kaag's in a first joint mission with the Nobel Peace Prize-winning (OPCW) Organization for the Prohibition of Chemical Weapons.
- 30. **Kannur Declared First Zero Landless District in the Country.** Kannur District is one of the 14 districts in the state of Kerala
- 31. Russia and Japan on 2 November 2013 held their first joint Defence and agreed to expand their defense and security cooperation.
- 32. ING Vysya Bank has entered into a business tie-up with Indian Railways' IRCTC to offer online train ticketing services to its customers.

33. National Housing Bank (NHB) has joined hands with UK Government's Department for International Development (DFID) to launch an affordable housing project that will operate in eight low-income States.
34. ONGC Videsh Ltd, the overseas arm of state-owned Oil and Natural Gas Corp, has won two onland oil blocks in Myanmar, strengthening its presence in the south-east Asian nation.
35. **High prices of vegetables push retail inflation up to 9.84% in Sept**
36. **Powerful Typhoon Wipha caused destruction in Japan.**
37. Canada offer honorary citizenship to Pakistani teenage activist Malala Yousafzai.
38. **Union Cabinet Approved A Committee on Babhli Barrage Project:** the appointment of a three-member supervisory committee headed by a **representative of the Central Water Commission** on construction of Babhli Barrage issue.  
**Note:** The Babhli project / barrage is a controversial reservoir project being constructed by Maharashtra state across the river Godavari.  
**ii.** The project brought dispute between Andhra Pradesh and Maharashtra states.
39. Brazil and India will work together to devise internet regulations in order to protect online privacy from snooping by other countries.
40. India and Hungary Signed MoU for Promotion of Traditional Systems of Medicine
41. **Micromax's new brand ambassdor is Hugh Jackman**
42. **ONGC Videsh wins two oil blocks in Myanmar**
43. The Largest Air Traffic Control Tower of India Inaugurated at Mumbai Airport
44. Bangalore, known as India's silicon city, has been ranked as the country's top business destination, followed by Chennai, Mumbai and Pune
45. Tata Steel on 21 October 2013 won a new contract to supply Britain's Network Rail with more than 95 percent of its rails for at least five years.
46. **"Tata SIA Airlines**, name approved for TATA-Singapore airlines joint Airline venture:
47. India Post Released Postage Stamp on the Golden Jubilee of Bhakra Dam
48. Internet giant **Google** has emerged as the world's best multinational company to work for, followed by software developer SAS Institute and network storage provider NetApp in the second and third place, respectively.
49. **Ethiopia banned its Citizens from Travelling Abroad for Work** to avoid illegal human trafficking.
50. Government sanctioned a new Plastic Park for Odisha. A Special Purpose Vehicle (SPV) **called Paradeep Plastic Park Limited** would set up the Plastic Park.
51. Prime Minister Manmohan Singh was conferred an Honorary Doctorate by the prestigious (Russia) Moscow State Institute of International Relations.
52. Railways Minister Mallikarjun Kharge on 29 October 2013 launched the High Speed Rail Corporation of India Ltd (HSRC), a subsidiary of Rail Vikas Nigam Ltd. (RVNL).
53. Telecom services provider Vodafone India in association with ICICI Bank has launched M-Pesa, its trademarked mobile money transfer and payment service in Maharashtra.
54. A special CBI court in Ranchi pronounced all 45 accused, including Rashtriya Janata Dal (RJD) leader and MP Lalu Prasad, guilty in the Chaibasa treasury case of the Rs. 950-crore fodder scam.
55. China and the European Union signed a 350 billion yuan (euro 45 billion) currency swap agreement, a major step in pushing international use of the Chinese currency yuan.
56. **Gambia withdraws from the Commonwealth of Nations.** Gambian, a West African country joined the Commonwealth of Nations in 1965. **Note:** **i.** President of Gambia: **Yahya Jammeh**  
**ii.** Capital of Gambia: **Banjul**. Currency - **Dalasi**  
**iii.** The last country to be withdrawn from the Commonwealth group was **Zimbabwe in 2003.**  
**iv.** The Commonwealth of Nations is a voluntary association of 54 countries, many of them former territories of the British Empire. It was established in 1949.
57. The Republic of **Latvia** will start its embassy in New Delhi from Jan 1,2014. the day when the nation will enter the Euro zone.
58. The European Union approved **Latvia as the 18th member out of 28 member, the euro zone**, which uses the bloc's common currency. Latvia will adopt the euro on January 1, 2014.  
Latvia **capital:** Riga. Currency: Lats. **President:** Andris Berzins. **PM:** Valdis Dombrovskis
59. India unveils (**JENVAC**) 1st indigenously developed vaccine for treating **Japanese Encephalitis**, a mosquito-borne viral disease that affects the brain. The vaccine which is presently being imported from China.

60. **Iraq** become the latest country to approve “Comprehensive **Nuclear Test Ban Treaty**”. Now number of countries fully adhered to the treaty rose to 161.
61. **All-women Sharia** Court starts functioning in **Pune**: Set up by Bharatiya Muslim Mahila Andolan (**BMMA**), the first all-women Sharia Court will deal with various family issues, including marital discord, divorce as well as property related disputes.
62. The United Nations (**UN**) has **declared 2013** as the International Year of the **Quinoa** (IYQ) and the International Year of **Water Cooperation**. **Note**: The Year of Quinoa aims to focus world attention on the “nutritional, economic, environmental and cultural value of quinoa,” a seed originally cultivated for food in the Andes, primarily in Peru, Bolivia, and Ecuador.
63. **Government of India** declared 2013 as the Water **Conservation** Year 2013
64. **India and China** has declared to observe **2014** as the “**Year of Friendly Exchanges**”.
65. The Union Cabinet has given nod to the proposal to divest 10% government stake in Indian Oil Corporation (IOC).
66. Assembly elections will be held in **5 states: Delhi, Rajasthan, Madhya Pradesh, Mizoram and Chhattisgarh** from 11th November. Delhi and Mizoram will go to polls on 4th December, Madhya Pradesh on 25th November and Rajasthan on 1st December. **Note**: For the first time, voters will have an option of “**None of the above**” (**NOTA**) in these polls where they can decide not to vote any of the candidates in the fray.
67. India was re-elected in the new Council of International Civil Aviation Organization (ICAO) as one of the states making the largest contribution to the provision of facilities for international civil air navigation.  
**Note**: **The 38th session** of the Assembly of ICAO completed the election of the Council in Montreal on 10 October 2013. ICAO has 36 members.
68. **India and the US**, a prominent body of Indian-American physicians has joined hands with a **leading NGO fostering cardiac care in US**. The aim of this collaboration is to work closely with Indian Physicians to address the lack of adequate training of Emergency Room Physicians and to provide a uniform curriculum for Emergency Care Education in the Medical Colleges. The American Heart Association (AHA) Liaison Committee, **chaired by Vemuri S Murthy**
69. **Indira Gandhi International Airport, New Delhi and Birmingham Airport, UK** on 7 October 2013 signed a Memorandum of Understanding (MOU) to formalise a working relationship and commit to developing links between the two cities (Birmingham and Delhi). The MoU will allow the sharing information and best practice to enhance links between Birmingham and Delhi and promote tourism and business opportunities at both ends of the route.
70. **Sankalp** breaks own **Guinness World** record; prepares 53-foot-long dosa: The Ahmedabad-based Sankalp Group, which twice entered Guinness Book of World Records by making 25 and 32-foot-long dosas in 1997 and 2006, respectively, has broken its own record by preparing a 53-foot-long dosa. .
71. **Avahan India project** prevented over 6 lakh HIV infections. The **Bill and Melinda Gates Foundation**-funded Avahan programme may have prevented over 6 lakh HIV infections in India over 10 years, according to a report in Lancet Global Health.
72. **Rahul Gandhi** lays foundation of **Mega Food Park in Amethi (UP)**
73. **Sun Pharmaceutical Industries** India's biggest **drug maker** by market capital and **USA based Intrexon Corporation**, a leading player in synthetic biology announced on 2 October 2013 to establish a joint venture to develop controllable gene-based therapies for the treatment of eye diseases.
74. **Ratan Tata** to be inducted into National Academy of Engineering in the US for his "outstanding contributions" to industrial development in India and the world over.
75. **Bihar** to get double food subsidy and food grain allocation under National Food Security Act
76. **Tata Power** started construction work for the first phase of its joint venture **400-MW Shaukhevi** hydroelectric project in



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**Georgia.**

77. **Italy Became 5th Country** To Ratify Istanbul Convention which aims to combat violence against women. The other countries that have ratified the Istanbul Convention are EU candidate countries Turkey and Montenegro, and EU potential candidate country Albania.
78. Croatia becomes 28th EU (European Union) member state.
79. Tajikistan has become 159th member of the World Trade Organisation
80. ONGC to look after six monuments : The Tourism Ministry has roped in ONGC to maintain cleanliness and hygiene at six tourist destinations across the country, as part of its Clean India campaign.  
**ONGC will adopt six monuments** – 1. Taj Mahal at Agra, 2. Ellora Caves and 3. Elephanta Caves in Maharashtra, 4. Red Fort in Delhi, 5. Golkonda Fort in Hyderabad 6. Mahabalipuram in Tamil Nadu.
81. **All-India Association** of Industries, AIAI said it has entered into an agreement with the Federation of **Pakistan Chamber** of Commerce and Industry to promote trade between the two countries.
82. **Dubai** to have world's largest **crystalline man-made lagoon**: A multinational company plans to launch the world's largest man-made lagoon costing a **whopping \$7 billion**.
83. **Supreme Court** gets dedicated customized pin code (**110 201**) allotted by Department of Post.
84. **Balaji Motion Pictures** ( film production unit of Balaji Telefilms, ) buys film adaptation rights of Japanese detective novel: **The Devotion of Suspect X**.  
**Note: i.** The Devotion of Suspect X by Japanese author **Keigo Higashino**, is the third of the cult 'Detective Galileo' series.
85. SC directs 3% reservation for disabled in all govt institutions
86. The California Institute of Technology (Caltech) has again been named the world's top university by the Times Higher Education Global Ranking.
87. **Google** introduces new '**Hummingbird**' search algorithm.
88. India to build its first strategic oil storage at Visakhapatnam in Andhra Pradesh and Mangalore and Padur in Karnataka to store about 5.33 million tonnes of crude oil **by January 2014**
89. Formula One: Indian Grand Prix to start from October 25 to be held at the Buddh International Circuit in Greater Noida . The 5.14 km long circuit has been designed by world-renowned German architect and racetrack designer, Hermann Tilke
90. Vice President of India released a commemorative postage stamp of Baba Jumdev. Jumdev was a prominent spiritual leader and revered social activist.
91. Sonia Gandhi Unveiled the Statue of R Sankar, the First Congress Chief Minister of Kerala
92. **Olympic torch to be carried on spacewalk** by Russian Soyuz rocket .
93. **Mumbai named world's second-most honest city: Reader's Digest survey.** Finland capital Helsinki bagged the top spot for the world's most honest city in the survey, while Lisbon, the capital of Portugal, proved to be the least honest
94. The 18th International Children's Film Festival (ICFFI), popularly known as 'The Golden Elephant', will be held in Hyderabad from November 14-20. Filmmaker Amole Gupte, is the Chairman of the Children's Film Society
95. **AirAsia gets NOC from Aviation Ministry: AirAsia** India, is a three way **joint venture between AirAsia**, the **Malaysia-based low-cost airline, Tata Sons and Telestra** Tradeplace which was formed to start a new low-cost domestic airline.
96. Contemporary western wear brand AND has unveiled its first exclusive boutique in Vadodara
97. Wipro in partnership with Qatar Airways announced the launch of a range of information technology products for the aviation industry.
98. India's TCS, GE launch female BPO centre in Dhahran, Saudi Arabia
99. Air New Zealand to fly planes to Antarctica
100. **Russia hand over 1,000 megawatt Bushehr nuclear reactor to Iran:** Under the deal, Moscow also agreed to provide its fuel for 10 years and Teheran would return the spent fuel, amid Western concerns over its controversial uranium enrichment program
101. **World's largest solar project and Refinery project to be set up in Rajasthan.**  
i. The Heavy Industries Ministry is planning to set up an 'Ultra Mega Green Solar Power Project' in Sambhar Salts Ltd.  
ii. Hindustan Petroleum Corporation Ltd (HPCL) for setting up 9-million-tonne-per-annum (mmtpa) Greenfield refinery-cum-petrochemical complex in **Barmer District in Rajasthan.**
102. Gorakhpur in UP is set to make on world map with the longest railway platform (1,355 metre). As of now, Kharagpur in West Bengal has the longest platform at 1,072 metres, followed by State street subway station Chicago. Once it becomes operational the platform will be able to accommodate two trains of 26 coaches each at a time.

103. Tourism Ministry launched the “777” days of Incredible Himalayas Campaign to promote the virgin peak of Himalayas and attract tourist.
104. G- 4 Nations include: India, Brazil Germany, and Japan
105. Fairfax financial holdings ltd. has decided to acquire **Blackberry for \$4.7 billion. Founder of FairFax: Prem Watsa**
106. Indian rollerskater **Rohan Kokane** entered into Guinness Book 2014 edition of the Guinness Book of World Records
107. **Postal Dept** to bring **RTI stamp** soon: “Under orders of the Central Information Commission, the Department will issue RTI stamps in the denomination of **Rs 10**.”
108. Human papillomavirous (HPV) is a DNA virus from the papillomavirous family that is capable of infecting humans.
109. Google has reportedly acquired file-sharing app developer **Bump**.
110. **Airtel** bagged 9<sup>th</sup> rank on the list beating Japanese car **Honda** among the Top 10 most admired global brands in Africa. Survey conducted by **African Business Awards. Coca cola top the list.**
111. **New Zealand** opens embassy in **Myanmar**
112. PM inaugurate **Seepat Super Thermal** Power Plant of the National Thermal Power Corporation, NTPC, in Bilaspur district of **Chhattisgarh**. The Seepat Power Plant of the NTPC is the first project of the NTPC using Super Critical Technology
113. **China** opens world's highest civilian airport in Sichuan. **Daocheng Yading** Airport replaces the previous champion, Bangda Airport in the Tibet Autonomous Region
114. All India Students Association (**AISA**) sweeps JNU students' union polls. **Akbar Chaudhary** was elected the president.
115. **Kanoon Lugat**, the First **Urdu** Law Dictionary Released in **Mumbai**. Supreme Court advocate **Muhammad Irshad Hanif** authored the translation of this dictionary. The Urdu legal dictionary has a foreword written by former Chief Justice of India Altamas Kabir.
116. Premlata Agrawal, first Indian **woman mountaineer** to scale 7 continental peaks
117. Raghav Joneja youngest Indian to climb Everest
118. Arunima Sinha became India’s first woman to conquer Mt. Everest on a prosthetic leg
119. Yuichiro Miura, a Japanese mountaineer, became the oldest person to reach the summit of Mount Everest at the age of 80.
120. Typhoon Man-yi (cyclone) hits **Japan**.
121. **Narendra Modi** (CM of Gujarat) named BJP's Prime Ministerial candidate for the 2014 Lok Sabha election.
122. **Delhi** is the richest state in the country: govt statistical data
123. Russian Embassy in Libya evacuated after attack.
124. Information Technology Investment Region (**ITIR**) to be set up in **Hyderabad**.
125. Germany has committed financial and technical assistance to India for the Green Energy Corridor.
126. **Tatapani power** project which is nation’s first geo-thermal power project is to be establish in Balrampur-Ramanujganj district of **Chattisgarh**.
127. Chhattisgarh has been selected for this year's prestigious National Literacy Award for the first time since its formation in November 2000.
128. Nagaland became the first state to use the high-tech voter recording system 'Voter Verifiable Paper Audit Trail' (VVPAT) with Electronic Voting Machines for the by-elections to Noksen Assembly constituency.
129. Nicobar Islands declared world biosphere reserve. The United Nations Educational, Scientific and Cultural Organisation (Unesco) has declared and designated the Nicobar Islands in India as a world biosphere reserve under its Man and the Biosphere Programme.
130. US imposes sanctions on Iran's petrochemical industry.
131. World's highest wind tunnel (InFlight) to open in Dubai
132. Taj Mahal: ranked 3<sup>rd</sup> among top landmarks in the world: The top two places were Machu Picchu Peru and Angkor Wat in Cambodia respectively.
133. Prime Minister Manmohan Singh on 30 May 2013 was elected to the Rajya Sabha for the fifth time from Assam.
134. Oprah Winfrey was named the most powerful celebrity by Forbes, heading the 6 women and four men who make up the top 10
135. **Rampur becomes** the first city of North India where **ATM facility** will be available for people maintaining accounts in **co-operative banks**.
136. Country's highest Krishi Vigyan Kendra (KVK) will be set up at Nyoma, Leh district of Jammu and Kashmir at a height of about 14 thousand feet.
137. Reliance Power said its 45-MW wind power project at Vashpet in Maharashtra has commenced operations.

138. President inaugurated Rs 9000 crores' first Gas-based Power Plant powered by ONGC—Tripura Power Corporation (OTPC) at Palatana in Tripura, which would produce 363.3 MW in the first phase.
139. Paradip Port was conferred with the Major Port of the Year award for its excellent performance in the year 2012-13.
140. Runa Laila, the SAARC Goodwill Ambassador for HIV/AIDS visited India from and the objective of the visit was to extend support to the cause of HIV/AIDS especially on the issues of Stigma and Discrimination related to People Living with HIV/AIDS (PLHIV).
141. Second all-woman employees post office inaugurated at the Delhi.
142. Myanmar President Thein Sein becomes the first leader of his country to visit the White House in nearly half a century.
143. Central Detective Training School (CDTS) will be set up in Ghaziabad.
144. Arunachal Pradesh became the First State to Introduce e-GPF.
145. MP leads in growth rate with Gross State Domestic Product for 2012-13 is likely to be 14.28 % and agriculture growth rate about 10.02%.
146. Tripura, Manipur and Meghalaya got their own High Courts. Mr. Justice Abhay Manohar Sapre is the first Chief Justice of the new Manipur High Court, Justice T Meena Kumari has become the first Chief Justice of Meghalaya High Court, justice Deepak Gupta took over as the new Tripura High Court's Chief Justice.
147. Haryana bags 'Krishi Karman Award' for highest wheat production.
148. India to be world's most populous country by 2028: UN
149. First all-women police station opened in Arunachal.
150. India proposed China to be principal guest country at the International Film Festival of India (IFFI) 2014.
151. The world's tallest twisted tower "Infinity Tower" was launched in Dubai Marina
152. India Proposed Hydrocarbon Pipeline from Kazakhstan like TAPI.
153. Mangalam village became the first village in India where all households were provided banking facilities, it is situated in Pondicherry.
154. Wi-Fi, internet facility in Howrah Rajdhani launched.
155. Param Yuva II - India's fastest supercomputer and the 62nd fastest supercomputer in the world.
156. London became no.1 Fashion City of the world (earlier it was Paris)
157. South Korea Became first country in Asia to Order Chemical Castration of Child Rapist.
158. Iran and Pakistan launched Gas Pipeline Project of 7.5 billion dollar gas pipeline project which will link Iran's gas pipeline to that of Pakistan.
159. Japan Became First Country in the World to Extract Natural Gas from Methane Hydrate by March 2013.
160. United Arab Emirates (UAE) Inaugurated World's Largest Solar Power Plant of cost 600-million dollar project named "Shams 1" at Madinat Zayed
161. The Union Cabinet approved setting up of two National level universities, The Rajiv Gandhi National Aviation University and Indira Gandhi National University for Women, IGNUW, will be set up in Rae Bareilly district.
162. The city of Incheon in South Korea has been named World Book Capital for the year 2015 by an international committee of experts representing the book industry and the United Nations Educational, Scientific and Cultural Organization (UNESCO).
163. Ford Motor Company became First Automaker to Participate in the Greenhouse Gas Reporting Programme in India. Voluntary reporting enables a complete transparency in terms of the carbon dioxide emissions.  
Note: The Ford Motor Company is an American multinational automaker headquartered in Dearborn, Michigan.
164. For the first time, the Election Commission used the paper trail system along with the Electronic Voting Machines in the Nagaland by-election. The system, called the **Voter Verifiable Paper Audit Trail system (VVPAT)**, will accompany the Electronic Voting Machines (EVM).
165. Tata Steel was adjudged the Best Performing Integrated Steel Plant in the country for the year 2011-12
166. Yahoo beats Google in US with 197 million visitors in July.
167. **Odisha** became the 1<sup>st</sup> Indian state to **commence e-payment facility** for government employees.
168. Asia's first hydro electric power plant is located in - Sivasamudram
169. Karnataka has emerged top performer in the country in management of rural drinking water schemes and devolution of powers to panchayat raj institutions (PRIs) in 2012-13
170. Mahatma Gandhi National Rural Guarantee Act (MNREGA), 2005 ensures **150 days** of employment in a **drought-affected states**.
171. Indian Telecom Sector Became the Second Largest Telephone Network in the World. China has the largest Telephone Network in the World.

#### Leader's Visited India:

1. David Cameron PM of UK visited India.
2. Aga Khan, a Swiss-Born Philanthropist and Muslim Spiritual Leader Visited India
3. Nepal Army **Chief General Gaurav Shamsher J B Rana** visit to India to strengthen military-to-military ties, including supply of hardware to Nepal Army.

4. President of Republic of Liberia Ellen Johnson Sirleaf visited India
5. Prime Minister of Bhutan Lyonchhen Tshering Tobgay visited India.
6. Foreign Minister of Nicaragua, Samuel Santos Lopez visited India
7. Vice President of Afghanistan Mohammed Karim Khalili visited India
8. Taukelina Finikaso, the Foreign Minister of Tuvalu visited India
9. Prime Minister of Iraq Nouri al-Maliki visited India
10. Special Envoy of India for Sudan and South Sudan: PS Raghavan visited South Sudan
11. Secretary of State of the United States, John Kerry Completed India Visit
12. Moussa Faki Mahamat, Minister for Foreign Affairs and African Integration of Republic of Chad, visited India.
13. PM of Singapore Lee Hsien Loong visited India.
14. Foreign Minister of Argentina, Hector Marcos Timerman has arrived India on a four-day visit.
15. Foreign Minister of Cuba Bruno Rodriguez Parrilla visited India in May
16. Foreign Minister of Portugal, Paulo de Sacadura Cabral Portas Visited India in March
17. United Nations Special Reporter on violence against women, Rashida Manjoo visited India.
18. 5 member Pakistan Delegation of Indus Commission visited India. Mirza Asif Baig headed the Pakistan delegation team.
19. A four-member delegation of African Union Commission's visited India during 4-7 September 2013. Delegation led by Ambassador **Jean-Baptiste Natama**

### **NEW APPOINTMENTS IN INDIA**

1. **S Jaishankar appointed as a new** Indian envoy to the US replaced **Nirupama Rao**. **S Jaishankar is a former envoy to China.**
2. **Siddhartha Birla to be** next FICCI President. He will replace Naina Lal Kidwai.
3. Anup Wadhawan appointed as the new Chairman of Pension Fund Regulatory and Development Authority (PFRDA)
4. **Usha Ananthasubramanian** appointed as CMD of Bharatiya Mahila Bank, the first women's bank.
5. **T.P. Seetharam appointed new envoy to UAE** (United Arab Emirates)
6. Krishna Mohan Sahni Appointed Chairman of the National Multi-Commodity Exchange of India
7. P.S. Raghavan appointed as the next Russian Ambassador. He replace Ajai Malhotra
8. **Arup Raha** appointed as the next Chief of the Indian Air Force.
9. **Priyanka Chopra**, the Bollywood Actress Became the Global Brand Ambassador of Guess
10. **Australian Terry Walsh** appointed as head coach of the Indian men's hockey team
11. **Arunendra Kumar appointed New Chairman, Railway Board. replaced Vinay Mittal.**
12. **J&K Bank reappoints Mushtaq Ahmed as Chairman & CEO.**
13. LIC Housing Finance Ltd has **appointed Sunita Sharma** as Managing Director and CEO.
14. **Anand Mahindra elected as Chairperson of PHFI** (Public Health Foundation of India).
15. Gireesh B. Pradhan appointed as the new Chairperson of the Central Electricity Regulatory Commission (CERC).
16. R. Banumathi Appointed Chief Justice of the Jharkhand High Court
17. Justice Abhay Manohar Sapre takes oath as new Chief Justice of Gauhati HC
18. **Tarun Chugh appointed MD of PNB Metlife**
19. Justice Rajesh Kumar Agrawal Appointed as the Chief Justice of Madras High Court
20. Laxmikanta Mahapatra appointed Chief Justice of Manipur High Court
21. **Kanwar Deep Singh Elected as the President of the Indian Hockey Federation**
22. Actor Ranbir Kapoor named the brand ambassador for Philips, the country's leading lighting company.
23. Tarun Chatarjee appointed Chairman of the Uttar Pradesh State Human Rights Commission
24. Bharat Joshi is the new British Deputy High Commissioner to be based in Chennai, replacing Mike Nithavrianakis.
25. Subhas Goswami Appointed as the Director General of ITBP. He succeed Ajay Chadha, IPS.
26. Pankaj Razdan Appointed as the CEO and MD of the Birla Sun Life Insurance.
27. MCX Stock Exchange (MCX-SX) has appointed Gopal Krishna Pillai IAS (Retd.) as Chairman and Thomas Mathew T., as Vice Chairman of the Board of Directors.
28. Indian Weightlifting Federation Joint Secretary **Abraham K Tech** has been appointed as an international referee.
29. Prem Narain appointed as the Secretary of Overseas Indian Affairs Ministry in place of Rajiv Mehrishi, who is now new Fertilizers Secretary.
30. Parvinder Sohi Behuria appointed new Secretary General of **National Human Rights Commission (NHRC)**

31. Ranjan Mathai: New India's High Commissioner to United Kingdom. He succeeded diplomat Dr Jaimini Bhagwati.
32. M.K. Lokesh: New India ambassador to Switzerland.
33. Vijay Keshav Gokhale : New India's Ambassador to Germany.
34. Justice Vangala Eswaraiiah: New Chairperson of the National Commission for Backward Classes (NCBC). He is former Acting Chief Justice of Andhra Pradesh High Court. He succeeded Justice M. N. Rao,
35. Ranjib Biswal: New Chairman of Indian Premier League (IPL). He replaced Rajeev Shukla.
36. N. Srinivasan Re-Elected As the BCCI President for the Third Term.
37. S.Varadarajan: New CMD of Bharat Petroleum Corporation Limited. He succeeded R.K. Singh.
38. S.R. Bansal: New CMD (Chairman and Managing Director) of Corporation Bank . Bansal was an Executive Director at Punjab National Bank.
39. Ravindra Kumar elected new INS(Indian News Paper Society) President
40. Anupam Shah: New Chairman of Engineering Export Promotion Council (EEPC)
41. Sundeep Sikka : new Chairman of Association of Mutual Funds in India
42. Prasada Rao appointed as Andhra Pradesh DGP (Director General Police). He succeeded V. Dinesh Reddy
43. Mukul Goel : New UP ADG replaced Arun Kumar
44. Virat Kohli: appointed brand Ambassador of Border Security Force
45. Sanjeev Chadha: CEO, Asia, Middle East and Africa (AMEA) region of PEPSI
46. Justice Darma Murugesan: New member of National Human Rights Commission (NHRC) for a five-year term.
47. Anand Amritraj : New Davis Cup (Tennis) captain of India
48. TV Narendran: New Tata Steel MD for India, South East Asia. He succeeded H M Nerurkar
49. Justice Prafulla Chandra Pant appointed New Chief Justice of the Meghalaya High Court
50. Ruchir Kamboj: Next Permanent Representative of India to UNESCO (Paris). She is currently Chief of Protocol.
51. P. Sudhakar: New CMD of Electronics Corporation of India Limited
52. Nina Davuluri: Miss America/USA 2013
53. Rahul Dravid appointed as the new Brand ambassador of National Tobacco Control Campaign.
54. Shahrukh Khan become the "goodwill ambassador" of the Republic of Korea. **Note:** Joon-gyu Lee is the Ambassador of Republic of Korea to India,
25. Justice P Sathasivam - next (40th) Chief Justice of India (CJI) (by succeeding Altamas Kabir).
26. K N Shansth Kumar - PTI Chairman (succeeded R Lakshmi pathy)
27. K R Kamath Re-Elected - Chairman of Indian Banks' Association (IBA).
28. Sudha Sharma - New CBDT chief.
29. Thomas Mathew - New Chairman Of LIC succeeded D K Mehrotra
30. Mahendra Mohan Gupta -Vice Chairman of PTI.
31. S Gopalakrishnan - new President of CII.
32. M F Farooqui - New Telecom Secretary
33. Deepak Sandhu - first woman Chief Information Commissioner (replaced Satyananda Mishra).
34. Rahul Dravid - Brand ambassador for Tobacco control campaign.
35. Rakesh Sood - Prime Minister's Special Envoy for Disarmament and Non-Proliferation.
36. Anil Goswami - New Union Home Secretary (by replacing R.K Singh).
37. Shashi Kant Sharma - New CAG (Comptroller and Auditor General) of India (by succeeding Vinod Rai)
38. Radha Krishna Mathur - Indian Defence Secretary (succeeded Shashikant Sharma).
39. V Hariharan - Secretary of the All India chess federation.
40. Lt. Gen. Nirbhay Sharma - new Governor of Arunachal Pradesh.
41. Siddaramaiah - C.M. of Karnataka.
42. Aruna Bahuguna - First Women Special DG of CRPF.
43. Nirbhay Sharma - Governor of Arunachal Pradesh.
44. Krishna Kumar Natrajan (CEO and Director of Mindtree) - New Chief of NASSCOM (replaced N Chandrasekaran).
45. PJ Kurien - Chairman of Asian forum of Parliamentarians (replaced Yasuo Fukuda, former P M of Japan)
46. Vinod Rai - Re-Elected As Chairman of UN Panel of External Auditors.
47. Sidharth Birla (Chairman of Xpro India Ltd and Digjam Ltd) - Senior Vice-President of FICCI.
48. Justice D.K. Jain - new Chairman of Law Commission.
49. Shyamala Gopinath - New Clearing Corporation of India Ltd (CCIL) Chairperson.

50. Jawahar Sircar - New CEO of Prasar Bharti.
51. Rajiv Takru - Secretary of Financial Services in the Finance Ministry replacing Dinesh Kumar.
52. P.R. Vasudeva Rao - Director of the IGCAR (Indira Gandhi Centre for Atomic Research) replacing S.C Chetal.
53. Asoke Kumar Mukerji - Next Permanent Representative of India to the UN.
54. Aishwarya Rai Bachchan as International Goodwill Ambassador – UNAIDS (UN Programme on HIV/AIDS).
55. Mary Kom - Brand Ambassador of Super Fight League (SFL).
56. Rajan Bharti Mittal - president of International Chamber of Commerce (ICC) India.
57. K K Paul - Meghalaya governor replacing Ranjit Shekhar Mooshahary.
58. Sunil Soni - Director General of Bureau of Indian Standards
59. Shrinivas Patil - new governor of Sikkim.
60. R. Chandrasekhar (the former Secretary Department of Telecommunications (DoT))
61. Nasscom President, succeeding current Nasscom President Som Mittal, whose tenure expires in January 2014
62. Hemant Soren (Jharkhand Mukti Morcha leader) - Chief Minister of Jharkhand.
63. Abdul Rahim Rather (Jammu & Kashmir Finance Minister) - new Chairman of the Empowered Committee of State Finance Ministers on GST.
64. Arvind Sharma (Chairman and CEO of Leo Burnett, India) - President of Advertising Agencies Association of India (AAAI)
65. Professor Mahendra P. Lama - new pro-vice-chancellor of the Indira Gandhi National Open University(IGNOU).
66. Sujatha Singh - India's new foreign secretary.
67. Rajeev Rishi - Chairman and Managing Director of Central Bank of India.
68. Arundhati Bhattacharya – MD and chief financial officer of State Bank of India(SBI). She is the first female managing director at SBI she succeeded Diwakar Gupta
69. Rakesh Sethi - Executive Director of the Union Bank of India.
70. Dilip Trivedi - new chief of CRPF.
71. D.Bala Venkatesh Varma - next Ambassador and Permanent Representative of India to the UN Conference on Disarmament, Geneva.
72. Shri Ratan Thiyam - Chairperson of the National School of Drama Society.
73. Deepak Sandhu - first woman Chief Information Commissioner of the Central Information Commission. She succeeded Satyananda Mishra.
74. H.R. Mohan - New Vice President of Computer Society of India (CSI).
75. Sunil Bharti Mittal - Vice Chairman of International Chamber of Commerce

### NEW APPOINTMENT IN WORLD

1. **Abdulla Yameen** appointed as the new **President of Maldives**.
2. Bill de Blasio was elected New York City's first Democratic mayor in two decades.
3. Imomali Rakhmon Reelected as the President of Tajikistan
4. Syed Jalil Abbas Jilani appointed New Pakistan's envoy to the United States. ( Foreign Secretary of Paksitan)
5. Syed Ibne Abbas: new Pakistani envoy to India. Abbas will replace current High Commissioner to India Salman Bashir,
6. Ms Tehmina Janjua: New Pakistan's permanent representative (PR) for the United Nations in New York.
7. Nawaz Sharif: New Pm of Pakistan
8. Mamnoon Hussain - 12th President of Pakistan and replace incumbent Asif Ali Zardari.
9. **Miss World 2013: Megan Young** from Philippines was crowned Miss World 2013 in Bali. The second place went to Miss France Marine Lorphelin and third to Miss Ghana Carranzar Naa Okailey Shooter.  
**Note:** The Miss World grand final had been scheduled at avenue near Jakarta, but it after it was shifted to Hindu-majority Bali after strong protests by Islamic groups
10. **Obabiyi Aishah Ajibola** of Nigeria becomes **New World Muslimah** 2013 Annual Award of World Muslimah in Jakarta, Indonesia.
11. Ibrahim Boubacar Keita: New Mali President
12. Mulatu Teshome: New president of Ethiopia
13. Hun Sen: New Cambodian Prime Minister
14. Tony Abbott :New PM of Australia. He succeeded Kevin Rudd
15. Nouri Abusahmain: Preseident of Libya
16. Ali Zeidan: Libya PM (Prime Minister)
17. Wael Nader Al-Halqi: Prime Minister of Syria.
18. C.V. Wigneswaran takes oath as Northern Province CM of Sri Lanka. He is Former Supreme Court judge.

19. Satya Nadella(India-born) – New Microsoft CEO (succeed Steve Ballmer)
20. Roberto Azevedo - Head of W.T.O. (replaced Pascal Lamy of France).
21. New King of Belgium: Prince Philippe
22. Samantha Power - US ambassador to United Nations. Samantha Power succeeded Susan Rice
23. Susan Elizabeth Rice - National Security Adviser to Obama ( replaced Tom Donilon)
24. James Comey - next FBI (Federal Bureau of Investigation) Director of US.
25. Staffan de Mistura - Italian Special Envoy to India.
26. Dr. Christopher Briggs - Secretary General of the Ramsar Convention .
27. Poonam Khetrapal Singh, first woman regional director of WHO (World Health Org)
28. Takehiko Nakao – new President of ADB (Asian Development Bank) ( succeeded Haruhiko Kuroda)
29. Ashok Vemuri - the President and CEO of iGate Corporation.
30. Puneet Talwar - the Assistant Secretary of State for Political Military Affairs by the US President Barack Obama.
31. The new Argentine pope Jorge Mario Bergoglio (76) - new Pope becomes the 266th pontiff.
32. Thomas Batch (Germany) - 9<sup>th</sup> President of IOC ( succeeded Jacques Rogge of Belgium.)
33. Rangaswamy Srinivasan is the only Indian American re-nominated by Obama for the District of Columbia Circuit.
34. Elbegdorj Tsakhia – New Mongolia president.
35. Abdoulaye Bathily of Senegal - New Deputy Special Representative for the United Nations Multidimensional Integrated Stabilization Mission in Mali (MINUSMA).
36. Satish Babu(Director, International Centre for Free and Open Source Software (ICFOSS)) – elected to 2014Nominating Committee of the Internet Corporation for Assigned Numbers and Names (ICANN).
37. Hassan Rouhani – New Iran's seventh President replaced Mahmoud Ahmadinejad
38. Robert Mugabe –President of Zimbabwe
39. Pak LtGen Maqsood Ahmed - UN military advisor
40. Shinzo Abe - New PM of Japan.
41. John Kerry- The secretary of state (US).
42. Nicos Anastasiades - President of Cyprus .
43. Hazem El-Beblawi - new Prime Minister of Egypt by the Interim President Adly Mansour.
- 44.
45. Khil Raj Regmi – New Prime Minister of Nepal
46. Park Geun-hye - President of S. Korea (1st women president).
47. Raul Castro - President in Cuba.
48. New King of Netherlands: Willem-Alexander
49. Enrico Letta – New PM of Italy
50. Srikanth Srinivasan - first ever Indian-American judge in the U.S. Supreme Court
51. New Bangladesh President: Abdul Hamid
52. Elbegdorj Tsakhia new Mongolia President

#### PERSONS IN NEWS

1. **Paras Ajmera**, Director of Multi-Commodity Exchange (MCX) resigned from the board on 12 November 2013.
2. **Yogesh Agarwal, the Chairman of PFRDA** (Pension Fund Regulatory and Development Authority (PFRDA) resigned.
3. **Mukesh Ambani**: tops Forbes list of India's richest once again
4. Shreekant Javalkar resigned as the Managing Director and CEO of MCX
5. **M Gopalakrishnan: Former** Chairman and Managing Director of Indian Bank **sent to imprisonment** for defrauding various branches of the bank to the tune of about Rs 6.5 crore.
6. Russian President Vladimir Putin beat President Barack Obama to the top spot on Forbes' list of "The World's Most Powerful People".
7. Mark Schwarzer, Australia Goalkeeper Retired from International Football
8. British Paralympic powerlifter Ali Jawad on 5 November 2013 won gold at the International Paralympic Committee (IPC) Asian Open Championships .
9. **Yogesh Malik Resigned as CEO of Uninor**
10. Prince Charles and his wife Camilla Parker Bowles **visit to Kerala.**
11. Jignesh Shah - Mumbai Police registered an FIR against National Spot Exchange Ltd. (NSEL) promoter Jignesh Shah and others in connection with the Rs.5,600-crore payment crisis

12. **Ali Zeidan:** Libya PM was abducted from a Tripoli hotel and held for several hours by armed militiamen.
13. **Siddiq Parveen** of India declared the World's Tallest Woman.
14. Lalu Yadav sentenced to 5 yrs in jail in fodder scam
15. Vladimir Putin (Russia President) nominated for 2014 Nobel Peace Prize
16. **Rasheed Masood:** member and Congress leader was sentenced to four years in jail by a Delhi court in a corruption case in a Tripura, becoming the first MP to lose his seat after a recent Supreme Court judgement had removed the immunity for convicted lawmakers'
17. Bo Xilai: China's disgraced former Communist Party leader, has appealed against his life sentence conviction.
18. **Jwala Gutta** (Badminton player) moves court against Badminton Association of India (BAI) life ban threat .
19. Former Slovenia PM (Janez Jansa) has been convicted of corruption and sentenced to two years in prison
13. Arunima Sinha – a National-level volleyball player with an artificial limb geared up to climb the world's highest peak - the Mt Everest, accompanied by Sushen Mahto.
14. Subra Suresh – Indian American Appointed as president of Carnegie Mellon
15. Marion Bartoli: French Lawn Tennis Player and Wimbledon 2013 (Women's Singles) winner announced her retirement
16. Ratan Tata- Elected as member of National Academy of Engineering.
17. Sushmita Banerjee: Indian Writer killed in Afghanistan
18. Kapil Parakh Selected for White House Fellowship 2013-14
19. Nisha Desai Biswal nominated for the Post of Assistant Secretary of State of USA

### OBITUARY

1. Rajendra Yadav, the Noted Hindi Writer Passed Away at 84
2. Vijay Soni a noted Painter and theatre personality dead
3. Doris Lessing, Nobel Prize-Winning Author, Died at 94
4. **Mohan Dharia :** Former Union minister, freedom fighter and environmentalist Mohan Dharia, who quit the Indira Gandhi government against imposition of Emergency **passes away.**
5. Indian actor Kumar Pallana, who played the memorable role a janitor in Tom Hanks starrer 'The Terminal' and worked in many Wes Anderson movies, has died.
6. G.P. Deshpande : Noted Marathi Playwright Passed away
7. Sarojini Varadappan, the Renowned Social Worker Died
8. K. Raghavan: Noted Malayalam Music Composer Passed away
9. Eminent Telugu Writer Dr. Ravuri Bharadwaja Passed away. Ravuri Bharadwaja won **Gyanpeeth award for the year 2012 f**
10. Madhuri Chattopadhyay: Renowned Musician Died
11. K Raghavan: Malyalam music legend passed away.
12. Lawrence R Klein, Nobel Prize Winning Economist Died
13. Singer Noel Harrison died,
14. Manna Dey, the legendary singer died at 94
15. British Sculptor Sir Anthony Caro Passed Away
16. Nitish Sengupta, the former Member of Parliament Died
17. Kannada filmmaker Rajendra Babu died.
18. Reshma: Renowned Pakistani folk singer passed away.
19. Ishwar Das Rohani: M.P. Assembly Speaker passes away.
20. **Tarla Dalal**, the Celebrity Cook of India, Passed Away
21. Gen. Vo Nguyen Giap: Vietnam war hero, dies at 102
22. Uttam Chandarana: Former national Table Tennis champion
23. Alvaro Mutis: Alvaro Mutis, an award-winning Colombian poet, essayist and novelist
24. Mohan Singh: Former Samajwadi Party general secretary and Rajya Sabha member .



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25. Jaywant Yeshwant Lele: Former BCCI secretary
26. Hiroshi Yamauchi, Nintendo video game pioneer, dies at 85
27. Veliyam Bhargavan CPI veteran leader passes away
28. Ken Norton: Legendary boxer who beat Muhammad Ali, dies at 70
29. Ray Dolby: The American Engineer and the pioneer of noise reduction in audio recordings died
30. Robert R. Taylor: , who revolutionized hand soap by making liquid hand-wash soap, has died
31. Margaret Thatcher- Britain's first female PM
32. K P Bhaskar - Indian Classical Dance Maestro
33. Prof Bratindra Nath Mukherjee(Padma Shri Awardee) - the renowned historian and an epigraphy expert
34. Shakuntala Devi (The Indian Mathematician also known as mental calculator and human computer)
35. Lalgudi Jayaraman - Renowned Violinist and Composer Died at 82
36. Shamshad Begum - Legendary Singer
37. Rituparno Ghosh - National Award Winning Filmmaker
38. Pran: The winner of Dadasaheb Phalke Award and a veteran actor
39. Vaali: Veteran Tamil lyricist passed away
40. Paul Bhattacharjee: British Indian actor who played the role of a doctor in James Bond film
41. Samar Mukherjee: Veteran Communist leader died in Kolkata.

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### SPORTS News:

#### Lawn Tennis:

#### **China Open 2013:**

1. Men's Single: Novak Djokovic beats Rafael Nadal for fourth China Open win
2. Women's Single: Serena Williams beats Jelena Jankovic
3. Women's double: Sania Mirza-Cara Black defeated Vera Dushevina and Arantxa Parra Santonja

#### **Japan Open Tennis Championship 2013:**

1. Men's Single: Juan Martin Del Potro of Argentine defeated third seeded Milos Raonic of Canada
2. Men's double: Rohan Bopanna and his French partner Edouard Roger-Vasselin defeated Jamie Murray and John Peers.

#### **US OPEN 2013:**

1. Men's Single – Rafal Nadal defeated Novak Djokovic. (**Note:** Rafael Nadal has now 13 Grand Slam titles to his name after winning the US Open 2013)
2. Women's Single – Serena Williams defeated Victoria Azarenka. (**note:** Serena Williams has now 17<sup>th</sup> Grand Slam title after winning the US Open 2013)
3. Men's Double – Leander Paes-Radek Stepanek beat Alexander Peya-Bruno Soares

#### **Australian Open 2013:**

1. Men Single- Novak Djokovic(Serbia) bt Andy Murray(Britain). (**Note:** Novak Djokovic has now 6 Grand Slam titles to his name after winning the Australia Open 2013)
2. Women Single-Victoria Azarenka bt Li Na( china)
3. Men Double- Bob & Mike Byan bt Robin haase & Igor Sijsling.
4. Women Double- Sara Errani and Roberta Vinci(Italy) bt Ashlegh Barty and Casey Dellaqua

#### **Wimbledon – 2013**

1. Men's Single: Andy Murray(Britain) defeated Novak Djokovic (Serbia)
2. Women's Single: Marion Bartoli (France) defeated Sabine Lisick (Germany)
3. Men's Doubles: Bob and Mike Bryan defeated Dodig & M. Melo

#### **French Open 2013:**

1. Men's Single: Rafael Nadal Defeated David Ferrer.
2. Women's Single: Serena Willimas Defeated Maria Sharapova
3. Men's Doubles: Bob and Mike Bryan Defeated Michael Llodra & Nicolas Mahut
4. Mixed doubles: Frantisek Cermak and Lucie Hradecka defeated Daniel Nestor and Kristina Mladenovic

#### **Miami Open 2013**

1. Andy Murray beat David Ferrer

2. Serena Williams beat Maria Sharapova.

**Italian Open 2013**

1. Rafael Nadal beat Roger Federar
2. Serena Williams defeated Victoria Azarenka

**Madrid Open 2013**

1. Rafael Nadal beat Stanislas Wawrinka
2. Serena Williams beat Maria Sharapova.



**ICC World Cup Cricket Venue:**

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

1. Australia & New Zealand: **2015** Cricket World Cup.
2. England will host **2019** Cricket World Cup.
3. India will host **2023** World Cup for the fourth time.

**T20:**

1. Bangladesh will host the: World T20 Cup -**2014**. (For Men & women)
2. India will host the: World T20 Cup -**2016**. (For Men & women)
3. Australia to host World T20 in **2020**. (For Men & women)
4. West Indies to host Women's World T20 in 2018 and Under-19 Cricket World Cup in 2022.

**Note:** ICC Women's World Cup 2013 - Australia defeated West Indies at Brabourne Stadium in Mumbai. The 2013 World Twenty20 Qualifier are scheduled to be played in November 2013 in the United Arab Emirates.

**Test:**

1. England to host Cricket World Test Champions in – **2017** (for first time).
2. India will host World Test Championship in - **2021**.

**FIFA (Football) World CUP hosts:**

1. 2014: Brazil (Mascot: Smiling Armadillo to be the official Mascot of 2014 FIFA World Cup Brazil).
2. 2018 : Russia
3. 2022: Qatar

**Olympics Games host cities:**

1. 2014 winter: Sochi (Russia)
2. 2016 Summer: Rio de Janeiro (Brazil)
3. 2018 winter: Pyeongchang (South Korea)
4. 2020 summer: Tokyo (Japan)

**Asian Games host cities:**

1. 2014: Incheon (South Korea) (Note: 2010 Asian Games held in Guangzhou, China).
2. 2019: Hanoi (Vietnam)

1. Rafael Nadal returned to the top of the ATP rankings for the first time in more than two years, overtaking Serbian Novak Djokovic, who dropped to second.
2. Serena Williams top in Women's ATP rankings.
3. **India** to host **2018 Men's Hockey World Cup**
4. England has been selected as hosts of the **2018 women's World Cup**.
5. **West Bengal, the host of the 23rd All India G V Mavalankar** Shooting Championship topped the medals tally on 16 November 2013. This is the first time that West Bengal topped the medal table of national level of shooting championship.
6. **Tunisia** has been suspended from next year's **Davis Cup 2014** after it ordered one of its national players to withdraw from a tournament rather than face an **Israeli player**.  
**Note:** Tunisian player **Malek Jaziri** not to compete against Israeli **player Amir Weintraub at the 2013 Tashkent Challenger in October.**
7. **Ashwin becomes number-one ranked Test all-rounder** in the Reliance ICC Player Rankings for Test all-rounder's.
8. Heena Sidhu wins pistol gold in World Cup shooting at the ISSF World Cup finals in Munich, Germany.
9. Mohammed Siddikur of Bangladesh won the 50th edition of Indian Open golf tournament on 10 November 2013 at the Delhi Golf Club (DGC), New Delhi.
10. Novak Djokovic won Barclays ATP World Tour Final after defeating Rafael Nadal

11. 53rd World FIDE Chess Championship held in Tamil Nadu. The match between defending world champion Vishwanathan Anand and challenger Norway grand master Magnus Carlsen was take place.
12. **Rohit Sharma** stamped his sparkling century on debut as India against West Indies test match held in Kolkata.
13. Gaurav Gill on Saturday created history by becoming the first Indian to win the FIA Asia-Pacific Rally Championship title on day one of the Rally of China.
14. IOC (Indian Oil Corporation) won the 48th Bombay Gold Cup defeated Air India
15. The Indian tennis pair Sanam Singh and Vijayant Malik on 12 October 2013 won the doubles title in the 15000 US dollars ITF Men's Futures Tennis Tournament at the Jake Hess Tennis Stadium in Houston, USA.
16. Novak Djokovic defeated Juan Del Potro to win Shanghai Masters 2013.
17. Top English Premier League side Liverpool on 16 October 2013 launched a residential football academy in Pune in partnership with city-based DSK Shivajians FC.
18. Ajit Agarkar announced Retirement from all forms of Cricket
19. **BCCI Anti-Doping tribunal bans Pradeep Sangwan. Note:** Sangwan is only the second cricketer in the history of IPL after Pakistani speedster **Mohammed Asif** to have been found guilty of consuming banned drugs.
20. Manipur Defeated Haryana to Lift 54th Subroto Cup Football Tournament
21. **Ding Junhui of China defeated** Aditya Mehta of India to **won Indian Open Snooker Title 2013**
22. Norh and South Zone declared joint winners of Duleep Trophy final held in Kochi.
23. Dipika Pallikal Won Macau Open Squash Title 2013 in China
24. **Jorge Lorenzo won Australian Grand Prix 2013.**
25. **Sania Mirza in Top 10 of World Women's Doubles Rankings**
26. Sachin Tendulkar only Indian in Wisden all time World test XI. Don Bradman named the captain of this team.
27. Roelant Oltmans appointed as Chief Coordinator and High **Performance Director for Indian Hockey.**
28. Simona Halep of Romania defeated Samantha Stosur of Australia to **won Kremlin Tennis Cup 2013**
29. BCCI terminates contract of IPL team Pune Warriors for non-payment of franchise fee.
30. **Alok Kumar** bags Silver at World Billiards trophy
31. Sebastian Vettel won the F1 Indian Grand Prix 2013 at Buddha International Circuit, Greater Noida (India)
32. Sebastian Vettel won Abu Dhabi Formula One Grand Prix 2013
33. Serena Williams beats Li Na of China for WTA title. She won her fourth WTA Championship.  
**Note:** Williams' titles this year included the French and U.S. Opens for a total of **17 Grand Slam crowns.**
34. All India Football Federation (AIFF) on 30 October 2013 signed an agreement under Australian Sports Outreach Program (ASOP) with Football Federation of Australia (FFA) to support AIFF's Grassroots Programme.
35. Indian men's hockey team on 3 November 2013 officially qualified for the Rabobank Hockey World Cup 2014.  
**Note:** The Rabobank Hockey World Cup will be held from 31 May to 15 June 2014 at The Hague, Netherland.
36. Novak Djokovic defeated David Ferrer to won BNP Paribas Masters Tennis Tournament 2013
37. India's men's compound Archery team on 31 October 2013 won a gold medal in the 18th Asian Archery competition held at Chinese Taipei.
38. Yuki Bhambri on 4 November 2013 won the ATP men's singles title of Traralgon event in Australia.
39. India handed out an innings and 51 run defeat to the West Indies in the first test match at Kolkata.
40. India with 20 gold 20 silver and 12 bronze medals has topped the medals tally position in the 2nd Junior SAF Games that concluded in Ranchi.
41. Gregg Clark - Coach of the Junior Hockey Men's National Team
42. Francisco Garcia (Spain) - as head coach of the Indian senior women's basketball team.
43. Champions League T20 2013 : **Mumbai Indians** defeated Rajasthan Royals in final held in New Delhi  
Harbhajan Singh: Man of the match & Dwayne Smith was declared Man of the Series
44. Iran wins 17th Asia Senior Men's Volleyball C'ship by defeating South Korea.
45. Pakistan won Under-19 Asian Rugby Championship 2013 by defeating India in Lahore.
46. Kalpana Devi won Bronze Medal at the Judo Tournament in Tashkent
47. Afghanistan Qualified for ICC Cricket World Cup 2015 after defeating Kenya by seven wickets at World Cricket League Championship in Sharjah. The world cup will be jointly hosted by Australia and New Zealand in 2015.
48. 35<sup>th</sup> National Games to be hosted by Kerala in 2014. Great Hornbill which has been christened as "Ammu" is the official mascot of the 35<sup>th</sup> National Games.
49. Star, ESPN bag BCCI sponsorship rights for 2013-14 season

50. NKP Salve Challenger Trophy 2013-14 Won by India Blue defeated Delhi in final.
51. WTA Pan Pacific Open: The Czech Republican tennis player Petra Kvitova defeated Germany's Angelique Kerber in the final to win singles title at WTA Pan Pacific Open at Tokyo
52. India Clinch (under 21) 3rd Sultan of Johor Cup hockey tournament by defeating Malaysia.
53. **Durand Cup:** Kolakata giants Mohammedan Sporting create history after defeating ONGC 2-1 in the final in New Delhi to win Cup after 73 years. The last time Mohd Sporting won Durand Cup was before Independence in 1940 by defeating Warwickshire Regiment.
54. Buckingham Palace held its first official football match to mark FA's (Football Association's) 150th anniversary on 7 October 2013.
55. Afghanistan beat India to win SAFF Championship title 2013 (Football) final held in Nepal
56. Asia Cup (Hockey) 2013: South Korea Defeated India in Final at Malaysia
57. Pakistan beat Malaysia 3-1 to win bronze in Asia Cup
58. Indian Cyclist Deborah Won Two Gold Medals at ACC Track Asia Cup.
59. **Sandeep Tulsı Yadav** has created history by winning India's first-ever bronze medal in the 66kg Greco-Roman category at the Senior World Wrestling Championships in **Budapest, Hungary**
60. Portugal's Luis Leao Pinto won Himalaya Bicycle Rally concluded in Shimla.
61. Vidit Gujrathi wins bronze at World Junior Chess Championship in Kocaeli Turkey
62. Indian basketball team win bronze at KFC U-21 3ON3 International Challenge in Beijing.
63. Nikhat Zareen bags silver at AIBA Women's World Boxing Championships in Albena, Bulgaria..
64. Stephen Lee a snooker player from England banned from Snooker for 12 Years for Match-Fixing Charges.
65. Swaran Singh Virk wins gold at Asian rowing championship at the 15th Asian Senior Rowing Championship at Luan, China
66. Tiger Woods named U.S. PGA Tour player of the year.
67. Sania Mirza and Cara Black of Zimbabwe win Pan Pacific Open trophy defeated Liezel Huber and Hao Ching Chan in Tokyo.
68. Deepika Kumari: settles for silver in Archery World Cup in Paris
69. Bajrang wins bronze at World Wrestling championships held in Budapest
70. Sebastiaan Bowier: Dutch cyclist breaks world land speed record
71. World Wrestling Championship 2013: Amit Kumar (world no. 7 rank) wins silver medal.
72. **Hyderabad Hotshots** won the inaugural season of Indian Badminton League defeated Awadhe Warriors in the final.
 

**Important points about the Indian Badminton League (IBL)**

  - i. Deepika Padukone and Aamir Khan are the brand ambassadors of the IBL.
  - ii. The six teams at the inaugural IBL are Krrish Delhi Smashers, Pune Pistons, Banga Beats (Bangalore), Awadhe Warriors (Lucknow), Hyderabad Hotshots and Mumbai Masters. Each franchise will consist of 11 players- 4 foreign, 6 Indians and 1 junior Indian.
  - ii. Six icon players from India include Jwala Gutta (Krrish Delhi Smashers), Ashwini Ponnappa (Pune Pistons), Lee Chong Wei (Mumbai Masters), P Kashyap (Banga Beats), Saina Nehwal (Hyderabad Hotshots) and PV Sindhu (Awadhe Warriors).
73. Bhuvana Kalva won 2013 ITF Women's Tennis Tournament
74. Sudirman Cup (Badminton) – China defeated South Korea
75. Brazil beats Spain to win Confederations Cup 2013
76. Champions Trophy 2013: India beat England.
77. Shikhar Dhawan first Indian Cricketer who scored a ton on Test debut as an opener.
78. Mumbai Indians won IPL (6) 2013, defeated Chennai Super Kings in final
79. Ace discus thrower Vikas Gowda clinched the first gold for India in the 20th Asian Athletics Championships in Pune
80. World soccer body FIFA again banned Iraq from holding any friendly football matches due to soaring violence, just three months after the ban was lifted.
81. Parvez Rasool first from J&K team in Indian cricket squad.

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**Awards & Honours:**

**1. Noble prize 2013:**

**i. Nobel Chemistry Prize won by :** Michael Levitt, a British and US citizen of Stanford University, US-Austrian Martin Karplus of Strasbourg University and US-Israeli Arieh Warshel of the University of Southern California. They were awarded Nobel Prize in Chemistry 2013 **for the development of multi scale models for complex chemical systems.**

**ii. Nobel Physics Prize:** Peter Higgs of Britain and Francois Englert of Belgium won the Nobel Physics Prize today for the discovery of the "**God particle**". The pair were honoured for "the theoretical discovery of a mechanism that contributes to our understanding of the origin of mass of subatomic particles.

**iii. Nobel Medicine Prize:** US scientists **James Rothman** and **Randy Schekman** and **Thomas Suedhof** of Germany have won the Nobel prize in medicine for their discoveries of the "**machinery regulating vesicle traffic**", **a major cellular transport system.**

**iv. Nobel Literature Prize:** First Canadian women **Alice Munro** won the Nobel Prize for her short stories that focus on the frailties of the human condition. She is just the 13th woman to win the Nobel Literature Prize since it was first awarded in 1901.

**v. Nobel Peace Prize:** Organisation for the Prohibition of Chemical Weapons (**OPCW**).

**vi. Nobel Prize in Economic:** Eugene F. Fama, Robert J. Shiller and Lars Peter Hansen shared the 2013 Nobel Prize in Economic Sciences for their research on **how the market prices of assets such as stocks move.**

**Note:: Shiller, a Yale University professor.**

2. **Bharat Ratna Award:** Sachin Tendulkar & **eminent scientist Prof CN Rao** to be honoured with Bharat Ratna Award.  
**Note: i.** Sachin first sportsperson to win country's highest civilian honour with Bharat Ratna
3. **Sachin Tendulkar** declared Time magazine's 'Person of the Moment' by Times magazine.
4. Sachin ends Test career in 18th position in ICC rankings.
5. Lord Swraj Paul, **a leading NRI industrialist** and educationist was presented with the International Indian of the Decade award
6. Waheeda Rehman, the veteran actress of Bollywood will be conferred with the inaugural Centenary Award for the Indian Film Personality of the Year 2013 at the **44th International** Film Festival of India (IFFI) in Goa on 20 November 2013.
7. **Usain Bolt** and Shelly-Ann Fraser-Pryce were crowned the male and female **World Athletes of the Year, 2013** on 16. They were selected as the world athletes of the year by the sport's governing IAAF at a ceremony in Monaco.
8. **UN Foundation award: Martha Dodray**, A polio worker from Bihar has been honoured with a prestigious UN Foundation award for her work in protecting children from the disease.
9. Shiraz Naval Minwalla, Professor of Physics in TIFR, Mumbai selected for the **2014 New Horizons in Physics Prize** .
10. **MS Swaminathan** father of green revolution gets **Indira Gandhi National Integration** Award for the Year 2012.
11. **Gabriela Isler** of Venezuela won **Miss Universe 2013** function held at **Crocus City Hall in Moscow, Russia**. Patricia Yurena Rodriguez from Spain finished as the first runner-up, whereas **Constanza Baez from Ecuador** was the second runner up.
12. **Man Booker 2013:** Eleanor Catton won the 2013 Man Booker prize for English fiction for her novel "**The Luminaries**" and became the youngest winner in the award's 45-year history.
13. **Srishti Rana** of India Was Crowned **Miss Asia Pacific World 2013**
14. **Lata Mangeshkar** gets **Yash Chopra** memorial award
15. Mann Deshi Mahila Bank and Mann Deshi Foundation, bagged the 2013 India **Social Entrepreneur of the Year award** by The Schwab Foundation for Social Entrepreneurship, a sister organisation of the World Economic Forum, in partnership with Jubilant Bhartia Foundation.
16. S. Masood Ahmed, chief scientist at the National Geophysical Research Institute (NGRI), here has won the K.K. Menon Award for 2013.
17. Karan Thapar has won the International Press Institute (IPI) India Award for Excellence in Journalism.
18. Peter Scholze, 25-year-old professor of mathematics, University of Bonn, Germany, has been chosen for the 2013 SASTRA Ramanujan Prize.
19. Hilary Clinton was awarded the first founders' award from the Elton John AIDS Foundation in New York on 15 October 2013 for her work to help HIV/AIDS victims.
20. Greg du Toit was Named Wildlife Photographer of the Year 2013
21. Tillotama Shome wins best actress award for Punjabi film, **Qissa** at Abu Dhabi Film Festival

22. V.C. Padmanabhan Memorial Award 2013 for Ecology and Environment Conservation was presented to eminent ecologist and environmental scientist **Madhav Gadgil**
23. **The Parivartan sustainability leadership awards**, instituted by **Sustainability Outlook**,. **Infosys wins award for resource management**.
24. Gold loan company **Muthoot Finance Ltd.** gets '**Golden Peacock**' award for 'HR Excellence for 2013' at a function in London.
25. Tennis player-producer **Ashok Amritraj** gets **Soul of India award** for his outstanding achievements in the film industry
26. Varun Arora, a young innovator from India on 10 October 2013 selected for United Nations **10 Young Innovators Competition 2013**. He awarded for his creation **Open Curriculum**, an online platform for local educational material for standard, primary and secondary schooling.
27. **Dr. Irvathram Mahadevan** received prestigious Tolkappiyar award for his immense contribution in the area of Epigraphy.
28. **Aung Suu Kyi** Received the **Sakharov Prize** for Freedom of Thought
29. The US comedian **Carol Burnett** honoured with the **Mark Twain Prize** for American Humor.
30. A radio documentary about domestic violence and other related issues in the **Australian Indian community** has won a prestigious **United Nations Association of Australia (UNAA)** media award.
31. **Amitabh Bachchan** received the third **Hridaynath Mangeshkar** award for his contribution to the film industry.
32. **Utpal Bhadra**, senior scientist has been selected for the **Radhakrishnan Gold Medal for the year 2013** by the Global Economic Progress & Research Association (GEPR)
33. Former Miss Universe **Sushmita Sen** receives **Mother Teresa International Award**.
34. Mexican drama 'La Jaula De Oro' (The Golden Cage) won the best film award by a debutante director on the closing day of 15th Mumbai Film Festival.
35. Anjali Gopalan awarded with French highest civilian award Chevalier de la Legion d'Honneur.
36. **Geeta Chandran**, Bharatnatyam exponent honoured with **Guru Debaprasad Award** for outstanding contribution in the field of dance.
37. **Deutsche Bank Prize**: RBI Governor **Raghuram Rajan** receives Deutsche Bank Prize for Financial Economics 2013.
38. **Amnesty award 2013**: **Malala Yousafzai** and **Harry Belafonte** (American singer, human rights and social justice activist).
39. **Clinton Global Citizens Awards**: **Bunker Roy**(Indian environmentalist) and **Malala Yousafzai**
40. **U.S. Award**: Actor **Aamir Khan** has been selected for a U.S. award for his television show 'Satyamev Jayate' along with eminent American director **Kathryn Bigelow** and the International Center on Nonviolent Conflict (ICNC).
41. **Moortidevi Award 2012**: Dr. Hara Parasad Das gets this award for his epic creation **Vamsha**. This is the second Moortidevi award for Odia literature. The Moortidevi Award is presented by the **Bharatiya Jnanpith** organization for a work which emphasizes Indian philosophy and culture. **Moortidevi Award 2011**: Gopichand Narang
42. American writer **Lydia Davis** has won the 5th **Man Booker International Prize 2013**.
43. **Friendship Award** - Ravi Shankar Narsimhan (a senior Indian journalist). **Narsimhan** is the executive editor in the overseas edition of the Beijing based China Daily. **Friendship award given by China-the highest honor given to foreigners**.
44. European Parliament's prestigious **Sakharov Prize**: **Malala Yousafzai** and **Edward Snowden**
45. **Asian Filmmaker of the Year**: Acclaimed Cambodian director **Rithy Panh** received the Asian Filmmaker of the Year award at the Busan International Film Festival. The award comes after



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his documentary "**The Missing Picture**",

46. "**Metro Man**" **E. Sreedharan** has been selected for the prestigious **Lokmanya Tilak award for 2013**
47. **Sarod maestro Ustad Amjad** Ali Khan will be honoured with the **21st Rajiv Gandhi National Sadbhavana Award**
48. Noted Maestro Zubin Mehta has been named for the Tagore Award For Cultural Harmony for the year 2013 in recognition of his outstanding contribution to cultural harmony.
49. Habiba Sarabi, is among this year's recipients of the Ramon Magsaysay Award: Afghanistan's first and only female governor
50. American writer Lydia Davis won 5th Man Booker International Prize 2013.
51. Peter J. Gomes **Humanitarian Award: Malala Yousafzai**. Award Presented with by Harvard University
52. **Allard Prize** for International Integrity Presented to **Anna Hazare**.
53. **Multimedia Award: Pond's Femina** Miss India World 2013 Navneet Kaur Dhillon won the Multimedia Award at the Miss World 2013 in **Indonesia**.
54. **Lifetime Achievement Awards** by Bengal government to **Sourav Ganguly, Leander Paes**.
55. '**Guru Ratna**' Award (**Bengal government**) to **Subhas Bhowmick** successful football coach.
56. **Swedish rights prize: Paul Walker** (US anti-chemical weapons campaigner).
57. **Tigmanshu Dhulia wins Best Director at** for Paan Singh Tomar
58. International Press Institute (IPI) Award: Karan Thapar, television journalist of CNN IBN
59. '**Pride of the Nation**' Award : John Abraham conferred the 'Pride of the Nation' award for his role as a RAW agent in "Madras Cafe".
60. Rajbhasha: National Thermal Power Corporation (NTPC) was awarded Indira Gandhi Official Language Award for propagation of Rajbhasha ( Official Language)
61. **Ladakh International Film Festival (LIFF):**  
 Best Film: **OASS'**  
 Best actress: **Divya Chhetri** for OASS  
 Best Actor: **Sewan Sing Yein** for "**KO:Yad**"  
 Best director: **Manju Patra** Borah for "**KO:Yad**"  
**Note:** The international jury of the fest was chaired by acclaimed filmmaker Aparna Sen
62. **Oscars 2014 nomination:**  
 i. '**The Good Road**' nominated as **India's** entry for (**Best Foreign Film** category at next year's Oscars): Gyan Correa's National award-winning Gujarati film 'The Good Road', a lost-and-found story of a small boy.  
 ii. "**Wadjda**" (directed by **Haifaa al-Mansour** ) will represent **Saudi Arabia** at the Oscars, competing for the best foreign-language film  
**Note:** Haifaa al-Mansour is a **first female** filmmaker of Saudi Arabia
63. **11<sup>th</sup> Norway Bollywood film festival (Oslo)**  
 Best Actor: **Jimmy** Sheirgill for Saheb Biwi Aur **Gangster Returns**  
 Best Director: **Tigmanshu Dhulia** wins Best Director for **Paan Singh Tomar**  
 Best Producer: **Rahul** Mittra for Saheb Biwi Aur **Gangster Returns**
64. Emmy Awards given in the field of **Television**.
65. Lifetime achievement Award by UK House of Commons: Posthumously Vijay Jawaharlal Darda Inian Freedom fighter.
66. Global Diversity Award; Amitabh Bacchan
67. Ashok Shah and Vijay Chaudhary won the Award at the World Street Food Congress
68. SAARC Film Festival held in Colombo (Sri Lanka): Indian film "Paan Singh Tomar" won the best Feature Film award. The Director of the film, Tigmanshu Dhulia was named the Best Director. Kaushal Oza from India received a Special Jury Award for his documentary "Afterglow".
69. Dadasaheb Phalke Award 2013 – Pran Krishan Sikand (Bollywood actor, mostly known as Pran).
70. Saraswati Samman (2013) – Sugathakumari, ( the Malayalam poetess for the poetry collection 'Manalezhuthu').
71. Bihari Puraskar (2012) – Hariram Meena for his hindi novel Dhooni Tape Teer
72. Vyas Samman (2012) – Narendra Kohli for his novel "Na bhooto na bhavishyati"
73. Indira Gandhi International Award - Ellen Johnson Sirleaf for 2012(president of Liberia)
74. Indira Gandhi Award for National Intergration – Sampooran Singh Kalra (GULJAR)
75. Tagore Peace Prize- Shihab Ghanem (the first Arab) he will officially receive the Tagore award in a ceremony to be held in Kolkata, India on May 6, 2013.
76. **44th Dada Saheb Phalke Award (2013)**- Legendary actor, **Pran Krishan Sikand**.
77. **Jnanpith Award - 2011 - Pratibha Ray**. Jnanpith Award – 2012 - **Ravuri Bharadwaja**

78. Chief Minister Oommen Chandy's won the prestigious United Nations Public Service Award for 2013.
79. Asom Ratna Award (posthumously) to Late Smt. Indira Goswami.
80. Srimanta Shankardeva Award to Smt. Sharmila Tagore, she is said as a goodwill ambassador for UNICEF.
81. **Anupam Kher Won 3<sup>rd</sup> Asian Award** for his performances in movies like "Silver Linings Playbook", "Bride & Prejudice",
82. Adam Johnson's novel "The Orphan Master's son" won the Pulitzer Prize for fiction in 2013.
83. Vandana Gandhi became the first ever Indian woman to receive Dubai Government's coveted Emirates Woman Award for business excellence in June 2013.
84. Shalini Singh, a Deputy Editor with The Hindu, has bagged the prestigious Prem Bhatia Award for Political Reporting-2013.
85. Indian American author Jhumpa Lahiri's The Lowland has been listed among 13 novels long listed for the Man Booker Prize 2013.
86. Angelina Jolie to receive Honorary Oscar for humanitarian work.
87. First Sree Narayan Guru Global Secular & Peace Award 2013 presented to Shashi Tharoor
88. Vocalist Bombay Jayashri to get Indira Sivasailam endowment medal for this year..

#### **National Sports Awards:2013**

**Rajiv Gandhi Khel Ratna Award:** Mr. Ronjon Sodhi: Shooting

#### **Arjuna Awards:**

1. Ms. Chekrovolu Swuro - Archery
2. Mr. Ranjith Maheshwari - Athletics
3. Ms. P.V. Sindhu - Badminton
4. Ms. Kavita Chahal - Boxing
5. Mr. Rupesh Shah - Billiards & Snooker
6. Mr. Virat Kohli - Cricket
7. Mr. Abhijeet Gupta - Chess
8. Mr. Gagan Jeet Bhullar - Golf
9. Ms. Saba Anjum - Hockey
10. Ms. Rajkumari Rathore - Shooting
11. Ms. Joshna Chinnappa - Squash
12. Ms. Mouma Das - Table Tennis
13. Ms. Neha Rathi - Wrestling
14. Mr. Dharmender Dalal - Wrestling
15. Mr. Amit Kumar Saroha - Athletics (Para)

#### **Dronacharya Awards for 2013:**

1. Ms. Poornima Mahato : Archery
2. Mr. Mahavir Singh : Boxing
3. Mr. Narinder Singh Saini : Hockey
4. Mr. K.P. Thomas: Athletics
5. Mr. Raj Singh: Wrestling\*

#### **Dhyan Chand Awards (Lifetime contribution in coaching)**

1. Ms. Mary D'souza Sequeira: Athletics
2. Mr. Syed Ali: Hockey
3. Mr. Anil Mann: Wrestling
4. Mr. Girraj Singh: Para Sports (Athletics)



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### 60th National Film Awards 2013:

1. Best actor: Irrfan Khan for 'Paan Singh Tomar' and Vikram Gokhale for Marathi film 'Anumati'
2. Best actress: Usha Jadhav for Marathi film 'Dhaag'
3. Best film - wholesome entertainment: 'Vicky Donor'
4. Best supporting actor: Annu Kapoor
5. Best Supporting Actress: Dolly Ahluwalia for Vicky Dono
6. Best regional film: 'Vazhakku En 18/9 and, 'Eega'

### 14th IIFA Awards 2013: held in Macau.

1. BEST Film: 'Barfi!'
2. BEST Actor: Ranbir Kapoor for 'Barfi!'
3. BEST Female actress: Vidya Balan for 'Kahaani'
4. BEST Director: Anurag Basu for 'Barfi!'
5. BEST Story: Tani and Anurag Basu for 'Barfi!'

### BOOKS AND AUTHORS:

#### Some books authored by RBI Governor: Raghuram Rajan

- Aid and Growth
- Fault Lines
- India's Pattern of Development
- The Real Effect of Banking Crises
- Controlled Capital Account Liberalization
- Saving Capitalism from the Capitalists

1. **The Luminaries by: Eleanor Catton.** She became the Longest Novel to Win the Man Booker Prize 2013.
2. **Walking With Giants:** authored by former Finance Secretary G. Ramachandran.
3. **"I am Malal :** authored by **Christina Lamb.**
4. **Momentous Times** on the 175 years of Times of India. The book is an effort of the Times of India Group.
5. **"Victory India - A Key to Quality Military Leadership"** authored by **Colonel Vinay B Dalvi (Retd)**
6. **The Da Vinci Code:** Dan Brown
7. **The Wizard of Hockey :** Graphic Biography on Dhyan Chand book written **by Luis Fernandes.**  
The book is being printed by comic-series publication **Amar Chitra Katha.**
8. **Pride and Prejudice: Jane Austen**
9. **Angels & Demons:** Dan Brown
10. **The Kite Runner:** Khaled Hosseini.
11. **Life of Pi:** Yann Martel.
12. **Harry Potter series:** J.K. Rowling.
13. **The Third Curve: a Book Written by Film Director Mansoor Khan**
14. **The Score of My life:** Zubin Mehta
15. **India & Malaysia: Intertwined Strands by:** Veena Sikri
16. **Mythily Sivaraman Wrote A Book Haunted by Fire Essays On Caste, Class, Exploitation And Emancipation**
17. **"Ahmev Radha, Ahmev Krishnah" - Gulab Kothari (Chief Editor of Hindi newspaper Rajasthan Patrika)**
18. **An Uncertain Glory: India and its Contradictions - Jean Dreze and Amartya Sen.**
19. **A Brush with Life-** Satish Gujral
20. **A Bend in the river-** V.S. Naipaul
21. **God of Small things-** Arundhati Rai
22. **Inheritance of Loss-** Kiran Desai.
23. **Joseph Anton-** Sulman Rushdie (Autobiography)
24. **"Khushwantnama-The Lessons of My Life " -Khushwant singh**
25. **Lajja-** Taslima Nasrim.
26. **My Unforgettable Memories-**Mamata Banerjee
27. **"Muslim in Indian cities"- Christophe Jaffrelot & Laurent Gayer**

28. My country My Life- L.K.Advani
29. My Music My Life- Pt Ravi Shankar
30. Revolution 2020- Chetan Bhagat
31. Runs in Ruins — Sunil Gavaskar
32. Satenic versus- Salman Rushdi
33. Turning Points-APJ Abdul Kalam
34. What Young India Wants – Chetan Bhagat
35. My Journey: Transforming Dreams into Actions - former President of India, Dr. Avul Pakir Jainulabdeen Abdul Kalam (APJ)

### SUMMITS:

#### ASEAN Summit:

**23rd** ASEAN Summit 2013: Brunei Darussalam. **Theme** : Our People, Our Future Together”\_Brunei Darussalam also chair t **22nd** ASEAN Summit also held in Brunei Darussalam on 24-25 April 2013.

**Note: 11th** India-ASEAN Summit and **8th** East Asian Summit also held in Brunei Darussalam.

Second ASEAN Defence minister’s meeting held in Brunei. It has been decided to set up an additional Expert Working group on Humanitarian Mine which will be co-chaired by India with Vietnam.

**ASEAN Members:** Brunei, Cambodia, Indonesia, Malaysia, Myanmar, Laos, the Philippines, Singapore, Thailand and Vietnam.

#### G 20 Summit:

**8th** G-20 Leader’s Summit held in St. Peters burg (Russia). 2013.

**1st** G-20 Labour Summit held in Moscow (Russia). 2013

#### SCO Summit:

**13th** Summit 2013-Bishkek (Kyrgyzstan) Attended by: Salman Khurshid (Foreign Minister)

**12th** Summit 2012-Beijing. Attended by: SM Krishna(Foreign Minister)

#### NATO Summit-

**NATO Summit 2014:** Britain. (Britain last hosted the summit in 1990, when Margret Thatcher was Prime Minister).

**2012** Summit- Chicago (United States)

**BRICS summit:** (Country: Brazil, Russia, India, China, South-Africa.)

**5th** Summit 2013 : South Africa (Durban) (Note: Brazil and China Signed the Currency Swap Agreement: BRICS Summit 2013.

**4th** Summit 2012: New Delhi

#### G 8 Summit:

**39th** Summit 2013: United Kingdom. (Northern Ireland)

**40th** Summit (next 2014): Russia

**G-8 Countries:** Canada, France, Germany, Italy, Japan, Russia, Britain and the US

#### SAARC Summit:

**3rd** SAARC ministerial meet on poverty alleviation 2013 – Kathmandu (Nepal)

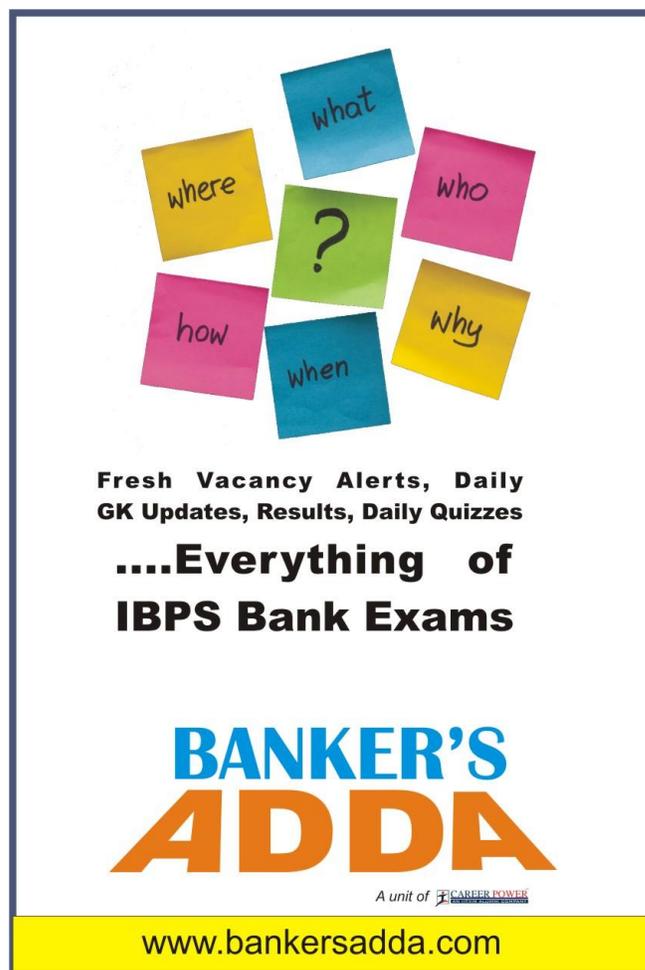
**18th** SAARC Summit 2013- Kathmandu (proposed)

SAARC Journalist’s summit 2013- Indore.

#### Nuclear security summit

**2nd** Summit 2012 – Seoul (South Korea),

**3rd** Summit 2014(Next) : Netherland



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### NAM Summit:

16<sup>th</sup> Summit 2013: Tehran, Iran

17<sup>th</sup> Summit 2015 - Caracas (Venezuela)

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

**Theme:** Lasting Peace through Joint Global Governance.

### New Member

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

1. **Malta to Host** Next Commonwealth Summit in 2015: Malta, a Southern European country was on 17 November 2013 unanimously chosen as the host of the next Commonwealth summit in 2015.

**Note: i.** This is second time for Malta to host the Commonwealth summit. Before this, Malta hosted a **Commonwealth Summit in 2005.**

2. World Agricultural Forum Congress (WAF) will be organized at Hyderabad
3. New Delhi to host 12th Edition of Pravasi Bharatiya Divas 2014. The theme of the convention is **-Engaging Diaspora - Connecting across Generations.**

**Note: The 11th edition** of Pravasi Bharatiya Divas (PBD) was held at **Kochi, Kerala** from 7th to 9th of January 2013.

4. 44th International film festival to be held in Goa this month.
5. **33<sup>rd</sup> International Trade Fair begins in New Delhi from 14<sup>th</sup> Nov.** The Theme is: inclusive growth. Fair is organized by India Trade Promotion Organisation (ITPO) and Rita Menon is Chairman of ITPO.
6. **Regional Pravasi Bhartiya Divas** was held in **Sydney, Australia.**
7. London host the 9th World Islamic Economic Forum in October
8. First-ever India International Bullion Summit to be held in Mumbai. BBA President Mohit Kamboj
9. 7th India-Russia Trade Investment Forum held in St. Petersburg
10. Kochi to host “Reel Earth” Environmental film festival in October.
11. The 7th Regional Pravasi Bhartiya Divas will be held in Sydney.
12. UN Human Rights forum held in Beijing (CHINA)
13. World Economic Forum’s “summer Davos” meeting held in the north-eastern Chinese city of Dalian ( China).
14. 31st meeting of Health Ministers of WHO South-East Asia countries held in India.
15. Sixth Global Skills Summit held in New Delhi. The Theme of the Summit is “Industry Leads”. New Zealand is the country partner this time for the Summit.
16. Arab league Summit 2013 - Doha.
17. 6<sup>th</sup> IBSA Summit 2013 – New Delhi
18. 2014 Mrs India International will be held place in Kolkata.
19. United Nation conference on Sustainable Development(2012)- Rio de Janeiro
20. The international biodiversity meet– Hyderabad
21. UN biodiversity meet in 2014 -South Korea
22. 58th Commonwealth Parliamentarian conference (2012) held in Colombo. Johannesburg, South Africa (2013).
23. Organization of Islamic Co-operation (OIC) summit (2013)– Cairo (Egypt)

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### Important Committees in News:

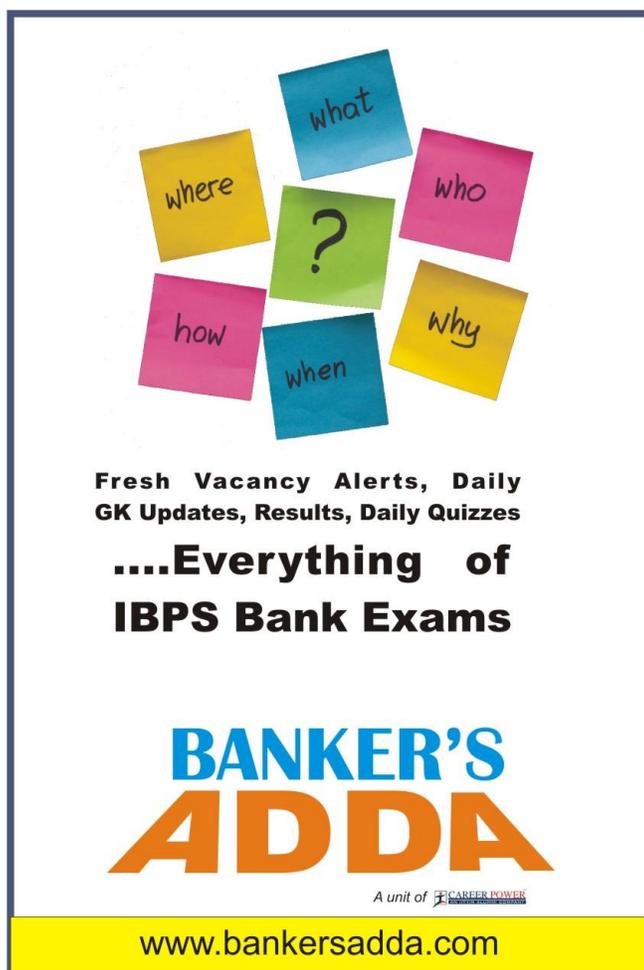
1. Panel set up to study division of assets between Telangana, AP: high-level committee headed by **former CRPF Chief, K Vijay Kumar**
2. Vijay Kelkar Committee was appointed by the Petroleum and Natural Gas Ministry to prepare a road map to make India self-sufficient in oil and natural gas by 2030.

3. Vishnu Sahay committee: look probe into the Muzaffarnagar communal violence.
4. Urjit Patel Committee - to examine the current monetary policy framework
5. Mukul Mudgal member panel to probe IPL spot-fixing
6. Nachiket Mor - committee on comprehensive financial services for small businesses and low-income households.
7. Justice A.P. Shah committee : to head panel on road safety
8. Anil Kaushal committee: to examine the recommendations made by the TRAI on pricing of Spectrum.
9. Bimal Jalan panel : to scrutinize applications for new bank licenses.
10. Parthasarathi Shome. – for Tax Administration Reform Commission (TARC), Suggest a system to enforce better tax compliance
11. Kirit Parikh panel : on fuel pricing has suggested that the diesel prices should be increased by Rs 1-1.50 a litre every month as against the 45-50 paise monthly hike followed currently.
12. K U.B. Rao : the idea of setting up Bullion Bank or Bullion Corporation of India
13. C Rangarajan Panel - recommended the pricing of natural gas by a complex methodology of arriving at an average of International gas hub prices
14. Arvind Mayaram Panel: report on the alleged irregularities at the National Spot Exchange Ltd (NSE)
15. Arvind Mayaram Committee –for giving clear definitions to Foreign Direct Investment (FDI) **and** Foreign Institutional Investment (FII)
16. Suma Verma Committee - to update, and revise the Banking Ombudsman Scheme, 2006
17. Damodran Committee: on improvement of customer services in banks
18. Shri M. Narasimham Committee: on Banking Sector Reforms
19. Shri Raghuram Rajan Committee: on Financial Sector Reforms,
20. Shri B. Mahapatra Committee: to review the existing prudential guidelines on restructuring of advances by banks/financial institutions
21. Shri Aditya Puri Committee: Dissemination of Credit Information
22. Shri K.U.B. Rao Committee: recommended aligning gold import regulations
23. K M Chandrasekhar committee : for rationalization of foreign investment norms
24. Shri Pulak Kumar Sinha Committee: to study the feasibility of Aadhaar as an additional factor for authentication of card present transactions
25. Mukul Mudgal Committee: looking into US giant Walmart's lobbying activities to enter India
26. MBN Rao Committee: to prepare the blueprint of India's first women's bank
27. Committee On Uttarakhand Floods: The committee headed by AK Ganju (Chairman, Ganga **Flood Control** Commission, Patna)
28. JS Mathur committee : to revise Newspaper Advertisement Rates.
29. K. Ratna Prabha : Committee on indecent depiction of women in media
30. Mukul Mudgal Committee: looking into US giant Walmart's lobbying activities to enter India
31. Mukul Mudgal Committee: to look at process of film clearance
32. MBN Rao Committee: to prepare the blueprint of India's first women's bank
33. SK Srivastava Committee: to formulate a policy on public-private partnership model to raise coal output
34. K M Chandrasekhar Committee – for rationalization of foreign investment norms
35. Janakiraman Committee - To investigate the security transactions of the bank
36. MS Ahluwalia committee - to evaluate aspects related to set up of Nalanda University
37. Sitakant Mahapatra committee - for inclusion of Bhojpuri language in eighth schedule of constitution
38. N R Narayana Murthy committee - for evaluation of corporate sector participation in Higher Education.
39. C Rangarajan committee - for poverty scale estimates in the country
40. MB Shah committee - for inspection of illegal mining activities
41. N Rangachary committee - to examine taxation policies for I.T. sector
42. Parthasarathi Shome committee - implementation of GAAR (General Anti Avoidance Rule)

43. Deepak Parekh committee – for Financing Infrastructure sector
44. Naresh Chandra committee - 14 member task force on security issues
45. Bhandari Committee - Reconstruction of RRBs
46. RS Gujral Committee - suggest measures to boost MSME exports.

### News Related To Defence & Technology

1. **Indian mission to Mars blasts off successfully.** The Mars Orbiter Mission, known as "Mangalyaan" .  
**Note: i.** Only the United States, Russia and the European Space Agency have been successful in this mission.  
**ii. The United States is the only** nation that has successfully sent robotic explorers to land on Mars, the most recent being Curiosity which touched down in August 2012.  
**iii.** Indian Space Research Organisation (ISRO) **chairman K. Radhakrishnan.**  
 iv. The satellite is scheduled to reach the **Mars orbit in September 2014** and is designed to circle the Red Planet in an elliptical orbit of 366 km X 80000 km.  
 v. Primary objectives of the Mars mission are to demonstrate India's technological capability to send a satellite to orbit around Mars and conduct meaningful experiments such as looking for signs of life, take pictures of the red planet and study Martian environment.
2. **INS Vikramaditya set to join Indian Navy . INS Vikramaditya** is a Kiev class aircraft carrier which was commissioned by **Russian Navy in 1987** under the **name Baku.**
3. India developed a new tactical surface-to-surface missile **Pragati which has a range** between 60-170 km. The **Pragati** missile is based on the Prahara missile and it has been developed by the DRDO for the Army.
4. Scientists discovered a new planet **called Kepler 78b** which has a similar mass and density to that of **Earth.**
5. The Indian Navy on 15 October 2013 inducted into service its largest offshore patrol vessel (OPV), INS Sunayna, at the Southern Naval Command.
6. Indian Navy on 6 November 2013 inducted the fourth generation advanced jet trainer aircraft **Hawk 132** at a ceremony held at the Naval Air Station INS Dega at Visakhapatnam.
7. Navy commissioned Advanced Light Helicopter **squadron.**
8. Russia successfully launches **Proton-M rocket** with a European communication satellite. The Proton-M rocket is Russia's most popular for commercial satellite launches.
9. Peace Mission -2013 is a anti-terror jointly Military drill conducted by Russia and China.
10. NASA space craft has detected chemical "Propylene" on Saturn's moon Titan. According to NASA this is the first definitive detection of the plastic ingredients on any moon or planet, other than Earth.
11. India has agreed to resume military supplies to Nepal and will soon deliver a multi - role Advanced light helicopter to it.
12. India & Nepal joint military exercise: Surya Kiran held in Uttrakhand.
13. Russia is helping Bangladesh to construct its first nuclear power plant in Dhaka. The \$2bn project is funded by \$ 500ml of Russian credit and is expected to be fully completed by 2022.
14. Helina is an upgraded version Nag missile.
15. Nasseem Al Bahr is the Naval exercise b/w India & Oman. The ninth



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Naval exercise begins in the North Arabian Sea.

16. For the first time, an innovative Explosive Detection Kit developed by Indian scientists of DRDO will be manufactured in the United States and sold globally
17. INS Sindhurakshak a Russian-made diesel-electric submarine of the Indian Navy. The submarine suffered a minor fire incident in 2010 and a major one on 14 August 2013, which resulted in its sinking at Mumbai's naval dockyard
18. Indo-Russian INDRA 2013 military exercise is scheduled to take place in October 2013 at Mahajan field firing range of Rajasthan in India.
19. China launches Fifth manned space mission: 'Shenzhou-10'
20. Tsunami Warning System installed at Rangachang in Andaman and Nicobar Islands
21. "IRNSS-1A, India's first ever dedicated Navigation satellite launched blasted off from the Satish Dhawan Space Centre in Sriharikota.
22. China launched a communications satellite called Zhongxing-11.
23. Pakistan successfully test-fired the nuclear-capable Hatf-IV (Shaheen-1) ballistic missile (900 Km range)
24. Russia launched the bio-satellite (BION-M) called orbital Noah's
25. **Missiles:**
  1. Nuclear-capable 'Agni-V' tested for second time. 'Agni-V' long-range ballistic missile. strike range of more than 5000 km  
 Note: In the Agni (Surface to Surface missile) series, India at present has Agni-1 with 700 km range, Agni-2 with 2000 km range, Agni-3 and Agni-4 with 2500 km to more than 3500 range. Agni - V more than 5000 km
- Prithvi:**
  1. Prithvi I - 150km    2. Prithvi II - 350km    3. Prithvi III - 350km - 600km
26. Luzon channel is the channel b/w Taiwan & Philippines.
27. LADEE is the name of new spacecraft on Moon launch by NASA.
20. NASA Spacecraft "Voyager 1" Drifted Into Unknown Region of the Space
21. China became the World's Fifth-Largest Arms Exporter.
22. India's first defence satellite GSAT-7 launched from Kourou spaceport in French Guiana on Friday. GSAT-7 is India's first dedicated spacecraft for Defence applications.
23. Indian Navy successfully test-fired the 290-km range Brahmos Supersonic Cruise Missile, capable of carrying a conventional warhead of 300 kg, from a warship off the Goa coast.
24. Naval Offshore Patrol Vessel INS Saryu inducted into Indian Navy.
25. Cochin Shipyard launched Aadesh the First Fast Patrol Vessel for Coast Guard..
26. K-5 ballistic missile (strike range around 1500 kms) successfully test fired from an underwater platform in Bay of Bengal.
27. Indian Army gets its first indigenously-made Rudra attack chopper.
28. ISRO has launched Indo-French satellite 'SARAL' (410-kg) with the Polar Satellite Launch Vehicle PSLV-C20 from Sriharikota.
29. "EKUVERIN 2012" an India-Maldives joint military training exercise organized in Belgaum.
30. US and South Korea did Joint Annual Military Drills called Key Resolve on 11 March 2013. apart from Key Resolve, another joint drill called Foal Eagle was on its way since the starting of March 2013.
31. Nepal & United States Conducted joint Military Exercises called Shanti Prayas-2 or Peace Initiatives in Panchkhal,
32. French Nuclear of Areva Reactors will be 1st Tested in China before supplying the production to Jaitapur in Maharashtra.
33. Russia launched European telecom satellite SES-6 from Kazakhstan's Baikonur space centre.
34. China launches a communications satellite, Zhongxing-11
35. Federal Space Agency Roscosmos, Russia launched the world's only returnable satellite called Bion-M1 on 20 April 2013.
36. Indian National Defence University for training and research in military studies will be set up in Gurgaon.
37. India's first International regional navigational satellite IRNSS -1A launched from Satish Dhawan Space centre.

#### ABBREVIATION IN NEWS

- |                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. DICGC : Deposit insurance and credit guarantee corporation.</li> <li>2. OLTAS : On-line Tax Accounting System is used for Direct Taxes</li> <li>3. TIN: Tax Information Network</li> <li>4. IMPS: Interbank Mobile Payment Service</li> </ol> | <ol style="list-style-type: none"> <li>5. BSBDA - Basic Savings Bank Deposit Account</li> <li>6. FCNR(B) - Foreign Currency Non-Resident Bank</li> <li>7. TARC - Tax Administration Reform Commission</li> <li>8. ITEs: Intra-Group Transactions and Exposures</li> <li>9. LCR: Liquidity Coverage Ratio</li> <li>10. NSFR: Net Stable Funding Ratio</li> <li>11. REER: Real Effective Exchange Rate</li> </ol> |
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12. LRMT: Liquidity risk monitoring tools
13. CBS: Core Banking Solution
14. DEAF: Depositor Education and Awareness Fund
15. CRAR: Capital to Risk-weighted Assets Ratio
16. External Commercial Borrowings (ECB)
17. SWIFT: Society for Worldwide Interbank Financial Telecommunication
18. FSLRC: Financial Sector Legislative Reforms Commission
19. MIBOR: Mumbai Inter-Bank Offer Rate
20. LIBOR: London Inter-Bank Offer Rate
21. LAF – Liquidity Adjustment Facility
22. GIRO - Government Internal Revenue Order
23. EEFC - Exchange Earner's Foreign Currency
24. FRBMA: Fiscal Responsibility and Budget Management Act
25. ALM- Asset Liability Management
26. AMFI- Association of Mutual Fund in India.
27. TIEA – Tax Information exchange Agreement
28. CAR – Cash Adequacy Ratio
29. CCEA – Cabinet Committee on Economic Affairs
30. CECA - Comprehensive Economic Cooperation Agreement
31. CEPA – Comprehensive Economic Partnership Agreement
32. DTAA – Double Taxation Avoidance Agreement
33. ECBs - External Commercial Borrowings

34. EEFC - Exchange Earner's Foreign Currency
35. EFSF – European Financial Stability Facility
36. FEMA- Foreign Exchange Management Act
37. FII – Foreign Institutional Investor.
38. FINO- Financial Inclusion Network Operation
39. FIPB – Foreign Investment Promotion board
40. FSLRC – Financial Sector Legislative Reforms Commission
41. FTA- Free trade agreement
42. GAAR - General anti avoidance rule
43. GSLV - Geo-Synchronous Launch Vehicle
44. MSF-Marginal Standing Facility
45. NBFC-Non Banking Finance Companies
46. NCTC - National Counter-Terrorism Centre
47. NEFT - National Electronic Funds Transfer
48. NSG – Nuclear Suppliers Group
49. PPP – Public Private Partnership & Purchasing Power parity
50. PSLV – Polar Satellite Launch vehicle
51. RTGS - Real Time Gross Settlement
52. SLR-Statutory Liquidity Ratio
53. TAPI - Turkmenistan-Afghanistan-Pakistan-India.
54. QFI -Qualified Foreign Investors
55. VVPAT -'Voter Verifiable Paper Audit Trail'
56. Tax Information Exchange Agreement (TIEA)

#### World Stock Exchanges Index:

Country	Index Name:
➤ India	Sensex
➤ United States	Dow Jones, NASDAQ
➤ Japan	Nikkei
➤ Russia	Micex
➤ Germany	MID Dax
(Frankfurt)	
➤ Hong Kong	HANG SENG
➤ Italy	MIBTEL
➤ Canada	S&P/TSX
➤ Singapore	SIMEX, STRAITS Times
➤ United Kingdom	FTSE-100
➤ South Korea	KOSPI
➤ Australia	S&P/ASX
➤ Malaysia	KLSE



- |                |          |
|----------------|----------|
| ➤ Thailand     | SET      |
| ➤ Saudi Arabia | TASI     |
| ➤ Pakistan     | KSE -100 |
| ➤ Indonesia    | JCI      |

#### Note:

#### Top 5 World Stock Exchange:

1. New York Stock Exchange (NYSE)- New York
2. NASDAQ (New York)
3. Tokyo Stock Exchange (Japan)
4. London Stock Exchange
5. Shanghai Stock Exchange (China)

#### Directors of Some Bollywood Films:

- ✓ **Paan Singh Tomar** - Tigmanshu Dhulia
- ✓ Ram-Leela - Sanjay Leela Bhansali
- ✓ Mickey Virus – Saurabh Verma
- ✓ **Dhoom 3** - Vijay Krishna Acharya
- ✓ Bullet Raja - Tigmanshu Dhulia

- ✓ **Krish 3** – Rakesh Roshan
- ✓ **Boss** - Anthony D'Souza
- ✓ **The Good Road** – Gyan Correa
- ✓ **"The Lunchbox"** – Ritesh Batra
- ✓ English Vinglish: Gauri Shinde

- ✓ **Saheb Biwi Aur Gangster Returns:** Tigmanshu Dhulia
- ✓ Yeh Jawaani Hai Deewani - Ayan Mukerji
- ✓ Aashiqui 2 – Mohit Suri
- ✓ Bhag Milkha Bhag - **Rakeysh Omprakash Mehra**
- ✓ **Barfi – Anurag Basu**
- ✓ Grand Masti - Indra Kumar

#### Important Days observed in October, November & December

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>➤ International Day of Older Persons – 1 Oct</li> <li>➤ International Day of Non Violence – 2 Oct</li> <li>➤ World Teachers Day – 5 Oct</li> <li>➤ World Habitat Day -7 October</li> <li>➤ World Post Day – 9 Oct</li> <li>➤ World Mental Health Day – 10 Oct</li> <li>➤ International Day of Girl Child – 11 Oct</li> <li>➤ International Day of Rural Women – 15 Oct</li> <li>➤ World Food Day – 16 Oct</li> <li>➤ United Nations Day -24 October</li> </ul> | <ul style="list-style-type: none"> <li>➤ World Pneumonia -12 November</li> <li>➤ World Diabetes Day - 14 November</li> <li>➤ National Press Day -16 November</li> <li>➤ World Toilet Day - 19 November</li> <li>➤ World Aids Day – 1 Dec</li> <li>➤ International Civil Aviation Day – 7 Dec</li> <li>➤ International Anti Corruption Day – 9 Dec</li> <li>➤ Human Rights Day – 10 Dec</li> </ul> |
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#### GK Questions Asked in IBPS PO III exam

**Here are some of the GK Qs, which was asked in IBPS PO III exam. Please take a clue from below question's as it will be very helpful in your upcoming IBPS Clerk 3 exams.**

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| <ol style="list-style-type: none"> <li>1. Full Form of IBSA? <b>India, Brazil, South Africa.</b></li> <li>2. Who has directed the Bollywood film The Lunchbox?- <b>Ritesh Batra</b></li> <li>3. According to 2011 census which state has highest Rural Population?- Uttar Pradesh (15.51 crore- 18.16% of Indias Rural Population)</li> <li>4. Which tennis player has retired in August 14, 2013?- <b>Marion Bartoli</b></li> <li>5. Who is the Head of WTO?- <b>Robert Azevedo</b></li> <li>6. What is the MSF rate as on October 2013?- <b>9%</b></li> <li>7. Who is the writer of the novel 'Life of Pie'- <b>Yann Martel</b></li> <li>8. International Children's Peace Prize 2013 was awarded to?- <b>Malala Yousafzai</b></li> <li>9. Limit of educational loans under priority sector? <b>10 lakh for studies in India and 20 lakh</b> for studies abroad</li> <li>10. Senior citizens can invest up to under Senior Citizens Saving Scheme? <b>15 lakh</b></li> <li>11. Duration of 12th five year plan?- <b>2012-2017</b></li> <li>12. Full Form of FTP?- <b>File Transfer Protocol</b></li> <li>13. GDP Growth rate of India as per Central Statistics Office (CSO) for 2013? <b>4.4%</b></li> <li>14. Full form of CDS?- <b>Credit Default Swap</b></li> <li>15. Fairfax group head who brought blackberry?- <b>Prem Watsa</b></li> <li>16. Gujarat Mal Modi award winner 2013?- <b>Vinod Prakash Sharma</b></li> <li>17. Bank which has headquarters in Bangalore?-<b>Vijaya Bank</b></li> <li>18. Aadhaar Bill name?- <b>UIDAI bill</b></li> <li>19. DAX 30 is the stock exchange of which country? <b>Germany</b></li> <li>20. As per IMF India's GDP Growth rate? <b>3.8%</b></li> </ol> | <ol style="list-style-type: none"> <li>21. Who among the following is chairman FMC (Forward Markets Commission)? <b>Ramesh Abhishek</b></li> <li>22. Which of the following is the GAAR implementation date? <b>April 1,2016</b></li> <li>23. Who among the following is the new chairman of SBI? <b>Arundhati Bhattacharya</b></li> <li>24. Who among the following is the new chairman of AADHAR? <b>Nandan Nilekani</b></li> <li>25. Full form of NOFHC: <b>Non Operative Financial Holding Company</b></li> <li>26. India's place in global competitive list by WEF 2012-13? <b>60</b></li> <li>27. Which of the following is the population growth rate (2001-2011)? <b>1.7%</b></li> <li>28. The book 'Fault lines' is written by whom? <b>Raghuram G Rajan</b></li> <li>29. Which of the following Bank open 15000 branches? <b>SBI</b></li> <li>30. Which of the following country in BRICS? <b>Brazil, Russia, India, China, South Africa</b></li> <li>31. Rajiv Gandhi Sadbhavana Award ? <b>Ustad Amjad Ali Khan</b></li> <li>32. Pullea Gopichand related to which game? <b>Badminton</b></li> <li>33. Maharashtra state launches 'Manodhairya' scheme for whom? <b>For rape victims</b></li> <li>34. What is the Maximum limit in priority sector by public sec? <b>40 %</b></li> <li>35. According to MSMED Act 2006,maximum limit in services is 5 crore .what is minimum limit for medium enterprises? <b>2 crore</b></li> <li>36. Who is the First women chief information commissioner? <b>Deepak sandhu</b></li> <li>37. Sundarban located in which state? <b>West Bengal</b></li> </ol> |
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38. Best Foreign Language Film at the 86th Academy Awards(From India).-**The Good road**
39. Which scheme was started by Himachal Pradesh under food security program from sept 20? **Rajiv Gandhi ann yojana**
40. Iran's New President? **Hassan Rouhani**
41. India inked DTA pact with which country? Morocco
42. Decadal Growth Rate according to Census 2011? 17.64%
43. Indira Gandhi peace prize was conferred on? **Ellen Johnson Sirleaf**
44. World heart day? **29<sup>th</sup> September**
45. Who monitors 5year plan? **Yojana Ayog**
46. Which company has launched Jupiter Bike? **TVS**
47. Parsi Community new scheme to increase parsi population? **Jiyo Parsi**
48. RTI Information fees? **Rs.10**
49. Sandeep Tulsi Yadav is related to which sport? **Wrestling**
50. New High Commissioner to UK? Ranjan Mathai
51. UN Representative of India? **Asoke Kumar Mukerji**
52. Nobel Peace Prize in Economics: Eugene F. Fama (and Robert J. Shiller and Lars Peter Hansen)
53. Nikkei is the stock exchange of which country? **Japan**
54. Director of 'The Good Road': **Gyan Correa**
55. Anna Hazare received which prize? **Allard Prize for International Integrity**
56. Aircel Parternership with which mobile company? **Micromax**
57. What is Depreciation: Decrease in currency's value due to market forces, not government policies or actions
58. Movable Assets: Movable assets are those which are 'movable'- stocks, money, shares, furniture, gold, jewel
59. First RBI Governor? **Sir Osborne Smith**
60. Brand Ambassador or Tobacco: **Rahul Dravid**
61. Currency of Bhutan -**Ngultrum**
62. Microsoft bought Nokia for \$7.2 billion
63. First Greco Roman Medal is baaged by whom in India? **Sandip Tulsi Yadav**
64. Who received Saraswati Samman? **SugathaKumari**
65. Head of financial committee on small and low income and financial inclusion? **Nachiket Mor**
66. 1<sup>st</sup> Indigenous Submarine? **INS Arihant**
67. KBC current season? **7<sup>th</sup>**
68. 'Jo biwi se kare pyar wo prestige se kaise kare inkaar' ad done by which couple? **Abhishek Bachchan and Aishwarya Rai Bachchan**
69. Growth forecast in 12 five yr plan? **8 per cent**
70. Who is Headly? **Terrorist**
71. Run on bank means? Heavy cash withdrawal from depositor form an account at a time
72. According to 2011 census there were 640 districts in India, but how many villages? **More than 600,000**
73. Who is the author of the book 'The first woman President in India Reinventing Leadership Pratibha Devisingh Patil'? **Sunaina Singh**
74. Froeign Currency Limits for tourists? **USD 10,000**
75. Accounts maintained by Foreign Banks in India? **Vostro**
76. IIFCL stands for? India Infrastructure Finance company Limited
77. Highest remittance receiving countries? **India and China**
78. Campaign launched to promote virgin peaks of Himalayas and make India favoured tourist destination? **777 days of Incredible Indian Himalayan Campaign**
79. 'The book 'My Journey: Transforming Dreams Into Actions' is written by? **APJ Abdul Kalam**
80. Director of the movie 'Silver Linings Playbook'? **David O. Russel**
81. Germany Chancellor? **Angela Merkel**
82. Tennis Hall of Fame - **Martina Hingis**
83. FTSE 100? **London Stock Exchange**
84. FDI in pension sector? **49%**
85. Rice, pulse, millets belongs to which crop? **Kharif Crop**
86. India's Defense satellite recently launched by France? **GSAT-7**
87. 1% extra tax on buying property above? **Rs 50lakh**
88. Senior citizens over 80 years of age exempted from tax limit? **upto Rs. 5 Lakh**
89. India- China defense summit held in? **Beijing**
90. KYC is not for the purpose of? **financial position of the account holder**
91. Jet and Etihad deal- 51% state of company, 24% Etihad, 25% public share
92. Maximum deposit amount insured by DICGC? **Rs. 1 lakh**
93. Who announced retirement from Tennis in October? **Nalbandian**
94. **NEFT maximum limit?** No limit; However, maximum amount per transaction is **limited to Rs.50,000/-** for cash-based remittances and remittances to Nepal
95. Currency swap agreement between? **India and Japan**
96. Which Indian actor is/has been selected for a US award for his television show by the America Abroad Media (AAM)? Aamir Khan for **Satyameva Jayathe**
97. Deeo discount bond feature? **Zero coupon bond**
98. First cyber forensic laboratory set up in? **Tripura**
99. Which option will be provided to voters by Election Commission in upcoming elections as per the directives of Supreme Court -- **Option to Reject All(NOTA)**

100. RTGS me minimum transaction: The minimum amount to be remitted through RTGS is **2 lakh**. There is no upper ceiling for RTGS transactions
101. Pension given to those people who are suffered from Muzaffarnagar riots come under which scheme? – The pension, which would be anywhere between Rs 400 and Rs 500, would be given under the **Rani Laxmi Bai Pension Scheme**,
102. Who directed the bollywood film Satyagraha? – **Prakash Jha**
103. The limit of Rajiv Gandhi Equity Savings Scheme (RGESS) hiked to? – **Rs. 12 Lakh per year**
104. ATM wrong deduction to be refunded within? 7 days
105. Which country becomes the 28th member of EU? – **Croatia**
106. When RBI wants to absorb liquidity from market increase reverse repo, decrease repo or increase crr: **increase R. Repo**
107. Committee on Gold – **KUB Rao committee**
108. Who becomes the first Indian-origin Miss America 2013? – **Nina Davuluri**
109. GDP Growth Forecast by CSO for 2013-14?– **5.3%**
110. The name of the airline venture float by TATA and Singapore Airlines? – **Tata SIA Airlines Ltd**
111. Which is the Most Important Stock Exchange in the World – **NYSE/ Nasdaq**
112. Which award given to Finance Minister P Chidambaram by – **Business Reformer Award**
113. Balance Sheet indicates what? **company's assets**
114. G20 Summit 2013 Venue — **Saint Petersburg, Russia**
115. Infosys launches new version of banking solution — **Finacle11**
116. R. Sodhi related to which sports? **Shooting**
117. MacMohan Line between which countries – **India and China**
118. Who developed rupee symbol – **Udaya Kumar**
119. Ceo of apple inc.? **Timothy D. Cook**
120. FCNR(B) interest rate?
121. REER full form? **Real Effective Exchange Rate**
122. Bhag Milka Bhag actor? **Farhaan Akhtar**
123. CEO of Women Bank: **Usha Ananthasubramanian**
124. Full form of EASIEST — Electronic Accounting System in Excise and Service Tax
125. ATM without the label of any bank: **White label ATM**
126. Capital of Lebanon: **Beirut**
127. Full form of SLR: Statutory Liquidity Ratio
128. Bank Rate on 20<sup>th</sup> September 2013: 9.50%
129. Which of the following is not a type of an asset? Loss
130. After how much time is an asset declared NPA? 90 days
131. SARFAESI Act: Asset Reconstruction, Recovery of debt

132. Tagore Award 2013 for cultural harmony: Zubin Mehta

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133. Father of mouse: Douglas Engelbart
134. MICR stands for: Magnetic Ink Character Recognition
135. 28<sup>th</sup> Prime Minister of Australia: Tony Abbot
136. CCTV stands for: Closed Circuit Television
137. US Federal Chief : Ben Bernanke
138. Debentures are: Medium to long term debt instruments
139. Federal Bank Head: Shyam Srinivasan
140. National Award for wholesome entertainment: Vicky Donor
141. Who has never been a Member of Parliament? Amitabh Bachchan
142. Limit of Micro enterprise as per MSMED Act,2006: 25lakhs
143. The 'Lowland Writer' author nominated for Man Booker award: Jhumpa Lehi
144. Credit information is collected and recorded by : CIBIL
145. Which of the following can not be used as a proof of identification: Electricity Bill
146. Microprocessor manufacturing company: INTEL

147. Tablet produced by Microsoft: **Surface**
148. India started export of 500 MW electricity to which country? **Bangladesh**
149. How much amount of money can RBI lend to a bank? **2% of NDTL**
150. What RBI Does to Increase its Monetary Base? **OMO Open Market Operations**
151. Which rate does RBI Reduces to Increase liquidity in market? **Repo Rate**
152. Who is the author of “The descent of air India”? **Jitender Bhargava**
153. SIFI stands for? **Systematically Important Financial Institution**
154. Priority sector lending to agriculture? **18%**
155. PPF after completion of 15 years can be extended up to? **5 years**
156. Indian Olympic Organization President? **Thomas Bach**
157. IIFA Awards Best Film 2012? **Barfi**
158. 23<sup>rd</sup> ASEAN Summit held in? **Brunei Darussalam**
159. Who won 15<sup>th</sup> Asian Senior Rowing Championship held at China? **Swaran Singh Virk**
160. Who won Miss World 2013? **Megan Young**
161. Which doesn't come under negotiable instrument? **Deposits**
162. Validity of cheque? **3 months**
163. Pakistan's new Envoy to India? **Abne Abbas**
164. Bangalore Airport is renamed as? **Kempe Gowda International Airport**
165. Satellite that crossed solar system recently? **Voyager -1**
166. India vision 2020 is released by? **Planning Commission**
167. Mahila Bank Capital Allocation? **Rs. 1000 Cr.**
168. Short term Money lending? **Call Money**
169. Loan for gold can be given at 60% if LTV, what is LTV? **Loan to Value Ratio**
170. Minimum tenure of PPF is? **15 years**
171. Minimum CRAR to be maintained as per RBI from Oct 1? **9%**
172. SEBI color code for high risk? **Brown**
173. State with highest Sex Ratio as per 2011 census? **Kerala**
174. KYC Norms are to? **Prevent money laundering**
175. Penalty for violation of FEMA act? **The PENALTY would be a maximum of 300% of the value of contravention or Rs 5,000 whichever is higher and Rs 2,00,000 where the extent of contravention cannot be quantified.**
176. All weather road connectivity to unconnected village scheme? **Pradhan Mantri Gram Sadak Yojana**
177. Top rank team in T20? **Sri Lanka**
178. Golden Globe best Actress 2013 award? **Jennifer Lawrence(Musical) and Jessica Chastain (Drama)**
179. Currency of Hungary? **Hungarian Forint**
180. Savings account interest is calculated on? **Daily basis**
181. Nobel Prize winners of economics researched on which topic? **For their empirical analysis of asset prices**
182. ICDS Full form: **Integrated Child Development Service.**
183. In India all the roads are going to be connected by which scheme? **Golden Quadrilateral**
184. Name the method to transfer money between banks by overnight? **Call Mone**
185. Rajiv Gandhi Aviation University will be set up at? **Rae baereli.**
186. IMF Function.- **Providing short terms credit to member countries for meeting temporary difficulties due to adverse balance of payments**
187. What is Demat account-**Shares in electronic form.**
188. Asian Development bank reduced India's GDP to? **4.7%**
189. RBI'S treasury bill tenure - **91 days, 182 days, 364 days**
190. Education loan upper limit in priority sector? **10 lakh for studies in India and `20 lakh for studies abroad are included under priority sector.**
191. Facility for financial transaction via facebook has been offered by which bank? **ICICI Bank**
192. Non Financial Companies minimum limit to set up ATM? **Rs 100 crore as per the latest financial year's audited balance sheet**
193. Amitabh Bachchan's message to the world? **The World Needs More**
194. Angela Markal elected 3<sup>rd</sup> time for which country? **Germany**
195. Ashok Vemuri is CEO of which company? **iGate**
196. Ruchira Kamboj is the Ambassador for? **UNESCO-Paris**
197. Asia Cup-Hockey – **South Korea beats India**
198. Winner of Sakharov Prize for Freedom of Thought 2013? **Malala Yousafzai**
199. INOIC full form: **Indian Overseas Investment Corporation**
200. Minimum limit for medium scale enterprises is Rs. 5 Cr., what is maximum limit? **10 Cr.**

**Disclaimer:** We have tried our best to keep the content totally error free, however, there may be some errors, which might have crept in inadvertently. We request you to inform us if you come across any error in the document, so that, we can come out with errata. In any case, Bankers Adda or Career Power should not be held responsible for any losses arising out of any such error.