

MONTHLY ONE-LINER GK DIGEST: APRIL 2019

NATIONAL NEWS

India's First Carbon-positive Settlement

- Phayeng Village in Manipur (Imphal West district) has become India's first carbon positive settlement.
- A village is given the carbon-positive tag if it sequesters more carbon than it emits, slowing the accumulation of greenhouse gases and mitigating the effect of climate change.

ISRO's PSLV-C45 Places Emisat

- The Indian Space Research Organisation placed Defence Research Development Organisation-developed electronic intelligence satellite Emisat and 28 foreign satellites in orbits from Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh.
- Emisat, weighing 436kg, is meant for helping the military locate hostile radars.
- It is country's first Electronic Surveillance

Changing Business and Opportunities for Employer and Business Organizations

- ILO's report titled "Changing Business and Opportunities for Employer and Business Organizations" lists the percentage of work activities that can be automated using current technology. In the case of India, 51.8% of activities can be automated
- Japan and Thailand run the risk of 55.7% and 54.8%, respectively, of their activities being automated.
- Over 40% of activities can be automated across the world.
- Also, automation threatens to impact women more than men, suggests the report. It points out that women "are a large component of the workforce in retail, business processing outsourcing and textiles/clothing/footwear". This is primarily because automation threatens sectors where women form a major part of the workforce.

BSE, INX and Moscow Exchange Join Hands

- BSE and India International Exchange (India INX) have signed a memorandum of understanding with Moscow Exchange (MOEX) to connect investor community and companies in both countries besides allowing a capital formation platform.
- They will conduct joint research to explore the possibility of further cooperating in the area of cross-listing of derivative products, exchange traded fund, dual listing and fixed income product cooperation.

Voice-based Financial Transaction by RNAM

- Reliance Nippon Life Asset Management (RNAM) has partnered with Google to enable the customers of Reliance Mutual Funds to carry out voice-based financial transactions.
- This makes RNAM, the first company to introduce conversational interface that would help customers regarding funds transactions.

Guwahati Railway Station first to get ISO certification in India

- The Guwahati Railway Station has become the first ever railway station in the Indian Railways to get an ISO certification from the National Green Tribunal (NGT) for "providing passenger amenities in a clean and green environment."

- The station also has amenities such as High-class reserve (VIP) lounge, waiting rooms, AC and non-AC retiring rooms, food courts and sanitation facilities.

India negotiating with Netherlands to amend bilateral tax treaty

- India is negotiating with the Netherlands to amend the bilateral tax treaty, especially on matters of capital gains taxation
- Under India's 'agreement for avoidance of double taxation and prevention of fiscal evasion with Netherlands', investments by Dutch firms get exemption from capital gains when shares in Indian companies are sold.
- The treaty says sale of **unlisted shares of an Indian company are taxable in India** only under very limited circumstances.
- **The treaty allows taxation of capital gains in India when 10% or more of an Indian firms' shares are sold to an Indian resident**, but this comes with a big exception—such capital gains may be taxed in Netherlands if the sale is part of a corporate restructuring.

Supreme Court Bans Mining Along Kaziranga National Park

- All mining activities along the Kaziranga National Park and catchment area of rivers originating in Karbi Anglong Hills in Assam, has been banned by Supreme Court.
- As mining activities resulting in environmental degradation and habitat destruction in an important elephant and tiger habitat.
- It is a home to world's largest population of Indian one-horned Rhinoceros located in the Golaghat and Nagaon districts of Assam.

Medals of Honour Awarded to Indian Peacekeepers

- Medals of Honour Awarded to 150 Indian Peacekeepers serving with the UN Mission in South Sudan (UNMISS).
- India is the second largest contributor of peacekeepers to UNMISS with more than 2,400 military and police personnel currently deployed in the mission.
- To educate a generation of students on the "usefulness" of Genomics, the **Council of Scientific and Industrial Research (CSIR)** has been undertaken an indigenous genetic mapping effort.
 - Under the Project, nearly 1,000 rural youth from the length and breadth of India will have their genomes sequenced by the CSIR.
 - **Genome sequencing refers** to figuring out the order of the DNA nucleotides, or bases, in a genome.
- The **Haj quota** for India has been **Increased from one lakh seventy five-thousand to Two Lakh**. This Order is issued by **Saudi Arabia**.
 - The GST on Haj pilgrimage has been reduced from **18 per cent to 5 per cent this year**, which will ensure that about Rs 113 crore will be saved by pilgrims during the 2019 Haj.
- **Election Commission of India** has launched a mobile app named "**Voter Turnout**" for the voters to see the realtime availability of voter turnout during the election season in the country.
- NITI Aayog has agreed to the proposal of the **Dental Council of India** which had sought to allow dentists to practice as general physicians after a bridge course.
 - A bridge course of **3 years post Bachelor of Dental Science (BDS)**.
 - The admission would be either through a common entrance exam or through cumulative marks secured in the BDS course, or even a combination.
 - The syllabus curriculum, scheme of examination, method of evaluation, degrees and registration all these criteria will be the same as recommended for MBBS.

INTERNATIONAL NEWS

Hump-backed Mahseer Declared Endangered

- International Union for Conservation of Nature has placed Hump-backed Mahseer found in Cauvery River basin in Red List of Threatened Species.
- It means, this freshwater fish is a critically endangered species.
- The fish is also called the tiger of the water

London to implement 24x7 pollution charge zone

- London on Monday (local time) became the first city in the world to implement a special Ultra Low Emission Zone (ULEZ) that would charge an entry fee for older vehicles if they do not meet the emission standards.
- In an attempt to reduce air pollution and protect public health, the ULEZ will be operational for 24 hours and seven days a week
- Julian Assange was arrested in London to face a charge in the United States of conspiring to hack into a Pentagon computer network in 2010.
- Julian Assange is a Co-founder of WikiLeaks .
- It is a media website which is an international, self-described, not-for-profit organization publishing submissions of private, secret, and classified.

Indo-Pacific Wing Set up in the Foreign Office

- An Indo-Pacific Wing in the foreign office has set up by Ministry of External Affairs.
- This wing is currently headed by joint secretary Vikram Doraiswami.

Christina Koch sets Record for the Longest Spaceflight

- A Record Set up by NASA astronaut Christina Koch to have her mission on the International Space Station (ISS) extended to 328 days, which is the longest single spaceflight by a woman.
- Koch, who arrived at the space station on March 14th is scheduled to remain in orbit until February 2020 which will eclipse the record of 288 days set by former NASA astronaut Peggy Whitson in 2016-17.

IMF and the World Bank Launch "Learning Coin"

- IMF and World Bank jointly Launched a private blockchain with a pseudo-token- "Learning Coin".
- The coin has no real value, called "Learning Coin" is accessible within the IMF and World Bank.
- The main purpose of this token is to teach relevant individuals within the organizations about blockchain.
- The **Mountain Agung** in the Indonesia has erupted again, spewing volcanic ash into the sky to a height of 2km.
- In Guizhou of China, a union of five tea-growing and consuming countries **Asian Tea Alliance** was Launched.
- The ban on import of Milk and milk products from China is extended by Government.
- The ban was first imposed in September 2008 and extended subsequently from time to time due to the Melamine a toxic Chemical used for making plastics and fertilisers.
- A **special commemorative stamp** is released by **Indonesia** on the theme of Ramayana to mark the 70th anniversary of the establishment of its diplomatic ties with India.
- The stamp is designed by renowned Indonesian sculptor **Padmashri Bapak Nyoman Nuarta**.
- The stamp features a scene from Ramayana in which Jataayu valiantly fought to save Goddess Seeta.
- **World's First Floating NPP Akademik Lomonosov** has Successfully Tested by Russia.
- Akademik Lomonosov was built at a shipyard in St. Petersburg since 2008 and was last summer towed around Scandinavia to Murmansk where the uranium fuel elements were loaded into the two reactors and testing now has been going on for nearly a year.
- **Etihad** to become the **first airline in the Gulf region** to operate a flight EY484 without any single-use plastics on board, in a bid to raise awareness about pollution on Earth Day (April 22).
- As a result of planning the Earth Day flight EY484, Etihad additionally committed to remove up to 20% of the single-use plastic items on board by June 1.

- An Announcement was made by **UN's International Labour Organization (ILO)** that Qatar will officially abolish its Exit Visa system for all foreign workers by the end of 2019.
- Amnesty International (human rights group) report accused that Qatar, which will be hosting the 2022 FIFA World Cup was failing to implement reforms and stop widespread labour abuse.

BANKING

Ways and means of RBI

- The Reserve Bank of India, in consultation with the Government of India, has decided that the limits for Ways and Means Advances (WMA) for the first half of the financial year 2019-20 (April 2019 to September 2019) will be Rs 75000 crore.
- The temporary loan facility provided by RBI to the Centre and State govt. is known as Ways and Means Advances.
- The WMA scheme for Central Govt. was introduced on April 1, 1997, replacing the system of adhoc Treasury Bills to finance the Central Government deficit.
- The WMA scheme was designed to meet temporary mismatches in the receipts and payments of the government.
- The WMA is to be vacated after 90 days and is charged at repo rate.
- The Overdraft Facility is provided when the WMA limit is breached but not beyond 10 consecutive working days.
- The interest rate on Overdrafts would be 2% more than repo rate.

NPA Divergence Closure Norms

- The Reserve Bank of India has asked banks to disclose bad loan divergences in their financial statements if the additional provisioning exceeds 10 percent of profit before provision and contingencies.
- It has been decided that banks should disclose divergences, if "the additional provisioning for NPAs assessed by RBI exceeds 10 percent of the reported profit before provisions and contingencies for the reference period".
- RBI further said disclosure has also to be made if the additional gross NPAs identified by RBI exceed 15 percent of the published incremental gross NPAs for the reference period.

First Bi-Monthly Monetary Policy of RBI FY20

- RBI has reduced the current Repo Rate from 6.25% to 6% as part of First Bi-Monthly Monetary Policy of FY20 (As of April 5, 2019).
- Also, RBI cuts GDP growth forecast to 7.2% from 7.4% for 2019-20.
- Reverse Repo Rate : 5.75%
- Marginal Standing Facility Rate : 6.25%
- Bank Rate : 6.25%
- CRR – 4%
- SLR – 19.25%

BoB Becomes 3rd Largest Bank

- Bank of Baroda (BoB) became the second largest state-owned lender after merging Dena Bank and Vijaya Bank into itself as part of the first three-way amalgamation
- Also, it became the third-largest bank after State Bank of India (SBI) and HDFC Bank

SEBI Approves a Rs 10,000 Crore "Airport Fund"

- "Airport" specific fund of Rs 10,000 crore Approved by SEBI.
- Gigi George leads the management and operation of '**Sponsor and Investment Manager**' of this Fund which is based in Chennai and is termed as '**Taking Off To The Future Investment Management LLP**'.

- It can raise a capital amounting to \$1.5 bn (Rs. 10,000 crores).
- Markets regulator SEBI has approved an 'Airport' specific fund.
- 'Taking Off To The Future Airport Fund', which can raise a capital of up to Rs 10,000 crore (\$1.5 billion), has been approved by SEBI as a 'Category II Alternative Investment Fund' (AIF).
- In India, Alternative Investment Funds (AIFs) are defined in Regulation 2(1) (b) of Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012.
- It refers to any privately pooled investment fund, (whether from Indian or foreign sources), in the form of a trust or a company or a body corporate or a Limited Liability Partnership (LLP). Hence, in India, AIFs are private funds which are otherwise not coming under the jurisdiction of any regulatory agency in India.

RBI Permits Reinsurance Brokers to Open Foreign Currency Accounts

- To open non-interest bearing foreign currency accounts with banks for undertaking transactions Reinsurance Brokers gets Permission from RBI.
- Foreign Currency Accounts: Foreign currency account refers to a bank account held or maintained in currency other than the currency of India or Nepal or Bhutan.

PMLA Prevails over Bankruptcy Act and Insolvency Code

- Prevention of Money Laundering Act (PMLA) prevails over the Bankruptcy Act and Insolvency Code when it comes to attachment of properties obtained as 'proceeds of crime' has Ruled by Delhi High Court.
- Delhi High Court has stated that by the virtue of Section 71, PMLA has the overriding effect over other existing laws in the matter of dealing with "money-laundering" and "proceeds of crime".

IDRBT Launches the "5G Use Cases Lab"

- "5G Use Cases Lab" launched by institute for Development and Research in Banking Technology (IDRBT) for banking and financial sector along with blockchain technology.

Canara Bank Becomes First PSB to Meet RBIs EMV Mandate

- To support EMV card acquiring across its ATM network and Aadhaar Authentication, Canara Bank has successfully rolled out major new functionality.
- EMV Card: EMV stands for Europay, MasterCard, Visa, the three organisations that developed and established EMV as the global standard for chip-based credit and debit transactions.

Bandhan Bank's Merger with Gruh Finance Approved by CCI

- Merger of Bandhan Bank and Gruh Finance has been Approved by CCI for the proposed scheme of amalgamation of Gruh Finance with the bank.

Bank of Maharashtra partners with M1Xchange TReDS Platform

- Bank of Maharashtra join Hands with M1Xchange TReDS Platform for MSME bill discounting.
- TReDS: TReDS is a digital platform to support micro, small and medium enterprises (MSMEs) to get their bills financed at a competitive rate through an auction where multiple registered
- A new product - '**Cyber Defence Insurance**' is launched by SBI General Insurance to protect businesses from financial and reputational losses due to cyber attacks.
- This offers protection against the growing threat of cyber breaches like hacking attacks, identity theft, disclosure of sensitive information and business interruption.
- RBI Divests its entire stake in the **National Bank for Agriculture & Rural Development (NABARD) and National Housing Bank** for Rs 20 crore and Rs 1,450 crore respectively.

- The decision to divest its entire stake was taken based on the recommendations of the second Narasimham Committee.
- The Government now holds a 100 per cent stake in both NHB and NABARD.
- The RBI in 2010 divested 71.5% of 72.5% of its shares in NABARD and the remaining were divested in February 2019.
- Similarly, RBI which held 100% in NHB, divested its stake on 19 March 2019.
- Banks and Institutions are asked by RBI to disclose the non-performing assets (NPA) stemming from their exposure to troubled infrastructure conglomerate Infrastructure Leasing & Financial Services Limited (IL&FS) and its group entities in their upcoming results announcements.
- An account becomes non-performing if repayment is due for more than 90 days.
- Banks have to set aside capital as provisions for NPAs.
- Minimum subscription requirement, as well as defined trading lots for REITs and InvITs, are **Reduced by SEBI**.
- SEBI has come out with its guidelines titled "Guidelines for Determination of Allotment and Trading Lot Size for Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)"
- **HDFC** got the Approval from RBI for acquiring **9.9 per cent stake in Bandhan Bank** following the Gruh Finance deal.
- Gruh Finance, the affordable housing finance arm of HDFC Ltd, was taken over by Bandhan Bank in a share-swap deal in January.
- Merger of private sector lender IndusInd Bank with Bharat Financial Inclusion (BFIL), a microfinance company is Approved by **National Company Law Tribunal (NCLT)**.
- 'Green Car Loan' is launched by SBI to encourage customers to buy electric vehicles (EVs) in the country.
- The interest rates on the loan will be 20 basis points (0.2 per cent) lower than SBI's existing auto loans.

Categories of Alternative Investment Funds (AIFs)

- **Category I:** Mainly invests in start-ups, SME's or any other sector which Govt. considers economically and socially viable.
- **Category II:** These include Alternative Investment Funds such as private equity funds or debt funds for which no specific incentives or concessions are given by the government or any other Regulator
- **Category III:** Alternative Investment Funds such as hedge funds or funds which trade with a view to make short term returns or such other funds which are open-ended and for which no specific incentives or concessions are given by the government or any other Regulator.

SBI and PAISALO to enable MSME segment

- PAISALO Digital Limited with a vision of empowering the AGRI, MSME segment and small businesses signed the first co-origination loan agreement with State Bank of India.
- This will introduce a platform for the last mile customer, the loan ticket is designed at Rs 10,000 to Rs 2 lakh.

World Bank's Migration and Development Brief

- India has retained its top spot on remittances with its diaspora sending a whopping USD 80 billion back home according to the latest edition of the World Bank's Migration and Development Brief.
- India is followed by China (USD 67 billion), Mexico and the Philippines (USD 34 billion each) and Egypt (USD 26 billion)

RBI issues norms for banks to set up currency chests

- The Reserve Bank of India has released new guidelines for banks to set up new currency chests, specifying minimum standards for setting up new currency chests.
- An RBI Committee on Currency Movement (CCM) chaired by executive director DK Mohanty had recommended that the RBI should encourage banks to open large currency chests (CCs) with modern facilities and Chest Balance Limit (CBL) of at least Rs1,000 crore.
- A strong room/vault of at least 1,500 sq ft

- Processing capacity of 6,60,000 pieces of banknotes per day (2,10,000 pieces for those situated in the hilly/inaccessible places);
- Amenability to adoption of automation and adaptability to implement IT solutions;
- CBL of Rs10 billion, subject to ground realities and reasonable restrictions, at the discretion of the Reserve Bank;

REPORTS

State of Global Air 2019

- This third annual State of Global Air report published by y Health Effects Institute presents the latest information on worldwide air pollution exposures and health impacts.
- Overall long-term exposure to outdoor and indoor air pollution contributed to nearly five million deaths from stroke, diabetes, heart attack, lung cancer, and chronic lung disease in 2017.
- South Asia viz. Bangladesh, India, Nepal and Pakistan is the most polluted region, with over 1.5 million air-pollution-related deaths.
- China and India together were responsible for over half of the total global attributable deaths from air pollution in 2017.
- The life of a South Asian child born today is shortened by two years and six months growing up in current high levels of air pollution, while the global life expectancy loss is 20 months.

Global Report on Food Crises

- As per the 2019 Global Report on Food Crises report released by the Food and Agriculture Organization (FAO) More than 113 million people across 53 countries experienced acute hunger in 2018.
- Yemen remained the world's gravest food insecurity crisis in 2018 with 53% of the population was in urgent need of assistance.

IMPORTANT DAYS

Date	Day	Theme
April 2.	World Autism Awareness Day	Assistive Technologies, Active Participation
April 5	National Maritime day	"Indian Ocean- An Ocean of Opportunity"
April 6	International day of Sport for Development and Peace	
April 7	World Health Day	Universal Health Coverage: : everyone, everywhere"
April 10	World Homeopathy Day	
April 11	World Parkinson's Day	Parkinson's disease is a progressive nervous system disorder.
April 12	International Day of Human Space Flight	
April 17	World Haemophilia Day	The theme for 2019 is "Reaching out - connect to your community."
April 18	World Heritage Day	The theme Rural Landscapes.
April 21	Civil Services Day	

April 22	Annual Earth Day	The theme ' Protect Our Species '.
April 23	English Language Day	Commemorate both the birthday and date of death of William Shakespeare.
April 23	World Book Day	
April 24	National Panchayati Raj Day	
April 24-30	World Immunization Week	

APPOINTMENTS

Name	Designation
Vipin Anand	Managing Director of the Life Insurance Corporation of India
Davis Malpass	13th President of the World Bank
Keshav Murugesu	Chairman of NASSCOM
Lori Lightfoot	Chicago's first Black Women Mayo
Justice T B N Radhakrishnan	Chief Justice of Calcutta High Court
Manu Sawhney	Chief Executive Officer of ICC
Justice Pradeep Nandrajog	Chief Justice of Bombay high Court
Graham Reid	Chief Coach for the Indian Hockey Team
Karnam Sekar	MD and CEO of Indian Overseas Bank
Bibhu Kalyan Nayak	First Indian to be appointed Chair of International Hockey Federation (FIH) Health and Safety Committee.
Jean Michel Lapin	New Prime Minister of Haiti
Mohammed Ishtaye	New Prime Minister of Palestine
Mithali Raj	Goodwill ambassador of the Indian team for the Street Child Cricket World Cup
Rajesh Kumar Yaduvanshi	Executive Director of PNB
Padmaja Alaganandan	Chief People Officer of PwC India
Kaushik Shaparia	CEO for Deutsche Bank India
N. Kashinath	Member of Railway Board
Volodymyr Zelenskiy	President of Ukraine
Ravinder Kumar Passi	Chairman of Export Promotion Council for Handicrafts (EPCH)
Karnam Sekar	MD and CEO of Indian Overseas Bank (IOB)

SPORTS

- Indian captain Virat Kohli was named the 'Leading Cricketer in the World' for the third time in a row in 2019's edition of the Wisden Cricketers' Almanack. Smriti Mandhana was the Leading Cricketer in the women's game for the year.
- Meena Kumari Maisnam clinched gold medal under 54 kg at the Cologne Boxing World Cup 2019 held in Germany.

- Gold Medal for India Meena Kumari Won the only gold medal for India in the Cologne Boxing World Cup 2019.
- 20th Victor Dutch International Badminton Title Harsheel Dani Defeated Mads Christophersen of Denmark.

Japan Dominates Singapore Open 2019

The winners of the Singapore Open 2019 are listed below:

- Men's Singles: Kento Momota (Japan)
- Women's Singles: Tai Tzu-ying (Taiwan)
- Men's Doubles: Takeshi Kamura and Keigo Sonoda (Japan)
- Women's Doubles: Mayu Matsumoto and Wakana Nagahara (Japan)
- Mixed Doubles: Dechapol Puavaranukroh and Sapsiree Taerattanachai (Thailand)
- The Cricket team of United States has sealed the one-day international status for the first time with a third straight victory at the World Cricket League Division 2 event in Namibia.
- United States Cricket Team beat Hong Kong by 84 runs in the WCL Division 2 to attain one-day International (ODI) status.
- Indian Athlete PU Chitra won gold in women's 1500m at the Asian Athletics Championships in Doha.
- **23-year-old Chitra clocked 4:14.56s** to become the first Indian athlete to defend her Asian Athletics Championships in the 2019 meet.
- With her medal haul, India picked up four medals on the fourth and final day of the competitions, to end at fourth place in the medal tally.
- India bagged **17 medals overall**, including 3 gold, 7 silver and 7 bronze medals.
- **Indian Boxer Amit Panghal** won gold medal at the **Asian Boxing Championships in Bangkok**.
- Boxer Amit Panghal picked up his second successive gold medal of the year, claiming the top honours in the 52-kilogram category.
- National champion Deepak Singh and Kavinder Singh Bisht in 56 kg category signed off with silver medals after close losses.
- The **International Shooting Sport Federation (ISSF) World Cup** was held at Beijing, China. Indian Shooter Abhishek Verma has won the 10m Air Pistol gold medal.
- He clinched the top spot with a total score of 242.7

India Open 2019

- YONEX-SUNRISE India Open 2019 or India Open was organized by the Badminton Association of India in New Delhi.
- Viktor Axelsen defeated India's top shuttler, Kidambi Srikanth to win the Men's Singles title.
- Ratchanok Intanon of Thailand won in Women's Singles Category.

ESPN India Awards

- At the ESPN India awards for 2018, PV Sindhu was conferred with the Sportsperson of Year award in female category and Neeraj Chopra was conferred with the Sportsperson of the year award in Male category.
- Shooter Saurabh Chaudhary was conferred upon Emerging Sportsperson of the Year
- Saina Nehwal grabbed Comeback of the Year

AWARDS AND HONOURS

Award	Awardee	Reason
Order of Saint Andrew The Apostle	PM Narendra Modi	Russia has conferred Indian with the country's Highest Civilian award.
International Human Rights	Dr Babasaheb Ambedkar Nobel	Digital Sukoon founder, Sudhanshu Kumar was

Council Award		honoured
Prestigious Saraswati Samman 2018	K Siva Reddy	For his collection of poetry titled Pakkaki Ottigilite.
Lifetime Achievement Award	Dr. A K Singh	For notable contributions in Internal Decorporation of Fission Produced Radionuclides and Infection Imaging.
Best Cinematography Award	Bhayanakam (Malayalam film)	Beijing International Film Festival 2019.
National Intellectual Property Award for 2019.	Benny Antony	Joint Managing Director of Kochi-based Arjuna Natural Ltd
Rabindranath Tagore Literary Prize 2019	Author Rana Dasgupta	'Solo'
Swacchta Pakhwada Award	All India Radio and Children's Film Society of India.	

SUMMITS AND CONFERENCES

- The annual G20 leaders' summit on November 21-22, 2020, in its capital Riyadh will be hosted by Saudi Arabia.
- This the First time ever when Arab is going to host this Summit.
- G-20: Group of Twenty (G20) is an international forum for the governments and central bank governors from 19 countries and the European Union.

INDEX AND RANKING

NIRF Rankings 2019

- Indian Institute of Technology Madras (IIT) Madras, has bagged top honours in National Institutional Rankings Framework (NIRF) 2019 and the very first edition of Atal Ranking of Institutions on Innovation Achievements (ARIIA).
- The ranking was released by the Ministry of Human Resource Development (MHRD)
- IIT Madras also emerged as the 'Top innovative Institution' in the country in the maiden edition of the Atal Ranking of Institutions on Innovation Achievements (ARIIA), launched by the Innovation Cell of MHRD in 2018
- ARIIA aims at systematically ranking education institutions and universities primarily on innovation-related indicators.
- **Forbes Best Indian Banks 2019:** First-ever list of the World's Best Bank 2019 in terms of customer services and technological advancements. **Below is the List:**

HDFC Bank	1st Rank
ICICI Bank	2nd Rank

DBS Bank	3rd Rank
Kotak Mahindra Bank	4th Rank
IDFC Bank	5th Rank
Syndicate Bank	6th Rank
PNB	7th Rank
Allahabad Bank	8th Rank
Vijaya Bank	9th Rank
Axis Bank	10th Rank

- **131-foot-tall Waterfall** opened for the general public at **Singapore's Changi Airport**.
- **This is the world's tallest indoor waterfall.**

SCIENCE AND TECHNOLOGY

Event Horizon Telescope project reveals First-ever photo of Black Hole

- A research, conducted by the Event Horizon Telescope (EHT) released photo of the black hole which was taken using a global network of telescopes to gain insight into celestial objects with gravitational fields so strong no matter or light can escape.
- It reveals the black hole at the centre of Messier 87, a massive galaxy in the nearby Virgo galaxy cluster.
- This black hole resides about 54 million light-years from Earth.
- Black holes: Black holes are phenomenally dense celestial entities and a point of no return beyond which anything - stars, planets, gas, dust and all forms of electromagnetic radiation - gets swallowed into oblivion.

Ancient human species Homo Luzonensis Discovered

- A species of ancient human "Homo luzonensis", which was previously unknown to science, was discovered by Researchers of Philippines.
- About Species: It was identified from a total of seven teeth and six small bones and teeth from two adults and one child found in a cave on the island of Luzon in the Philippines. It is lived on the island of Luzon at least 50,000 to 67,000 years ago.

India successfully test fires Sub-Sonic Cruise Missile 'Nirbhay'

- Long-range sub-sonic cruise missile 'Nirbhay' successfully test fired in Chandipur, Odisha.
- It is India's First indigenously designed and developed missile that can carry warheads of up to 300 kg including nuclear warheads and take off vertically like missile and cruise horizontally like an aircraft.
- It was the sixth experimental test of Nirbhay missile system and it achieved all mission objectives right from lift-off till the final splash.

Artificial Intelligence Lab opened by Google in Ghana

- First Africa Artificial Intelligence Lab opened by Google in Ghana's capital Accra, to take on challenges, related to Agriculture, across the continent by using Google's AI machine app 'TensorFlow', Helping farmers to analyze the issue with their plants and boost their production.

Sri Lanka's First Satellite Raavana-1 Launched into Space

- Sri Lanka's First Satellite Raavana-1 was Launched into Space from NASA's Flight Facility on Virginia's east shore designed by two Sri Lankan research engineers at the Kyushu Institute of Technology in Japan.

NASA Launches Nepal's First Ever Satellite 'NepaliSat-1'

- “NepaliSat-1”, Nepal’s First Ever Satellite has been Launched by NASA.
- For collecting the information about the country's topography and Earth’s magnetic field , this Satellite will start rotating around the earth’s orbit.
- The satellite was developed by two Nepalis Abhas Maskey and Hariram Shrestha at Japan's Kyushu Institute of Technology.
- The first molecule of Universe which is Helium Hydride that was formed from stray atoms in the universe have been Detected by NASA Scientists.
- Scientists for long had held that around 100,000 years after the big bang, helium and hydrogen combined to make a molecule called helium hydride for the first time.

BSNL to Provide Internet on Flights

- State-owned telecom service provider Bharatiya Sanchar Nigam Limited (BSNL) has received licence from the Department of Telecommunications to provide Internet and mobile services on flights.
- BSNL and its satellite partner, Inmarsat, will offer in-flight connectivity to airlines.
- According to the rules, passengers can make phone calls or use Internet when a flight is at a minimum height of 3,000 m in Indian airspace to avoid interference with terrestrial mobile networks.

OBITUARY

- Alan Garcia, Peru's former president, shot himself in the head to avoid arrest in connection with alleged bribes from Brazilian builder Odebrecht, taking his own life, in the most dramatic turn yet in Latin America's largest graft scandal.

DEFENCE

- The third edition of India and Australia’s bilateral maritime exercise of ‘AUSINDEX-19 began on April 2, 2019 with the arrival of Royal Australian Navy’s fleet at Visakhapatnam.
- The United States Department of State has approved the sale of 24 MH-60R Seahawk Maritime multi-mission helicopters to India under its Foreign Military Sales (FMS) program.
- The Indian Army has successfully built the longest suspension bridge of India ‘Matiri Bridge’ over the Indus River in the Leh-Ladakh region. It is 260-feet long suspension bridge built in 40 days
- A three-day joint military exercise between India and Singapore named ‘Bold Kurukshetra–2019’ commenced in Jhansi, Uttar Pradesh.
- ‘Veer Parivar App’, a mobile application for families of CRPF personnel killed in the line of duty has been launched on the occasion of the 54th Shaurya Diwas observed on April 9, 2019
- India and France to conduct Largest Naval Exercise "VARUNA"
- The largest-ever naval exercise 'Varuna' was conducted between India and France with aircraft carriers, destroyers, submarines and fighters early May as part of their expanding strategic partnership.
- A guided missile destroyer '**Imphal**' Launched by Indian Navy at Mazagon Dock Shipbuilders under 'Project 15B'.
- Project 15B or Project 15 Bravo is a project under which a class of stealth guided missile destroyers are built.
- Warships built under Project 15Bravo, with a length of 163 metres and 17.4 metres at the beam and a displacement of 7.300 tonnes, are propelled by four gas turbines to achieve speeds in excess of 30 knots.

- **Indian Army has signed a Memorandum of Understanding (MoU) with National Hydroelectric Power Corporation (NHPC) Limited** to build four underground tunnels.
- Three tunnels will be built along the Chinese border and one tunnel will be built along the Pakistan border.

MISCELLANEOUS

- South Korea became the first country to commercially launch Fifth-Generation (5G) services as it rolls out the latest wireless technology with Samsung Electronics' new 5G-enabled smartphone Galaxy S10.
- WhatsApp has launched an India-focused fact-checking feature to combat fake news and rumours by reporting the forward to the WhatsApp number +91-9643-000-888.
- Paytm Money, the wealth management arm of Paytm, has got approval from the Securities and Exchange Board of India to start offering a stock broking service.
- Asian Development Bank (ADB) has lowered India's growth to 7.2 per cent from 7.6% in fiscal year 2019-20.
- Saurav Ghosal became the first Indian male squash player to enter the top 10 in the latest PSA world rankings.
- Lakshmi Vilas Bank has announced its merger with Non-Banking Finance Company Indiabulls Housing Finance.
- The United Arab Emirates (UAE) has honoured PM Narendra Modi with the "Order of Zayed", its highest civilian award.
- Dr. Viharidas Gopaldas Patel, an eminent economist and father of entrepreneurship movement in India, passed away in Ahmedabad, Gujarat.
- Fitch Rating kept the India's Rating sovereign rating unchanged for 13th year in a row at the lowest investment grade of BBB- with a stable outlook.
- The Union government has developed a crowdsourcing mobile app for accessing real-time consumer feedback on quality and availability of power from across the country in a bid to ensure uninterrupted power supply. The app named Jagruk (aware), developed by the National Informatics Centre (NIC), will have an automatic mode in which the power supply data will be collected during the charging of the phone.
- Google has introduced a new open platform called "Anthos" to run and manage apps from anywhere
- India's first-of-its-kind 'Voter Park' has been inaugurated in Gurugram, to raise voter awareness instructing people about the electoral process.
- Bharti Airtel in collaboration with FICCI Ladies Organisation (FLO) launched a mobile app, My Circle, to help women in case they face any problem or a panic situation.
- The world's largest aircraft – Stratolaunch aircraft took off over the Mojave Desert in California.
- HDFC Bank has been ranked at the first position in the Forbes' first-ever list of the World's Best Bank 2019 in India in terms of customer services and technological advancements. HDFC was followed by ICICI and DBS Bank. SBI was ranked at the 11th position.
- **London School of Economics and Political Science (LSE)** has announced the creation of the **Amartya Sen Chair in Inequality Studies**, named in honour of the India-born economist, philosopher and Nobel laureate, who was Professor of Economics at LSE from 1971-82.
- Amartya Sen was awarded Noble Prize in the year 1998 for his works in Welfare Economics.
- The Film is directed by **Jayaraj** and cinematography of the film was done by **Nikhil S Praveen**.
- He is the inventor of BCM-95, the world's leading patented turmeric extract formulation, with over 80 international patents to his credit.