



RBI GRADE B GK DIGEST

October 2018

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RBI NOTIFICATIONS: SEPTEMBER 2018

AMENDMENTS TO RESERVE BANK OF INDIA (NOTE REFUND) RULES, 2009

NOTIFICATION

- Reserve Bank of India has made amendments to the Reserve Bank of India (Note Refund) Rules, 2009 to enable the public to exchange mutilated notes in Mahatma Gandhi (New) series at bank branches and RBI offices(which are smaller in size compared to the earlier series).
- There is a change in the minimum area of the single largest undivided piece of the note required for payment of full value for notes of rupees fifty and above denominations, which is detailed in the amendments.

SUMMARY OF THE RESERVE BANK OF INDIA (NOTE REFUND) AMENDMENT RULES, 2018

FOR RS 50, RS 100 RS 200, RS 500:

To get a full refund of Rs 50, Rs 100 Rs 200 and Rs 500 notes, a note must be composed of 2 pieces which individually have an area equal to or more than 40% of total area of note in that denomination.

FOR RS 2000 NOTES:

The value of a mutilated note of Rs 2000 denomination may be refunded in full or half depending upon the case. For a full refund, the minimum undivided area of the single largest piece of the note should be 88 square. For a half refund, the area should not be less than 44 square cm.

EXTERNAL COMMERCIAL BORROWINGS (ECB) POLICY - LIBERALISATION

NOTIFICATION

It has been decided, in consultation with the Government of India, to liberalise some aspects of the ECB policy including policy on Rupee denominated bonds as indicated below:

(I) ECBS BY COMPANIES IN MANUFACTURING SECTOR:

- As per the extant norms, ECB up to USD 50 million or its equivalent can be raised by eligible borrowers with minimum average maturity period of 3 years.
- It has been decided to allow eligible ECB borrowers who are into manufacturing sector to raise ECB up to USD 50 million or its equivalent with minimum average maturity period of 1 year.

(II) UNDERWRITING AND MARKET MAKING BY INDIAN BANKS FOR RUPEE DENOMINATED BONDS (RDB) ISSUED OVERSEAS:

- Presently, Indian banks, subject to applicable prudential norms, can act as arranger and underwriter for RDBs issued overseas and in case of underwriting an issue, their holding cannot be more than 5 per cent of the issue size after 6 months of issue.
- It has now been decided to permit Indian banks to participate as arrangers/underwriters/market makers/traders in RDBs issued overseas subject to applicable prudential norms.

IMPORTANT TERMS

RUPEE DENOMINATED BONDS (RDB)

- A rupee denominated bond is a bond issued by an Indian entity in foreign markets and the interest payments and principal reimbursements are denominated (expressed) in rupees.
- The peculiarity of rupee denominated bond is that buying of bonds, interest payments and repayment all are expressed in rupees. All payments are converted into corresponding dollar values at the time of payment.
- The term 'masala bond' is also used to describe rupee denominated ever since the first issuer of rupee-denominated bonds used the name masala bonds in its first issue. RBI in its August 2016 regulations also used this name.

EXTERNAL COMMERCIAL BORROWINGS

- ECB is basically a loan availed by an Indian entity from a nonresident lender. Most of these loans are provided by foreign commercial banks and other institutions. It is a loan availed of from non-resident lenders with a minimum average maturity of 3 years.
- The significance of ECBs their size in India's balance of payment account. In the post reform period, ECBs have emerged a major form of foreign capital like FDI and FII.
- External Commercial Borrowings (ECBs) includes commercial bank loans, buyers' credit, suppliers' credit, securitized instruments such as Floating Rate Notes and Fixed Rate Bonds etc., credit from official export credit agencies and commercial borrowings from Multilateral Financial Institutions.
- ECBs are being permitted by the Government as a source of finance for Indian Corporate for expansion of existing capacity as well as for fresh investment. Following are the advantages of ECBs.

CO-ORINATION OF LOANS BY BANKS AND NBFCs FOR LENDING TO PRIORITY SECTOR

NOTIFICATION

- The Reserve Bank of India (RBI) has released the guidelines on co-origination of loans by banks and non-deposit taking non-banking financial companies (NBFCs) in the priority sector.
- The move is aimed at leveraging the reach of NBFCs to help banks meet their priority sector lending targets, leveraging the reach of NBFCs.
- Under the new guidelines, NBFCs will take minimum 20% of the credit risk by way of direct exposure, with the balance being taken by banks.
- According to the RBI, the NBFC will have to give an undertaking to the bank that its contribution towards the loan amount is not funded out of borrowing from the co-originating bank or any other group company of the partner bank.
- In cases of grievance redressal, the NBFC has to explain to the borrower the difference between products offered through the co-origination model as compared to its own products. The lender will be primarily responsible for providing the customer service and grievance redressal to the borrower.
- In case the complaint is not resolved within 30 days, the borrower would have the option to escalate the same with banking ombudsman/ ombudsman for NBFCs, concerned.
- Both the lenders will follow independent provisioning requirements and create a framework for day to day monitoring and recovery of the loan, the guidelines state.
- Banks will follow the old system while NBFCs will follow IndAS.

IMPORTANT TERMS

PRIORITY SECTOR LENDING NORMS BY THE RBI

- Priority sector lending (PSL) is aimed to provide institutional credit to those sectors and segments for whom it is difficult to get credit. According to priority sector norms, scheduled commercial banks have to give 40% of their loans (measured in terms of Adjusted Net Bank Credit or ANBC) to the identified priority sectors in accordance with the RBI regulations.
- The regulations are modified periodically by setting limits for subsectors and other qualifications for the beneficiary groups. If these targets are not realized, banks have to finance the development programmes implemented by the government for the concerned sectors.

- In April 2016, RBI has introduced Priority Sector Lending Certificates so that banks can trade the loan certificates given to the different sectors to meet their targets.

INDAS(INDIAN ACCOUNTING STANDARDS)

- Indian Accounting Standard (abbreviated as Ind-AS) is the Accounting standard adopted by companies in India and issued under the supervision of Accounting Standards Board (ASB) which was constituted as a body in the year 1977.
- ASB is a committee under Institute of Chartered Accountants of India (ICAI) which consists of representatives from government department, academicians, other professional bodies viz. ICAI, representatives from ASSOCHAM, CII, FICCI, etc.
- The Ind AS are named and numbered in the same way as the International Financial Reporting Standards (IFRS). National Advisory Committee on Accounting Standards (NACAS) recommend these standards to the Ministry of Corporate Affairs (MCA). MCA has to spell out the accounting standards applicable for companies in India.
- As on date MCA has notified 41 Ind AS. This shall be applied to the companies of financial year 2015-16 voluntarily and from 2016-17 on a mandatory basis.
- Based on the international consensus, the regulators will separately notify the date of implementation of Ind-AS for the banks, insurance companies etc. Standards for the computation of Tax has been notified as ICDS in February 2015.

BASEL III FRAMEWORK ON LIQUIDITY STANDARDS - LIQUIDITY COVERAGE RATIO (LCR), LIQUIDITY RISK MONITORING TOOLS AND LCR DISCLOSURE STANDARDS

NOTIFICATION

- Presently, the assets allowed for the purpose of computing the LCR of banks, inter alia, include (a) Government securities in excess of the minimum SLR requirement and, (b) within the mandatory SLR requirement, (i) Government securities to the extent allowed by RBI under Marginal Standing Facility (MSF) [presently 2 per cent of the bank's NDTL] and (ii) under Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR) [presently 11 per cent of the bank's NDTL].
- It has been decided to permit banks with effect from October 1, 2018, to reckon Government securities held by them up to another 2 per cent of their NDTL, under FALLCR within the mandatory SLR requirement.
- For the purpose of LCR, banks shall continue to value such government securities reckoned as HQLA at an amount not greater than their current market value.

IMPORTANT TERMS

LIQUIDITY COVERAGE RATIO - LCR

- The liquidity coverage ratio (LCR) refers to highly liquid assets held by financial institutions to meet short-term obligations. The ratio is a generic stress test that aims to anticipate market-wide shocks. The LCR assures that financial institutions have the necessary assets on hand to ride out any short-term liquidity disruptions.

**VOLUNTARY TRANSITION OF PRIMARY (URBAN) CO-OPERATIVE BANKS (UCBS)
INTO SMALL FINANCE BANKS (SFBs)**

- According to the RBI, Urban cooperative Banks (UCBs) interested in voluntary conversion into small finance banks (SFB) will have to first promote a public limited company and then transfer its assets and liabilities into that new entity.
- According to the guidelines issued by the Reserve Bank of India, eligible UCB shall identify promoters for making an application to RBI for transition.
- After due diligence exercise, RBI will issue an in-principle approval for transitioning of the UCB into SFB for which the regulator will allow a maximum period of 18 months to start a business as Small Finance Bank.
- RBI has said that the promoters will have to incorporate a public limited company under the Companies Act, 2013 having the word 'bank' in its name after receiving the in-principle approval from RBI and its board should meet RBI's 'fit and proper' criteria.
- The promoters can then seek a licence with evidence of equity funds.
- The SFB has to start operations with a minimum net worth of Rs.1 billion and minimum promoters' contribution of 26% of the paid-up equity capital.
- RBI will issue SFB licence after the execution of sale agreement to transfer the assets and liabilities of the UCB to the new company. The licence will be effective only after transfer of assets and liabilities of the UCB to the SFB and meeting the minimum net worth requirement.

IMPORTANT TERMS

URBAN COOPERATIVE BANK (UCB)

- A cooperative bank located in urban/semi-urban centre is known as Urban Cooperative Bank (UCB). These banks are essentially formed to finance small business. A major difference between the UCBs and the commercial banks is in the nature of the organisational ownership.

- Usually a cooperative society is formed around communities, localities or small groups with a common interest. Cooperative banks work on the basis of mutual benefit. Therefore they can lend only to the members of the society though they can borrow/accept deposits from the general public.
- While the commercial banks are registered under the Companies Act, the UCBs are registered as cooperative societies. As such the rules and regulations as applicable to societies would be operative in UCBs as far as the ownership is concerned.
- However, with the entry of commercial banks in a big way in financing the small borrowers and small businesses, the distinction between them and the UCBs in the market segments in which they operate is getting blurred.

AUCTION OF GOVERNMENT OF INDIA DATED SECURITIES

NOTIFICATION

- Government of India has offered to sell (re-issue) four dated securities for notified amount of Rs. 12,000 crore
- The auction for securities will be price based using multiple price method. The Reserve Bank of India at Mumbai will conduct the auctions.
- Both competitive and non-competitive bids for the auction should be submitted in electronic format on the Reserve Bank of India Core Banking Solution (E-Kuber) system.
- An investor can submit more than one competitive bid at different prices in electronic format on the Reserve Bank of India Core Banking Solution (E-Kuber) system. However, the aggregate amount of bids submitted by a person in an auction should not exceed the notified amount of auction.

IMPORTANT TERMS

DATED GOVERNMENT SECURITIES

- Dated Government Securities are longer term securities and carry a fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (usually half-yearly).
- The Public Debt Office (PDO) of the RBI acts as the registry/depository of Government securities and deals with the issue, interest payment and repayment of principal at maturity.
- Most of the dated securities are fixed coupon securities.
- The nomenclature of a typical dated fixed coupon Government security has the following features- coupon, name of the issuer, maturity and face value.

DIFFERENT TYPES OF GOVERNMENT DATED SECURITIES

- Zero Coupon Bonds
- Floating Rate Bond
- Tap Stock
- Partly Paid Stock
- Capital Indexed Bonds
- Inflation linked Bonds
- Fixed Rate Bonds

NON-COMPETITIVE BIDDING FACILITY

To encourage retail participation in the primary market for Government Securities, the facility of non-competitive bidding in Dated Government Securities and Treasury Bills auctions has been introduced. This will enable the investor to purchase a specified number of securities at the weighted average rate of the accepted competitive bids.

1. Who can participate in the Scheme?

Participation in the Scheme of non-competitive bidding is open to retail investors. Retail investor is any person including individuals, firms, companies, corporate bodies, institutions, provident funds, trusts and any other entity as prescribed by RBI.

2. Will non-competitive bidding be allowed in all auctions?

No. It will be decided by the RBI, on particular basis.

E-KUBER

- e-Kuber is the Core Banking Solution of Reserve Bank of India. E-Kuber provides the provision of a single current account for each bank across the country, with decentralised access to this account from anywhere-anytime using portal based services in a safe manner.
- Core Banking Solutions (CBS) can be defined as a solution that enables banks to offer a multitude of customer-centric services on a 24x7 basis from a single location, supporting retail as well as corporate banking activities, as well as all possible delivery channels existing and proposed. The centralisation thus makes a “one-stop” shop for financial services a reality. Using CBS, customers can access their accounts from any branch, anywhere, irrespective of where they have physically opened their accounts. Almost all branches of commercial banks, including the Regional Rural Banks (RRBs), are brought into the core-banking fold.
- Core Banking Solutions (CBS) marked a paradigm shift as it made a bank’s particular branch customers, now bank customers as they can access their accounts from any branch for defined purposes. CBS links all branches of a bank and offers opportunities for information management, better customer service and improved risk management.

- e-Kuber enables ease of operations. The system also benefits state /central Governments as users. Some of the facilities offered include the provision of portal based access which allows Government departments to access on anywhere-anytime basis and view their balances – of all types including the Ways and Means Advances, drawings, funds positions and the like – all in a consolidated manner so as to help them in better funds management. The capability of consolidating revenue collections by banks through the e-Kuber offers the potential for better flexibility for the Government in managing its finances apart from moving over towards higher levels of electronic banking.
- The e-kuber system can be accessed either through INFINET or Internet. The INFINET is a Closed User Group Network for the exclusive use of member banks and financial institutions and is the communication backbone for the National Payments System, which caters mainly to inter-bank applications like Real Time Gross Settlement (RTGS), Delivery Vs Payment, Government Transactions, Automatic Clearing House, etc.
- The e-kuber system, implemented in 2012, is reported to be one of the foremost central bank oriented Core Banking Systems in the world.
- Auction of Government securities is done through e-kuber system. Sovereign Gold Bonds are available for subscription at the branches of scheduled commercial banks and designated post offices through RBI's e-kuber system. Goods and Service Tax (GST) settlements are also proposed to be done through e-kuber. On 7 April 2016, RBI launched a platform to enable trading in the priority sector lending certificates (PSLC) through its Core Banking Solution (CBS) portal (e-Kuber).

AUCTION FOR SALE (RE-ISSUE) OF GOVERNMENT STOCK (GS)

NOTIFICATION

- Government of India(GoI) notifies sale (re-issue) of the Government Stocks.
- Subject to the limit of ₹12000 Cr, being total notified amount, GoI will have the option to retain additional subscription up to ₹1000 Cr each against any one or more of the above securities. The sale will be subject to the terms and conditions spelt out in this notification (called 'Specific Notification').
- The Government Stock up to 5% of the notified amount of the sale will be allotted to eligible individuals and institutions as per the enclosed Scheme for Non-competitive Bidding Facility in the Auctions of Government Securities.

IMPORTANT TERMS

GOVERNMENT STOCKS/BONDS/SECURITIES?

- One of the bonds sold by a government to finance its budget deficit (the difference between what it gets in taxes and what it spends). Government bonds are usually considered to be a very safe form of

investment.

- A government security is a bond issued by a government authority with a promise of repayment upon maturity. Government securities such as savings bonds, treasury bills and notes also promise periodic coupon or interest payments. These securities are considered low-risk, since they are backed by the taxing power of the government.
- The terms on which a government can sell bonds depend on how creditworthy the market considers it to be. International credit rating agencies will provide ratings for the bonds, but market participants will make up their own minds about this.

LIST OF APPOINTMENTS: SEPTEMBER 2018

NAME OF THE PERSON	DESIGNATION
Sunil Mehta	Chairman , Indian Banks Association
Dinabandhu Mohapatra	Deputy Chairman , Indian Banks Association
R. Madhavan	Chairman and MD, Hindustan Aeronautics Limited
Justice Tahira Safdar	First Woman Chief Justice, Pakistan's Baluchistan High Court
Arif Alvi	13 th President of Pakistan
Ashwini Bhatia	MD, CEO , SBI mutual fund
Anshula Kant	MD, SBI
Amitabh Chaudhary	CEO, MD , AXIS Bank
L.K Advani	Chairman , Ethics Committee , LOK SABHA
D. Shiva Kumar	Chairman , Advertising Standards Council of India
Moutaz Mousa Abdallah	PM, Sudan
Prashant Kumar	CFO , SBI
Tejinder Mukherjee	MD & Chairman, National Insurance Co. Ltd.
Anindo Majumdar	Secretary, Central Vigilance Commission
Kamlesh Nilkanth Vyas	Secretary, Department of Atomic Energy and Chairman, Atomic Energy Commission
Mrutyunjay Mahapatra	MD, CEO Syndicate Bank
Padmaja Chundru	MD, CEO Indian Bank
Pallav Mohapatra	MD, CEO Central Bank Of India

J.Packirisamy	MD, CEO Andhra Bank
Karnam Shekhar	MD, CEO Dena Bank
S.S. Mallikarjuna Rao	MD, CEO Allahabad Bank
A.S Rajiv	MD, CEO Bank Of Maharashtra
Atul Kumar Goyal	MD, CEO UCO Bank
S. Hari Sankar	MD, CEO Punjab and Sind Bank
Ashok Kumar Pradhan	MD, CEO United Bank Of India
D. Purandeswari	Independent Director, Air India
Kalraj Mishra	Chairman, Parliamentary Committee on defence
Gitesh Sharma	Secretary, Ministry of external affairs
Jaya Prada	Goodwill ambassador for Nepal tourism
Ibrahim Mohammad Salih	President Maldives
B.S Mubarak	India's ambassador to the Republic of Guatemala
Anil Khosla	Vice Chief, Air Force
Rajnikant Misra	Director General Of BSF
Vikram misri	India's Ambassador to China
N.Ravi	Chairman, Press Trust of India
Vijay Kumar Chopra	Vice Chairman, Press Trust of India
Jayant Mamman Mathew	President, Indian Newspaper Society

LIST OF SUMMITS AND CONFERENCES: SEPTEMBER 2018

NAME OF THE CONFERENCE	ORGANISED BY/ INAUGURATED BY / LED THE INDIAN DELEGATION	VENUE	Aim / Theme
6 th East Asia Summit- Economic Ministers Meeting	Indian delegation lead by Union Minister of Commerce Suresh Prabhu	Singapore	To work on improving transparency and opportunities in the business environment
International Aviation Summit	Organized by India's Civil Aviation ministry and International Air Transport	New Delhi	To focus on the growth and challenges for the Indian Aviation Sector

	Association		
4 th International Ayurveda Congress	Indian delegation led by Minister State of Aayush, Shripad Yesso Naik	Leiden , Netherlands	To work for the promotion of ayurveda in Netherlands and Europe countries.
India Ideas Summit	US-INDIA Business Council	Mumbai	To strengthen the business relations between the two countries.
International Women Entrepreneurs Summit 2018	Organized By South Asian Women's Development Forum	Kathmandu, Nepal	Equality begins with economic empowerment
3 rd ASEM (ASIA-EUROPE Meeting) Conference on Global Ageing and Human rights of older persons	Organized by Republic of Korea and National Human Rights of Korea	Seoul , South Korea	To reaffirm universal values of human legal rights of older people and to make efforts to lessen the discrimination against them
MOVE- Global Mobility Summit	Organized by NITI Aayog	New Delhi	To anchor debates and deliberations towards preparing collective mobility agenda
G-20 Trade Ministers Meeting	G-20 group	Mar Del Plata – Argentina	Building consensus for fair and sustainable development
7 th UN World Tourism Organization's (UNWTO) Global Summit ON Urban Tourism	UNWTO	Seoul , Republic of Korea	A 2030 Vision for Urban Development
5 th Meeting of Nepal – India Boundary Working Group	Indian delegation led by Surveyor General Of India, Girish Kumar VSM	Kathmandu, Nepal	To explore the possibility of using high resolution satellite survey work

Conference on academic leadership in education for resurgence	Inaugurated by PM Narendra Modi G	New Delhi	To work on challenges faced by Indian education system
Mahatma Gandhi International Sanitation Convention	Inaugurated by President Ram Nath Kovind G	New Delhi	To mark the beginning of celebrations of 150 th birth anniversary of Mahatma Gandhi

LIST OF GOVERNMENT SCHEMES: SEPTEMBER 2018

NAME	LAUNCHED BY	AIM AT / FACTS
India Post Payments Bank	PM Narendra Modi	To carry out banking operation through post offices
Coffee Connect	Suresh Prabhu	To simplify the work and enhance the efficiency of coffee workers
Government e-marketplace (GeM)	Suresh Prabhu	It aims to promote inclusiveness, efficiency and transparency in public procurement and bring increase in cashless transactions.
AAPOORTI	Minister of Railways, Piyush Goyal	To offer information and data related to e-tendering and e-auction activities of Indian Railways
Doorstep Delivery Service	Delhi CM, Arvind Kejriwal	To offer delivery of 40 services at the doorstep of citizens of Delhi.
RAIL Sahyog	Minister of Railways, Piyush Goyal	To enable corporate and PSU's to contribute to up gradation through corporate social responsibility.
Pradhan Mantri Jan AArogya Yojna	NITI Aayog	For the treatment of cancer in children.
Pradhan Mantri ANNadata Aay Sanrakshan Abhiyan (PM-AASHA)	Approved by Union Cabinet	To ensure remunerative prices for farmers for their production.
National Scholarship Portal Mobile App	Minority Affairs Minister, Mukhtar Abbas Nakvi	To provide smooth accessibility and free scholarship system for students from the poor background and weaker sections.

e- RYTHU	Andhra Pradesh CM, N. Chandrababu Naidu	To enable small-scale farmers
Swachta Hi sewa	PM Narendra Modi	To achieve the goal of cleanliness in the country till 2 nd October 2018
Swayansiddha	West Bengal CM, Mamta Bannerjee	To fight human trafficking in the state.
Swach Dhara	Andhra Pradesh CM, Chandrababu Naidu	To provide clean drinking water
All India Pension Adalat	Minister Of State, PMO, Dr Jitendra Singh	To provide on the spot resolution at the pension adalats
Dial-FIR	UP Police	To help the people of UP lodge an FIR online
E SAHAY	Union Home Secretary, Shri Rajeev Gauba	To provide Security Clearance online
Star Rating programme	Odisha CM Sri Naveen Patnaik	To use Continuously monitored data obtained in real time from major industrial plants
Budget Dashboard	Ministry of Health and Family Welfare	To give details of budget and expenditure
Atal Bimit Vyakti Kalyan Yojna	Labour Minister Santosh Gangwar	To pay cash to the bank account of insured person in case of unemployment
National Database of Sexual Offenders(NDSO)	Union Home Minister, Rajnath Singh	To maintain record of 4.4 Lakhs offenders and their DNA samples, Fingerprints and aadhar number.
Ayushman Bharat – Pradhan Mantri Jan AArogya Yojna	PM Narendra Modi	To provide medical services and create a network of health and wellness infrastructure across the nation
National e-VIDHAN (NeVA)	Minister of State for Parliamentary Affairs, Shri Arjun Ram Meghwal	To provide information on conduct of business in legislatures at any time
Jan Dhan Darshak	Union Finance Minister, Arun Jaitley	To guide common people to find financial service points at any location in the country

MONTHLY ONE-LINER GK DIGEST: SEPTEMBER 2018**BANKING AND FINANCIAL AWARENESS:**

- DBS Bank has been named the world's best bank by Global Finance magazine, to invest in digital innovation while still maintaining stable operations for its customers.
- Chief executive officer - Piyush Gupta
- Headquarters – Singapore
- Punjab National Bank (PNB) has been rated as number one state-owned bank in terms of digital transactions.
- The Reserve Bank of India has released new guidelines for all notes which were introduced post note ban, or notes which were introduced as part of the Mahatma Gandhi New Series.
- Government has doubled the monetary limit up to 20 lakh rupees for filing loan recovery application in the Debt Recovery Tribunals (DRT) by banks and financial institutions.
- HDFC ERGO, a non-life insurance provider, announced the launch of a Cyber Insurance Policy for individuals 'E@Secure', for providing comprehensive protection to individuals and their families against any cyber-attacks, cyber frauds or digital threats.
- National Bank for Agriculture and Rural Development (NABARD) has sanctioned Rs 335 crore to West Bengal under the Rural Infrastructure Development Fund (RIDF).
- The Reserve Bank of India (RBI) directed all scheduled commercial banks with more than 10 branches to appoint an Internal Ombudsman (IO) to ensure that the complaints of the customers are redressed.
- Temasek, Singapore-based global investment firm has signed an agreement to invest up to Rs 2,750 crore (\$400 million) in the National Investment and Infrastructure Fund's (NIIF)
- Mauritius was the top source of foreign direct investment (FDI) into India in 2017-18 followed by Singapore, according to Reserve Bank of India (RBI) data.
- PayU India has received Reserve Bank of India's (RBI) approval to operate its own non-banking financial company (NBFC).
- For inducing liquidity in the system, Reserve Bank to purchase government securities (G-secs) worth Rs 10,000 crore.
- Federal Bank, signed a MOU with Info park Kakkanad for leasing space in their campus.
- National Bank for Agriculture and Rural Development (NABARD) has approved Rs 65,634.93 crore loan so far to 93 prioritised irrigation projects under the government's flagship scheme Pradhan Mantri Krishi Sinchai Yojana (PMKSY).
- PayU India has received approval from Reserve Bank of India's (RBI), to operate its own non-banking financial company (NBFC).
- To provide some succour to road accident victims, Insurance regulator IRDAI has raised the minimum insurance cover for owner-driver to Rs. 15 lakhs for a premium of Rs. 750 per annum.
- To provide life insurance solutions, especially at the doorstep of every household in the country, India Post Payments Bank (IPPB) and Private Life Insurer Bajaj Allianz Life Insurance Co Ltd (BALIC) entered into a strategic partnership.
- Amalgamation of Bank of Baroda, Vijaya Bank, and Dena Bank has proposed by the government, to create India's 3rd largest globally competitive Bank.
- National Bank for Agriculture and Rural Development (NABARD) has approved Rs 65,634.93 crore loan so far to 93 prioritised irrigation projects under the government's flagship scheme Pradhan Mantri Krishi Sinchai Yojana (PMKSY).

- For failing to stick to shareholding rules, Reserve Bank of India (RBI) barred Bandhan Bank from opening new branches and also ordered the freezing of the bank's CEO salary.
- A Mobile app called Jan Dhan Darshak has been developed by the Ministry of Finance and National Informatics Centre (NIC), as a part of financial inclusion (FI) initiative.
- BRICS' New Development Bank has approved a \$525-million loan for infrastructure projects in India.
- To boost employment in Madhya Pradesh, Asian Development Bank (ADB) approved a \$150 million loan to establish the first multi-skills park.
- Asian Development Bank (ADB) approved financing of up to \$500 million for a multi-tranche financing facility (MFF) infrastructure project in at least 10 cities of Tamil Nadu.
- To collaborate on creating a dual listing route for masala bonds and foreign currency bonds of Indian issuers, National Stock Exchange of India (NSE) and London Stock Exchange (LSE) have signed a Memorandum of Understanding (MoU).

APPOINTMENTS

- Balesh Sharma Appointed Vodafone Idea's 1st CEO.
- Satya S Tripathi appointed as the Assistant Secretary-General and Head of the New York Office of the United Nations Environment Programme (UNEP).
- ICICI Bank reappointed Chanda Kochhar as director of ICICI Securities.
- Indian Boxer Mary Kom Signed as Brand Ambassador of BSNL.
- Arif-ur-Rehman Alvi elected as the 13th President of Pakistan.
- Justice Ranjan Gogoi will become the 46th Chief Justice of India after Dipak Misra.
- Moutaz Mousa Abdallah sworn as Sudan's new Prime Minister.
- Justice Om Prakash Mishra sworn as new Chief Justice of Nepal.
- Prashant Kumar has taken charge as the Chief Financial Officer (CFO) of State Bank of India
- Vibha Padalkar as its new managing director and CEO of HDFC Life.
- Scientist Kamlesh Nilkanth Vyas appointed as the secretary of the Department of Atomic Energy and chairman of the Atomic Energy Commission.
- Tajinder Mukherjee appointed as Chairman and Managing Director of National Insurance Company Limited (NICT).
- SBI Appoints Prashant Kumar as Chief Financial Officer (CFO).
- Vikram Misri Appointed as India's Next Ambassador to China.
- Google's privacy lawyer, Keith Enright, appointed as Chief Privacy Officer of Google.
- Anil Khosla appointed as new Vice Chief of Air Force.
- Former Hotstar CEO Ajit Mohan appointed as Facebook's Vice-President and Managing Director of its India operations.

HONOUR, AWARDS AND RANKS

- Odia poet Satrugna Pandav honoured with the prestigious 'Sarala Puraskar' for his poetry collection 'Misra Dhrupad'.

- Aishwarya Rai Bachchan was honoured with the Meryl Streep Award for Excellence at the Women in Film and Television (WIFT) India Award.
- Index of Industrial production (IIP) grew at 6.6% in July, data released by Central Statistics Office (CSO).
- Anushka Sharma Receives Smita Patil Award during the 34th anniversary of Priyadarshni Academy Global Award, in Mumbai.
- Dr. Raghupati Singhania, Chairman and MD, JK Tyre & Industries Ltd Conferred with Civilian Honour of Mexico.
- For beating the odds in water with their enduring skills and sailing across the world for eight long months, All-women crew of INSV Tarini has bagged the prestigious Tenzing Norgay National Adventure award.
- For innovative marketing campaigns, Kerala Tourism has won two prestigious gold awards of the Pacific Asia Travel Association (PATA).
- India ranks third globally in terms of number of family-owned businesses with 111 companies, published by the Credit Suisse Research Institute (CSRI).
- Badminton player PV Sindhu is the only sportsperson to feature in the Forbes India's first 'tycoons of tomorrow' list of 22 young achievers in the fields of business, acting and sports.

IMPORTANT DATES

- The National Sports Day - 29th August, to mark the birthday of legendary hockey player Major Dhyan Chand.
- International Day of the Victims of Enforced Disappearances – 30 August
- International Day against Nuclear Tests – 29 August
- International Day of Charity: 5th September.
- World Literacy Day – 8th September. theme - "literacy and skill development."
- Engineer's Day - 15 September.
- International Day for the Preservation of the Ozone Layer - 16th September, theme: The Montreal Protocol'.
- International Day of Democracy: 15 September, theme - 'Democracy under Strain: Solutions for a Changing World'.
- Hindi Diwas: 14 September
- International Day of Peace – 21st September, theme - "The Right to Peace - The Universal Declaration of Human Rights at 70"
- World Heart Day - 29th September
- World Rabies Day – 28th September
- World Tourism Day – 27th September, theme - Tourism and the Digital Transformation".
- Antyodaya Diwas - 25th September, to mark the birth anniversary of Pandit Deendayal Upadhyaya.

OBITUARY

- Neil Simon, a playwright and Broadway's master of comedy, passed away.

- US senator John McCain passed away.
- Football player Arthur Pereira passed away.
- filmmaker Kalpana Lajmi passed away.
- former Odisha Minister and freedom fighter Dolagobinda Pradhan passed away.
- Former BCCI President Biswanath Dutt Passes Away.
- Former Gujarat finance minister Manoharsinh Jadeja Passes Away.
- Marathi writer, novelist and translator Kavita Mahajan passes away.
- Commentator Jasdev Singh passed away.

MOU'S, AGREEMENT AND SUMMITS

- For enhancing connectivity and access to economic centres across 12 districts in Karnataka, The Asian Development Bank (ADB) and the Government of India signed a \$346 million loan.
- Indian Railways and GAIL (India) Limited signed a MoU to provide infrastructure facilities for supply of Natural Gas to Indian Railways Workshops, Production Units and Depots at Rail Bhavan, this is for replacing Industrial gases like Dissolved Acetylene, LPG, BMCG and Furnace Oil / High Speed Diesel (HSD) oil with environment friendly Natural Gas.
- For Enhancing Innovation for Clean Energy Transition, The Department of Biotechnology (DBT), Ministry of Science and Technology, and the International Energy Agency (IEA) signed a MoU.
- To double farming incomes in Madhya Pradesh by expanding irrigation networks and system efficiency, the government of India and the Asian Development Bank (ADB) signed a \$375 million loan agreement.
- To support Rajasthan in improving the performance of its Electricity Distribution Sector under the State's '24x7 Power for All' program, The Union Government, Rajasthan and the World Bank signed a USD 250 million Development Policy Loan (DPL) agreement.
- For India Energy Efficiency Scale up Programme, The Central government and the World Bank have signed 300-million-dollar loan agreements.
- Indian Council of Agricultural Research (ICAR) Organizes 2-Day Conference On Motivating & Attracting Youth in Agriculture and meet the challenge of providing sustainable livelihoods for a rapidly growing population.
- 6th RCEP Ministerial Meeting Begins in Singapore, led by Union Minister of Commerce & Industry and Civil Aviation, Suresh Prabhu.
- Fourth Asian electoral stakeholders' forum (AESF-IV) begins in Colombo to discuss the state of elections and democracy in the region.
- Theme - 'Advancing Election Transparency and Integrity: Promoting and Defending Democracy Together'
- India and France have signed an implementation agreement on 'Mobilise Your City' (MYC) in the presence of Minister of State (I/C), Ministry of Housing & Urban Affairs (MoHUA) Hardeep Singh Puri.
- 4th World Summit on Accreditation (WOSA-2018) which provides platform to stakeholders to share their knowledge and information on accreditation, held at New Delhi, Inaugurated by the Union Minister for HRD Prakash Javadekar.
- World Hindu Congress has begun in Chicago, USA, theme - 'think collectively, achieve valiantly'.

- Prime Minister Modi inaugurated India's first Global Mobility summit 'MOVE', deliberated on 5 themes, comprehensive: electrification & alternative fuels, reinventing public transport, goods transport & logistics and data analytics and mobility, in New Delhi.
- The Union Home Minister Rajnath Singh inaugurated the 3-day Defence & Homeland Security Expo and Conference – 2018, organised by PHD Chamber of Commerce and Industry in association with MSME in New Delhi.
- Ministry of Railways organized a Conference on “E-Mobility in Indian Railways” through Institution of Railways Electrical Engineers (IREE) in association with NITI Aayog concluded in New Delhi.
- The International Aviation Summit, organised by the Airports Authority of India, Ministry of Civil Aviation and International Air Transport Association (IATA) began in New Delhi, India.
- To discuss the expansion of Russia-India relationship across all sectors, the 23rd meeting of India-Russia Intergovernmental Commission (IRIGC-TEC) held in Moscow, chaired by External Affairs Minister Sushma Swaraj.
- To promote global commerce and the new industrial revolution, G-20 trade and investment ministerial meeting was held at Mar del Plata in Argentina.
- A U.S.-based firm, Cisco, that makes networking telecommunications equipment, has signed two agreements with the NITI Aayog and Bharat Sanchar Nigam Limited (BSNL) to speed up its Country Digital Acceleration programme in India.
- BSNL, Unlimit, an end-to-end IoT service provider in India Ink Partnership for IoT/M2M Services in India
- To set up an ethanol plant in Panipat, Haryana government signed an MoU with Indian Oil Corporation (IOC) with an outlay of over Rs 900 crore.
- To bring together fundamental and applied research, innovation and technology development, NITI Aayog, Intel and Tata Institute of Fundamental Research (TIFR) are collaborating to set up a Model International Center for Transformative Artificial Intelligence (ICTAI).
- To deepen counter-terror cooperation, India, Iran and Afghanistan held their first tripartite meeting in Kabul, Afghanistan.
- First regional workshop on RERA (Real Estate (Regulation and Development) Act) held in Pune, inaugurated by Hardeep Singh Puri.
- For construction of a 5000-metric ton temperature controlled warehouse in Dambulla, Sri Lanka, India and Sri Lanka signed an MoU.
- To provide a technological platform for nationwide prevention, control, screening and management program of Non-Communicable Diseases (NCDs), Ministry of Health and Family Welfare, exchanged the MoUs with the Tata Trusts and Dell.
- For construction of a 5000-metric ton temperature controlled warehouse in Dambulla, Sri Lanka, India and Sri Lanka signed an MoU.
- Delhi government signed an MoU with the Seoul Metropolitan in the fields of environment, tourism, wastewater and solid waste management, infrastructure and public health.
- For Insured Persons covered under the Employees’ State Insurance Act, Employees’ State Insurance Corporation (ESIC) has approved a new scheme- Atal Bimit Vyakti Kalyan Yojna.
- For fighting the growing problem of counterfeit drugs in India, NITI Aayog and Oracle signed a Statement of Intent (Sol).

- To launch the Loo Review campaign to encourage all local guides in India to rate and review public toilets on Google Maps, The Ministry of Housing and Urban Affairs has partnered with Google.
- For deepening cooperation between MSME sectors, India and Morocco signed a MoU.
- India and Uzbekistan signed Mou.
- on Mutual Cooperation in Combating Illicit Trafficking in Narcotics, Drugs, Psychotropic Substances and Precursors.
- on Cooperation in the Sphere of Law & Justice.
- for strengthening cooperation in the field of Tourism
- for the establishment of Uzbek-Indian Free Pharmaceutical Zone in the Andijan region of Uzbekistan.
- in the field of Agriculture and Allied sectors.
- on cooperation in the pharmaceutical sector.
- To roll out 5G and internet of things (IoT) technology in India, BSNL has inked a pact with Japan's Softbank and NTT Communications.

INTERNATIONAL

- For boosting the country's struggling economy, Argentina has received \$57.1 billion from the International Monetary Fund (IMF).
- Under the World Wildlife Foundation's (WWF) 'Tx2' programme which aims to double the number of tigers all over the world by 2022, Nepal has become the first country in the world to double its tiger population in a decade.

IMPORTANT NEWS – WORLD

- The 4th BIMSTEC Summit began in Kathmandu, Nepal.
- Main focus – on countering terrorism, enhancing regional connectivity and boosting trade.
- Theme - 'Towards a peaceful, prosperous and sustainable Bay of Bengal region'.
- The G20 Digital Economy Ministerial Meeting was held in Salta, Argentina, hosted by Argentina by end of 2018.
- Theme - 'Building consensus for fair and sustainable development'.
- Annual joint military exercise named Rapid Trident has been launched by Ukraine, with the United States and other NATO (North Atlantic Treaty Organization) member countries.
- International Women Entrepreneurs Summit 2018 is being held in Kathmandu, Nepal. theme - "Equality begins with Economic Empowerment".
- 87th Izmir International tradeshow which begins in Turkey, India is the Partner Country.
- With an aim to deepen India's strategic cooperation with the two key nations in the ASEAN region, External Affairs Minister Sushma Swaraj begun her four-day tour of Vietnam and Cambodia.
- Second edition of Nepal-China joint military exercise (JME) named Mt Everest Friendship Exercise-2018 (Sagarmatha Friendship-2018) commenced in China's south-western Sichuan province.
- Russia has launched its biggest military exercise since the Cold War named "Vostok-2018", China and Mongolia also take part in "Vostok-2018".

- To promote global commerce and the new industrial revolution, G-20 trade and investment ministerial meeting at Mar del Plata in Argentina.

IMPORTANT NEWS- INDIA

- India's first biofuel-powered flight landed in Delhi, developed by Indian Institute of Petroleum, covering the distance between Dehradun & Delhi.
- The third edition of World's Biggest Open Innovation Model - Smart India Hackathon 2019 - was launched in New Delhi, by the Union Minister for Human Resource Development, Prakash Javadekar.
- The Union Government has announced that under Pradhan Mantri Jan Arogya Yojana, the treatment of childhood cancer will be covered.
- Former Reserve Bank of India governor Bimal Jalan has been appointed by The Union Government as the head of the panel that has been tasked with selecting India's next chief economic advisor (CEA).
- India Gets Its 1st Ever Dedicated Dog Park in Hyderabad across an area of 1.3 acres.
- Prime Minister of India launched the 'Swachhata Hi Seva' Movement, to boost nationwide public participation in the Swachh Bharat Abhiyan, and catalyse the fulfilment of Bapu's dream of a Clean India.
- Cabinet approved a proposal for the complete electrification of Indian Railways by 2021-22, will cost the government Rs12,134 crores.
- The National Rail and Transportation Institute (NRTI), started operations in Vadodara.
- Jaipur Literature Festival began in Houston at the Asia Society of Texas.
- To combat human trafficking, the West Bengal government has rolled out a scheme, Swayangsiddha, means self-reliance.
- Cabinet approved new Umbrella Scheme 'Pradhan Mantri Annadata Aay Sanrakshan Abhiyan, PM-AASHA for ensuring remunerative prices to the farmers for their produce.
- The 'first ever' India Tourism Mart (ITM 2018) inaugurated by Union Minister for Railways and Coal, Piyush Goyal.
- Jaipur Literature Festival began in Houston at the Asia Society of Texas.
- An online software for processing applications for Agmark quality certification mark, for agricultural products, was launched by Agriculture Minister Radha Mohan Singh.
- To enable micro, small and medium enterprises (MSMEs) to get the in-principle approval of loans, Union Finance Minister Arun Jaitley has launched a portal www.psbloans15minutes.com
- Sikkim's first-ever airport at Pakyong was inaugurated by Prime Minister Narendra Modi, which is India's 100th functional airport and one of the country's five highest airports.
- Andhra Pradesh has topped Ease of Living Index rankings under AMRUT (Atal Mission for Rejuvenation and Urban Transformation) followed by Odisha and Madhya Pradesh.
- To institutionalize a mechanism to support efforts intended to preserve, document, promote and disseminate Indian Cuisine, Vice-President M Venkaiah Naidu inaugurated the Indian Culinary Institute (ICI) in Tirupati, Andhra Pradesh.
- The Financial Inclusion Index was launched by Union Minister of Finance and Corporate Affairs Arun Jaitley, in New Delhi to measure the financial services for use of internal policy making.

- For tackling toxicity in the air by sucking in particulate matter and release fresh air, the air pollution control device Wind Augmentation Purifying Unit inaugurated by Union Minister for Science & Technology and Earth Sciences and Environment Dr. Harsh Vardhan.
- To mark the second anniversary of the surgical strikes carried out by the Indian Army across the LoC, Prime Minister Narendra Modi inaugurated Parakram Parv exhibition at the military station in Jodhpur.
- 'Incredible India Mobile App' and the "Incredible India Tourist Facilitators Certification" programme was launched by Union Minister for Tourism (IC), Mr. K.J. Alphons.
- To utilize benefits of new technology, town planning, capacity management, challenges before socio-economic development and development of networking in the Smart City sector, Smart City Expo India-2018 inaugurated by Vice President M. Venkaiah Naidu, in Jaipur.
- The Mahatma Gandhi International Sanitation Convention, inaugurated by President of India, Shri Ram Nath Kovind in New Delhi.

BUSINESS

- Infosys Acquires Finnish Company 'Fluido' For Rs 545 Crore.
- Time Magazine Acquired by Salesforce Founders for \$190 Million

DEFENCE

- INS Sahyadri entered the Port of Darwin, Australia to participate in Exercise KAKADU 2018, hosted by the Royal Australian Navy (RAN) and supported by the Royal Australian Air Force (RAAF).
- Aero India will be held in Bengaluru, Karnataka for the aerospace and defence industries with public air shows.
- Indo-Kazakhstan Joint Army Exercise 'KAZIND' begins in Otar region, Kazakhstan, to build and promote bilateral Army to Army relations and exchange skills and experiences between Kazakhstan Army and the Indian Army.
- Ukraine Conducts Joint Military Exercises with NATO Nations to practice countering armed aggression in conditions of the hybrid war.
- Indigenously developed weapon system Man Portable Anti-Tank Guided Missile (MPATGM), was successfully flight tested from the Ahmednagar range, Maharashtra
- Defence Research and Development Organisation (DRDO) successfully flight tested the indigenously developed surface-to-surface tactical missile 'Prahar', from Odisha.
- Defence Acquisition Council (DAC), chaired by Smt. Nirmala Sitharaman gave approval for the procurement of equipment for the Defence Forces valued at over Rs 9,100 crores.
- India's first 'smart fence' pilot project was inaugurated by Union Home Minister Rajnath Singh in Ploura, Jammu.
- 2nd edition of Nepal-China joint military exercise (JME) named Mt Everest Friendship Exercise-2018 (Sagarmatha Friendship-2018) commenced in China's southwestern Sichuan province.
- Man Portable Anti-Tank Guided Missile (MPATGM), was successfully flight tested from the Ahmednagar range, Maharashtra.

SPORTS NEWS

- India won gold in the women's 4X400 metre event in Asian Games 2018.
- India's Jinson Johnson won gold medal in the men's 1500m event in the Asian Games 2018 held in Jakarta, Indonesia.
- With an effort of 16.77m, Arpinder Singh ended India's 48-year long wait for a gold in triple jump at the Asian Games.
- Swapna Barman becoming the first Indian heptathlete to win an Asian Games gold in Indonesia.
- Sebastian Vettel won the Belgian Grand Prix 2018 at Spa-Francorchamps Track in Belgium.
- Indian Triple jumper Arpinder Singh wins bronze medal in IAAF Continental Cup at Ostrava in the Czech Republic.
- Ankur Mittal won the men's double trap gold medal in the ISSF World Championship, in Changwon, South Korea.
- Indian shooter Hriday Hazarika won gold medal in the 10 m air rifle junior men's event of the ISSF World Championships in South Korea.
- India's Saurabh Chaudhary won the 10 metres Air Pistol Junior gold at the International Shooting Sports Federation (ISSF) Shooting World Championship in Changwon, South Korea.
- England cricketer Alastair Cook announced his retirement from International cricket.
- Japanese swimmer Ikee Rikako has been named as the Most Valuable Player (MVP) of the 18th edition of the Asian Games.
- Novak Djokovic of Serbia won the Men's singles US Open Tennis final.
- India Blue has won 2017-18 Duleep Trophy (cricket tournament) by defeating the defending champion India Red.
- Indian boxers Simranjit Kaur (64kg), Monika (48kg) and Bhagyabati Kachari (81kg) claimed gold medals at the Ahmet Comert Tournament in Istanbul, Turkey.
- Maldives have lifted the 2018 South Asian Football Federation (SAFF) Cup.
- Indian five-time world boxing champion M C Mary Kom clinched her third gold medal of the year in 48 kg category, in Gliwice, Poland.
- Udhayveer Singh won Gold Medal in Junior Men's 25 metre pistol event in the World Shooting Championships in South Korea.
- India to Host the Women's Boxing World Championships in New Delhi.
- Hangzhou, China will host the 4th edition of Asian Para Games in 2022.
- Lewis Hamilton won the Singapore Grand Prix, in Singapore.
- Yuvraj Wadhvani has won the 25th Asian junior individual squash championship title.
- 8th Asian Yoga Sports Championship has begun in Thiruvananthapuram, Kerala organised by Asian Yoga Federation.
- Croatia's Luka Modric Won FIFA's Best Player of the Year Award.

MONTHLY BANKING AND FINANCIAL AWARENESS: SEPTEMBER 2018

PUNJAB NATIONAL BANK TOPS IN DIGITAL TRANSACTION BY DEPARTMENT OF FINANCIAL SERVICES

- Rated sixth overall amongst all banks in India for digital performance.
- Also average percentage of technical declines is only 0.83 per cent of total transactions which is an achievement in itself.
- Bank is adopting three pronged to climb out of its losses by selling its
 - non-core assets,
 - aggressive sale of its non-performing assets (NPAs) and recoveries.
- **Punjab National Bank**
 - **Headquarters:** New Delhi
 - **CEO:** Sunil Mehta
 - **Tagline:** A name you can bank upon

AXIS SECURITIES LAUNCHED COMMODITY TRADING WITH MCX

- First bank subsidiary to enter the commodity broking business.
- At present, all existing Axis Direct customers can trade in 29 commodity futures and five options contracts through a one-time online registration process, which cover bullion, industrial metals, energy and agricultural segments.
- It has expanded its overall investment product which includes equities, mutual funds, SIPs, IPOs, derivatives, bonds, NCDs, ETFs, company fixed deposits and overseas trading.
- **Axis Bank**
 - **Headquarters:** Mumbai
 - **CEO:** Shikha Sharma

ADB APPROVED USD 245 MILLION IN 3 DISTRICTS OF WEST BENGAL.

- For providing safe, sustainable, and inclusive drinking water service.
- Also provide continuous potable water through metered connections to about 390,000 individual households in three districts of North 24 Parganas, Bankura and Purba Medinipur.
- Total project cost is \$349 million, for which
 - \$240 million loan will provide by ADB
 - \$3 million from the Japan Fund for Poverty Reduction, financed by the Government of Japan.
 - \$106 million loan will provide by The West Bengal government.
- Project will use a high-technology based smart water management system, a first for large scale rural water schemes in India, and Water will be provided through bulk water systems, consisting of intakes, water treatment plants, and transmission mains.
- Project is due for completion in June 2024.
- **West Bengal**
 - **Capital:** Kolkata
 - **Chief minister:** Mamata Banerjee

99.30% OF DEMONETIZED MONEY WORTH RS.15.31 LAKH CRORE BACK IN THE SYSTEM: RBI ANNUAL REPORT

- Since November 8, 2016 Rs 15.31 lakh crore worth currency notes have now been returned of the total Rs 15.41 lakh crore.
- Rs 10,720 crore of the currency did not return to the banking system.
- From the earlier 'Notes issued' segment which was a part of liability, the amount has been shifted to the central bank's 'Other Liabilities and Provisions' segment.
- 37.7 per cent increased in value of banknotes in circulation over the year to Rs 18.03-lakh crore at End-March 2018 and volume of banknotes, increased by 2.1 per cent.
- RBI spend total Rs 4,912 crore on security printing during the FY18 against Rs 7,965 crore in 2016-17.

\$375 MILLION LOAN AGREEMENT SIGNED BY ADB & INDIA TO IMPROVE IRRIGATION IN MADHYA PRADESH

- For doubling farmers' income in Madhya Pradesh by expanding irrigation networks and system efficiency.
- Funds will be used to develop a large-scale pressurized and automated irrigation system for boosting irrigation efficiency.
- It will focus on two large irrigation systems.
 - The Kundalia irrigation project: develop 125,000 ha of new and highly efficient and climate resilient irrigation networks and help farmers to adopt micro-irrigated agriculture including high-value crops.
 - Sanjay Sarovar Irrigation Project: prepare a comprehensive modernization feasibility study and other preparatory work for a soundly designed project.
- **Madhya Pradesh**
 - **Capitals:** Bhopal, Jabalpur (Judiciary)
 - **Chief minister:** Shivraj Singh Chouhan
 - **Governor:** Anandiben Patel
- **Asian Development Bank**
 - **Headquarters:** Mandaluyong, Philippines
 - **President:** Takehiko Nakao
 - **Founded:** 19 December 1966
 - **Membership:** 67 countries

\$346 MILLION LOAN SIGNED BY GOVERNMENT OF INDIA AND ADB TO IMPROVE 419 KM OF STATE HIGHWAYS IN KARNATAKA

- Enhance connectivity and access to economic centers across 12 districts in Karnataka.
- Ongoing road improvement project financed by ADB with a loan of \$315 million is upgrading about 615 km of state roads.

- The Karnataka State Highways Improvement III Project will upgrade about 419 km of state highways to two and four lanes with paved shoulders, and will reconstruct, widen, and strengthen culverts and bridges.

RBI IMPLEMENTED THE 'INTERNAL OMBUDSMAN SCHEME, 2018'

- Scheduled commercial banks (except Regional rural banks) with more than 10 branches to appoint an internal ombudsman (IO), directed by Reserve Bank of India.
- **Ombudsman –**
 - A person officially charged with investigating and addressing public complaints or violation of rights.
 - Banks in India had an internal ombudsman but they were mostly appointed from within bank staff and did not have statutory powers.
 - Under section 35 A of the Banking Regulation Act, 1949, RBI gives ombudsman statutory powers.
- The internal ombudsman scheme is for strengthening the internal grievance of banks and ensuring that the complaints of the customers are redressed.
- This scheme will be monitored by the bank's internal audit mechanism apart from regulatory oversight by RBI.
- Tenure of the IO cannot be more than five years and it is not open to reappointment.
- **Reserve Bank of India**
 - **Headquarters:** Mumbai
 - **Governor:** Urjit Patel

NABARD HAS SANCTIONED RS 335 CRORE UNDER THE RURAL INFRASTRUCTURE DEVELOPMENT FUND (RIDF) TO WEST BENGAL

- Fund was allotted in August 2018, and will be used for 158 minor irrigation projects and 23 flood protection projects.
- Minor irrigation projects will benefit 20,506 hectares, with 3.09 lakh population in 699 villages of 22 districts.
- Cumulative RIDF loan assistance to West Bengal government in 2018 amounts to Rs 1,172.16 crore.
- **National Bank for Agriculture and Rural Development (NABARD)**
 - **Founded:** 12 July 1982
 - **Headquarters:** Mumbai
 - **Agency executive:** Harsh Kumar Bhanwala (Chairman)

SBI LAUNCHED ITS E-FACILITATION FACILITY FOR ARMY VETERANS IN BENGAL

- Key features:
 - Facilitating the process of resolution of pension cases.
 - Fast-tracking pension issues for pension-related grievance of veterans/ veer naris/ next of kin.

- Caters cash drawal and automated passbook updation.
- **State Bank of India**
 - **Chairperson:** Rajnish Kumar
 - **Headquarters:** Mumbai
 - **Founded:** 1 July 1955

THE ASIAN DEVELOPMENT BANK (ADB) LAUNCHED ITS FIRST TRADE FINANCE SCORECARD

- For addressing market gaps stemming from the unintended consequences of global measures to fight money-laundering and terrorism.
- Also this will open a channel of dialogue among stakeholders to help prevent crime and terrorism while financing growth and job creation.
- **Scores are assigned on two levels**
 - A macro level - to identify characteristics of effective regulation that could be strengthened
 - A micro transactional level - to highlight specific challenges that can be addressed in the shorter term.
- **Focuses on**
 - Issues related to the interpretation,
 - Implementation,
 - Compliance with regulations designed
- **Asian Development Bank (ADB)**
 - **Headquarters:** Mandaluyong, Philippines
 - **President:** Takehiko Nakao
 - **Founded:** 19 December 1966
 - **Membership:** 67 countries

GOVERNMENT DOUBLES MONETARY LIMIT FOR FILING CASES IN DEBT RECOVERY TRIBUNALS (DRT) TO 20 LAKH RUPEES

- Bank or financial institution or a consortium of banks or financial institutions cannot approach, if the amount due is less than Rs. 20 lakhs.
- This is for reducing pendency of cases in DRTs. There are 39 DRTs in India.

AIRTEL PAYMENTS BANK OFFERS CARD-LESS CASH WITHDRAWAL FACILITY AT SELECT ATMS

- Airtel has partnered with Empays for this, to enable Instant Money Transfer (IMT) for its account holders.
- At present the facility is available for Airtel Payments Bank account holders at over 20,000 IMT-enabled ATMs in India and will cover more than 100,000 ATMs.

- Instant Money Transfer (IMT) service can be accessed by account holders via USSD (*400#) and MyAirtel app.
- The first two self-withdrawal transactions will be free, but after that a transaction fee of Rs. 25 will be charged.
- **Airtel Payments Bank**
 - **CEO:** Anubrata Biswas
 - **Founded:** 2016
 - **Headquarters:** New Delhi India
 - **Parent:** Bharti Airtel Limited

RESERVE BANK TO PURCHASE GOVT SECURITIES (G-SECS) WORTH RS 10,000 CRORE

- This move aimed at inducing liquidity in the system.
- Through Open Market Operations (OMO), purchase of the government securities will be done.
- Eligible participants have to submit their offers in electronic format on the RBI's Core Banking Solution (E-Kuber) system.
- Also buy securities having five different maturity dates (maturing in 2020, 2022, 2027, 2030, and 2042).

\$400 M RAISED BY YES BANK VIA SYNDICATED LOAN FACILITY FROM ITS IBU IN GUJARAT

- It reinforces the bank's ability to raise substantial foreign currency resources through various product instruments at a competitive price.
- Amounts are nearly ₹2,900 crores; funds will be used to support IFSC Banking Unit (IBU's) growth.
- IBU has crossed \$3 billion balance sheet within three years of starting operations at GIFT City, by YES Bank.
- 3-year loan facility involves a syndication led by 8 firms, which are:
 - Bayerische Landesbank,
 - Commerzbank,
 - CTBC Bank,
 - First Abu Dhabi Bank PJSC,
 - Korea Development Bank,
 - State Bank of India,
 - United Overseas Bank and
 - Westpac Banking Corporation,
- Bank has also raised USD 400 million through two syndicated loan transactions in Taiwan and Japan in November 2017, which are
 - \$250 million from Taiwanese banks
 - \$150 million) from Japan.
- **Yes Bank:**
 - **Headquarters:** Mumbai

- **CEO:** Rana Kapoor
- **Tagline:** Experience our Expertise.

IPPB TIES UP WITH FINANCIAL SOFTWARE AND SYSTEMS (FSS) TO CREATE PAYMENTS NETWORK FOR UNORGANIZED RETAIL

- This will help India Post provide affordable, quality banking and payment services to its customers.
- Over any channel – online, unified payments interface (UPI), quick-response (QR) codes, Aadhaar and IPPB accounts, micro-merchants are able to accept payments.
- Plans of creating a QR based payments acceptance network for unorganized retail sector mainly at the rural parts of the country.

LIC LAUNCHES GROUP INSURANCE SCHEME FOR CENTRAL DEPOSITORY SERVICES (CDSL) DEMAT ACCOUNT HOLDERS

- Group insurance coverage is provided to all eligible demat account holders serviced through depository participants associated with it.
- The age of demat account holders is between 18 years and 59 years.
- Group insurance scheme will provide a cover of ₹1 lakh for every eligible demat account subject to maximum of ₹5 lakhs for any single individual at a very nominal price.
- **LIC**
 - **Headquarters:** Mumbai
 - **Founder:** Government of India
 - **Founded:** 1 September 1956

SEBI PANEL HEADED BY HR KHAN PROPOSED RELAXING OF RULES FOR INVESTMENT IN FPIs BY NRIs

- Beneficial ownership criteria should be applicable for know your customer rules only and not for eligibility for foreign investors.
- Committee suggested that NRIs should be allowed to manage funds and have relaxed rules that would have limited their investments in the country.
- No restrictions should be imposed for managing non-investing FPIs or Sebi-registered offshore funds.
- Entity can be considered for foreign government agency 'only if more than 75 per cent ownership entitlement and control is held by the government of a foreign country.
- To comply to new rules, FPIs will be given 6 months and non-compliant investors can be given further 180 days to stop their operations.

PAYU RECEIVES NOD FROM RBI TO OPERATE ITS OWN NBFC

- Earlier in February 2018, The company had applied for NBFC license, in line with its aegis PayUMoney, a secure payment solution.
- Company aims to scale up its operations and customer experience. Also planning to bolster its effort in laying the foundation for its long-term credit business, wherein it estimates that its consumer business revenues will be 40-50% within next three to four years.
- **PayU's growth so far:**
 - Acquired Indian fintech company Citrus Pay for \$130 Mn in September 2016
 - Launched its flagship product LazyPay, an online deferral payment option, Early 2017.
 - Company has spent about \$265 million over the past five years in India.
 - Crossed Rs 100 crore (\$16 million) mark for credit issuance.

INDIA & THE WORLD BANK SIGNED LOAN FOR US\$ 74 MILLION FOR UTTARAKHAND WORKFORCE DEVELOPMENT PROJECT (UKWDP)

- For improving the quality and relevance of training at priority Industrial Training Institutes (ITIs) and increase the number of labour-market-relevant workers through short term training in Uttarakhand.
- Loan Agreement was signed by Mr. Sameer Kumar Khare, Additional Secretary, Department of Economic Affairs, Ministry of Finance, Government of India and Mr. Jorge Coarasa, Acting Country Director, World Bank (India).
- **Project has three components:**
 - Improving the quality and relevance of ITI Training.
 - Increasing the number of skilled workers certified under National Skills Qualification Framework (NSQF) - Compliant Short Term Training.
 - Policy and Institutional Development and Project Management.
- **Project –**
 - 5-year grace period.
 - Maturity of 17 years.
- Closing date - 30th June, 2023.

INDIA POST PAYMENTS BANK, BAJAJ ALLIANZ TIE UP FOR INSURANCE PRODUCTS SALE

- BALIC is the first life insurer to partner with IPPB since its launch.
- At first, simple term and Point of Sale (POS) products of BALIC will be sold through the IPPB.
- First the product will be available across IPPB's network of 3250 access points, gradually expanding to 155,000 post offices across every village, town and district in India.
- **India Post Payments Bank (IPPB)**
 - Founded: 1 September 2018
 - Parent organization: India Post
 - MD & CEO - Suresh Sethi

WORLD BANK APPROVED COUNTRY PARTNERSHIP FRAMEWORK FOR INDIA.

- For supporting its transition to higher middle- income country.
- This will be done by addressing some of its key development priorities such as resource efficient and inclusive growth, job creation and building its human capital.
- Framework is expected to bring between 25 and 30 billion US Dollars in financial support from
- The International Bank for Reconstruction and Development (IBRD),
- The International Finance Corporation (IFC)
- The Multilateral Investment Guarantee Agency (MIGA).
- **World Bank:**
 - **President:** Jim Yong Kim
 - **Headquarters:** Washington, D.C., United States
 - **CEO:** Kristalina Georgieva
 - **Membership:** 189 countries

IRDAI RAISED MINIMUM DRIVER INSURANCE COVER TO RS 15 LAKH FOR 2 WHEELERS AND CARS

- At present, the capital sum insured (CSI) under this section for motorised two-wheelers and private cars/commercial vehicles is Rs 1 lakh and Rs 2 lakh, respectively.
- Under Compulsory Personal Accident (CPA) cover, a minimum CSI of Rs 15 lakh provide for owner-driver under 'Liability Only' to all classes of vehicles at the premium rate of Rs 750 per annum for annual policy.
- **Insurance Regulatory and Development Authority (IRDAI)**
 - **Founded:** 1999
 - **Headquarters:** Hyderabad
 - **Agency executive:** Subhash Chandra Khuntia (Chairman)

RBI SHORTLISTED 5 IT FIRMS FOR IMPLEMENTATION OF CENTRALISED INFORMATION AND MANAGEMENT SYSTEM (CIMS)

- For improving data collection practices and overall validation processes.
- RBI has decided to overhaul its entire Data Warehouse and implement a new CIMS, thereby increasing the efficiency of its data management systems.
- For support with this transition, the bank called for expressions of interest (EOI) from the IT consulting space in July this year.
- The new CIMS will not only consist of a new Data Warehouse but will also include what the bank terms as a Data Lake.
- RBI's Data Lake will also include mechanisms to review and validate data through a system-to-system interface, while the storage of this data is expected to become more flexible.
- **vendors are:**
 - Capgemini Technology Services India,

- IBM India,
- Infosys,
- Larsen & Toubro Infotech
- Tata Consultancy Services

INDIA-SOUTH ASIA TRADE HAS THE POTENTIAL TO TRIPLE TO \$62 BILLION: WORLD BANK REPORT

- Actual trade amount of \$19 billion with South Asia and \$2 billion with Pakistan.
- By Deeper regional trade and connectivity and access to South Asian regions, substituting fossil fuels by cleaner hydropower from Nepal and Bhutan, addressing mutual trust deficits, Nontariff barriers and Liberalization This could be improved.
- **World Bank:**
 - **President:** Jim Yong Kim
 - **Headquarters:** Washington, D.C., United States
 - **CEO:** Kristalina Georgieva
 - **Membership:** 189 countries (IBRD); 173 countries (IDA)

YES BANK PARTNERED WITH RUPEEBOSS.COM FOR INTEGRATION OF YES MPOWER BOT

- For supporting instant loan eligibilities for its several loan products.
- Through this partnership, Yes Bank will be able to provide its loan applicants with instant information without needing to know all the details about the customer, by authorising RupeeBoss's expansive agent's network, thereby speeding up the pace of sourcing customers.
- mPower BOT integration is across digital platforms and shall be available for use across platforms like the online portal RupeeBoss.com, Magic Finmart, RupeeBoss and RupeeBoss Business Associate app.
- **YES Bank:**
 - **Headquarters:** Mumbai
 - **CEO:** Rana Kapoor
 - **Tagline:** Experience our Expertise.

RBI EASED CASH RESERVE RULES TO ALLOW BANKS TO GET INCREASED LIQUIDITY FROM STATUTORY LIQUIDITY RATIO (SLR)

- Increased the "Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR)" from the existing 11 per cent to 13 per cent of their deposits.
- Effective from October 1.
- Also, enable the banks to forge out up to 15 per cent of holdings under the statutory liquidity reserves (SLR) during liquidity coverage ratio (LCR) requirements as compared to 13 per cent now.
- It will meet the durable liquidity requirements of the system through various available instruments.

ADB APPROVED \$500 MN FOR TAMIL NADU

- For a multi-tranche financing facility (MFF) that will develop climate-resilient water supply, sewerage, and drainage infrastructure in at least 10 cities.
- It will help address complex urban challenges through innovative and climate-resilient investment and deeper institutional support.
- First tranche of the program amounts to \$169 million will target the cities of Chennai, Coimbatore, Rajapalayam, Tiruchirappalli, Tirunelveli, and Vellore.
- Second one would be a \$2 million grant from the Asian Clean Energy Fund, established by the Government of Japan, to fund the solar energy pilot project.
- **Asian Development Bank –**
 - **Headquarters:** Mandaluyong, Philippines
 - **Founded:** 19 December 1966
 - **Membership:** 67 countries

ADB APPROVES US \$150 MILLION LOAN FOR ESTABLISHING FIRST MULTI-SKILLS PARK IN MADHYA PRADESH

- Skills park will be equipped with international training facilities to enhance the quality of Madhya Pradesh's technical and vocational education and training (TVET) system.
- This will create more skilled workforce that meets the labour market needs of the state.
- Also, open up opportunities to the men and women of Madhya Pradesh to gain high-level skills that increase their employability and capacity to contribute to growth.
- Global Skills Park (GSP) campus will be established in Bhopal.
- Skills Development Project of Madhya Pradesh will also help in modernizing 10 industrial training institutes across the state according to industry and market needs.

CURRENT AFFAIR QUESTION BANK: SEPTEMBER 2018

QUES 1

President Ram Nath Kovind has given assent Karnataka Good Samaritan and Medical Professional (Protection and Regulation during Emergency Situations) Bill, 2016 under Article 200 of Constitution. This bill gives legal protection to good Samaritans who help accidents victims with emergency medical care within golden hour.

Which of the following states is the first state to get the approval for Good Samaritan and Medical Professional (Protection and Regulation during Emergency Situations) Bill, 2016?

- a. Punjab
- b. Odisha
- c. Karnataka**
- d. Haryana
- e. Madhya Pradesh

Ans: Karnataka

President Ram Nath Kovind has given assent Karnataka Good Samaritan and Medical Professional (Protection and Regulation during Emergency Situations) Bill, 2016 under Article 200 of Constitution. With this, Karnataka became first state give legal protection to good Samaritans who help accidents victims with emergency medical care within golden hour. This law will ensure that good samaritans are not harassed in any manner and face any criminal or civil liability.

QUES 2

Union Finance Ministry has constituted nine-member Competition Law Review Committee to ensure that legislation is in tune with changing business environment. The committee was constituted in pursuance of Government's objective of ensuring that legislation is in sync with needs of strong economic fundamentals.

Who among the following is the head of the committee?

- a. Injeti Srinivas
- b Narayan Shastri
- c. Deepak Dhani
- d. Manoj Girdhari
- e. Pradeep Jaiswal

Union Finance Ministry has constituted nine-member Competition Law Review Committee to ensure that legislation is in tune with changing business environment. It will be chaired by Corporate Affairs Secretary Injeti Srinivas and includes Insolvency and Bankruptcy Board of India (IBBI) Chairperson M S Sahoo and Competition Commission of India (CCI) Chairperson as members.

QUES 3

AICTE will establish country's first AICTE Training and Learning (ATAL) Academy in _____. Moreover, three more ATAL academies will come at Thiruvananthapuram (Kerala), Guwahati (Assam) and Baroda (Gujarat) by next year.

What is the full form of AICTE and in which of the following states will the first ATAL academy be opened?

- a. All India Council for Technical Education, Punjab
- b. All India Council for Techniques and Education, Manipur
- d. All India Council for Technology & Education, Himachal Pradesh
- d. All India Commission for Technical Education, Madhya Pradesh
- e. All India Council for Technical Education, Rajasthan

All India Council for Technical Education will establish country's first AICTE Training and Learning (ATAL) Academy in Jaipur, capital of Rajasthan. Moreover, three more ATAL academies will come at Thiruvananthapuram (Kerala), Guwahati (Assam) and Baroda (Gujarat) by next year.

QUES 4

International Translation Day seeks to recognize contribution of unsung heroes behind international diplomacy who work as language professionals to facilitate dialogue and contribute to development and strengthens world peace and security.

It is observed on

- a. 2 September
- b. 30 September**
- c. 28 September
- d. 6 September
- e. 10 September

The International Translation Day is observed by United Nations on 30 September 2018. The International Translation Day was instituted by United Nations General Assembly (UNGA) in May 2017 by adopting resolution 71/288.

QUES 5

International Monetary Fund (IMF), World Bank and World Trade Organization have collectively launched a report in which all three international organisations have sought liberalisation of global service sector, asserting that barriers to these services trade currently is roughly as high as those to trade in goods about a half century ago.

What is the name of the report?

- a. Rejuvenating Trade and Incusing Growth
- b. A Roadmap to the Inclusive Trade and Vigorous Growth
- c. Road to Invigorating Trade and Inclusive Growth
- d. Reinvigorating Trade and Inclusive Growth**
- e. None

International Monetary Fund (IMF), World Bank and World Trade Organization have collectively launched report "Reinvigorating Trade and Inclusive Growth". In this report all three international organisations have sought liberalisation of global service sector, asserting that barriers to these services trade currently is roughly as high as those to trade in goods about a half century ago.

QUES 6

Madhya Pradesh Government has announced creation of new district. It will be 52nd district of the state and came into effect from October 1, 2018. The proposal to this effect was cleared by state Cabinet chaired by Chief Minister Shivraj Singh Chouhan.

What is the name of the district?

- a. Niwari**

- b. Nilashi
- c. Niladri
- d. Niswari
- e. Nishari

QUES 7

GCTF Terrorist Travel Initiative under auspices of Global Counterterrorism Forum (GCTF) has been signed between two nations. The initiative brings together stakeholders to share expertise on developing and implementing effective counterterrorism watchlisting and screening tools.

Which of the following two countries signed this initiative?

- a. USA and Prague
- b. USA and India
- c. USA and Morocco**
- d. USA and Afghanistan
- e. None

United States and Morocco have launched GCTF Terrorist Travel Initiative under auspices of Global Counterterrorism Forum (GCTF). The new initiative will strengthen UNSC Resolution 2396 aiming to stop terrorist travel altogether. It will improve capabilities for detecting and interdicting terrorist travel through enhanced terrorist screening and information sharing.

QUES 8

India has signed two loan agreement with _____ International Cooperation Agency for construction of Mumbai-Ahmedabad High Speed Rail Project and Kolkata East West Metro Project.

Fill the blank with the correct option?

- a. Canada
- b. USA
- c. Russia
- d. China
- e. Japan**

India has signed two loan agreement with Japan International Cooperation Agency (JICA) for construction of Mumbai-Ahmedabad High Speed Rail Project and Kolkata East West Metro Project. Under these agreements, Japan will provide Official Development Assistance (ODA) loan of around Rs 5,500 crore as tranche 1 for Mumbai-Ahmedabad bullet train project Rs.1619 crore for tranche 3 Kolkata East-West Metro Project .

QUES 9

NITI Aayog has signed Statement of Intent (SoI) with Oracle to pilot real drug supply-chain using blockchain distributed ledger and Internet of Things (IoT) software to fight growing problem of counterfeit drugs in India.

Which of the following options will partner in this initiative?

a. Strides Pharma Sciences and Apollo Hospitals

b. Sun Pharma and Maxx Hospital

c. Piramil Pharma and AIMMS Hospital

d. Medipol Pharma and Lilawati Hospital

e. Bioxix Pharma and P.D Hinduja Hospital

NITI Aayog has signed Statement of Intent (Sol) with Oracle to pilot real drug supply-chain using blockchain distributed ledger and Internet of Things (IoT) software to fight growing problem of counterfeit drugs in India. Strides Pharma Sciences and Apollo Hospitals will partner in this effort. Oracle is US multinational computer technology corporation that specializes primarily in developing and marketing database software and technology, cloud engineered systems, and enterprise software products.

QUES 10

Government has constituted eight-member search committee to recommend names for posts of Lokpal chairperson and members. The selection process of Lokpal is underway as per guidelines of laid down in Lokpal and Lokayuktas Act, 2013.

Who is the head of the committee?

a. Ranjana Prakash Desai

b. Rangrajan Mehvish Dua

c. Ranjana Prakash Desai

d. Sukriti Pranav Doshi

e. None

QUES 11

Lokpal and Lokayuktas Act, 2013 It was passed in 2013 to constitute statutory body to inquire into allegations of corruption against public functionaries. Under it, the appointments to Lokpal is made by high-level selection committee.

Which of the following cannot be the member of this selection committee?

a. Leader of Opposition Party

b. Chief Justice of India

c. Prime Minister

d. President

e. Lok Sabha Speaker

QUES 12

Lokpal and Lokayuktas Act, 2013 was passed in 2013 to constitute statutory body to inquire into allegations of corruption against public functionaries. Under it, the appointments to Lokpal is made by high-level selection

committee comprising of Prime Minister, Chief Justice of India, Lok Sabha Speaker, Leader of Opposition Party (LoP) and an eminent jurist chosen by them.

Which of the following were jointly awarded 2018 Champions of the Earth award, UN's highest environmental honour. They were chosen in Policy Leadership category of the award for their pioneering work in championing International Solar Alliance (ISA)?

- a. Donald Trump and Narendra Modi
- b. Justin Trudeau and Donald Trump
- c. Narendra Modi and Justin Trudeau
- d. Emmanuel Macron and Justin Trudeau
- e. Narendra Modi and Emmanuel Macron**

Prime Minister Narendra Modi and French President Emmanuel Macron jointly awarded 2018 Champions of the Earth award, UN's highest environmental honour. They were chosen in Policy Leadership category of the award for their pioneering work in championing International Solar Alliance (ISA) and promoting new areas of levels of cooperation on environmental action. It also PM Modi's unprecedented pledge to eliminate all single-use plastic in India by 2022.

QUES 13

Union Railway Ministry has launched Rail Heritage Digitisation Project in collaboration with _____ and Culture Association. It is first-of-its-kind project that aims to showcase India's rail heritage to the national and international audience in an online story-telling platform.

Fill in the blank with the suitable option.

- a. Facebook
- b. PayTm
- c. Google**
- d. Instagram
- e. a and b both

Union Railway Ministry has launched Rail Heritage Digitisation Project in collaboration with Google Arts and Culture Association. It can be accessed at "<https://artsandculture.google.com/project/indian-railways>". It is first-of-its-kind project that aims to showcase India's rail heritage to the national and international audience in an online story-telling platform. It is also largest cultural heritage digitisation project in India and possibly in entire Asia Pacific Region.

QUES 14

NITI Aayog and United Nations in India signed the Sustainable Development Framework. It is called The Government of India-United Nations Sustainable Development Framework (UNSDF). The agreement is a

reflection of the commitment and efforts made by India towards attaining the Sustainable Development Goals.

What is the duration of this agreement?

- a. 2018-22**
- b. 2019-22
- c. 2020-25
- d. 2019-23
- e. 2018-23

QUES 15

Union Government has enhanced its contribution in State Disaster Response fund (SDRF). Now, Central government will contribute _____ and all States will contribute _____ to the SDRF

- a. 60% and 40%
- b. 75% and 25%
- c. 80% and 20%
- d. 90% and 10%**
- e. None

Union Government has enhanced its contribution in State Disaster Response fund (SDRF) from 75% to 90%. Now, Central government will contribute 90% and all States will contribute 10% to the SDRF. With this enhancement Central Government's additional contribution in SDRF will be Rs. 1690.35 crore for the year 2018-19 and Rs. 1774.67 crore for the financial year 2019-20.

QUES 16

The theme of this year's World Tourism Day is '**Tourism and the Digital Transformation**'. It seeks to show importance of digitally advanced tourism sector for improving entrepreneurship, inclusion, local community empowerment and efficient resource management, amongst other important development objectives.

When is World Tourism Day observed?

- a. September 27**
- b. September 29
- c. September 22
- d. September 23
- e. September 24

The World Tourism Day (WTD) is being observed every year on 27th September to raise awareness about importance of tourism. Observance of day aims to foster awareness among international community of importance of tourism and its social, cultural, political and economic value.

QUES 17

Which of the following nations is not a part of G4 nations?

- a. Brazil
- b. China**
- c. Japan
- d. Germany
- e. India

The G4 nations comprising Brazil, Germany, India, and Japan are four countries which support each other's bids for permanent seats on the United Nations Security Council.

QUES 18

Union Ministry of Agriculture and Farmers Welfare launched online software for processing applications Agmark quality certification mark for agricultural products. Agmark is certification mark that assures conformity to set of standards approved by which of the following Government agency

- a. Marketing and Inspection Agency of India
- b. Agency of Marketing and Inspection
- c. Directorate of Marketing Product Inspection
- d. Agency of Marketing Product Inspection
- e. Directorate of Marketing and Inspection**

Agmark is certification mark that assures conformity to set of standards approved by Government agency Directorate of Marketing and Inspection. It is legally enforced by Agricultural Produce (Grading and Marking) Act of 1937 (and ammended in 1986).

QUES 19

Union Cabinet chaired by Prime Minister Narendra Modi has approved National Digital Communications Policy-2018 (NDCP 2018). . It replaces existing National Telecom Policy-2012 to cater to the modern needs of the digital communications sector of India.

Which of the following statements is/are incorrect regarding National Digital Communications Policy-2018 (NDCP 2018)?

- (i) Enhancing the contribution of the Digital Communications sector to 9% of India's GDP from ~ 6% in 2017;
- (ii) Creating five million additional jobs in the Digital Communications sector
- (iii) Provide universal broadband connectivity at 60 Mbps to every citizen
- (iv) Achieve all objective till 2023

- a. All are incorrect**
- b. None is incorrect
- c. Only (i) is incorrect
- d. Only (ii) is incorrect
- e. Both (ii) and (iii) are incorrect.

The key objectives of the policy are:

- Creating four million additional jobs in the Digital Communications sector;
- Enhancing the contribution of the Digital Communications sector to 8% of India's GDP from ~ 6% in 2017;
- These objectives are to be achieved by 2022.
- Provide universal broadband connectivity at 50 Mbps to every citizen;

QUES 20

Union Finance Minister Arun Jaitley launched portal www.psbloansin59minutes.com to enable micro, small and medium enterprises (MSMEs) to get in-principle approval of loans without need for branch visit.

What is the time period for the approval of loan what is the maximum amount to be given as loan?

- a. Two Days and 50 Lakh
- b. One day and 5 lakh
- c. Two hours and 25 lakh
- d. One hour and 1 crore**
- e. None

QUES 21

Union Minister for Science & Technology and Earth Sciences and Environment Dr. Harsh Vardhan inaugurated air pollution control device WAYU for traffic junctions at ITO intersection. The device aims at tackling toxicity in air by sucking in particulate matter and release fresh air.

What is the full form of WAYU?

- a. Wind Accretion and Purifying Unit
- b. Wind Air conditioning and Purifying Unit
- c. Wind Augmentation Purifying Unit**
- d. Wind Assimilation Purifying Unit
- e. None

Union Minister for Science & Technology and Earth Sciences and Environment Dr. Harsh Vardhan inaugurated air pollution control device WAYU (Wind Augmentation Purifying Unit) for traffic junctions at ITO intersection.

QUES 22

The Living Index rankings under AMRUT (Atal Mission for Rejuvenation and Urban Transformation) has been launched. Odisha and Madhya Pradesh were at place two and three respectively.

Which of the following states topped the index?

- a. Karnataka**
- b. Punjab

- c. Haryana
- d. Maharashtra
- e. None

QUES 23

Nepal become first country in the world to achieve its target of World Wildlife Foundation's (WWF) 'Tx2' programme which aims to double number of which of the following animals in the world all over the world by 2022?

- a. Dodo
- b. Lion
- c. Black Panther
- d. Cheetah
- e. Tiger**

It was launched by World Wildlife Foundation (WWF) at the 2010 St Petersburg Tiger Summit held in Russia. Under it, 13 tiger range countries had agreed to double the world tiger population by 2022, which is the year of tiger in Chinese calendar. These 13 countries are Bangladesh, Bhutan, Cambodia, China, India, Indonesia, Lao PDR, Malaysia, Myanmar, Nepal, Russia, Thailand and Vietnam.

QUES 24

India's first Coal-gasification based fertilizer plant with pet coke blending will come up in which of the following states?

- a. Odisha**
- b. Madhya Pradesh
- c. Karnataka
- d. Maharashtra
- e. Telangana

Prime Minister Narendra Modi launched commencement of work for India's first Coal-gasification based fertilizer plant with pet coke blending will come up in Talcher, Odisha. The coal gasification based fertilizer plant is being developed by Talcher Fertilizers Limited (TFL).

QUES 25

Neela kurinji (*Strobilanthes kunthianus*) plants flower only once in 12 years. It is complained that these rare and ecologically unique flowers are being packaged and sold on the commercial basis. To tackle this issue which of the following states has launched a scheme?

- a. Arunachal Pradesh
- b. Madhya Pradesh
- c. Uttar Pradesh
- d. Tamil Nadu**

e. Odisha

Tamil Nadu government has announced Scheme for protection of exotic Neela kurinji (*Strobilanthus kunthianus*) plants that flower only once in 12 years.

QUES 26

National Stock Exchange of India (NSE) and in partnered with which of the following stock exchanges has signed Memorandum of Understanding (MoU) to collaborate on creating dual listing route for masala bonds and foreign currency bonds of Indian issuers.

a. New York Stock Exchange

b. London Stock Exchange

c. Hong Kong Stock Exchange

d. SIX Swiss Exchange

e. Australian Securities Exchange

National Stock Exchange of India (NSE) and London Stock Exchange (LSE) have signed Memorandum of Understanding (MoU) to collaborate on creating dual listing route for masala bonds and foreign currency bonds of Indian issuers. Through approval of single listing document, issuer can obtain dual listing on LSE's International Securities Market and NSE's GIFT City.

QUES 27

The inaugural General Assembly of International Solar Alliance (ISA) was held in

a. New York

b. New Delhi

c. Yorkshire

d. Ottawa

e. None

The inaugural General Assembly of International Solar Alliance (ISA) was inaugurated on 2 October 2018 in New Delhi

QUES 28

State-owned India Post Payments Bank (IPPB) has recently entered into strategic partnership to provide life insurance solutions. It will allow IPPB customers across segments to access wide array of life insurance products and services especially at doorstep.

With which of the following companies has IPPB joined hands?

a. Bajaj Allianz Life Insurance Co Ltd

b. Life Insurance Corporation of India

c. Bharti AXA Life Insurance

d. Kotak Life Insurance

e. Shriram Life Insurance

State-owned India Post Payments Bank (IPPB) and private life insurer Bajaj Allianz Life Insurance Co Ltd (BALIC) have entered into strategic partnership to provide life insurance solutions. It will allow IPPB customers across segments to access wide array of life insurance products and services especially at doorstep. BALIC is the first life insurer to partner with IPPB. This partnership will allow BALIC to leverage IPPB's last mile reach for building awareness about life insurance.

QUES 29

Union Ministry of Health and Family Welfare (MoHFW) has recently exchanged MoUs with Tata Trusts and _____ to provide technological platform for nationwide prevention, control, screening and management program of Non Communicable Diseases (NCDs).

- a. Asus
- b. Dell**
- c. Microsoft
- d. Google
- e. None

Union Ministry of Health and Family Welfare (MoHFW) has recently exchanged MoUs with Tata Trusts and Dell to provide technological platform for nationwide prevention, control, screening and management program of Non Communicable Diseases (NCDs).

QUES 30

Atal Bimit Vyakti Kalyan Yojna was launched keeping in mind change in employment pattern. The current scenario of employment in India has been transformed from long employment to fixed short term engagement in the form of contract and temping. It aims to financially support those who lost their jobs or rendered jobless for whatsoever reasons due to changing employment pattern.

Its beneficiaries will be insured persons covered under Employees' State Insurance Act, 1948 for period of

- a. one year continuously.
- b. two years continuously.**
- c. three years continuously.
- d. four years continuously.
- e. five years continuously.

It aims to financially support those who lost their jobs or rendered jobless for whatsoever reasons due to changing employment pattern. Its beneficiaries will be insured persons covered under Employees' State Insurance Act, 1948 for period of two years continuously.

QUES 31

Aviandra 18 was held in Lipetsk from 17 to 28, 2018 is a joint military exercise between

- a. India and Sri Lanka
- b. India and Bhutan
- c. India and China

- d. India and Japan
- e. India and Russia**

India and Russia joint air exercise Aviaindra 18 was held in Lipetsk, Russia from September 17 to 28, 2018. The second session of Aviaindra 18 will be conducted in Jodhpur, Rajasthan (India) from December 10 Dec to 22, 2018

QUES 32.

Which of the following is a web based solution for effectively monitoring of TB patients under Revised National Tuberculosis Programme (RNTCP) which was launched by Health Ministry Government with intention of creating a tuberculosis free nation?

- a. TRIPTI
- b. MUKTI
- c. AKSHYA
- d. NIKSHAY**
- e. None

NIKSHAY is web based solution for effectively monitoring of TB patients under Revised National Tuberculosis Programme (RNTCP). NIKSHAY word is combination of two Hindi words NI and KSHAY meaning eradication of tuberculosis

QUES 33

Union Ministry of Home Affairs (MHA) has launched a portal to facilitate individuals and private companies in seeking security clearance for setting up businesses in certain sensitive sectors. The portal aims to bring greater transparency in according security clearances to business proposals relating to sensitive sectors and geographical locations.

What is the name of the portal?

- a. e-Nayak
- b. e-Sahayak
- c. e-Sahaj**
- d.e-Helper
- e. e-Affairs

QUES 34

Union government (Agriculture and Environment ministries) along with UN body Food and Agriculture Organization (FAO) has launched agriculture project that seeks to bring transformative change in farm sector through conservation of biodiversity and forest landscapes. It will be implemented in five states.

Which of the following is not one of those five states?

- a. Madhya Pradesh
- b. Mizoram
- c. Uttrakhand

d. Rajasthan

e. Punjab

Union government (Agriculture and Environment ministries) along with UN body Food and Agriculture Organization (FAO) has launched agriculture project that seeks to bring transformative change in farm sector through conservation of biodiversity and forest landscapes. It will be implemented in five states viz. Madhya Pradesh, Mizoram, Odisha, Rajasthan and Uttarakhand.

QUES 35.

Atomic Energy Commission is the governing body of the DAE which is under the direct charge of Prime Minister. It was established in 1948 to look after atomic energy activities in the country.

Who among the following has recently been appointed the Chairman of AEC?

a. Kirthankant Purohit

b. Kamlesh Nilkanth Vyas

c. Kamal Narayan Shastri

d. Kushendra Pratap

e. None

Appointment Committee of the Cabinet has appointed renowned scientist Kamlesh Nilkanth Vyas as chairman of Atomic Energy Commission and secretary of Department of Atomic Energy (DAE). He will have tenure till he attains the age of 64 years, i.e. till May 2021.

QUES 36

World Ozone Day is observed on

a. September 16

b. September 17

c. September 18

d. September 19

e. September 20

QUES 37

Union Ministry of Environment, Forests and Climate Change (MoEFCC) on eve of World Ozone Day (16th September) released draft India Cooling Action Plan (ICAP). It makes India first country in world to develop such document.

According to the goals suggest in ICAP, cooling demand across sectors will be decreased by 20% to 25 % by the year

a. 2032-33

b. 2033-34

c. 2030-31

d. 2037-38

e. 2035-36

Goals suggested in ICAP are

- Reduce refrigerant demand by 25% to 30% by year 2037-38
- Reduce cooling demand across sectors by 20% to 25 % by year 2037-38
- Reduce cooling energy requirements by 25% to 40% by year 2037-38
- Train and certify 100,000 servicing sector technicians by 2022-23, in synergy with Skill India Mission.

QUES 38.

Which of the following country has rolled out world's first hydrogen-powered passenger train?

- a. Austria
- b. France
- c. Germany**
- d. Japan
- e. China

Germany has rolled out world's first hydrogen-powered passenger train. These locomotives named iLint trains emit zero emissions, making them eco-friendly. This train technology offers greener and quieter alternative to diesel on non-electrified railway lines. These hydrogen trains are manufactured by French TGV-maker Alstom and are commercially running on 100km route

QUES 39.

After merger of Bank of Baroda, Dena Bank and Vijaya Bank, combined entity after consolidation will create India's third largest bank. . **Post this merger, number of PSU banks will come down to**

- a. 18
- b. 20
- c. 17
- d. 15
- e. 19**

Union Finance Ministry announced proposal for amalgamation of three public sector banks- Bank of Baroda, Dena Bank and Vijaya Bank. The combined entity after consolidation will create India's third largest bank. Post this merger, number of PSU banks will come down to 19 from 21, accounting for more than two-thirds of banking assets in the country.

QUES 40

7th UN World Tourism Organization Global Summit on Urban Tourism was held in

- a. Vienna, Austria
- b. Canberra, Australia
- c. Seoul, South Korea**
- d. Brussels, Belgium
- e. Santiago. Chile

7th UNWTO Global Summit on Urban Tourism was held in Seoul, capital of South Korea from 16 to 19 September, 2018. The theme of the summit was 'A 2030 Vision for Urban Tourism'. The summit was co-organized by World Tourism Organization (UNWTO) and Seoul Metropolitan Government

QUES 41

Mt Everest Friendship Exercise-2018 (Sagarmatha Friendship-2018) is conducted between

- a. Sri Lanka and China
- b. Nepal and Bhutan
- c. Nepal and India
- d. China and Nepal
- e. China and Bangladesh

QUES 42.

EyeROV TUNA is a

- a. Drone
- b. Submarine
- c. Missile
- d. Military tank
- e. none

QUES 43.

Which of the following airport was awarded Airports Council International Airport Service Quality World no.1 airport award in the 5-15 Million Passengers Per Annum (MPPA) category?

- a. Indira Gandhi International Airport, Delhi
- b. Cochin International Airport
- c. Hyderabad International Airport**
- d. Goa International Airport
- e. Jaipur International Airport

Hyderabad International Airport was awarded Airports Council International Airport Service Quality World no.1 airport award in the 5-15 Million Passengers Per Annum (MPPA) category. This is for the second consecutive year Hyderabad airport has won this award. It was adjudged World no 1 Airport in this category earlier in 2016.

QUES 44

Rajasthan's first lion safari was inaugurated at

- a. Ranthambore National Park
- b. Nahargarh Biological Park**
- c. Sariska Tiger Reserve
- d. Kumbhalgarh Wildlife Sanctuary

e. Keoladeo National Park

Rajasthan's first lion safari was inaugurated at Nahargarh Biological Park. The park is located on Delhi-Jaipur National Highway in the Aravalli foothills, nearly 12 kilometers from state capital Jaipur (known as Pink City). It will be open for visitors from October 2018.

QUES 45

Reserve Bank of India (RBI) has shortlisted five IT firms for implementation of CIMS for seamless data collection and validations. These five IT firms are Infosys, Tata Consultancy Services (TCS), Capgemini Technology Services India, IBM India and Larsen & Toubro Infotech.

What does CIMS stand for?

- a. Central Information Management System
- b. Centralised Information Management System
- c. Central Information and Management System
- d. Centralised Information and Management System**
- e. Centre for Information Management System

QUES 46

The Union Government bestows National Sports Awards every year to recognize and reward excellence in sports in India. These awards include Rajiv Gandhi Khel Ratna Award, Dronacharya Award, Arjuna Award, Dhyan Chand Award, Maulana Abul Kalam Azad (MAKA) Trophy and Rashtriya Khel Protsahan Puruskar.

Which of the following two players won the Rajiv Gandhi Khel Ratan Award 2018?

- a. Virat Kohil and Kidambi Srikanth
- b. Mithali Raj and Virat Kohil
- c. S. Mirabai Chanu and Virat Kohli**
- d. Hima Das and Virat Kohli
- e. None

S. Mirabai Chanu (Weightlifting) and Virat Kohli (Cricket)

QUES 47

The capital markets regulator Securities and Exchange Board of India (SEBI) has allowed India's top two stock exchanges BSE Ltd and National Stock Exchange of India Ltd (NSE) to launch a specific derivatives trading from 1 October, 2018.

According to this, India's leading bourse Bombay Stock Exchange (BSE) became the first stock exchange in the country to launch

- a. Equity Derivative Contracts

- b. Commodity Derivative Contracts
- c. Agri Derivative Contracts
- d. None of the above

The capital markets regulator Securities and Exchange Board of India (SEBI) has allowed India's top two stock exchanges BSE Ltd and National Stock Exchange of India Ltd (NSE) to launch **commodity derivatives trading** from 1 October, 2018.

QUES 48

India and United States joint military exercise Yudh Abhyas 2018 was the fourteenth edition of exercise in Yudh Abhyas series which was started in 2004 under US Army Pacific Partnership Program. This will be fourth time exercise will be conducted at Chaubattia in Uttarakhand.

Yudh Abhyas 2018 was held in which of the following states of India?

- a. Chattisgarh
- b. Odisha
- c. Rajasthan
- d. Uttrakhand
- e. None

India and United States joint military exercise Yudh Abhyas 2018 was held in Chaubattia, Uttarakhand. It was be fourteenth edition of exercise in Yudh Abhyas series which was started in 2004 under US Army Pacific Partnership Program.

QUES 49

Union Cabinet recently approved new umbrella scheme PM-AASHA which aims at giving boots to the schemes for a specific sector.

Which sector does this scheme belong to?

- a. Women Entrepreneurs
- b. Medium and Small Scale Enterprises
- c. Start-ups
- d. Girl-child Education
- e. Agriculture

"Pradhan Mantri Annadata Aay SanraksHan Abhiyan is launched to give to major boost to pro-farmer initiatives of Government. The Scheme is aimed at ensuring remunerative prices to e farmers for their produce as announced in Union Budget for 2018.

QUES 50

Swadesh Darshan scheme was launched by Union Tourism Ministry with an objective to develop theme-based tourist circuits in the country. These tourist circuits will be developed on principles of high tourist value, competitiveness and sustainability in an integrated manner.

How many tourist circuits will be developed under this scheme?

- a. 09
- b. 10
- c. 12
- d. 13**
- e. 15

Under this scheme, 13 thematic circuits have been identified for development. They are Buddhist Circuit, North-East India Circuit, Coastal Circuit, Himalayan Circuit, Krishna Circuit, Desert Circuit, Eco Circuit, Wildlife Circuit, Tribal Circuit, Rural Circuit, Spiritual Circuit, Ramayana Circuit and Heritage Circuit.

QUES 51

Cabinet Committee on Economic Affairs (CCEA) has approved 100% electrification broad gauge routes of Indian Railways (IR). The 100% electrification will reduce use of imported fossil fuels thereby improve energy security

By which year, does this target to be achieved?

- a. 2019-20
- b. 2022-23
- c. 2021-22**
- d. 2020-21
- e. 2022-23

Cabinet Committee on Economic Affairs (CCEA) has approved 100% electrification broad gauge routes of Indian Railways (IR) by 2021-22.

QUES 52

Dairy Processing & Infrastructure Development Fund (DIDF) was approved by Cabinet Committee on Economic Affairs (CCEA) in September 2017 with aim to boost dairy sector. It is managed by NDDB and will be implemented from 2017-18 to 2028-29. Milk unions, multi-state milk cooperatives, state dairy federations, milk producer companies and NDDB subsidiaries can avail loan under this scheme after meeting eligibility criteria.

Under this scheme, eligible milk organisations will be provided financial assistance in the form of a loan at _____ interest for building an efficient milk procurement system

- a. 6.5%**
- b. 6 %
- c. 6.25%
- d. 6.75%
- e. 6.95%

Under this scheme, eligible milk organisations will be provided financial assistance in the form of a loan at **6.5% interest** for building an efficient milk procurement system and other dairy processing infrastructure. This loan will be reimbursed over period of 10 years. It also has provision of interest subsidy on loans.

QUES 53

Union Ministry of External Affairs (MEA) and Telecommunications Consultants India Ltd (TCIL) have signed agreement for implementation of e-VidyaBharati and e-AarogyaBharati (e-VBAB) Network Project in which of the following nations?

- a. Sri Lanka
- b. Africa
- c. Rwanda
- d. Bhutan
- e. Namibia

Union Ministry of External Affairs (MEA) and Telecommunications Consultants India Ltd (TCIL) have signed agreement for implementation of e-VidyaBharati and e-AarogyaBharati (e-VBAB) Network Project in Africa

QUES 54

Bhabha Atomic Research Centre (BARC), Trombay has recommissioned India's oldest nuclear research reactor, which was shut down permanently in 2009 for repair.

What is the name of this nuclear reactor?

- a. Sugandh
- b. Kiran
- c. Subhash
- d. Suhani
- e. Apsara

Bhabha Atomic Research Centre (BARC), Trombay has recommissioned India's oldest nuclear research reactor named 'Apsara', which was shut down permanently in 2009 for repair. The refurbished version of this reactor has been named as 'Apsara-upgraded' (Apsara-U) and also has double capacity compared to its earlier version.

QUES 55

MILEX-18 is a multi-national military exercise held in Pune which involves the member nations of

- a. SAARC
- b. BIMSTEC
- c. UNISDR
- d. NSG
- e. None

The first field training military exercise MILEX-18, as part of the Bay of Bengal initiative for multi-sectoral technical and economic cooperation (BIMSTEC) commenced at Foreign Training Node at Aundh in Pune, Maharashtra.

QUES 56

Aam Aadmi Party-led Delhi Government has launched scheme for doorstep delivery of 40 essential government services. These essential government services will be delivered by mobile sahayaks with fee of

- a. Rs. 200
- b. Rs. 30
- c. Rs. 100
- d. Rs. 40
- e. Rs 50.

Under this scheme, Delhi government will provide 40 services such as caste certificate, driving licence at doorstep of people in the first phase. Eventually, more services will be added to the list in later phases. These essential government services will be delivered by mobile sahayaks with fee of Rs 50.

QUES 57

Which of the following states has signed Memorandum of Understanding (MoU) with Indian Oil Corporation (IOC) to set up ethanol plant at village Bohali village to motivate farmers in its 50 km radius area to manage crop residue and prevent straw burning and help to fulfill increasing demand of ethanol and also bio-fuels for consumers of petroleum product?

- a. Punjab
- b. Rajasthan
- c. Haryana
- d. Madhya Pradesh
- e. Odisha

Haryana Government has signed Memorandum of Understanding (MoU) with Indian Oil Corporation (IOC) to set up ethanol plant at village Bohali village in Panipat district with an outlay of over Rs. 900 crore.

QUES 58

Regional Conference on Good Governance (held in September 2018) with Focus on Aspirational Districts was organized by Department of Administrative Reforms and Public Grievances (DAR&PG), Ministry of Personnel, Public Grievances and Pension was held in which of the following states?

- a. Punjab
- b. Rajasthan
- c. Haryana
- d. Madhya Pradesh**
- e. Odisha

Regional Conference on Good Governance with Focus on Aspirational Districts was held in Bhopal, capital of Madhya Pradesh.

QUES 59

Recently a Snow leopard was spotted at height of about 4,000 metres in Lipka-Asra wildlife sanctuary? Where is this wildlife sanctuary located?

- a. Uttarakhand
- b. Himachal Pradesh**
- c. Assam
- d. Jammu and Kashmir
- e. Kerala

QUES 60

Who of the following is appointed as Sports Ambassador of Assam?

- a. Hima Das
- b. Tintu Luka
- c. Sudha Singh
- d. PU Chitra
- e. Seema Punia

India's ace sprinter Hima Das was appointed as Sports Ambassador of Assam to inspire budding players of northeastern state to aim big and young generation to take up sports seriously.

QUES 61

Which of the following nations has India signed agreement to collaborate for ISRO's first human space mission Gaganyaan to be launched in 2022?

- a. France
- b. USA
- c. Japan
- d. Russia
- e. None

Union Finance Ministry has raised the pecuniary limit for filing loan recovery application in Debt Recovery Tribunals (DRT) by banks and financial institutions. What is the updated pecuniary limit?

- a. 15 lakh
- b. 10 lakh
- c. 20 lakh
- d. 25 lakh

e. None

QUES 62

International Women Entrepreneurs Summit 2018 was held in Kathmandu, capital of Nepal from September 3 to 5, 2018. The summit was inaugurated by Vice President of Nepal Nanda Bahadur Pun. The theme of 3-day summit was

- a. Equality brings Economic Empowerment
- b. Equality with Economic Empowerment
- c. Equality begins with Economic Empowerment**
- d. Equality paths way for Economic Empowerment
- e. None

QUES 63

Coffee Board of India is an autonomous body, functioning under the Ministry of

- a. Environment and Forests
- b. Science and Technology
- c. Chemicals and Fertilizers.
- d. Agriculture and Rural Development
- e. Commerce and Industry**

Coffee Board of India is an autonomous body, functioning under the Ministry of Commerce and Industry, Government of India. It was set up under an Act of Parliament in 1942

QUES 64

What is India's rank in the production of Coffee?

- a. 5th
- b. 6th
- c. 3rd
- d. 2nd
- e. 1st

India is 6th largest coffee producer in the world with 4% share after Brazil, Vietnam, Colombia, Indonesia and Ethiopia.

QUES 65

Who among the following is the winner of Most Valuable Player (MVP) Trophy Award in 2018 Jakarta and Palembang Asian Games?

- a. Lin Dan
- b. Kosuke Hagino
- c. Rikako Ikee**

- d. Park Tae-hwan
- e. Koji Ito

QUES 66

Union Ministry of Women and Child Development recently had inaugurated widows' home at Vrindavan in Mathura, Uttar Pradesh which is special home for 1000 widows set under Swadhar Greh scheme and is the largest ever facility of its kind created by government organization.

What is the name of windows' home?

- a. Krishna Kutir
- b. Krishna Awaas
- c. Krishna Ashram
- d. Krishna Vicharan
- e. None

Union Ministry of Women and Child Development recently had inaugurated widows' home 'Krishna Kutir' at Vrindavan in Mathura, Uttar Pradesh. Krishna Kutir is special home for 1000 widows set under Swadhar Greh scheme and is the largest ever facility of its kind created by government organization

QUES 67

The 4th BIMSTEC Summit concluded in Kathmandu with signing and adoption of Kathmandu Declaration by all the seven members (India, Nepal, Bangladesh, Bhutan, Sri Lanka, Myanmar and Thailand). After conclusion of summit, current chair of BIMSTEC, Nepal PM KP Sharma Oli also handed over Chairmanship of next (fifth) BIMSTEC Summit to

- a. Ram Nath Kovind
- b. Abdul Hamid
- c. Tshering Tobgay
- d. Win Myint
- e. Maithripala Sirisena

. After conclusion of summit, current chair of BIMSTEC, Nepal PM KP Sharma Oli also handed over Chairmanship of next (fifth) BIMSTEC Summit to Sri Lankan President Maithripala Sirisena.

QUES 68

Who among the following is named for prestigious Dr B.C. Roy National Award for year 2018 as Eminent Medical Person of the Year?

- a. Dr. LK Chaturvedi
- b. Dr. SL Tripath
- c. DR. RD Sharma
- d. Dr. SK Tiwari

e. Dr. BK Mishra

Dr Basant Kumar Misra, head, Department of Surgery, Neurosurgery & Gamma Knife Radiosurgery at P D Hinduja Hospital will be awarded with the Dr B C Roy National Award in the most prestigious category of 'Eminent Medical Person' of the year, the highest award in the field of medicine in India. Dr. Misra will receive the award from the President of India Ram Nath Kovind.

QUES 69

Which of the following will provide US \$150 million loan for establishing the first multi-skills park in central Indian state of Madhya Pradesh?

- a. World Bank
- b. Bank of Japan (BoJ)
- c. Asian Development Bank (ADB)
- d. Both a and b
- e. None of the above

Multilateral lender Asian Development Bank (ADB) will provide US \$150 million loan for establishing first multi-skills park in central Indian state of Madhya Pradesh. This new flagship GSP campus will be established in state capital Bhopal from where about 20,000 people are expected to be benefited.

QUES 70

Who has the Appointments Committee of the Cabinet (ACC) appointed as the Director General of Border Security Force (BSF)?

- a. Rajni Kant Misra
- b. Ravi Kant Misra
- c. Rajeev Kant Misra
- d. Rajesh Kant Misra

The Appointments Committee of the Cabinet (ACC) has appointed senior IPS officer Rajni Kant Misra as the Director General of Border Security Force (BSF).