



General Awareness Bullet- 2015

(Comprehensive summary of general awareness topics across April 2015)

Dear PaGaLGuY readers,

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RBI in the News



- 1. RBI keeps rates unchanged:** The Reserve Bank of India (RBI), on Tuesday 7th April 2015, kept the short-term policy rate (repo) unchanged at 7.50 per cent in its first bi-monthly monetary policy for the fiscal year 2015 -16. Retail inflation is projected to remain below 6 per cent in 2015-16, within the target set for January 2016. Earlier, RBI had unexpectedly reduced the policy rate by 25 basis points on 4th March-the second such cut outside a scheduled monetary policy review since January 2015.


Current Rates:

1.Repo Rate	7.50% (unchanged)
2.Reverse Repo	6.50% (unchanged)
3.CRR(Cash Reserve ratio)	4.00% (unchanged)
4.SLR (Statutory Liquidity Ratio)	21.50% (unchanged)
5.MSF (Marginal Standing Facility)	8.50% (unchanged)
6.Bank Rate	8.50% (unchanged)

- 2. RBI revises priority sector lending norms:** The Reserve Bank has revised priority sector lending norms to ensure a phased increase in loans to small farmers, and also made it clear that smaller foreign banks will have to meet the 40 percent target over the next five years.


Major points of the new guidelines:

- i. Overdrafts of up to Rs 5,000 being extended by banks under the PM's new financial inclusion drive will also be treated as priority sector lending (PSL), subject to a cap on annual household income--which is Rs 1 lakh for rural and Rs 1.60 lakh for non-rural households.
 - ii. Under the new guidelines issued by the RBI, credit to small and marginal farmers should be at least 8 percent of a bank's total credit by March 2017.
 - iii. Medium enterprises, social infrastructure and renewable energy are new sectors which will qualify under the mandatory priority sector norms which aim at uplifting the weaker sections of the economy by increasing formal credit to them, the RBI said in a circular.
 - iv. Banks have been asked to lend 40 percent of their credit to the priority sector, failing which money would get deposited into a low-yielding fund for rural development.
 - v. For foreign banks, where the mandatory PSL has been a contentious issue, RBI said that banks with less than 20 branches will have to gradually achieve the 40 percent target by March 2020.
3. **RBI fines 3 banks for violating KYC norms:** The Reserve Bank of India imposed aRs 1.5 crore penalty each on Bank of Maharashtra, Dena Bank and Oriental Bank of Commerce for violation of Know Your Customer (KYC) and anti-money laundering norms.
4. **RBI survey pegs 2015-16 growth at 7.9%:** A survey sponsored by the Reserve Bank has projected the economic growth rate at 7.9 per cent for the current fiscal, up from 7.5 per cent in 2014-15. The RBI's Professional Forecasters on Macroeconomic Indicators said that in 2015-16, Gross Value Added at basic price is expected to increase by 7.9 per cent, led by growth in 'Services' by 10.1 per cent. Earlier, RBI had projected growth for 2015-16 as 7.8 per cent in its monetary policy assuming steady financial situation and normal monsoon.



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India's GDP growth rate projected by different organisations for the current fiscal

Organisation	Growth rate projected for 2015-16
1. Reserve Bank of India	7.9%
2. CRISIL (Indian credit rating agency)	7.9%
3. Morgan Stanley (Multinational financial services corporation)	7.5%
4. World Bank	7.5%
5. Moody's (International credit rating agency)	7.5%
6. IMF (International Monetary Fund)	7.5%

Financial/BankingNews

1. **ICICI & UAE bank Emirates NBD tie up for instant money transfers:** ICICI bank has tied up with a leading UAE-based bank to offer an instant remitting service to Indians residing in the Gulf nation. The tie-up with Emirates NBD enables customers to transfer funds to account holders of ICICI bank in India within a minute through the Direct Remit service.
2. **ICICI & Tech Mahindra launch 'Tap-n-Pay' service:** ICICI Bank has partnered with Tech Mahindra to launch a payment service, 'Tap-n-Pay', based on near-field communications (NFC) technology, enabling customers to make over-the-counter payments without using cash. It can be used for merchant payments by merely tapping a NFC-enabled mobile phone or a tag on the counter.

3. **Axis Bank & Kochi Metro tie up for debit card-cum-ticket:** Kochi Metro Rail Limited has tied up with Axis Bank for an automated fare collection system (AFC) for the metro. The bank will issue co-branded debit cards to the users of the Kochi Metro system.
4. **Central Bank of India tops list with highest NPAs:** Central Bank of India has topped the list of public sector banks with maximum bad loans, including restructured assets, as a percentage of total advances. According to the data provided by the RBI, 21.5 per cent of the assets of the Central Bank of India are either bad or have been restructured to save them from turning into non-performing assets (NPAs).
5. **PNB becomes first bank to implement Sukanya Samridhhi Scheme:** The Punjab National Bank has become the first bank to start opening Sukanya Samridhhi Scheme accounts. Sukanya scheme is a girl child scheme only open to girls below the age of 10 years. For this year, the government has allowed a grace period of one year so even girls up to 11 years old are eligible.
6. Bharatiya Mahila Bank Ltd. (BMB) has been conferred the Asian Banker Achievement Award 2015. It was awarded for Technology Implementation in the category of Best Outsourcing Project (New Bank).
7. Govt. allows EPFO to invest 5% of its amount in stock market: The government has allowed retirement fund body Employee's Provident Fund Organisation (EPFO) to invest five percent of its amount in exchange traded funds. It will result into an inflow of around five thousand crore rupees into the stock markets during this fiscal.
8. YES Bank, India's fifth largest private sector bank has opened its first overseas representative office in Abu Dhabi, UAE.
9. **BOB joins hands with UAE Exchange for NRI money transfer:** India's leading Indian public sector bank, Bank of Baroda has joined hands with UAE Exchange to offer an instant cash transfer facility to NRI customers. As per the agreement, customers can send money to their desired bank accounts in Bank of Baroda in India within minutes.
10. HDFC Bank became the first Indian bank to launch Mobile Banking App for Apple iWatch.
11. ICICI Bank became the second Indian bank to launch Mobile Banking App for Apple iWatch.
12. According to a World Bank report, India retained the tag of the world's largest destination for remittances with a bounty of \$70.4 billion in 2014.



Important Committees

1. **B N Navalawala committee:** to head task force on inter-linking of rivers.
2. **Ajay Shankar committee:** to suggest simplified compliance for establishing new industries.
3. **AK Bhargava committee:** to look into the issues of "Net neutrality".

Appointments and Personalities-India & Abroad



New Appointments in Important Institutions

- ✓ New Chief Election Commissioner of India - Nasim Zaidi. He succeeded HS Brahma.
- ✓ New Mizoram Governor - West Bengal Governor takes additional charge as Mizoram Governor. He replaced Aziz Qureshi.
- ✓ New President of Confederation of Indian Industry (CII) - Sumit Mazumder. He succeeded Ajay Shriram.
- ✓ New director of ISRO Satellite Centre - M Annadurai. He replaced S K Shiva kumar.

New Heads of Countries

- ✓ New PM of Peru - Pedro Cateriano. He replaced Ana Jara.
- ✓ New Deputy PM of Saudi Arabia - Mohammed bin Nayef
- ✓ New President of Kazakhstan - Nursultan Nazarbayev re-elected Kazakhstan President for fifth time.
- ✓ New Sudan President - Omar al-Bashir re-elected as President of Sudan.

Other Appointments

- ✓ New Ambassador of India to France - Dr. Mohan Kumar. He replaced Arun Kumar.
- ✓ New Chief Justice of Sikkim High Court - Justice Sunil Kumar Sinha.
- ✓ First woman judge of Sikkim HC - Meenakshi Madan Rai became the first lady judge of the Sikkim High Court.
- ✓ New general secretary of Communist Party of India (Marxist) – Sitaram Yechury. He replaced Prakash Karat.
- ✓ New Chairman of Children's Film Society of India – Mukesh Khanna. He replaced Amole Gupte.
- ✓ New leader in Lok Sabha for Aam Aadmi Party - Bhagwant Mann.
- ✓ First Indian-American woman judge in New York - Raja Rajeswari appointed as the first India-born woman to be appointed a judge in New York City.
- ✓ First African-American woman Attorney General - Loretta Lynch appointed United States' first African-American woman Attorney General. She succeeded Eric Holder.
- ✓ International Olympic Committee (IOC) President Thomas Bach named ambassador of HeForShe by UN Women. HeForShe is a solidarity campaign for gender equality established by United Nations (UN) Women.

Summits/Conferences around the World:

1. The 9th International Renewable Energy Agency (IRENA) meeting to be held in Abu Dhabi.
Note: India has been designated to chair the ninth meeting of the International Renewable Energy Agency (IRENA) Council.
2. The 5th meeting of SAARC health ministers held at New Delhi, India.
Note: The 4th meeting of SAARC Health Ministers was held at Maldives in April 2012.
SAARC comprises 8 nations - Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.

Obituaries



India	
1. J.B. Patnaik	Former Chief Minister and ex-Assam Governor
2. Bidyut Chakraborty	Renowned Assamese film director and actor
3. Hrushikesh Moolgaonkar	Former Air Chief Marshal
4. Jayakanthan	Tamil writer and recipient of Jnanpith award
5. EM Hanifa	Noted singer
6. Malli Mastan Babu	One of the top mountaineers from India
7. Bimba Modak	Eminent Marathi film and stage actress of yesteryear.
8. K Vijay	Telugu movie choreographer
9. Kailash Vajpeyi	Renowned Hindi poet.
WORLD	
1. Stanislav Gross	Former Czech Republic Prime Minister
2. Surya Bahadur Thapa	Former Nepal Prime Minister
3. Sabeen Mahmud	Pakistani human rights activist
4. Camille Muffat	French swimmer who won three medals at the 2012 Olympics in London.
5. Alexis Vastine	French boxer who won a bronze medal at the 2008 Olympics in Beijing.
6. Christopher Alan Bayly	An expert on post-18th century Indian history and British imperial history
7. Richie Benaud	Former Australia captain and legendary cricket commentator.
8. Andrew Lesnie	Oscar-winning cinematographer.
9. Gunter Grass	Nobel laureate German novelist.

New Books & Authors

1. Book titled “Suleiman Charitra” written by Kalyana Malla.
2. Book titled “Aatank KeSaaye Men” written by Garima Sanjay.
3. Book titled “Food for All: International Organizations and the Transformation of Agriculture” written by Uma Lele.

Persons in the News

1. **Aroon Purie named Editor of the Year:** The Chairman and Editor-in-Chief of the India Today Group, Aroon Purie, selected as the 'Editor of the Year' by the Jury for the International Advertising Association (IAA) India. The International Advertising Association (IAA) is the world's only globally focused integrated advertising trade association with membership representing advertisers, agencies and the media.
2. Lee Wan – South Korean Prime Minister resigned from his post over a bribery scandal.
3. Mohammad Morsi – Former President of Egypt sentenced to 20 years in prison over the killing of protesters while he was still in power.
4. Vladimir Putin - Russian President Vladimir Putin has emerged the winner of this year's Time 100 readers' poll of most influential people in the world.
5. Mariyam Asif Siddiqui - A class sixth student won the inter-school competition - Gita Champions League - from among 4500 students of 195 schools and proved that religion stands for unity not for division. She won the prize for explaining the teachings of the Bhagwad Gita.
6. Jamal Benomar: United Nations' peace envoy to Yemen, Jamal Benomar, has resigned. He was serving as UN Secretary General Ban Ki-moon's special envoy to Yemen since 2012.
7. Baba Ramdev: The State Government of Haryana has decided to accord status equivalent to that of a Cabinet Minister to the Yoga guru Baba Ramdev. However, Baba Ramdev has declined the offer.
8. Ri Su Yong - Ri Su Yong, the Foreign Minister of North Korea, visited India from 12th April to 14th April 2015. He was on a three-day visit to India and this was the first-ever visit of a foreign minister of North Korea to India.
9. Professor Vikram Patel: A well-being warrior, as described by the TIME magazine, Professor Vikram Patel appeared in the 2015 Time 100 Most Influential People in the World List.

Awards & Honours

1. **Kalashree Award:** Jaya Prada was conferred the Kalashree Award by the Dada Saheb Phalke Film Foundation for her contribution to the field of arts and entertainment.
2. **Dadasaheb Phalke Film Foundation Award 2015:** Shah Rukh Khan was conferred the Dadasaheb Phalke Film Foundation Award 2015 for his performance in the movie Happy New Year.
3. **Master Deenanath Maneshkar award:** Anil Kapoor and Dilip Prabhavalkar were conferred the prestigious Master Deenanath Mangeshkar Award 2015.
4. **Heinz Award 2015** – Sangeeta Bhatia, an Indian origin scientist at the Massachusetts Institute of Technology (MIT), has won the prestigious 2015 Heinz Award in the Technology, the Economy, and Employment category.
5. **Redink Lifetime Achievement Award 2015:** Prannoy Roy, the Executive Co-chairman of NDTV, was conferred the Redink Lifetime Achievement Award 2015.
6. 2015 Commonwealth Short Story Prize - Srinagar-born novelist Siddhartha Gigoo won the 2015 Commonwealth Short Story Prize for Asia region for his work Umbrella Man.



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7. **Outstanding Service Award** - For his services in Singapore, Gopinath Pillai, an Indian-origin diplomat was honoured with the award by the National University of Singapore (NUS).
8. **Officier de la Légion d'Honneur**(Officer of the Legion of Honour) - The French Government honoured former Union Finance Minister and veteran BJP leader Yashwant Sinha with the **Officier de la Légion d'Honneur**(Officer of the Legion of Honour).The award was given in recognition of his valuable contribution to thought on international issues.
9. **Peltier Award 2015** - An Indian-American assistant professor, Rajani Ganesh-Pillai, won the Peltier Award for her innovative teaching methods.
10. **Margarita With A Straw** directed by Shonali Bose bagged the best feature film honour at the Washington DC International Film festival.
11. **International Achievement Award 2015** – Dr Subadhra Devi Rai, an Indian-origin Singaporean nurse was honoured with the award by the Florence Nightingale International Foundation (FNIF) of the International Council of Nurses. She was awarded for her work in the healthcare sector for women and refugees and will receive the award on 21st June 2015 at a conference in Seoul.
12. **'Retail Banker of the Year in Middle East'** - Suvo Sarkar, an Indian banker in UAE, has been named 'Retail Banker of the Year in Middle East'. This is a prestigious award given to global banking leaders for playing an instrumental role in transforming retail bank operations.
13. **White House Champions of Change** –Microsoft CEO Satya Nadella was awarded the White House Champions of Change. He is one of the 12 local Champions of Change who were honoured for their exemplary leadership. Champions of Change honour is given to those who support working families and help make changes in their companies or communities.
14. **2015 Yale World Fellows in US** - Two Indians Zeena Joharn and Rahul Pandita have been named by Yale University as its 2015 World Fellows, the signature global leadership development initiative at the prestigious US institution.
15. **Golden Peacock National Quality Award 2015** - The award was conferred on Delhi International Airport Limited (DIAL) for corporate excellence.
16. **Whitley Award 2015** - Dr. Pramod Patil and Dr Ananda Kumar have been awarded the 2015 Whitley Awards for their contribution to wildlife conservation in developing countries.
Note: i. Dr. Pramod Patil was awarded for his work to protect the iconic great Indian bustard (GIB) in the Thar Desert.
ii. Dr Ananda Kumar was awarded for developing an innovative communication system, namely Elephant Information Network (EIN), which has enabled human-elephant coexistence in southern India.

Highlights of PM Narendra Modi's three-nation tour of France, Germany & Canada

Prime Minister Narendra Modi began this nine day, three nation tour on April 9, 2015. Over the course of this tour, he visited three countries, namely France, Germany and Canada. The objective of the three nation tour was primarily to attract foreign investors to set up business in India, to hold bilateral talks with various governments regarding strategic sectors and to encourage people to people exchange. All three - France, Germany and Canada - are a part of the G7 - the Group of Seven which comprises the seven wealthiest developed nations. Hence, partnering with these seven nations is crucial for India's National Development Programme.

I. France

- France was the first country to be visited by PM Narendra Modi on this nine day tour. A painting titled Tree of Life was gifted by Prime Minister Narendra Modi to French President Francois Hollande during his visit to France.
- With the focus on the 'Make in India' theme, India signed a number of MoUs (Memorandum of Understanding) across various sectors including civil nuclear energy, railways, infrastructure and sustainable development among others.
- The objective of the trip to France was to boost the 'Make in India' campaign, re-energise key infrastructure deals between India and France and seek French co-operation in the defence sector.
- A landmark deal between France and India was announced wherein France would supply 36 Rafale fighter jets in 'fly away' condition.

- India signed two MoUs related to the Jaitapur Nuclear Power Plant. A MoU was signed between L & T and Areva.
- A MoU was signed between the Indian Space Research Organisation (ISRO) and the French National Centre for Space Studies on Indo - French MeghaTropiques satellite.
- A MoU in the field of renewable energy was signed between the respective ministries in India and France wherein France pledged 2 billion euros for sustainable development in India.
- France and India have agreed to co-operate in renovating the Indian Railways. A proposal to develop semi high speed corridor in India was taken up by India and France.
- France will partner India in a study for upgrading the speed on the Delhi-Chandigarh rail line to 200 km per hour and will help in redevelopment of Ambala and Ludhiana railway stations.
- Narendra Modi visited an aircraft manufacturing facility of Airbus. Airbus promised to increase outsourcing from India from the present 400 million euros to 2 billion euros.

II. Germany

- The objective of the PM's Germany visit was to work towards stronger business and industry ties, skill development, urban development, environment, railways, cleaning of rivers, renewable energy, education, language, science and technology, among other things.
- In Germany, Modi addressed the Indo-German Business Summit in Hannover. The PM stressed on tapping the potential of improved economic collaboration between Germany and India through greater investment, creating positive investment climate and technology partnership.
- Both the German Chancellor Angela Merkel and Prime Minister Modi were in favour of a free trade agreement between the European Union and India.
- India sought support for the development of urban planning and infrastructure including (a) co-operation in development of new areas of collaboration, mutual benefit in development of smart cities in India (b) setting up a peer-to-peer network of municipalities for direct collaboration (c) assistance in the area of affordable housing.
- The two countries agreed to promote closer educational exchange and collaboration between universities in India and Germany through the Indo German Strategic Partnership in Higher Education Program. Setting up of an International Centre for Advanced Studies in the Humanities and Social Sciences and enhancing the exchange of scientists between the two countries (within the framework of India's GIAN initiative) was also proposed.
- On the environment front, the two countries agreed to establish two working groups in the areas of water and waste management. Germany completed the Ganga Scoping Mission in October 2014. Up next on the agenda is co-operation on Ganga River rejuvenation, capacity support for urban sanitation, setting up of standard approaches to industrial pollution and setting up of innovative financial models.
- Both the countries declared that they would promote Research and Development and co-operation in science, technology and innovation by extending the bi-national Indo-German Science and Technology Centre in India with appropriate resources and through a co-operation arrangement between the Ministry of Earth Sciences, India and the Helmholtz Association, Germany.



III. Canada

- The PM's visit to Canada was a historic milestone in India-Canada bilateral relations as Narendra Modi became the first Prime Minister to visit Canada in 42 years.
- The visit resulted in the signing of bilateral agreements and commercial deals worth over \$1.6 billion in a broad range of areas, including energy, railways and transportation, education and skill development, space co-operation and maternal, new-born and childbirth sectors.
- **Canada agrees to supply Uranium to India:** Canada has agreed to supply 3,000 metric tonnes of uranium to India under a \$254 million five-year deal to power Indian atomic reactors. Canada's Cameco Corporation will supply uranium to India for the next five years starting from this year.





- **Note:** i. The agreement comes in line with the Canada-India Nuclear Cooperation Agreement that took effect in 2013.ii. Canada is the second-largest producer of uranium globally and would become the third country to supply uranium to India after Russia and Kazakhstan.
- The two countries agreed to increase collaboration in the field of energy efficiency, oil and gas development and renewable energy.
- India and Canada look forward to an investment worth CAD \$ 2.5 million in five health innovations in India.
- 13 MoUs (Memorandum of Understanding) were signed between the National Skill Development Council of India and 13 Canadian colleges, institutes, sector skills councils in fields such as agriculture, automotive, aviation, construction, healthcare, hydrocarbons and IT.


Important News - India & Abroad

- 1. The Industrial Finance Corporation of India Ltd. (IFCI Ltd)** has now become a state-owned firm with the government increasing its stake in the infrastructure financing firm to 51.04 percent. As a result of increase in shareholding of the Government of India, IFCI has become a 'Government Company' as per the provisions of Section 2(45) of the Companies Act, 2013, with effect from April 7, 2015.
Note: The Industrial Finance Corporation of India was set up by the union government on July 1, 1948 as the first Development Financial Institution in the country. In 1993, IFCI was changed from a statutory corporation to a company under the Indian Companies Act, 1956. Subsequently, the name of the company was also changed to "IFCI Limited" with effect from October 1999.
- 2. National Aeronautics and Space Administration's Jet Propulsion Laboratory** named Asteroid 316201 Malala in honor of Malala Yousafzai of Pakistan, who received the Nobel Peace Prize in 2014. The asteroid's previous appellation was 2010 ML48.
- 3. China & Pakistan launch economic corridor link worth \$46 bn** - China and Pakistan launched a plan for energy and infrastructure projects in Pakistan worth \$46 billion, linking their economies and underscoring China's economic ambitions in Asia and beyond. The agreements aimed at establishing a China-Pakistan Economic Corridor between Pakistan's southern Gwadar port on the Arabian Sea and China's western Xinjiang region.
- 4. The Union govt. hiked the sugarcane fair price to Rs 230 per quintal for 2015-16.** The Fair and Remunerative Price (FRP) for the last sugar season was Rs 220 per quintal.
- 5. BJP, the world's largest party, crosses the 10 crore membership mark:** The Bharatiya Janata Party (BJP) has claimed to have crossed the 10 crore membership mark as it continues to be the "largest" party in the world.
- 6. Palestine formally became the newest state party to the International Criminal Court (ICC).**
- 7. India ranked at 125th in the world for fixed broadband penetration:** According to Telecom Regulatory Authority of India (TRAI), India ranks below Bhutan and Sri Lanka in terms of broadband penetration. India ranks 125th in the world for fixed broadband penetration. In the wireless or mobile broadband segment, India is ranked at 113th with a penetration of 3.2 per 100 inhabitants. Even in terms of information and communications technology (ICT) access, its use and its skills, India ranks 129th among 166 countries.
- 8. India is the fifth biggest producer of e-waste in the world, discarding 1.7 million tonnes (Mt) of electronic and electrical equipment in 2014.** The 'Global E-Waste Monitor 2014', compiled by the UN think tank United Nations University (UNU), said that at 32 per cent, the US and China produced the most e-waste overall in 2014. India came in fifth, behind the US, China, Japan and Germany, the report said.
- 9. The Telecom Regulatory Authority of India (TRAI) has recommended use of a single number '112' for all emergency services in the country, including police, fire and ambulance.**
- 10. Oklahoma is set to become the first state in the United States to allow the use of nitrogen gas as a method of execution.** The State Legislature has passed a bill which now awaits the Governor's signature to become law. Several US states are considering alternative execution methods as they struggle to obtain lethal injection drugs amid a nationwide shortage.
- 11. Snapdeal acquires RupeePower:** India's largest online marketplace Snapdeal announced that it has acquired RupeePower, a leading digital financial product distribution platform with the aim of launching financial services.

12. **India ranked at 119 out of 130** countries in the FM Global Resilience Index 2015. Norway has topped the Resilience Index. This index measures which country is best suited for companies seeking to avoid disruptions in their global supply chain operations. Venezuela is ranked last on the list.
13. As part of the **Earth Hour City Challenge** of the World Wildlife Fund (WWF), Seoul city, the capital and largest metropolis of South Korea, was named **Global Earth Hour Capital 2015**. Thane city (Maharashtra) was named National Earth Hour Capital 2015. The city of Balikpapan, Indonesia was recognized as the Most Loveable City for 2015.
14. **Google India is best employer**: Google India has been awarded with the Randstad Award 2015 for 'Most Attractive Employer in India'. Google was followed by Sony India. Microsoft India has been inducted into the Hall of Fame category this year for winning the title for four consecutive years.
Note: The Randstad Award is given every year to encourage best practices for talent attraction and to identify the best 'Employer Brand' in the country based on perceived attractiveness of a company.
15. India launched Operation Maitri to help and rescue people in quake-hit Nepal.
16. **Powerful earthquake rocks Nepal** - A powerful earthquake measuring 7.9 on the Richter scale struck Nepal as nearly 8000 people died and over 6000 people were injured in the disaster. Kathmandu's Durbar Square, a UNESCO World Heritage site, was completely damaged in the quake. The nearly two-century old 9-storey landmark Dharhara tower in the centre of the capital collapsed and several people are feared trapped.
17. **Switzerland tops World Happiness index, India ranked at 117**: Switzerland topped the third annual World Happiness index produced by the Sustainable Development Solutions Network, an initiative under the United Nations. Switzerland was followed by Iceland, Denmark, Norway and Canada. India ranked at 117 is considered to be among the unhappiest countries in the world. Syria ranked last (158), making it the least happy country in the world. The World Happiness Report examined 158 countries and is aimed at influencing government policy.
18. **16 yrs new age limit for juveniles involved in heinous crimes** - The government has approved lowering of the age limit for juveniles from eighteen to sixteen years for heinous crimes. This amendment will propose and add special provisions to tackle heinous offences like murder and rape committed by juveniles in the age group of 16-18 years.
19. Indian Railways launches online monitoring mechanism 'E – Samiksha' which aims at monitoring implementation of the various ongoing projects of Indian Railways, including Rail Budget proposals, on real-time basis.
20. **Govt. removes Indira, Rajiv names from two Hindi awards**: The government of India has decided to discontinue two awards, named after former PMs Indira Gandhi and Rajiv Gandhi, conferred until last year on those who did outstanding work for promoting the progressive use of Hindi language. Instead, it has introduced two new awards schemes, offering the **Rajbhasha Kirti Puraskar** and **Rajbhasha Gaurav Puraskar** for propagating the national language.
Note: The '**Indira Gandhi Rajbhasha Puraskar**' has been renamed **Rajbhasha Kirti Puraskar**, which is meant to encourage the implementation of the official language policy. The '**Rajiv Gandhi Rashtriya Gyan- Vigyan Maulik Pustak Lekhan Puraskar**' has been renamed to **Rajbhasha Gaurav Puraskar Yojana** to encourage writing of books in Hindi in various streams of modern knowledge/science and to promote the language.
Earlier, there were four categories of Rajbhasha awards, of which two were named after the two former PMs. The four awards have been merged into two schemes now.
21. Indian Railways flagged off the much-awaited AC double-decker train for Lucknow from New Delhi.

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Important News - India - States

1. India's first International Financial Services Centre opened at GIFT city in Gandhinagar, Gujarat.
2. Bharat Heavy Electricals Limited (BHEL) commissioned a second 600 MW thermal unit in Chhattisgarh's Janjgir Champa District for Dainik Bhaskar Power Limited.
3. Amaravathi will be the new capital city of Andhra Pradesh state. This was approved by the Andhra Pradesh Cabinet chaired by Chief Minister N Chandrababu. The capital will come up at Tullur in the Vijayawada-Guntur region of the state.
4. The National Tiger Conservation Authority (NTCA) has approved Rajaji National Park, Uttarakhand as India's 48th Tiger Reserve. With this approval, Uttarakhand has now got a second tiger reserve after the Corbett Tiger Reserve.
5. The Andhra Pradesh government has allotted 27,000 crore rupees for a massive drive to harvest rain water under the Neeru-Chettu (water and tree) programme. Under the programme, a water tank would be dug at every village to tap rain water and store it for various uses. Of the Rs.27,000 crores, Rs.15,000 crores would be drawn from NREGS.
6. UP Govt allows accepting documents in Urdu now - The state government of Uttar Pradesh has allowed all the government offices of the state to accept letters and applications from the public in Urdu and also to reply to the applicants in the same language.
7. Thermal power producer NTPC and Andhra Pradesh power utilities have signed a power purchase agreement (PPA) for procurement of power from the 250-megawatt solar power plant being set up in Anantapur district of Rayalaseema.
8. The Kerala government has launched Subodham project to help people in the state to overcome addiction to liquor.
9. Assam was recognized as the Best e-Panchayat state on National Panchayati Raj Diwas.
10. The Rajasthan government has launched India's first mother's milk bank "JeevanDhara" in the state.

Important Agreements/ Deals: India & Abroad

1. **India & Japan sign agreement on bilateral trade and investment:** India and Japan have signed a five-point action agenda to increase bilateral trade and investment between the two nations.
The five-point agenda on bilateral trade and investment includes
 1. Development of select townships in India as Japanese industrial townships.
 2. Promotion of investment and infrastructure development.
 3. Further development and cooperation in IT sector.
 4. Enhancing cooperation in strategic sectors.
 5. Asia-Pacific economic integration.
2. **India & Bangladesh join hands to protect spectacled Langur:** India and Bangladesh have decided to take concerted conservation efforts to protect the rare spectacled Langur found in the Patharia Hills Reserve Forest on either side of the fenced border along Karimganj district of Assam's Barak Valley. This is the only forest in Assam where the Spectacled Monkey is found while Mizoram and Tripura are the other two states in the country that this langur inhabits.
Note: The Spectacled Langur is popularly known as the 'Chasme vala bandar' because it has a white spectacle-like patch around the eyes. The Patheria Hills reserve Forest is spread over an area of around seven thousand hectares on the Indian side.
3. **Russia & Argentina sign agreements on economic & energy co-operation:** Russia and Argentina have signed a series of framework agreements on economic and energy co-operation following talks in Moscow. The agreements include Russian investment in a hydroelectric plant and in a nuclear power plant in Argentina. There was also a memorandum of co-operation on defence.
4. **EEPC India inks pact with German body for promotion of SMEs:** The engineering exporters' body EEPC India has signed an agreement with the German Association to boost business ties between India and Germany with particular emphasis on the Small and Medium-sized Business sector.

Important Schemes launched by State/Union Govt. of India

- 1. Rs. 1,000 minimum monthly pension scheme to continue:** The government of India has decided to continue the Rs. 1,000 minimum monthly pension social security scheme which is run by the Employment Provident Fund Organisation. Earlier, the EPFO had suspended the Rs. 1,000 minimum monthly pension scheme from this month. The scheme was launched on September 2014, hiking the pension amount to a flat Rs. 1,000 per month for those who were getting lower amounts earlier.
- 2. Visa on Arrival Scheme renamed e-Tourist Visa:** The Union Ministry of Home Affairs (MHA) has renamed Tourist Visa on Arrival-Electronic Travel Authorization scheme (TVoA-ETA) to e-Tourist Visa with effect from 15th April 2015. With this, foreign tourists would no longer face difficulties due to the scheme's confusing nomenclature VoA (**Visa on Arrival**). Foreign tourists were confused with Visa on Arrival (VoA) scheme as other countries allowed tourists to land and then get a visa. Foreign tourists often mistakenly assumed that they would similarly be granted visa on arrival upon landing in India.

About e-Tourist Visa Scheme -

1. e-Tourist Visa Scheme is a pre-authorization of Visa to foreigners issued prior to travel.
 2. Under the scheme, a foreign tourist is required to apply for a visa online by uploading his photograph and passport and also paying his visa fee online.
 3. Then, visa authorities process his application and send him an electronic travel authorization, or simply e-visa, via e-mail within 72 hours.
 4. TVoA-ETA was launched in November 2014. It enabled Electronic Travel Authorization to visitors from 44 countries at nine airports across India.
- 3. Government launches FAME-India scheme to boost electric, hybrid vehicle sales:** The government of India has launched the Faster Adoption and Manufacturing of Hybrid and Electric vehicles (FAME) - India Scheme. The scheme was launched with the aim of boosting sales of eco-friendly vehicles in the country. It is a part of the National Mission for Electric Mobility. The scheme envisages providing Rs 795 crores in support till 2020 for the manufacturing and sale of electric and hybrid vehicles.
 - 4. Sukanya Samridhi Yojana:** The Sukanya Samridhi Yojana is a small deposit scheme for the girl child launched as part of the "Beti Bachao Beti Padhao" campaign. The scheme, which is specially designed for girls' higher education or marriage needs, was launched by the Prime Minister of India, Narendra Modi. The scheme also offers income tax benefits under section 80C of the Income Tax Act, 1961.

Opening of Accounts: Under this scheme, accounts can be opened at any post office or at any authorised branch of a commercial bank. In one family, a maximum of two accounts can be opened for two girl children. The account can be transferred anywhere in India from one Post office/Bank to another.

Age Limit: An account can be opened at any time from the birth of a girl till she attains the age of 10 yrs, which means that the upper age limit of the girl child for opening this account is 10 years. The govt. has given a relaxation of one year in the upper age limit for those opening accounts till December 1, 2015.

What documents are required for this scheme? The documents required for opening an account under this scheme are as follows:

1. Birth Certificate of the girl child.
2. Address proof.
3. Identity proof.

Minimum & Maximum deposit: The minimum deposit under the scheme is Rs. 1000/-. Thereafter, any amount in multiples of Rs. 100 can be added. The maximum deposit is Rs. 1.5 lakhs. There is no limit on the number of investments one can make in an account either in a month or in a year. Deposits under the scheme can be made through cash or cheque or demand draft.



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Interest rate: The government will announce the interest rate of the scheme every year. However, the government of India has increased the rate of interest from 9.1% (2014-15) to 9.2% (2015-16) for this financial year.

Maturity period: The maturity period of the scheme is 21 years from the date of account opening, though deposits need to be made only for the first 14 years. The minimum lock-in in period under the Sukanya Samriddhi Yojana is 11 years.

The money in the account can be fully withdrawn only after the girl turns 21. However, an account holder can withdraw up to 50 per cent of the amount at the end of the previous financial year for the purpose of the girl's higher education or marriage after she turns 18. If the money is not withdrawn even after the girl turns 21, it will continue to earn interest.

Science & Defence News

- 1. India successfully test-fires Agni-III missile.** Agni-III is a surface-to-surface missile with a strike range of 3,000 km. The missile was test-fired from a mobile launcher at the Integrated Test Range in Wheeler Island of Dhamra. Agni-III has a length of 17 metres and a launch weight of around 48 tonnes. **Note:** Agni-II was inducted in the armed forces in June 2011.
- 2. India successfully test-fired its nuclear-capable Dhanush ballistic missile** with a strike range of 350 km from a naval ship off the Odisha coast. The surface-to-surface Dhanush, a naval variant of India's indigenously-developed Prithvi missile, was test fired from a ship in the Bay of Bengal off the Odisha coast by the Strategic Force Command (SFC) of the defence force.
- 3. Navy receives first Scorpene-class submarine:** The Indian Navy's first Scorpene submarine under Project 75 was undocked at the Mazagaon Dock Limited (MDL) in the presence of the Defence Minister Manohar Parrikar. The diesel-electric powered Scorpene submarine (to be called INS Kalvari after commissioning) will undergo extensive sea trials before it is cleared to formally join the Indian Navy.
- 4. Navy's new stealth destroyer launched in Mumbai:** The first of the P15-B stealth destroyers, INS Visakhapatnam, was launched at the naval investiture ceremony at Mazagaon Dock Limited (MDL) in Mumbai. Indigenously developed twin-tube torpedo launchers and rocket launchers add punch to the ship's anti-submarine capability.
- 5. NASA launches project NExSS to search for alien life:** A new NASA initiative will help lead the search for signs of life beyond our solar system. The Nexus for Exoplanet System Science, or NExSS, will take a multidisciplinary approach to the hunt for alien life. The project will not only expand the network of researchers collaborating on exoplanets but also help NASA develop missions to hunt for exoplanets in the 2020s and beyond.
- 6. VARUNA, a naval exercise involving India & France, commences at Goa:** This exercise is aimed at deriving mutual benefits from the experiences of the two navies and strengthening the bilateral ties between India and France. The Indian Navy and the French Navy have been conducting naval exercises since 1983. Following the establishment of a strategic partnership in 1998, these exercises were christened as VARUNA in 2001.
- 7. Pakistan and Russia have agreed to hold the first-ever joint military exercises** as part of their enhanced defence cooperation, in a sign of increasing bonhomie between the Cold War-era adversaries.

Sports Scan



Laureus Sports Awards 2015:

- 1. Sportsman of the Year award** – Novak Djokovic (Serbian professional tennis player)
- 2. Sportswoman of the Year award** – Genzebe Dibaba (Ethiopian middle- and long-distance runner)
- 3. Team of the Year** – Germany's National Football team.
- 4. Exceptional Achievement award** - Li Na (China) retired tennis player.
- 5. Laureus Breakthrough of the Year award** - Daniel Ricciardo (Red Bull formula One driver)
- 6. Spirit of Sport award:** Yao Ming (retired Chinese professional basketball player)
- 7. Comeback of the year award** – Schalk Burger (South African rugby union player)

8. Action Sportsperson of the year award: Robert Alan Eustace (American computer scientist who served as Senior Vice President of Knowledge at Google)
9. Sportsperson of the year with a Disability: Tatyana McFadden (Russian-born United States Paralympian athlete)

Note: Sachin Tendulkar has been inducted in the Laureus Academy. Besides Tendulkar, retired Chinese professional basketball player Yao Ming, Kenyan long-distance runner Tegla Loroupe, Chinese gymnast Li Xiaopeng and former Chinese short track speed skater Yang Yang were the other athletes to be inducted into the Laureus academy.

Cricket News

1. Allan Donald stepped down as South Africa's bowling coach.
2. **Syed Mushtaq Ali T-20 tournament 2015-** Gujarat beat Punjab by 2 wickets and won the Syed Mushtaq Ali T-20 cricket tournament.
3. **Brendon McCullum named New Zealand's cricketer of the year:** The New Zealand captain Brendon McCullum has been awarded the Sir Richard Hadlee medal, the country's highest cricketing honour, for his inspirational leadership and exemplary batting.
4. The International Cricket Council (ICC) announced the team of the ICC Cricket World Cup 2015 with Brendon McCullum as its captain.
5. Indian batsman Rohit Sharma has been nominated by the Board of Control for Cricket in India (BCCI) for this year's Arjuna Award.
6. **Zimbabwe to be the first Test team to tour Pakistan since 2009:** The Pakistan Cricket Board (PCB) has confirmed that Zimbabwe will be the first Test team to tour Pakistan since 2009. No Test team has toured Pakistan since March, 2009 when militants attacked the Sri Lankan team in Lahore
7. **South Africa launch "Africa T20" Cup:** To promote cricket in the African continent and to nurture young talent in the continent, Cricket South Africa announced the launch of the Africa T20 Cup. The tournament featuring Zimbabwe, Kenya, Namibia, hosts South Africa and 12 CSA affiliates will run from 4th September to 4th October 2015.
8. **BCCI bans Sunil Narine from bowling off-spinners:** The Board of Control for Cricket in India (BCCI) has banned the West Indies player Sunil Narine from bowling off-spinners in all matches organised by the BCCI, including the ongoing IPL. Applying the IPL (Indian Premier League) Suspected Illegal Bowling Action Policy, the BCCI Suspect Bowling Action Committee has concluded that Narine's bowling action for his off-spinner contravenes Law 24.2 (as read with Law 24.3) of the Laws of Cricket and therefore the player has been banned from bowling the off-spinner in all matches organised by the BCCI including the IPL.

Football News

1. The United Arab Emirates has won the bid to host the 17th edition of the Asian Football Confederation (AFC) Asian Cup in 2019.
2. Jammu and Kashmir will host this year's Federation Cup football championship in Srinagar. The Championship would be held in the third week of August.

Hockey News -

1. **Railways win Senior Men's National Hockey championship:** Railways defeated Uttar Pradesh Hockey by 5-3 in the final and won the Senior Men's National Hockey championship.
2. **Sultan Azlan Shah Cup men's hockey tournament -** New Zealand defeated World Champions Australia by 3-1 in the final. New Zealand won the title for only the second time. New Zealand's first victory came in 2012 against Argentina.

Tennis News

Miami Open 2015 (Miami Masters)

Title	Winner	Runner up
Men's Singles	Novak Djokovic	Andy Murray
Men's Doubles	Bob Bryan & Mike Bryan	Vasek Pospisil & Jack Sock
Women's Singles	Serena Williams	Suarez Navarro (Spain)
Women's Doubles	Sania Mirza & Martina Hingis	Ekaterina Makarova & Elena Vesnina

1. Novak Djokovic defeated Tomas Berdych by 7-5, 4-6, 6-3 to win the Monte Carlo title 2015. He became the first man to win the opening three Masters 1000 events in a season.
2. **Sania Mirza ranked World no. 1 in doubles:** Sania Mirza has become the first Indian woman to achieve the World no. 1 rank in the doubles category in Tennis. Sania is also the first female player from the country to win Grand Slam tournaments.
3. **Sania & Hingis win the WTA Family Circle Cup:** Sania Mirza and Martina Hingis defeated the Australian-Croatian pair of Casey Dellacqua and Darija Jurak to win the USD 731,000 WTA Family Circle Cup doubles title.
4. Yuki Bhambri won the Uzbekistan F1 Futures Men's singles title by defeating Dzmitry Zyrmont of Serbia.
5. Asian Junior Tennis championship: India's Y Pranjala defeated top seed Chinese Zheng Wushuang in the final to clinch the title.

Badminton News

Badminton Asia Championship Title 2015

Title	Winner	Runner up
Men's Singles	Lin Dan (China)	Tian Houwei
Women's Singles	Ratchanok Intanon (Thailand)	Li Xuerui (China)
Men's Doubles	Lee Yong-Dae & Yoo Yeon-Seong	Mohammad Ahsan & Hendra Setiawan
Women's Doubles	Ma Jin & Tang Yuanting	Wang Xiaoli & Yu Yang

1. Li Xuerui defeated Saina Nehwal to win the Malaysia Open Super Series Premier title.

Other Sports News

1. Mercedes driver Lewis Hamilton wins the **Bahrain Grand Prix 2015**.
2. **Ashish Jakhar sets national record in hammer throw:** Ashish Jakhar of Haryana set a national youth record in boys' hammer throw on the second day of the 12th National Youth Athletics Championships. He hurled the 5kg ball-and-chain to a new distance of 71.92m. The previous national record had stood in the name of Haryana's Sukhdev Singh (70.35m) since 2009. So far this season only Chinese thrower Xu Wenjie, with a 72.35m throw, has a better mark than Ashish in the Asian rankings.
3. **Wladimir Klitschko retains heavyweight title:** Wladimir Klitschko of Ukraine defeated Bryant Jennings of America in the final and successfully defended his world heavyweight boxing title for the 18th time in a row.
4. **India win President's Cup Boxing Tournament:** India have been crowned for the first time as the champions in the 22nd President's Cup Boxing Tournament held at Palembang, Indonesia.
5. Rakesh Kumar in the 69 kg weight class and Harpal Singh in the 75kg category clinched gold medals at the 22nd President's Cup Boxing Tournament in Indonesia.
6. India's Shamjatsabam Sarjubala (48kg) and Pinki Jangra (51kg) also clinched gold medals at the 22nd President's Cup Boxing Tournament in Indonesia.

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