



## General Awareness Bullet- 2015

(Comprehensive summary of current affairs for October 2015)

Dear PaGaLGuY readers,

This General Awareness Bullet is a comprehensive summary of important news and events that occurred in October 2015. This bullet is relevant for **Banking, SSC, Insurance and UPSC Exams**. We intend to release monthly bullet for various exams.

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### The Reserve Bank of India (RBI) in News

#### Current Policy Rates and Reserve Ratios:

Repo Rate	6.75%
Reverse Repo Rate	5.75%
Cash Reserve Ratio (CRR)	4%
Statutory Liquidity Ratio (SLR)	21.5%
Marginal Standing Facility (MSF)	7.75%
Bank Rate	7.75%

- 1. RBI opens sub-office in Imphal:** The Reserve Bank of India (RBI) opened a sub-office in Imphal in keeping with its 'Look East Policy'. The central bank now has offices in five of the seven states in the North-East and its focus remains to improve the unbanked areas of the region. The sub-office will work with the state government, NABARD, and other banks for financial development. It will have a Financial Inclusion and Development Department, Consumer Education and Protections Cell, Market Intelligence Unit.
- 2. RBI to create a single Financial Inclusion Fund:** The RBI announced the merger of two funds—the Financial Inclusion Fund and Financial Inclusion Technology Fund—to create a single Financial Inclusion Fund (FIF) with a corpus of Rs.2000 crore. The new FIF will be administered by the Advisory Board constituted by the government and maintained by NABARD. It will support developmental and promotional activities to enhance financial inclusion.
- 3. RBI grants permission to Indian corporates to issue rupee denomination bonds outside India:** The RBI recently granted permission to Indian corporates to issue rupee-denominated bonds outside India. The government has considered the matter of taxation of income from such bonds under the Income-tax Act. The government also decided that the capital gains arising in case of appreciation of rupees between the date of issue and the date of redemption (against the foreign currency in which the investment is made) would be exempted from capital gains tax. The decision on these bonds comes in the aftermath of companies like NTPC, IRFC and IIFCL planning to issue rupee-denominated bonds in markets abroad.



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## Financial and Banking News

- 1. World Bank releases global poverty projections for 2015:** As per the global poverty projections for 2015 released by the World Bank in October 2015, 9.6 percent of the world population lives in extreme poverty. It is for the first time the numbers have fallen below 10 percent. The numbers were arrived at based on a revised benchmark of measuring poverty. Previously, extreme poverty was defined as living on or below \$1.25 a day, but the World Bank's adjustment now sets the poverty line at \$1.90 a day. This change reflects the differences in the cost of living across countries, while preserving the real purchasing power of the previous line.
- 2. WTO lowers global trade growth forecast to 2.8%:** The World Trade Organisation (WTO) recently lowered the global trade forecast for 2015 to 2.8 percent. The organisation stated factors like lower global crude oil and other commodity prices, exchange rate fluctuations and feeble import demands in emerging markets for reducing the forecast from its 3.3 percent estimate in April.
- 3. India attracts highest FDI in the first half of 2015:** As per a recent Financial Times report, India became the prime destination for Foreign Direct Investment (FDI) in the world, outshining China and the US. India attracted \$31 billion of foreign capital in the first half of 2015 whereas China and the US attracted \$28 billion and \$27 billion respectively. The report pointed out that in 2014 India ranked fifth in terms of capital investment, after China, the US, the UK and Mexico.
- 4. Bank of Baroda detects Rs.350 crore bill discounting irregularity:** In early October 2015, the state-owned Bank of Baroda (BoB) detected Rs.350 crore bill discounting irregularity and initiated an investigation into the same. Officials from BoB informed, "Bills worth Rs.350 crore were discounted but the payment has not come. The concerned person has been suspended. We have already initiated an inquiry and based on the report we will take further actions," Bill or invoice discounting is a source of working capital for a firm that sells its trade debts a.k.a accounts receivable at a discounted value to a factoring company. This helps the firm to acquire capital without having to borrow money. A fraud is likely in such transactions if payment for the discounted bills is not made.

5. **India is home to 14 top business dynasties:** Fourteen business families from India figure in Forbes Asia's inaugural list of the top 50 Asian business dynasties. South Korea's Lee family, who controls the Samsung Group is first in the list with a combined wealth of \$26.6 billion. As per the rankings, half of the richest families in Asia are of Chinese descent, but none hail from mainland China. Number two on the list is the Lee family of Henderson Land Development from Hong Kong with a combined wealth of \$24.1 billion. India's Ambani family is ranked third on the list with a combined fortune of \$21.5 billion. Other Indian families to figure in the list are the Premjis, Burmans, Hindujas, Mistrys, etc.
6. **Axis Bank ties up with Snapdeal to advance collateral-free loans:** On October 7, Axis Bank tied up with Snapdeal to offer collateral-free loans to sellers in the online market place. The bank stated that the loan offers have been designed to enable sellers, who are mostly SMEs, to scale up inventory. The loans will range from Rs.2 lakhs to Rs.1 crore and will be disbursed till October 31.
7. **ICICI Bank launches mVisa mobile payment service:** India's largest private sector bank ICICI Bank recently launched a mobile payment solution called 'mVisa.' The app will enable customers pay for services using their smartphones. Customers can use the app to make electronic payments at physical stores, e-commerce websites, radio taxis and utility bills, among others.
8. **ICICI Bank tops the list of banks in terms of mobile banking transactions:** ICICI Bank is highest in terms of mobile banking transactions. The data released by the RBI show that the lender recorded transactions worth Rs.6,885.36 crore in July 2015, higher than any other bank. The bank topped the list in June 2015 also, when transactions through mobile stood at Rs.6,160.18 crore. HDFC Bank, which topped the list previously, now holds the second place, followed by Axis Bank and SBI.
9. **RCAM announces takeover of Goldman Sachs' mutual fund business in India:** Reliance Capital Asset Management (RCAM) announced the takeover of global giant Goldman Sachs' mutual fund business in India for Rs.243 crore in an all-cash deal. As per the deal, RCAM will acquire all 12 onshore mutual fund schemes of Goldman Sachs Asset Management India with total asset value of Rs. 7132 crore. The deal will also make Reliance MF the exclusive fund manager for the government's ambitious Central Public Sector Enterprises (CPSE) Exchange Traded Fund.
10. **Bank of Baroda first PSB to join Chillr payment platform:** Bank of Baroda became the first public sector bank to join the payment platform Chillr, which facilitates peer-to-peer payment through a mobile application. The Chillr app is now available on Android platform for fund transfer, however, it will soon be made available on IOS and Windows. HDFC was the first private bank to join this platform.
11. **JP Morgan Chase & Co. seeks branch licences in India:** JP Morgan Chase & Co., the largest bank in the US, is in talks with the RBI to get branch licences in India to boost its wholesale banking operations. It seeks permits for centres to support its corporate client services, including cash management, foreign-currency payments and trade finance. The bank aims to open the centres by 2016 to add to its sole wholesale branch, which opened doors in Mumbai in 1994.
12. **YES Bank becomes first private bank to begin operations at GIFT:** Yes Bank, one of India's private banks, became the first to begin operations from its IFSC banking unit (IBU) at the Gujarat International Finance Tec-city (GIFT). The bank stated that this will bolster its growth by enabling access to international financial markets, besides providing a comprehensive product suite to its corporate clients requiring foreign currency funding. It will also enable the bank to raise foreign currency funding through medium term notes (MTNs) and other suitable routes.
13. **HDFC reduces its ATM networks:** India's second largest private lender, HDFC Bank reduced its automated teller machine (ATM) network by 276 in the July-September quarter. HDFC Bank's deputy managing director said, " There has been a change in customer behaviour. Now, more people are now comfortable using their debit cards as plastic money instead of withdrawing money from ATMs. Besides, people are also increasingly making payments in the digital mode via applica-



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tions such as PayZapp and Chillar". Another issue raised by the management was that the cost of running ATM's was going up and some leaders had been asking for an increase in interchange fee (the amount one bank charges another if the latter's consumer uses the ATM of the non-home bank).

14. **Global Finance magazine names ICICI as India's best private bank:** ICICI Bank was recently named India's best private sector bank by the Global Finance magazine. At the global level, JP Morgan Private Banking was nominated as the best private bank. In the Asia Pacific region DBS Private Bank bagged the top spot.
15. **Arun Jaitley launches taxpayer friendly initiatives:** Finance Minister Arun Jaitley launched the e-Sahyog pilot project to simplify the taxation procedure. An initiative of the Income-Tax Department, it is aimed at reducing compliance cost, especially for small taxpayers and provide an online platform to resolve mismatches in income tax returns that have not been selected for inspection. e-Sahyog supports the Central Board of Direct Taxes' (CBDT) vision to diminish the need for taxpayers to physically meet tax authorities by providing an end to end e-service using SMS and e-mails. With this the FM also launched a drive to expand the coverage of the permanent account number (PAN), including enabling paperless PAN applications and setting up camps in rural areas.
16. **Government to reduce stake in IDBI Bank:** Government recently announced its intention of lowering stake in the IDBI Bank, a move similar to what it did to Axis Bank as it feels there are opportunities to be gained as a result of the divestment. Minister of State for Finance Jayant Sinha said, "We'll consider transforming IDBI Bank in the similar way as the Axis Bank was done." The government sold its remaining 9 percent stake in Axis Bank last year for Rs.5,500 crore.
17. **Asian Development Bank, IndusInd Bank and IFMR Capital to lend to MFIs in India:** The Asian Development Bank (ADB), IndusInd Bank (IBL) and IFMR Capital signed a partial guarantee programme to extend loans to micro finance institutions (MFIs) in India. As per the joint statement, the guarantee from ADB and IFMR shall cover default risk of selected MFIs at agreed proportions. IndusInd Bank is the local currency lender, with initial allocation of up to \$20 million of guarantee limits from ADB.



## Reports and Studies

1. **IMF releases Global Financial Stability Report:** On October 6, 2015, the International Monetary Fund (IMF) released the Global Financial Stability Report titled *Vulnerabilities, Legacies, and Policy Challenges-Risks Rotating to Emerging Markets*. The report assesses the major risks facing the global financial system and points out that despite financial stability, risks continue to exist in emerging markets. According to the report, while credit has seen an expansion in countries like China, Thailand, Turkey and Brazil, bank finances have, "stretched thinner in many emerging markets". A strengthening dollar has also made the situation worse for businesses with foreign currency debts as they need to be repaid in national currency terms.
2. **US Congress releases International Religious Freedom Report-2014:** The US Congress recently released a report on International Religious Freedom Report-2014, stating that India witnessed "religiously motivated killings, arrests, riots and coerced religious conversions". The US Ambassador-at-Large for International Religious Freedom David Saperstein said that the US will encourage the current government to turn the principles of "tolerance and civility" into reality across India. The Indian government, however, downplayed the report insisting that violations in India is handled internally, through the judiciary, an active press, the civil society, the National Human Rights Commission, among others.
3. **Wal-Mart bribed officials in India-US government report:** Recently, the US government released findings of a three-year long investigation, in which it was found that Wal-Mart Stores Inc. had bribed low-grade, local officials in India to help move goods through customs or acquire real estate permits. The probe also unearthed evidence of corruption in the retail corporation's Mexico business. The company is expected to face charges for violating the US Foreign Corruption Practices Act due to these illegal payments.

4. **WHO report stresses on reducing the usage of short-lived climate pollutants:** The World Health Organisation (WHO) recently released a report titled 'Reducing global health risks through mitigation of short-lived climate pollutants'. The report highlights the importance of reducing the emissions of black carbon, ozone, methane (known as short-lived climate pollutants or SLCPs) and carbon dioxide, as they not only contribute to global warming and climate change, but also lead to over 7 million premature deaths annually.
5. **India ranks 130 in terms of ease of doing business:** As per the World Bank's annual report 'Doing Business 2016', India has ranked 130 in terms of ease of doing business and has moved up 12 places from its previous ranking. World Bank's Chief Economist and Senior Vice President Kaushik Basu said that it is a remarkable achievement for an economy of India's size. The report highlighted that India effected several reforms to ease the process of doing business, the efforts of which are more perceptible in Mumbai and Delhi. For instance: India reduced the number of days taken to start a business by eliminating the requirements for a paid-in minimum capital and the need to get a certificate to start operations. While India has improved in aspects like enforcing contracts, protecting minority shareholders, etc, it has fallen back in aspects like registering property and getting credit, dealing with construction permits, among others.
6. **India recorded the highest number of TB cases in 2014:** As per the World Health Organisation's (WHO) latest report, India recorded the highest number of tuberculosis (TB) cases in 2014. The Global Tuberculosis Report 2015 highlighted that 1.5 million people died in 2014 from the disease, which is on par with HIV as a leading killer worldwide. Of the 9.6 million new TB cases in 2014, 58% were in the South-East Asia and Western Pacific regions. Of the global total, India, Indonesia and China have witnessed the largest number of cases at 23%, 10% and 10% respectively.
7. **China is the worst country in terms of Internet freedom:** Freedom on the Net Report: As per the Freedom on the Net report recently released by US-based NGO Freedom House, 2015 was the fifth year that witnessed a steady decline in Internet freedom as many governments censored information of public interest and expanded surveillance besides curbing privacy tools. The report says that China is worst across the globe as regards abuse of Internet freedom, followed by Syria and Iran. Internet freedom saw its biggest gains in Sri Lanka and Zambia. Sanja Kelly, project director for Freedom on the Net said, "Governments are increasingly pressuring individuals and the private sector to take down or delete offending content, as opposed to relying on blocking and filtering."
8. **China surpasses US in e-commerce sales:** As per a recent report issued by China Internet Network Information Centre (CNNIC), China overtook the US to become the world's largest online retail market. Its e-commerce sales revenue stood at \$439 billion in 2014, which is 7 percent of its GDP, a percentage point higher than the US, while the latter's online sales accounted for around \$290 billion.

## Important Committees

Committee/Panel head(s)	Objective of the committee
1. Panel headed by Justice R V Easwar	The government set up a high-level panel headed by the former Delhi High Court Justice R V Easwar in order to simplify the Income-tax Act and do away with ambiguities. The 10-member committee is expected to submit its preliminary report by January 31, 2016, so that suggestions requiring legislative approval can be incorporated in the Budget for 2016-17.

## New Appointments - India and Abroad:

INDIA
1. V Shanmuganathan - Governor of Manipur
2. Ashish Bahuguna - CEO of FSSAI
3. Shashank Manohar - BCCI President
4. P S Jayakumar - MD and CEO of Bank of Baroda
5. N Venugopala Rao - CEO Reliance Power
6. V K Malhotra - Head of All India Council of Sports
7. Alok Rawat- First male member of the National Woman's Commission
8. Samiran Chakraborty - Chief Economist for India, Citibank
9. Gunit Chadha - CEO Deutsche Bank, Asia Pacific Region
10. Najib Shah - Chairman of Central Board of Excise and Customs
11. M K Surana – CMD of Hindustan Petroleum Ltd.
12. Sekhar Basu – Chairman of Atomic Energy Commission
ABROAD
1. Steven Simon - CEO of Women's Tennis Association
2. Hoesung Lee – Head of the UN's Intergovernmental Panel on Climate Change
3. Khadga Prasad Sharma Oli - Prime Minister of Nepal
4. Sylvie Lucas – New Chair of the Intergovernmental Negotiations (IGN) in the UNSC
5. Vidya Devi Bhandari– First woman President of Nepal

## Summits/Conferences around the World:

- India to host G20 summit in 2018:** India will be the G20 Chair in 2018 and New Delhi could host the esteemed G20 summit. The decision was unanimously taken by the G20 member countries in September 2015. As the G20 operates as a forum it does not have a permanent secretariat; one of the G20 countries holds the Chair in rotation. Presently Turkey holds the presidency. China and Germany will hold the Chair and host the summit in 2016 and 2017 respectively.
- BRICS Migration Ministers Conference in Sochi, Russia:** In early October 2015, Union Minister of State for Home Affairs Kiren Rijiju attended the first BRICS Migration Minister's Conference in Sochi, Russia. The conference aimed at bringing member nations-Brazil, Russia, India, China and South Africa-to a consensus on issues pertaining to migration. The representatives deliberated on the development of the society with regards to the migration process, socio-economic problems, opportunities and challenges amid the transnational character of migration flows.

- IMF and WB annual meet at Lima, Peru:** From October 9-11, senior officials of the International Monetary Fund (IMF) and World Bank (WB) attended a three-day meet in Lima, Peru. The main subjects of discussions were challenges facing the world economy, ways to combat illicit financial flows, private investment in renewable energy, structural reforms, among others. Finance ministers, central bankers and executives from private sectors also deliberated on the ongoing refugee crisis in Europe, and the situation in Greece and Ukraine, among other issues.
- European Union Summit:** Recently, the European Union (EU) summit, which ended in Brussels, saw member nations agreeing on an 'action plan' with Turkey. The EU offered to Turkey an aid of 3 billion euros (\$3.4 billion), in addition to the likelihood of easier travel visas and "re-energised" talks on joining the bloc in lieu of Turkey's help to contain the flow of migrants to Europe.

## Deaths

Name	Field of work
1. Gopishantha a.k.a Manorama	Veteran Tamil Actress
2. Natesan Ramani	Carnatic Flautist
3. Geoffrey Howe	Former British Finance Minister
4. Henning Mankell	Popular Swedish Crime Writer
5. Labh Janjua	Bollywood and Punjabi pop singer



## New Books and Authors

Title of the Book	Author
1. Ruled or Misruled: Story and Destiny of Bihar	Santosh Singh
2. Courage to Act: A Memoir of Crisis and its Aftermath	Ben S Bernanke
3. A Brief History of Seven Killings	Marlon James
4. Dreaming Big - My Journey to Connect India	Sam Pitroda

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## Persons in News

1. **Marlon James:** Jamaican author Marlon James was recently declared the winner of Man Booker Prize 2015 for his novel A Brief History of Seven Killings. Inspired by the attempted assassination of reggae singer Bob Marley in the 1970s, the novel delves into the violent world of Jamaican gangs and the life people lead. The book spans decades, countries and cultures and has over 75 characters. James is the first Jamaican to win the £50,000 prize.
2. **Kailash Satyarthi:** Nobel laureate Kailash Satyarthi was recently selected for the Harvard Humanitarian of the Year award. Conferred annually by the Harvard University, the award recognises contribution of individuals whose work serves to improve the quality of lives and inspires people to attain greater heights. Instituted in 1984, it has been awarded to Martin Luther King Sr., Ban Ki-moon, Malala Yousafzai, among others.
3. **Han Meilin:** Chinese painter, sculptor and designer Han Meilin was recently chosen as the 'UNESCO Artist for Peace' in Paris. Meilin was chosen in recognition of his commitment to promoting art and artistic education, his support to providing quality education to young people.

## Science, Defence, Technology and Environment

1. **India intends to reduce emission intensity by 33-35% of its GDP:** Ahead of the UN Framework Convention on Climate Change (UNFCCC) to be held in Paris in December 2015, India announced that it intends to reduce emission intensity of its GDP by 33-35% by 2030 as against its 2005 levels. India also vowed to create an additional 'carbon sink' of 2.5-3 billion tonnes of CO<sub>2</sub>-equivalent through additional forest and tree cover by 2030. Further, it will also achieve 40% of its total electric power from non-fossil fuel based or renewable energy resources.
2. **Google launches Project Loon to ensure Internet access in rural India:** On his visit to the US in late September 2015, PM Narendra Modi was briefed about Google's flagship project Loon, which aims to take Internet to India's rural and remote areas. Modi believes that this has multiple benefits such as long distance education, rural schools and telemedicine. Google officials informed the PM that as per their research 160 million people can be relieved of poverty with Internet access and that they have started a pilot project in Andhra Pradesh targeting rural pockets.
3. **INS Astradharini commissioned into Indian Navy:** On October 6, India's first wholly indigenously designed and built torpedo launcher and recovery vessel (TLRV), INS Astradharini, was commissioned into Indian Navy and added to the Eastern Fleet in Visakhapatnam. Flag Officer Commanding in Chief, Eastern Naval Command Vice Admiral Satish Soni commissioned the ship at an impressive ceremony held at the Naval Base Visakhapatnam. The design is a result of the efforts between Naval Science and Technological Laboratory (NSTL), IIT Kharagpur and Shoft Shipyard. The warship will be used to carry out the technical trials of underwater weapons and systems developed by the NSTL.
4. **Subsonic cruise missile Nirbhay fails to take-off:** As per the Defence Research and Development Organisation (DRDO), subsonic cruise missile - Nirbhay failed on its launch recently. The missile lost control after about 12 minutes of flight and fell into the Bay of Bengal. The flight should have lasted an hour, covering a range of about 800 km.
5. **Yahoo Mail to phase out security passwords:** It was recently announced that Yahoo Mail app will have access to a new service called Yahoo Account Key, for users on both iOS and Android. The Yahoo Account Key will allow smartphones to verify identities in lieu with traditional passwords. When users wish to access their Yahoo Mail, they will not have to key in their password. The Account Key service will send a message to the smartphone connected to the account. The user may tap on yes or no to indicate if it is a legitimate attempt to get into account or deny the same.
6. **Facebook launches TechPrep to help parents improve their comp skills:** Facebook launched a new initiative called TechPrep to help parents, guardians and other individuals who have had less exposure to computer skills and careers in technology. The website will also encourage women, and minority groups like African-Americans and Hispanics to know more about computer science and programming. They can also learn to help their wards pursue a career in technology-related fields.

7. **A Magnitude-7.5 earthquake strikes Afghanistan, Pakistan:** A magnitude-7.5 earthquake hit the northern regions of Afghanistan and Pakistan, killing over 300 people. The quake was centered in the hilly Hindu Kush region of Afghanistan's Badakhshan province, which borders Pakistan, Tajikistan and China. No less than 237 people were killed in Pakistan, with over 1,000 injured. Afghan officials reported 74 dead and more than 200 injured. Two deaths were reported in the Indian-controlled Kashmir region.

## Awards

Title of Award	Recipient	Details
1. Finance Minister of the Year, Asia	Arun Jaitley	London-based publication Emerging Markets recently declared Indian Finance Minister Arun Jaitley as 'Finance Minister of the Year, Asia'. The magazine said that the minister deserved this recognition for India's relative economic success over the last 18 months.
2. UK City of Coventry 2015	Ratan Tata	The UK City of Coventry honoured Indian industrialist Ratan Tata, chairman Emeritus of Tata Sons, with the prestigious award for his contributions to West Midlands region of central England. In the beginning of 2015, Tata's Jaguar Land Rover confirmed plans of a further 600-million-pound investment to improve product creation and vehicle manufacturing.
3. 2015 Right Livelihood Award	(i) Ugandan social activist-Kasha Jacqueline Nabagesera (ii) Italian surgeon-Gino Strada (iii) Canadian activist-Sheila Watt-Cloutier	The recipients of the 2015 Right Livelihood Awards were recently announced in Stockholm.
4. Paul H Appleby Award	K Chockalingam	The Indian Institute of Public Administration (IIPA) conferred the prestigious Paul H Appleby Award on noted criminologist K Chockalingam in recognition of his contributions to public administration. Chockalingam has served as a professor and researcher in criminology at the University of Madras and is Vice President of the World Society of Victimology.

Title of Award	Recipient	Details
5. Safaigiri Awards 2015	<p>(i) Garbage Guru Award: Colonel (Retired) Suresh Rege</p> <p>(ii) Toilet Titan Award: Dr. Siddeek Ahmed, Chairman, Eram Scientific Solutions</p> <p>(iii) Safaigiri Tech Icon Award: Dr. R Vasudevan, Dean, Thiagarajar Engineering College</p> <p>(iv) Safaigiri Water Warrior Award: Anoop Ratnaker Rao, CEO, Naandi Community Water</p> <p>(v) Safaigiri Community Mobiliser Award: PB Salim</p> <p>(vi) Safaigiri Cleanest Park Award: Rock Garden, Chandigarh</p> <p>(vii) Safaigiri Cleanest Marketplace Award: Connaught Place</p> <p>(viii) Safaigiri Cleanest Hill Station: Gangtok</p> <p>(ix) Safaigiri Award for Cleanest Ghat: Assi Ghat, Varanasi</p> <p>(x) Safaigiri Award for Cleanest Monument: Victoria Memorial, Kolkata</p> <p>(xi) Safaigiri Award for Corporate Trailblazer: Piramal Group</p> <p>(xii) Safaigiri Award for Cleanest Beach Town: Havelock Island, Andaman</p> <p>(xiii) Safaigiri Award for Cleanest Temple Town: Tirupati</p>	On the eve of Gandhi Jayanti, PM Narendra Modi announced the Safaigiri Awards 2015 across categories in New Delhi.

Title of Award	Recipient	Details
6. Forbes India Leadership Awards (FILA) 2015	(i) Outstanding Start-up for the Year: Bhavish Aggarwal and Ankit Bhati, Ola Cabs  (ii) NextGen Entrepreneur for the Year: Siddhartha Lal, Eicher Motors  (iii) Best CEO - Public Sector: Arundhati Bhattacharya, State Bank of India  (iv) Best CEO - Private Sector: CP Gurnani, Tech Mahindra Ltd  (v) Best CEO - MNC: Uday Shankar, CEO, Star India Pvt. Ltd  (vi) Entrepreneur with Social Impact: Samit Ghosh, Ujjivan Financial Services Pvt. Ltd  (vii) Conscious Capital for the Year: Godrej Consumer Products Ltd., Gujarat Cooperative Milk Marketing Federation Ltd (Amul)  (viii) Lifetime Achievement Award: RC Bhargava, Maruti Suzuki India Ltd.,  (ix) Entrepreneur for the Year: Uday Kotak, Kotak Mahindra Bank Ltd.	In September 2015, Forbes India Leadership Awards (FILA) was held in Mumbai.
7. 2015 Nobel Prize in Physics	Shared by Japanese physicist Takaaki Kajita and Canadian astrophysicist Arthur McDonald	The duo have been bestowed with the prestigious award for the discovery of neutrino oscillation. Neutrinos are subatomic particles without electric charge and are produced by the decay of radioactive elements. They are the second most abundant particle in the Universe.
8. 2015 Nobel Prize in Chemistry	Shared by scientists Tomas Lindahl (Sweden), Paul Modrich (USA) and Aziz Sancar (Turkey)	They won the Nobel for "mechanistic studies of DNA repair". Their research concluded that cells repair damaged DNA, serving as new solution in treatment of cancer.

Title of Award	Recipient	Details
9. 2015 Nobel Prize in Literature	Svetlana Alexievich	The Swedish Academy announces the Nobel Prize in Literature and this year Belarusian author Svetlana Alexievich won the honour for her for her portrayal of people's sufferings in the Soviet Union. With this she became the 14th woman to have won the coveted literature prize, and one among the few who have won Nobel for their work in the non-fiction genre.
10. 2015 Nobel Peace Prize	Tunisian National Quartet	The Tunisian democracy group known as the Tunisian National Dialogue Quartet won the Nobel for its contribution in promoting a pluralistic democracy in the North African country since the Arab Spring in 2011. The Quartet comprises four significant organisations, namely the Tunisian General Labour Union (UGTT), the Tunisian Confederation of Industry, the Tunisian Human Rights League (LTDH) and the Tunisian Order of Lawyers.
11. 2015 Nobel Memorial Prize in Economic Sciences	Angus Deaton	Angus Deaton, an economist and a professor at Princeton University, won the 2015 Nobel Memorial Prize in Economic Sciences. Prof. Deaton devoted his career to carry out research that would shape public policy in areas of savings and consumption, poverty, wealth, health and happiness.

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## Important News - India and Abroad

- 1. Palestinian flag raised at the UN HQ for the first time:** In a first, Palestinian flag was raised at the United Nations (UN) headquarters in New York, US President of the Palestinian Authority (PA) Mahmoud Abbas was present during the ceremony. Addressing the UN General Assembly he said that the PA cannot continue to follow agreements that are repeatedly being violated by Israel. The resolution to raise the flag was taken at the UN General Assembly meet held on September 10. The motion passed with 119 votes in favour. While 45 countries abstained, eight voted against, including Israel, the US and Australia.
- 2. Russia carried out air strikes to kill IS militants in Syria:** On September 30th, Russia carried out air strikes in three Syrian provinces against Islamic State (IS) militants. The attack was welcomed by Syrian President Bashar al-Assad. This was Russia's first military engagement since Soviet-Afghan War that began in 1979 and lasted for over nine years. According to the Russian Defence Ministry, warplanes targeted eight ISIS positions, including arms, transportation, communications and control.
- 3. US-India-Japan trilateral ministerial dialogue held in New York:** On September 29th, US-India-Japan's trilateral ministerial dialogue was held at the sidelines of the UN General Assembly meet in New York, US. The meeting was attended by the Finance Ministers of the three nations, Japanese Foreign Minister Fumio Kishida, US Secretary of State John Kerry and Union External Affairs Minister Sushma Swaraj. Among other matters of importance, the nations called for peaceful settlement of disputes, freedom of navigation besides committing to work together to uphold strong maritime security.
- 4. DRDO sets up world's highest research centre in Ladakh:** The Defence Research and Development Organisation (DRDO) recently established an Extreme Altitude Research Centre at Chang La in Ladakh region at 17,600 feet above sea level. It is the world's highest terrestrial research and development centre. It has been established in order to provide a natural cold storage to preserve rare and endangered medicinal plants for generations. It will also provide R&D support to the anterior areas of food and agriculture and bio-medical sciences for safety of soldiers deployed in high altitude cold deserts. Defence Institute of High Altitude Research (DIHAR) in Leh established this centre. DIHAR is a constituent establishment of DRDO.
- 5. US signs Trans-Pacific Partnership with 11 other Pacific Rim nations:** On October 5, the Trans-Pacific Partnership (TPP) was signed between the US and 11 Pacific Rim nations in order to formulate rules for boosting global trade and investment. Besides establishing uniform rules on corporations' intellectual property, widen Internet penetration, the partnership aims to clamp down against wildlife and environment abuse. By far the largest trade accord in history, it is expected to eliminate 18,000 taxes imposed by the participating countries on US exports - from autos and machinery to chemicals, consumer goods and agricultural products.
- 6. Germany offers India 2 billion euros for solar projects:** Germany recently extended 2 billion euros to the Indian government to help fund solar projects and establish a Green Energy Corridor. A Memorandum of Understanding on an Indo-German Solar Energy Partnership was also signed. The two nations have agreed on the India Germany Climate and Renewable Energy Alliance-a partnership to utilise technology and funds to make affordable and clean energy accessible to all, besides formulating a comprehensive agenda to combat climate change.
- 7. India - China joint military exercise HAND-IN-HAND commences:** The joint military training exercise HAND-IN-HAND between India and China was carried out from October 12 to October 23, 2015 in China. This was the fifth in the hand-in- hand series, which began in 2007, with the aim of strengthening cooperation between the forces of the two countries. Troops of an Infantry sub-unit and a formation headquarter of the Indian and Chinese Armies were roped in for the joint exercise.



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8. **European Union launches Operation Sophia:** The European Union (EU) recently launched a new surveillance and rescue operation in the Mediterranean region termed as Operation Sophia in order to intercept and seize boats suspected of smuggling refugees. The goal is to keep in check attempts of human traffickers and smugglers to exploit the ongoing refugee crisis.
9. **Iran to clinch nuclear deal with six world powers:** Recently, Iran's parliament passed a bill backing a nuclear deal with six world powers, namely the US, UK, France, China, Russia and Germany. Officially known as the Joint Comprehensive Plan of Action (JCPOA), the deal was passed with 161 votes in favour, 59 against and 13 abstentions. It will lift economic sanctions on Iran as the latter promised to curb its atomic activities.
10. **CCS approves Infra project on Indo - Bangladesh border:** The Cabinet Committee on Security (CCS) recently cleared a major infrastructure project to be carried out along the Indo-Bangladesh border. Projects worth Rs.4,400 were approved and the funds will be utilised for fencing and construction of roads along the border. Cross-border migration has been one of NDA's major agendas and as of August 2015 the Border Security Force has stopped 1,731 Bangladeshis trying to cross over to India.
11. **India ranks 3rd in global start-up space:** As per a recent report published by Nasscom in association with research firm Zinnov, India has emerged as the third-largest start-up base in the world after the US and the UK. There are over 4,200 start-ups in India, with Bengaluru being the most preferred city to launch a business. Further, India has also earned the tag of the youngest start-up nation in the world, with over 70% of the founders being below 35 years of age. Investment of business tycoons in start-ups is one of the main reasons for their growth.
12. **US deploys troops in Cameroon to fight Boko Haram:** In October 2015, US President Barack Obama announced that US will deploy its armed forces in Cameroon to fight militant group Boko Haram. The Western African nations of Chad and Cameroon have been attacked by Boko Haram in recent times. The US thus deployed 90 military personnel to Cameroon. The plan was to send 300 troops in support of the operation of unarmed MQ-1 Predator drones to conduct surveillance and reconnaissance operations against the militant group.
13. **China operationalises the largest dam in Tibet:** On October 13, 2015, China operationalised the largest dam in Tibet—named Zam Hydropower Station—over the river Brahmaputra. Built at a cost of approximately Rs.9764 crores, the station (a.k.a the Zangmu Hydropower Station) will harness the rich water resources of the Brahmaputra and is expected to produce 2.5 billion kilowatt-hours of electricity a year.
14. **Egypt, Japan, Senegal, Ukraine and Uruguay to serve as non-permanent members on UNSC:** Recently, the UN General Assembly elected Egypt, Japan, Senegal, Ukraine and Uruguay to serve as non-permanent members on the Security Council for two-year terms i.e. from January 1, 2016 till December 31, 2017. The other non-permanent members, namely Angola, Malaysia, New Zealand, Spain and Venezuela, are expected to be in Council until the end of 2016.
15. **Malaysia to invest \$30 billion in urban development and housing projects in India:** The Construction Industry Development Board of Malaysia recently confirmed plans of investing \$30 billion in urban development and housing projects in India. The 30-member strong business delegation from Malaysia met India's Union Housing and Urban Poverty Alleviation Minister Venkaiah Naidu in New Delhi to discuss plans for two proposed projects-redevelopment of the area adjoining New Delhi railway station and a green city project at Garhmukhteshwar, Uttar Pradesh that comprises housing and Ganga cleaning activities.
16. **Myanmar signs ceasefire agreement with ethnic rebel groups:** After two years of negotiations, Myanmar recently signed a nationwide ceasefire agreement (NCA) with eight ethnic rebel groups, thereby ending decades of conflict with them. President Thein Sein said the deal had opened up the "road to future peace" in Myanmar. However, seven of the 15 rebel groups have refused to commit to the agreement. Karen National Union (KNU), Myanmar's oldest armed group, was one of the groups that signed the NCA. The KNU fought one of the world's longest-running conflicts with the Myanmar military spanning nearly 70 years. Ethnic minorities rebelled against the government due to increasing discrimination and sought greater autonomy since the nation's independence from the British in 1948.

- 17. Pakistan signs agreement with Russia to build a gas pipeline:** Pakistan signed an agreement with Russia for the construction of a gas pipeline stretching from Karachi on the Arabian Sea to the eastern city of Lahore. The Petroleum Minister of Pakistan Shahid Khaqan Abbasi and his Russian counterpart Alexander Novak signed the agreement. The 1,100-kilometre (680-mile) pipeline, with a capacity of 12.4 billion cubic metres (438 billion cubic feet) per year, will connect liquefied natural gas (LNG) terminals in Karachi with those in Lahore.
- 18. China to develop first overseas bullet train in Indonesia:** Chinese and Indonesian state-owned companies will together build the first high-speed railway in Indonesia. The \$5.5 deal will result in a 150-km railway line linking Jakarta with Bandung—the capital of West Java. Indonesia controls 60 percent of the joint venture's stake, while China holds the remaining 40 percent. It is China's first overseas bullet train project, which officials expect would enhance economic growth as it is presently down at around seven percent.
- 19. Libya's parliament rejects Peace deal proposed by UN:** Libya's internationally-recognised parliament recently rejected a UN-backed peace deal to form a unity government. The agreement was not acceptable to the government because it contained amendments made by Islamists without its consent, which the UN refused to exclude. Libya has been a politically unstable nation ever since dictator Muammar Gaddafi was overthrown, following which the country was divided between Islamist-led forces based in the capital Tripoli and the internationally-recognised government in Tobruk.
- 20. Union Cabinet approves Treaty in Criminal Matters between Maldives and India:** Recently, the Union Cabinet gave approval for a Mutual Legal Assistance Treaty in Criminal Matters between Maldives and India. The treaty has been signed to improve effectiveness of both countries in investigation and prosecution of crime, through cooperation and mutual legal assistance in criminal matters. Further, it provides a broad legal framework for bilateral cooperation with Maldives with respect to transnational crime and its connection to terrorism.
- 21. Pakistan to become the fifth-largest nuclear power by 2025:** As per a report released by Bulletin of the Atomic Scientists, an independent Chicago-based think tank, Pakistan will be the world's fifth-largest nuclear power by 2025. The country's reserve of nuclear weapons will more than double over the next decade from its current arsenal of 110 to 130 warheads. It estimates that Pakistan will have 220-250 warheads, just behind the US, Russia and France, and almost on par with China's stock of 250.
- 22. UK signs nuclear deal with China:** In mid-October 2015, UK signed a landmark, multi-billion dollar nuclear deal with China to fund nuclear power stations in Britain. UK's Prime Minister David Cameron announced that the agreement has been signed between French energy company EDF and China General Nuclear Power Corporation (CGN) to build a nuclear power plant at Hinkley Point in Somerset, which is situated in south-west England. The deal will help UK build its first nuclear plant since 1980s.
- 23. Japan offers loan at 1% rate to build India's first bullet train:** Japan offered to finance India's first bullet train—estimated to cost \$15 billion—at an interest rate of less than 1 percent. The move, experts feel, is to restrict China's involvement in infrastructure development in South Asia. Tokyo was chosen to assess building of a 505-kilometre corridor linking Mumbai with Ahmedabad. Though, the construction project will be put out to tender, Japan seems to be the forerunner as it is offering both funds and technology. In September 2015, China bagged the contract to evaluate the feasibility of a high-speed train between Delhi and Mumbai, a 1,200-km route estimated to cost twice as much. However, no loan has been offered yet.
- 24. China steps forward to supply petrol to fuel-starved Nepal:** China recently announced to provide Nepal with 1.3 million litres (340,000 gallons) of petrol in order to help the country tackle severe fuel shortage. The fuel crunch worsened ever since the Madhesis, an ethnic group, started protesting in southern Nepal against the country's new constitution and blocked all essential supplies from India. This would be the first time Nepal would get fuel from China.

- 25. Sri Lankan, Indian Navies begin 4th edition of SLINEX exercise:** Recently, the Indian and Sri Lankan Navies began the 4th edition of Sri Lanka - India exercise (SLINEX) off the coast of Trincomalee, Sri Lanka. The maritime exercises continued till November 1, 2015. SLINEX is a series of bilateral maritime exercises that began in 2005 between the navies of the two countries and have continued successfully since then. The exercise began with a Harbour Phase, during which, participants engaged in professional, cultural and social interactions. This was followed by the Sea Phase that comprised complex operations like anti-piracy exercises, gun firings, cross-deck helicopter operations and anti-surface exercises, among others.
- 26. 12th South Asian Games to be held in India:** The 12th South Asian Games (SAG) will be held from December 10 - 20, 2015, in the north-eastern cities of Guwahati and Shillong. Around 2,500 athletes from eight member countries—Afghanistan, Bangladesh, Bhutan, India, Nepal, the Maldives, Pakistan and Sri Lanka—will participate in the event. The organisational costs have approximately been pegged at Rs.60-70 crore. The previous SAG was held in Dhaka, Bangladesh in 2010.
- 27. Indian Ministry of Culture signs MoU with National Library of France:** The Union Ministry of Culture and National Library of France have signed a Memorandum of Understanding (MoU) to cooperate in the preservation and development of manuscripts besides promoting written heritage at the National Library. "The collaboration will enable both countries to benefit not only in terms of capacity building on man power but also in terms of technology transfer and exchange of expertise," said Joint Secretary, Ministry of Culture Sreya Guha.
- 28. China to end decade old one-child policy:** Recently, China's Communist Party announced that it will do away with the decade-old one-child policy. The nation's leaders declared that all married couples would be permitted to have two children. The objective is to reverse the rapid aging of the country's labour force. This is considered to be one of the key policy decisions made by the leaders in its Five-Year Development Plan.



## Important News - India and States

- 1. Accessible India campaign launched:** The Union Minister for Social Justice and Empowerment, Thawarchand Gehlot launched the Accessible India campaign (a.k.a Sugamya Bharat Abhiyan) for physically disabled people in September-end this year. The initiative aims to build accessible government buildings for persons with disabilities (PWDs) and provide them accessible transportation facilities. The minister informed that 50-100 public buildings in 50 major cities would be made accessible for PWDs. Facilities like retrofitted ramps, disabled-friendly lifts, toilets as well as signage would be made available in these buildings. Four cities from Maharashtra figure in the list of cities including Mumbai, Pune, Nagpur and Nashik.

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2. **Barapitha is Odisha's first solar village:** A tribal settlement named Barapitha in Odisha became the state's first solar village. With the support of energy corporations such as NALCO, ECCO and Jakson Solar, the village aims to increase the usage of non-conventional energy sources. Each household in the village would possess two solar home-lighting systems with the facility to charge mobile phones and other devices. Roads and schools in Barapitha will have perennial solar lighting.
3. **Tiruchirapalli bagged the Skoch Smart Governance award for effective solid waste:** The Skoch Smart Governance Award for achieving operational excellence in waste transportation using information and communication technology-based solution was recently bagged by the Tiruchirapalli City Municipal Corporation. The corporation made use of radio frequency identification system (RFID). It was designed to supervise garbage collection from various sources in the city.
4. **Rooftop solar plant installed at Khunti court in Jharkhand:** Prime Minister Narendra Modi, on the occasion of Gandhi Jayanti, inaugurated a rooftop solar plant for Khunti court and district collectorate in Jharkhand. The 180 KW solar photovoltaic system is the first to be installed in a court in India. In his address during the launch, the PM also emphasised on Mahatma Gandhi's efforts toward environment protection and energy conservation.
5. **Online portal to lodge police complaints in Odisha:** In October 2015, Odisha Chief Minister Naveen Patnaik launched a portal that would allow citizens to lodge police complaints to the state police through the Internet and track status of the same. Citizens can avail a copy of their FIR, besides a host of other services like getting character certificates, permission for carrying out rallies and processions, tenant or employee verification, registration of missing persons and lost property, etc.
6. **Productivity-linked bonus for non-gazetted railway employees:** On October 7, the Union Cabinet cleared the payments of productivity-linked bonus (PLB) equivalent to 78 days' wages for non-gazetted railway employees for FY15. The move is expected to benefit 12.58 lakh such employees. The wage calculation ceiling prescribed for payment of PLB to the eligible employees is Rs.3,500 per month and the maximum amount payable per employee is Rs.8,975 for 78 days.
7. **National War Memorial to come up near India Gate:** In October 2015, the Union Cabinet chaired by Prime Minister Narendra Modi approved the construction of a National War Memorial and a National War Museum at Princess Park in New Delhi after around six decades of consultation. The project will cost an estimated Rs. 500 crore and be completed in a period of five years. This memorial will be located at India Gate, which was built by the British as the All India War Memorial to commemorate the sacrifices of 13,300 soldiers who died in World War I and the Third Anglo-Afghan War.
8. **Whitefly attack destroys cotton crop in North India:** In October 2015, two-thirds of the cotton crop in Punjab and Haryana was destroyed following an attack by whitefly, a common pest. The monetary loss was estimated to be Rs.4,200 crore. Cotton yields have fallen drastically and the unrestricted use of pesticides further worsened the situation, thereby pushing farmers to commit suicide. Punjab and Haryana governments have set up expert groups to assess the situations and find a solution for the same.
9. **Supreme Court imposes Environment Compensation Charge on vehicles entering Delhi:** The Supreme Court recently imposed an 'Environment Compensation Charge' of Rs.700 and Rs.1300 on commercial vehicles entering Delhi. The charge will be collected for four months starting November. The money collected by toll officers will be utilised by the Delhi government to make the city's air cleaner. However, the bench stated that passenger buses, ambulances and vehicles carrying essential commodities, would be exempted from paying the charge.
10. **Tamil Nadu govt. bans Ketoprofen drug to save vultures:** Taking a cue from the Centre's move to ban multi-vial drugs of Diclofenac to save vultures, the Tamil Nadu government recently withdrew Ketoprofen, a non-steroid anti-inflammatory drug (NSAID), in three western districts. The Directorate of Animal Husbandry decided to discontinue use of the drug in



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Erode, Coimbatore and the Nilgiris. Like Diclofenac, presence of Ketoprofen in animal carcasses causes vultures to die a slow death. Meloxicam will be used as the alternative drug across the state.

- 11. 4th International Tourism Mart organised in Gangtok:** The 4th International Tourism Mart was organised in Gangtok, Sikkim from October 14-16. The Union Ministry of Tourism in association with the north-eastern states and West Bengal organised the event to promote the region as a vibrant tourist destination. Delegates from 27 countries, sellers from the north-east as well as West Bengal participated in the event.
- 12. Maharashtra declares severe drought:** Maharashtra recently became the second state after Karnataka to declare drought. The state government listed 14,708 out of 40,053 villages that received less than 50% rainfall this year. The drought-hit villages fall in 20 of the state's 35 districts, and the list includes all eight districts of Marathwada. A total of 2,234 farmer suicides have been recorded between January and September.
- 13. 'mSehat' launched in Uttar Pradesh:** Recently, Uttar Pradesh Chief Minister Akhilesh Yadav launched m-Sehat, a mobile app that helps health workers to record maternal and infant data in real-time. The State Innovations in Family Planning Services Agency roped in Hyderabad-based company Kellton Tech to create the app that would enable remote access from across the state through 2G-enabled cell phones. Initially, the app would be made available to health superintendents in five districts, namely Mirzapur, Faizabad, Sitapur, Bareilly and Kannauj. "mSehat is an integrated mobile platform that will enable Uttar Pradesh to experience an improvement in the infant mortality rate outcomes," the company said in a statement.
- 14. Amravati is the new capital of Andhra Pradesh:** Prime Minister Narendra Modi laid the foundation stone for Andhra Pradesh's new capital Amravati, in the state's Guntur district. The ceremony that was held on the occasion of Dussehra was attended by several central and state ministers, Chief Minister of Telangana K Chandrashekar Rao and other industrialists and celebrities. The capital is located about 40 kms from the commercial hub of the state - Vijayawada.
- 15. Madhya Pradesh declares 35 of its 51 districts drought-affected:** Madhya Pradesh recently declared 35 of its 51 districts to be drought-affected. It is the fourth state to have declared massive drought after Karnataka, Maharashtra and Odisha. It has sought Rs.2,400 crore from the Centre as compensation for farmers. Further, the state has requested an additional Rs.300 crore for drinking water supply and Rs.750 crore for waiving off interest payments on loans. As per government data, the deficit monsoon has affected over 4.8 million farmers across Madhya Pradesh.
- 16. Assam's Singlijan Tea Estate achieved Open Defecation Free status under Swachh Bharat Mission:** Assam's Singlijan Tea Estate in Dibrugarh district achieved Open Defecation Free status under the Swachh Bharat Mission. The District Deputy Commissioner M. Manibannan said, "Timona Gram Panchayat and garden management gave the rare status to the tea garden as it achieved the open defecation-free target." With a population of 1500, 147 household toilets have been constructed under the cleanliness mission. Manibannan added that water samples of 320 drinking sources were confirmed to be disinfected after testing.
- 17. Madhya Pradesh announces 33% quota for women in government jobs:** Recently, the Madhya Pradesh government decided to provide women 33 percent reservation in government jobs. Permission will be sought from the Election Commission to implement this decision as the by-polls will be held in two places in the state in November 2015.

## Important Agreements/Deals - India and Abroad

- 1. Ministry of Women and Child Development signs MoU with Vedanta:** In late September 2015, the Union Ministry for Women and Child Development signed a Memorandum of Understanding (MoU) with natural resources company Vedanta in order to develop and modernise 4000 anganwadis in India. The anganwadis will be built in Andhra Pradesh, Assam, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Telangana and Uttar Pradesh. The objective is not only to provide supplementary nutrition and basic healthcare but also to enhance involvement of village women in holistic development of the community. Vedanta's investment of over Rs.400 crore will be aligned with Prime Minister Narendra Modi's initiatives including Swachh Bharat Mission, Women Skill Development and Digital India.
- 2. Portugal becomes first European country to sign MoU with India on Nalanda University:** Portugal became the first European country to ink an MoU with India on the establishment of Nalanda University. The agreement was signed in New Delhi between Portuguese Ambassador to India Ana Martinho and Dr Jitendra Nath Misra, India's Ambassador to Portugal. The re-

vived university formally started operations in 2014 and serves as a non-profit secular and self-governing international institution engaged in intellectual, academic and philosophical studies, among others.

- 3. Shipping Ministry plans to develop 78 lighthouses:** The Ministry of Shipping in association with the Directorate General of Lighthouses and Lightships (DGLL) formulated an ambitious in October 2015 plan to develop 78 lighthouses in India as centres of tourism in the first phase under public private partnership (PPP). The identified lighthouses are in Gujarat, Maharashtra, Goa, Karnataka, Kerala, Lakshadweep, Tamil Nadu, Puducherry, Andhra Pradesh, Odisha, West Bengal and Andaman and Nicobar. The decision was taken after recording high tourist footfalls at the Mahabalipuram and Cannanore (Kannur) lighthouses.
- 4. GAIL signs Gas Cooperation Agreement with Jharkhand:** In October 2015, GAIL (India) Limited signed a Gas Cooperation Agreement (GCA) for creation of Natural Gas and City Gas Distribution infrastructure in Jharkhand. The move is aimed at construction of "Urja Ganga" Jagdishpur-Haldia Pipeline project in the state. The proposed pipeline will run through six districts- Bokaro, Giridih, Hazaribagh, Singhbhum, Ranchi and Dhanbad, covering 340 kms in the state.
- 5. Andhra Pradesh inks deal with Japan:** Japan and Andhra Pradesh signed a Memorandum of Cooperation (MoC) to promote investments by Japanese firms in the south-Indian state. Chief Minister N Chandrababu Naidu and Japanese Minister for Economy, Trade and Industry Yosuke Takagi signed the pact. In addition to this, an MoU was signed between the Andhra Pradesh Finance Department and Japan Bank for International Cooperation (JBIC) to invite foreign investments and develop the state's new capital and the surrounding region.
- 6. IBM to provide technology platforms and services in cloud computing to Telangana colleges:** International tech giant IBM signed an MoU with Telangana Academy for Skill and Knowledge (TASK) to provide technology platforms and services in cloud computing to Telangana colleges. This move is to benefit the state's engineering college students and teachers, who will have access to the IBM cloud and an opportunity to enhance their cloud skills that is in demand in the IT industry today.



## Important Schemes Launched by the Union Government and State Governments

- 1. Odisha govt. launches 'Amo Doli' programme to improve access to hospitals:** In order to help patients and pregnant women from remote/hilly areas reach the nearest hospital, the Rayagada district of Odisha recently launched the 'Amo Doli' programme. Under this, 183 remote villages will be provided with stretchers designed as a sling to carry patients with less effort. Each sling costs around Rs.9,000 and the programme is being funded under the Integrated Action Plan (IAP) that is meant for Maoist-affected districts. The stretchers will be stocked at village welfare committees or given to ASHA workers.
- 2. Kerala government launches Operation Valsalya:** In order to check the increasing incidents of missing children in the state, the Kerala government launched a programme to trace, rescue and reunite the missing children with the family, titled—Operation Valsalya. The programme will be implemented along the lines of the much acclaimed 'Operation Smile' project in Ghaziabad.

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- Rajasthan govt. launches Jan Awas Yojana:** In order to cooperate with the Centre's plan of providing housing to all by 2022, the Rajasthan government announced a complimentary scheme called the Jan Awas Yojana. The project aims to provide housing for the economically weaker sections (EWS) and low-income groups (LIG). Launched by the CM of Rajasthan Vasundhara Raje on September 26, the new policy offers incentives to real estate developers to construct EWS and LIG housing on private and government land in cities with a population of 1 lakh and above.

## Sports News

### Tennis

- Martina Hingis and Sania Mirza win the WTA Wuhan Open women's doubles title:** On October 3, ace tennis players Sania Mirza and Martina Hingis lifted the women's doubles trophy at the WTA Wuhan Open that was recently held in China. In the finale, the top-seeded Indo-Swiss pair defeated Romanian duo Irina-Camelia Begu and Monica Niculescu 6-2, 6-3 to win their seventh title of the season.
- Sania Mirza, Martina Hingis win the women's doubles title at the China Open:** On October 10, 2015, top-seeded Sania Mirza and Martina Hingis won the WTA China Open. This is their eighth trophy of the season and the fourth consecutive win. The Indo-Swiss pair defeated Taipei girls Hao Ching Chan and Yung-Jan Chan 6-7(9), 6-1, 10-8 in the final.
- Garbine Muguruza and Novak Djokovic win at the China Open:** On October 11, Spain's Garbine Muguruza won the women's singles title at the 2015 China Open by defeating Switzerland's Timea Bacsinszky 7-5, 6-4. This is the 22-year-old's second and biggest title. Serbian top seed Novak Djokovic won the men's singles title by defeating Spaniard Rafael Nadal 6-2, 6-2. This victory makes Djokovic the only tennis player to have won the title six times. This is his eighth title of the year.
- Nehwal loses World No. 1 status to Carolina Marin:** Indian shuttler Saina Nehwal's early exit at the Japan and Denmark Open resulted in the loss of her World No. 1 ranking. She lost the rank to Spain's Carolina Marin and thus dropped to World No. 2 as per the Badminton World Federation recently released ranking list.

### Cricket

- Indian women's cricket team ranks fourth in ICC rankings:** Indian women's cricket team ranks fourth in the recently released ICC rankings, whereas Australia and England rank first and second respectively. New Zealand is placed third in the list. The new ranking system incorporates innovative multi-format system taking into consideration results of T20, ODI, Test matches.
- South Africa wins 3-match T20 series against India:** In the recently concluded three-match T20 series, South Africa won against India, scoring 2-0. The first match was played on October 2, at Himachal Pradesh Cricket Association Stadium wherein South Africa won by 7 wickets. In the second match held on October 5, in Odisha's Barabati Stadium, South Africa won by 6 wickets and third match at Kolkata was called off due to rains.
- Zaheer Khan to retire from international cricket:** On October 15, 2015, one of India's fast bowlers Zaheer Khan announced his retirement from international cricket. Khan has played 92 Test matches, 200 ODIs and 17 T20 Internationals. In 92 Test matches, he has taken 311 wickets. He is the fourth highest wicket-taker, the first three being Anil Kumble (619), Kapil Dev (434) and Harbhajan Singh (417). His contribution was crucial for India's 2011 World Cup win as he took 21 wickets in the tournament.
- Virender Sehwag announces retirement from international cricket:** Former Indian opener Virender Sehwag recently announced his retirement from international cricket as well as the Indian Premier League (IPL). Sehwag has played 104 Tests, 251 ODIs and 19 Twenty20 internationals, he was part of the Indian team when India won the World Cup in 2011.

## Football

1. **Ronaldo scores his 500<sup>th</sup> goal:** In late September 2015, Cristiano Ronaldo reached his 500<sup>th</sup> goal mark and equaled legendary striker Raul's Real Madrid record with a 2-0 win in the Champions League at Malmo, Sweden. Ronaldo has made this record in just 713 games.
2. **Ronaldo receives fourth Golden Boot award:** Cristiano Ronaldo received his record fourth Golden Boot as Europe's leading goal scorer. With 48 goals in 35 Spanish league games, he bagged the third Golden Boot. His other award came with Manchester United in 2007-08. He is the only player in the award's 47-year-old history to win it four times. On September 30, 2015, the 30-year-old footballer also became Madrid's all-time leading scorer with 324 goals, exceeding Raul Gonzalez's previous mark.

## Formula 1

1. **Lewis Hamilton wins the 2015 Russian Grand Prix title:** Mercedes driver Lewis Hamilton (Britain) won the F1 Russian Grand Prix, held in Sochi, Russia. Ferrari driver Sebastian Vettel (Germany) and Sergio Perez (Mexico) of Force India finished second and third respectively. This is Hamilton's ninth title of the season.
2. **Lewis Hamilton wins the US Grand Prix:** Mercedes driver Lewis Hamilton won the United States Grand Prix. This is his third Formula 1 World Championship title and 10th victory of the 2015 season. The achievement makes Hamilton only the second British driver after Sir Jackie Stewart to have won three Formula 1 World Championships.

## Other Sports

1. **Russian Sergey Karjakin claims the chess world cup:** Russian player Sergey Karjakin won the chess World Championship. He defeated compatriot Peter Svidler 6-4, in the final game held at Baku, Azerbaijan. Karjakin and Svidler have qualified for the Candidates tournament to be held in March 2016 besides Viswanathan Anand, Fabiano Caruana and Hikaru Nakamura. Three more players would fill slots for the eight-player tournament, which will decide Norwegian Magnus Carlsen's challenger for the next World Championship.
2. **Ajay Jayaram wins men's singles title at the 2015 Dutch Open:** On October 11, Indian shuttler Ajay Jayaram won the 2015 Dutch Open Grand Prix Badminton tournament and retained his men's singles title by defeating Estonian player Raul Must. Jayaram defeated the 12<sup>th</sup> seed and World No.48 Must 21-12, 21-18 in the 34-minute final match. This is Jayaram's second title.
3. **Shweta Rathore wins silver at the 49<sup>th</sup> Asian Bodybuilding Championship:** Indian bodybuilder Shweta Rathore became the first Indian female bodybuilder to bag a medal in a continent-level tournament. Rathore won the silver medal in the 49<sup>th</sup> Asian Bodybuilding and Physique Championship that was held in Uzbekistan. She thus qualified for the World Championship scheduled to be held in November 2015 in Thailand.
4. **Yuki Bhambri first since 2010 to enter top 100 in ATP rankings:** In October 2015, tennis player Yuki Bhambri became the first Indian player since 2010 to figure among the top 100 players in ATP rankings. Bhambri ranks 99th, which reflects his consistent progress since the start of his career. This feat also makes him the third player in a decade and a half to be placed in the list. Of his recent ATP Challenger tournaments, the 23-year-old player has won the Shanghai Challenger, was a runner-up in Taiwan and was a semifinalist at the \$125000 Tashkent tournament.
5. **Deepika Kumari bags silver medal at Archery World Cup Final:** Deepika Kumari bagged the silver medal in the re-curve event at the Archery World Cup Final held in Mexico. She lost 2-6 against World No. 1 Chou Misun of South Korea. This is Kumari's fourth silver medal in five years.

## Important Days of the Month

Date	Day
1. October 1	International Senior Citizens' Day
2. October 2	(a) International Day of Non-Violence (b) National Anti-Drug Addiction Day
3. October 5	World Habitat Day
4. October 11	International Day of the Girl Child
5. October 13	International Day for Disaster Reduction
6. October 15	International Day of Rural Women
7. October 15	Birth anniversary of A.P.J Abdul Kalam
8. October 17	International Day for the Eradication of Poverty
9. October 20	World Statistics Day
10. October 21	Global Iodine Deficiency Disorders Prevention Day
11. October 24	World Polio Day
12. October 24	United Nations Day



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