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Appointments

- 1. The Army Chief General of Pakistan appointed as mediator to defuse political crisis. Since two weeks, political crisis in Pakistan is going on, the reason of political crisis in Pakistan that the senior leaders of Pakistan claimed that Nawaz Sharif (the present Prime Minister of Pakistan) won by a landslide was rigged.
- 2. Baba Kalyani re-nominated as Co-Chairman of India-Japan Business Leader's Forum, the Forum consisting 15 members, the Forum to leverage the trade and investment between the two countries.
- 3. P. Sathasivam, the former Chief Justice of India appointed as the Governor of Kerela. Recently, the former Governor of Kerela Smt.Sheela Dixit resigned from it.
- On 27th September 2014, the present Chief Justice of India R.M. Lodha going to retire and after that Handyala Lakshminarayanaswamy Dattu (H.L. Dattu) became the Chief Justice of India. He will become 42nd Chief Justice of India.
- 5. V. Nagarajan appointed as the Director of Indraprastha Gas Ltd., the company is a joint venture of GAIL (India) Ltd. and Bharat Petroleum Corporation Ltd.
- 6. Chandrakala Padia appointed as first women Chairperson of Indian Institute of Advanced Study, the institute established in the year 1964.
- Ravindra Nath appointed as the CMD of National Small Industries Corporation Limited (NSIC), the corporation established in the year 1955 and is working under Micro, Small and Medium Enterprises of India.
- 8. Subhash Chandra Garg appointed as the Executive Director of World Bank. Now, the President of the World Bank is Jim Yong Kim.
- 9. Warrern Harris appointed as MD and CEO of Tata Technologies Ltd.
- 10. Narendra Ambwani appointed as Chairman of Advertising Standards Council of India, the Council is a self regulatory voluntary organization of the advertising industry.
- 11. Leonardo DiCaprio (Full Name Leonardo Wilhelm DiCarpio) appointed as UN Messenger of Peace while UN Secretary General is Ban Ki-moon.
- 12. Kaushik Basu, an Indian economist and Chief Economist of World Bank, appointed as

President-elect of International Economic Association. He became 2nd Indian after Amartya Sen who join International Economic Association.

- Lalitha Kumaramangalam became Chairperson of National Commission for Women, the commission established in the year 1992 to represent the rights of women and to provide voice for their issues.
- 14. Adil Zainulbhai became Chairman of Quality Council of India, the Council established in the year 1997.
- 15. Hardeep Singh Puri, Former IFS Officer appointed as Secretary General of Independent Commission on Multiateralism (ICM). The Chairman of ICM is Kevin Rudd, former Prime Minister of Australia.
- 16. V.G. Mathew appointed as MD and CEO of South Indian Bank replaced with V.A. Joseph. Hereby, it is very important to know you that all the Bank appointments made under Section 35-B of the Banking Regulation Act, 1949.
- 17. Amit Mathew appointed as Chairman of Audit Bureau of Circulations (ABC), the ABC is a non-profit circulation-auditing organization to certify and audit the circulations of publications published in newspapers and magazines in India.
- Rajat Sharma, the Chairman and Editor-inchief of famous news TV Channel 'INDIA TV' appointed as President of News Broadcasting Association replaced with K.V.L. Narayan Rao. News Broadcasting Association is a private association of news television broadcasters of India.
- 19. Suresh Prabhu (full name Suresh Prabhakar Prabhu) selected as Sherpa for Prime Minister Narendra Modi for G-20 Summit which will be held in Brisbane, Australia during the period 15th November 2014 to 16th November 2014. Suresh Prabhu was the Member of Parliament of 14th Lok Sabha.
- 20. H.L. Dattu (full name Handyala Lakshminarayanaswamy Dattu) became 42nd Chief Justice of India after the retirement of R.M. Lodha (Rajendra Mal Lodha). R.M. Lodha remained Chief Justice of India for about 5 months.

Sports

1. Yohann Diniz became the first man to win three seccessive European titles over the

distance. He broke the 50-km walk record in the European Athletics Championship set by Denis Nizhegorodov.

- 2. The Samsung Electronics Company Limited announced the names of 12 Samsung Sports Ratnas for 17th Asian Games which unvieled with the theme 'Our Games, Our Pride'.
- 3. The International Cricket team of Zimbabwe defeated the strongest team Australia for the first time in last 31 years in one day match. The match was played at Harare Sports Club in Zimbabwe and Man of the Match gone to Elton Chigumbura, the captain of Zimbabwe team.
- 4. Carolina Marin won World Badminton Championship and became the first Spaniard to win this championship. Carolina Marin defeated the world's No.1 badminton player Li Xuerui.
- 5. Anita Wlodarczyk of Poland broke the world record at International Stadionfest Berline Athletics meet in Women's Hammer Throw with the throw of 79.58 metres. The previous record set by Betty Heidier with the throw of 79.428 metres.
- 6. Jaipur Pink Panthers won the inaugral title of Star Sports Pro Kabaddi League, the League was laucnhed by International Kabaddi Federation and Marshal Sports Pvt. Ltd. jointly recently.
- 7. The Cricket team of India won ODI Series against England under the captaincy of Mahendra Singh Dhoni, with this win, Mahendra Singh Dhoni broke the record of 90 ODI Wins set by Mohammad Azharuddin and became India's most successful captain with the record 91 ODI Wins.
- 8. Saina Nehwal, the star Indian shuttler would train under the new coach Shri Vimal Kumar. She is the first Indian woman to won World Badminton Junior Championship.
- Ritu Rani will be the Captain of Indian Women's Hockey Team for upcoming Asian Games 2014 which will going to be organized in South Korea during the period 19th September to 04th October 2014.
- 10. Sania Mirza won mixed doubles Grand Slam title. This is her 3rd Grand Slam title. Sania Mirza played this match with her Brazilian partner Bruno Soares and defeated Yung-Jan Chan and Briton Ross Hutchins.
- 11. Sudhakar Jayant won Gold Medal at IWF World Masters Weightlifting Championships while Huuskonen Jari of Finland won the Silver Medal. This is his third Gold Medal at

IWF World Masters Weightlifting Championships.

- 12. On 7th September 2014, Lewis Hamilton won Italian F1 Grand Prix.
- 13. Marin Cilic of Croatia won the Men's Singles Title of US Open after defeating Kei Nishikori of Japan.
- 14. Serena Williams of America won Women's Singles Title of US Open after defeating Caroline Wozniacki of Denmark. This is her 18th Grand Slam Title and presently she is ranked no.1 in the World Ranking of Women's Singles Tennis.
- 15. Mike Bryan and Bob Bryan of United States of America won Men's Double Title of US Open after defeating Marcel Granollers and Marc Lopez of Spain and created the histoy by claiming their 100th double title. Bryan Brothers also have the world record to remained World No.1 jointly for 380 weeks.
- 16. Pankaj Advani, Snooker Player announced his retirement. He will be retired after participating the Indian Snooker Open which will be held during the period 15th September to 19th September 2014.
- 17. Saeed Ajmal of Pakistan, World's No.1 Spinner, suspended by International Cricket Council for illegal bowling action. He is a right-arm off Spin Bowler and represents the city Faisalabad in Pakistan.
- Chitresh Tatha, 12 year old became youngest sailor at 17th Asian Games 2014 which going to be held during 19th September to 04th October 2014.
- 19. H.S. Prannoy (Full name Prannoy Haseena Sunil Kumar), also known as Prannoy Kumar, Indian Badminton Player won Indonesian Masters Grand Prix Gold after defeating Firman Abdul Kholik of Indonesia. This is his carrer's maiden Grand Prix Title.
- 20. Sabine Lisicki won Hong Kong Open after defeating Karolina Pliskova. This is her first WTA title after the gap of three years.
- 21. United States of America won FIBA Basketball World CUP 2014 after defeating Serbia.
- 22. Boxing India recognised by AIBA. After getting the recognition, Ad-hoc Committee will no longer represent Boxing in India, the committee was established by Indian Olympic Association.
- 23. International Basketball Federation allowed the players to wear religious caps on a trial basis. Two Sikh players namely Amjyot Singh and Amritpal Singh were asked to

remove their Turbans before starting the game recently in July 2014.

- 24. Sardar Singh, the Captain of Men's Hockey Team will be the flag-bearer of the Indian contingent at 17th Asian Games in Incheon, South Korea. Incheon is the third South Korean city to host the Asian Games.
- 25. The Sports Ministry of Union Government decided to honour Boxer Manoj Kumar with Arjuna Award. Recently, Manoj Kumar appraoched Delhi High Court to challenge the list of selected Arjuna Awardee players by the Selection Committee.
- 26. Li Na, the Chinese Grand Slam Winner announced her retirement at the age of 32. She became the first Tennis player to represent any Asian Country in a Grand Slam singles final in the year 2011 at Australian Tennis Open.
- 27. Hockey India inducted Hockey Village India as an Academy Member to reach out to the children who are keen to make a carrer in the sport. Hockey Village India established in the year 2010 in Rajasthan.
- 28. 17th Asian Games started at Asiad Main Stadium in Incheon, South Korea with theme of **'Meet Asia's Future'**.
- 29. News SMS Service of All India Radio launched by Union Information and Boradcasting Ministry in 5 Indian languages. The languages are:
- Sanskrit
- Nepali
- Dogri
- Hindi
- Marathi
- 30. National Academy for Athletics and National Golf Academy inaugrated by Union Ministry of Sports in Thiruvanathapuram, Kerela on 22nd September 2014 which will provide training to junior and senior athletes. India will participate in the upcoming Olympics in the year 2016 which will be held in Brazil.
- 31. Marvan Atapattu, former Captain of Sri Lankan Cricket Team appointed as Head Coach of Sri Lanka Cricket Team. With this appointment, Marvan Atapattu became first full-time Coach in last 15 years, the last one was Roy Dias in the year 1999.
- 32. Former Cricket players Sachin Tendulkar of India and Steve Waugh of Australia selected for honour with Bradman Honouree. The Honour organises by the Bradman Foundation.

- 33. Khurshed Beknazarov, football player of Tajikistan became the first player in Asian Games who failed the dope test and banned for participating the sports events for next 30 days.
- 34. Yogeshwar Dutt became 2nd Indian Wrestler to win a Gold Medal at Asian Games in Men's 65 kg freestyle event after defeating Zalimkhan Yusupov of Tajikistan. The first one Wrestler was Kartar Singh who won Gold Medal in Asian Games in the year 1986 which was also held in Seoul, South Korea.
- 35. Leander Paes and Marcin Matkowsi won Malaysian Open Double title after defeating Jamie Murray and John Peers.
- 36. Seema Punia won Gold Medal in 17th Asian Games in women's Discus Throw of 61.03m.
- 37. Sania Mirza and Saketh Myneni won Gold Medal in mixed doubles in 17th Asian Games.
- 38. Shuttler H. S. Prannoy won USD 1,25,000 Indonesian Masters
- 39. Leander Paes and Rohan Bopanna beat Ilija Bozoljac and Nenad Zimonjic 1-6, 6-7(4), 6-3, 6-3, 8-6 in Devis Cup world faceoff.
- 40. Jitu Rai won gold in 50m pistol event and Shweta Chaudhary won bronze in 10m air pistol competition the shooting events.
- 41. Indian Men's squash team won Gold and Women squash team won silver at Asian games 2014.



Politics

1. The Indian Government notified enhancing the social security cover limit run by the (Employees Provident Fund Organisation)

EPFO. With this notification, all the employees of EPFO will be entitled to Minimum monthly pension of Rs.1000 under 'Employees pension Scheme – 1995'.

- 2. The Legislative Council of Jammu and Kashmir passed the resolution urging union to Indo-Pak talks. The Chairman of Legislative Council is Amrit Malhotra and the resolution supported by the ruling party of Jammu and Kashmir, National Conference.
- 3. The Government of India signed the agreement with World Bank for Mizoram State Roads Project. Under the guidelines of agreement, International Development Agency will provide assistance of \$107mn to complete the project.
- 4. The Prime Minister of India Shri Narendra Modi arrived at Japan. This is his first bilateral foreign visit outside the South Asia. At this visit, India signed the MOU to turn Varanasi into a 'Smart City'. 'Kyoto' the City of Japan would provide its expertise to turn Varanasi into a 'Smart City'.
- 5. According to Central Statistics Office, 5.7% GDP growth rate recorded in the first quarter of financial year 2014-15 which is the best growth rate for past 10 quarters.
- 6. The Legislative Assembly of Jammu and Kashmir passed the 'Jammu and Kashmir Reservation (Amendment) Bill 2014'. The Bill will provide 5% reservation to the Pahari speaking people of the State of Jammu and Kashmir in government jobs.
- 7. The State of Andhra Pradesh proposed the Metro Rail project for the tourist temple town Tirupati. India's first metro train was started in Kolkata in the year 1984 and first mono rail was started in Mumbai recently.
- 8. The General Election was held in Sint Marteen, the island in North-East Caribbean and United People's Party won the election. Sint Marteen became a constituent country within the Kingdom of Netherlands in the year 2010.
- 9. During the visit of Prime Minister Narendra Modi to Japan, Japan removed six Indian space and defence entities from foerign end users list. This will help in defence technology cooperation. The Prime Minister of Japan is Shinzo Abe.
- 10. Raul Khajimba won the Presidential Election, recently held in Abkhazia. In June 2014, the former President of Abkhazia resigned after leveling the allegations of corruption.

- 11. Abdullah al-Thinni re-appointed as the Prime Minister of Libya. He is a former Defence Minister.
- 12. The Himachal Pradesh High Court banned the animal sacrifice at any place of religious worship.Justice Rajiv Sharma and Justice Sureshwar Thakur issued the directions.
- 13. Tony Abbott, the Prime Minister of Australia arrived in India on 2 days official visit. He will attened the laucnhing ceremony of the New Colombo Plan of Government of Australia in India.
- 14. Moreover Gujarat, three more state of India Delhi, Andhra Pradesh and Rajasthan can get 24 x 7 power supply. The information revealed from the Power Minister Shri Piyush Goyal. Till now, Gujarat is the one and only State of India which gets 24 x 7 power supply.
- 15. Taslima Nasreen, the writer of Bangladesh get one year visa that allws her to stay in India till the year next year August 2015. He is a famous author of Banlgadesh.
- 16. Eight Commemorative Postage Stamps on famous Indian Musicians released by the President of India Shri Pranab Mukherjee. The eight musicians are:
- Pandit Ravi Shankar
- Pandit Bhimsen Joshi
- D.K. Pattammal
- Pandit Mallikarjun Mansur
- Gangubhai Hangal
- Pandit Kumar Gandharva
- Ustad Vilayat Khan
- Ustad Ali Akbar Khan
- 17. On 02nd September 2014, the Health and Family Welfare Minister of Karnataka Shri U.T. Khader launched 'Health Adalat'. The State of Karnataka became first to launch the Health Adalat.
- 18. During the official visit to Japan, Prime Minister of India Shri Narendra Modi inaugrated TCS Japan Technology and Culture Academy, the joint venture of TCS and Mitsubishi Corporation to enhance the technological and cultural knowledge between the Indian and Japansese IT Professionals.
- 19. Tony Abott, the Prime Minister of Australia launched the New Colombo Plan to enbhance the students exchange between the Universities of two coutries i.e. India and Australia. 14 other memorandums of understanding (MOUs) signed between the Universities.

- 20. Indo-Nepal military exercise concluded jointly namely 'Surya Kiran VII'. This is 7th time military exercise between the countries, the first one was started in the year 2011.
- 21. North Atlantic Treaty Organisation (NATO) also called North Atlantic Alliance Summit 2014 held in United Kingdom. The next NATO summit 2016 will be held in Poland.
- 22. During the official visit of Prime Minister of Australia, he returned two most important stolen idols of India related near about the 11th century. Two stolen idols are 'Nataraja' and 'The Dancing Shiva'.
- 23. World Health Organisation released its first global report on the suicide prevention before one week of World Suicide Prevention day i.e. on 10th September. The basic aim of this report is that to increase the awareness of suicide among the people.
- 24. South Africa refused to give visa to Dalai Lama third time in the last 5 years. It is important to be noted that 14th World Summit of Nobel Peace Laureates will be held in South Africa in the next month i.e. October 2014. He is 14th and the current Dalai Lama. His full name is Lhamo Dondrub and is the longest living incumbent.
- 25. During the official visit of Prime Minister of Australia Tony Abbott, the pact on civil nuclear engery deal was signed between the two countries to open decks for sale of Uranium to India. The other 3 paces were also signed:
- MOU in cooperation in Sport
- MOU on cooperation in Technical Vocational Ecuation and Training
- MOU on cooperation on Water Resources Management
- 26. Unit-5 of Rajasthan Atomic Power Station became 2nd longest running reactor in the World which is running since 765 days continuously while Unit-7 of Pickering Nuclear Plant of Canada is the longest running reactor in all over the world which runs 894 days continously.
- 27. International Literacy Day was observed in all over the world under the theme of Literacy and Sustainable Development. Firstly, International Literacy Day was observed in the year 1966 and was proclaimed by UNESCO in the year 1965.
- 28. According to the data released by Central Statistical Office, the State of Mahdya Pradesh

is the fastest growing state of India during the period 2013-14.

- 29. India signed an agreement with Germany for Skill Development and Solid Waste Management. The agreement signed during the official visit of Foreign Minister of Germany Frank Walter Steinmeier.
- 30. India' first Anti-TB Drug Resistance Survey launched by the Health and Family Welfare Minister Dr. Harsh Vardhan which is supported by World Health Organisation. Anti-TB Drug Resistance is a resistant to two or more of the first line drugs used to treat the desease.
- 31. The Civil Aviation Ministry of India launched 'Know Your Rights' (KYR) portal, which will provide the information on the rights of passengers in cases of cancellation, denied boarding and delays. The portal launched to mark 100 days of newly formed government of India i.e. NDA.
- 32. Islamic State of Iraq and Syria established the women brigade namely Al-Khansaa Brigade in Syria. Al-Khansaa was a famous Arabic Poet of the 7th century. ISIS militants took over many cities of Iraq recently.
- 33. The Chief Minister of Uttarakhand Shri Harish Rawat selected 09th September to celebrate as 'Himalaya Diwas' to spread the message of conservation of the Himalayan ecosystems.
- 34. Minsk Agreement related the ceasefire signed between Ukraine and pro-Russian rebels. Under this agreement, the fight will end between Ukraine and pro-Russain rebeles in eastern Ukraine which is going on since 5 months.
- 35. According to the 6th Economic Census, Arunachal Pradesh has highest percentage of hired workers in all over India. Economic Census is complete count of all establishments located within the geographical boundaries of the country.
- 36. The State of Bihar recognised the transgender as the third gender. Recently, in April 2014, Hon'ble Supreme Court of India made the judgment to recognize the transgender as the third gender and to treat them socially and economically backward and considered as OBCs. Firstly, Fergusson College, Pune recognised transgender as the third gender.
- 37. MOU signed between India and Bangladesh in the field of traditional medicines and homeopathy. The basic aim of MOU is to enhace cooperation between the two countries in the health sector.

- 38. Union Territory of Puducherry established the Rape Crisis Intervention Centre, one-stop centre to deal with any rape case relating to women or children. Recently, Government of India gave its nod to set up the Rape Crisis Centres in all the districts in all over India. Under this proposal, near about 660 Rape Crisis Centres will be establishes in all over India.
- 39. European Union imposed new economic sanctions on Russia over Ukraine. Sanctions also put on Sergei Chemezov, the Chairman of Rostec which is defence and industrial group including arms supplier Rosobornoexport.
- 40. According to the UNICEF's report released recently, Bangladesh has the highest rate of child marriages under the age of 5 during the period of years 2000 to 2012 while India placed at 2^{nd} place. The title of the report is "Improving Children's Lives, Transforming the Future 25 years of Child Rights in South Asia".
- 41. Associated Chambers of Commerce and Industry of India (ASSOCHAM) issued a report that floods occurred recently in Jammu and Kashmir have caused loss of near about 5700 Crore Rupees to the economy of State. This is the largest flood in Jammu and Kashmir in last 60 years.
- 42. On 14th September, Hindi Divas celebrated in all over India. The day celebrated annually to promote the Mother Tongue of India i.e. Hindi. It is hereby important to mention that Hindi is 4th most spoken language in the World.
- 43. National AYUSH Mission get approval from the Government of India to find gaps in health services.
- 44. Antara Haldar, Indian-origin became first non-European Law Lecturer at Cambridge University, the public research University. This is 2nd oldest University in the English speaking countries.
- 45. The President of India Shri Pranab Mukherjee gave additional charge of Governor of Manipur to Dr.Krishna Kant Paul, the Governor of Meghalaya. Recently, Shri Vinod Kumar Duggal resigned from the post.
- 46. Seven pacts signed between India and Vietnam to strengthen the strategic partnership in key sectors. The seven pacts are :
- Agreement on Cooperation and Mutual Assistance in Customs Matters

- MoU on 100 Million Dollar Line of Credit for Defence Procurement
- MoU in the field of Animal Health
- MoU on Cooperation in the Field of setting up of Pangasius Breeding and Farming in India
- MoU on Cooperation in Youth Affairs
- Letter of Intent between ONGC Videsh India Ltd. and Vietnam Oil and Gas Group (Petro Vietnam)
- MoU between Jet Airways (India) and Vietnam Airlines Company Ltd.

The President of Vietnam is Troung Tan Sang.

- 47. Miss Kira Kazantsev of New York won Miss America Pageant crown while Miss Nevada Nia Sanchez won Miss USA 2014 recently.
- 48. G-20 Labour and Employment Ministerial Meet held at Australia. The basic aim of the meet is to increase the jobs across the G-20 to improve the productivity. G-20 is Group of 20 coutnries which established in the year 1999 to discuss the key issues in the global economy and India is one of G-20 Countries.
- 49. International Day for the preservation of the Ozone Layer organized in all over the world on 16th September under the theme 'Ozone Layer Protection : The Mission Goes On". The day proclaimed by the UN General Assembly in the year 1994 as International Day for preservation of Ozone Layer.
- 50. Tej Pratap Singh Yadav became the youngest Member of Parliament after winning the Lok Sabha by-election. He is just 26 years old and won from Mainpuri seat in Uttar Pradesh. He also became 6th member of Mulayam Singh Yadav's family who became MP or MLA.
- 51. Xi Jinping, President of China arrived at Ahmedabad, India for 3 days official visit. Three MoUs signed between the countries are :
- MoU to establish Sister Province relations
- MoU on cooperation between the local authorities of two cities i.e. Guangzhou and Ahmedabad.
- MoU between Industrial Extension Bureau (iNDEXTb) and China Development Bank
- 52. \$105mn granted by the World Bank Group for Ebola Emergency Response Project to fight Ebola.
- 53. Anti-terror Bill approved by the Parliament of France to prevent Jihadists from travelling to Iraq, Syria or elsewhere by confiscating their passports.

- 54. According to report released by UN, India has the highest number of neonatal deaths in all over the World during the year 2012.
- 55. Rajasthan became first State to ratify National Judicial Appointments Commission Bill 2014, the bill seeks to end the collegium system of appointments and transfer of judges to higher judiciary.
- 56. The President of India, Shri Pranab Mukherjee visited the historic 'Cu Chi' Tunnel in Vietnam during his three days official visit. 'Cu Chi' tunnel is one of the most bombed, shelled and devastated areas of world military history.
- 57. US House of Representatives approved Barack Obama's plan to train the Syrian opposition taking on Islamic State of Iraq and Syria (ISIS). US House of Representatives is one of the two houses of the bicameral legislature, the other one is Senate.
- 58. Electronic Toll Collection programme decided to roll out by Union Ministry of Road Transport and Highways under the brand name FASTag.
- 59. Goa became permanent venue for the International Film Festival of India after signed MoU between Information and Broadcasting Ministry and Government of Goa.
- 60. Total 16 Agreements signed between India and China during the official visit of President of China Xi Jinping.
- 61. Vintage Dakota Aircraft gifted by Indian Air Force to Bangladesh Air Force. Dakota was the first transport aircraft which to be landed at the 11500 feet height in Leh by the pilot Wing Commander Shri Mehar Singh.
- 62. France joined United States of America to conduct the military strikes agasinst Islamic State of Iraq and Syria. France became first country to join USA agaisnt ISIS.
- 63. The Country Sierra Leone laucnched the controversial three days shutdown to contain the deadly spread of fatal Ebola Virus.
- 64. United Nations released populations projection based upon the data until 2012. The projection revealed that the total population of the World will reach 11 Billion by the year 2100.
- 65. 30th September declared as US-India Partnership Day by the US Senate, the Upper House of United States Congress.
- 66. India and China agreed to establish the Joint Working Group to promote facilitation in the film sector. The group will meet in

International Film Festival India 2014 which will be held in November 2014 in Goa.

- 67. Tarun Gogoi, the Chief Minister of Assam launched the scheme of Angel Fund, the fund launched to help the first generation entrepreneurs and youths to set up micro and small enterprises in the State of Assam. Under the scheme, the first generation entrepreneurs can get the maximum loan of Rs.5 Lac at 5% p.a.
- 68. Siddaramaiah, the Chief Minister of Karnartaka laucnched the Unicode based mobile application in Kannada language (the regional language of State of Karnataka) for android phones.
- 69. On 21st September 2014, Ashraf Ghani Ahmadzai choosen as the next President of Afghanistan after conducting Presidential elections.
- 70. John Key (full name John Phillip Key), Prime Minister of New Zealand won the third time on 20th September 2014. He led to the New Zealand National Party.
- 71. Third India-Bangladesh Joint Consultative Commission meet held in New Delhi. The Commission constituted under the Framework Agreement on Cooperation for development.
- 72. Voreqe Bainimarama became the Prime Minister of Fiji after won elections held on 17th September 2014.
- 73. United Nations launched United Nations Mission for Ebola Emergency Response (UNMEER) to fight with Ebola Virus.
- 74. Achin and Sartha, Narula Brothers of Delhi became the first ever contestants to win Rs.7 Crore in television show 'Kaun Banega Crorepati' after answering 14 questions.
- 75. The peace deal signed between Yeman and Shiite Houthi Rebels to end the violence in the country. The President of Yemen is Abd Rabbuh Mansur Hadi.
- 76. The State Government of Uttar Pradesh decided to set up Nirbhaya Centers in all the district of State. The basic aim of this step is to provide the help to the victims of crime against women.
- 77. Ancient Nalanda University inaugrated by External Affairs Minister Sushma Swaraj. Nalanda University was established during the reign of Gupta King Sakraditya in 427 AD.
- 78. The operation namely 'Operation Megh Rahat' undertaken by the Northern Command of Indian Army to give assistance and relief to the people of Jammu and Kashmir.

- 79. Li Ka-Shing became Asia's Richest Person while Alibaba's Jack Ma became 2nd richest person in Asia.
- 80. The Government of Andhra Pradesh enhanced the upper age limit upto 40 years instead of 34 years in government services from 30th September 2016 onwards.
- 81. United States of America started air strikes in Syria with the support of five Arab Nations i.e.
- Bahrain
- Jordan
- Qatar
- Saudi Arabia
- UAE

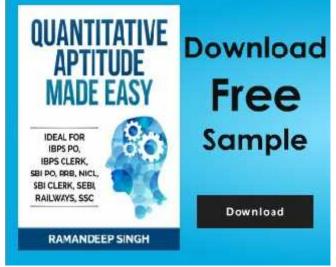
Apart from this Australia will also join the air strikes agaisnt ISIS.

- 82. World Green Building Week organised by Delhi Metro Rail Corporation during the period 22nd September 2014 to 27th September 2014 in around 100 countries under the theme 'Get Up, Green Up'. DMRC has taken this step to promote the construction of environment-friendly buildings with its partner Indian Green Building Council.
- 83. UN Climate Change Summit held in New York to put the planet towards reversing global warming. The next UN Climate Change Summit will be held in Paris, France in the next year.
- 84. The concert namely 'Ehsaas-e-Kashmir' organized by German Embassy to raise the funds for the flood affected people in the State of Jammu and Kashmir recently.
- 85. The new record set by Norwegian trio by travelling 19 countries just within 24 hours. The record set up by Gunnar Garfors, Tayyoung Pak and Oyvind Djupvik. The previous record was of 17 countries.
- 86. Swachh Bharat Mission approved by the Government of India. The mission will begin from 2nd October 2014 onwards and will be implemented for next 5 years. The basic aim of the mission is to strengthen the urban local bodies to design and operate systems to fulfill the objectives. The mission will cover about 4041 towns of all over the country.
- 87. Madhya Pradesh, the only Diamond producing State in India will host the Global Investors Summit 2014 which will be held during the period 08th October 2014 to 10th October 2014 under the theme 'Invest Madhya Pradesh'.
- 88. 25th September declared as 'Antyodya Diwas' by the Government of India to mark the 98th

Birth Anniversary of Pandit Deendayal Upadhyay, famous philopher and political activist.

- 89. The Campaign 'Make In India' launched by Prime Minister of India Shri Narendra Modi to make India a manufacturing hub. The basic aim of this campaign is to attract all the foreign compaies to set the manufacturing units in India.
- 90. China laucnhed the campaign 'Made In China' to retain its manufacturing prowess through giving host of tax concession. The Prime Minister of China is Li Keqiang.
- 91. India will give contribution of \$12 million to United Nations for fight with Ebola Virus, the virus mainly spread in African countries.
- 92. The Price Stabilization Fund for green tea leaf launched by the State Government of Tamil Nadu.
- 93. 'Deen Dayal Upadhyaya Antyodaya Yojana' launched by the Union Government of India to strenthen the poor people of urban and rural areas. The yojana will cover 4041 statutory towns and cities.
- 94. Total Rs.62,000 Crore allocated for Swachh Bharat Mission which is launched recently by the Union Government of India and will be implement from 02nd October onwards on the eve of Birth Anniversary of Mahatama Gandhi.
- 95. Prithviraj Chavan, 22nd Chief Minister of Maharashtra resigned due to withdrawl of support of the Nationalist Congress Party (NCP) that supported Congress because the dispute of seat sharing in the upcoming Assembly elections in the State.
- 96. 30% reduction in salt intake recommended by World Health Organization (WHO) on the eve of World Heart Day i.e. observed on 29th September.
- 97. Cage Culture technique of fish farming introduced by the State Government of Himachal Pradesh which will be helpful for the people of rural areas in the State.
- 98. Jayalalithaa Jayaram, Chief Minister of Tamil Nadu convicted for 4 years by the Special Court in Bengaluru in dispropationate of assets and also fined with Rs.100 Crore. She became the first Chief Minister of any State of India who be convicted in a disproportionate assets during his/her tenure. She was 2nd woman Chief Minister of Tamil Nadu, the first one was Janaki Ramachandran. She was led to party 'All India Anna Dravida Munnetra Kazhagam' (AIADMK).

- 99. On 27th September 2014, Prime Minister of India Shri Narendra Modi addressed United Nations General Assembly session in Hindi Language in New York which was 69th in number. He became the 2nd Prime Minister of India after Shri Atal Bihari Vajpayee who addressed UNGA in Hindi Language.
- 100. O. Panneerselvam became the Chief Minister of Tamil Nadu for 2nd time. Earlier, he became Chief Minister of the State during the period 2001 to 2002.
- 101. Ashraf Ghani Ahmadzai sworn in as the President of Afghanistan suceeded by Hamid Karzai.
- 102. On 24th September 2014, India Food Park inaugrated by the Prime Minister of India Shri Narendra Modi in Tumkur, Karnataka.
- 103. Komagata Maru incident completed 100 years on 27th September 2014. On the same day i.e. on 27th September 1914, the bunch of Indians reached Calcutta (now Kolkata) on Japanese stemship namely Komagata Maru.
- 104. Infrastructure loss in Jammu and Kashmir floods touches Rs 6,000 crore
- 105. Modi to address UN General Assembly in Hindi
- 106. Son of railway minister DV Sadananda Gowda booked by police in a rape case. An actress claimed that he kidnapped her and then married her forcefully.
- 107. G20 nations to share bank accounts informations to help India track black money.
- 108. BJP-Shiv Sena may breakdown due to seat sharing dispute.
- 109. Madras High Court gave a judgement in which it said that **RTI Application must give reason to get information** and he/she must clearly state the objective of seeking such information.
- 110. Jayalalitha has been allotted special VVIP cell number 23. Her prisoner number is 7408.
- 111. PM Narendra Modi to meet Barack Obama today at White House for dinner.
- 112. Fake NHAI recruitment scam revealed.
- 113. HC ordered IIPM to not to use word "B-School" in their ads.



Deaths

- 1. The famous professor of History Shri Bipan Chandra died. He wrote various books. He awarded with Padma Bhushan Award, the 2nd highest civilian award of India in the year 2010.
- Sattiraju Lakshminarayana, the renowned Telugu filmmaker died on 31st August 2014. Oftenly, the people called him as Bapu. He received Padma Shri Award in the year 2013. Apart from this, he received many more awards organized by national and state organizations.
- 3. The famous Kathak Dancer of South India Maya Rao died. He is from Bangalore. He awarded with Karnataka Rajyotsava awards in the year 1986.
- 4. Bala Thampoe, the famous trade unionist of Sri Lanka died. He was a lawyer and a General Secretary of Ceylon Mercantile Union in Sri Lanka for the last 65 years, the Union came under the influence of Lanka Sama Samaja Party.
- 5. Norman Gordon, the world's oldest test cricketer died on 02nd September 2014. He is from South Africa. He was the last man alive to played test cricket before the World War-II.
- India' first Muslim Attorney General Goolam Essanji Vahanvati died. He was 13th Attorney General of India and remained Solicitor General of India during the period 2004 to 2009. Now, Mukul Rohatgi is the 14th Attorney General of India.
- 7. A.P. Venkateshwaran, the former Foreign Secretary of India died. He was the Chairman of Asia Centre, the centre promotes political,

cultural, economic and scoial exchanges between all the Asian Countries.

- Joan Rivers, the famous actress and comedian of United States of America died on 04th September 2014. She was known for her stand-up comedy and she awarded with Daytime Emmy Award for his outstanding show 'The Joan Rivers Show'.
- 9. Dr.Noel W. Hinners, the former Chief Scientist of NASA died due to brain tumor. He remained the Director of National Air and Space Museum in Washington, United States of America.
- Habib Wali Mohammad, the renowned Ghazal Singer of Pakistan died on 04th September 2014.
- 11. The renowned Nazrul Sangeet Singer of Bangladesh Firoza Begum died on 09th September 2014. She awarded with Nazrul Sammanana Award 2012 by government of West Bengal.
- Richard Kiel (full name Richard Dawson Kiel), the renowned Hollywood Actor died on 10th September 2014. He was also known for his role of steel-toothed jaws in the James Bond movies.
- 13. Jitendra Chandra Paul, the renowned Journalist died on 11th September 2014. He also wrote 12 books.
- 14. Yoshiko Yamaguchi, the famous and old film actress of Japan, died. She was one of the biggest and old film stars during and after World War-II. She acted in famous Hollywood films like Japanese War Bride and House of Bamboo etc.
- 15. Kireet Joshi, the educationist died on 14th September 2014. He was an Education Advisor in Government of India in the year 1976.
- 16. On 17th September 2014, Sanker Baruah, the former Director General of Police of Assam Police died. He committed suicide after raided his residence by CBI related with Saradha Chit Fund Case.
- 17. Upalappu Srinivas, an Indian mandolin player died. Generally, he was known as Mandolin Srinivas.
- 18. Anandji Dossa (full name Anandji Jamnadas Dossa), the former Indian Cricket Statistician died on 22nd September 2014. The collections are preserved by BCCI under the name Anandji Dossa Library collected by him in various years. He also did live scoring for cricket matches of India on All India Radio.

19. Bibi Prakash Kaur, sister of Shaheed Bhagat Singh died on 28th September 2014 i.e. birth anniversary of Shaheed Bhagat Singh.

Awards and Books

- 1. Herry Belafonte, the famour of Actor and Singer of United States of America to receive Jean Hersholt Humanitarian Oscar Award given by the Academy of Motion Pictures. Generally, he is known as the 'King of Calypso'.
- 2. Akkineni Nageswara Rao, the famous Telugu actor became the first Indian actor to be honoured with postage stamp by the US Post Service. He is generally known as the nick name 'ANR'. He received the Padma Vibhushan award, the highest civilian award of India and also bagged the Dadasaheb Phalke award.
- 3. The oldest Nalanda University started its first session on 01st September 2014 at Rajgir, Patna i.e. the Buddhist pilgrim town. School of Ecology and Environmental Studies and School of Historical Studies set by the University. The Chairman of the University is Amartya Sen, the noble prize winner in Economics.
- 4. India's big pharmaceutical company 'Wockhardt' became the first Indian Pharmaceutical Company to receive the Qualified Infectious Disease Product (QIDP) status.
- 5. Vinod Mehta, the famous journalist selected for G.K. Reddy Memorial Award, the award presented annualy. He is author of biographies of the famous actress Meena Kumar and the famous politician Sanjay Gandhi.
- 6. The Book 'Starmus-50 Years of Man in Space' released, the book based upon the Starmus Festival and is written by Garik Israelien, Brain May and David J Eicher.
- Saakshar Bharat Awards 2014 presented by the President of India Shri Pranab Mukherjee on the eve of International Literacy Day i.e. on 08th September 2014. The awards instituted by National Literacy Mission Authority, Government of India annually.
- 8. Dr.Kamal Bawa, the famous Scientist of India won MIDORI Prize in Biodiversity 2014 for research on climate change in the Himalayas. The award was announced by AEON Environmental Foundation and Convention on

Biological Diversity Secretariat. This is an international prize which was started in the year 2010.

- 9. Bhartendu Harishchandra Awards for the years 2011 and 2012 conferred by Information & Broadcasting Department. The Awards started in the year 1983. Firstly, the Awards given only in Journalism and Mass Communication but with the passage of time three more categories included i.e. National Integration, Women's Issues and Children's Literature in the year 1992.
- 10. Bangladesh and Timor-Leste awarded with South East Asia Award for Excellence in Public Health by World Health Organization.
- 11. K.J. Yesudas (Full Name Kattassery Joseph Yesudas) awarded with Life Time Achievement Award by the Government of Kerela. He is famous playback singer.
- 12. Naseeruddin Shah, the famous Bollywood Actor wrote the autobiography namely 'And Then One Day:A Memoir'.
- 13. Govind Mishra, the renowned Hindi Author awarded with Saraswati Samman 2013 for his Novel 'Dhool Paudhon Par'. He is 2nd Hindi Author to be conferred with the award, the first one was Harivansh Rai Bachchan in the year 1991.
- 14. Edward Snowden, Alan Rusbridger, Asma Jahangir, Basil Fernando and Bill McKibben are awarded with Right Livelihood Award 2014, the award generally known as 'Alternative Nobel' which is the Internatinal award.
- 15. M.T. Vasudevan Nair (Fullname Madathil Thekkepaattu Vasudevan Nair), the famous author and writer selected for J.C. Daniel Award 2013 by the State Government of Kerela. He is popularly known as M.T.
- 16. Sukinda Chromite Mine of the Tata Steel won Asian Corporate Social Responsibility Leadership Award for community development. The award presented by World CSR Congress.
- Shanti Swarup Bhatnagar Awards 2014 announced on the eve of 72nd Foundation Day of Council for Scientific & Industrial Research i.e. on 26th September 2014. Total 10 Scientists are decided to honour with Shanti Swarup Bhatnagar Award.

Science and Technology

- 1. Japan will sell the sea plane namely **US-2** since the World War-II to India.
- 2. "Backoff" the deadly Trojan is prowling in the Indian cyberspace by Indian Cyber Security Watchdog CERT. Backoff is being seen spreading through computer networks.
- 3. To detect the presence of the fatal virus i.e. Ebola Virus, the researchers of Japan established the method namely 'RT-LAMP' (Reverse Transcription-loop-mediated isothermal Amplification). With the help of this method, the presence of Ebloa Virus will detect just in 30 minutes.
- 4. T.N. Suresh Kumar, a senior Scientist of India became 1st Indian and 259th person in all over the world to visit the Stratosphere, the 2nd layer of the Earth's atmosphere.
- 5. Agni-1 Missile successfully test fired by Strategic Force Command of India, the missile developed by Defence Research and Development Organisation (DRDO). The Missile launched from the Integrated Test Rage at Wheeler Island, off the Odisha Coast.
- 6. World's firsrt water based nuclear battery developed by Jae W. Kwon. The battery can used as a source of reliable energy in automobiles and space flight.
- Mangalyan, Mars Orbiter Mission of India successfully entered the Martian orbit. With this achievement, India became 1st country to insert the spacecraft of the mission around the mars.
- India became first country to enter Mars orbit as ISRO's Mars Orbiter Mission. The mission took off from the earth on 05th November 2013.
- 9. Indian Space Research Organization (ISRO) became 4th agency in all over the world to have successfully executed a mission to Mars. The other three agencies are :
- NASA (United States)
- Roscosmos (Russia)
- European Space Agency (ESA) of European Consortium
- 10. NASA's Mariner 4 (United States) was the first successful mission in the year 1965.
- 11. Hatf IX, the short range surface to surface missile test fired by Pakistan. Before this, Pakistan had tested the Hatf IX missiles in the year 2011 and 2012.
- 12. Flipkart unintentionally leaked First Android One phone, Spice Android One Dream UNO

Mi-498 phone, priced at Rs 6,999. Flipkart will be the exclusive seller of this deice.

Business and Economy

- 1. United Bank of India declared 'wilful defaulters' to its promoter Vijay Mallya.
- 2. Ecuador will issue the Digital Currency. Ecuador will be the first nation to issue the Digital Currency. The currency will be issued by Central Bank of Ecuador.
- 3. Reserve Bank of India issued guidelines on the implementation of Basel-III Capital Regulations. The guidelines will be affected with the immediate effect i.e. from 01st September 2014.
- 4. According to Brookings Institution, Hyderabad tops for sending students for higher education to the United States of America during the period 2008-2012.
- 5. The licences of five non-banking financial companies cancelled by Reserve Bank of India. All the five companies are based in Kolkata, West Bengal.
- 6. The Overall decline of 3.3% in livestock population as compared to 2007, recorded in 19th Livestock Census.
- According the World Economic Forum, India stands at 71st position in the Global Competitiveness Report 2014-15.
- 8. Maruti Suzuki, an automobile company introduced Ciaz which is its new mid-sized sedan.
- 9. Lakshadweep tops in fish consumption while the famous tourist spot of India i.e. Goa is 2nd to consumption the fish.
- 10. Bharat Sanchar Nigam Limited (BSNL) and Mahanagar Telephone Nigam Ltd. (MTNL) will be merged by the next year in July 2015.
- 11. As per the data released by the Reserve Bank of India, Current Account Deficit of India norrowed down to 1.7% to Gross Domestic Product in the Quarter 1 of fiscal year 2014-15.
- 12. Bharti Airtel launched Wynk Music application for Android and iOS. Bharti Airtel is the largest mobile operator in India.
- 13. Samsung, the famous electronics company unveiled the first Android-powered printers for office use in IFA 2014 Expo in Germany.
- 14. Japan ranked on the top position in the list of countries most affected by online banking

malware during April-June 2014 while India ranked at 3^{rd} position.

- 15. India's largest mobile network company Bharti Airtel announced to sign the agreement with Eaton Towers to divest 3500 towers in 6 African Countries. From which Uganda, Kenya and Nigeria are the major countries, in which Nigeria is the biggest African market of Bharti Airtel. Recently, Bharti Airtel signed an agreement with Helios Towers Africa in July 2014.
- 16. MOU signed between the National WAQF Development Corporation and National Building Construction Corporation to develop the property of WAQF. It is important to know you that India has the largesty number of WAQF properties in all over the world.
- 17. India's largest Public Sector Bank i.e. State Bank of India launched the first Multicurrency International Debit Card with the tieup of MasterCard. With the help of this card, all the SBI Customers use a single card to pay in multiple currencies. This card has the capacity of 12 currencies but initially it will have 4 currencies i.e.
- US Dollar
- Singapore Dollar
- Great Britain Pound
- Euro
- 18. On 10th September 2014, Cardless Cash Withdrawl Service launched by one of the largest private sector banks i.e. ICICI Bank Ltd. With the help of this service, every customer of ICICI Bank Ltd. can transfer money from his account to anyone with the help of his mobile number.
- 19. Apple Inc. unveiled its iWatch in United States of America. The iWatch supports Siri, you can recive and send the messages from your wrist itself.
- 20. BlackBerry acquired the UK based mobile technology start up Movirtu, the software which allows customers to have multiple phone numbers on the same device.
- 21. On 13th September 2014, State Bank of India, one of the largest public sector banks of India celebrated 150 years of its operations in Sri Lanka. The bank is in working since the year 1864 in Sri Lanka. Initially, Bank of Hindustan established the branch in Colombo, Sri Lanka after that the bank taken over by Bank of Madras then merged with Imperial Bank of India and with the passage of time in

the year 1955, the bank became State Bank of India and generally known as SBI. Presently, P. Pradeep Kumar is the CEO of State Bank of India.

- 22. Reserve Bank of India decided to fix the upper age limit of 70 years for MD and CEO in private sector banks under the provisions of Companies Act, 2013 u/S 196(3). Now, the persons between the ages 21 to 70 can serve as MD and CEO in private sector banks.
- 23. 'Android One', the operating system programme launched by Google. Google partners will local phone makers to sell affordable yet feature packed Android Phones under this programme. Presently, the CEO of Google is Larry Page.
- 24. Reserve Bank of India closed six Urban Cooperative Banks under the Prevention of Money Laundering Act, 2002. The banks suspected of being used to route illegal money.
- 25. Accroding to the data released by the Government of India, 3.74% inflation recorded based on Wholesale Price Index during the last 5 years.
- 26. IIM Bangalore launched the portal '<u>www.ibought</u>property.com' to promote transparency in the real estate.]
- 27. Padmini Prakash became the first transgender television news anchor in India. She became the news anchor of Coimbatore based Lotus News Channel. Padmini Prakash won several transgender beauty contests.
- 28. IndiGo, an Indian Airline Company, signed an agreement with Industrial and Commercial Bank of India Ltd. (ICBC) to purchase 30 A320 Aircrafts. IndigGo is low cost carrier and the largest airline in India and has its Headquarter at Gurgaon.
- 29. According to 6th Delhi Economic Census 2013 released by Directorate of Economics and Statistics of Delhi, the average employment size per enterprise in Delhi is 3.34 while the national average is 2.18.
- 30. BNP Paribas launched Equity Index Linked Green Bond with the World Bank which will help raise funds for the products who seeking to mitigate climate change. BNP Paribas is French bank and its headquarter is in Paris and global headquarter is in London.
- 31. Royal Mint of Britain launched its own online trading service for Gold coins. Royal Mint is the body permitted to manufacture or mint the coins for United Kingdom.
- 32. Reliance Jio Infocomm Limited signed an agreement with Indus Towers called Master

Services Agreement however Reliance Jio Infocomm Limited sharing agreement with GTL Infrastructure Limited (a telecom tower company) recently.

- 33. Yahoo Inc. acquired startup firm BookPad Inc., the Bengaluru based startup firm. Yahoo Inc. is an American multinational Internet Corportation. The CEO of Yahoo Inc. is Marissa Mayer and it is founded in the year 1994.
- 34. New name of MCX Stock Exchange (MCX-SX) i.e. Metropolitan Stock Exchange of India (mSXI) approved by Securities and Exchange Board of India (SEBI).
- 35. According to Forbes List 2014 released recently, Mukesh Ambani (full name Mukesh Dhirubhai Ambani) is the richest person of India. Mukesh Ambani is the Chairman and Managing Director of Reliance Industries Ltd.
- 36. Emami Biotech acquired Vanaspati Brand Rasoi who is the fast moving consumer goods of India. The Headquarter of Emami Group of Companies is in Kolkata, West Bengal.
- 37. India's one of the largest public sector banks i.e. State Bank of India announced to sign the Line of Credit of \$500 million with Exim Bank (Export Import Bank) in South Korea.
- 38. Gold crashed to 15-months low, now trading below Rs 27000 levels.
- 39. "Make in India" campaign will start from 25 September. This campaigns aims at 10% manufacturing growth in India.
- 40. Delhi High Court asked why Facebook is not paying service tax while Google is paying. Until last year ads on print as well digital media was exempted from service tax but now digital ads are taxable.
- 41. Bendgate got viral on social media websites. Many buyer complained about bending of iPhone 6 Plus.
- 42. Yesterday Google celebrated its 16th birthday.



Union Budget 2014

Arun Jaitley, The Finance Minister of Narendra Modi's cabinet presented, Union Budget. I must say that this budget is "Growth Oriented". Government planned to invest lots of funds on setting up of new educational institutes and one of the most important step that government took - Increase in limit of 80C. This would lead to higher investment rate and automatically this would help in job creation.

Highlights

Taxes and Interests

- Income tax exemption limit raised from Rs.2 Lakh to Rs.2.5 Lakh
- Deduction limit under Section 80-C raised to Rs.1.5 Lakh
- Annual PPF ceiling hiked to Rs.1.5 Lakh
- No tax for income upto Rs.3 Lakh for senior citizens
- Housing loan interest deduction limit raised from Rs.1.5 Lakh to Rs.2 Lakh

Aim: Save taxpayers from burden

Women's Safety

- Rs.50 Crore for safety for Women on public road transport
- Rs.150 Crore security net in large cities
- Crisis Management centres to come up in Delhi

• Rs.100 Crore for 'Beti Padhao, Bet Bachao Yojana'

Aim: 2013 saw a crime spike by 26.7% compared to the previous year. Nirbhaya like incidents drew worldwide condemnation

Power & Energy

- Rs.500 Crore for solar power projects
- 24×7 power supply to all homes
- Rs.100 Crore for "Ultra Modern Super Critical Coal Based Thermal Power Technology"
- Rs.200 Crore for power reforms in Delhi

Why: For meeting ever growing demand. Villages and rural areas to benefit most.

Education

- 5 new IITs and an equal number of IIMs, 4 new AIIMS
- Rs.28,635 Crore for Sarva Shiksha Abhiyan
- Rs.4,966 Crore for the Rashtriya Madhyamik Shiksha Abhiyan

Aim: To check high school dropouts and boos higher education

Defence

- Gets Rs.2.29 Lakh Crore, One-Rank One- Pay adopted
- FDI limit raised from 26% to 49%
- Rs.1000 Crore for border area rail network
- Additional Rs.5000 Crore for the modernization of armed forces

Pushing to the front: India's strategic interests demand state-of-the-art weapons and capability to deploy troops swiftly

Agriculture

- Rs.100 Crore for Agri-infrastructure fund
- Rs.50 Crore for indigenous cattle breeding
- Rs.8 Lakh Crore for agriculture credit
- Government to formulate new urea policy
- Rs.500 Crore for price stabilization fund
- Rs.100 Crore for Kisan Television
- Farmers to get loans at 7%

 Two IARI like institutions of excellence in Assam and Jharkhand
 Aim: To encourage R & D and rationalize

fertilizer prices to boost rural economy

Tourism

- E-visas at nine airports, Rs.500 Crore for 5 new tourist circuits
- National Heritage city Development and Augmentation Yojana
- Rs.100 Crore for the preservation of archaeological sites

Target: More revenue and foreign currency. Government looks forward to an average annual growth of 8% per year

Infrastructure

- Rs.37,850 Crore allocated for road building plan via NHAI, including Rs.3000 Crore for the North East
- Rs.11,635 Crore to develop existing ports & harbours
- Schemes for development of airports in tier-I and II cities via AAI and PPP
- Rs.7,060 Crore allocated for 100 smart cities
- Rs.100 Crore for metro projects in Lucknow and Ahmedabad

The way ahead: To clear highways sector from the maze of clearances.

Markets & Banking

- PSU Banks to raise Rs.2.40 Lakh Crore capital by 2018
- Introduction of uniform KYC norms
- One single operating DMAT Account
- Two bank accounts in each household to be opened

What it means: Banking facilities for all households

Customs & Excise

- Colour picture tubes exempted from basic customs duty
- Basic customs duty on LCD, LED panels below 19 inches reduced
- More proposals to cut excise on food processing and footwear
- Cigarattes, tobacco products, aerated water containing sugar to become expensive

Aim: To curb use of tobacco products as smoking results in 1 million deaths every year and 20% of the total deaths in the country.

Sports

- Rs.200 Crore for upgrading indoor and outdoor facilities in Jammu and Kashmir
- Rs.100 Crore allocated for Sports University in Manipur
- Rs.100 Crore for training sportsmen and women for upcoming Commonwealth and Asian Games.

Aim: As sports have not been mainstreamed to date, was a need to set up national level academies for major games in different parts of the country.

Information Technology

- Tax benefits for IT industry restored
- FDI to be allowed in e-commerce sector to provide much needed boost to the online retail industry
- Rs.100 Crore set aside for development of Technology Development Fund
- Biotech clusters to be set up in Bangalore and Faridabad
- All government departments, ministries to be integrated through eplatform by 31 Dec., 2014

Aim: to promote the use of new technology and integration of technology across sectors.

Rural Development

- Rs.500 Crore for Deen Dayal Upadhaya Gram Jyoti Yojana
- Rs.14,389 Crore for Pradhan Mantri Gram Sadak Yojana
- Initial sum of Rs.100 Crore for Village Entrepreneurship Programme
- New programme Neeranchal to give impetus to watershed development with an initial outlay of Rs.2,142 Crore
- Swatch Bharat Abhiyaan targeting total sanitation by 2019
- Low interest loan scheme for women self help groups

Tax exemption limit increased from 2 lacs to 2.5 lacs

Much awaited and expected decision from FM. Although it was expected that tax exemption limit will be increased to 3 lacs but it is increased to 2.5 lacs only. Government tried to relief to inflation stricken public. Individual resident below 60 years of age (i.e. born on or after 1st April 1953) or any NRI, HUF, AOP, BOI or AJP*

New Schemes introduced in Budget 2014

| Scheme | Fund Allocation | |
|-----------------------------|-----------------|--|
| Textile Cluster | 200 Crore | |
| Kisan Television | 100 Crore | |
| Four new AIIMS | 500 Crore | |
| Modernization of Madrassas | 100 Crore | |
| Community Radio Centres | 100 Crore | |
| Agricultural University | 200 Crore | |
| Beti Padhao Beti Badhao | 100 Crore | |
| Yojana | | |
| 'Statue of Unity' of Sardar | 200 Crore | |
| Vallabh Patel | | |
| National rural internet and | 500 Crore | |
| technology mission | | |
| New and renewable energy | 500 Crore | |
| Soil health card policy | 100 Crore | |
| Soil testing lab | 100 Crore | |
| Metro rails development | 100 Crore | |
| project | | |

Important Organizations and their Abbreviations

- IOD- Indian Ocean Dipole
- ICANN- Internet Corporation for Assigned Names and Numbers
- CCI- Competition Commission of India
- DGCA- The Directorate General of Civil Aviation
- UNESCO- United Nations Educational, Scientific and Cultural Organization
- IAEA- International Atomic Energy Agency (IAEA)
- NFSA- National Food Security Act
- UNEP- United Nations Environment Programme
- NDMA- National Disaster Management Authority
- MPA- Marine Protected Area
- OHCHR- Office of High Commissioner for Human Rights
- DRSC- District-level Road Safety Committees

- AICTE :- All India Council of Technical Education
- AIIMS :- All India Institute of Medical Sciences
- ASSOCHAM :- Associated Chamber of Commerce and Industry
- BIS :- Bureau of Indian Standards
- CSIR :- Council of Scientific and Industrial Research
- CVC :- Central Vigilance Commission
- DGCA :- Director General of Civil Aviation
- ECIL :- Electronic Corporation of India Limited
- FCI :- Food Corporation of India
- FICCI :- Federation of Indian Chamber of Commerce and Industry
- FIEO :- Federation of Indian Export Organization
- IDFC Infrastructure Development Finance Co. Ltd.
- GATT :- General Agreement on Tariff and Trade
- AICI Agricultural Insurance Corporation of India
- CCIC Central Cottage Industries Corporation
- CCI Consumer Confidence Index
- EFTA European Free Trade Association
- ISRO–Indian Space Research Organisation
- ICICI–Industrial Credit and Investment Corporation of India
- HDFC–Housing Development Finance Corporation
- NASA :-National aeronautics and space administration.
- ESA :-Employment and support Allowance

Important Days

| January 9 | NRI Day |
|---------------------------------|-------------------------------|
| January 10 | World Laughter Day |
| January 12 | National Youth Day |
| January 15 | Army Day |
| January 26 | India's Republic Day, |
| | International Customs Day |
| January 30 | Martyrs' Day; |
| | World Leprosy Eradication Day |
| 2nd Sunday of Feb. | World Marriage Day |
| February 24 | Central Excise Day |
| February 28 | National Science Day |
| 2 nd Monday of March | Commonwealth Day |
| March 8 | International Women's Day |
| | Intl. literacy Day |
| March 15 | World Disabled Day |
| | World Consumer Rights Day |

| March 18 | Ordnance Factories Day (India) | Septe | mber 8 | World Literacy D | Day |
|----------------------|--|-------|--------------------|-----------------------------------|--------------|
| March 21 | World Forestry Day | Canta | | (UNESCO) | |
| | Intl. Day for Elimination of Racial Discrimination | | mber 15 | Engineers' Day | |
| March 22 | World Day for Water | - | mber 16 | World Ozone Da Alzheimer's Day | |
| March 23 | World Meteorological Day | Septe | mber 21 | Day for Peace & | |
| March 24 | World TB Day | | | violence (UN) | INOII- |
| | • | Sonto | mbor 22 | | ra of concor |
| April 5 Interna | ational Day for Mine Awareness; National Maritime Day | Septe | mber 22 | Rose Day (Welfa | ie of cancer |
| April 7 | World Health Day | Sonto | mber 26 | patients) Day of the Deaf | |
| April 7 April 17 | World Haemophilia Day | - | mber 20 mber 27 | World Tourism I |)ov |
| April 18 | World Heritage Day | Octob | | International Day | • |
| April 21 | Secretaries' Day | Octob | | Gandhi Jayanthi | IOI LIGCITY |
| April 22 | Earth Day | Octob | | World Habitat Da | av |
| April 22 April 23 | World Book and Copyright Day | Octob | | World Animal W | |
| May 1 | Workers' Day | Octob | | Indian Air Force | • |
| Whay I | (International Labour Day) | Octob | | World Post Offic | • |
| May 3 | Press Freedom Day; | Octob | | National Post Da | • |
| May 5 | World Asthma Day | | er 2nd Thurs | | |
| May 2nd Sunday | Mother's Day | Octob | | UN International | |
| May 4 | Coal Miners' Day | 00100 | | Natural Disaster | |
| May 8 | World Red Cross Day | Octob | er 14 | World Standards | |
| May 9 | World Thalassaemia Day | Octob | | World White Car | • |
| May 11 | National Technology Day | 00000 | | (guiding the blind | • |
| May 12 | World Hypertension Day; | Octob | er 16 | World Food Day | |
| 1.1) 1 - | International Nurses Day | Octob | | UN Day; | |
| May 15 | International Day of Family | | | orld Development Info | ormation Dav |
| May 17 | World Telecomm. Day | Octob | | World Thrift Day | |
| May 24 | Commonwealth Day | | mber 9 | Legal Services D | |
| May 31 | Anti-tobacco Day | | mber 14 | Children's Day; I | • |
| June 4 | International Day of Innocent | | mber 17 | National Epileps | • |
| | Children Victims of | Nover | mber 20 | Africa Industriali | |
| | Aggression | Nover | mber 29 | International Day | |
| June 5 | World Environment Day | | | with Palestinian l | • |
| June 3rd Sunday | Father's Day | Decer | nber 1 | World AIDS Day | 7 |
| June 14 | World Blood Donor Day | Decer | nber 3 | World Day of Ha | ndicapped |
| June 26 | International Day against | Decer | nber 4 | Indian Navy Day | |
| | Drug Abuse and Illicit | Decer | nber 7 | Indian Armed For | ces Flag Day |
| | Trafficking | Decer | nber 10 | Human Rights D | ay; |
| July 1 | Doctor's Day | | | IntI. Children's D | ay of |
| July 6 | World Zoonoses Day | | | Broadcasting | |
| July 11 | World Population Day | Decer | nber 18 | Minorities Rights | s Day |
| August 3 | Internatioal Friendship Day | Decer | nber 23 | Kisan Divas (Far | mer's Day) |
| August 6 | Hiroshima Day | | | 1 | |
| August 8 | World Senior Citizen's Day | Flag | Name | Capital | Currency |
| August 9 | Quit India Day, | | | - | |
| | Nagasaki Day | | Algeria | Algiers | Dinar |
| August 15 | Indian Independence Day | | | | |
| August 18 | IntI. Day of the World's | - 2 | Angola | Luanda | Angolar |
| | Indigenous Peoples | - 24 | a mgoia | | - ingoitai |
| August 19 | Photography Day | | | Porto-Novo (official) | |
| August 29 | National Sports Day | | Benin | Cotonou (seat of | CFA franc |
| September 2 | Coconut Day | | | government) | |
| September 5 | Teachers' Day; | | | - / | |
| | Sanskrit Day | | | | |

| Flag | Name | Capital | Currency |
|--------------|--|--|---------------------------------|
| | Botswana | Gaborone | Pula |
| * | Burkina Faso | Ouagadougou | CFA franc |
| × | Burundi | Bujumbura | Rupie |
| * | Cameroon | Yaoundé | CFA franc |
| 1974 1947 | Cape Verde | Praia | Cape Verdean escudo |
| 1 | Central African Republic | Bangui | CFA franc |
| | Chad | N'Djamena | CFA franc |
| | Comoros | Moroni | Comorian franc |
| | Congo (Co ngo- Brazzaville) | Brazzaville | CFA franc |
| | Côte d'Ivoire (Iv ory Coast) | Yamoussoukro (officia l) Abidjan (seat of government) | CFA franc |
| */ | Democrati c Republic of the Congo(Co ngo- Kinshasa) | Kinshasa | Congolese franc |
| * | Djibouti | Djibouti | Djiboutian franc |
| 25 | Egypt | Cairo | Egyptian pound |
|) I | Equatorial Guinea | Malabo | Equatorial Guinean peseta |
| 0 | Eritrea | Asmara | Tallero |
| (夜) | Ethiopia | Addis Ababa | Birr |
| | Gabon | Libreville | CFA franc |
| | Gambia | Banjul | Gambian dalasi |

| Flag N | Name | Capital | Currency |
|--------|-------------------------------|---|--------------------------|
| | Shana | Accra | Ghana cedi |
| | Guinea | Conakry | Guinean franc |
| | Guinea- Bissau | Bissau | CFA franc |
| | Kenya | Nairobi | Kenyan shilling |
| Å I | Lesotho | Maseru | Lesotho loti |
| I | Liberia | Monrovia | Liberian dollar |
| .C+ | Libya | Tripoli | Dinar |
| | /ladagasc ar | Antananarivo | Malagasy ariary |
| | Aalawi | Lilongwe | Kwacha |
| N | Iali | Bamako | CFA franc |
| | Aauritani | Nouakchott | Ouguiya |
| N | Aauritius | Port Louis | Mauritian rupee |
| Л | <i>Aayotte</i> | Mamoudzou Overseas department of France | Euro |
| * | Aorocco | Rabat | Moroccan dirham |
| * | Aozambiq Ie | Maputo | Mozambic an metical |
| | Namibia | Windhoek | Namibian dollar |
| | Niger | Niamey | CFA franc |
| ľ | Nigeria | Abuja | Naira |
| F | Réunion | Saint-Denis Overseas department of France | Euro |
| F | Rwanda | Kigali | Rwandan franc |
| | Saint Helena, Ascension | Jamestown (Saint Helena) Georgetown (Ascensio | Saint Helena pound |

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| Flag | Name | Capital | Currency |
|------|------------------------------|---|--|
| | and Tristan da Cunha | n Island) Edinburgh of the Seven Seas (Tristan da Cunha) | Pound sterling |
| • | Sao Tome *and Principe | São Tomé | Dobra |
| * | Senegal | Dakar | CFA franc |
| | Seychelles | Victoria | Seychelloi s rupee |
| | Sierra Leone | Freetown | Leone |
| * | Somalia | Mogadishu | Somali shilling |
| * | Somaliland | Hargeisa | Somalilan d shilling |
| | South Africa | Pretoria(administrative /executive) Cape Town (legislative) Bloemfontein (judicial) | South African rand |
| · — | South Sudan | Juba | South Sudanese pound |
| | Sudan | Khartoum | Sudanese pound |
| | Swaziland | Mbabane (administrati ve) Lobamba (royal and legislative) | Lilangeni |
| | Tanzania | Dodoma (official) Dar es Salaam (seat of government) | Tanzanian shilling |
| * | Togo | Lomé | CFA franc |
| 0 | Tunisia | Tunis | Tunisian dinar |
| 6 | Uganda | Kampala | Ugandan shilling |
| None | Western Sahara | None Disputed territory between Morocco and the Sahrawi Arab Democratic Republic | Moroccan dirham Algerian dinar Mauritani an |

| Flag | Name | Capital | Currency |
|------|----------|---------|-------------------|
| | | | ouguiya |
| | Zambia | Lusaka | Zambian kwacha |
| | Zimbabwe | Harare | various |

| Flag | Name | Capital | Currency |
|-------------------|--------------------------------------|--|-----------------------|
| | Abkhazia | Sukhumi De factosovereign state lacking general international recognition Recognized byUnited Nations as part of Georgia. | Russian ruble |
| ۲ | Afghanistan | Kabul | Afghani |
| | Akrotiri and Dhekelia | Episkopi Cantonment | Euro |
| | Armenia | Yerevan | Dram |
| 0 | Azerbaijan ^{[Eur} ope] | Baku | Manat |
| | Bahrain | Manama | Bahraini dinar |
| ۲ | Bangladesh | Dhaka | Taka |
| A.S. | Bhutan | Thimphu | Bhutanese ngultrum |
| | British Indian Ocean Territory | Diego Garcia Overseas territory of the United Kingdom | US dollar UK pound |
| | Brunei | Bandar Seri Begawan | Brunei dollar |
| - | Cambodia | Phnom Penh | Riel |
| *2 | China | Beijing | Renminbi (yuan) |
| 0 | Christmas Island | Flying Fish Cove External territory of Australia | Australian dollar |
| © (· · | Cocos (Keeling) Islands | West Island External territory of | Australian dollar |

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| Flag | Name | Capital | Currency |
|----------|--------------------------------|--|------------------------|
| _ | | AustraliaExternal territory of Australia | |
| ۲ | Cyprus ^[Europe] | Nicosia | Euro |
| * | East Timor(Timor- Leste) | Dili | US Dollar |
| + | Georgia ^[Europe] | Tbilisi | Lari |
| \$ | Hong Kong | Special administrative region of China | Hong Kong dollar |
| ۲ | India | New Delhi | Indian Rupee |
| | Indonesia | Jakarta | Rupiah |
| ψ | Iran | Tehran | Rial |
| da a | Iraq | Baghdad | Iraqi dinar |
| \$ | Israel | Jerusalem | New shekel |
| • | Japan | Tokyo | Yen |
| •> | Jordan | Amman | Jordanian dinar |
| | Kazakhstan | Astana | Tenge |
| | Kurdistan | Erbil | Dinar |
| | Kuwait | Kuwait City | Kuwaiti dinar |
| 0 | Kyrgyzstan | Bishkek | Som |
| • | Laos | Vientiane | Kip |
| A | Lebanon | Beirut | Lebanese pound |
| - | Масаи | Special administrative region of China | Macanese pataca |
| (• | Malaysia | Kuala Lumpur(official) Putrajaya (seat of government) | Ringgit |

| Flag | Name | Capital | Currency |
|-----------|---------------------------|--|------------------------|
| C | Maldives | Malé | Maldivian rufiyaa |
| ŧ. | Mongolia | Ulaanbaatar | Tögrög |
| * | Myanmar (Burma) | Naypyidaw | Kyat |
| - | Nagorno- Karabakh | Stepanakert De factosovereign state lacking general international recognition Recognized byUnited Nations asde jure part ofAzerbaijan | Armenian dram |
| | Nepal | Kathmandu | Nepalese rupee |
| C* | Northern Cyprus | Nicosia De factosovereign state lacking general international recognition Recognized byUnited Nation asde jure part ofCyprus | Turkish lira |
| 0 | North Korea | Pyongyang | North Korean won |
| <u>بر</u> | Oman | Muscat | Rial |
| Ċ | Pakistan | Islamabad | Pakistani Rupee |
| | Palestine | East Jerusalem(claime d capital) Ramallah (West Bank seat of government) Gaza (Gaza Stripseat of government) Territory occupied byIsrael State of Palestine(<i>flag</i> | Israeli shekel |

| Flag | Name | Capital | Currency |
|-----------|----------------------------|---|-------------------------|
| | | <i>displayed</i>)proclai med on territory | |
| | Philippines | Manila | Philippine Peso |
| | Qatar | Doha | Riyal |
| 15963 | Saudi Arabia | Riyadh | Saudi riyal |
| C | Singapore | Singapore | Singapore dollar |
| () | South Korea | Seoul | South Korean won |
| | South Ossetia | Tskhinvali De factosovereign state lacking general international recognition Recognized byUnited Nations asde jure part ofGeorgia | Russian ruble |
| | Sri Lanka | Sri Jayawardenapura Kotte | Sri Lankan rupee |
| * * | Syria | Damascus | Syrian pound |
| * | Taiwan | Taipei De factosovereign state lacking general international recognition Recognized byUnited Nations as part of China. | New Taiwan dollar |
| æ | Tajikistan | Dushanbe | Somoni |
| | Thailand | Bangkok | Baht |
| C* | Turkey ^[Europe] | Ankara | Turkish lira |
| 2 | Turkmenistan | Ashgabat | Turkmen new manat |

| Flag | Name | Capital | Currency |
|------|-------------------------|-----------|---|
| | United Arab Emirates | Abu Dhabi | UAE dirham |
| | Uzbekistan | Tashkent | Uzbekista n som (O'zbekist on so'mi) |
| * | Vietnam | Hanoi | ng |
| | Yemen | Sana'a | Yemeni rial |

| Flag | Name | Capital | Currency |
|---------|----------------------------------|--|--------------------------------|
| + | Åland Islands | Mariehamn Autonomous region ofFinland(recognized by international treaty) | Euro |
| * | Albania | Tirana | Lek |
| 磡 | Andorra | Andorra la Vella | Euro |
| | Austria | Vienna | Euro |
| | Belarus | Minsk | Belarusian ruble |
| | Belgium | Brussels | Euro |
| ******* | Bosnia and Herzegovi na | Sarajevo | Convertibl e mark |
| | Bulgaria | Sofia | Lev |
| | Croatia | Zagreb | Kuna |
| | Czech Republic | Prague | Czech koruna |
| - | Denmark | Copenhagen | Danish krone ^[a] |
| | Estonia | Tallinn | Euro |
| ╉ | Faroe Islands | Tórshavn Self-governing territory of theDanish Realm | Faroese króna |
| | Finland | Helsinki | Euro |

| Flag | Name | Capital | Currency |
|------|-------------------|---|----------------------|
| | France | Paris | Euro CFP franc |
| | Germany | Berlin | Euro |
| 4 | Gibraltar | Gibraltar Overseas territory of the United Kingdom | Gibraltar pound |
| ±= | Greece | Athens | Euro |
| -+ | Guernsey | Saint Peter Port British Crown dependency | Pound sterling |
| | Hungary | Budapest | Forint |
| | Iceland | Reykjavík | Icelandic króna |
| | Ireland | Dublin | Euro |
| 24 | Isle of Man | Douglas British Crown dependency | Pound sterling |
| | Italy | Rome | Euro |
| * | Jersey | Saint Helier British Crown dependency | Pound sterling |
| | Kosovo | Pristina De factosovereign state recognized by over 80 UN member states A United Nationsmandate inSerb ianterritory was put in place starting in 1999. | Euro |
| | Latvia | Riga | Lats |
| (i) | Liechtens tein | Vaduz | Swiss franc |
| | Lithuania | Vilnius | Lithuanian litas |
| | Luxembo urg | Luxembourg | Euro |
| ≫ | Macedoni a | Skopje | Macedoni an denar |
| ÷ | Malta | Valletta | Euro |

| Flag | Name | Capital | Currency |
|-----------|------------------|--|--|
| a | Moldova | Chi in u | Moldovan leu |
| | Monaco | Monaco | Euro |
| <u>\$</u> | Monteneg ro | Podgorica | Euro |
| | Netherlan ds | Amsterdam | Euro US dollar NA guilder Aruban florin |
| ╞ | Norway | Oslo | Norwegia n krone |
| | Poland | Warsaw | Złoty |
| ۲ | Portugal | Lisbon | Euro |
| | Romania | Bucharest | Romanian leu |
| | Russia | Moscow | Russian ruble |
| - | San Marino | San Marino | Euro |
| Ü | Serbia | Belgrade | Serbian dinar |
| ۲ | Slovakia | Bratislava | Euro |
| • | Slovenia | Ljubljana | Euro |
| * | Spain | Madrid | Euro |
| | Svalbard | Longyearbyen Special territory ofNorway(recognized by international treaty) | Norwegia n krone |
| - | Sweden | Stockholm | Swedish krona |
| ÷ | Switzerla nd | Bern | Swiss franc |
| | Transnistr ia | Tiraspol De factosovereign state lacking general international recognition Recognized by United | Transnistri an ruble |

| Flag | Name | Capital | Currency |
|------|-------------------|---|----------------------|
| | | Nations as <i>de jure</i> part ofMoldova | |
| | Ukraine | Kiev | Ukrainian hryvnia |
| | United Kingdom | London | Pound sterling |

| Flag | Name | Capital | Currency |
|------|------------------------------|---|-----------------------------|
| ₩ 👳 | Anguilla | The Valley Overseas territory of the United Kingdom | East Caribbean Dollar |
| | Antigua and Barbuda | St. John's | East Caribbean Dollar |
| * | Aruba | Oranjestad Constituent country of the Kingdom of the Netherlands | Aruban florin |
| | Bahamas | Nassau | Bahamian Dollar |
| Ψ | Barbados | Bridgetown | Barbadian Dollar |
| | Belize | Belmopan | Belize Dollar |
| ak 🛱 | Bermuda | Hamilton Overseas territory of the United Kingdom | Bermudian Dollar |
| ۰ | Bonaire | Kralendijk Special municipality of the Netherlands | United States Dollar |
| ** 🔋 | British Virgin Islands | Road Town Overseas territory of the United Kingdom | United States Dollar |
| * | Canada | Ottawa | Canadian Dollar |
| ** | Cayman Islands | George Town Overseas territory of the United Kingdom | Cayman Islands Dollar |
| | Clipperton Island | uninhabited Overseas territory of France | Euro |

| Flag | Name | Capital | Currency |
|----------|-----------------------|--|--------------------------------------|
| | Costa Rica | San José | Costa Rican colon |
| | Cuba | Havana | Cuban peso |
| ** | Curaçao | Willemstad Constituent country of the Kingdom of the Netherlands | Netherland s Antillean guilder |
| _ | Dominica | Roseau | East Caribbean Dollar |
| | Dominican Republic | Santo Domingo | Dominican peso |
| 9 | El Salvador | San Salvador | United States Dollar |
| • | Greenland | Nuuk Self-governing territory of the Danish Realm | Danish Krone |
| | Grenada | St. George's | East Caribbean Dollar |
| | Guadeloup e | Basse-Terre Overseas department of France | Euro |
| ø | Guatemala | Guatemala City | Guatemala n quetzal |
| 10 | Haiti | Port-au-Prince | Haitian gourde |
| 1+1- | Honduras | Tegucigalpa | Honduran lempira |
| \succ | Jamaica | Kingston | Jamaican Dollar |
| | Martinique | Fort-de-France Overseas department of France | Euro |
| ۲ | Mexico | Mexico City | Mexican peso |
| ** 🔋 | Montserrat | Plymouth(official) Brades (seat of government) Overseas territory | East Caribbean Dollar |

| Flag | Name | Capital | Currency |
|------|---|--|---|
| | | of the United Kingdom | |
| | Navassa Island | - Insular area of the United States of America | United States Dollar |
| · A | Nicaragua | Managua | Nicaraguan cordoba |
| * | Panama | Panama City | United States Dollar Panamania n balboa |
| * | Puerto Rico | San Juan Insular area of the United States of America | United States Dollar |
| | Saba | The Bottom Special municipality of the Netherlands | United States Dollar |
| | Saint Barthélemy | Gustavia Overseas collectivity ofFranc e | Euro |
| ** | Saint Kitts and Nevis | Basseterre | East Caribbean Dollar |
| ٨ | Saint Lucia | Castries | East Caribbean Dollar |
| | Saint Martin | Marigot Overseas collectivity ofFranc e | Euro |
| | Saint Pierre and Miquelon | Saint-Pierre Overseas collectivity ofFranc e | Euro |
| ۷ | Saint Vincent and the Grenadine s | Kingstown | East Caribbean Dollar |
| ¢ | Sint Eustatius | Oranjestad Special municipality of the Netherlands | United States Dollar |

| Flag | Name | Capital | Currency |
|--------------|---------------------------------------|--|--------------------------------------|
| | Sint Maarten | Philipsburg Constituent country of the Kingdom of the Netherlands | Netherland s Antillean guilder |
| \mathbb{Z} | Trinidad and Tobago | Port of Spain | Trinidad and Tobago Dollar |
| ** • | Turks and Caicos Islands | Cockburn Town Overseas territory of the United Kingdom | United States Dollar |
| | United States | Washington, D.C. | United States Dollar |
| V | United States Virgin Islands | Charlotte Amalie Insular area of the United States of America | United States Dollar |
| Flag | Name | Capital | Currency |

| Flag | Name | Capital | Currency |
|----------|---------------------|---|------------------------------|
| • | Argentina | Buenos Aires | Peso |
| | Bolivia | Sucre(official) La Paz (seat of government) | Boliviano |
| | Brazil | Brasília | Real |
| * | Chile | Santiago | Peso |
| | Colombia | Bogotá | Peso |
| | Ecuador | Quito | United States dollar |
| ** 📲 | Falkland Islands | Stanley Overseas territory of the United Kingdom | Falkland Islands pound |
| | French Guiana | Cayenne Overseas department of France | Euro |
| | Guyana | Georgetown | Guyanese dollar |
| 0 | Paraguay | Asunción | Guaraní |

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| Flag | Name | Capital | Currency |
|-------|-----------|------------|----------------------|
| | Peru | Lima | Nuevo sol |
| * | Suriname | Paramaribo | Surinamese dollar |
| * | Uruguay | Montevideo | Uruguayan peso |
| - And | Venezuela | Caracas | Bolívar fuerte |

| Flag | Name | Capital | Currency |
|------|---|---|--|
| | American Samoa | Pago Pago Insular area of the United States of America | United States dollar |
| * | Ashmore and Cartier Islands External territory of Australia | | |
| ₩. | Australia | Canberra | Australian dollar |
| | Baker Island | | Insular area of the United States of America |
| ≭ | Cook Islands | Avarua Self-governing parliamentary democracy in free association with New Zealand | New Zealand dollar Cook Islands dollar |
| ₩. | Coral Sea Islands | | External territory of Australia |
| a t | Fiji | Suva | |
| 4 | French Polynesia | Papeete Overseas collectivity ofFran ce | CFP Franc |
| ¢ | Guam | Hagåtña | Insular area of the United States of America |

| Flag | Name | Capital | Currency |
|-----------|---------------------|---|--|
| | Howland Island | | Insular area of the United States of America |
| | Jarvis Island | | Insular area of the United States of America |
| | Johnston Atoll | | Insular area of the United States of America |
| | Kingman Reef | | Insular area of the United States of America |
| | Kiribati | South Tarawa | |
| | Marshall Islands | Majuro | |
| | Micronesi a | Palikir | |
| | Midway Atoll | | Insular area of the United States of America |
| • | Nauru | Yaren (seat of government) | |
| 1 | New Caledonia | Nouméa <i>Sui generis</i> <i>collectivity</i> (special collectivity) ofFrance | CFP Franc |
| ₩ | New Zealand | Wellington | New Zealand Dollar |
| 36 | Niue | Alofi | Self- governing parliamentar y democracy in free association with New Zealand |

| Flag | Name | Capital | Currency |
|-------------|--------------------------------|---|--|
| 4 | Norfolk Island | Kingston | Self- governing territory of Australia |
| \odot | Northern Mariana Islands | Saipan | Insular area of the United States of America |
| 0 | Palau | Melekeok | |
| | Palmyra Atoll | | Insular area of the United States of America |
| | Papua New Guinea | Port Moresby | |
| ₩े | Pitcairn Islands | Adamstown | Overseas territory of the United Kingdom |
| | Samoa | Apia | |
| | Solomon Islands | Honiara | |
| 2 | Tokelau | Nukunonu(main settlement, although each atoll has its own administrative centre) | Dependent territory of New Zealand |
| + | Tonga | Nuku alofa | |
| ₩ | Tuvalu | Funafuti | |
| > | Vanuatu | Port Vila | Vanuatu vatu |
| | Wake Island | Insular area of the United States of America | United States dollar |
| | Wallis and Futuna | Mata-Utu Overseas collectivity ofFran ce | CFP Franc |

| Flag | Name | Capital | Currency |
|------|--|---|-------------------|
| | Bouvet Island Depende nt territory of Norway | | |
| * | French Southern Territorie s | Alfred Faure(Crozet Islands) Port-aux- Français(Kerguelen Islands) Martin-de- Viviès (Saint Paul andAmsterdamIsl ands) Overseas territory of France | Euro |
| * | Heard Island and McDonal d Islands External territory of Australia | | |
| ** | South Georgia and the South Sandwich Islands | King Edward Point Overseas territory of the United Kingdom | Pound sterling |

| Prime Minister and Council of Ministers - India | | |
|--|---|---------------|
| S.no | Portfolio | Name |
| | Cabinet Ministers of Indi | a 2014 |
| | Prime Minister and also in-charge of the Ministries/Departments not specifically allocated to the charge of any Minister | |
| 1 | Personnel, Public Grievances and Pensions | Narendra Modi |
| | Department of Atomic Energy Department of Space | |
| 2 | Home Affairs | Rajnath Singh |
| 3 | External Affairs, Overseas Indian Affairs | Sushma Swaraj |

| 4 | Finance, Corporate Affairs, Defence | Arun Jaitley |
|----|---|----------------------------------|
| 5 | Urban Development Housing, Urban Poverty Alleviation, Parliamentary Affairs | M Venkaiah Naidu |
| 6 | Road Transport, Highways Shipping | Nitin Gadkari |
| 7 | Railways | D V Sadananda Gowda |
| 8 | Water Resources, River Development and Ganga Rejuvenation | Uma Bharati |
| 9 | Minority Affairs | Dr Najma A Heptulla |
| 10 | Rural Development, Panchayati Raj, Drinking Water and Sanitation | Nitin Gadkari |
| 11 | Consumer Affairs, Food and Public Distribution | Ram Vilas Paswan |
| 12 | Micro, Small and Medium Enterprises | Kalraj Mishra |
| 13 | Women and Child Development | Maneka Gandhi |
| 14 | Chemicals and Fertilizers | Ananth Kumar |
| 15 | Communications and Information Technology, Law and Justice | Ravi Shankar Prasad |
| 16 | Civil Aviation | Ashok Gajapathi Raju Pusapati |
| 17 | Heavy Industries and Public Enterprises | Anant Geete |
| 18 | Food Processing Industries | Harsimrat Kaur Badal |
| 19 | Mines Steel Labour and Employment | Narendra Singh Tomar |
| 20 | Tribal Affairs | Jual Oram |
| 21 | Agriculture | Radha Mohan Singh |
| 22 | Social Justice and Empowerment | Thaawar Chand Gehlot |
| 23 | Human Resource Development | Smriti Irani |
| 24 | Health and Family Welfare | Dr Harsh Vardhan |
| | Ministers of State with Independe | nt Charge |
| 1 | Development of North Eastern Region, External Affairs, Overseas Indian Affairs | General VK Singh |
| 2 | Planning, Statistics and Programme Implementation, Defence | Inderjit Singh Rao |
| 3 | Textiles, Parliamentary Affairs, Water Resources, River Development and Ganga Rejuvenation | Santosh Kumar Gangwar |
| 4 | Culture and Tourism | Shripad Yesso Naik |
| 5 | Petroleum and Natural Gas | Dharmendra Pradhan |
| | | |

| 1 2 3 | Civil Aviation Railways | GM Siddeshwara Manoj Sinha | |
|-------------|--|----------------------------------|--|
| 3 | Chemicals and Fertilizers | Nihalchand | |
| 4 | Rural Development Panchayati Raj Drinking Water and Sanitation | Upendra Kushwaha | |
| 5 | Heavy Industries and Public Enterprises | Radhakrishnan P | |
| 6 | Home Affairs | Kiren Rijiju | |
| 7 | Road Transport and Highways Shipping | | |
| 8 | Agriculture, Food Processing Dr Sanjeev Industries Kumar Balyan | | |
| 9 | Tribal Affairs Mansukhbhai Vasava | | |
| 10 | Consumer Affairs, Food and Public Raosaheb Distribution Dadarao Danve | | |
| 11 | Mines, Steel, Labour and Vishnu Deo Sai Employment | | |
| 12 | Social Justice and Empowerment | Sudarshan Bhagat | |





RAMANDEEP SINGH

Sample

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Financial Terms A-Z

A

AGM - Annual General Meeting, it is the year meeting held by every registered company. Agenda is to explain the performance during the year, presentation of annual financial statements, voting on important financial decisions. Any shareholder can participate in AGM.

Asset turnover ratio - This ratio can be explained as Net assets / Total turnover or sales. This ratio measures the operational efficiency of business assets. In simple terms this measures how many time total assets turned in a year and how efficiently the assets are used in a business.

Acid test ratio - This is one of the important ratio to measure business liquidity. Business liquidity is defined as ability of a business to pay it;s short term debts. Acid test ratio = Highly liquid assets / current liabilities

American Depository Receipts - This is the way non-US companies raises money from US investors. These shares can be traded in US stock exchanges and denominated in US \$.

Amortization - It is an accounting technique by which intangible assets are written off over a period of time. For example provision for doubtful debts or preliminary expenses are written off over a certain period of time.

Annuity - It is an investment scheme under which investor makes recurring investments and lump sum payment is made to him at the end. Common example is Recurring deposit account at a post office where people makes small monthly deposits and gets their money back at the end of period. Benefit of Annuity is investor gets compound interest over a period of time.

Asset Management Company - AMC is a company that pools and invests investor money in predetermined goals. Pool of funds is known as Mutual fund.

Audit - Financial statement and physical stock is checked annually by professional auditor (Chartered Accountant affiliated by ICAI in India) **Book-keeping -** Recording of financial transactions in books of account.

Bear market - A market situation in which most of the investors thinks that markets will fall.

Balance of Payment - BOP is the difference between a country's exports and imports.

С

Capital - Wealth invested by an entrepreneur on his business. Capital = Assets - Liabilities

Capital gain - Gain by selling a capital asset in which a person is not doing business. Income by selling a house by a bank employee is a capital gain whereas when a builder do the same thing it is Income from business and professional.

Current asset - An asset that can be converted into cash with 12 months. For example - debtors, stock etc.

Credit rating - A ranking applied to an individual, business or a nation based upon its credit history and current financial position. There are various credit rating companies in India such as Crisil.

CPI - Consumer price index is measure to find price of a bundle of commodities. CPI is used to measure the inflation in a country.

D

Debt consolidation - Debt consolidation is a process by which various loans and converted into a single loan to reduce interest rate and instalment value.

Depreciation - Depreciation is reduction in value of an asset due wear and tear over a period of time. For example a company purchased a machine in 2005 and planned to charge 20% depreciation. In 2010 the machine will be written off from the books of account.

Dividend - Dividend is the amount per share paid by a company to its shareholders. Dividend value is based upon company's profitability.

Dividend payout ratio - It is the ratio of dividend paid per share and EPS (Earning per share)

Double entry bookkeeping - It is a method of bookkeeping in which every transaction is recorded two accounts. Once in debit side and once in credit side.

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E

Earning per share - Earnings made by a company in a financial year divided by number of issued shares.

Equity - Value of a business. Equity = Total assets - Total liabilities

Ex-divided - Ex-dividend means without dividend. When a seller makes a ex-dividend sales contract then he is entitled to get dividend or interest payment.

EBIT - Earning before interest and taxes

EBT - Earning before tax

EAT - Earning after tax

F

Face value - The amount mentioned on face of a bond certificate.

Fixed assets - Assets which can be seen such as machinery

Financial year - A period of 12 months from 1st April to 31st march

Fundamental analysis - Analysis of a company based upon financial and operational performance.

Fiscal policy - Income and expenses management by Government.

Flat rate - Rate of interest in a contract which remains same irrespective of market rate in future.

Floating rate - Rate of interest which changes with change in market rate.

Fund manager - A person who manages a mutual fund and tries to maximize fund's returns while sticking to fund's objectives.

G

Gearing - It is the ratio of debt to equity

Goodwill - Intangible assets that defines firm's reputation in monetary terms.

Gross profit = Net sales - Net purchases - Direct expenses

GDP - Gross domestic product is the aggregate value of goods and services produced by every person of a nation.

GST - Goods and services tax is the same tax system for everything. It is proposed that GST will replace the multi tax system in India by 2015.

Η

Hedging - Hedging is a technique used by investors to protect themselves from adverse price movements. Derivatives are used for hedging in which hedgers takes the risk of price fluctuations.

Hedge funds - Mutual funds which invests in derivatives

Ι

Index - It is statistical measure used to find price variations in market. In stock markets most dominating stocks are grouped to make an index. For example - Sensex.

Income statement

A statement that represents both income and expenditure of a business during a specific period of time.

IPO - Initial public offer is issue of stocks for the first time in the market.

Intangible assets – Assets which can't be seen but have value for business. For example – Goodwill.

Indemnity – A legal contract under which one party promises to pay another for any loses incurred to them by their acts.

Interest rate risk – Risk that value of financial assets will deteriorate because of fall in interest rate. For example value of bonds decreases with decrease in interest rate.

Irredeemable stocks – Stocks which can't be exchanged for cash in future.

Indirect Costs - Indirect cost is a cost incurred on product that is not directly related to its production.

J

Junk fund – A fund which invests investor's money in junk investments means high risk investments which high returns.

K

KYC – Know Your Customer policy is mandatory in India and every investor irrespective of his investment volume needs to furnish his identity and residence details.

L

Libor – London

Liquidity – Ability of a business to pay off its short term debts with current assets. Currently NISL is facing liquidity crunch.

Liquid assets – Assets which can be readily converted into cash

Liquid ratio – Liquid assets/Current liabilities

Limited liability – Liability of an individual or a business up to the value of investment made in a business

M

Monopoly - A situation in market where there are many buyers but a single seller exist.

Money market - Market dealing in short term lending and borrowing of funds. Also know as Cash market.

Monetary policy - Set of actions by Central bank of a country (RBI in case of India) to control the supply of money. These actions included increase in interest rate, open market purchases, changing commercial bank's reserve funds ratio (SLR) etc.

Marginal cost - Additional cost to produce an extra unit of product.

Margin - Amount of profit added to cost price of each unit of a product

Margin call - Margin call term is used in two situations. **First** - Whenever a lender gives a secured loan and loan value is a fixed percentage of loan then whenever the value of security decrease below the decided ratio then lender given a margin call to borrower to bring loan to security ratio to decided level. **Secondly** in stock exchanges traders trades in various securities by paying 20-30% of the value of securities. Whenever the value of security goes below that margin, broker gives margin call to trader to bring the margin to desired level.

Mark-to-market - As explained above while defining margin call, value of assets in case of securities is measured on daily basis. If the trader's asset value increased, increased value is transferred to his account. In case the value of assets decreased margin call is made to adjust the margin.

N

NPV - Net Present Value is aggregate of future cash flows from a project minus total costs. NPV is a capital budgeting technique used to check feasibility of projects.

Net profit - Net profit is Gross profit minus indirect cost. See indirect costs

Net worth - Net assets - Total liabilities

Nationalization - When Government takes control of a business, this is known as nationalization.

NAV - Net Assets Value is mutual fund's per unit exchange traded price

0

Opportunity cost - Additional cost in production of an addition unit of product.

Options - Option is right to buy at pre-determined price at a future date. Option is used for hedging. Options safeguards option-holder from future price fluctuations.

Overdraft - Facility given by a bank which allows its customers to withdraw more money than account balance. Overdraft generally have high rate of interest as borrower can demand and return the loan anytime.

Р

Preference shares - A type of shares having no voting rights and have higher rate of dividend.

Ponzi **schemes -** It is a kind of fraud scheme which use Network marketing as a tool. Investors are paid out of new investments. These schemes end when new investments stop coming and large number of investors wants to withdraw their money. Latest Ponzi scheme in India was "Speak Asia".

PLR - Prime lending rate is the minimum rate of interest that is to be charged by a bank. Each bank decides its own PLR.

R

ROI - Rate on investment is return divided by value of investment

Redemption - Maturity date of a security or a bond

Recession - An economic situation of negative growth

Repo rate - Rate at which Central bank (RBI in case of India) lends money to commercial banks

Reverse repo rate - Rate at which commercial banks lends to central bank

Right issue - Issue of shares in which existing shareholders gets right to buy shares in proportion of their existing holding

Risk free return - Rate of return, normally it is 90 days bills issued by a national government

S

Stagnation - An economic situation of slow economic growth, high rate unemployment and inflation.

Shorting - Selling securities which an investors don't have in expectation of price drop

U

Underwriters - In case of an IPO, new companies makes contracts with underwriter where underwriters promises to purchase unsubscribe shares.

W

Working capital - Money required by a business to run its day to day business. Working capital = Current assets / Current liabilities

Warrants - A document which gives right to holder to get shares at stated price

Y

Yield - Yield is the return on investment which may in form dividend or interest

ADR - American Depository Receipt
AGM - Annual General Meeting
AIRCSC - All India Rural Credit Survey Committee
AFS - Available For Sale
ASSOCHAM - Associated Chambers of
Commerce and Industry of India
ATM - Automated Teller Machine
BIS - Bank for International Settlements

BoP - Balance of Payments

CAD - Capital Account Deficit

CAG - Controller and Auditor General of India

CAMELS- Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems & Controls **CBS** - Consolidated Banking Statistics

CC - Cash Credit

- CD Certificate of Deposit
- **CF** Company Finance
- CII Confederation of Indian Industries
- **CP** Commercial Paper
- **CPI** Consumer Price Index
- CR Capital Receipts
- CRR Cash Reserve Ratio

CSIR - Council of Scientific and Industrial Research

CSO - Central Statistical Organisation

DBOD - Department of Banking Operations and Development

DBS - Department of Banking Supervision, RBI

DCA - Department of Company Affairs,

DCCB - District Central Cooperative Bank

DCM - Department of Currency Management, RBI **DD** - Demand Draft

DDS - Data Dissemination Standards

DICGC - Deposit Insurance and Credit Guarantee Corporation of India

ECGC - Export Credit and Guarantee Corporation

ECS - Electronic Clearing Scheme

EEA - Exchange Equalization Account

EPF - Employees Provident Fund

FDI - Foreign Direct Investment

FEMA - Foreign Exchange Management Act

FICCI - Federation of Indian Chambers of Commerce and Industry

FII - Foreign Institutional Investor FPI - Foreign Portfolio Investment **GDP** - Gross Domestic Product **GDR** - Global Depository Receipt GFD - Gross Fiscal Deficit GIC - General Insurance Corporation GPD - Gross Primary Deficit HDFC - Housing Development Finance Corporation HFT - Held For Trading **IBS** - International Banking Statistics ICAR - Indian Council of Agricultural Research ICICI - Industrial Credit and Investment Corporation of India ICMR - Indian Council of Medical Research **IDBI** - Industrial Development Bank of India IFC - International Finance Corporation IFCI - Industrial Finance Corporation of India IIP - Index of Industrial Production IMF - International Monetary Fund IRBI - Industrial Reconstruction Bank of India ISDA -International Swaps and Derivative Association ISIC - International Standard Industrial Classification ISO - International Standards Organization LBS - Locational Banking Statistics LERMS - Liberalised Exchange Rate Management System LIC - Life Insurance Corporation of India MCA - Ministry of Company Affairs **MIS** - Management Information System **MMSE** - Minimum Mean Squared Errors NABARD - National Bank for Agriculture and Rural Development NASSCOM - National Association of Software and Services Companies **NBC** - Non-Banking Companies NBFC - Non Banking Financial Companies **NEER** - Nominal Effective Exchange Rate NFA - Non-Foreign Exchange Assets NGO - Non-Governmental Organization **NHB** - National Housing Bank NPA - Non-Performing Assets NSC - National Statistical Commission NSSF - National Small Savings Fund **OD** - Over Draft **ODA** - Official Development Assistance **OMO** - Open Market Operations **PACS** - Primary Agriculture Credit Societies

PDAI - Primary Dealers Association of India **PDO** - Public Debt Office PIO - Persons of Indian Origin PO - Principal Office **PRB** - Primary Revenue Balance **PSE** - Public Sector Enterprises PUC - Paid Up Capital **RD** - Revenue Deficit **RDBMS** - Relational Database Management System **RE** - Revenue Expenditure **REC** - Rural Electrification Corporation **REER** - Real Effective Exchange Rate **RIDF** - Rural Infrastructure Development Fund **RoC** - Registrars of Companies **RR** - Revenue Receipts **RRB** - Regional Rural Bank **RTP** - Reserve Tranche Position **RWA** - Risk Weighted Asset SAS - Statistical Analysis System SCARDB - State Cooperative Agriculture and Rural **Development Bank SCB** - State Cooperative Bank SCB - Scheduled Commercial Bank **SDDS** -Special Data Dissemination Standards **SDR** - Special Drawing Right SEBI - Securities and Exchange Board of India SIFI - Systemically Important Financial Intermediaries SEBs - State Electricity Boards SGSY - Swarnajayanthi Gram Swarrojgar Yojana SHGs - Self-Help Groups SIDBI - Small Industries Development Bank of India SIDC - State Industrial Development Corporation SJSRY - Swarna Jayanti Shahari Rojgar Yojana SLR - Statutory Liquidity Ratio SMG - Standing Monitoring Group SNA - System of National Accounts SRWTO - Small road & Water Transport Operators **SSI** - Small-Scale Industries STRIPS - Separate Trading for Registered Interest and **Principal of Securities** TB - Treasury Bills TC - Temporary Change TT - Telegraphic Transfer TFTS - Trade for Trade Settlement UCB - Urban Cooperative Bank UCN - Uniform Code Number

| UNDP - United Nations Development Programme | | | | |
|---|----|---------|--------------|------------|
| UNICO - | Uı | mbrella | Organisation | n for |
| Large Cooperative Banks in Europe | | | | |
| UNDP - United Nations Development Programme | | | | |
| UNIDO - | U | nited | Nations | Industrial |
| Development Organisation | | | | |
| UNME - Urban Non-Manual Employees | | | | |
| UTI - Unit Trust of India | | | | |

VC - Venture Capital
WPI - Wholesale Price Index
WTO - World Trade Organisation
Y-o-Y - Year-on-Year
YTM - Yield to Maturity

ZTC - Zonal Training Centre

Important River Projects in India

| River Project | River, State, Height and Length |
|-----------------------------|--|
| Baglihar Dam | Jammu and Kashmir, on Chenab River, Height |
| | 143 meters, Length 364.362 meters |
| Bhakra Nangal Dam | Punjab and Himachal Pradesh, on Sutlej River, |
| | Height 226 meters, Length 520 meters |
| Bhavanisagar Dam | Tamil Nadu, on Bhavani River, Height 105 feet, |
| | Length 1700 meters |
| | |
| Bisalpur Dam | Rajasthan, on Banas River, Height 130 feet, |
| - | Length 1883 feet |
| Cheruthoni Dam | Kerela, on Cheruthoni River, Height 450 feet, |
| | length 2300 feet |
| Hirakud Dam | Odisha, on Mahanadi River, Height 60.96 |
| | meters, Length 25.8 km |
| Indira Sagar Dam | Madhya Pradesh, on Narmada River, Height |
| | 92m, Length 653m |
| Jamrani Dam | Uttarakhand, on Gola River, Height 130.6 |
| | meters, Length 465 meters |
| Koyna Dam | Maharashtra, Koyna River, Height 339 feet, |
| | Length 2648 feet |
| Krishnarajasagar Dam | Karnataka, on Kaveri River, Height 125 feet, |
| | Length 3.5 km |
| Maithon Dam | Jharkhand, on Barakar River, Height 165 feet, |
| | Length 15712 feet |
| Mettur Dam | Tamil Nadu, on Kaveri River, Height 120 feet, |
| | Length 1700 meters |
| Nagarjuna Sagar Dam | Andhra Pradesh and Telangana, on Krishna |
| | River, Height 124 meters, Length 1450 meters |
| Nagi Dam | Bihar, on Nagi River, Height 113.5 meters, |
| | Length 1884 meters |
| Pakal Dul Dam | Jammu and Kashmir, on Marusudar River, |
| | Height 167 meters, Length 305 meters |
| Pong Dam | Himachal Pradesh, on Beas River, Height 132.59 |
| Deniit Cenen Dene | meters, Length 1950.7 meters |
| Ranjit Sagar Dam | Punjab, on Ravi River, Height 145 meters, |
| Rihand Dam | Length 617 meters |
| Rihand Dam | Uttar Pradesh, on Rihand River, Height 299 feet, Length 3064 feet |
| Salal Dam | Jammu and Kashmir, on Chenab River, Height |
| | 113 meters, Length 487 meters |
| Sardar Sarovar Dam (Narmada | Gujarat, on Narmada River, Height 163 meters, |
| Dam) | Length 1210 meters |
| Subansiri Lower HE Dam | Arunachal Pradesh, on Subansiri River, Height |
| | 130 meters, Length 284 meters |
| Teesta-V Dam | Sikkim, on Teesta River, Height 86.8 meters, |
| | Length 176.5 meters |
| Tehri Dam | Uttarakhand, on Bhagirathi River, Height 260 |
| | meters, Length 575 meters |
| TungaBhadra Dam | Karnataka, on Tungabhadra River, Height 49.38 |
| | manutaria, on ranguonaana Kiver, mergin 77.30 |

| | meters, Length 2441 meters |
|----------|--|
| Ukai Dam | Gujarat, on Tapi River, Height 81 meters, Length 4927 meters |

Important Summits held in 2014

List of important summits held in 2014 along with their venue. This list is important for all upcoming banking exams.

| Summit | Venue |
|--|------------------------|
| APEC Summit | Beijing, China |
| Arab Summit 2013 | Doha, Qatar |
| | |
| ASEAN Summit | Myanmar |
| Asia Cooperation Dialogue Summit 2012 | Kuwait |
| B-20 | Sydney, Australia |
| BRICS Summit | Fortaleza, Brazil |
| Earth Summit | Nagoya, Japan |
| G-20 Summit | Brisbane, Australia |
| G-7 | Brussels, Belgium |
| G-8 | Russia |
| IBSA Summit 2013 | India |
| NAM (Non-Aligned Movement) Summit 2012 | Tehran, Iran |
| NATO (North Atlantic Treaty Organization) Summit | Newport, Wales |
| Nuclear Security Summit | Netherlands |
| SAARC Summit | Kathmandu, Nepal |
| SCO (Shanghai Cooperation Organization) Summit | Tajikistan |
| UN Biodiversity summit | South Korea |
| World Economic Forum Summit | Davos, Switzerland |
| Cyber Security Summit | Prague, Czech Republic |

List of Stock Indices in the World

| Country | Stock Indices |
|--------------------------|------------------------------------|
| United States of America | Dow (30), Nasdaq (100), S&P (500), |
| Australia | S&P/ASX200 (200), All ORDS (500) |
| | |
| Belgium | Bel 20 (20), AEX (25), CAC 40 (40) |
| Brazil | Bovespa (450), FTSE 100 (100) |
| Canada | S&P/TSX (60), |
| China | SSE (932) |
| Denmark | OMXC20 (20), |
| Egypt | Case 30 (30) |
| South Africa | Johannesburg All Share Index (472) |
| Hong Kong | Hang Seng (48) |
| India | BSE SENSEX 30 (30), CNX Nifty (50) |
| Indonesia | JSX (462) |
| Japan | Nikkei 225 (225) |
| Malaysia | FTSE Bursa Malaysia Index (30) |

| New Zealand | NZX 50 (50) |
|----------------|--|
| Pakistan | KSE 100 (100) |
| Philippines | PSEi Index |
| South Korea | KOSPI (100) |
| Taiwan | TSEC (809) |
| Czech Republic | PX Index (50) |
| Finland | OMX Helsinki 25 (25) |
| France | CAC 40 (40) |
| Ireland | ISEQ 20 (20) |
| Italy | S&P/MIB Index |
| Netherlands | AEX Index (25) |
| Spain | IBEX 35 (35) |
| Sweden | OMX Stockholm 30 (30) |
| Switzerland | Swiss Market Index (SMI) (20) |
| Israel | TA-25 (25) |
| Oman | MSM 30 (30) |
| Argentina | MERVAL |
| Mexico | Indice de Precios v Cotizaciones (IPC) |
| England | FTSE 100 (100), FTSE 250 (250), FTSE 350 |
| | (350), FTSE All share (627) |

Banks in India and their Headquarters

| Bank | Headquarter |
|--------------------------------|----------------------------|
| Allahabad Bank | Kolkata, West Bengal |
| Andhra Bank | Hyderabad |
| Bank of Baroda | Vadodara (Baroda), Gujarat |
| Buik of Burou | v udodaru (Daroda), Oujaru |
| Bank of India | Mumbai, Maharashtra |
| Bank of Maharashtra | Pune, Maharashtra |
| Bharatiya Mahila Bank | New Delhi |
| Canara Bank | Bengaluru, Karnataka |
| Central Bank of India | Mumbai, Maharashtra |
| Corporation Bank | Mangalore, Karnataka |
| Dena Bank | Mumbai, Maharashtra |
| Indian Bank | Chennai, Tamil Nadu |
| Indian Overseas Bank | Chennai, Tamil Nadu |
| Oriental Bank of Commerce | Gurgaon, Haryana |
| Punjab National Bank | New Delhi |
| Punjab & Sind Bank | New Delhi |
| Syndicate Bank | Manipal, Karnataka |
| Union Bank of India | Mumbai, Maharashtra |
| United Bank of India | Kolkata, West Bengal |
| UCO Bank | Kolkata, West Bengal |
| Vijaya Bank | Bengalur, Karnataka |
| State Bank of India | Mumbai, Maharashtra |
| State Bank of Bikaner & Jaipur | Jaipur, Rajasthan |
| State Bank of Hyderabad | Hyderabad |
| State Bank of Mysore | Bengaluru, Karnataka |
| State Bank of Patiala | Patiala, Punjab |
| State Bank of Travancore | Thiruvananthapuram, Kerela |
| Axis Bank | Mumbai, Maharashtra |
| Catholic Syrian Bank | Thrissur, Kerela |
| City Union Bank | Kumbakonam, Tamil Nadu |
| Development Credit Bank | Mumbai, Maharashtra |
| Dhanlaxmi Bank | Thrissur, Kerela |
| Federal Bank | Aluva, Kochi, Kerela |
| HDFC Bank | Mumbai, Maharashtra, |
| ICICI Bank | Mumbai, Maharashtra |
| IndusInd Bank | Mumbai, Maharashtra |
| ING Vysya Bank | Bengaluru, Karnataka |
| Karnataka Bank | Mangalore, Karnataka |
| Karur Vysya Bank | Karur, Tamil Nadu |
| Kotak Mahindra Bank | Mumbai, Maharashtra |
| Lakshmi Vilas Bank | Karur, Tamil Nadu |
| Nainital Bank | Nainital, Uttarakhand |
| South Indian Bank | Thrichur, Kerela |
| Yes Bank | Mumbai, Maharashtra |
| | |

National Sports Awards 2014

Dhyan Chand Awards (For Lifetime Achievement)

| Name | Discipline |
|---------------|-------------------|
| Gurmail Singh | Hockey |
| | |
| K.P. Thakkar | Swimming (Diving) |
| Zeeshan Ali | Tennis |

Dronacharya Awards (For Coaches)

| Name | Discipline |
|----------------------|----------------------|
| Mahabir Prasad | Wrestling |
| N. Lingappa | Athletics – Lifetime |
| G. Manoharan | Boxing – Lifetime |
| Gurcharan Singh Gogi | Judo – Lifetime |
| Jose Jacob | Rowing - Lifetime |

Arjuna Awards

| Name | Discipline | |
|------------------|----------------|--|
| Abhishek Verma | Archery | |
| Tintu Luka | Athletics | |
| H.N. Girisha | Para-Athletics | |
| V. Diju | Badminton | |
| Geetu Anna Jose | Basketball | |
| Jai Bhagwan | Boxing | |
| R. Ashwin | Cricket | |
| Anirban Lahiri | Golf | |
| Mamta Pujari | Kabaddi | |
| Saji Thomas | Rowing | |
| Heena Sidhu | Shooting | |
| Anaka Alankamony | Squash | |
| Tom Joseph | Volleyball | |
| Renu Bala Chanu | Weightlifting | |
| Sunil Kumar Rana | Wrestling | |

Tenzing Norgay Awards 2013

| Name | Discipline |
|---------------------------------------|-----------------------|
| Subedar Jagat Singh | Land Adventure |
| Passang Tenzing Sherpa | Land Adventure |
| MWO Surender Singh | Air Adventure |
| Wing Commander (Retd.) Amit Chowdhury | Life Time Achievement |

Cups & Trophies

International:

- Azlan Shah Cup ------ Hockey
 Asia Cup ----- Cricket, Hockey
 Ashes ----- Cricket
 Australian Open ----- Lawn Tennis
 Champions Trophy ----- Hockey/Cricket
 Corbitton Cup ----- Table Tennis (Women)
 Davis Cup ----- Lawn Tennis
 Uber Cup ----- Badminton (Women)
 Thomas Cup ----- Cricket
 Sharjah Cup ----- Cricket
 Derby ----- Horse Race
 French Open ------ Lawn Tennis
 FIFA World Cup ------ Football
- [14] Johar Cup ----- Hockey
- [15] Merdeka Cup ----- Football
- [16] Ryder Cup ----- Golf

National:

[1] Agha Khan Cup ----- Hockey [2] C.K. Naydu Trophy ----- Cricket [3] Deodhar Trophy ------ Cricket [4] Dilip Trophy ----- Cricket [5] D.C. M. Cup ----- Football [6] Durand Cup ----- Football [7] Dhyan Chand Trophy ------ Hockey [8] Gavaskar–Border Trophy ------ Cricket [9] Irani Trophy ----- Cricket [10] Lal Bahadul Shastri Cup ------ Hockey [11] Rovers Cup ----- Football [12] Santosh Trophy ----- Football [13] Singer Cup ----- Cricket [14] Sahara Cup ----- Cricket [15] Subroto Cup ----- Football [16] Vijay Merchant Trophy ------ Cricket [17] Wellington Trophy ----- Rowing [18] Wills Trophy ----- Cricket [19] MCC Trophy ----- Hockey [20] Nehru Trophy ----- Hockey [21] Ranji Trophy ------ Cricket [22] Rohinton Baria Trophy ------ Cricket

Important Days to Remember - August to October

October

| International Non-Violence Day | October 02 |
|--------------------------------|------------|
| World Habitat Day | October 03 |
| World Teacher's Day | October 05 |

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| Indian Air Force Day | October 08 |
|------------------------|------------|
| World Post Day | October 09 |
| World Food Day | October 16 |
| United Nation (UN) Day | October 24 |

September

| Teacher's Day (Birth Day of S. | September 05 |
|--------------------------------|--------------|
| Radhakrishnan) | |
| World Literacy Day | September 08 |
| Raj Bhasha Divas (Hindi Divas) | September 14 |
| World Deaf Day | September 23 |
| World Tourism Day | September 27 |
| World Heart Day | September 29 |

August

| World Breast – Feeding Week | August 01-07 |
|-----------------------------|--------------|
| Friendship Day | August 05 |
| Hiroshima Day | August 06 |
| August Kranti Divas | August 09 |
| Nagasaki Day | August 09 |
| Dengue Prevention Day | August 10 |
| International Youth Day | August 12 |
| National Independence Day | August 15 |
| World Photography Day | August 19 |
| Sanskrit Day | August 24 |
| Women's Equality Day | August 26 |
| National Sports Day | August 29 |

List of Indian Folk Dances – Statewise

| State of Origin | Dance Form |
|-------------------|---|
| Andhra Pradesh | Kuchipudi |
| Arunachal Pradesh | Bardo Chham |
| | |
| Assam | Sattriya |
| Bihar | Bidesia |
| Chhattisgarh | Panthi |
| Goa | Talgadi, Goff, Tonya Mel, Mando, Kunbi |
| | Dance, Suvari, Dasarawadan, Virabhadra, |
| | Hanpeth, Gauda Jagar, Ranmale, Fugadi, |
| | Ghode Modni, Lamp Dance, Musal Dance, |
| | Dhangar Dance, Dekhni, Dhalo |
| Gujarat | Dandiya Raas, Garba Raas, Ras Dance |
| Haryana | Saang Dance, Chhathi Dance, Khoria Dance, |
| | Dhamal Dance, Ghoomar Dance, Jhumar |

| | Dance, Loor Dance, Gugga Dance |
|----------------------------|---|
| Himachal Pradesh | Mala (Garland) Dance, Demon (Rakshasa) |
| | Dance, Keekali, Bhangara |
| Jammu and Kashmir | Dumhal Dance |
| Jharkhand | Chhau Dance |
| Karnataka | Bharatanatyam, Kunitha |
| Kerela | Bharatanatyam, Kathakali, Mohiniyattam |
| Madhya Pradesh | Karma, Jawara, Tertali, Lehangi, Ahiri Dance |
| Maharashtra | Dhangari Gaja, Koli Dance |
| Manipur | Manipuri |
| Meghalaya | Nongkrem |
| Mizoram | Khuallam, Cheraw, Chailam |
| Nagaland | Naga Dance |
| Odisha | Chhau, Odissi, Ghumura |
| Punjab | Bhangra, Karthi, Jindua, Dandass, Sammi, Giddha, Jaago, Kikli, Luddi, Malwai Giddha, Jhumar |
| Rajasthan | Ghoomar, Kalbelia, Chari, Kacchi-Ghodi |
| Sikkim | Lu Khangthamo, Rechungma, Maruni, Tamang Selo, |
| Tamil Nadu | Bharatanatyam, Bagavatha Nadanam, Chakkai Attam, Devaraattam |
| Telangana | Perini Thandavam, Dappu, Lambadi |
| Tripura | Goria, Huk Kaimani, Lebang Bumani, Hojagiri |
| Uttar Pradesh | Kathak, Charkula |
| Uttarakhand | Barada Nati, Bhotiya, Chancheri, Chhapeil |
| West Bengal | Chhau, Brita, Gambhira, Santhal, Tusu |
| Andaman and Nicobar Island | Nicobarese Dance |
| Dadra and Nagar Haveli | Tarpa Dance |
| Lakshadweep | Kolkali, Parichakkali, Attam, |
| Puducherry | Garadi |

Popular Army Operations in World

| Operations | Working |
|------------------------|---------------------------------------|
| Operation Lakshya | LPG-Identification and proof of |
| | residence |
| Operation X | Execution process of Azmal Amir |
| | Kasab, Army exercise of India and |
| | Maldives |
| Malabar 2012 | Indo-US Naval Exercise |
| | |
| Operation Shady Rat | Cyber Attack all over the World Org. |
| Operation Odyssey Dawn | U S on Libya |
| Operation Geronima | To kill the Osama Bin Laden |
| IndiaEX 2012 | India and USA Naval Exercises related |
| | to Rescuing and Diving of submarines |
| Operation Leghorn | India China War 1962 |
| SLINEX II | Indo Sri Lanka Navy Exercise |

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| DOSTI XI | India Sui Lanka and Maldivas joint |
|-------------------------------|---|
| DOSTI AI | India Sri Lanka and Maldives joint Coast Guard/Naval Exercises |
| | |
| Operation Green Hunt | To search Naxalites (Moist) |
| Indra 2012 | Military exercises of India and Russia |
| | the Indra series was started in 2003 it |
| | was 5 th . |
| IND-INDO Corpat | India and Indonesia joint Naval |
| | Exercises |
| Tropex | Indian Navy, Combat Exercises in the |
| | Bay of Bengal with the help of |
| | Rukmani |
| Sahyog-Kaijin-XI | Indo Japan Joint Exercise of Coast |
| | Guards |
| Garuda Shiedl | It's a Defence Exercise in Indonesia for |
| | UN Peace support Operation in |
| | Bandung (Indonesia) the key |
| | participants are India, USA and |
| | Indonesia. |
| Shoorveer | Indian Army War Game Exercise in |
| | Thar Deserts |
| COPE-09 | Indo-US Joint Army Exercise |
| Varuna | A code name given to the joint naval |
| | exercise of India and France |
| Konkan | A Naval Exercise between India and |
| | UK |
| Ekuverin 2012: Naseem Al Bahr | Naval Exercise of India and Oman |
| Hand in Hand | India China Military Exercise |
| Operation Twist | In USA it is a measure to bring the |
| | long term interest to lower rate by |
| | buying the long term bonds and selling |
| | short term treasuries. |
| Operation-e-Nuh | Rescue of Crew of M V Suez from the |
| ^ | Somalian Pirate |
| Peace Mission 2013 | Russia and China's anti terrorist war |
| | game |
| Operation Rahat | Rescue operation of IAF in |
| * | Uttarakhand devastation. |

List of Committees in India

| Committees | Working |
|--------------------------|--|
| NR Madhawan Menon | To prevent misuse of public funds by Govt. and its authority by providing advertisement in newspaper and TV, MB |
| MB Shah | SIT on Black Money |
| Arvind Mayaram Committee | To define FDI and FII |
| Bimal Jalan Committee | To scrutinise application for new bank |

| | license |
|--------------------------------------|--|
| M Damodaran Committee | Business climate in India, customer |
| | service in Bank |
| Justice RC Gandhi | Kishtwar Riots |
| Justice Prashant Mishra | Chattisgarh (Dharba) attack by Moist |
| Y H Melagam | Microfinance Institutions |
| Mr.Naresh Chandra | High level task force on review of |
| | defence preparedness, Justice M B |
| | Shah Commission illegal mining |
| Justice Mutum B K Singh | Assam Riots |
| Dharmadhikari Committee | On the merger of Air India and Indian |
| | Airlines (on promotion and payscales) |
| V K Sunglu | Irregularities in CWG 2010 |
| P C Chacko | JPC on 2G Scam |
| Committee on GARR | For guidelines and norms |
| Mr.Parthasarthi Shome, Ashok | Recommendation on the allocation of |
| Chawla Committee | natural resources |
| Mr.Shivraj V. Patil | One man panel on way and procedure |
| | on allocation of 2G specturm |
| Mr. H R Hasim | Identification of Urban Poors |
| B N Srikrishna | Telangana Issue |
| M. Damodaran | Customer service in Banks |
| Phone hacking scam in UK | Justice Brian Leveson |
| Mr.M K Gupta | Head of study team on Common Tax |
| | Code for Service Tax and Excise Tax |
| | under GST |
| S K Thorat Panel | Cortoon Controversies Anti Hindi |
| | Agitation and cartoons on Ambedkar |
| A P Shah Committee | Revolt agains the nuclear reactor in |
| | Kundankulam |
| Anil Swaroop Panel | To identity and help to restart stalled |
| Saradha Group Chit Fund Co. | projects Women safety/violence on women |
| Cheating Justice Shyamal Sen Justice | women safety/violence on women |
| J S Verma | |
| Mr.Arun S. Nigavekar Committee | UPSC Pattern Change |
| Rakesh Mohan Committee | Financing of Infrastructure |
| M V Nair Committee | On Priority Sector Lending, Chairman |
| | of Commission of ISRO Scam: |
| | Mr.B.K. Chaturvedi, Committee Head |
| | of Railway safety: Mr.Anil Kakodar, |
| | Mr.U K Sinha: Foreign Investment in |
| | India |
| Deepak Mohanty Committee | For change of BPLR to Base Rate, |
| | Ms.Syamala Gopinath: Committee on |
| | Small Savings |

Rank of India in Development Indexes in 2013-14

Rank of India in various development indexes in the world. Surprisingly India ranked 4th in Global Slavery Index.

www.BankExamsToday.com

| Index | Ranking of India |
|-----------------------------------|-------------------|
| Human Development Index | 135 th |
| Globalization Index | 122 |
| | 4 |
| Index of Economic Freedom | 120 th |
| Quality of Life Index | 72.6 points |
| IT Industry Competitiveness Index | 34 th |
| Corruption Perception Index | 94 th |
| Global Hunger Index | 63 rd |
| Global Innovation Index | 76 th |
| Global Peace Index | 143 rd |
| Global Age Watch Index | 73 rd |
| Legatum Prosperity Index | 106 th |
| Global Slavery Index | 4^{th} |
| Household Download Index | 132 nd |
| Human Development Index | 135 th |
| World Press Freedom Index | 140^{th} |
| Happy Planet Index | 32 nd |
| Environmental Performance Index | 155 th |
| Social Development Index | 102 nd |
| Global Retain Development Index | 20 th |

FDI limit in various sectors in India

| Sector | FDI Limit |
|---------------------------------------|-----------|
| Agriculture | 100% |
| Asset Reconstruction Companies | 100% |
| Civil Aviation | 100% |
| Commodity Exchanges | 49% |
| Courier Services | 100% |
| Credit Information Companies | 74% |
| Defense | 49% |
| Insurance | 49% |
| Multi Brand Retail | 51% |
| Pension | 26% |
| Petroleum and Natural Gas | 49% |
| Power Exchanges | 49% |
| Print Media | 49% |
| Private Sector Banks | 100% |
| Public Sector Banks | 20% |
| Single Brand Retail | 49% |
| Special Economic Zones | 100% |
| Stock Exchanges/Clearing Corporations | 49% |
| Tea Plantation | 100% |
| Telecom | 100% |
| Tourism | 100% |

Important Facts about Mangalyaan – MOM

1. Mars Orbiter Mission became India's first interplanetary mission to the planet mars. Mars Orbiter Mission also called Mangalyaan.

2. India became first country in all over the world to insert a spacecraft into the Martian orbit in its first attempt.

- 3. The Mission is built with cost of Rs.454 Crores.
- 4. The Mission developed and deployed in just 15 months.

5. The Mission will help to understand the dynamics of cruising a spacecraft. It will also help the Indian Scientists to gain the proper knowledge.

6. Only 4 countries have sent successful Martian Mission till date. The countries are United States of America, Russia, France and India.

7. Indian Space Research Organization became 4th Space Agency after NASA, ESA and Roscosmos who reach on Mars.

8. The project of this Mission was approved by the Union Government of India on 03rd August 2012.

9. Mars Orbiter Mission is the cheapest Mission which costs about Rs.4 per person.

10. Only 21 missions became successful out of 51 mission to the red planet by different different countries.

11. The Mission will also help to search Mars for Methane which is a key chemical in life on the Earth.

12. The Mission scheduled to lift off on 05th November 2013 from Sriharikota, Andhra Pradesh.

13. Meaning of word Mangalyaan is 'Mars Craft'.

14. India also became Asia's first country with the spacecraft in the red planet's orbit.

List of important river projects in India :-

| River Project | River, State, Height and Length |
|-------------------|---|
| Baglihar Dam | Jammu and Kashmir, on Chenab River, Height 143 meters, Length 364.362 meters |
| Bhakra Nangal Dam | Punjab and Himachal Pradesh, on Sutlej River, Height 226 meters, Length 520 meters |
| Bhavanisagar Dam | Tamil Nadu, on Bhavani River, Height 105 feet, Length 1700 meters |
| Bisalpur Dam | Rajasthan, on Banas River, Height 130 feet, Length 1883 feet |
| Cheruthoni Dam | Kerela, on Cheruthoni River, Height 450 feet, length 2300 feet |
| Hirakud Dam | Odisha, on Mahanadi River, Height 60.96 meters, Length 25.8 km |
| Indira Sagar Dam | Madhya Pradesh, on Narmada River, Height 92m, Length 653m |

| Jamrani Dam | Uttarakhand, on Gola River, Height 130.6 meters, |
|----------------------------------|--|
| | Length 465 meters |
| Koyna Dam | Maharashtra, Koyna River, Height 339 feet, Length |
| | 2648 feet |
| Krishnarajasagar Dam | Karnataka, on Kaveri River, Height 125 feet, Length |
| | 3.5 km |
| Maithon Dam | Jharkhand, on Barakar River, Height 165 feet, Length |
| | 15712 feet |
| Mettur Dam | Tamil Nadu, on Kaveri River, Height 120 feet, |
| | Length 1700 meters |
| Nagarjuna Sagar Dam | Andhra Pradesh and Telangana, on Krishna River, |
| | Height 124 meters, Length 1450 meters |
| Nagi Dam | Bihar, on Nagi River, Height 113.5 meters, Length |
| 6 | 1884 meters |
| Pakal Dul Dam | Jammu and Kashmir, on Marusudar River, Height |
| | 167 meters, Length 305 meters |
| Pong Dam | Himachal Pradesh, on Beas River, Height 132.59 |
| | meters, Length 1950.7 meters |
| Ranjit Sagar Dam | Punjab, on Ravi River, Height 145 meters, Length |
| Tanjit Sugar Duni | 617 meters |
| Rihand Dam | Uttar Pradesh, on Rihand River, Height 299 feet, |
| | Length 3064 feet |
| Salal Dam | Jammu and Kashmir, on Chenab River, Height 113 |
| | meters, Length 487 meters |
| Sardar Sarovar Dam (Narmada Dam) | Gujarat, on Narmada River, Height 163 meters, |
| Surdar Surovar Dam (Parmada Dam) | Length 1210 meters |
| Subansiri Lower HE Dam | Arunachal Pradesh, on Subansiri River, Height 130 |
| | meters, Length 284 meters |
| Teesta-V Dam | Sikkim, on Teesta River, Height 86.8 meters, Length |
| | 176.5 meters |
| Tehri Dam | Uttarakhand, on Bhagirathi River, Height 260 meters, |
| | Length 575 meters |
| TungaBhadra Dam | Karnataka, on Tungabhadra River, Height 49.38 |
| Tungabhaura Dani | meters, Length 2441 meters |
| Ukai Dam | Gujarat, on Tapi River, Height 81 meters, Length |
| | 4927 meters |
| | 4727 meters |

Important Summits held in 2014

| Summit | Venue | |
|---------------------------------------|---------------------|--|
| APEC Summit | Beijing, China | |
| Arab Summit 2013 | Doha, Qatar | |
| ASEAN Summit | Myanmar | |
| Asia Cooperation Dialogue Summit 2012 | Kuwait | |
| B-20 | Sydney, Australia | |
| BRICS Summit | Fortaleza, Brazil | |
| Earth Summit | Nagoya, Japan | |
| G-20 Summit | Brisbane, Australia | |
| G-7 | Brussels, Belgium | |
| G-8 | Russia | |
| IBSA Summit 2013 | India | |

| NAM (Non-Aligned Movement) Summit 2012 | Tehran, Iran |
|--|------------------------|
| NATO (North Atlantic Treaty Organization) Summit | Newport, Wales |
| Nuclear Security Summit | Netherlands |
| SAARC Summit | Kathmandu, Nepal |
| SCO (Shanghai Cooperation Organization) Summit | Tajikistan |
| UN Biodiversity summit | South Korea |
| World Economic Forum Summit | Davos, Switzerland |
| Cyber Security Summit | Prague, Czech Republic |

List of Stock Indices in the World

| Country | Stock Indices |
|--------------------------|---|
| United States of America | Dow (30), Nasdaq (100), S&P (500), |
| Australia | S&P/ASX200 (200), All ORDS (500) |
| P 1 1 | |
| Belgium | Bel 20 (20), AEX (25), CAC 40 (40) |
| Brazil | Bovespa (450), FTSE 100 (100) |
| Canada | S&P/TSX (60), |
| China | SSE (932) |
| Denmark | OMXC20 (20), |
| Egypt | Case 30 (30) |
| South Africa | Johannesburg All Share Index (472) |
| Hong Kong | Hang Seng (48) |
| India | BSE SENSEX 30 (30), CNX Nifty (50) |
| Indonesia | JSX (462) |
| Japan | Nikkei 225 (225) |
| Malaysia | FTSE Bursa Malaysia Index (30) |
| New Zealand | NZX 50 (50) |
| Pakistan | KSE 100 (100) |
| Philippines | PSEi Index |
| South Korea | KOSPI (100) |
| Taiwan | TSEC (809) |
| Czech Republic | PX Index (50) |
| Finland | OMX Helsinki 25 (25) |
| France | CAC 40 (40) |
| Ireland | ISEQ 20 (20) |
| Italy | S&P/MIB Index |
| Netherlands | AEX Index (25) |
| Spain | IBEX 35 (35) |
| Sweden | OMX Stockholm 30 (30) |
| Switzerland | Swiss Market Index (SMI) (20) |
| Israel | TA-25 (25) |
| Oman | MSM 30 (30) |
| Argentina | MERVAL |
| Mexico | Indice de Precios v Cotizaciones (IPC) |
| England | FTSE 100 (100), FTSE 250 (250), FTSE 350 (350), |
| 0 | FTSE All share (627) |

Full Forms of Financial Terms

| Term | Full form |
|----------|---|
| EFFC A/c | Exchange Earner Foreign Currency Account |
| LITCAC | Liberalised Remittance Scheme |
| NIM | Net Interest Margin |
| LIBOR | London Inter Bank Offered Rate |
| LIDOK | London inter Bank Offered Kate |
| MIBOR | Mumbai Inter Bank offered Rate |
| IBRD | International Bank for Reconstruction & Development |
| MLAT | Mutual Legal Assistance Treaty (SAARC) |
| NACP | National Aids Control Programme |
| CDM | Clean Development Mechanism |
| CRAR | Capital to Risk Weighted Assets Ratio |
| GPRS | General Packet Radio Service |
| CDMA | Code Division Multiple Access |
| GSM | Global Services for Mobile |
| BIMSTEC | Bay of Bengal Initiative for Multi Sectoral Technical & |
| | Economic Cooperation |
| CTT | Commodity Transaction Tax |
| NAPCC | National Action Plan for Climate Change |
| UNFCCC | U N Framework Convention on Climate Change |
| NEFT | National Electronic Fund Transfer |
| FIH | International Hockey Federation |
| FIFA | International Federation of Association Football/Federation |
| | Internationale de Football Association (French acronym) |
| FSLRC | Financial Sector Legislative Reform Commission |
| NDM-1 | New Delhi Metallo Beta Lactamese-1 |
| CER | Certified Emmission Reductions |
| NPCI | National Payment Corporation of India |
| IFSC | Indian Financial Services Code |
| MICR | Magnetic Ink Character Recognition |
| CBD | Convention on Biological Diversity |
| COP | Conference of Parties |
| ABS | Access, Benefit & Sharing |
| NFS | National Financial Switch |
| CSE | Centre for Science & Environment |
| MFI | Micro Finance Institution |
| QFI | Qualified Foreign Individuals |
| NAMICA | Nag Missile Carrier |
| NCHER | National Commission for Higher Education & Research |
| CCEA | Cabinet Committee on Economic Affairs |
| PTC | Pass Through Certificate |
| CAMELS | Capital Assets Management Earnings Liquidity Systems |
| SECC | Socio Economic & Caste Census |
| FCEB | Foreign Currency Exchangeable Bonds |
| NELP | New Exploration Licencing policy |
| FIPB | Foreign Investment Promotion Board |
| ITER | International Thermonuclear Experiment Reactor |
| INDU | Indian National Defence University (Gurgaon, Haryana) |
| MCX | Multi Commodity Exchange |
| | And Commonly Exchange |

| BAFTA | British Academy Film & Television Awards |
|---------|--|
| NIA | National Investigation Agency |
| CENVAT | Central Value Added Tax |
| IIP | Index of Industrial Production |
| SPV | Special Purpose Vehicle |
| IMPS | Interbank Mobile Payment Service |
| OMO | Open Market Operation |
| GAAR | General Anti Avoidance Rule |
| FCNR(B) | Foreign Currency Non Resident Bank |
| MNP | Mobile Number Portability |
| WIMAX | Worldwide Interoperability of Microwave Access |
| NCTC | National Counter Terrorism Centre |
| XBRL | Extensible Business Reporting Language |
| SACOSAN | South Asian Conference on Sanitation |
| IMEI | International Mobile Equipment Identity |
| UNICEF | UN International Children Emergency Fund |
| OIC | Organisation of Islamic Conference |
| GCC | Gulf Cooperation Council |
| SIM | Subscriber Identity Modules |
| NADA | National Anti Doping Agency |
| CASA | Current Account, Saving Account |
| CERN | European Centre for Nuclear Research |
| CBDR | Common but differentiated responsibility |

Banks in India - Head quarters, Branches, Heads and Slogans

Reserve Bank of India (1935)

Head Quarter:MumbaiGovernor:Dr.Raghu Ram Rajan4 Deputy Governors:Mr.Harun Rashid Khan,Mr.S.S. Mundra, Dr.Urjit R. Patel, Mr. R. Gandhi

It has 4 regional offices, 15 Branches and 5 sub-offices.

Functions: Formulates, implements and monitors the monetary policy, Regulates and supervise the financial system, Regulates and supervise the payment systems, Manages the Foreign Exchange, Issue Currency, Promotes national objectives, Short terms loans to Govt. under ways and means advances,

Inspections: Onsite thru CAMELS & CALCS and ofsite thru OSMOS, Nationalized in 1949, Established in 1935 by RBI Act 1934.

State Bank of India (1955)

Head Quarter: Mumbai

It was the 1st Joint Stock Bank of British India, Bank of Bengl, Bank of Bombay and Bank of Madras amalamated on 27th Jan. 1921, Imperial Bank of India was converted into SBI in 1955, 7 subsidiary were added in the year 1959 State Bank of Saurastra was merged in 2008 and State Bank of Indore was merged in 2010, Now SBI is having 5 Associate Banks, It is 3rd largest employer in India after Coal India and TCS (among listed companies)

| Chairman: | Ms.Arundhati Bhattacharya | |
|----------------------------------|----------------------------|--|
| Slogans: | Pure Banking nothing else, | |
| "With you – all | the way", and "A Bank of | |
| commonman". ATMs more than 43000 | | |
| Branches: more than 15143, 170 | | |
| branches in 34 nation | S | |

Allahabad Bank (1865)

Head Quarter: Kolkata

It is the oldest Joint Stock Bank of India

| CMD: | Mr.Rakesh Sethi |
|-----------|----------------------|
| Slogan: | A tradition of trust |
| Branches: | more than 2500 |

Andhra Bank (1923)

Head Quarter: Hyderabad

It is founded by freedom fighter Mr.B.P. Sitaramaya

| Chairman: | Mr.CVR Rajendran |
|-----------|--------------------|
| Slogan: | For all your needs |
| Branches: | more than 1632 |

Bank of Baroda (1908)

Head Quarter: Vadodara

It is founded by Maharaja of Baroda Sir Sayajrao Gaekwad – III

| Chairman: | S.S. Mundra |
|------------------|----------------------------|
| Slogan: | India's International Bank |
| Branches: | more than 3409 |

Bank of India (1906)

| Head Quarter: | Mumbai |
|---------------|----------------------|
| Chairman: | Mr.A.K. Mishra |
| Slogan: | Rishton Ki Jamapunji |
| Branches: | more than 3415 |

Bank of Maharashtra (1935)

Head Quarter: Pune

It has larged number of branches by any public sector financial institute in Maharashtra.

| Chairman: | Mr.Narendra Singh |
|-----------|---------------------|
| Slogan: | One Family One Bank |
| Branches: | more than 1375 |

Canara Bank (1906)

Head Quarter:BangaloreCanara bank acquired Lakshmi Commercial Bank in
bid in 1985.Mr.R.K. DubeyChairman:Mr.R.K. DubeySlogan:Together we can

Branches:

more than 3432

Central Bank of India (1911)

| Head Quarter: | Mumbai |
|---------------|---------------------|
| | Established in 1911 |
| CMD: | Mr.Rajeev Rishi |
| Branches: | more than 4200 |

Corporation Bank (1906)

| Head Quarter: Chairman & MD: | Mangalore Mr.S.R. Bansal |
|---------------------------------|-----------------------------|
| Slogan: | India's Most Customer |
| Friendly Bank | |

Indian Bank (1907)

| Head Quarter: | Chennai |
|---------------|--------------------------|
| Chairman: | Mr.T.M.Bashin |
| Slogan: | Your tech. friendly bank |
| Branches: | more than 1500 |

Indian Overseas Bank (1937)

| Head Quarter: | Chennai |
|---------------|--------------------------|
| Chairman: | Mr.M. Narendra |
| Slogan: | Good people to grow with |
| Branches: | more than 1400 |

Oriental Bank of Commerce (1943)

| Head Quarter: | New Delhi |
|---------------|--------------------------|
| Chairman: | Nagesh Pydah |
| Slogan: | Where evey individual is |
| committed | |

Punjab & Sind Bank (1908)

| Head Quarter: | New Delhi | |
|---|------------------------------|--|
| Founding fathers are Bhai Vir Singh, Sir Sunder Singh | | |
| Majithia, Sardar Tarlochan Singh. | | |
| Chairman: | Jatinder Bir Singh | |
| Slogan: | Where service is way of life | |
| Branches: | more than 900 | |

Punjab National Bank (1894)

Head Quarter: New Delhi

It is Indigenous bank of India and 2nd largest Comm. Bank of India

| airman: | Mr.R.K. Dubey | Chairman: | Mr.K.R. Kamath |
|---------|-----------------|-----------|----------------------------|
| gan: | Together we can | Slogan: | The name you can bank upon |
| | | | |

TestPanda.com

Branches: more than 4500 Syndicate Bank (1925)

| Head Quarter: | Manipal |
|---------------|--------------------|
| Chairman: | Mr.Sudhir Kr. Jain |
| Slogan: | Faithful Friendly |
| Branches: | more than 2650 |
| | |

UCO (United Commercial Bank) 1943

| Head Quarter: | Kolkata |
|---------------|----------------------------|
| Chairman: | Mr.Arun Kunal |
| Slogan: | Trust and Excellence since |
| 1904 | |
| Branches: | more than 2000 |

Union Bank of India (1919)

Head Quarter: Mumbai

Mahatama Gandhi inaugurated it.

| CMD: | Mr.Arun Tiwari |
|---------|--------------------------|
| Slogan: | Good people to bank with |

United Bank of India (1950)

| Head Quarter: | Kolkata |
|---------------|---------------------------|
| Chairman: | Mr.Bhaskar sen |
| Slogan: | The Bank That Begins With |
| 'U' | |
| Branches: | more than 1443 |
| | |

Vijaya Bank (1931)

| Head Quarter: | Bangalore |
|---------------|----------------------------|
| CMD: | Mr.V. Kannan |
| Slogan: | A friend you can bank upon |

Popular Government Welfare Schemes

RMSA (RASTRIYA MADHYAMIK SHIKSHA ABHIYAAN)

Launched in 2009 with an objective to achieve enrollment ratio of 75%, in 2005 the enrollment was just 52.26%, for class IX-X within 5 years by providing a secondary school with reasonable distance of every habitation, target for 2017 is fixed at 100% retention at secondary level. It is a flagship programme for secondary education, In the budget 2014-15 the allocation for RMSA was Rs.4966 Crore.

RUSA (RASHTRIYA UCCHATAR SHIKSHA ABHIYAAN)

It was announced in 2007, but the financial architecture was only finalized in 2010, the main concern was over low enrolment ratio in higher education, under this 374 Model Degree colleges in educationally backward districts will be opened just to remove imbalances in unserved and undeserved area. The Present level of higher education is just 12.4% enrollment which has been targeted to 30% by 2020. For finances the ratio between centre and the state would be 75:25 and in special category state it would be 90:10. Under Budget 2014-15, Rs.2200 Crore have been allocated for RUSA in the last budget there were only Rs.400 Crore, and further proposed to set up 5 IIMs and 5 IITs.

SJSRY (SWARNA JAYANTI SHAHARI ROJGAR Yojana)

For the gainful employment to Urban Poor, Unemployed and under employed. It is provided to BPL, educated upto 9th class and maximum unit cost should be Rs.50000. SJSRY was launched in lieu of Nehru Rojgar Yojana and other schemes.

NIRMAL BHARAT ABHIYAN SCHEME (TOTAL SANITATION CAMPAIGN)

During 12th five year plan Rs.36000 Crore have been allocated for Drinking Water and Sanitation, under this scheme Rs.10000 is provided for each household latrine in rural areas, Rs.3200 from centre, Rs.1400 from State govt. Rs.900 from home owner and Rs.4500 leverage from MGNREGS will be provided, India target is to eradicate Open Defecation from India by 2019. Rs.5 Lac award is given to Each Nirmal Gram Awardee. The Brand Ambassador of this is Vidya Balan. The new govt. target is by 2019 achieving "Swachh Bharat".

NIRMAL GRAM PURASKAR YOJANA

To encourage Panchayati Raj Institution to take up total santitation campaing (TSC) an award of Rs.5 Lac is given to PRIs that attain a 100% open defection free village, Sikkim has become the 1st Nirmal State of India, 2nd State is H.P.

NUHM (NATIONAL URBAN HEALTH MISSION)

Coverage of districts having above 50000 population. One ASHA for every 200-500 slums and urban poor households. 30-100 bedded health centre for 5 Lac population. One ANM for every 10000-12000 population. Urban Primary Health Centres for every 50000, located with or near slums like settlement. 779 urban having more than 50000 populations will be covered by 2015 is the target.

RASHTRIYA KISHORE SWASTHYA KARYAKARAM: NATIONAL ADOLESCENT HEALTH PROGRAMME

It is nation's 1st comprehensive programme on adolescent, in this age group between 10 to 19 years are taken with the dimension on mental health, nutrition, substance misuse, gender based violence and non communicable diseases. 243 millions adolescents constitute 21% of the total population in India. The National Family Health Survey-3 indicates that 56% pf girls and 30% of boys aged 15-19 years are anemic.

PANDIT MADAN MOHAN MALVIYA'S TEACHER TRAINING PROGRAMME

For preparing the Teaching staff of global standard Rs.500 Crore has been allocated for this programme in the Budget 2014-15.

BETI BACHAO, BETI PADHAO YOJANA

Goverhnment has introduced a new scheme called Beti Bachao, Beti Padhao, which will help in generating awareness and improving the efficiency of delivery of welfare services meant for women with an initial corpus of Rs.100 Crore. The Union Finance Minister Shri Arun Jaitley announced in his maiden Budget speech that government would focus on campaigns to sensitize people of this country towards the concernes of the girl child and women. He said that the process of sensitization must begin early and therefore the school curriculum must have a separate chapter on gender mainstreaming.

Sharing the concerns of the members on Women's safety, the Finance Minister informed the House that Ministry of Road Transport and Highways will spend Rs.50 Crore on pilot testing a scheme for safety of women on public road transport. Similarly, Ministry of Home Affairs will spend Rs.150 Crore on a scheme t increase the safety of women in large cities. The Finance Minister also proposed to set up Crisis Management Centres in all the districts of NCT of Delhi this year in all government and private hospitals. The funding will be provided from the Nirbhaya Fund, the Minister added.

RSBY (RASTRIYA SWASTHYA BIMA YOJANA)

Launched in 2007 for BPL (a unit of 5 family members) in the un organized sector, A smart card for cash less health insurance cover is provided, with the sum insured is Rs.30,000 per family and expenses bearing ratio of centre and state 75:25 in case of NE states it is 90:10.

KASTURBA GANDHI BALIKA VIDYALAYA (KGBV)

Under this scheme a provision of settings up residential schools at upper primary level for girls belonging to SC/ST and OBC and minority, it was implemented in EBB (Educatonally Backward Blocks) where rural femaly literacy is below 30% and in select areas where female literacy is below national average KGBV is later on merged with SSA in 2007.

RYTHU RATNAM

It is mobile van started by Andhra Pradesh to educate farmers; it is equipped with the latest technology mainly to provide information to farmers.

DEEN DAYAL UPADHAYAYA GRAM JYOTI YOJANA

Rs.500 Crore were allocated for this yojana in the Budget 2014-15 for 24 x 7 days uninterrupted power supply to all homes, strengthening sub-transmission and distribution system and power will be supplied to all rural areas.

INDIRA GANDHI MATRITVA SAHYOG YOJANA (IGMSY)

Implemented thru ICDS (Integrated Child Development Services) Scheme, In IGMSY Rs.4000 is given in 3 installments from the 2nd trimester of pregnency and until the child is 6 months old is available for above 19 years olds, ensuring proper nutrition for new born.

MID DAY MEALS

It was started first of all in Tamil Nadu in 1960. It is for the benefit of class I to VIII in schools run by government, Local bodies, government aided and national child labour project schools, in this meals are provided with a minimum energy contents for primary level children 485 calories and 13 gm protein and for upper primary level a 728 calories and 21 gm of protein is provided per day. Rs.13215 Crore were provided in the Budget 2014-15. The cooking cost per child per day provided Rs.3.59 for primary section and Rs.5.38 for upper primary section.

AAJEEVIKA NRLM (NATIONAL RURAL LIVELIHOOD MISSION)

New name of SGSY (Swarnajayanti Gram Swarojgar Yojana): It is the 2nd largest scheme after NREGA. Aajeevika is the new proposed name of this scheme. Rs.2600 Crore have been provided in the General Budget 2014-15. It is a self employment programme, under this assistance is given to the poor families who are below poverty line (BPL) in rural area for taking up self employment, the person taking self employment is called Swarozgari, they may take up the activity either individually or in groups (self help group) normally self help groups are preferred. Under this mission, women SHGs are provided bank loans at 4% on prompt repayment in 150 districts and at 7% in all other districts. I propose to women SHGs at 4% in another 100 districts.

PMSSY (Pradhan Mantari Swasthya Suraksha Yojana)

With an objective to correct the regional imbalances 4 AIIMS level institution will be opened all over India and upgrading of existing medical colleges for over all health of the public. As per Budget 2014-15 Rs.39238 were provided for the health care and two new initiative were taken free drug service and free diagnosis services.

SHAKSHAT PROJECT

One laptop each child for computer literacy in India.

JAN SHIKSHA KENDRA

These are the adult education centre to coordinate and manage the literacy mission.

SWAVALAMBAN

For unorganised sector worker- To promote voluntary savings towards pensions a co-contributory schemewas started in 2010, LIC has been appointed as an Agreegator and All PSBs as points of presence and aggregator, Union government extended this scheme for the unorganised worker like anganwadi workers, construction workers, weavers, fishermen, farmers, dairy workers etc. Under new pension scheme government funding will continue for 5 years instead of 3 years Rs.1000 is given to each NPS account. For exit from thisw scheme 50 years of age or 20 years period which ever is later is required Rs.1000 to Rs.12000 minimum saving annually is required for each NPS a/c holder. Swavalamban Life – It is also for unorganised sector covering 39 different sectors, Entry age is same i.e. 18 to 60 years, with a minimum Rs.1200 a year, means Rs.100 minimum a month, central government will contribute Rs.1000 for 5 years annually and the state government will contribute 1000 for 3 years. NPS (New Pension Scheme) is for government employees with a minimum Rs.6000 ayear, Swavalamban is for unorganised sector worker with a minimum contribution of Rs.12000 a year, and Swavalamban Life it is also for Unorganised Sector workers of very small nature, it is with a minimum contribution of Rs.1200 per year.

UNIVERSAL HEALTH COVERAGE (JAN SWASTHYA Abhiyaan)

The High Level Expert Group (HLEG) under the planning commission had given its report in November 2011 for UHC. This programme will be covered under NRHM and Rs.30000 Crore will be kept in for next 5 years, in this generic medicine will be given free, at least one district in every state with sub centre and district hospital, 2.5% of the GDP will be kept for health.

SAAKSHAR BHARAT

The main objective of this scheme is to further promote and strengthen audit education, especially of women, by extending educational options to those adults who having lost the opportunity to access formal education and crossed the standard age now feel a need for learning of any type. Eligibility criteria is a candidate should be non literates in the age group of 15-35 years and women. It can be availed through Jan Shiksha Kendras in various regions.

Roshni

It is a placement oriented skill development scheme. It would target 50000 persons with a condition of 50% women employment, Rs.100 Crore will be spent in 3 years, it is for the age group of 18 to 35 years, Roshni scheme is launched inn 24 most critical left wing extremism affected districts (N E states). A training from 3 months to 1 year shall be provided with 75% placement assured with higher than minimum wages persons could be placed anywhere in India.

HIMAYAT

Means support to help youngsters with no college education find work. This programme has emerged as a platform for women empowerment, A new scheme to aim to give a sill training to 1 Lac youth in the next 5 years introduced in 2011-12 in J & K.

NAPCC (NATIONAL ACTION PLAN ON CLIMATE CHANGE)

NAPCC was initiated by the Ministry of Environment, and 8 missions are k ept for consideration. 1. Solar Engery 2. Energy conservation and efficiency 3. Sdtrategic knowledge of climate change 4. Sustaining Himalayan Ecosystem 5. National Water Mission 6. Green India Mission 7. Sustainable Habitat 8. Sustainable Agriculture

JANANI SURAKSHA YOJANA (JSY)

Under NRHM (national Rural Health Mission) for reducing maternal and neo natal mortality by promoting delivery by the skilled one, among the poor pregnant, JSY card is provided, ASHA/Anaganwari Workers are provided as a link, payment is made before discharge.

NERPL (NORTH EAST RURAL LIVELIHOODS PROJECTS)

It is aimed at enhancing the livelihoods of the rural poor, especially women, unemployed youth and disadvantaged section in 9 districts of 4 states Mizoram, Nagaland, Sikkim, Tripura with 4 components i.e. Social Empowerment, Economic Empowerment, Partnership Development and Project Management.

MGNREGA (MAHATAMA GANDHI NATIONAL RURAL Employment Guarantee Act)

It is an Indian job guarantee scheme it provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household, willing to do public work related unskilled manual work at the statutory minimum wage of rs.120/-, 1/3 of the stipulated workforce is women, work is provided within 5 km of radius of village if more than 10% extra wages are given. Haryana is giving Rs.191 per day under MNREGA. Andhra Pradesh is providing a guaranteed employment for 150 days. In drought affected states also provided for 150 days of guaranteed employment. ST who got land under Forest Area Act will also get 50 days additional employment.

BHARAT NIRMAAN

It is basically a rural infrastructures development programme keeping in mind 6 factor roads, houses, irrigation, electricity, drinking water and information technology.

JANANI SHISHU SURAKSHA KARAYAKARAM

It was launched by Ms.Sonia Gandhi in Mandi Khera village of Mewat, all pregnant women are entitled to deliveries including the required treatment pick and drop facility health check up and tests medicines and blood at government hospital free of cost. The infants requiring treatment and medicines etc. will be provided free of cost. Centre is spending 1100 Crore per month.

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