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## List of Foreign Banks in India

Bank	Country
AB Bank Ltd.	Bangladesh
ABN AMRO Bank	Netherland
Abu Dhabi Commercial Bank	UAE
American Express Banking Corporation	USA
Australia and New Zealand Banking Group Ltd.	Australia
Bank of America	USA
Bank of Bahrain & Kuwait BSC	Bahrain
Bank of Ceylon	Sri Lanka
Bank of Nova Scotia	Canada
Bank International Indonesia	Indonesia
Barclays Bank	UK
BNP Paribas Bank	France
China Trust Commercial Bank	Taiwan
Citi Bank	USA
Commonwealth Bank of Australia	Australia
Credit Agricole Corporate & Investment Bank	France
Credit Suisse A.G	Switzerland
CTBC Bank Co. Ltd.	Taiwan
DBS Bank	Singapore
Deutsche Bank	Germany
Doha Bank	Qatar
FirstRand Bank Ltd	South Africa
HSBC Ltd	Hong Kong
Industrial & Commercial Bank of China Ltd.	China
Industrial Bank of Korea	South Korea

J.P. Morgan Chase Bank N.A	USA
JSC VTB Bank	Russia
KBC Bank NV	Belgium
Korea Exchange Bank	South Korea
Krung Thai Bank Public Co. Ltd.	Thailand
Mashreq Bank PSC	UAE
Mizuho Bank Ltd.	Japan
National Australia Bank	Australia
National Bank of Abu Dhabi PJSC	UAE
Rabobank International	Netherlands
Royal Bank of Scotland	UK
Sberbank	Russia
Scotia Bank	Canada
Shinhan Bank	South Korea
Societe Gednerale	France
Sonali Bank Ltd.	Bangladesh
Standard Chartered Bank	UK
State Bank of Mauritius	Mauritius
Sumitomo Mitsui Banking Corporation	Japan
The Bank of Tokyo- Mitsubishi UFJ, Ltd	Japan
The Royal Bank of Scotland N.V.	Netherlands
UBS AG	Switzerland
United Overseas Bank Ltd	Singapore
Westpac Banking Corporation	Australia
Woori Bank	South Korea

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# 1. PUNJAB NATIONAL BANK (PNB) FRAUD

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About Punjab national bank?

- Punjab National Bank (PNB) is an Indian multinational banking and financial services company.
- It is a state-owned corporation based in **New Delhi, India**.
- The bank was founded in **1894**.
- As of 31 March 2017 the bank has over 80 million customers, 6,937 branches, and 10681 ATMs across 764 cities
- PNB has a banking subsidiary in the UK (PNB International Bank, with seven branches in the UK), as well as branches in **Hong Kong, Kowloon, Dubai, and Kabul**.
- MD & CEO Of Punjab national bank – **Sunil Mehta**
- Nirav Modi and the \$1.77-billion PNB fraud Punjab National Bank (PNB), the country's second-largest public sector lender, is now in the middle of a Rs. 11,400 crore transaction fraud case.
- On Wednesday morning, PNB informed the Bombay Stock Exchange that it has detected some "fraudulent and unauthorised transactions" in one of its branches in Mumbai to the tune of \$1771.69 million (approx).
- Following the announcement, the share price of the State-owned bank plunged 10%.
- Meanwhile, the Central Bureau of Investigation (CBI) received two complaints from PNB against billionaire diamondaire Nirav Modi and a jewellery company alleging fraudulent transactions worth about Rs. 11,400 crore, the Press Trust of India reported
- This is in addition to the Rs. 280 crore fraud case that he is already under investigation for, again filed by PNB.

What was the scam?

- According to Punjab National Bank's note, a junior level branch official "unauthorisedly and fraudulently" issued Letters of Undertakings on behalf of companies connected to the Nirav Modi group.
- These were Solar Exports, Seller Diamonds and Diamonds R Us.
- The LoUs allowed the companies to get buyer credit – essentially loans meant to be used to buy material that would be imported into India – from foreign branches of other Indian banks.
- In other words, Nirav Modi's companies were allegedly able to get loans in foreign currencies, without offering any security.
- Moreover, the Punjab National Bank note claims that these loans, which are supposed to be used directly to pay for the imported goods, were instead used for other things like paying back other loans taken from other banks.

Who Is Nirav Modi?

- Nirav Modi, the billionaire in the middle of this controversy, is a luxury diamond jewellery designer who was ranked #85 in the Forbes list of India's billionaires in 2017
- The founder and creative director of the Nirav Modi chain of diamond jewellery retail stores, and is the Chairman of Firestar International, the parent of the Nirav Modi chain, which has stores in key markets across the globe.
- His designs have been worn to the Oscars by 'Hidden Figures' star Taraji P. Henson and to the Golden Globes by Dakota Johnson, among others. Actor Priyanka Chopra is the brand Ambassador.

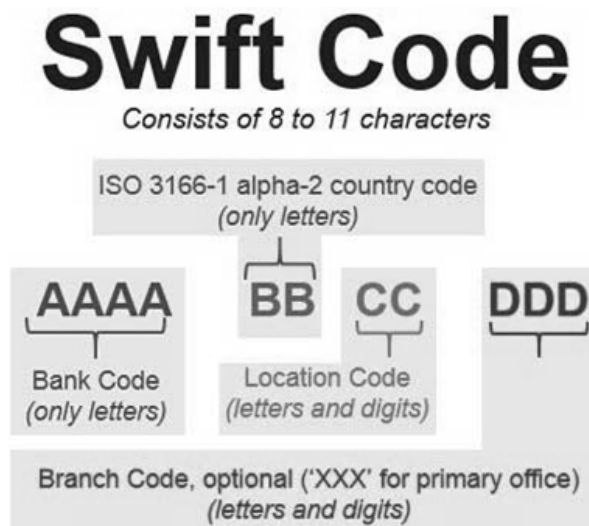
### NIRAV Modi Biodata

- Age – 47 years
- Born – India ,Surat gujarat
- Education – Wharton Business School Dropout
- Occupation – diamond And Jewellery
- Wealth – \$ 1.73 Billion

### What is LoU?

- Letter of Undertaking is a bank guarantee and is issued for overseas import payments.
- A bank, while issuing LoUs for a client (here Nirav Modi), agrees to repay the principal and interest on the client's loan unconditionally.
- When an LoU is issued it involves an issuing bank, a receiving bank, an importer and a beneficiary entity overseas.
- PNB officials allegedly used their access to SWIFT messaging system (used for overseas transaction) and verified guarantees given on LoUs without taking necessary sanctions.
- As a result, overseas branches of many Indian banks gave forex credit.

### What is SWIFT?



- When an LoU is issued, the message of credit transfer is conveyed to overseas banks through the Society for Worldwide Interbank Financial Telecommunication (SWIFT) system.
- This is a significant information as it gives the bank's consent and guarantee.
- To issue SWIFT, an official has to log in and fill up confidential information such as the account number and SWIFT code.
- It generally has three layers of security – a maker, a checker and a verifier within the core banking system before it is issued.

The SWIFT code is 8 or 11 characters, **Example: BBBBUS3MXXX**

- BBBB 4 letters: Institution Code or bank code.
- US 2 letters: ISO 3166-1 alpha-2 country code
- 3M 2 letters or digits: location code
- If the second character is "0", then it is typically a test BIC as opposed to a BIC used on the live network.
- If the second character is "1", then it denotes a passive participant in the SWIFT network

- If the second character is “2”, then it typically indicates a reverse billing BIC, where the recipient pays for the message as opposed to the more usual mode whereby the sender pays for the message.
- XXX 3 letters or digits: branch code, optional (‘XXX’ for primary office)  
Where an 8-digit code is given, it may be assumed that it refers to the primary office.

#### What is CBS?

- CBS refers to Core Banking System where all branches are inter-connected to ensure that the bank customers – regardless of their home branch – are able to operate their account and transact in any of the member branch located anywhere in the world.
- After the advent of this system, a customer is no more customer of a branch, but s/he becomes customer of bank.
- All the transactions are updated real-time.
- So, if you are wondering why the PNB couldn’t detect the fraud earlier, it is because the PNB official did not route the transactions through CBS, which would have given real-time data on transacted business.

#### What is Department of Financial Services?

- The Department of Financial Services covers Banks, Insurance and Financial Services provided by various government agencies and private corporations.
- It also covers pension reforms and Industrial Finance and Micro, Small and Medium Enterprise. It started the Pradhan Mantri Jan Dhan Yojana.

#### 10 questions that emerge from the massive Punjab National Bank-Nirav Modi scam

1. If the scam began in 2011, how come the other banks, which were actually lending money to the companies based on fake guarantees, did not tip off **PNB** by simply demanding their cash earlier?
2. If the matter has been on for a few years now, how come the **SWIFT log** and the core banking system did not throw up a mismatch when books were closed for earlier years?
3. Why would the companies go back to **PNB and demand LoUs**, thereby revealing the scam, if they were acting in connivance with a crooked bank official who had retired by then?
4. What did Nirav Modi and his companies actually use the money for?
5. Where are the auditors in all of this? Audits should have happened on the PNB side, on the side of the other banks that lent to Modi and on the side of his high-profile companies. How did this remain hidden?
6. If the basic systemic loophole with no matching between **SWIFT** and the core banking system exists in the country’s second-largest lender, what is the likelihood that other banks have even more lacunae?
7. PNB initially blamed the matter on one junior level officer then made it two, and has eventually suspended 10 people. Considering the sheer scale of the scam, how will it find out how deep this goes?
8. PNB has officially claimed that it is likely the scam was carried out with the connivance of other bank officials. This may just be passing the buck, but what are those other banks – and the **Reserve Bank of India** – going to do about those allegations?
9. When was government alerted to the scam? A whistleblower raised questions in 2016, writing to investigation agencies and even the Prime Minister’s Office. How come nothing was done?
10. If there was prior indication, did the government do anything to prevent Nirav Modi, and other family members or company officials connected to the alleged scam, from leaving the country?

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## 2. NATIONAL FINANCIAL REPORTING AUTHORITY (NFRA)

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What is the proposal?

The Centre last week approved the proposal to set up the National Financial Reporting Authority (NFRA), intended to serve as an independent regulator for the auditing profession.

The basis for the move

Section 132 of the Companies Act, 2013 gives the Centre the power to set up such an authority. A Parliamentary Standing Committee had also recommended that the National Advisory Committee on Accounting Standards proposed in the Companies Bill, 2009 be institutionalised.

What does Section 132 say?

It says the NFRA can do, among other things, the following: recommend to the Centre formulation of accounting and auditing standards and policies to be adopted by companies and auditors; monitor and enforce such standards and policies; and oversee quality of services of the professions associated with the compliance of these standards and policies

What are NFRA's powers?

It can investigate into professional matters or misconduct of any member or a firm of chartered accountants; it can issue summons and examine on oath; it can also inspect any book, registers and documents of any professional/firms probed; it may impose penalties and even powers to debar a member of a firm.

Who is on the NFRA?

It will comprise a chairperson, three full-time members and a secretary.

What is ICAI's role now?

ICAI's (**Institute of Chartered Accountants of India**) role will continue in respect of its members, in general, and, specifically, with respect to audits pertaining to private limited companies and public unlisted companies below the threshold limit to be notified in the rules.

ICAI will continue with its advisory role on accounting and auditing standards and policies by making its recommendations to NFRA.

Why bring in NFRA now?

The discovery of the multi-crore fraud allegedly committed at the Punjab National Bank appears to be a trigger. Add to it earlier shenanigans reported in the system — Satyam, Enron, Ketan Parikh et al.

What does the setting up of the Authority imply?

In a way, it indicates a certain lack of trust in ICAI to effectively address malpractices indulged in by recalcitrant members.

How does the community view it?

'Chartered accountants are watch-dogs, and not blood-hounds,' goes an argument. Things turn bad when entries are not recorded at all. In such instances, CAs can do very little, it is argued.

### 3. INTERNATIONAL NEWS

#### India Joins Ashgabat Agreement

India has joined the Ashgabat agreement which envisages setting up of an international transport and transit corridor linking central Asia with the Persian Gulf to significantly ramp up trade and investment.

- Turkmenistan, as depository State of Ashgabat Agreement, informed on February 1 that all the four founding members have consented to the Accession of India.
- Turkmenistan, Iran, Oman and Uzbekistan signed the agreement on April 25, 2011.
- In October 2016, Pakistan had formally joined the project. Kazakhstan is also a part to this agreement.

#### Maldives Declares State Of Emergency

Maldivian President Abdulla Yameen has declared a 15-day state of Emergency, his aide Azima Shukoor announced on state television.

- The move gives sweeping powers to security forces to arrest and detain suspects as Yameen refuses to comply with a Supreme Court order to release political prisoners.
- The latest crisis was triggered when the Maldivian Supreme Court ordered the release of some opposition leaders, including former president Mohammed Nasheed, after overturning their "terrorism" convictions.

#### Points to Remember:

- The Maldives is a South Asian island country, located in the Indian Ocean, situated in the Arabian Sea.
- Male is the capital of Maldives while Rufiyaa is its currency.

#### Dubai Named the World's Busiest International Airport

Dubai International Airport says it has held on to its No 1 ranking as the world's busiest airport for 'international travel', after seeing some 88.2 million passengers in 2017.

- Dubai International Airport first surpassed London Heathrow as the world's busiest airport for international traffic in 2014.
- It has maintained the title ever since, with some 90 airlines flying into skyscraper-studded Dubai.
- The airport is home to the long-haul carrier Emirates.
- Hartsfield-Jackson Atlanta International Airport in Georgia remains the world's busiest airport overall.

#### Sushma Swaraj inaugurates Saudi cultural festival

External Affairs Minister Sushma Swaraj has inaugurate Saudi Arabia's annual 'Janadriyah Festival' where India has been invited as guest of honour this year, officials said.

- Earlier, Minister of State for External Affairs VK Singh had said that India's participation in the festival will be multifaceted and would take relations of the two nations "to new heights".
- According to the minister, the Indian pavilion at the festival will project a number of Indian themes and projects.

#### List of MoUs/Agreements signed during visit of Prime Minister to Palestine

MOU between India and Palestine for setting up of India-Palestine Super-specialty hospital at Beit Sahour in Bethelhem Governorate at a cost of US\$ 30 million.

- MOU between India and Palestine for construction of India Palestine Centre for Empowering women, "Turathi" at a cost of US\$ 5 million
- MOU between India and Palestine for setting up of new National Printing Press at Ramallah at a cost of US\$ 5 million
- MOU between India and Palestine Construction of school in Muthalth Al Shuhada Village at a cost of US\$ 1 million

- MOU between India and Palestine Construction of school in Tamoon village in Tubas Governorate in Palestine at a cost of US\$ 1.1 million
- MOU between India and Palestine Assistance of US\$ 0.25 million for construction of additional floor to Jawahar Lal Nehru for Boys at Abu Dees

#### PM Modi inaugurates Abu Dhabi's first Hindu temple

Prime Minister Narendra Modi has laid the foundation stone for a new temple for the Hindu community living in the United Arab Emirates (UAE).

- The temple will be the first to be built in Abu Dhabi, the capital of UAE which is home to a huge Indian diaspora.
- The PM laid the foundation stone for the temple from the Dubai Opera House via video conferencing.
- This is Modi's second visit to the UAE after August 2015.
- The UAE has two Hindu temples which are located in Dubai.

#### List of MoUs signed on the occasion of the visit of PM to Oman

##### Agreement on Legal and Judicial Cooperation in Civil and Commercial matter

- Agreement on mutual visa exemption for holders of diplomatic, Special, service and official passports
- MoU on Cooperation in the field of health
- MoU on Cooperation in the peaceful uses of outer space.
- MoU on Cooperation between Foreign Service Institute, Ministry of External Affairs, India and Oman Diplomatic Institute.
- MoU on Academic and Scholarly cooperation sectors between National Defence College Sultanate of Oman and the Institute for Defence Studies and the Analyses.

- MoU in the field of Tourism cooperation between India and Oman.

- Annexure to the MoU on Military Cooperation.

#### Tamil Nadu among nine global market leaders in renewable

A new research by US-based Institute for Energy Economics and Financial Analysis (IEEFA) showed that nine major global power markets, including India's Tamil Nadu, have achieved an outsize share of wind and solar generation.

- The report, 'Power-Industry Transition, Here and Now', includes case studies of markets — ranked by relative share of reliance on variable renewables — that include Denmark, South Australia, Uruguay, Germany, Ireland, Spain, Texas, California and the Indian state of Tamil Nadu.
- Wind and solar accounted for 14.3 per cent of Tamil Nadu's total electricity generation in 2016-17.

#### MoU between Botanical Survey of India and Natural History Museum, UK

Botanical Survey of India (BSI) and Natural History Museum (NHM), UK signed a Memorandum of Understanding for cooperation in the field of genetic/taxonomic studies, research and training, conservation in India, including species and habitat conservation assessments, etc.

- NHM will help BSI in capacity building in areas of systematic botany and long-term conservation of plant genetic resources in India.

#### List of MoUs signed during the visit of President of Iran to India

President of Iran, Hassan Rouhani arrived in India on a three-day State visit. He has signed these MoUs with India:

- Agreement for the Avoidance of Double Taxation
- MoU on Exemption from Visa requirement for holders of Diplomatic Passports.



- Exchange of Instrument of Ratification of Extradition Treaty.
- Lease Contract for Shahid Beheshti Port- Phase 1 of Chabahar during Interim Period between Port and Maritime Organization (PMO), Iran and India Ports Global Limited (IPGL).
- MoU on Cooperation in the field of Traditional Systems of Medicine.
- MoU on the establishment of an Expert Group on Trade Remedy Measures to promote cooperation in areas of mutual interest.
- MoU on Cooperation in the field of Agriculture and Allied Sectors.
- MoU on Cooperation in the field of Health and Medicine.
- MoU on Postal Cooperation.

UK and India upgrade joint research on clean water and clean energy

UK-India research projects on ‘Water Quality Research’ and ‘Energy Demand Reduction in Built Environment’ were launched by Dr V K Saraswat, Member, National Institution for Transforming India (NITI) Aayog, Professor Ashutosh Sharma,

Secretary, Department of Science and Technology (DST) India and Daniel Shah, Director, Research Councils UK (RCUK) India.

- The ‘Water Quality Research’ programme has eight projects and ‘Energy Demand Reduction in Built Environment’ programme has four projects, with a total joint investment of up to £15 million.
- These projects aim to deliver mutual benefits and research solutions not only to the UK and India but also to address shared global sustainable development goals – clean water and clean energy.

Mandarin approved as official language of Pakistan

The Pakistani Senate has approved a motion to declare Mandarin as one of the official languages of Pakistan.

- The motion said the step was necessary in view of ties between Pakistan and China.
- Punjabi, which is widely spoken in Punjab province of Pakistan, Pashto and many other native languages have not been declared official languages of the country.

## 4. NATIONAL NEWS

### Third Scorpene submarine 'Karanj' Launched at Mazagon Docks

The third Scorpene class submarine constructed by Mazagon Dock Shipbuilders Limited for the Indian Navy, was launched on 31 January 2018 by Mrs Reena Lanba, President Navy Wives Welfare Association after the recitation of Sanskrit shlokas from the Atharva Veda and traditional ceremonies associated with the launch of naval platforms.

- She also named this submarine as 'Karanj' and wished her good fortune.
- Admiral Sunil Lanba, Chief of the Naval Staff was the chief guest on the occasion.
- Karanj will now undergo rigorous trials and tests, both in harbour and at sea before it is commissioned into the Navy.

### Railways to Set up a Coach Factory in Marathwada, Maharashtra

A high level meeting was held between Union Minister for Railways and Coal, Shri Piyush Goyal and Chief Minister of Maharashtra, Shri Devendra Fadnavis in Mumbai, to discuss the setting up of a massive rail coach factory in Latur, Maharashtra by Indian Railways.

- This plant would manufacture Electric Multiple Units for suburban trains and coaches for metros.
- Work on this project will be done on high priority with fast track processing of all approvals.
- Maharashtra Government has offered several concessions including in land, taxes and etc.

### Uttar Pradesh India's most polluted state: Greenpeace report

With 15 of its cities among 30 cities with highest levels of toxic air in the country, Uttar Pradesh is India's most polluted state, says a Greenpeace India report.

- Prime Minister Narendra Modi's constituency Varanasi turned out to be the worst polluted city of UP.

- New Delhi topped list while Lucknow was 18th among the 30 most polluted cities and towns of the country.
- The report reveals that none of the 280 cities with 630 million people comply with the PM10 levels in the air as fixed by WHO at 20.
- Hassan in Karnataka has the cleanest air in the country.

### Axis Bank Deputy VP inaugurates 19th Samaya Bharati 2018

The 19th India International Watch and Clock Fair "Samaya Bharati 2018" was inaugurated by Amruta Devendra Fadnavis, Deputy Vice President of Axis Bank at the Nehru Centre, Worli, Mumbai.

- The fair, a grand horological event, was organised by India's leading watch and clock magazine "Trade Post" under the auspices of Watch Trade Federation.

### Wi-Fi hotspots for rural areas proposed

The government has proposed to set up five lakh Wi-Fi hotspots which will provide broadband access to five crore rural citizens.

- Allocation of Rs 10,000 crore has been provided in 2018-19 for creation and augmentation of telecom infrastructure.

### PM to address the inaugural session of Advantage Assam - Global Investors Summit

The Prime Minister, Shri Narendra Modi, will address the inaugural session of Advantage Assam - Global Investors Summit 2018, in Guwahati on February 3, 2018.

- The two-day Summit will be the largest ever investment promotion and facilitation initiative by the Government of Assam.
- The Summit aims at highlighting the geo-strategic advantages offered to investors by Assam.

### Yogi Adityanath inaugurates Surajkund Mela in Haryana

Uttar Pradesh Chief Minister Yogi Adityanath inaugurated the Surajkund Mela on 2 February, in the presence of Haryana Chief Minister Manohar Lal Khattar.

- The 17-day-long event, which is in its 32nd edition, showcases India's rich cultural diversity, crafts and handiworks.
- The Mela this year has the culture of Uttar Pradesh as its theme and focuses upon child rights violations across India.
- All of India's states and 20 countries are participating in the festival.
- Surajkund is located in Faridabad in Haryana.

### Centre sanctions Rs 1,500 cr for organic farming in Uttarakhand

The Centre has sanctioned Rs 1,500 crore for three years to promote organic farming in Uttarakhand.

- The amount was sanctioned by Union Agriculture Minister Radha Mohan Singh when Chief Minister Trivendra Singh Rawat met him in New Delhi.
- The Union minister also cleared a proposal worth Rs 2,600 crore for the co-operative sector in the state. Of which, Rs 200 crore is meant for the reorganisation of sugar mills.

### International Conference on 'Demetrios Galanos and His Legacy'

The International Conference on 'Demetrios Galanos and His Legacy' was inaugurated at IGNCA in New Delhi.

- Indira Gandhi National Centre for the Arts (IGNCA) is organizing the 8-days International Conference.
- The 8-day long convention is being held in Delhi and Varanasi, in addition to organizing the exhibition and folk music of Greece.

### Venkaiah Naidu to Inaugurate First International Kala Mela

The Vice President of India Shri M. Venkaiah Naidu will inaugurate the First International Kala Mela in New Delhi on February 4.

- The Minister of State for Culture (Independent Charge) and Environment, Forest and Climate Change, Dr. Mahesh Sharma will also grace the occasion.
- Lalit Kala Akademi, the premier institution for the promotion of Art and Culture is organizing it at Indira Gandhi National Centre for the Arts, New Delhi (IGNCA).

### Environment Ministry launches 'Green Good Deeds' campaign

Environment Minister Dr Harsh Vardhan has appealed to the teaching community to join the "Green Good Deeds" campaign, launched by his Ministry to sensitise the people about climate change and global warming.

- The Minister reminded the teachers of their "Green Social Responsibility similar to corporate Social Responsibility (CSR).

### Maharashtra to become first state to have Transgender Welfare Board

The long pending Transgender Welfare Board (TWB) will finally see light of the day with the Maharashtra government making a provision of Rs 5 crore for welfare of the community.

- Minister of State for Social Justice Dilip Kamble told that the Board will be set up in a month's time.
- It will look after education, employment, housing, and health schemes for transgenders and protect their Constitutional and human rights.
- Maharashtra will be the first such state to have such a Board, the minister said.

### India's biggest floating island released in Nekkampur lake

On the occasion of World Wetland Day, city-based NGO Dhruvansh has introduced biggest floating island of India at Nekkampur Lake, Hyderabad.

- The duo of Dhruvansh NGO, Madhulika and Neeraj Singh started Nekkampur restoration programme in June 2016 adopting various cost effective methodologies to clean the lake.

- After successful introduction of 10×10 feet floating islands last year, the NGO introduced 2,500 square feet floating island with 3,500 wetland plants floating on this platform.

#### First defence industrial corridor between Chennai, Bengaluru

The first of the two defence industrial production corridors, as announced in the Union Budget, will link Chennai and Bengaluru.

- In his budget address, Finance Minister Arun Jaitley said the government will develop two defence industrial production corridors.
- Defence Minister Nirmala Sitharaman said that the first corridor will link Chennai and Bengaluru and will pass through Coimbatore and several other industrial clusters.

#### Mukesh Khanna Quits as Chief of Children's Film Society

Actor Mukesh Khanna said he has resigned as the chairperson of the Children's Film Society two months prior to the end of his term, alleging lack of support to take children's films to theatres and inadequate funding for the institution.

- His three-year term was scheduled to end in April.
- The actor is known for his portrayal in popular TV serial Shaktimaan.
- He made his debut on the small screen as Bhisham Pitamah in B R Chopra's Mahabharat.

#### Centre clears Rs 62crore for cleaning Sal river

The central government has approved a project to abate pollution of river Sal at Navelim in Goa at an estimated cost of Rs 61.7 crore.

- The Central Pollution Control Board (CPCB) had in 2015 identified the river stretch at Navelim as one of the 302 polluted river stretches across the country based on bio-chemical oxygen demand (BOD) levels
- The project was approved by the Union environment ministry last week under its National River Conservation Plan (NRCP) which covers 31 rivers (other than Ganga and its tributaries) in 14 states.

#### UP government in association with UNICEF launches DASTAK campaign

In Uttar Pradesh, State government in association with UNICEF has launched massive door to door campaign DASTAK to eradicate deadly Acute Encephalitis Syndrome and Japanese Encephalitis disease in the state.

- In DASTAK campaign, whole state machinery with the help of UNICEF will now literally go door to door in 38 JES and AE affected districts.

#### Maharashtra govt approves new wildlife sanctuary at Ghodazari

The Maharashtra government has approved Ghodazari in Chandrapur district as a new wildlife sanctuary in the state.

- The decision was taken at the 13th meeting of the Maharashtra State Board for Wildlife, chaired by Chief Minister Devendra Fadnavis.
- The sanctuary, in the North East of Tadoba, will include 159 sq km of Brahmपुरi forest.

#### President to inaugurate the Mahamastakabhisheka Mahotsav 2018

The President of India, Shri Ram Nath Kovind, will be in Karnataka to inaugurate the Mahamastakabhisheka Mahotsav 2018 of Gommateshwara Bhagwan Sri Bahubali Swami at Shravanabelagola February 7, 2018.

- The Mahamastakabhisheka Mahotsav is celebrated once every 12 years.
- It has been celebrated for about a 1,000 years.

#### 60 Solar Cities to be developed across country

The Ministry of New and Renewable Energy under its scheme "Development of Solar Cities" has approved/sanctioned 60 Cities including 13 Pilot and 5 Model Cities up to 12th Five-year Plan period.

- In a written reply to a question in the Rajya Sabha, Minister of State (IC) for Power & New and Renewable Energy, Shri R K Singh informed that the master plans of 49 Solar Cities have been prepared.

- The Stake-holders Committees have been constituted in 21 Cities and Solar City Cells have been created in 37 Solar Cities.
- Solar PV projects with aggregate capacity of 8069.16 kWP and Solar Water Heating System with aggregate capacity of 7894 meter square collector area have been sanctioned under the programme.
- While Rs. 101.64 crore has been sanctioned, Rs. 25.92 crore has been released under scheme “Development of Solar Cities” so far.

#### India-UAE to ink 12 pacts during PM Modi's visit

As many as 12 agreements will be signed during Prime Minister Narendra Modi's visit to the UAE later this week as India and the oil-rich Gulf nation look to intensify economic cooperation.

- The agreements will include areas like finance and skills development.
- Modi will start his visit to three West Asian countries - Palestine, the UAE and Oman - on February 9 with focus on cooperation in key areas of defence, security and counter- terrorism.
- The Prime Minister will participate in the 6th World Government Summit in Dubai on February 10-11 in which India is a partner country.
- This will be PM Modi's second visit to the UAE. He first visited the country in August 2015.

#### Haryana launches 'Gobardhan Yojana' to support farmers

The Haryana government has launched the 'Gobardhan Yojana' to provide for the sale of organic manure and cow urine with an aim to benefit farmers.

- A provision of Rs 11 crore has been made to provide benefits of various projects under this scheme, Khattar said while addressing villagers at a 'Kisan Samman Samaroh' in Nizampur village of Sonapat district.

#### Mumbai airport becomes world's busiest single-runway airport

On January 20, Mumbai airport created a new world record for single-runway operations by handling 980 arrivals and take-offs in 24 hours.

- With this, the Mumbai Chhatrapati Shivaji Maharaj International airport bettered its own feat of 974 flights in 24 hours, recorded on December 6, 2017.
- Gatwick, the U.K.'s second largest airport, remains the most efficient single-runway airport in the world.

#### First-ever Pelican Festival held at Atapaka Bird Sanctuary

Andhra Pradesh government has held the first-of-its kind, one-day Pelican Festival at the Atapaka Bird Sanctuary on Kolleru lake.

- Koleru is one of the largest freshwater lakes in the country.
- Officials made elaborate arrangements to attract tourists for the 'Pakshula Panduga' at Atapaka village, located on the borders of the Krishna and the West Godavari districts.

#### ISRO sets up 473 Village Resource Centres for rural development

To demonstrate the potential of satellite technology for development of rural areas, ISRO established Village Resource Centres (VRCs) on a pilot scale, in association with selected NGOs, Trusts and State Government Departments.

- VRCs have provided various space technology enabled services such as tele-healthcare, tele-education, natural resources information, advisories related to agriculture, career guidance to rural students, skill development and vocational training etc.
- About Rs 18 crores was spent for establishing 473 VRCs.

#### Gadkari Inaugurates 5 Highways Projects Around Allahabad

Shri Nitin Gadkari, the Union Minister for Road Transport and Highways, Shipping and Water Resources, River Development and Ganga Rejuvenation inaugurated / laid foundation stone for 137 km of highways projects worth Rs 5632 crore around Allahabad in Uttar Pradesh.

- Besides widening of national highways, this includes construction of a new, six-lane bridge over Ganga at Fafamau, Allahabad.
- Gadkari said that his Ministry plans to build highways worth Rs 2 lakh crore in Uttar Pradesh before the government's five year term ends next year.

11 states are now open defecation free: Government

The government informed the Lok Sabha that till date 11 states and union territories (UTs) have been declared open defecation free (ODF) under Swachh Bharat Mission.

- The government is taking various steps under the SBM to make all states in the country ODF, the minister of state in the Ministry of Drinking Water and Sanitation, Ramesh Chandappa Jigajinagi, said in a written reply.

1,86,777 Affordable Houses Sanctioned for Urban Poor Under Pmay(Urban)

Ministry of Housing & Urban Affairs has approved the construction of 1,86,777 more affordable houses for the benefit of urban poor under Pradhan Mantri Awas Yojana (Urban) with an investment of Rs.11,169 cr with central assistance of Rs. 2,797 cr.

- The approval was given in the 30th meeting of the Central Sanctioning and Monitoring Committee in its meeting.
- With the above proposed houses, cumulative houses under PMAY(U) would become 37,83,392 after final approval from CSMC.
- Further after subsuming projects of RAY scheme the total number of houses being funded under PMAY(Urban) would be 39,25,240 houses.

"Swachh Bharat Sanitation Park" inaugurated in Delhi

The Ministry of Drinking Water and Sanitation, in collaboration with the Environmental Sanitation Institute and Tata Trusts, has developed a Sanitation Park which was inaugurated in the Capital by Union

Minister, Ministry of Drinking Water and Sanitation, Sushri Uma Bharti, and Secretary, Ministry of Drinking Water and Sanitation, Shri ParameswaranIyer.

- The Sanitation Park was developed at CGO Complex in New Delhi with an objective to create awareness on various safe technological options.
- The Park demonstrates various options pertaining to toilet technologies and solid and liquid waste management technologies, with a brief description of these technologies.

Shri RK Singh launches ASH TRACK Mobile App

Union Minister of State (IC) for Power and New & Renewable Energy, Shri R.K Singh, launched a Web based monitoring System and a Fly Ash mobile application named ASH TRACK.

- These platforms will enable better management of the ash produced by thermal power plants by providing an interface between fly ash producers (Thermal Power Plants) and potential ash users such as – road contractors, cement plants etc.

WCD Ministry to set up National Women Entrepreneurship Council

The Ministry of Women and Child Development is considering to establish National Women Entrepreneurship Council (NVEC).

- NVEC will promote entrepreneurship as it would be the umbrella organization for socio-economic gender parity, financial inclusion and economic empowerment of women in India.
- This information was given by Minister of State for Women and Child Development, Dr. Virendra Kumar in reply to a question in Lok Sabha.

NITI Aayog releases "Healthy States, Progressive India" Report

NITI Aayog released a comprehensive Health Index report titled, "Healthy States, Progressive India" at a function in the capital.

- The report ranks states and Union territories innovatively on their year-on-year incremental change in health outcomes, as well as, their overall performance with respect to each other.
- The report was released jointly by the CEO, NITI Aayog; Amitabh Kant, Secretary, Ministry of Health & Family Welfare; Preeti Sudan and World Bank India Country Director, Junaid Ahmad.
- States and UTs have been ranked in three categories namely, Larger States, Smaller States, and Union Territories (UTs), to ensure comparison among similar entities.
- Among the Larger States, Kerala, Punjab, and Tamil Nadu ranked on top in terms of overall performance, while Jharkhand, Jammu & Kashmir, and Uttar Pradesh are the top three ranking States in terms of annual incremental performance.
- Among Smaller States, Mizoram ranked first followed by Manipur on overall performance, while Manipur followed by Goa were the top ranked States in terms of annual incremental performance.
- Among UTs, Lakshadweep showed both the best overall performance as well as the highest annual incremental performance.

#### Government to set up a Cyber Crime Reporting Portal

The Union Home Minister has said the Government has decided to establish a Cyber Crime Reporting Portal to report Cyber Crimes Against Women.

- We will also establish a dedicated Cyber Crime Laboratory to stop Crimes Against Women and Children, he added.
- Shri Rajnath Singh was addressing the gathering after inaugurating the 24th All-India Forensic Science Conference in Ahmedabad.

#### Government releases Rs 9,940 crore to states for Smart Cities Mission

The Centre has released nearly Rs 9,940 crore to the states so far for the Smart Cities Mission, with

Maharashtra accounting for the highest amount of Rs 1,378 crore, followed by Madhya Pradesh getting Rs 984 crore.

- The Housing and Urban Affairs Ministry has announced 99 cities for central assistance under the BJP government's flagship programme.
- The total proposed investment in these cities was Rs 2.03 lakh crore.

#### Rajnath Singh inaugurates first spoken Sanskrit centre

Union Home Minister Rajnath Singh launched the Centre for learning Sanskrit language in Gujarat University in Ahmedabad.

- The centre will offer a six-month course for people on how to speak the language.
- The coordinator of the course, Atul Unagar, said it was possibly the first such course launched in India.

#### India Among Top Ten Nations in the World in Terms of Forest Area

Strongly emphasising the increasingly green credentials of the country, Union Minister for Environment, Forest and Climate Change, Dr. Harsh Vardhan has said that India has shown an increasing trend in the forest and tree cover, in comparison to the global trend of decreasing forest cover during the last decade.

- Releasing the India State of Forest Report (ISFR) 2017, Dr. Harsh Vardhan pointed out that India ranks among the top ten countries of the world in terms of forest area, despite the fact that none of the other 9 countries has a population density of more than 150 persons per sq km, compared to India, which has a population density of 382 persons per sq km.
- “India is ranked 10th in the world, with 24.4% of land area under forest and tree cover, even though it accounts for 2.4 % of the world surface area and sustains the needs of 17 % of human and 18 % livestock population”, the Minister said.
- Dr. Harsh Vardhan added that as per the latest FAO report, India is placed 8th in the list of Top Ten nations reporting the greatest annual net gain in forest area.

### All villages to be linked by roads by 2019

The Centre is making efforts to connect all villages through a road network by next year as part of the 'Pradhan Mantri Gram Sadak Yojna', said Union Minister Ram Kripal Yadav.

- Earlier, the target to complete these works was 2022 but it has been advanced to 2019.
- The Pradhan Mantri Gram Sadak Yojana (PMGSY) was launched by the Central government to provide connectivity to unconnected habitations as part of a poverty reduction strategy.

### Radio Umang: India's first online radio station launched

Radio Umang, India's first online radio station that allows the listener to just download and tune in, has been launched.

- Listeners can tune in to this online radio station through web streaming or download the app.
- With 24 hours programming, it has found listeners in Hindi speaking regions of India and in over 60 countries worldwide.

### President of India hosts 'LPG Panchayat' at Rashtrapati Bhavan

The President of India, Shri Ram Nath Kovind, hosted an 'LPG Panchayat' on February 13, 2018 at Rashtrapati Bhavan.

- The LPG Panchayat was organised by the Ministry of Petroleum and Natural Gas with an aim to provide a platform for LPG consumers to interact with each other, promote mutual learning and share experiences.
- Each LPG Panchayat has about 100 LPG customers coming together, near their living areas, to discuss safe and sustainable usage of LPG, its benefits and the link between clean fuel for cooking and women's empowerment.
- The Ministry of Petroleum and Natural Gas intends to conduct 1 lakh such Panchayats across India before March 31, 2019.

### Venkaiah Naidu to inaugurate the Global Theatre Olympics

The Vice President of India, Shri M. Venkaiah Naidu will inaugurate the 8th Global Theatre Olympics on 17th February, 2018 at the majestic Red Fort in New Delhi.

- This Global Theatre Festival is being held in India for the first time.
- The 51 days long event will travel to 17 Indian cities with 450 shows, 600 ambience performances and 250 power packed youth forum shows.

### Meghalaya Governor inaugurates India, Bangladesh 'Friendship Gate'

Meghalaya Governor Ganga Prasad has inaugurated the "Friendship Gate" constructed with an aim to have a Wagah-like beating retreat ceremony for the Indian and Bangladesh border guards.

- The Friendship Gate has been constructed near Integrated Check post, 90 km South of capital Shillong on border with Bangladesh.

### India's 1st radio festival to be held in Delhi

India's first radio festival was held in Delhi on February 15, 2018.

- The festival was organised by the International of Women in Radio and Television, in collaboration with UNESCO.
- The radio festival was held to mark World Radio Day 2018, which was on February 13.

### ISRO planning to launch Chandrayaan-2 mission around April this year

The Union Minister of State (Independent Charge) of the Ministry of Development of North Eastern Region (DoNER), MoS PMO, Personnel, Public Grievances & Pensions, Atomic Energy and Space, Dr Jitendra Singh said that Indian Space Research Organisation (ISRO) is planning to launch Chandrayaan-2 Mission around April this year.



- Chandrayaan-2 is the country's second mission to the moon, he added.
- He was addressing a press conference on the achievements of Department of Space and Department of Atomic Energy.
- Chandrayaan-2 is a challenging mission as for the first time we will carry an orbiter, a lander and a rover to the moon.

#### Mumbai to have India's first artificial intelligence centre

In a first in the country, Maharashtra government will be setting up an institute for artificial intelligence (AI) in Mumbai.

- Chief Minister Devendra Fadnavis will unveil the plan for the institute during the Magnetic Maharashtra Summit.
- The Magnetic Maharashtra Summit will be inaugurated by Prime Minister Narendra Modi on February 18.

#### MP govt to host Khajuraho Dance Festival

Myriad forms of classical dance in India will be on display at a festival beginning in Khajuraho from February 20.

- The week-long Khajuraho Dance Festival at the temple town in Chhatarpur district is being organised by the culture department of the Madhya Pradesh government.
- The February 20-26 festival will showcase classical dances including Kathak, Odissi, Bharatnatyam, Kuchipudi, Kathakali and Mohiniattam.

#### Magnetic Maharashtra investors summit inaugurated

Prime Minister Narendra Modi has inaugurated the Global Investors' Summit at "Magnetic Maharashtra: Convergence 2018" at the MMRDA grounds at Mumbai's Bandra Kurla Complex.

- This summit is Maharashtra's first Global Investors Summit and is said to be on the lines of Make In India initiative by PM Modi.
- PM will next inaugurate the Wadhvani Institute for Artificial Intelligence at the University of Mumbai.

#### Goa Government Launches Motorcycle Ambulance Service

The Goa government has launched a motorcycle ambulance service to provide quick medical help to patients in need in the coastal state.

- Chief Minister Manohar Parrikar unveiled a batch of 20 two-wheeler ambulances which would be deputed in high risk areas like the coastal belt.
- These motorbikes will be equipped with medical facilities, including oxygen cylinders.

#### India to host World Environment Day

India will host the World Environment Day 2018, Union Environment Minister Harsh Vardhan and United Nations Environment Program chief Erik Solheim said.

- The theme for the World Environment Day-2018, held every year on June 5, is "Beat Plastic Pollution".
- Canada hosted the event in 2017.
- Meanwhile, Harsh Vardhan also launched the first electric charging facility at the Lodhi Road UN office — the first ever in a UN office in India.

#### Cabinet approves creation of National Urban Housing Fund

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given approval for creation of National Urban Housing Fund (NUHF) for Rs.60,000 crores.

- This fund will be situated in Building Materials and Technology Promotion Council (BMTPC), an autonomous body registered under the Societies Registration Act, 1860 under the Ministry of Housing and Urban Affairs.
- The Ministry has so far sanctioned 39.4 lakh houses under Pradhan Mantri Awas Yojana (Urban).

#### Cabinet approves Agreement between India and Israel on Film Co-production

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given its ex-post facto approval to an Agreement on Film Co-production

between India and Israel signed during the visit of Prime Minister of Israel Mr. Benjamin Netanyahu to India, in the presence of both the Prime Ministers in Hyderabad House in New Delhi on 15th January, 2018.

- Co-production of an Indian film with an international party means that Indian producer can access international funds and can collaborate on the script, talent and distribution at international level.

### Varanasi to hold 'Swachhagrah – Babu ko Kaaryaanjali'

To celebrate the creative and cultural industries in Varanasi and to focus attention on the need for Swachhata by using cultural forms, a Sanskriti Mahotsav "Swachhagrah – Babu ko Kaaryaanjali" is being organized on the 21st and 22nd February, 2018 at the Man Mandir Ghat and Assi Ghat in Varanasi.

- The Mahotsav will integrate the tangible and intangible heritage along the river-belt and will see the engagement of the academia, artists, artisans, writers, poets, environmental and cultural forums on the use of cultural expressions for conservation and protection of the river and the ancient city.
- The Swachhata drive will be steered by school-children affiliated to Ministry of Culture, Government of India's Interpretation Centres through exhibitions, songs, puppetry, nukkad natak and folk dances.
- The 2-day event would focus on performances on the theme of 'Swachhagraha' presented under the rubric of 'Swachhagraha: Babu ko Karyaanjali'.

### Government sets up the "NITI Forum for Northeast"

The Union Government has issued order setting up the 'Niti Forum for North-East'.

- The forum will be co-chaired by the Vice-Chairman of NITI Aayog and Minister of State (I/C), Ministry of Development of Northeastern Region (DoNER).
- The forum will have its Secretariat in the Ministry of DoNER.
- The NITI Forum for Northeast is tasked to identify various constraints on the way of

accelerated, inclusive and sustainable economic growth in the North East Region of the country and to recommend suitable interventions for addressing identified constraints.

- It will also review the development status in the NER.

### NER's first regional Centre for Agriculture in Mizoram

Israeli Ambassador Mr Daniel Carmon informed that a Centre for Agriculture, with collaboration of Israeli expertise, is going to be inaugurated in Mizoram on 7th March this year.

- This will be the first such centre in the North East region of India that is being established with Israeli collaboration, he added.
- Set up with a cost of Rs 8-10 crore, this centre is exclusively for processing of citrus fruits.
- The project has been set up with the tripartite collaboration of Ministry of Agriculture and Farmers Welfare, Government of India, Government of Israel and State Government of Mizoram.

### Kerala makes vaccination compulsory for school admissions

The CPI(M)-led Left Front government in Kerala has made vaccination compulsory for school admissions from next academic year onwards.

- Parents will have to show details of shots given to children at the time of enrolment in schools.
- Earlier the government had constituted a 17-member experts panel headed by Dr E Ekbal to chalk out a comprehensive health policy.

### Gandhi Nagar becomes the country's first all-woman managed railway station

The Gandhi Nagar railway station in Jaipur, became the country's first major railway station to be fully-managed by women.

- Gandhi Nagar is important railway station in Jaipur situated on the Jaipur-Delhi rail route with more than 50 trains passing through the station out of which 25 halting at the station.
- The station has footfall of more than 7,000 passengers every day.

Projects worth nearly Rs. 4,000 crore approved in 9th executive committee meeting of NMCG

In the 9th Executive Committee meeting of National Mission for Clean Ganga (NMCG), projects worth nearly Rs 4,000 crore were approved including a 20 MLD Common Effluent Treatment Plant (CETP) for tannery cluster at Jajmau in Kanpur in Uttar Pradesh.

- This 3-phased project at an estimated cost of Rs. 629 crore includes pre-treatment unit in 380 individual tannery units, a 20 CETP with physical, biological and tertiary treatment, installation of Zero Liquid Discharge (ZLD)-based pilot plant of 200 KLD capacity among other components.
- The central share of this project is Rs. 472 crore.
- This is a major step forward in arresting the pollution in Ganga emanating from the crucial industrial town of Kanpur.
- The project will be executed by a Special Purpose Vehicle (SPV) – Jajmau Tannery Effluent Treatment Association.

Mobile app e-saathi launched at UP Investors Summit

On the second and last day of the UP Investors Summit, a mobile application e-Saathi was launched.

- Through the app, people will be able to avail public services sitting at home.
- Deputy Chief Minister Dinesh Sharma said the state government was working to double the capacity of seats in skill development from 500 to 1,000, adding that MoUs worth Rs 1.2 lakh crore had been signed in the sector at the summit so far.

Parivartan scheme launched in Haryana

The Haryana government launched Parivartan, a scheme designed to address 10 issues, including cleanliness and pollution, in 46 developmental blocks of the state.

- The 10 issues include facilitation of financing, making agriculture profitable and sustainable,

improving health services, implementing Swachh Bharat, decongesting market areas, engaging the youth, checking air pollution, ensuring availability of identity-related services, effective policing, and ensuring road order and conduct.

- The chief minister said that for each of the 10 fields, there are three to seven parameters on which the performance of the officers would be assessed.

Shri Anant Kumar Singh Inaugurates Five-Day Handicraft and Gifts Fair

Secretary Textiles, Shri Anant Kumar Singh inaugurated the 45th edition of IHGF-Delhi Fair at India Expo Centre & Mart, Greater Noida.

- Speaking on the occasion, he said handicrafts sector plays a significant role in the country's economy and provides employment to a vast segment of craft-persons in rural and semi-urban areas and generates substantial foreign exchange for the country while preserving its cultural heritage.
- The Fair will remain open till 27th February, 2018.

The 2 day 'RAS BANARAS SANSKRITI MAHOTSAV'- concludes in Varanasi

'Ras Banaras – Swachhagrah – Bapu ko Kaaryaanjali', a diversified cultural festival organized by the Ministry of Culture at Maan Mandir and Assi Ghat of Varanasi concluded successfully.

- The festival witnessed folk dance and songs, food & shopping delights in full swing.
- The event appealingly connected country's youth to various facets of the country's rich and vibrant culture alongside giving a message of cleanliness to the people of Varansi.

'Rashtriya Sanskriti Mahotsav' under 'Ek Bharat Shrestha Bharat' begins in Madhya Pradesh

To celebrate the idea of unity in diversity, Ministry of Culture is organising a Rashtriya Sanskriti Mahotsav under the Ek Bharat Shrestha Bharat matrix in Madhya Pradesh beginning February 24 for a duration of 7 days.

- The States paired with Madhya Pradesh are Nagaland and Manipur.
- The Mahotsav will cover a profusion of art forms from classical and folk music and dance, theatre to literature and the visual arts and would offer the chance to experience the best in established and emerging virtuosity.

#### Guwahati organises tribal festival 'Aadi Mahotsava'

Assam has organised a tribal festival called 'Aadi Mahotsava' at Gandhi Mandir Indoor stadium field in Guwahati to celebrate the ethnic tribal culture of the country.

- The 10-day festival is being conducted by the Tribal Cooperative Marketing Development Federation of India in collaboration with the Ministry of Tribal Affairs in an attempt to celebrate the rare art and culture of the tribal communities.
- The Chief Minister of Assam, Sarbananda Sonowal inaugurated the event.

#### Assam to observe 'Rhino Day' on September 22

The Assam government will be observing September 22 as 'Rhino Day' to generate public awareness on protection of the one-horned pachyderm, Chief Minister Sarbananda Sonowal has said.

- A State Rhino Project in line with National Rhino Project will be launched in Assam soon for protecting the pachyderms from threats of poaching, he said.

#### PM launches various projects worth Rs.1000 crores in Daman & Diu

Prime Minister, Shri Narendra Modi launched various development projects worth Rs.1000 crores in Daman & Diu.

- He distributed certificates to beneficiaries of programs and addressed a public meeting at the Daman college ground.
- The Prime Minister inaugurated Air Odisha's flight connecting Ahmedabad with Diu under the UDAN scheme.

- He flagged off Pawan Hans helicopter services from Daman to Diu through a video link.

#### 'Dhanush' ballistic missile successfully test-fired

India has successfully test-fired the nuclear-capable 'Dhanush' ballistic missile with a strike range of 350 km from a naval ship off Odisha coast, defence officials said.

- The surface-to-surface missile, a naval variant of the indigenously-developed 'Prithvi' missile, was test-fired from the ship positioned near Paradip in the Bay of Bengal.
- 'Dhanush' missile is capable of carrying a payload of 500 kg and hitting both land and sea-based targets.

#### PM Narendra Modi launches Amma scooter scheme

Prime Minister Narendra Modi has launched the Tamil Nadu government's Amma scooter scheme and a massive tree plantation drive to commemorate the 70th birth anniversary of late chief minister J Jayalalithaa.

- Over one lakh working women will get scooters at subsidised rates.
- The Prime Minister highlighted the programmes rolled out by his government in the last four years for the welfare of women.

#### Adityanath inaugurates 2-day 'Rasotsav' in Mathura

Uttar Pradesh Chief Minister Yogi Adityanath inaugurated two-day Rasotsav, jointly organised by the state tourism department, the Brij Tirth Vikas Parishad and the Brajbhumi Vikas trust.

- Local MP, actress-turned-politician Hema Malini has been instrumental in organising the event which is being held at the Deen Dayal Upadhyaya Veterinary Institute.
- Adityanath earlier felicitated music maestros Pandit Jasraj and Pandit Hari Prasad Chaurasia.

### UIDAI introduces special blue coloured 'Baal Aadhaar'

Aadhaar is increasingly becoming mandatory to make use of most of the government schemes and other activities such as getting a new SIM card or opening a new bank account.

- Unique Identification Authority of India (UIDAI) has now introduced a blue coloured 'Baal Aadhaar' card for children below the age of 5 years.
- All children below the age of 5 don't need to give biometric details for getting an Aadhaar card.

### 'SRIJAN' has been launched at MyGov portal

Indian Railway Stations Development Corporation Limited (IRSDC) is taking up redevelopment of around 600 major Railway stations across the country.

- In this mega exercise, assistance and involvement of all stakeholders i.e. railway passengers, urban planners, architects, engineers is important.
- Towards this objective of stakeholders' consultation, an idea competition for development of 635 stations on Indian Railways, 'SRIJAN' (Station Rejuvenation Initiative through Joint Action) has been launched at MyGov portal since 26.01.2018.
- The last date for submission of entries in this competition is 26.03.2018. The winners will get certificates and worthy ideas will be incorporated in the designs.

### Intermodal Stations to come up in 15 cities

The National Highways Authority of India (NHAI) has conducted detailed pre-feasibility studies for setting up Intermodal Stations at Nagpur and Varanasi, and the development of DPRs for this is in final stages of completion.

- Fifteen cities across the country have been prioritized for development of IMS of which Nagpur and Varanasi have been selected as pilot projects.

- Intermodal Stations are terminal infrastructure which integrate various transportation modes like rail, road, mass rapid transit system, bus rapid transit, inland waterways, auto-rickshaws, taxis and private vehicles etc, so that people can move from one mode to another seamlessly, with minimum use of automobiles.

### Govt sanctions Rs. 1200 cr to clear pollution in Delhi

In a move to provide Delhi residents relief from the burgeoning air pollution crisis in the city, the central government has sanctioned schemes worth Rs 1,200 crore to keep a check on alarming pollution levels in the capital.

- According to NITI Aayog CEO Amitabh Kant, on account of the air quality worsening in Delhi due to burning crop residue from October to December months, the schemes will help curb pollution.

### Uma Bharti launches 2nd project of Swajal Yojana in Rajasthan

Union Minister of Drinking Water and Sanitation, Sushri Uma Bharti, launched the Swajal pilot project at Village Bhikampura, Karauli, Rajasthan.

- Besides ensuring the availability of clean drinking water to every household round the year, the project would also generate employment.
- She inaugurated the pilot Swajal Project at Bhikampura with a budget of more than 54.17 lakh rupees.

### National Science Day: 28 February

National Science Day is celebrated in India on 28 February each year to mark the discovery of the Raman effect by Indian physicist Sir Chandrashekhara Venkata Raman on 28 February 1928.

- For his discovery, Sir C.V. Raman was awarded the Nobel Prize in Physics in 1930.
- The theme of the year 2018 is "Science and Technology for a sustainable future."

## 5. BANKING & ECONOMY

### IREDA and RUMSL Signs Agreement for Large-Scale Solar Parks in MP

Indian Renewable Energy Development Agency Limited (IREDA) and Rewa Ultra Mega Solar Limited (RUMSL) signed an agreement for financing the shared infrastructure of two large Solar Parks in Madhya Pradesh.

- Ministry of New & Renewable Energy (MNRE), World Bank & IREDA have been able to work out a proposal to channelize US\$ 100 Million for creating common infrastructure for ultra-mega solar parks in India to achieve the 100 GW solar capacity addition target by 2022, set by the Prime Minister Shri Narendra Modi.
- Under the World Bank Line of Credit, IREDA has sanctioned its first loan of Rs. 210.62 Cr. to RUMSL to finance two such solar parks in the state of Madhya Pradesh.

### India becomes third largest producer of crude steel

India's crude steel production grew by 6.2 per cent to 101.4 million tonnes (MT) in 2017 compared to 95.5 MT in the previous year, a report by World Steel Association said.

- India has overtaken the US to become the world's third largest steel producer and the country is now looking to bag the second spot from Japan.
- China remained the world leader by producing 831.7 MT in 2017.
- Japan, the second largest global steel producer, witnessed a negative growth as steel output declined by 0.1 per cent.

### Axis Bank launches 4th edition of "Evolve"

Private sector Axis Bank launched the fourth edition of 'Evolve', an annual multi-city knowledge series for Bank's SME customers in Coimbatore.

- This edition will span across 30 cities including Nagpur, Surat, Rajkot, Pune, Vishakhapatnam, Trichy, Kanpur, Ludhiana and Jamshedpur.
- The series aims to equip the participating SMEs with new-age strategies, live case studies, operational know-how, regulatory and Government related knowledge skills.

### Inland Waterways Authority of India signs agreement with World Bank

Inland Waterways Authority of India (IWAI) signed a project agreement with the World Bank, even as the latter entered into a US \$ 375 million loan agreement with the Department of Economic Affairs, Ministry of Finance for Jal Marg Vikas Project (JMVP).

- The signing of the Agreement follows the approval of the Cabinet Committee on Economic Affairs, for the implementation of the US \$ 800 million JMVP for capacity augmentation of navigation on National Waterway-1(River Ganga) from Varanasi to Haldia.
- Out of the remaining amount, US \$ 380 million is to be sourced through the Government of India counterpart funds from budgetary allocation and proceeds from the bond issue.
- Another US \$ 45 million will come from private sector participation under the PPP mode.
- The JMVP, which is expected to be completed by March, 2023, is being implemented with the financial and technical support of the World Bank.
- The project will enable commercial navigation of vessels with the capacity of 1500-2,000 tons on NW-I.

### Cochin Shipyard Limited signs MoU with Russian firm

Cochin Shipyard Limited (CSL) and Joint Stock Company United Shipbuilding Corporation (USC), Russia have signed a Memorandum of Understanding

(MoU) to collaborate and engage in Design, Development and Execution of contemporary, State-of-Art vessels for Inland and Coastal Waterways.

- CSL and USC will collaborate for development of High-Speed Vessels, River-Sea Cargo Vessels, Passenger Vessels, Dredgers, and other watercrafts for inland waterways and coastal shipping.
- The MoU will give a push to the Government's Make-in-India programme, as also its plans to develop eco-friendly and economic transportation along India's inland waterways and coastal shipping routes under SAGARMALA.

#### CRISIL, SIDBI Launch India's First MSE Sentiment Index

The Union Minister for Finance and Corporate Affairs Shri Arun Jaitley launched CriSidEx, India's first sentiment index for micro and small enterprises (MSEs) developed jointly by CRISIL & SIDBI.

- CriSidEx is a composite index based on a diffusion index of 8 parameters and measures MSE business sentiment on a scale of 0 (extremely negative) to 200 (extremely positive).
- The parametric feedback was captured through a survey of 1100 MSEs in November–December.
- CriSidEx will have 2 indices, one for the 'survey quarter' and another for the 'next quarter' once a trend emerges after few rounds of the survey, providing independent time series data.
- The crucial benefit of CriSidEx is that its readings will flag potential headwinds and changes in production cycles and thus help improve market efficiencies.
- And by capturing the sentiment of exporters and importers, it will also offer actionable indicators on foreign trade.

#### Uber, transport ministry partner to push road safety awareness

As part of its ongoing efforts to encourage road safety awareness, ride-sharing company Uber has joined hands with union ministry of road transport and highways to push for the cause in the country which witnesses around five lakh accidents every year.

- Uber will jointly promote road safety messaging on its mobile application and the social media through co-branded materials and mediums.
- The ministry and Uber will jointly be preparing the learning materials which will be shared and utilised by over 200 driving schools.

#### ICICI Bank, HDFC Bank approve JFC Finance's bid to acquire Palogix Infrastructure

ICICI Bank and HDFC Bank have approved JFC Finance (India) Ltd's bid to acquire the insolvent Palogix Infrastructure, a 20-year old firm in railways logistics.

- JFC Finance, the Delhi-based non banking firm, has proposed to acquire close to 80% in Palogix for Rs 100-crore.
  - The logistics firm owes Rs 150 crore to creditors.
- #### RBI keeps repo, reverse repo rates unchanged

On the basis of an assessment of the current and evolving macroeconomic situation, the Monetary Policy Committee (MPC) decided to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.0 per cent.

- Consequently, the reverse repo rate under the LAF remains at 5.75 per cent, and the marginal standing facility (MSF) rate and the Bank Rate at 6.25 per cent.
- The central bank has upped the inflation forecast for Q4 of this fiscal year to 5.1 percent from 4.3 percent to 4.7 percent earlier and to 5.1-5.6 percent in the first half of next year.
- The GVA forecast for FY18 has been revised down to 6.6 percent from 6.7 percent earlier.

#### Current Monetary Policy Rates:

- Repo Rate: 6%
- Reverse Repo Rate: 5.75%
- Marginal Standing Facility (MSF) Rate: 6.25%
- Bank Rate: 6.25%
- Cash Reserve Ratio: 4%
- Statutory Liquidity Ratio (SLR): 19.5%

### Mumbai Dabbawalas partner with Paytm Payments Bank

Paytm Payments Bank, a digital bank which provides zero balance accounts and zero charges on digital transactions, partnered with the Mumbai Dabbawala Association, the pioneers of home-cooked food delivery.

- As part of this association, around 5000 dabbawalas will now be able to collect instant payments for their Dabba service through Paytm QR.
- Additionally, they will also avail an easy access to banking and other financial services by opening their bank accounts with Paytm.

### RBI to set up ombudsman to further regulate NBFCs

The Reserve Bank of India wants to further tighten the regulations around the Non Banking Financial Companies (NBFCs) by setting up an ombudsman for these entities.

- Till now, for consumer complaints, the RBI had made it mandatory for all the NBFCs to have a grievance redressal officer, whose name and address has to be put up in the offices of the NBFCs.
- However, with an ombudsman in place, the customers can directly file a complaint, as per the RBI guidelines announced during the monetary policy.
- According to RBI, the scheme will cover all deposit-taking NBFCs and those with customer interface having asset size of one million and above initially.

### RBI to link base rate with MCLR from 1 April

The Reserve Bank of India (RBI) has said it will link the base rate for loans with the marginal cost of funds-based lending rate (MCLR) from 1 April to improve monetary policy transmission.

- This is likely to narrow the gap between the base rate and MCLR, and benefit borrowers who are still using the base rate, said some analysts.

### Points to Remember

- Base rate is the minimum rate set by the Reserve Bank of India below which banks are not allowed to lend to its customers. The Base Rate was introduced by RBI in year 2010.
- MCLR stands for Marginal Cost of fund based lending rate, as per RBI notification to be used from 1st April 2016. MCLR is the minimum rate below with a Bank cannot fund any loan.
- MCLR it is set by the Banks or the particular lender while Base Rate was set by the RBI.

### Forbes releases first-ever crypto-rich list

Forbes has released its first ever list of richest people in cryptocurrency, which is topped by Ripple co-founder Chris Larsen, with an estimated crypto net worth of USD 7.5-8 billion.

- According to Forbes, the average 2017 price change of Bitcoin, Ethereum and XRP, three of the most common cryptocurrencies, is a whopping 14,409 per cent.
- As per the publication, there are now nearly 1,500 cryptoassets in existence, valued at an aggregate USD 550 billion.

### CCI imposes Rs 135.86 crore penalty on Google for search bias

Competition Commission of India (CCI) has found Google to have violated in online general web search and web search advertising services in India, and imposed a penalty of Rs 135.86 crore against the company.

- The order was passed in response to informations filed by Matrimony.com and Consumer Unity & Trust Society (CUTS) in 2012.

### OVL, partners acquire 10% stake in Abu Dhabi oilfield

ONGC Videsh Ltd and its partners have acquired a 10 per cent in a large offshore oilfield in Abu Dhabi for USD 600 million.

- This is the first time that Indian oil companies have taken part in an Abu Dhabi oil and gas concession.



- OVL, the overseas arm of state-owned Oil and Natural Gas Corp (ONGC), Indian Oil Corp (IOC) and a unit of Bharat Petroleum Corp Ltd (BPCL), paid a signing amount of USD 600 million for a 10 per cent stake in Abu Dhabi National Oil Co's 40-year Lower Zakum Concession, Offshore Abu Dhabi.

### IPPB to enable Digital Payments in Post Offices by April 2018

India Post Payments Bank (IPPB) Expansion Programme continues to make brisk progress and a nation-wide roll-out is scheduled beginning April 2018.

- Once the proposed expansion is completed, IPPB will be providing the largest financial inclusion network in the country, covering both urban as well as rural hinterland with ability to provide digital payment services at the doorstep with the help of Postmen and Gramin Dak Sewaks (GDS).
- IPPB will also enable more than 17 crore active account-holders of Post Office Savings Bank to make interoperable digital payments including the benefit of NEFT, RTGS, UPI and bill payment services.
- Additionally, the IPPB will enable acceptance of digital payments across post offices in the country in line with the digital payments initiative of the government.

### PNB signs pact with National e-Gov Services

Punjab National Bank has signed an agreement for information utility with National e-Governance Services Limited.

- The objective of the agreement is to augment the information infrastructure in India.
- The agreement will enable storing of financial information that will help substantiate defaults and verify claims expeditiously.
- This will in turn facilitate resolution in the National Company Law Tribunal in a time bound manner.

### WhatsApp releases payment-enabled beta version in partnership with NPCI

WhatsApp has released a payment-enabled beta version of its messaging app in India.

- The exercise is being undertaken in partnership with the National Payments Corporation of India, the umbrella body for digital payments.
- WhatsApp allows peer-to-peer payments through the Unified Payments Interface (UPI) infrastructure.

### BoB to shut down its operations in South Africa

Bank of Baroda will shut down its operation in South Africa- a development that comes within months of the South African Reserve Bank imposing a fine of R11 mn for lapses in compliance.

- Bank of Baroda notified South African Reserve Bank about its plan to exit the country.
- The Registrar, which is part of the South African Reserve Bank (SARB), is in discussions with the Bank of Baroda to ensure its orderly withdrawal from South Africa so that no depositor is disadvantaged.

### KVGB tops in code compliance rating

The Dharwad-headquartered regional rural bank (RRB) Karnataka Vikas Grameena Bank (KVGB) has been awarded an overall rating of 'above average' on code compliance by the Banking Codes and Standards Board of India (BCSBI).

- The bank has been ranked first among 28 RRBs at an all-India survey during 2017-18 by BCSBI.
- BCSBI is an independent body set up by Reserve Bank of India.

### Zoho ties up with ICICI Bank for integrated platform

Software Company Zoho has tied up with private lender ICICI Bank to provide accounting and banking on an integrated platform.

- The partnership will deliver a streamlined digital banking experience to customers using Zoho's cloud accounting software, 'Zoho Books'.

- This will also help businesses eliminate data entry, automate reconciliation, provide multiple payment options to their customers, request working capital loans, and pay suppliers directly from their accounting platform.

PNB detects Rs 11,300 crore fraudulent transactions at Mumbai branch

State-run Punjab National Bank (PNB) said it had detected some “fraudulent and unauthorised” transactions worth about \$1.77 billion (about Rs 11,300 crore) at one of its branches in Mumbai.

- The bank said the transactions were for the benefit of a few select account holders with their apparent connivance.
- PNB, the country’s second-biggest state-run lender and fourth-biggest overall by assets, did not name the people involved.

Equitas Bank launches digital savings account

Equitas Small Finance Bank has introduced ‘selfeSavings’, an interactive digital savings account.

- This account can be opened with the web-based interactive video form by using Aadhaar number, PAN and other basic details.
- The new selfeSavings account has no minimum balance requirement.
- It pays an interest rate of 6 per cent per annum for balance below 10 lakh and 6.5 per cent for 10 lakh and above.

NDB to finance Rajasthan Water Sector Restructuring Project

The Loan Agreement for financing of Rajasthan Water Sector Restructuring Project for the Desert Areas was signed between Government of India and the New Development Bank (NDB) on 13th February 2018 at New Delhi.

- This is the first tranche loan of USD 100 million approved by the NDB under the Multi Tranche Financing Facility of USD 345 million for this project.

- The objective of this Project is to rehabilitate the 678 km long Indira Gandhi Canal system built during 1958-63 to prevent seepage, conserve water, and enhance water use efficiency as mandated by both national and state level policies on water use.

SBI launches Global NRI Centre in Kochi

The State Bank of India, which has a strong NRI customer base of over 33 lakh, has launched its Global NRI Centre (GNC) in Kochi.

- The GNC will be a one-stop customer service centre for all Non-Resident Indian (NRI) banking related services.
- To enhance the service experience of NRIs, the bank also launched other services such as Wealth Management, SBI Intelligent Assist, Free Post Box Service, SBI Mingle for NRIs and Remittance facility for US-based customers.

Milkbasket recognised as 'Startup of the Year' 2017

Milkbasket, India’s first and largest micro-delivery platform has been recognised as 'Startup of the Year' 2017 at the 7th Small Business Awards.

- The Startup of the Year award is dedicated to young SMEs, aged 7 years or less, with great potential to become big in local/international markets.
- Launched in early 2015, Milkbasket is India’s first and largest daily micro-delivery service.

TCS recognised as a global Top Employer for the third consecutive year

India's largest IT services company TCS is recognised as world's best employer by the Top Employer Institute for the third consecutive year.

- The Top Employer Institute, Amsterdam-based global certification company in employee conditions, selected TCS for its exceptional employee offerings from a pool of more than 1,300 companies in 113 countries.

- TCS picked up the latest Top Employer endorsement for 27 of its individual country teams across Europe, Asia Pacific, North America, Latin America and the Middle East.

### Amazon Becomes World's Third Most Valuable Company

Amazon's market value surpassed Microsoft's for the first time, making Amazon the world's third most valuable company.

- Apple and Alphabet stand ahead of Amazon as the most valuable companies in the world.
- Microsoft, now ranked fourth, follows, ahead of Tencent and Facebook.

### RBI sets up panel to probe PNB Fraud

In the wake of the Rs 11,300 crore fraud at the Punjab National Bank, the Reserve Bank of India has constituted a five member panel under former board member Y H Malegam

- The Panel will look into the wide divergence by banks in asset classification and provisioning and reasons for frauds.

### BSNL signs pact with Japan's NTT AT for futuristic tech, 5G test

State-owned telecom firm BSNL and Japan's NTT AT along with their Indian partner Virgo Corps, have signed an agreement to collaborate in developing futuristic technologies such as artificial intelligence / IoT and jointly create a 5G test bed.

- The agreement is in line with the vision of the Prime Minister Narendra Modi and Japanese Prime Minister Shinzo Abe to collaborate on the next generation technologies.

### British bank RBS hires "digital human" Cora on probation

A life-like avatar called Cora is being put through her paces by Royal Bank of Scotland, helping customers with basic queries and giving its digital banking drive a more human face.

- RBS, which recently axed a quarter of its branches and has announced thousands of job cuts in the past year alone as it reduces costs, will only deploy Cora to NatWest customers if the bank's female avatar passes her probation period.

- Cora, which is undergoing advanced testing as part of a pilot programme at RBS, could even be used to train members of staff.

### EPFO cuts interest rate to 8.55% for 2017-18

Retirement fund body Employees' Provident Fund Organisation (EPFO) has reduced interest rate on deposits to 8.55% for 2017-18 following a general decline in interest rates.

### India signs MoU with Canada's International Development Research Centre

A Memorandum of Understanding between the Government of the Republic of India and Canada's International Development Research Centre (IDRC), to usher the "programme based research support" in addressing current and future global and local developmental challenges, was signed on 22 February, 2018.

- Since 1972, IDRC has funded 551 research activities worth CA\$159 million in India through institutions, researchers and NGOs.
- During the last five years (2012-17), 96 research projects worth CA\$ 51 million were funded by the IDRC in India.

### Telangana, Taiwan signs agreement for better technology partnership

The Telangana Government has signed a Memorandum of Understanding (MOU) with Taoyuan City of Taiwan for better technology partnership in the state.

- The World Congress on Information Technology (WCIT) 2018, concluded earlier with Telangana, India handing over the baton to Armenia for the 2019 edition.

### Aditya Birla Idea Payments Bank begins operations

Aditya Birla Idea Payments Bank today became the fourth such entity to begin operations since issuance of licenses to 11 firms by RBI in August 2015.

- Telecom major Bharti Airtel was the first to begin the payments bank operations in November 2016 and the Aditya Birla group-promoted firm is the latest to join the bandwagon.
- The Department of Posts, which also got a license for a payment bank is yet to start its services formally, but it is running some operations on a pilot basis.

#### ADB and India Sign \$ 84 Million Loan for Bihar

The Government of India and The Asian Development Bank (ADB) signed a \$84 million loan for improvement and expansion of water supply in Bhagalpur and Gaya towns in Bihar.

- The tranche 2 loan is part of the \$200 million multi-tranche financing facility (MFF) for the Bihar Urban Development Investment Program that was approved by ADB in 2012 to provide sustainable urban infrastructure and services in four towns in Bihar – Bhagalpur, Gaya, Darbhanga and Muzaffarpur.
- The loan will have a 25-year term, including a grace period of 5 years, an annual interest rate determined in accordance with ADB's lending facility based on the London interbank offered rate (LIBOR), and a commitment charge of 0.15% per year.

#### Indo-German MOU on technical cooperation under Urban Development

An Indo-German MOU has been signed for an "Implementation Agreement in Sustainable Urban Development and Smart Cities in India".

- The objective of the programme is to develop and apply concepts for sustainable urban development about the provision of urban basic services and housing in selected cities and Smart Cities in India.
- The 'Sustainable Urban Development Programme - Smart Cities in India' project is supported by the German Federal Ministry for Economic Cooperation and Development (BMZ) and jointly implemented by the Ministry of

Housing and Urban Affairs, Government of India and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).

#### Paytm launches two more firms to enter insurance sector

On a rapid expansion mode mobile fintech major Paytm has launched two more firms with an aim to enter the insurance sector in the country.

- This move has taken its total count of companies to six.
- The Vijay Shekhar Sharma-led firm has started Paytm Life Insurance Corporation Limited as well as Paytm General Insurance Corporation Limited. Both the companies have Sharma as one of the directors.

#### EESL signs MoUs of Rs. 3,730 crore with Andhra govt

The government-run Energy Efficiency Services Ltd (EESL) has signed MoUs with Andhra Pradesh government to invest Rs 3,730 crore in the state.

- The MoUs, spanning across e-mobility, energy efficiency and renewable energy and aimed to create 15,000 jobs, were signed at CII Partnership Summit.
- Through the MoUs, EESL, a joint venture of PSUs under the Union Power Ministry, hopes to save Rs 3,185 crore.

#### E-way bill for interstate goods movement from April 1

The e-way bill, to be generated under the GST for all inter-state movement of goods valued at over Rs 50,000, will become mandatory from April 1.

- The recommendation of the Group of Ministers on Information Technology would be considered by the Goods and Services Tax (GST) Council during its March 10 meeting.
- However, the implementation date for intra-state movement of goods is not yet decided and it would be implemented in a phase-wise manner.

### Centre names 9,500 ‘high risk’ NBFCs

The government has categorised about 9,500 non-banking financial companies (NBFCs) in the country as “high risk” prone as they had not complied with a stipulated provision of the anti-money laundering law.

- A list of 9,491 “high risk financial institutions” has been published by the Financial Intelligence Unit (FIU) that functions under the Union Finance Ministry.

### Google ties up with SBI for mobile payments app Tez

Internet giant Google has tied up with State Bank of India (SBI) for its mobile payments app Tez.

- Through this partnership, Google Tez will allow users to create an SBI UPI Id - @oksbi and get access to exclusive offers for SBI customers.

- The partnership will focus on building unique propositions for users and merchants, including specially curated offers.

KYC norms for e-wallets made mandatory from March 1

Users of prepaid payment instruments (PPI) such as mobile wallets will have to complete the KYC requirements by February 28 as the Reserve Bank of India has refused to extend the deadline any further.

- Those who do not comply with the KYC norms will not be allowed to load money into their respective wallet accounts or carry out remittance-based transactions.
- They will also not be allowed to transfer the cash in the wallet account to their bank accounts.

## Ombudsman Scheme for Non-Banking Financial Companies, 2018

In exercise of the powers conferred by Section 45L of the Reserve Bank of India Act, 1934, the Reserve Bank of India (RBI) being satisfied that for the purpose of enabling it to promote conducive credit culture among the Non Banking Financial Companies (NBFCs) and to regulate the credit system of the country to its advantage, it is necessary to provide for a system of Ombudsman for redressal of complaints against deficiency in services concerning deposits, loans and advances and other specified matters, hereby directs that the NBFCs, as defined in Section 45-I(f) of the Reserve Bank of India Act, 1934 and registered with the RBI under Section 45-IA of the Reserve Bank of India Act, 1934 which (a) are authorised to accept deposits; or (b) have customer interface, with assets size of one billion rupees or above, as on the date of the audited balance sheet of the previous financial year, or of any such asset size as the RBI may prescribe, will come within the ambit, and should comply with the provisions of the Ombudsman Scheme for Non-Banking Financial Companies, 2018.

‘Non-Banking Financial Company’ (NBFC) means a ‘non-banking financial company’, as defined in Section 45-I(f) of the Reserve Bank of India Act, 1934, and registered with the Reserve Bank under Section 45-IA of the Reserve Bank of India Act, 1934, which (a) is authorised to accept deposits, or (b) has customer interface, with assets size of one billion rupees or above as on the date of the audited balance sheet date of the previous financial year, or of any such asset size as the RBI may prescribe, but, is not a Nonbanking Financial Company - Infrastructure Finance Company (NBFC-IFC), Core Investment Company (CIC) , Infrastructure Debt Fund - Non-banking Financial Company (IDF-NBFC) and a company under liquidation.

## 6. AWARDS

Magadhi writer Madhukar awarded Sahitya Akademi's Bhasha Samman

Magadhi writer Shesh Anand Madhukar, who has been working extensively for the development of the language, was honoured with this year's Sahitya Akademi Bhasha Samman award.

- The second writer of Magadhi language to be given the award, Madhurkar was conferred the award, comprising a Rs 1 lakh cheque and a memento, by Sahitya Akademi President Vishwanath Prasad Tiwari.

Shabnam Asthana wins Times Power Woman 2017 award

The Times Group recently celebrated the invaluable contribution of women by introducing The Times Power Woman 2017 (Pune) awards.

- Shabnam Asthana was awarded the 'Times Power Women of the Year 2017'- for Global PR.
- The award was conferred on her by Dilip Kamble, Minister of State for Social Justice and Special Assistance in the Government of Maharashtra.

Shyam Benegal Named For V Shantaram Lifetime Achievement Award

Veteran filmmaker Shyam Benegal has been selected for the prestigious 'V. Shantaram Lifetime Achievement Award' at the Mumbai International Film Festival (MIFF-2018).

- The award, carrying a trophy, a citation, shawl and cash prize of Rs 10 lakh, will be conferred on Benegal by Maharashtra Governor C.V. Rao at the MIFF 2018.
- During his career, he has made 28 feature films including classics like Ankur, Nishant, Mandi, Bhumika, Manthan and Junoon and 41 documentaries.

Reliance Industries wins Golden Peacock Award 2017 for CSR

Reliance Industries (RIL) said it has been awarded the Golden Peacock Award 2017 for corporate social responsibility (CSR) initiatives.

- The award was a recognition of the work done by its CSR arm Reliance Foundation under Founder and Chairman Nita Ambani.
- Golden Peacock Awards, instituted by the Institute Of Directors (IOD) in 1991 in India, are regarded as a benchmark of Corporate Excellence.

Hindi writer Krishna Sobti gets Jnanpith Award

Renowned Hindi writer Krishna Sobti has been conferred upon the Jnanpith Award for her contribution to Hindi Literature.

- Noted Poet Ashok Bajpai received the award from Jananpith Award Committee Chairman Justice Bijendra Jain on behalf of Krishna Sobti.

Modi conferred 'Grand Collar of the State of Palestine'

Prime Minister Narendra Modi was conferred the 'Grand Collar of the State of Palestine' by President Mahmoud Abbas.

- President Abbas conferred the honour on Mr. Modi after the conclusion of the bilateral meeting between the two leaders.
- Mr. Modi is the first Indian Prime Minister to make an official visit to Palestine.

Liberia's Ellen Johnson Sirleaf wins Mo Ibrahim leadership prize

The Mo Ibrahim Foundation says it has awarded the \$5 million African Leadership prize to former Liberian President Ellen Johnson Sirleaf.

- The Ibrahim Prize, which honours role models on a continent where many leaders have stayed in power for decades, has been awarded just four times before since it was established in 2006.
- Ms. Sirleaf is the fifth person and first woman to receive it.
- Ms. Sirleaf, who was President from 2006 to 2017, stepped down in January, handing power to President George Weah.

### Ramesh Sippy to get inaugural Raj Kapoor Award

Veteran filmmaker Ramesh Sippy, who directed the classic blockbuster Sholay and tele-serial Buniyaad, will be conferred the first Raj Kapoor Award for Excellence in Cinema.

- Instituted by the Asian Centre for Entertainment Education (ACEE), along with various international organisations like World Bank, UNICEF, USC Annenberg Normal Lear Centre, Hollywood Health and Society, Cinopolis Foundation and CMS, the Raj Kapoor Trophy will be unveiled in Mumbai.

### Steve Smith wins second Allan Border medal

Steve Smith and Ellyse Perry stole the show at the Australian cricket's Allan Border Medal night.

- While Smith claimed his second Allan Border Medal and was voted as the Test Player of the Year at the annual awards night, Perry was conferred with the Belinda Clark Medal.
- Incidentally, Smith had also won the coveted medal in 2015 and thus became only the fifth player to win it on more than one occasion.
- Along with Smith, teammate David Warner was voted as one-day player of the year while Aaron Finch was named as T20 International Player of the Year.
- Meanwhile, young Jhye Richardson was announced as the Bradman young cricketer of the Year.

### Tata Steel bags 'most ethical company' award

Tata Steel has been recognized by Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices, as the World's Most Ethical Company for the year 2018.

- The company has received the award for the sixth time in the 'Metals, Minerals and Mining' category.
- IT company WIPRO has also won the award in a separate category.

### Aadhaar awarded as the 'Best Emerging Technology'

India's Aadhaar and Umang App have won awards at recently concluded World Government Summit 2018 in Dubai.

- Umang App won in Best m-Government Service Award for Accessible Government Category and Aadhaar won in the Best Government Emerging Technologies Award.
- The awards were presented by Deputy Prime Minister and Minister of Interior of UAE Sheikh Saif bin Zayed Al Nahyan.

### Sanjiv Bajaj is the EY Entrepreneur of the Year 2017

Sanjiv Bajaj, Managing Director, Bajaj Finserv, has been named the Earnest Young's Entrepreneur of the Year 2017.

- Dr. E Sreedharan was honored with the Lifetime Achievement Award for transforming the face of public transportation in India.

### Indian engineer awarded sci-tech Oscar Award

Vikas Sathaye, a Pune-born person has been honoured with the Scientific and Engineering Academy Award at the Oscars Scientific and Technical Awards 2018.

- Sathaye and his team received the award for his contribution towards conceptualisation, designing, engineering, and the implementation of the 'Shotover K1 Camera System'.
- The Shotover K1 Camera System is a camera mount that is used in aerial filming.

### Ex-President Pranab Mukherjee to get honorary D.Litt from IEST

Former President Pranab Mukherjee will be conferred an honorary D.Litt by the Indian Institute of Engineering Science and Technology (IEST).

- Mukherjee will be conferred the honour during IEST convocation on March 4 for his role as a public figure for many decades.
- IEST is in Howrah district's Shibpur. Mukherjee was awarded an honorary D.Litt by Jadavpur University in December last year.

## BAFTA Awards 2018: Full winners list

The 71st British Academy Film Awards were presented on 18 February. Below is the full list of with winners.

- **Best Film:** "Three Billboards Outside Ebbing, Missouri"
- **Outstanding British Film:** "Three Billboards Outside Ebbing, Missouri"
- **Outstanding Debut By A British Writer, Director Or Producer:** "I Am Not A Witch"
- **Film Not In The English Language:** "The Handmaiden"
- **Documentary:** "I Am Not Your Negro"
- **Animated Film:** "Coco"
- **Director:** "The Shape Of Water," Guillermo Del Toro
- **Original Screenplay:** "Three Billboards Outside Ebbing, Missouri," Martin McDonagh

- **Leading Actress:** "Frances McDormand, "Three Billboards Outside Ebbing, Missouri"
- **Leading Actor:** Gary Oldman, "Darkest Hour"
- **Supporting Actress:** Allison Janney, "I, Tonya"
- **Supporting Actor:** Sam Rockwell, "Three Billboards Outside Ebbing, Missouri"
- **Original Music:** "The Shape Of Water"
- **EE Rising Star Award (voted for by the public):** Daniel Kaluuya

Rahane, Rohit Sharma awarded Shiv Chhatrapati State Sports Awards

Indian cricket team members Ajinkya Rahane and Rohit Sharma have both been awarded Shiv Chhatrapati State Sports Awards by the Government of Maharashtra.

- Former India cricketer and assistant coach of Indian Premier League (IPL) franchise Delhi Daredevils Pravin Amre was awarded Coach of the Year for the 2016-17.

## 90<sup>TH</sup> OSCAR AWARDS

The 90th Academy Awards ceremony, presented by the Academy of Motion Picture Arts and Sciences (AMPAS), took place at the Dolby Theatre in Hollywood, Los Angeles, California.

- The Shape of Water won a leading four awards, including Best Picture and Best Director for Guillermo del Toro.

### The Complete List of Winners

<b>Best Picture</b>	:	"The Shape of Water"
<b>Director</b>	:	Guillermo del Toro, "The Shape of Water"
<b>Actor</b>	:	Gary Oldman, "Darkest Hour"
<b>Actress</b>	:	Frances McDormand, "Three Billboards Outside Ebbing, Missouri"
<b>Supporting Actor</b>	:	Sam Rockwell, "Three Billboards Outside Ebbing, Missouri"
<b>Supporting Actress</b>	:	Allison Janney, "I, Tonya"
<b>Original Screenplay</b>	:	"Get Out"
<b>Adapted Screenplay</b>	:	"Call Me by Your Name"
<b>Foreign Language Film</b>	:	"A Fantastic Woman"
<b>Animated Feature</b>	:	"Coco"
<b>Visual Effects</b>	:	"Blade Runner 2049"
<b>Film Editing</b>	:	"Dunkirk"
<b>Animated Short</b>	:	"Dear Basketball"
<b>Live Action Short</b>	:	"The Silent Child"
<b>Documentary Short</b>	:	"Heaven Is a Traffic Jam on the 405"
<b>Score</b>	:	"The Shape of Water"
<b>Song</b>	:	"Remember Me" from "Coco"
<b>Production Design</b>	:	"The Shape of Water"
<b>Cinematography</b>	:	"Blade Runner 2049"
<b>Costume Design</b>	:	"Phantom Thread"
<b>Makeup and Hairstyling</b>	:	"Darkest Hour"
<b>Documentary Feature</b>	:	"Icarus"
<b>Sound Editing</b>	:	"Dunkirk"



## 7. SPORTS

### India Open Boxing: Mary Kom Clinches Gold

M.C. Mary Kom claimed a gold but the Indian men's juggernaut was denied a complete sweep by traditional powerhouses Cuba and Uzbekistan on an exciting final day of the India Open boxing tournament in New Delhi.

- Mary Kom won against Filipino Josie Gabuco 4-1 en route to her gold in the 48kg class among women.
- She had also claimed a gold medal at the 2015 Nation's Cup in Serbia.

### Under-19 World Cup: India lifts their fourth World Cup

India thump Australia by 8 wickets to be crowned Under-19 World Cup Champions.

- Chasing 217, India wrapped up the win inside 39 overs.
- Manjot Kalra scored a sensational unbeaten century and was named Man of the Match.
- Shubman Gill was declared man of the series.
- The final match was played at Bay Oval, Mount Maunganui, New Zealand.

### PV Sindhu finishes runner-up in India Open

Defending champion P V Sindhu suffered a narrow defeat in a pulsating final against American Beiwen Zhang to finish runner-up at the India Open Super 300 badminton tournament.

- Playing her second tournament of the new season, Sindhu came agonisingly close to clinching the title before losing 18-21 21-11 20-22 to Zhang in the women's singles final.
- All England Championships finalist and fourth seed Shi Yuqi of China walked away with the men's crown after beating world no 7 and third seeded Taiwanese Chou Tien Chen 21-18 21-14.

### Jhulan Goswami first female cricketer to take 200 ODI wickets

India's veteran pacer Jhulan Goswami has added another feather to her illustrious cap by becoming the first female cricketer to take 200 ODI wickets.

- Goswami achieved the feat during the second ODI between India and South Africa.
- The 35-year-old, playing her 166th ODI, dismissed opener Laura Wolvaardt for her 200th scalp.
- She was adjudged ICC Women Cricketer of the Year in 2007.

### Haryana crowned champions of Khelo India School Games

Sports powerhouse Haryana topped the overall medal tally after claiming 38 gold medals in the inaugural edition of the Khelo India School Games that concluded in New Delhi.

- Overall, Haryana won 102 medals, with 26 silver and 38 bronze. Maharashtra (110) finished second overall while Delhi (94) came third.

### PyeongChang Winter Olympics concludes

The 2018 PyeongChang Winter Olympics concluded with a spectacular closing ceremony here on February 25.

- The grand event ran through 17 days and saw 2,920 athletes competing from 92 nations.

### Points to Remember

- Tokyo will host the 2020 Summer Olympics, while Beijing will welcome the countries for the 2022 Winter Olympics.
- Norway won a record 39 medals overall to finish on top while Germany finish second with 31 medals.

### Parupalli Kashyap lifts first title in three years

Commonwealth Games champion Parupalli Kashyap clinched his first international title in over three years as he overcame Malaysia's June Wei

Cheam to emerge men's singles champion at the Austrian Open International Challenge.

- Kashyap, a former National champion and second seed, saw off Cheam 23-21 21-14 in a 37-minute clash.
- His last title came at the Syed Modi International Badminton Championships in 2015.

Aruna wins bronze at Gymnastics World Cup

Aruna Budda Reddy became the first Indian gymnast to clinch an individual medal at the Gymnastics World Cup in Melbourne by securing bronze in the women's vault.

- Reddy, 22, scored 13.649 to finish behind gold medallist Tjasa Kysslef of Slovenia and Emily Whitehead of Australia who took silver.
- The other Indian woman in contention, Pranati Nayak finished sixth with a score of 13.416.

Karnataka beat Saurashtra to win Vijay Hazare Trophy

Sensible batting from opener Mayank Agarwal (90) helped Karnataka outplay Saurashtra by 41 runs in the final match of the Vijay Hazare Trophy 50-overs cricket tournament.

- Following the win, Karnataka pacer Sreenath Arvind also announced his retirement from first-class and list A cricket.

- This is the third title for Karnataka.

Points to Remember

- The Vijay Hazare Trophy was started in 2002–03 as a limited-overs cricket domestic competition involving state teams from the Ranji Trophy plates.
- It is named after the famous Indian cricketer Vijay Hazare.

Navjot Kaur

Navjot Kaur scripted history by becoming the first Indian woman to win gold at the Senior Asian Wrestling Championships, in Kyrgyzstan.

Navjot thrashed Japan's Miya Imai 9-1 in the final to emerge champion in the women's 65 kilogramme category. Olympic medallist Sakshi Malik took bronze in the women's 62kg category with a hard-fought 10-7 win in the play-off over Ayaulym Kassymova of Kazakhstan.

## 8. SUMMITS

Shangai Cooperation Summit (SCO) – 2018 (June-2018)	Qingdao City (China)
Agricon-2018	Kanpur (U.P)
First Radio Festival	New Delhi
National Conference on Agriculture 2022 – Doubling Farmers Income	New Delhi
World Sustainable Development Summit	New Delhi
TIE Global Summit	Mumbai
National Banana Festival	Thiruvananthapuram (Kerala)
World Government Summit	Dubai (U.A.E)
International Conference on Unani Medicine	New Delhi
India-Russia Agriculture Business Summit	New Delhi
Global Theatre Olympics	New Delhi
Global Digital Health Partnership Summit	Sydney (Australia)
India International Textile Expo.	Colombo (Srilanka)
20 <sup>th</sup> Conference on Common Wealth Health Ministers	FiJi
International Conference on Sustainable Bio fuels	New Delhi
First International Solar Alliance Summit (March-2018)	New Delhi
Confederation of Indian Industry (CII)	Vishakapatnam
21 <sup>st</sup> National Conference One-governance	Hyderabad
Bio Asia Summit	Hyderabad
Eminent Persons Group (EPG) of India-Nepal	Katmandu (Nepal)
India-South Korea Business Summit	New Delhi
World Congress on Information Technology (WCIT)	Hyderabad
India Power Stations-2018 International Conference	New Delhi
Global Conference on Pharma Industry and Medical Devices	Bengalure
First International Kala Mela	New Delhi
Energy Congress	New Delhi

## 9. INDEXES

	First	India's Rank
Corruption Perception Index: By Transparency International	Newziland	81 <sup>st</sup>
Inclusive Internet Index By Economic Intelligence Unit	Sweden	47 <sup>th</sup>
Internet Security Index for Web Application Attacks		7 <sup>th</sup>
Military Balance Report 2018 High (Defence spender)	USA	5 <sup>th</sup>
Times Higher Education Ranks (Asia) - 2018	National University of Singapore	Indian Institute of Science 29 <sup>th</sup>
Global Intellectual Property Rights Index	USA	44 <sup>th</sup>
Global Richest Cities	Newyork	Mumbai 12 <sup>th</sup>
Global Democracy Index by Economic Intelligence Unit	Norway	42 <sup>nd</sup>

## 10. MILITARY EXERCISE

Name	Countries	Place
Garuda Shakti	India – Indonesia	Bandung (Indonesia)
Lamitye	India – Seychelles	Mahe Island (Seychelles)
Milan- 2018	Multimega Event of Navy	A & N Islands

## 11. APPOINTMENTS

M. Subbarayudu	Ambassador to Bolivia of India
Rahul Mahajan	Rajya Sabha TV Editor Chief
Chandrashekara Kambara	Sahitya Academy President
Arvind Jamdhekar	Chairmen of Indian Council of Historical Research (ICHR)
Ashok Das	Ambassador of India to Brazil
Amitabachchan	Ambassador of Muthoot Group
K.P. Sharma Oli	Nepal PM (2 <sup>nd</sup> Time)
Cyril Ramaphosa	South Africa President
Michael McCormak	Australia Deputy PM
Haruhiko Kuroda	Bank of Japan Chief Ethiopia Minister
Rakesh Singh	HDFC Bank Head
Biswa Mohan Mahapatra	National Payments Corporation of India (NPCI) Chairmen
Abdul Hamid	Bangladesh President (2 <sup>nd</sup> time)
Thanglura Darlong	Ambassador of India to Romania
Nicos Anastasiades	Cyprus President (2 <sup>nd</sup> time)
Prasanna Kumar Mohanthy	Directors of Central Board of RBI
Dilip . S. Shangvi	Directors of Central Board of RBI
Neelam Kapoor	Sports Authority of India Director General
Hardayal Prasad	SBI card MD and CEO
Krishna Kumari	First Dalit and Hindu Women Senator of Pakistan
Armen Sarkisian	President of Armenia

## 12. BOOKS & AUTHORS

1.	Mere Sapnonka Bharat	Tarun Vijay
2.	Even there is a Doctor	Yashwanth Ambedkar
3.	Exam Warriors	Narendra Modi (P.M of India)
4.	A Century is not Enough	Autobiography Saurav Ganguly (Indian Cricket Team Captain) Co-authored by Gautam Bhattacharya
5.	Why Iam Hindu	Shashi Tharoor
6.	Imperfect	Autobiography of Sanjay Manjrekar (Cricketer)
7.	Laid to Rest : The controversy over Subash Chandrabose Death	Ashish Ray

## 13. DEATHS

M.S. Anantharam	Violinist
Kunwar Bai	106 Years old person – Swachch Bharat Ambassador Mascot of Swachch Bharat
Sri Devi	Pan India Actress
T.S.R Subramanyam	Former Cabinet Secretary
Gundu Hanmanth Rao	Telugu Actor
Ruud Lubbers	Long Seving Dutch Prime Minister (1982-1994)
Chandrashekar Rath	Odia Writer
Lakshim Devi	Telugu Actress
Hukum Singh	Politician (Uttarpradesh)
Madavoor Vasudevan Nair	Kathakali Dancer (Kerala)
Asma Jahangir	Human Rights Activist (Pakistan)
Javed Abidi	Physically disabled rights activists, New Delhi

## 14. COMMITTEES

Rajiv Kumar (NITI Ayog Chairmen)	Brahmaputra Flood Control Measures in Assam
M.H. Malegam	To check Frauds of Banks
National Financial Reporting Authority (NFA)	A New Body to Check Frauds of Auditors Reports
Subash Chandra Garg	To study financial technology issues

## 15. DEFENCE

Danush	Surface to Surface Ballistic Missile	350 km
Rustom-2	Unmanned Aerial Vehicle (UAV)	250 km
Prithvi-II	Surface to surface Ballistic Missile	250 km – 350 km
Akash	Surface to surface missile	30 km
INS Karanj	Diesel electric submarine of Indian Navy	Kalvari class submarine
Dassault Rafael	Medium Multirole Combat Aircraft (MMRCA)	India Purchasing 36 Rafael from France
Agni V	Intercontinental Ballistic Missile	5500 km – 5800 km

## 16. IMPORTANT DAYS

### MARCH

- March 04 : National Safety Day
- March 04 : World Day of Fight against exploitation
- March 08 : International women Day
- March 09 : World Kidney Day
- March 14 : Pi Day
- March 15 : World Consumer Rights Day
- March 18 : Ordnance Factories Day
- March 20 : International Francophonie Day
- March 20 : World Sparrow Day
- March 21 : International Day of Happiness
- March 21 : International Day for Elimination of Racial Discrimination
- March 22 : World Water Day
- March 23 : World Meteorological Day
- March 24 : World Tuberculosis Day
- March 27 : World Theatre Day

### APRIL

- April 02 : World Autism Awareness Day
- April 04 : International Day of Mines Awareness
- April 05 : National Maritime Day
- April 07 : World Health Day
- April 10 : World Homeopathy Day
- April 12 : International Day for Human Space Flight
- April 14 : National Day for Social Harmony
- April 17 : World Hemophilia Day
- April 18 : International Day for Monuments / Sites
- April 21 : Civil Services Day
- April 22 : Earth Day
- April 23 : UN English language Day
- April 23 : World Book – Copyright Day
- April 24 : World Cricket Day

### MAY

- 1<sup>st</sup> Tuesday of May: World Asthma Day
- May 01 : International Worker day
- May 03 : World Press Freedom day
- May 08 : World Red Cross Day

- May 11 : National Technological Day
- May 12 : International Nurse Day
- May 15 : International Day of Families
- May 17 : World Telecommunication Day
- May 17 : World Hypertension Day
- May 20 : World Meteorological Day
- May 21 : Anti terrorism Day
- May 22 : International Day for Biological Diversity
- May 23 : World Turtle Day
- May 25 : World Thyroid Day
- May 28 : International Day of Action for Women Wealth
- May 29 : International Day of United Nations peace keepers.
- May 31 : World Tobacco Day

### JUNE

- June 1 : Global Day of Parents
- June 4 : International Day of Children Victims of aggression
- June 5 : World Environment Day
- June 8 : World Brain Tumor Day
- June 8 : World Ocean Day
- June 12 : World Day Against Child Labour
- June 14 : World Blood Donors Day
- June 17 : World Day to Combat Desertification and drought
- June 20 : World Refugee Day
- June 21 : International Yoga Day
- June 21 : World Music Day
- June 23 : International Olympic Day
- June 23 : UN Public Service Day
- June 25 : Day of Seafarer
- June 26 : International Day against Drug abuse and Illicit trafficking

# 17. TOURNAMENTS GOING TO BE HELD IN FUTURE

## TOURNAMENTS GOING TO BE HELD IN FUTURE

36 <sup>th</sup> National Games	2018	Goa
37 <sup>th</sup> National Games	2019	Dehradun
38 <sup>th</sup> National Games	2020	Hyderabad
Asia Cup T20	2016	Bangladesh
Asia Cup T20	2018	India
Common Wealth games	2018	Australia
Common Wealth games	2022	Birmingham (UK)
Asian games	2018	Indonesia
Asian games	2022	Hunzae (China)
FIFA World Cup	2018	Russia.
FIFA World Cup	2022	Khatar.
Summer Olympics	2020	Tokyo (Japan)
Summer Olympics	2024	Paris (France)
Summer Olympics	2028	Los Angeles (America)
Winter Olympics	2018	Pyong Gong (South Korea)
Winter Olympics	2022	Beijing
Para Olympics	2020	Tokyo (Japan)
Hockey World Cup	2018	India
Men ICC Cricket World Cup	2019	England
Men ICC Cricket World Cup	2023	India
Women T20 World Cup	2018	West Indies
Women T20 World Cup	2020	Australia
Women T20 World Cup	2022	South Africa
Women Cricket World Cup	2017	England
Women Cricket World Cup	2021	New Zealand
Under -19 Cricket World Cup	2018	New Zealand
Under -19 Cricket World Cup	2020	South Africa
Under -19 Cricket World Cup	2022	West Indies



## 18. LAKES IN INDIA

Name of the State	Name of the Lake
Andhra Pradesh	Kolleru Lake, Pulicat Lake
Assam	Chandubi Lake, Chapanala Lake, Haflong Lake, Son Beel Lake
Bihar	Kanwar Lake
Gujarat	Hamirsar Lake, Kankaria Lake, Lakhota Lake, Sursagar Lake, Thol Lake, Vastrapur Lake
Himachal Pradesh	Brighu Lake, Dashair and Dhankar Lake, Kareri and Kumarwah lake, Khajjiar Lake, Macchial Lake, Manimahesh Lake, Nako Lake, Pandoh Lake, Prashar Lake, Renuka Lake, Rewalsar Lake, Seruvalsar and Manimahesh Lake
Haryana	Badkhal Lake, Beauty lake, Blue Bird Lake, Brahma Sarovar, Current lake, Karna Lake, Sannihit Sarovar, Surajkund, Tilyar Lake
Jammu and Kashmir	Dal Lake, Manasbal Lake, Mansar Lake, Pangong Tso, Sheshnag Lake, Tso Moriri, Wular Lake
Karnataka	Agara Lake, Bellandur Lake, Byrasandra Lake, Hebbal Lake, Kempambudhi Lake, Lalbagh Lake, Madiwala Lake, Puttenahalli Lake, Sankey Lake, Ulsoor Lake, Dalavai Lake, Devanoor Lake, Karanji lake, Kukkarahalli lake, Lingambudhi Lake, Honnamana Kere, Pampa Sarovar
Kerala	Ashtamudi Lake, Kuttanad Lake, Maanaanchira, Kozhikode, Manakody Kayal, Padinjarechira, Thrissur city, Paravur Kayal, Punnamada Lake, Shasthamkotta lake, Vadakkechira, Thrissur city, Vanchikulam, Thrissur, Vellayani Lake, Vembanad Lake
Madhya Pradesh	Bhoj Wetland, Lower Lake, Moti lake, Sarang pani lake, Shahpura lake, Tawa Reservoir, Upper Lake
Maharashtra	Gorewada Lake, Khindsi Lake, Lonar Lake, Mehrun Lake, Pashan Lake, Powai Lake, Rankala Lake, Salim Ali Lake, Shivasagar lake, Talao Pali, Upvan Lake, Venna Lake
Meghalaya	Umiam Lake
Manipur	Loktak Lake
Mizoram	Palak dil, Tam Dil
Odisha	Anshupa Lake, Chilika Lake, Kanjia lake
Punjab	Harike Lakem, Kanjli Lake, Ropar Lake
Rajasthan	Ana Sagar Lake, Balsamand lake, Dhebar Lake, Jaisamand Lake, Jal Mahal, Man Sagar lake, Kaylana Lake, Nakki Lake, Pushkar Lake, Rajsamand Lake, Ramgarh Lake, Talwara Lake, Sambhar Salt Lake, Fateh Sagar Lake, Rangsagar lake, Uday sagar Lake
Sikkim	Gurudongmar Lake, Khecheopalri Lake, Lake Tsongmo, Lake Cholamu
Telangana	Alwal Cheruvu Lake, Durgam Cheruvu (Secret Lake), Himayat Sagar, Hussain Sagar, Osman Sagar, Safilguda Lake, Saroornagar Lake, Shamirpet Lake
Tamil Nadu	Berijam Lake, Chembarambakkam Lake, Kaliveli Lake, Kaveripakkam Lake, Kodaikanal Lake, Ooty Lake, Perumal Eri, Red Hills Lake, Sholavaram Lake, Singanallur Lake, Veeranam Lake
Uttar Pradesh	Amakhera Lake, Barua Sagar Tal, Belasagar Lake, Bhadi Tal, Chando Tal Lake, Keetham Lake

# 19. RESOLUTION OF STRESSED ASSETS

1. The Reserve Bank of India has issued various instructions aimed at resolution of stressed assets in the economy, including introduction of certain specific schemes at different points of time. In view of the enactment of the Insolvency and Bankruptcy Code, 2016 (IBC), it has been decided to substitute the existing guidelines with a harmonized and simplified generic framework for resolution of stressed assets. The details of the revised framework are elaborated in the following paragraphs.

## I. Revised Framework

### A. Early identification and reporting of stress

2. Lenders shall identify incipient stress in loan accounts, immediately on default, by classifying stressed assets as special mention accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days

3. As provided in terms of the [circular DBS.OSMOS.No.14703/33.01.001/2013-14 dated May 22, 2014](#) and subsequent amendments thereto, lenders shall report credit information, including classification of an account as SMA to Central Repository of Information on Large Credits (CRILC) on all borrower entities having aggregate exposure of Rs. 50 million and above with them. The CRILC-Main Report will now be required to be submitted on a monthly basis effective April 1, 2018. In addition, the lenders shall report to CRILC, all borrower entities in default (with aggregate exposure of Rs. 50 million and above), on a weekly basis, at the close of business on every Friday, or the preceding working day if Friday happens to be a holiday. The first such weekly report shall be submitted for the week ending February 23, 2018.

### B. Implementation of Resolution Plan

4. All lenders must put in place Board-approved policies for resolution of stressed assets under this framework, including the timelines for resolution. As soon as there is a default in the borrower entity's account with any lender, all lenders - singly or jointly - shall initiate steps to cure the default. The resolution plan (RP) may involve any actions/plans/reorganization including, but not limited to, regularization of the account by payment of all over dues by the borrower entity, sale of the exposures to other entities / investors, change in ownership, or restructuring. The RP shall be clearly documented by all the lenders (even if there is no change in any terms and conditions).

### C. Implementation Conditions for RP

5. A RP in respect of borrower entities to whom the lenders continue to have credit exposure, shall be deemed to be 'implemented' only if the following conditions are met:
- the borrower entity is no longer in default with any of the lenders;
  - if the resolution involves restructuring; then
    - all related documentation, including execution of necessary agreements between lenders and borrower / creation of security charge / perfection of securities are completed by all lenders; and
    - the new capital structure and/or changes in the terms of conditions of the existing loans get duly reflected in the books of all the lenders and the borrower.

6. Additionally, RPs involving restructuring / change in ownership in respect of ‘large’ accounts (i.e., accounts where the aggregate exposure of lenders is Rs. 1 billion and above), shall require independent credit evaluation (ICE) of the residual debt by credit rating agencies (CRAs) specifically authorized by the Reserve Bank for this purpose. While accounts with aggregate exposure of Rs. 5 billion and above shall require two such ICEs, others shall require one ICE. Only such RPs which receive a credit opinion of RP4 or better for the residual debt from one or two CRAs, as the case may be, shall be considered for implementation. Further, ICEs shall be subject to the following:
- The CRAs shall be directly engaged by the lenders and the payment of fee for such assignments shall be made by the lenders.
  - If lenders obtain ICE from more than the required number of CRAs, all such ICE opinions shall be RP4 or better for the RP to be considered for implementation.
7. The above requirement of ICE shall be applicable to restructuring of all large accounts implemented from the date of this circular, even if the restructuring is carried out before the ‘reference date’ stipulated in paragraph 8 below.
- D. Timelines for Large Accounts to be Referred under IBC
8. In respect of accounts with aggregate exposure of the lenders at Rs. 20 billion and above, on or after March 1, 2018 (‘reference date’), including accounts where resolution may have been initiated under any of the existing schemes as well as accounts classified as restructured standard assets which are currently in respective specified periods (as per the previous guidelines), RP shall be implemented as per the following timelines:
- If in default as on the reference date, then 180 days from the reference date.
  - If in default after the reference date, then 180 days from the date of first such default.
9. If a RP in respect of such large accounts is not implemented as per the timelines specified in paragraph 8, lenders shall file insolvency application, singly or jointly, under the Insolvency and Bankruptcy Code 2016 (IBC) within 15 days from the expiry of the said timeline.
10. In respect of such large accounts, where a RP involving restructuring/change in ownership is implemented within the 180-day period, the account should not be in default at any point of time during the ‘specified period’, failing which the lenders shall file an insolvency application, singly or jointly, under the IBC within 15 days from the date of such default.
- ‘Specified period’ means the period from the date of implementation of RP up to the date by which at least 20 percent of the outstanding principal debt as per the RP and interest capitalization sanctioned as part of the restructuring, if any, is repaid.
- Provided that the specified period cannot end before one year from the commencement of the first payment of interest or principal (whichever is later) on the credit facility with longest period of moratorium under the terms of RP.
11. Any default in payment after the expiry of the specified period shall be reckoned as a fresh default for the purpose of this framework.
12. For other accounts with aggregate exposure of the lenders below Rs. 20 billion and, at or above Rs. 1 billion, the Reserve Bank intends to announce, over a two-year period, reference dates for implementing the RP to ensure calibrated, time-bound resolution of all such accounts in default.
13. It is, however, clarified that the said transition arrangement shall not be available for borrower entities in respect of which specific instructions have already been issued by the Reserve Bank to the banks for reference under IBC. Lenders shall continue to pursue such cases as per the earlier instructions.

## PRACTICE BITS (CURRENT AFFAIRS)

1. Asian Development Bank (ADB) bending how much amount of loan to Pradhan Mantra Gram Sadak Yojana (PMGY) to construct rural roads in India.
  - (a) \$ 200 millions
  - (b) \$ 250 millions
  - (c) \$ 300 millions
  - (d) \$400 millions
  - (e) \$ 180 millions
2. Govt of India is launched 'Khelo India Scheme' to encourage sports from school level. What is the annual financial Assistance provided to students who are below 17 years of age.
  - (a) 5 lakhs for 5 years
  - (b) 5 Laksh per Annum for 8 years
  - (c) 8 lakhs for 5 years
  - (d) 3 Laksh per Annum for 5 years
  - (e) None of the above
3. "Evolve" is a annual Multicity Knowledge Series for Bank's small and medium size enter prises (SME'S) of which bank?
  - (a) ICICI
  - (b) AXIS
  - (c) SBI
  - (d) Canara Bank
  - (e) HDFC
4. Sharath Kumar beat top seeded Anthony Almaraj to win men singles title for eighth time, in which sport? [National Championship]
  - (a) Tennis
  - (b) Swimming
  - (c) Polo
  - (d) Table Tennis
  - (e) Golf
5. The salary of Chief Justice of high court and supreme court judges is ----
  - (a) 2.8 lakh
  - (b) 2.5 lakh
  - (c) 2.3 lakh
  - (d) 2.2 lakh
  - (e) 2 lakh
6. India planned to construct six scorpene class submarines for India Navy, first one is INS Kalvari 2nd is INS Khanderi, and recently Navy launched third submarine on Jan 31:2017, what is the name of third one ---
  - (a) INS Kapila
  - (b) INS Kalinger
  - (c) INS Karanj
  - (d) Uttarkhand
  - (e) Telangana
7. What is the name of Super Computer Launched in Noida with 2.8 peta flops capacity by Govt of India?
  - (a) Meenakshi
  - (b) MIHIR
  - (c) Pratyush
  - (d) Param
  - (e) None of the above
8. U.S.A stands first place in "Most Wealthiest Nations" of world. What is the rank of India as per new world wealth report-2018
  - (a) 5th
  - (b) 9th
  - (c) 6th
  - (d) 1st
  - (e) None of the above
9. USA stands first place with respect to more no of billionaire, what is the rank of India?
  - (a) 2nd
  - (b) 3rd
  - (c) 4th
  - (d) 5th
  - (e) 7th
10. "Speaking Truth to Power" book is written by
  - (a) Pranab Mukurjee
  - (b) Chetan Bhagat
  - (c) P Chidambaram
  - (d) L. K. Advani
  - (e) Murali Manohar Joshi
11. New National Health Protection scheme – "Rashtriya Samaj Beema Yojana" launched, which will cover how many families will get 5 lakh per year for their families?
  - (a) 5 crs
  - (b) 50 crs
  - (c) 10 crs
  - (d) 8 crs
  - (e) 9 crs
12. "Operation Greens" is to stabilise market flactuations in prices of \_\_\_\_
  - (a) Potatos
  - (b) Tomatos
  - (c) Onions
  - (d) All the above
  - (e) None of the above
13. The target of Agriculture credit for 2018-19 year is \_\_\_\_
  - (a) 10 lakh crs
  - (b) 8.5 lakh crs
  - (c) 11 lakh crs
  - (d) 9 lakh crs
  - (e) 12 lakh crs
14. The amount of loans announced to Self Help Groups (SHG'S) by March 31:2019 is \_\_\_\_
  - (a) 65,000crs
  - (b) 75,000crs
  - (c) 20,000crs
  - (d) 50,000crs
  - (e) 30,000crs
15. The loan target of MUDRA Bank for 2018-19 year to lend loans MSME's
  - (a) 4 lakh crs
  - (b) 3 lakh crs
  - (c) 5 lakh crs
  - (d) 3.6 lakh crs
  - (e) 2 lakh crs

16. Govt announced that minimum support prices (MSP) all crops increased to \_\_\_\_\_ times of production cost  
 (a) 2 times (b) 1.5 times (c) 0.75 times  
 (d) 1 times (e) 1.75 times
17. Pradhan Mantri Ujjwal Yojana launched in 2016 to provide free LPG connections to 5crs families by 2018, now it is increased to \_\_\_\_  
 (a) 6 crs families (b) 8 crs families  
 (c) 9 crs families (d) 7 crs families  
 (e) 10 crs families
18. Govt targeted to develop, how many gramian agriculture markets?  
 (a) 25000 (b) 24000 (c) 22000  
 (d) 15000 (e) 12000
19. Kisan Credit Card (KCC) is provided to Agriculture crop production only, now it is extended to \_\_\_\_  
 (a) Fisheries (b) Animals  
 (c) Animal Husbandry (d) Apiculture  
 (e) (a) and (c)
20. The size of the Indian Economy is \_\_\_\_  
 (a) \$ 2.1 trillion (b) \$ 2.4 trillion  
 (c) \$ 2.5 trillion (d) \$ 2.2 trillion  
 (e) \$ 2.3 trillion
21. To develop 22000 Gramin Agriculture markets, the fund allocated by Govt of India is \_\_\_\_  
 (a) 5000 crs (b) 2000 crs  
 (c) 10,000 crs (d) 5000 crs  
 (e) 4000 crs
22. By 2022, every block with more 50% of ST population and at least 20,000 tribal people will have which schools at par with Navodaya schools  
 (a) Valmiki Schools  
 (b) Vedvyas Schools  
 (c) Ekalavya Schools  
 (d) Birsa Munda Schools  
 (e) None of the above
23. The total amount of fund allocation to Infrastructure in Budget 2018-19 is \_\_\_\_  
 (a) 5.97 Lakh crs (b) 4.96 Lakh crs  
 (c) 5 Lakh crs (d) 6.5 Lakh crs  
 (e) 7 Lakh crs
24. World longest Zip line (2.83 km) launched by  
 (a) UAE (b) Saudi Arabia  
 (c) Pakistan (d) Kuwait  
 (e) Iran
25. India joined Ashgabat agreement on the establishment of International Transport and Transit corridor Among Iran, Oman, Turkemistan and \_\_\_\_  
 (a) Khazakistan (b) Uzbekistan  
 (c) Afghanistan (d) Tajikistan  
 (e) Turkey
26. India energy congress held in \_\_\_\_  
 (a) Jaipur (b) Ahmedabad  
 (c) Hyderabad (d) Jabalpur  
 (e) New Delhi
27. The first low income country to provide Universal eye care for it's 12 million population known as vision for a Nation (VFAN) is \_\_\_\_  
 (a) Somalia (b) Sudan (c) Uganda  
 (d) Rwanda (e) Burundi
28. Shesh Anand Madhukar received Sahitya Academy Basha Samman Award. He is writer of which language?  
 (a) Hindi (b) Marathi (c) Telugu  
 (d) Magahi (e) Urdu
29. Who is appointed as Director General of sports Authority of India (DG)?  
 (a) Neelima (b) Neelam Kapoor  
 (c) Rajiv (d) Ashutosh Rana  
 (e) Arjun Singh
30. The revised fiscal deficit of country for 2017-18 and 2018-19 years is \_\_\_\_ respectively  
 (a) 3.5%, 3.2% (b) 3.5%, 3.3%  
 (c) 3.5%, 3% (d) 3.2%, 3%  
 (e) 3.5%, 3.4%
31. The total budget out lay for 2018-19 year is ---  
 (a) 25 Lakh crs (b) 23 Lakh crs  
 (c) 24 Lakh crs (d) 22 Lakh crs  
 (e) 21 Lakh crs
32. The fund allocated to "Operation Greens" to stabilize market fluctuation in prices of potato, Tomato, Onions is ----  
 (a) 500 crs (b) 300 crs (c) 250 crs  
 (d) 400 crs (e) 300 crs

33. India won under-19 cricket world by defeating Australia. Total no of world cups won by India  
(a) 3 (b) 4 (c) 5 (d) 3 (e) 2
34. Saurav Goshal became highest ranked player (Rank No:14) from India in which sport field?  
(a) Table Tennis (b) Golf (c) Polo  
(d) F1 Race (e) Squash
35. "ALPHABET" is a parent company of Google, who is appointed as "Chairman" of "Alphabet"?  
(a) Jerome Powell (b) Sunder Pichchai  
(c) Eri Schmidt (d) Jhon . L. Hennessy  
(e) William Steve
36. India's first setiment index for Micro-Small enterprises (MSE'S) is \_\_\_  
(a) Microdex (b) Microsmadex  
(c) MSDEX (d) MISMDX  
(e) CriSidEx
37. CriSidEx is launched by which organizations jointly  
(a) SIDBI-CRISIL (b) SIDBI-CIBIL  
(c) MUDRA-CRISIL (d) MUDRA-CIBIL  
(e) None of the above
38. Global investors summit (2018) India opened in which city of India?  
(a) Guwahati (b) Mumbai (c) Chennai  
(d) Jabalpur (e) New Delhi
39. Which of the following is termed as "Green Gold" as per budget 2018-19 document?  
(a) Paddy (b) Sugarcane (c) Maize  
(d) Bamboo (e) Wheat
40. Budget 2018-19 proposed a scheme called NABI Nirman for which sector?  
(a) Air connectivity (b) Ports  
(c) Roads (d) Railways  
(e) Waterways
41. The surcharge introduced on personel income tax and corporation tax in Budget 2018-19 is \_  
(a) 3% (b) 4% (c) 5% (d) 7% (e) 2%
42. Pradan Mantri Vaya Vandana Yojana (PMVVY) is a senior citizens pension scheme with maximum investment limit is 7.5 lakhs, now maximum limit increased to \_\_\_ in Budget 2018-19.  
(a) 10 Lakhs (b) 15 Lakhs (c) 12 Lakhs  
(d) 8 Lakhs (e) 14 Lakhs
43. A new wildlife sanctuary known as "GHODAZARI" established in which state?  
(a) Telangana (b) Madhya Pradesh  
(c) Maharashtra (d) Arunachal Pradesh  
(e) Manipur
44. Wold Bank signed agreement with Govt of India. to lend how much amount loan to Jal Vikas Marg (JVM)  
(a) \$ 300 Million (b) \$ 340 Millions  
(c) \$ 375 Millions (d) \$ 400 Millions  
(e) \$ 250 Millions
45. 'Exam warriors" book penned down by ---  
(a) Narendra Modi (b) Sushma Swaraj  
(c) L. K Advani (d) Aravind Adiga  
(e) Ruskin Bond
46. First ever international "KALAMELA" Oraganised in which city? Where artists from different countries participated?  
(a) Chennai (b) Mumbai (c) Kolkata  
(d) New Delhi (e) Pune
47. Cyprus new president who is re-elected for 2nd term is ----  
(a) James Cameroon (b) Nicos Anastasiades  
(c) James Kyra (d) Nicholas John  
(e) None of the above
48. New Chief Justice of Bangladesh Supreme court is ---  
(a) Shiek Begum  
(b) Syed Mohammad Hussain  
(c) Abdul Hamid  
(d) Rasool Ghulam  
(e) None of the above
49. World smallest rocket ever to carry 3kg satellite is launched by ---  
(a) China (b) USA (c) Japan  
(d) Germany (e) India
50. Savita Punia is related to which sport?  
(a) Cricket (b) Hockey (c) Golf  
(d) Table Tennis (e) Badminton
51. Which of the following person is not in Forbes India under-30 list?  
(a) Harman Preet Kaur (b) Jasprit Bumrah  
(c) Kidambi Srikanth (d) Savitapunia  
(e) Heena Sidhu

52. Cyprus capital is ---  
 (a) Maputo (b) Tellinn (c) Nicosia  
 (d) Valletta (e) Port Louis
53. India successfully test fired the indigenously developed short range Agni-I missile with the range by 700 km. Agni-I is ---  
 (a) Surface to surface Missile  
 (b) Air to Air Missile  
 (c) Surface to Air Missile  
 (d) Air to Surface Missile  
 (e) None of the above
54. Which state government signed MOU with OLA to provide an app river taxi services on river Brahmaputra?  
 (a) Arunachal Pradesh  
 (b) Assam (c) Nagaland (d) Tripura  
 (e) Manipur
55. Which airport became world's busiest single runway Airport with 980 flights in 24 hrs?  
 (a) Chennai (b) Mumbai (c) Kolkata  
 (d) New York (e) Berlin
56. DASTAK is a "Darwaja Khatkatao AES aur JE ko bagao" is launched by UP govt to eradicated encephalitis in association with \_\_\_\_  
 (a) WHO (b) UNO (c) UNICEF  
 (d) Gate foundation (e) UNEP
57. The biggest ever donar to world food programme with an amount of \$370 millions is --  
 (a) Sweden (b) Switzerland (c) Australia  
 (d) USA (e) Germany
58. Shubankar Sharma becomes best Indian player in world @72 position in World Ranking, he related to which sports?  
 (a) Table Tennis (b) Golf (c) Polo  
 (d) F1 Race (e) Tennis
59. Which Asian country declared emergency due to political crisis?  
 (a) Maritius (b) Japan (c) Maldives  
 (d) South Korea (e) Hong Kong
60. Jerome powell appointed as chairman of American Central Bank known as Federal Reserve Bank for period of ---- years  
 (a) 2 (b) 4 (c) 5 (d) 8 (e) 10
61. In Budget 2018-19, Govt announced all weather road tunnel construction in "Sela Pass" of Himalayas. Which is located in which state?  
 (a) Jammu (b) Assam (c) Sikkim  
 (d) Arunachal Pradesh  
 (e) Uttarakhand
62. Which article of Indian constitution deals with Budget?  
 (a) 112 (b) 110 (c) 108 (d) 120 (e) 127
63. Mahamastakabisheka utsav is a famous Jain Piligrimage centre, and Mahabisheka of Lord Gomateswara also known as Bahubali is conducted in which place?  
 (a) Mt. Abu (b) Dilwara temple  
 (c) Sravan Belagola (d) Gaya  
 (e) Rajgir
64. First ever pelican festival held at Atapaka Bird Sanctuary located in ---  
 (a) Uttar Pradesh (b) Karnataka  
 (c) Tamil Nadu (d) Andhra Pradesh  
 (e) Telangana
65. The Marginal standing facility (MSF) stands at  
 (a) 7.5% (b) 6.25% (c) 6%  
 (d) 5.75% (e) 6.5%
66. Padma Bhushan Madavoor Vasudevan who passed recently, is famous classical dancer of  
 (a) Kathak (b) Kathakali  
 (c) Kuchipudi (d) Bharatanatyam  
 (e) Odissi
67. First Women cricketer in the world to take 200 wickets is one day internationals is ---  
 (a) Harmanpreet Kaur (b) Julan Goswami  
 (c) Cathryn Fitz Patrick (d) Soumya  
 (e) None of the above
68. Prithvi-II missile is ----  
 (a) Surface to Surface (b) Surface to Air  
 (c) Air to Surface (d) Air to Air  
 (e) None of the above
69. Kolleru lake is located in ----  
 (a) Karnataka (b) Andhra Pradesh  
 (c) Odisha (d) Chattisgarh  
 (e) Madhya Pradesh

70. NCERT join and with which technology company to teach students digital safety ----  
 (a) Microsoft (b) Google (c) Yahoo  
 (d) Amazon (e) Face book
71. Safe Internet Day is celebrated on ---  
 (a) Dec : 5th (b) Feb : 6th (c) Feb : 28th  
 (d) March : 5th (e) March : 12th
72. As per Budget 2018-19, long term capital gains tax (LCGT) is levied on profits more than ----  
 (a) 2 Lakhs (b) 50,000 (c) 1 lakh  
 (d) 4 lakh (e) 3 lakhs
73. Tracking the Indian Economy book written by \_  
 (a) Aravind Subramanyam  
 (b) Raghuram Rajan  
 (c) Arvind Panagariya  
 (d) C. Ranga Rajan  
 (e) Urjit Patel
74. The Busiest international Airport in world is ---  
 (a) Dubai (b) London (c) New York  
 (d) Berlin (e) Paris
75. Rhododendron Park is establishing in which state?  
 (a) Manipur (b) Sikkim (c) Nagaland  
 (d) Arunachal Pradesh (e) Tripura
76. First ever chat based job search app is ---  
 (a) Emphasis (b) Empzilla (c) Empathy  
 (d) Jober (e) None of the above
77. Cabinet approved minimata convention, which is related to ----  
 (a) To prevent coal poisoning  
 (b) To prevent copper poison  
 (c) Protect Human Health from mercury release  
 (d) To reduce Green House gas emission  
 (e) To reduce Endosulfan usage
78. Cabinet has taken decision to change definition of Micro-small-medium enterprises based on annual turnover, then which of the following correct?  
 Enterprises – Annual Turnover  
 (a) Micro - 5crs  
 (b) Small - 5crs-75crs  
 (c) Medium - 75crs-250crs  
 (d) All the above  
 (e) None of the above
79. AS per recent Monetary Policy review on Feb:7:2018, the economic growth rate projected for the year 2017-18 year is ----  
 (a) 6.5% (b) 6.6% (c) 6.9% (d) 7% (e) 7.2%
80. The first country to legalise and repeal same-sex marriage is ----  
 (a) Australia (b) Iceland (c) Bermuda  
 (d) Rwanda (e) Somalia
81. Hindustan Aeronautics Limited has developed the first flight of ..... with indigenous Real time operating system (RTOS)  
 (a) Radar-i (b) Hawk-i (c) Eagle-i  
 (d) Safar-i (e) None of the above
82. RBI setting up Ombudsman to NBFC's, whose Asset size is more than ----  
 (a) 50 crs (b) 100 crs (c) 200 crs  
 (d) 500 crs (e) 400 crs
83. India Rank in Intellectual property rights Index is ---  
 (a) 26 (b) 45 (c) 44 (d) 42 (e) 29
84. The advisory committee formed for Modrenisation of armed forces is headed by ...  
 (a) V. K. Saraswat (b) G. Satish Reddy  
 (c) P. C. Shukla  
 (d) Vinay Sheel Oberoi (e) Rajiv Kumar
85. The Musical Logo called "MOGO" is launched by which bank?  
 (a) Indus Ind Bank (b) SBI Bank  
 (c) Andhra Bank (d) Canara Bank  
 (e) AXIS Bank
86. The first Railway zone in India with 100% LED Lighting is ----  
 (a) Southeast (b) South central  
 (c) North (d) North east  
 (e) Eastern
87. International cricket council (ICC) first ever independent female director is .....  
 (a) Mandira Bedi (b) Harman Preet  
 (c) Mithali Raj (d) Indira Nooyi  
 (e) Pawani
88. The Prime Minister Research fellows (PMRF) scheme provides, 70,000 per month for first two years, 75000 per month for 3rd years, 80,000 per in 4th, 5th years, to how many students in a year?  
 (a) 5000 (b) 6000 (c) 1000 (d) 500 (e) 2000



89. Surat is located on the banks of which river?  
 (a) Narmada (b) Tapti (c) Chambal  
 (d) Luni (e) Mahe
90. Winter Olympics 2018 venue is .....  
 (a) Japan (b) South Korea (c) Australia  
 (d) Canada (e) China
91. Who is appointed as non executive Chairmen of National Payment Corporation of India?  
 (a) DilipAsbe  
 (b) Ramesh Raj  
 (c) Samba Murthy  
 (d) Biswa Mohan Mahapatra  
 (e) Rajya Vardhan
92. Healthy states, progressive India report released by  
 (a) Finance Ministry  
 (b) Ministry on for health and family welfare  
 (c) NITI Ayog  
 (d) Public Health foundation  
 (e) World Health Organisation (WHO)
93. In Health Index of different states 2018, kerala stands first place among larger states, first place state in smaller states  
 (a) Mizoram (b) Nagaland  
 (c) Tripura (d) Goa  
 (e) Haryana
94. The highest award of Palestina is known as "Grand collar of the state of Palestina" 2018 is given to .....  
 (a) Narendra Modi (b) Xij Jinping  
 (c) King Salman (d) Donald Trump  
 (e) Emannuel Mecron
95. Padmasri-2018, Litterateur Changrasheka Rath passed away. He was writer of which language-.....  
 (a) Odia (b) Gujarathi (c) Marathi  
 (d) Kashmir (e) Hindi
96. India's first Sanskrit spoken centre to learn how to speak Sanskrit in 6 months opened in which University?  
 (a) Delhi University  
 (b) Chennai University  
 (c) Gujarath University (d) Andhra University  
 (e) None of the above
97. 23rd winter Olympic games are started in .....  
 (a) Seoul (b) Incheon (c) Npytaw  
 (d) Pyeongchang (e) London
98. Only two persons from India participating in winter Olympics 2018; They are shiv Keshavan, Jagadish, They belongs to which sport ..... respectively  
 (a) Cross country skying, luge  
 (b) Luge, cross country skying  
 (c) Skating, Luise (d) Louise, Skating  
 (e) None of the above
99. Govt of India Debt is managed by ----  
 (a) Finance Ministry (b) RBI  
 (c) NITI Ayog  
 (d) Finance Commission  
 (e) None of the above
100. Govt of India proposed new monetary policy instrument known as "SDF" in budget 2018-19. Then SDF stands for .....  
 (a) Strategic Debt Fund  
 (b) Strategic Depository Fund  
 (c) Statutory Debt Fund  
 (d) Standing Deposit Facility  
 (e) Statutory Deposit Facility
101. New York city stands first place in Global wealthiest cities, from India only Mumbai is in list, what is rank of Mumbai?  
 (a) 10 (b) 11 (c) 12 (d) 15 (e) 9
102. ONGC-videsh Acquired .....% of share in Abudhabi oil company of UAE  
 (a) 15% (b) 10% (c) 12% (d) 14% (e) 9%
103. The noted personality of Pakistan is Asma Jahangir who passed away recently. She related to which field?  
 (a) Politician (b) Writer  
 (c) Human Rights Activist (d) Dancer  
 (e) Singer
104. The first Hindu temple in Middle East is constructing in which city?  
 (a) Dubai (b) Abudhabi (c) Sharjah  
 (d) Riyal (e) Qaira
105. Sharmila Nicollet is related to which sport, who become first Indian to quality china LPGA Tour?  
 (a) Tennis (b) Table Tennis (c) Golf  
 (d) Skying (e) Squash

- 106.** The first Indian and first Aisan, 9th person in world to Swim Across "Ocean Seven" is .....
- (a) Rohit (b) Rohan More  
(c) Pusha Chawla (d) Ranjit Roy  
(e) None of the above
- 107.** Johann Johannsson (Iceland) who passed away recently related to which field?
- (a) Cricket (b) Writer (c) Musician  
(d) Boxer (e) Dancer
- 108.** Recently SEBI proposed "SIP" to invest in Mutual funds then SIP stands for .....
- (a) strategic investment plan  
(b) systematic investment procedure  
(c) systematic investment plan  
(d) strategic investment procedure  
(e) statutory Investment procedure
- 109.** Feb:13 is observed as World Radio Day by UNESCO, then theme of 2018 year is .....
- (a) Radio and Tourism (b) Radio and Yoga  
(c) Radio and Health  
(d) Radio and Environment  
(e) Radio and Sports
- 110.** National Womens Day is celebrated on .....
- (a) Feb : 12 (b) Feb : 13 (c) Feb : 14  
(d) Feb : 16 (e) Feb : 20
- 111.** The name of world's tallest hotel which was opened in Dubai (356 mtrs height)?
- (a) Burz Kalifa (b) Qaiseng (c) Gevora  
(d) Abudhabi (e) None of the above
- 112.** The Film and Television Institute of India (FTII) already established in pune and 2nd FTII going to establish in which place?
- (a) Kohima (b) Itanagar (c) Ranchi  
(d) Srinagar (e) Dispur
- 113.** The D. D channel which is dedicated specially to north eastern India is .....
- (a) Surya Prabha (b) Arun Prabha  
(c) NEDD (d) Chandra Prabha  
(e) Kisan Prabha
- 114.** The first Pakistan Hindu Woman MP who nominated to upper house from Pakistan peoples party is .....
- (a) Radhika  
(b) Lasya Chakravathy  
(c) Sravani (d) Meenakshi  
(e) Krishna Kumari
- 115.** As per state of the forest report 2017, the forest cover in India is .....
- (a) 23% (b) 21.53% (c) 24%  
(d) 22.5% (e) 21%
- 116.** National Productivity Day is celebrated on .....
- (a) Feb : 13 (b) Feb : 12 (c) Feb : 15  
(d) Feb : 16 (e) Feb : 17
- 117.** Murlen National Park located in which state
- (a) Nagaland (b) Tripura (c) Mizoram  
(d) Sikkim (e) Punjab
- 118.** Head Quarters of ONGC is .....
- (a) Mumbai (b) Dehradun (c) Chennai  
(d) Ahmedabad (e) Kolkata
- 119.** International conference on reconstruction of Iraq held in .....
- (a) Tehran (b) Kuwait city (c) Riyadh  
(d) Islamabad (e) Pune
- 120.** World IT congress-2018 venue is .....
- (a) Bengaluru (b) New Delhi  
(c) Hyderabad (d) Pune  
(e) Mumbai
- 121.** India's first online Radio station is .....
- (a) Radio Dil  
(b) Radio Dilse  
(c) Radio Dil Tak  
(d) Radio Umang  
(e) None of the above
- 122.** The Loans given by Banks to MSME's under priority sector lending up to 10 crs considered as priority sector; Now RBI Limit is increased to .....
- (a) 15crs (b) 20 crs (c) 25 crs  
(d) No Limit (e) 50 crs
- 123.** Central Repository information on large credit (CRILC) maintained by RBI to get information of loans above which amount .....
- (a) 4 crs (b) 5 crs (c) 6 crs  
(d) 7crs (e) 8 crs
- 124.** The fund allocated by Defence Acquisition council (DAC) for Modernisation of Army equipments is .....
- (a) 15,935 crs (b) 17000 crs  
(c) 18000 crs (d) 1700 crs  
(e) 16,732 crs

125. Which public sector Bank (PSB) decided to exit from South Africa after 21 years of its operations  
 (a) State Bank of India  
 (b) Bank of Baroda  
 (c) Punjab National Bank  
 (d) Indian Overseas Bank  
 (e) Indian Bank
126. After defaulting loan to Bank, Bank should prepare resolution plan within ..... days for loan amount is 2000 crs above.  
 (a) 170 (b) 160 (c) 150 (d) 180 (e) 200
127. Who is elected as New President of Sahitya Academy?  
 (a) Chandrashekar  
 (b) Vishwanath  
 (c) Romila Thapar  
 (d) Rama Chandra Guha  
 (e) Arundhati Roy
128. India-Russia Agriculture summit held at ....  
 (a) Moscow (b) Vladivostok  
 (c) New Delhi (d) Bangalore  
 (e) Mumbai
129. Dorjee Khandu International convention centre opened in .....  
 (a) Kohima (b) Gangtok (c) Itanagar  
 (d) New Delhi (e) Mumbai
130. India's first radio festival hosting city .....  
 (a) Mumbai (b) Chennai (c) New Delhi  
 (d) Hyderabad (e) Guwahati
131. Theatre Olympics are started in 1993 in Greece. Now India hosting 8th theatre Olympics in which city?  
 (a) Chennai (b) Mumbai (c) New Delhi  
 (d) Hyderabad (e) Vishakapatnam
132. To do business in different countries, Banks issue "LOU" for the purpose of payment, then "LOU" stands.....  
 (a) Letter of understanding  
 (b) Letter of undertaking  
 (c) Letter of unbalance  
 (d) better of undercut  
 (e) None of the above
133. The recent fraud of Neeraj Pandey with respect to 11,400 crs of Letter of understanding is given by which bank?  
 (a) Bank of Baroda  
 (b) Punjab National Bank  
 (c) State Bank of India  
 (d) Canara Bank  
 (e) Axis Bank
134. Jacob Zuma is resigned as president of  
 (a) South Africa (b) Australia  
 (c) South Korea (d) Sudan  
 (e) Somalia
135. Jabalpur is located on Banks of which River?  
 (a) Ganga (b) Narmada (c) Gomti  
 (d) Tapti (e) Ken
136. Kawal Tiger Reserve is located in .....  
 (a) Telengana (b) Andhra Pradesh  
 (c) Madhya Pradesh (d) Uttar Pradesh  
 (e) Nagaland
137. Ethiopia Prime Minister who resigned recently?  
 (a) Cyril Ramaphosa  
 (b) Emmanuel Macron  
 (c) Jacob Juma  
 (d) Hailemariam Desalgen  
 (e) None of the above
138. New president of South Africa is ....  
 (a) Jacob Juma (b) Desmond Tutu  
 (c) Cyril Ramaphosa (d) Emmanuel Macron  
 (e) Nelson Mandela Junior
139. Who is appointed as chief of Japan Central Bank which is known as "Bank of Japan"?  
 (a) Shinzo Abe (b) Takahiko Nakami  
 (c) Haruhiko kuroda (d) Narland  
 (e) None of the above
140. India's biggest Global Conference on Pharma and Medical devices began in .....  
 (a) Chennai (b) Bengaluru (c) Mumbai  
 (d) Hyderabad (e) None of the above
141. Which Govt scheme Won Best-M-Government service award of world Government Summit-2018?  
 (a) UMANG APP (b) Aadhar (c) GST app  
 (d) Envelope (e) NARI
142. Which Govt scheme won best Emerging Technology Award of World Government Summit-2018?  
 (a) UMANG (b) Aadhar (c) Shakti app  
 (d) Hawk app (e) None of the above

- 143.** The amount of loan granted by New Development Bank (NDB) for financing of Rajasthan water sector restructuring project?  
 (a) \$350 millions (b) \$345 millions  
 (c) \$250 millions (d) \$200 million
- 144.** Nepal New Prime Minister is .....  
 (a) Prem Kumar Dhumal  
 (b) K. P. Sharma Oli  
 (c) Prachanda  
 (d) Sher Bahadur Thapa
- 145.** 2018-Shanghai Cooperation Organisation (SCO) Summit [June-2018] venue is .....  
 (a) Nansen (b) Beijing  
 (c) Xingiang (d) Qingdao
- 146.** "Progress MS-08" an unmanned cargo space craft for the international space station (ISS) launched by .....  
 (a) Russia (b) India  
 (c) China (d) Germany
- 147.** India's first Artificial intelligence centre opened in .....  
 (a) Mumbai (b) New Delhi  
 (c) Chennai (d) Kolkata
- 148.** NABARD announced Rs. 1918 crore Area Development Plan of which state in Feb : 2018?  
 (a) Haryana (b) Punjab  
 (c) Telangana (d) Himachal Pradesh
- 149.** Digital payment company "Phonepe" has partnered with which oil company for payment at retail outlets .....  
 (a) HPCL (b) BPCL (c) IOCL (d) ONGC
- 150.** The Speakers Summit is called common Wealth Parliamentary Association Conference started in which place?  
 (a) Patna (b) Delhi  
 (c) Mumbai (d) Hyderabad
- 151.** India-Australia conducted, a Global Digital Health partnership summit in which place?  
 (a) Canberra (b) New Delhi  
 (c) Sydney (d) Perth
- 152.** The female cricket player Alex Blackwell announced her retirement she belongs to which country?  
 (a) England (b) Australia  
 (c) India (d) South Africa
- 153.** Which Muslim country recently allowed the women to start business on their own capacity?  
 (a) Qatar (b) Kuwait  
 (c) Jordon (d) Saudi Arabia
- 154.** As per recent UNESCO, How many languages in India are ready to extinct?  
 (a) 40 (b) 42 (c) 45 (d) 50
- 155.** Maternal Mortality Rate (MMR) is number of females deaths per 1,00,000 live births, the National Average is 167, and highest is 300 recorded which state?  
 (a) Nagaland (b) Assam  
 (c) Rajasthan (d) Tripura
- 156.** Punjab National Bank (PNB) tied with International Finance Corporation (IFC) part of World Bank to raise, how much amount of loan for affordable housing in India?  
 (a) \$500 millions (b) \$450 millions  
 (c) \$800 millions (d) \$600 millions
- 157.** Startup of the year 2017 is .....  
 (a) Uber (b) Food Panda  
 (c) Milk Basket (d) Unix
- 158.** Union cabinet has given approval for creation of National Urban Housing Fund (NUHF) with an amount of .....  
 (a) 60,000 crs (b) 75000 crs (c) 50,000 crs  
 (d) 25,000 crs (e) 40,000 crs
- 159.** Which country has taken decision to impose carbon Tax from 2019 onwards?  
 (a) Malaysia (b) Singapore (c) Germany  
 (d) U. K (e) India
- 160.** Union Cabinet has given approval for construction of "Silkyara Bend Barakot" Tunnel in which state?  
 (a) Arunachal Pradesh (b) Uttarakhand  
 (c) Sikkim (d) Himachal Pradesh  
 (e) Jammu & Kashmir
- 161.** India to Host World Environment Day (Jun-5:2018) what is the theme?  
 (a) Beat air pollution  
 (b) Beat ocean pollution  
 (c) Beat electronic pollution  
 (d) Beat soil pollution  
 (e) Beat plastic pollution

- 162.** Which country started joint research on water Quality Research and Energy demand reduction with India?  
 (a) USA (b) UK (c) Germany  
 (d) France (e) Israel
- 163.** Queen Hamsafar express started between which cities?  
 (a) Mysuru-Bengaluru  
 (b) Mysuru-Chennai  
 (c) Mysuru-Udaipur  
 (d) Bengaluru-Chennai  
 (e) Udaipur-Jaipur
- 164.** India's first Bank, that announced \$ 600 million bond issue under its maiden US \$ 1 billion medium term-note (MTN) bond on India International exchange (INX) is .....  
 (a) YES Bank (b) Bank of Baroda  
 (c) Punjab National Bank (d) SBI  
 (e) Canara Bank
- 165.** Rangpo city (Sikkim) is located on banks of which River?  
 (a) Brahmaputra (b) Lohit  
 (c) Teesta (d) Manas  
 (e) Subansiri
- 166.** Interest rate on Employee provident fund (EPF) for 2017-18 year is .....  
 (a) 8.65% (b) 8.75% (c) 8.55%  
 (d) 8.25% (e) 8%
- 167.** The committee appointed by RBI to prevent frauds in banks in the wake of PNB frauds?  
 (a) Usha Thorat (b) Viral Acharya  
 (c) M. D. Patra (d) S. S. Mundra  
 (e) Y. H. Malegam
- 168.** The first woman aircraft pilot of India is .....  
 (a) Subhangi Swaroop (b) Avani Chaturvedi  
 (c) Radhika Menon (d) Meenakshi  
 (e) None of the above
- 169.** Doodhwa dam constructed on which river in Chattisgarh?  
 (a) Indravathy (b) Mahanadi  
 (c) Pranahitha (d) Brahmani  
 (e) Subarnarekha
- 170.** "COBRA GUARD" is a military exercise among 7 countries, is conducting in which country?  
 (a) Thailand (b) Sri Lanka  
 (c) Indonesia (d) USA  
 (e) South Korea
- 171.** The first state in India, which made vaccination is compulsory for school admissions?  
 (a) Tamil Nadu (b) Kerala  
 (c) Himachal Pradesh (d) Andhra Pradesh  
 (e) Telangana
- 172.** The annual Military exercise between India-Indonesia is called .....  
 (a) Mitra Shakti (b) Garuda Shakti  
 (c) Kurukshetra (d) Sampri  
 (e) Viligant Ace
- 173.** As per UNICEF report, New born babies deaths are very high in Pakistan, low in Japan, rank of India is .....  
 (a) 10 (b) 12 (c) 15 (d) 9 (e) 8
- 174.** Transparency international published the report called "Corruption perception Index (CPI)-2017, New Zealand is corruption free country, India rank is  
 (a) 71 (b) 72 (c) 81 (d) 77 (e) 89
- 175.** The billionaires of India are holding how much amount of wealth as per oxfam report?  
 (a) 12% of GDP (b) 15% of GDP  
 (c) 20% of GDP (d) 10% of GDP  
 (e) 25% of GDP
- 176.** International mother languages day is celebrated on .....  
 (a) Feb : 25 (b) Feb : 21 (c) March 22  
 (d) April 22 (e) May 21
- 177.** National Housing Bank (NHB) has approved merger of capital home finance and capital first security limited with .....  
 (a) IDBI Bank (b) IDFC Bank  
 (c) HDFC Bank (d) PNB Bank  
 (e) BOB Bank
- 178.** E-National Agriculture Market (E-NAM) platform to connect how many markets through online system by March 31 : 2018 from 2016  
 (a) 580 (b) 479 (c) 585 (d) 600 (e) 620

- 179.** TAPI Gas line connects which countries?  
 (a) Tajikistan-Afghanistan-Pakistan-India  
 (b) Turkeministan-Afghanistan-Pakistan-India  
 (c) Tajikistan-Afghanistan-Pakistan-Indonesia  
 (d) Turkey-Afghanistan-Pakistan-India
- 180.** Banking ombudsman (2006) is now applicable to which of the following as per Feb:23:2018 RBI notification  
 (a) AIL NBFC'S  
 (b) Deposit taking NBFC's  
 (c) NBFC's whose Asset value more than 100crs  
 (d) All the above
- 181.** First India to Won Medal [Bronzemedal] in worldcup of Gymnastics?  
 (a) Aruna Reddy (b) Hindu Sidhu  
 (c) Jitu Roy (d) Deepa Karmakar
- 182.** Dhanush Missile is .....  
 (a) Surface to Air Missile (b) Surface to surface  
 (c) Air to Air (d) Air to surface
- 183.** Head Quarter of "SWIFT" [society for worldwide Interbank financial Telecommunications] is ...  
 (a) Paris (b) London  
 (c) Geneva (d) La Hulpe
- 184.** The recent PNB fraud is due to Mismanagement of core banking system (CBS), then "CORE" stands for .....  
 (a) Computerised online real time exchange  
 (b) Centralised online real time exchange  
 (c) Computerised offline realistic exchange  
 (d) Centralised online realistic exchange
- 185.** E-Way bills are required under GST to transport goods from one state to another state. If value of goods is more than .....  
 (a) 5,000 (b) 25,000 (c) 50,000 (d) 1,00,000
- 186.** North eastern Region (NER), 1st regional centre for Agriculture with Israel collaboration in which state of India .....  
 (a) Manipur (b) Mizoram  
 (c) Nagaland (d) Arunachal Pradesh
- 187.** Asian Development Bank (ADB) signed \$ 84 million loan for Improvement of water supply in which state?  
 (a) Bihar (b) Uttar Pradesh  
 (c) Madhya Pradesh (d) Tamil Nadu
- 188.** Khajuraho festival is celebrated in which state of India?  
 (a) Uttar Pradesh (b) Madhya Pradesh  
 (c) Andhra Pradesh (d) Rajasthan
- 189.** Assam government has announced to observe which day as Rhino Day to create awareness on protection of one horned Rhinoceros.  
 (a) Oct:22 (b) Sept:22 (c) Jan:22 (d) Dec:22
- 190.** The first Telecom company in India to conduct "5G network trail" is .....  
 (a) Vodafone (b) Airtel  
 (c) Reliance (d) Idea
- 191.** Which country own first franchise based twenty-20 league is .....  
 (a) USA (b) Canada  
 (c) Mexico (d) Germany
- 192.** Aditya Birla Idea Payments Banks Limited (ABIPBL) is ..... Bank which started operations in Feb : 2018, out of 11 banks approved by RBI  
 (a) 6<sup>th</sup> (b) 5<sup>th</sup> (c) 8<sup>th</sup> (d) 3<sup>rd</sup>
- 193.** "Parivartan" scheme is to address 10 issues of state which includes cleanliness and pollution launched by  
 (a) Haryana (b) Punjab  
 (c) Arunachal Pradesh (d) Uttar Pradesh
- 194.** Tamil Nadu government launched Amma Two Wheeler scheme to provide subsidize two wheelers to .....  
 (a) Women (b) Physically disabled  
 (c) Transgenders (d) All the above
- 195.** RUSTOM-2 is a .....  
 (a) A missile  
 (b) Nuclear submarine (c) Aircraft carrier  
 (d) Unmanned combat Aerial Vehicle
- 196.** Which city hosted 21st National conference on e-Governance  
 (a) Mumbai (b) Hyderabad  
 (c) Chennai (d) Kolkata

- 197.** International conference on Biofuels is begun in which city?  
 (a) Mumbai (b) New Delhi  
 (c) Chennai (d) Jabalpur
- 198.** Indian Navy hosts "MILAN" for every 2 years with Navy of other countries to promote friendship among countries. MILAN-2018 venue is .....  
 (a) Kavaratti  
 (b) Andaman and Nicobar  
 (c) Goa (d) Kanyakumari
- 199.** Bio Asia summit 2018 held in which city?  
 (a) Hyderabad (b) Chennai  
 (c) Panaji (d) Bangalore
- 200.** Tamil Nadu govt signed agreement with which company to improve teaching and learning in state?  
 (a) Google (b) Microsoft  
 (c) Amazon (d) Facebook
- 201.** SBR restructuring it's business in which country from APRIL-1-2018 onwards ....  
 (a) USA (b) UK (c) UAE (d) Germany
- 202.** Balphakram National park is located in .....  
 (a) Mizoram (b) Tripura  
 (c) Meghalaya (d) Nagaland
- 203.** Central excise Day is .....  
 (a) Feb:21 (b) Feb:24 (c) Feb:27 (d) March 12
- 204.** Economic Intelligence Unit (EU) released Inclusive Internet Index, India stands in 47th place, first Rank country is .....  
 (a) Norway (b) Denmark (c) Sweden  
 (d) Switzerland (e) Netherlands
- 205.** Which country move number of Medals in winter Olympics 2018 (39 medals)?  
 (a) Norway (b) Germany (c) S. Korea  
 (d) Canada (e) USA
- 206.** Employee's provident fund organization (EPFO) has introduced "UAN-Aadhar linking" facility, then UAN stands for .....  
 (a) United Account note  
 (b) Universal Account Notary  
 (c) Universal Account Number  
 (d) Universal Audit Number  
 (e) None of the above
- 207.** China became vice president of FATF, which will cross border flow of illegal and black money FATF stands for ..  
 (a) Financial Activation Tracking force  
 (b) Financial Action Tracking force  
 (c) Financial Action Task force  
 (d) Financial audit Tracking force  
 (e) None of the above
- 208.** Union Govt launched, swajal pilot project to supply clean drinking water in which state?  
 (a) Uttar Pradesh (b) Madhya Pradesh  
 (c) Rajasthan (d) Bihar  
 (e) Himachal Pradesh
- 209.** A child below 5 years Age will get Baal Aadhar card. The colour of Baal Aadhar is .....  
 (a) Red (b) Blue (c) Yellow  
 (d) Green (e) Saffron
- 210.** Second India-Korea business summit started in  
 (a) Mumbai (b) New Delhi (c) Seoul  
 (d) Icheon (e) Chennai
- 211.** Who is appointed as editor in chief of Rajyasabha TV .....  
 (a) Rahul Mahajan (b) Vishwaksen  
 (c) Meenakshi Lekhi (d) Arunab Goswamy  
 (e) Rajdeep Sirdesoy

**ANSWER KEY...**

1	b	2	b	3	b	4	d	5	b	6	c	7	b	8	c	9	b	10	c
11	c	12	d	13	c	14	b	15	b	16	b	17	b	18	c	19	e	20	c
21	b	22	c	23	a	24	a	25	b	26	e	27	d	28	d	29	b	30	b
31	c	32	a	33	b	34	e	35	d	36	e	37	a	38	a	39	d	40	a
41	b	42	b	43	c	44	c	45	a	46	d	47	b	48	b	49	c	50	b
51	c	52	c	53	a	54	b	55	b	56	c	57	a	58	b	59	c	60	b
61	d	62	a	63	c	64	d	65	b	66	b	67	b	68	a	69	b	70	b
71	b	72	c	73	d	74	a	75	d	76	b	77	c	78	d	79	b	80	c
81	b	82	b	83	c	84	d	85	a	86	b	87	d	88	c	89	b	90	b
91	d	92	c	93	a	94	a	95	a	96	c	97	d	98	b	99	b	100	d
101	c	102	b	103	c	104	b	105	c	106	b	107	c	108	c	109	e	110	b
111	c	112	b	113	b	114	e	115	b	116	b	117	c	118	b	119	b	120	c
121	d	122	d	123	b	124	a	125	b	126	d	127	a	128	c	129	c	130	c
131	c	132	b	133	b	134	a	135	b	136	a	137	d	138	c	139	c	140	b
141	a	142	b	143	b	144	b	145	d	146	a	147	a	148	b	149	c	150	a
151	a	152	b	153	d	154	b	155	b	156	c	157	c	158	a	159	b	160	b
161	e	162	b	163	c	164	a	165	c	166	c	167	e	168	b	169	b	170	a
171	b	172	b	173	b	174	c	175	b	176	b	177	b	178	c	179	b	180	b
181	a	182	b	183	d	184	b	185	c	186	b	187	a	188	b	189	b	190	b
191	b	192	b	193	a	194	d	195	d	196	b	197	b	198	b	199	a	200	b
201	b	202	c	203	b	204	c	205	a	206	c	207	c	208	c	209	b	210	b
211	a																		

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