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Economy

LIC Board approved proposal to buy 51% stake in IDBI bank

- The board of Life Insurance Corporation of India approved a proposal to buy up to 51 percent stake in IDBI Bank Ltd.
- The government-owned lender IDBI is in need of capital so the preferred option for the IDBI was to issue preferential shares.
- The government's stake at presently is 86 percent and after the stake purchase it will come down below 50 percent.

The board of the Insurance Regulatory and Development Authority of India has already permitted LIC to increase its stake from 10.82 percent to 51 percent in IDBI Bank. The proposed deal will also need a nod from the Government and the Reserve Bank of India.

Preference shares, also referred as preferred stock - are shares of a company's stock with dividends that are paid out to shareholders before common stock dividends are issued.

About IDBI Bank

- Established in 1964
- Headquarters – Mumbai
- Taglines – bank Aisa dost Jaisa; banking for all; Aao Sochein Bada

Wholesale inflation jumped to five year high

- According to a Ministry of Commerce and Industry released the Wholesale Price Index stood at 5.77 percent last month, highest since December 2013 when it stood at 5.88 percent.
- India's wholesale price-based inflation jumped to its highest level in more than four years last month on rising fuel prices.

Wholesale Inflation

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- It is published by Ministry of Industry & Commerce.
- Base year – 2011-2012.
- It is an index that measures and tracks the changes in the price of goods in the stages before the retail level.

SBI organised outreach programme for farmers

- Country's largest lender State Bank of India (SBI) organised a nation-wide Kisan Mela as an outreach programme for farmers and to impart financial literacy on 18th July.
- It is an initiative by SBI to connect with farmer customers, resolve their grievances and educate them about their rights and various banks initiatives.

About State Bank of India

- Headquarters – Mumbai
- Founded on 1st July
- Tagline - “Pure Banking, Nothing else”, “With You – All the way”, “a bank of the common man”, “the banker to every Indian”, “The nation bank on us”.

PNB opened 2nd centralised loan processing centre for better monitoring

- PNB announced opening of second centralised loan processing centre (CLPC) in a Mumbai branch which is aimed at strengthening the bank's internal systems and processes.
- Under this, the bank will focus on profit maximisation, improvement of asset quality and recovery, increasing productivity, new ideas for augmenting retail business, innovative vigilance practices and reducing error and complaints.

About Punjab National Bank

- Headquarters – New Delhi
- Founded in 1894.
- Tagline – “a bank you can name upon”

IMF had cut India's Growth Forecast but it remain fastest growing

- The International Monetary Fund projected a growth rate of 7.3 per cent in 2018 and 7.5 per cent in 2019 for India as against 6.7 per cent in 2017 and also projected this growth rates are making India fastest growing country among major economies.



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- The projections are 0.1 and 0.3 percentage points lower than for 2018 and 2019 respectively.
- Negative effects are because of higher oil prices on domestic demand and faster than-anticipated monetary policy tightening due to higher expected inflation.

About IMF

- Founded on 27 December, 1945.
- Headquartered in Washington DC
- Managing director – Christine Lagarde

Finmin approved Rs11336cr capital infusion in 5 PSU forms

- The finance ministry approved infusion of Rs11336 crore in five state-owned lenders including PNB, Corporation Bank and Andhra Bank to help them meet regulatory capital requirement. This is the first ever capital infusion in the current fiscal.
- The remaining amount of Rs53664crore would be disbursed during the course of the year.

Punjab National Bank (PNB) because of hit by Nirav Modi scam, it will get the highest amount of Rs 2,816 crore out while Allahabad Bank to get Rs 1,790 crore.

After Apple, now Amazon's stock market value hit \$900 billion

- Amazon's stock market value reached \$900 billion for the first time. It is threatening to dislodge Apple as Wall Street's most valuable jewel.

Amazon sold more than \$100 million products during its annual Prime Day sale which made company's stock briefly touch \$1,858.88, giving Amazon a stock market value of \$902 billion.

NTPC signed Rs1500cr term loan with HDFC bank

- India's largest electricity generating company, NTPC has signed a term loan agreement with HDFC Bank for availing a loan of Rs1500crore for 15 years.
- The loan for 15 year bear an interest rate linked to 3 months MCLR of the bank.
- The loan agreement was signed by NTPC General Manager (Finance) A K Gautam and HDFC Bank Regional Head for Corporate Banking Raveesh Bhatia.



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About National Thermal Power Corporation (NTPC)

- Founded on 7 November, 1975.
- Headquarters – New Delhi
- Its core business is generation and sale of electricity to state owned power distribution companies and state electricity boards in India.

About HDFC Bank

- Founded in august 1994.
- Headquarters – Mumbai.
- Tagline – “we understand your world”.

RBI issued new design Rs100 denomination banknote

- The Reserve Bank of India will shortly issue ₹ 100 denomination banknotes in the Mahatma Gandhi (New) Series which will bear signature of Dr. Urjit R. Patel, Governor, Reserve Bank of India.
- The new denomination has Motif of “RANI KI VAV” on the reverse which is depicting the country’s cultural heritage. The base colour of the note is Lavender.

All the banknotes in the denomination of ₹ 100/- issued by the Reserve Bank in the earlier series will continue to be legal tender.

Nabard Award for Repco Micro Finance

- **Repco Finance Ltd. received Nabard award, 2018 for its service to self-help group (SHG) linkage in Tamil Nadu for the fiscal 2017-18.** It is a non-banking financial company.

Since its inception, the NBFC has disbursed loans amounting to ₹2,500 crore to over 10 lakh beneficiaries through 50,000 SHGs

About NABARD

- Founded on 12 July, 1982
- Headquarters – Mumbai
- Chairman – Dr. Harsh Kumar Bhanwala

4.4 million jobs created in 9 months till May: EPFO payroll data



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- According to the payroll data released by the EPFO as many as 4,126,138 new member were enrolled for its social security schemes to provide benefits, including provident fund, insurance and pension.
- Body suggested as many as 4,474,859 jobs created during September 2017 to May this year.

About Employees Provident Fund Organisation

- Headquarters - New Delhi
- Founded on 4 March, 1952
- CEO – V.P. Joy

Sukanya Samriddhi account: Minimum deposit amount slashed

- To benefit more people from the scheme, the minimum yearly deposit required under the popular girl child savings scheme, Sukanya Samriddhi Yojana, has been lowered to Rs 250 from Rs 1,000 earlier. The government has amended the Sukanya Samriddhi Account Rules, 2016.

Under the 'Beti Bachao Beti Padhao' initiative, the Sukanya Samriddhi account was launched in January 2015.

The interest rate on the Sukanya Samriddhi account is revised every quarter, just like other small savings schemes and the Public Provident Fund.



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International

- **The 8th India-Oman Joint Commission meeting was held in Muscat.** The areas of discussion in the Joint Commission Meeting included cooperation in the area of space, renewable energy, start-ups, SMEs, food security including durable food and packaging, services sector, tourism sector, exchange of ideas and visit of young entrepreneurs.

Both India and Oman are keen to expand collaborations to their mutual benefit in the fields of energy, health, business, finance and investments, infrastructure, travel and tourism.

- Hungary will quit a U.N. migration pact before its final approval -calling the agreement a “threat to the world”.

The Global Compact for Safe, Orderly and Regular Migration was approved on Friday by all 193 U.N. member nations except the United States.

- The Peruvian government declared a state of emergency for the village of Llusco in the southern department of Cusco, it happened after a landslide devastated homes, fields and highways.

According to the government report, the state of emergency lasted 60 days, with the aim of bringing aid to the hundreds of displace.

The centre of Operations for Regional Emergencies declared that "there has been no personal damages, however, a number of homes were flattened."

- The European Union and Japan signed a huge free trade deal that cuts or eliminates tariffs on nearly all goods, which covers 600 million people and almost a third of the global economy. It will remove tariffs on European exports such as cheese and wine.

Japanese automakers and electronics firms will face fewer barriers in the European Union.

It's a major endorsement of a global trading system that is under increasing threat from protectionism.



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Japan and the European Union traded roughly €129 billion (\$152 billion) of goods last year.

- Turkey's state of emergency imposed after the failed 2016 coup is lifted.

President Recep Tayyip Erdogan declared the state of emergency on July 20, 2016, five days after warplanes bombed Ankara and bloody clashes broke out in Istanbul in a doomed putsch bid that claimed 249 lives.

- The 3rd BRICS Media Forum held on July 18-19 in Cape Town, South Africa.

The theme of BRICS Media Cooperation – “Fostering an Inclusive, Just World Order”

This media forum formed part of the upcoming 10th BRICS summit to be held on July 25-27 in Johannesburg, South Africa, which assumes the rotational chairmanship of BRICS in 2018.

- The 6th meeting of India-Nepal Oversight Mechanism reviewed the progress of the implementation of all bilateral projects since the reciprocal state visits by prime ministers, meeting was co-chaired by Manjeev Singh Puri, Ambassador of India to Nepal and Shanker Das Bairagi, Foreign Secretary, Government of Nepal.
- Projects included Cross-border rail projects, Integrated Check Posts, Tarai Roads Project, Cross-border transmission lines, Arun-III Hydropower Project.
- An Indian Army team has reached Moscow to participate in the International Army games scheduled from July 28 to August 11. India participated in two competitions including the Tank Biathlon and Elbrus Ring.

The Army games are organised annually by Russia and this year 28 competitions held in seven countries including Armenia, Azerbaijan, Belarus, China, Iran and Kazakhstan and Russia.

- The 4th edition of Bay of Bengal Initiatives for Multi-Sectoral, Technical and Economic Cooperation held in Kathmandu from 30- 31st August.
- Nepal is the current chair of BIMSTEC.
- The main focus of summit: To increase connectivity between BIMSTEC Nations including roads, railways and transmission lines.



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- Myanmar has joined International Solar Alliance and become its 68th member.

Group is aiming at optimum utilisation of solar energy.

- According to National Intelligence Council US report “Global Trends 2030: Alternative Worlds”, China's economy supposed to surpass the United States in less than two decades while Asia will overtake North America and Europe combined in global power by 2030.

As the world's largest economic power, China is expected to remain ahead of India, but the gap could begin to close by 2030 – as per strategic thinking in the report.



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Polity

Assam's anti-witch hunting bill got President nod

- President Ram Nath Kovind has approved the Assam Witch Hunting (Prohibition, Prevention and Protection) Bill, 2015 - converting it to an Act. It is a move towards creating a just and equitable society.

The bill has been converted into an Act after almost three years it was passed by Assam's state assembly.

The Assam Assembly had unanimously passed this Bill on August 13, 2015 which imposes imprisonment of up to seven years along with a fine of up to Rs5 lakh for branding someone as witch.

Govt. to hand-deliver 11 crore Ayushman Cards

- The government will print and hand-deliver about 110 million 'family cards' for the Ayushman Bharat health insurance scheme in a major public contact programme by organising 'Ayushman Pakhwaras' in villages.
- The Central government will also set up a 24X7 call centre in the capital to attend to complaints and queries from citizens about the scheme and assist them when they are outside their home states.

Lok Sabha passed Fugitive Economic Offenders Bill

- Lok Sabha passed Fugitive Economic Offenders bill aimed at preventing culprits from evading the legal process and fleeing the country.

This comes after the Mallya, Nirav Modi, Choksi scams and increasing NPA in the nation.

UGC formed panel to recommend exam reforms in higher education institutions

- The University Grants Commission (UGC) has formed a committee under the chairmanship of M M Salunkhe to suggest examination reforms in institutions of higher learning. The panel has been asked to submit its report by October, 2018.

Shri J.P. Nadda addressed 8th BRICS Health Ministers Meeting at Durban

- Shri J P Nadda, Union Minister of Health and Family Welfare addressed the '8th BRICS Health Ministers' Meeting at Durban, South Africa. He proposed India is



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more firmly committed to achieve Universal Health Coverage (UHC) as articulated in its National Health Policy.

India is committed to eliminate TB by 2025.

An All Woman Branch inaugurated at Jammu & Kashmir Bank

- Jammu & Kashmir's first all-women branch of Jammu and Kashmir Bank was inaugurated as a step towards women empowerment by First Lady Usha Vohra at function organised at the Sher-i-Kashmir International Convention Centre.

Kerala tops in governance

- According to the Public Affairs Index 2018, Kerala stands as the best-governed state in the country followed by Tamil Nadu. It released by the think tank Public Affairs Centre (PAC).

Kerala, Himachal Pradesh and Mizoram topped the index on being the states to provide better living conditions for all children.



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Events

- JK Rowling will come out with the fourth novel in the series about the exploits of private investigator Cormoran Strike on 18 September under her pseudonym Robert Galbraith. Fourth novel is Lethal White billed by publishers Hachette as the most epic Robert Galbraith novel yet.

The three previous Strike novels are The Cuckoo's Calling (2013), The Silkworm (2014) and Career of Evil (2015).

- Madras Music Academy has selected Carnatic vocalist Aruna Sairam for this year's Sangita Kalanidhi Award. The vocalist will preside over the Music Academy's December Music festival this year.

Other related awards

- Mridangam Artist Thanjavur R Ramdas and vocalist K Omanakutty will receive Kala Acharaya Award.
- Veena and Nageswaram players and teachers Kalyani Ganesan and SRG Rajanna have been chosen for TTK awards.
- Prameela Gurumurthy for musicologist award.
- Veteran danseuse Shanta Dhananjayan will get Nrithya Kalanidi award.
- The Central Information Commission (CIC) has launched a newly updated version of mobile app in Hindi also, - "CIC App". Its real time status is available in both the languages (Hindi & English)

Appellant can download copy of Hearing notice, Facilitation memo & decision.

- UK has topped an annual global ranking of nations' soft power followed by France on the list of 30 countries which does not feature India.

India did not figure on the list, but this year's report also features a chapter dedicated solely to Asia, listing 10 countries in the region, ranking India's soft power as eighth

Asian countries are translating economic development into soft power gains over the medium term, with improved aggregate rankings for China, Japan, South Korea, and Singapore from 2015 to 2018.



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'Soft Power 30' index published by UK-based strategic communications consultancy firm Portland and the University of Southern California Center on Public Diplomacy.

- IT Madras has launched “world’s first” remotely operatable microscope developed at a cost of Rs 40 crore that would enable a precise atom-by-atom view of a material – “Local Electrode Atom Probe (LEAP)”.
- It was developed in a collaborative exercise involving eight top research institutions headed by IIT Madras.
- The microscope enabled a true three-dimensional (3D) atomic scale reconstruction which would impart a major thrust to research in nanotechnology
- The partnering institutions in the collaborative included - IITs of Bombay, Delhi, Kanpur, Kharagpur and Ropar along with International Advanced Research Centre for Powder Metallurgy and New Materials (ARCI).
- Indian Railways signed an agreement with the Maharashtra Metro Railway Corporation (MahaMetro) to create a mass rapid transit system in the city. Under the MoU, the Railways and MahaMetro would work towards linking railway line to metro coaches on broad gauge network and creating a mass rapid transit system in Nagpur.

This would cut the cost of fuel usage worth Rs 12,000-15,000 crore.

- India ranked 109th in the list of 124 countries in average download speed on 4G connections.
- The average download speed on 4G connections in India is less than that of neighbouring countries like Pakistan, Myanmar, and Sri Lanka.
- According to a report, the average 4G LTE data speed in India has remained constant for more than a year at about 6.1Mbps, much less than the global average of about 17Mbps.

According to Ookla report, the growth of smartphone users and an increase in the number of mobile internet users in India could be one of the reasons for the slow internet connection in India.

- Puducherry Tourism has announced the inaugural edition of an independent film extravaganza – Pondicherry International Film Festival.



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- Festival which will showcase over 100 films from more than 25 countries.
- The inaugural edition of PIFF will be held from September 26 to 30.

France is the partner country for the festival and there will be a special focus on French cinema, art and culture.

PIFF 2018 would have a special section on independent Tamil cinema and will also focus on independent regional cinema.

- **Mandela Day was celebrated on 18 July** - annual international day adopted by United Nations.

This year marks 100 years since the birth of Nelson Mandela.

- Noted Lyricist and poet Gopaldas Neeraj passed away at age of 93 because of ailing Lung Infection
- He has been awarded both Padma Shri and Padma Bhushan in 1991 and 2007 respectively.
- The most recent age in Earth's 4.54 billion year history began 4,200 years ago which has been officially designated as the Meghalayan Age, proposed after the Indian state.

It is the first formal geological subdivision of the Holocene epoch that began 11,600 years ago and extends to the present, into three ages: Greenlandian, Northgrippian and Meghalayan.

Study of stalagmite found in Mawmluh cave in Meghalaya highlighted this chemical preservation of the transition in ages.

- **The Indian Air Force (IAF) is participating in the multinational "Pitch Black" warfare exercise in Australia** held from 24 July – August 18, hosted by the Royal Australian Air Force (RAAF).

The IAF contingent will consist of 145 air-warriors including Garud team, four Su-30MKI fighters, one C-130 special operations aircraft and one C-17 transporter.

It will see eight other nations participating with over 100 aircraft.



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- Forbes has named Hollywood actor Dwayne 'The Rock' Johnson the highest paid actor in the world, earning at \$124 million last year was the largest ever recorded on the Forbes celebrity list. He earned double the money he earned in 2017.

His movie 'Skyscraper' is out in cinemas in the UK, and other than films he also has HBO series 'Ballers' coming up.

- Google announced a smaller event – Android Dev Summit to be held on 7-8 November in Mountain view, California, event is focussed on developers.

Last such event was held in 2015 at same venue - Mountain View, California.

- India Heritage Walk Festival – a collaboration of Sahapedia and YES Arts & Culture has been awarded the PATA Gold Award 2018 under Heritage – Culture Category.

Sahapedia had organised IHWF 2018 to encourage citizens to explore the tangible and intangible heritage of their cities and towns.

- Former and first finance minister of chhattisgarh Ramchandra Singh Deo passed away at the age of 88.
- NABARD has launched a centre for accelerating concerted action on climate change by various stakeholders including government, private and financial sectors at Lucknow.

It will extend professional support to stakeholders for designing climate related projects and take up collaborative studies and action research projects in area of climate change.

- Lord Sri Lakshmi Narasimha Swamy temple located at Yadadri got ISO certification – first in Telangana, the certification was issued by HYM International Certification Private Limited.

The ISO certification was given for the temple on environment, hygiene, security, management and power supply aspects.

- The National Council of Educational Research and Training (NCERT) has initiated the process of introducing QR code in their textbooks.



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- This move is aimed at helping students understand chapters better by watching a film or reading additional content on laptops and digital boards.
- Facebook is working on launching its own satellite “Athena” in early 2019. The project is designed to "efficiently provide broadband access to unserved and underserved areas throughout the world
- Indian Border Roads Organisation has completed construction of a strategically key road in Bhutan which is linking the neighbouring country's border town of Phuentshogling with the capital city of Bhutan – Thimpu.
- 30Km long Damku – Chukha road has been constructed at the cost of Rs287 crore under India assisted development projects in the Himalayan Nation.



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Sports

- Nozomi Okuhara of Japan defeated Indian star shuttler PV Sindhu by 15-21, 18-21 to lift the title at the Nimibutr Stadium in Bangkok.
- **Wrestler Federation of India President Brij Bhushan is set to be named as Chef de Mission of the Asian Games bound Indian contingent.**

The four deputy Chefs de Mission set to be appointed are BS Kushwaha (former secretary of Indian Kayaking and Canoeing Federation), RK Sacheti (Executive Director of Boxing Federation of India), DK Singh (Uttarakhand Olympic Association) and Colonel RK Swain (Secretary of Equestrian Federation of India).

- **Neeraj Chopra, India's javelin star, struck Gold in the Meeting International de Sotteville-les-Rouen in France. He threw 85.17 metres to bag the top prize.**
- The second best was Adrian Mardare of Moldova who threw a distance of 81.48 m.
- The bronze medal went to Edis Matusevicius of Lithuania whose best was 79.31 m.
- Mansi settled for silver in women's free style wrestling at Junior Asian championship in New Delhi after loosing to Akie Hanai.

Swati won Bronze after defeating Thailand's Duangnapa Boonyasu.

- Brazil goalkeeper Alisson became the world's most expensive goalkeeper replacing Loris Karius after joining Liverpool from Roma, for \$84.5 million.

Virgil van Dijk became the world's most expensive defender when he joined Liverpool from Southampton for \$99 million in January.

- Indian badminton player Lakshaya Sen clinched the gold medal after defeating Indonesia's Kunlavut Vitidsaran in the final match of the Badminton Asia Junior Championship with 21-19, 21-18.
- Muhammed Anas Yahiya entered the record books when he broke his own national record of 45.31 seconds with 45.24 seconds to win the 400 metres race at the Cena Noveho Mesta nad Metuji meet in Czech Republic.



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- Captain Sunil Chhetri named as the 2017 All India Football Federation (AIFF) player of the year award and became the 2nd Indian footballer to play 100 International games after Bhaichung Bhutia.

Other awards

- Kamala Devi named as 2017 AIFF woman player of the year.
- Young Anirudh Thapa declared as 2017 emerging player of the year award.
- E-Panthoi named as 2017 women emerging player of the year.
- 2017 Award for best referee – CR SriKrishna

- Manu Attri and Sumeeth Reddy retained men's double title at \$25,000 at Lagos International Badminton tournament in Nigeria after defeating Vaibhav and Prakash Raj by 21-12, 21-12.

Misha Zilberman of Israel claimed the men's single title after defeating Ramdam Misburn of Malaysia.



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Appointment

- Former Indian off-spinner Ramesh Powar has been appointed as the head coach of India women's cricket team on an interim basis after retirement of head coach Tushar Arothe.
- RBI has approved the appointment of Girish Chandra Chaturvedi as non-executive (part time) Chairman of the ICICI bank till June 30, 2021.
- The union government has renewed the appointment of Prof Anil D Sahasrabudhe as the chairman of the technical and professional education regulator All India Council for Technical Education (AICTE).
- Earlier Chief Justice of Patna High Court, Rajendra Menon has taken over charge as chief Justice of Delhi High Court.
- Ganga Ram Agarwal replacing PC Gajbhiye has been appointed as the new Secretary of Railway Board.



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Science & Technology

India's supersonic cruise missile BrahMos test fired

- India's supersonic cruise missile BrahMos was test fired from the Integrated Test Range (ITR) at Chandipur.
- The test firing of BrahMos was conducted from a Static Inclined Launcher BrahMos.
- This can be used against targets in mountains and also against aircraft carriers

NASA set to launch world's first mission to touch the sun

- NASA to launch mankind's first mission to the Sun - a car sized probe that will swoop to within 4 million miles of the solar surface
- The name of probe is Parker Solar Probe.
- It is expected to take off after August 6 aboard United Launch Alliance Delta IV Heavy.
- Probe will explore the corona, a region of the Sun only seen from Earth when the Moon blocks out the Sun's bright face during total solar eclipses.

NASA launched online toolkit to promote commercial use of satellite data

- NASA has launched an online toolkit to make it easier for users to find, analyse and utilise the most relevant satellite data for their research, business projects or conservation efforts.
- The "Remote Sensing Toolkit" provides a simple system that quickly identifies relevant sources based on user input.



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State

- Gujarat state government has decided to form the Sanskrit Bhasha Vikas Board to promote the Sanskrit language.
- Haryana CM Manohar Lal Khattar launched the 'Paudhagiri' campaign by planting a 'maulsari' sapling in the Tau Devi Lal Sports Complex premises of Gurgaon. The campaign is aimed at increasing the green cover in the state.

Under this campaign, 22 lakh students from class 6 to 12 of all government and private schools in Haryana will plant a sapling each during three months of monsoon -- July, August and September

- **Tamil Nadu govt. for the first time in India has set up a 24 hours toll free line - 14417** for education queries to students with an objective to provide information on education and guidance to students.
- Andhra Pradesh Chief Minister launched e-Pragati platform, a digital program, for the governance of the state to digitalise the state and bring transparency in governance.
- Odisha will host India's first private sector triennial in Dec – Jan, which will see convergence of artists from the national and international scene during 40 day mega event in Bhubaneswar, Puri and Konark.
 - **It is named as Odisha Triennial of Art (OTIA) headed by Sashanka Mohapatra.**
 - Slogan of triennial is – “Conceive – contemplate – communicate”.
- The Bihar Government unanimously passed an amendment law on liquor prohibition in the monsoon session of the state assembly.