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General Awareness

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BANKING AND ECONOMY

HISTORY OF INDIAN BANKING

The story of banking starts from Bank of Hindustan established in 1779 and it was first bank at Calcutta under European management. The journey of Indian Banking System can be segregated into three distinct phases. They are as mentioned below:

- Early phase from 1786 to 1969 of Indian Banks
- Nationalisation of Indian Banks and up to 1991 prior to Indian banking sector reforms.
- New phase of Indian Banking System with the advent of Indian Financial and Banking Sector Reforms after 1991.

PHASE-I

The General Bank of India was set up in the year 1786. Next came Bank of Hindustan and Bengal Bank. The East India Company established Bank of Bengal (1809), Bank of Bombay (1840) and Bank of Madras (1843) as independent units and called it Presidency Bank. These three banks were amalgamated in 1920 and Imperial Bank of India was established which started as private shareholders banks, mostly European shareholders.

In 1865 Allahabad Bank was established and first time exclusively by Indians, Punjab National Bank Ltd. was set up in 1894 with headquarters at Lahore. Between 1906 and 1913, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. Reserve Bank of India came in 1935.

During the first phase the growth was very slow and banks also experienced periodic failures between 1913 and 1948. There were approximately 1100 banks, mostly small. To streamline the functioning and activities of commercial banks, the Government of India came up with The Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 as per amending Act of 1965 (Act No. 23 of 1965). Reserve Bank of India was vested with extensive powers for the supervision of banking in India as the Central Banking Authority.

During those days public has lesser confidence in the banks. As an aftermath deposit mobilisation was slow. Abreast of it the savings bank facility provided by the Postal department was comparatively safer. Moreover, funds were largely given to traders.

PHASE-II

Government took major steps in this Indian Banking Sector-Reform after independence. In 1955, it nationalized Imperial Bank of India with extensive banking facilities on a large scale specially in rural and semi-urban areas. It formed State Bank of India to act as the principal agent of RBI and to handle banking transactions of the Union and State Governments all over the country.

Seven banks forming subsidiary of State Bank of India was nationalised in 1960 on 19th July, 1969, major process of nationalisation was carried out. It was the effort of the then Prime Minister of India, Mrs. Indira-Gandhi. 14 major commercial banks in the country was nationalised.

Second phase of nationalisation Indian Banking Sector Reform was carried out in 1980 with six more banks. This step brought 80% of the banking segment in India under Government ownership. The following are the steps taken by the Government of India to Regulate Banking Institutions in the Country:

- 1949: Enactment of Banking Regulation Act.
- 1955: Nationalisation of State Bank of India.
- 1959: Nationalisation of SBI subsidiaries
- 1961: Insurance cover extended to deposits.
- 1969: Nationalisation of 14 major banks.
- 1971: Creation of credit guarantee corporation.
- 1975: Creation of regional rural banks.
- 1980: Nationalisation of six banks with deposits over 200 crore.

After the nationalisation of banks, the branches of the public sector bank India rose to approximately 800% in deposits and advances took a huge jump by 11,000%. Banking in the sunshine of Government ownership gave



the public implicit faith and immense confidence about the sustainability of these institutions.

PHASE-III

This phase has introduced many more products and facilities in the banking sector in its reforms measure. In 1991, under the chairmanship of M Narasimham, a committee was set up by his name which worked for the liberalisation of banking practices. The country is flooded with foreign banks and their ATM stations. Efforts are being put to give a satisfactory service to customers. Phone banking and net banking is introduced. The entire system became more convenient and swift. Time is given more importance than money.

The financial system of India has shown a great deal of resilience. It is sheltered from any crisis triggered by any external macroeconomics shock as other East Asian Countries suffered. This is all due to a flexible exchange rate regime, the foreign reserves are high, the capital account is not yet fully convertible, and bank and their customers have limited foreign exchange exposure.

NATIONALISATION OF BANKS IN INDIA

The nationalization of bank in India took place in 1969 by Mrs Indira Gandhi the then prime minister. It nationalized 14 banks then. These banks were mostly owned by businessmen and even managed by them.

- Central Bank of India
- Bank of Maharashtra
- Dena Bank
- Punjab National Bank
- Syndicate Bank
- Canara Bank
- Indian Bank
- Indian Overseas Bank
- Bank of Baroda
- Union Bank
- Allahabad Bank
- United Bank of India
- UCO Bank
- Bank of India

Before the steps of nationalisation of Indian banks,

only State Bank of India (SBI) was nationalised. It took place in July 1955 under the SBI Act of 1955. Nationalisation of seven Banks of India (formed subsidiary) took place on 19th July, 1960.

The State Bank of India is India's largest commercial bank and is ranked one of the top five banks worldwide. It serves 90 million customers through a network of 9,000 branches and it offers — either directly or through subsidiaries — a wide range of banking services.

The second phase of nationalisation of Indian banks took place in the year 1980. Six more banks were nationalised with deposits over 200 crores. Till this year, approximately 80% the banking segment in India were under Government ownership.

After the nationalisation of banks in India, the branches of the public sector banks rose to approximately 800% in deposits and advances took a huge jump by 11,000%.

- 1955: Nationalisation of State Bank of India.
- 1959: Nationalisation of SBI subsidiaries.
- 1969: Nationalisation of 14 major banks.
- 1980: Nationalisation of abc banks with deposits over 200 crores.

SCHEDULED COMMERCIAL BANK IN INDIA

The commercial banking structure in India consists of:

- Scheduled Commercial Banks in India
- Unscheduled Banks in India

Scheduled Banks in India constitute those bank which have been included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide section 42 (6) (a) of the Act

There were 300 scheduled bank having a total network of 64,918 branches. The scheduled commercial banks in India comprise of State bank of India and its associates (8), nabonalised banks (19), foreign bank (45), private sector banks (32), co-operative banks and regional rural banks.

“Scheduled banks in India” means the State Bank of India constituted under the State Bnk of India Act, 1955 (23 of 1955), a subsidiary bank as defined in the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959), a corresponding new bank constituted under



section 3 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), or under section 3 Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980), or any other bank being a bank included in the Second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934), but does not include a co-operative bank”.

“Non-scheduled bank In India” means a banking company as defined in clause (c) off section 5 of the Banking Regulation Act, 1949 (10 of 1949), which as not a scheduled bank”.

The following are the Scheduled Banks in India (Public Sector):

- State Bank of India
- State Bank of Bikaner and Jaipur
- State Bank of Hyderabad
- State Bank of Indore
- State Bank of Mysore
- State Bank of Saurashtra
- State Bank of Travancore
- Andhra Bank
- Allahabad Bank
- Bank of Baroda
- Bank of India
- Bank of Maharashtra
- Canara Bank
- Central Bank of India
- Corporation Bank
- Dens Bank
- Indian Overseas Bank
- Indian Bank
- Oriental Bank of Commerce
- Punjab National Bank
- Punjab and Sind Bank
- Syndicate Bank
- Union Bank of India
- United Bank of India
- UCO Bank

- Vijaya Bank

The following are the Scheduled Bank in India (Private Sector):

- ING Vysya Bank Ltd.
- Axis Bank Ltd.
- Indusind Bank Ltd
- ICICI Bank Ltd
- South Indian Bank
- HDFC Bank Ltd.
- Centurion Bank Ltd.
- Bank of Punjab Ltd.
- IDBI Bank Ltd.
- Jammu & Kashmir Bank Ltd.

The following are the Scheduled Foreign Banks In India:

- American Express Bank Ltd.
- ANZ Gridlays Bank Plc.
- Bank of America NT & SA
- Bank of Tokyo Ltd.
- Banqac Nationale de Paris
- Barclays Bank Plc
- Citi Bank N.C.
- Deutsche Bark A.G.
- Hong Kong and Shanghai Banking Corporation
- Standard Chartered Bank
- The Chase Manhattan Bank Ltd.
- Dresdner Bank AG.

CO-OPERATIVE BANKS IN INDIA

The Co-operative banks in India started functioning almost 100 years ago. The Co-operative bank is an important constituent of the Indian Financial System, judging by the role assigned to co operative, the expectations the ca operative is supposed to fulfill, their number, and the number of offices the Co-operative bank operate. Though the .co operative movement originated the West, but the importance of such banks have assumed in India is rarely paralleled anywhere else in the wood. The cooperative banks in India plays an important role



even today in rural financing. The business of cooperative bank in the urban areas also has increased phenomenally in recent years due to the sharp increase in the number of primary Co-operate banks.

Co-operative Banks of India are registered under the Co-operative Societies Act. The co-operative bank is also regulated by the RBI. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965.

Co-operative Bank in India finance rural areas under:

- Farming
- Cattle
- Milk
- Hatchery
- Personal Finance

Co-operative Banks in India finance urban areas under:

- Self-employment
- Industries
- Small scale units
- Home finance
- Consumer finance
- Personal finance

Some facts about Co-operative Banks in India

- Some Co-operative Bank in India are more forward than many of the state and private banks.
- According to NAFCUB the total deposits & lendings of Cooperative Banks in India is much more than OW Private Sector Banks & also the New Private Sector Banks.
- This exponential growth of Co-operative Banks in India, is attributed mainly to their much better local reach, personal interaction with customers, their ability to catch the nerve of the local clientele.

REGIONAL RURAL BANKS IN INDIA (RRB'S)

Rural banking in India started since the establishment of banking sector in India. Rural Bank in those days mainly focussed upon the agro sector. Regional rural banks in India penetrated every corner of the country and extended a helping hand in the growth process of

the country.

SBI has 30 Regional Rural Banks in India known as RRBs. The rural banks of SBI is spread in 113 states extending from Kashmir to Karnataka and Himachal Pradesh to North East. The total number of SBI's Regional Rural Banks in India branches is 2349 (16%). Till date in rural banking in India, there are 14,475 rural banks in the country of which 2126 (91%) are located in remote rural areas.

BANKING SERVICES IN INDIA

To Open bank account - *The most common and first service of the banking sector. There are different types of bank account in Indian banking sector. The bank accounts are as follows:*

- **Bank Saving Account** - Bank Savings Account can be opened for eligible person/ person and certain organisations / agencies (as advised by Reserve Bank of India (RBI) from time to time).
- **Bank Current Account** - Bank Current Account can be opened by individuals/ partnership firms/ Private and Public Limited Companies / HUFs / Specified Associates/Societies/Trusts etc.
- **Bank Term Deposits Account** - Bank Term Deposits Account can be opened by Individuals / partnership firms / Private and Public Limited Companies /HUFs/ Specified Associates / Societies/ Trusts etc.
- **Bank Account Online** - With the advancement of technology, the major banks in the public and private sector has facilitated their customer to open bank account online. Bank account online is registered through a PC with an internet connection. The advent of bank account online has saved both the cost of operation for banks as well as the time taken in opening an account.

Note:- A minor account can be opened but jointly with guardian and only the guardian would be allowed to operate the account.

Credit Card

Credit cards in India is gaining ground. A number of banks in India are encouraging people to use credit card. The concept of credit card was used in 1950 with



the launch of charge cards in USA by Diners Club and American Express. Credit card however became more popular with use of magnetic strip in 1970.

Credit card in India became with the introduction of foreign banks in the country. Credit cards are financial instruments, which can be used more than once to borrow money or buy products and services on credit. Basically banks, retail stores and other businesses issue these.

Debit Card

Debit card also known as check cards look like credit cards or ATM cards (automated teller machine card). It operate like cash or a personal check. Debit cards are different from credit cards. Credit card is a way to “pay later,” whereas debit card is a way to “pay now.” When we use a debit card, our money is quickly deducted from the bank account.

Debit cards are accepted at many locations, including grocery stores, retail stores, gasoline stations, and restaurants. Its an alternative to carrying a checkbook or cash. With debit card, we use our own money and not the issuer’s money. In India almost all the banks issue debit card to its account holders.

Financial and Banking Sector Reforms

The last two decade witnessed the maturity of India’s financial markets. Since 1991, every governments of India took major steps in reforming the financial sector of the country. The important achievements in the following fields is discussed under separate heads:

- Financial markets
- Regulators
- The banking system
- Non-banking finance companies
- The capital market
- Mutual funds
- Overall approach to reforms
- Deregulation of banking system
- Capital market developments
- Consolidation imperative

Now let us discuss each segment separately.

Financial Markets:

In the last two decade, Private Sector Institutions

played an important role. They grew rapidly in commercial banking and asset management business. With the openings in the insurance sector for these institutions, they started making debt in the market.

Competition among financial intermediaries gradually helped the interest rates to decline. Deregulation added to it. The real interest rate was maintained. The borrowers did not pay high price while depositors had incentives to save. It was something between the nominal rate of interest and the expected rate of inflation.

Regulators:

The Finance Ministry continuously formulated major policies in the field of financial sector of the country. The Government accepted the important role of regulators. The Reserve Bank of India (RBI) has become more independent. Securities and Exchange Board of India (SEBI) and the Insurance Regulatory and Development Authority (IRDA) became important institutions. Opinions are also there that there should be a super-regulator for the financial services sector instead of multiplicity of regulators.

The banking system:

Almost 80% of the business are still controlled by Public Sector Banks (PSBs). PSBs are still dominating the commercial banking system. Shares of the leading PSBs are already listed on the stock exchanges. The RBI has given licences to new private sector banks as part of the liberalization process. The RBI has also been granting licences to industrial houses. Many banks are successfully running in the retail and consumer segments but are yet to deliver services to industrial finance, retail trade, small business and agricultural finance. The PSBs will play an important role in the industry due to its number of branches and foreign banks facing the constraint of limited number of branches. Hence, in order to achieve an king system, the onus is on the Government to encourage the PSBs to be run on professional lines.

Development finance institutions:

FLS’s access to SLR funds reduced. Now they have to approach the capital market for debt and equity funds. Convertibility clause no longer obligatory for assistance to corporates sanctioned by term-lending institutions. Capital adequacy norms extended to financial institutions. DFIs such as IDBI and ICICI have entered other segments



of financial services such as commercial banking, asset management and insurance through separate ventures. The move to universal banking has started.

Non-banking finance companies:

In the case of new NBFCs seeking registration with the RBI, the requirement of minimum net owned funds, has been raised to Rs. 2 crores. Until recently, the money market in India was narrow and circumscribed by tight regulations over interest rates and participants. The secondary market was underdeveloped and lacked liquidity. Several measures have been initiated and include new money market instruments, strengthening of existing instruments and setting up of the Discount and Finance House of India (DFHI).

The RBI conducts its sales of dated securities and treasury bills through its open market operations (OMO) window. Primary dealers bid for these securities and also trade in them. The DFHI is the principal agency for developing a secondary market for money market instruments and Government of India treasury bills. The RBI has introduced a liquidity adjustment facility (LAF) in which liquidity is injected through reverse repo auctions and liquidity is sucked out through repo auctions.

On account of the substantial issue of government debt, the gilt-edged market occupies an important position in the financial set-up. The Securities Trading Corporation of India (STCI), which started operations in June 1994 has a mandate to develop the secondary market in government securities.

Long-term debt market:

The development of a long-term debt market crucial to the financing of infrastructure. After bringing some order to the equity market, the SEBI has now decided to concentrate on the development of the debt market. Stamp duty in being withdrawn at the time of dematerialisation of debt instruments in order to encourage paperless trading.

The capital market:

The number of shareholders in India is estimated at 25 million. However, only an estimated two lakh persons actively trade in stocks. There has been a dramatic improvement in the country's stock market trading infrastructure during the last few years. Expectations

are that India will be an attractive emerging market with tremendous potential. Unfortunately, during recent times the stock markets -have been constrained by some unsavoury developments, which have led to retail investors deserting the stock markets.

Mutual Funds:

The mutual funds industry is now regulated under the SEBI (Mutual Funds) Regulations, 1996 and amendments thereto. With the issuance of SEBI guidelines, the industry had a framework for the establishment of many more players, both Indian and foreign players.

The Unit Trust of India remains easily the biggest mutual fund controlling a corpus of nearly Rs.70,000 crores, but its share is going down. The biggest shock to the mutual fund industry during recent times was the insecurity generated in the minds of investors regarding the US 64 schemes. With the growth in the securities markets and tax advantages granted for investment in mutual fund units, mutual funds started becoming popular.

The foreign owned AMC's are the ones which are now setting the pace for the industry. They are introducing new products, setting new standards of customer service, improving Disclosure standard and experimenting with new types of distribution.

The insurance industry is the latest to be thrown open to competition from the private sector including foreign players. Foreign companies can only enter joint ventures with Indian companies, with participation restricted to 26 per cent of equity. It is too early to conclude whether the erstwhile public sector monopolies will successfully be able to face up to the competition posed by the new players, but it can be expected that the customer will gain from improved service.

The new players will need to bring in innovative products as well as fresh ideas on marketing and distribution, in order to improve the low per capita insurance coverage. Good regulation will, of course, be essential.

Overall approach to reforms:

The last twenty years have seen major improvements in the working of various financial market participants. The government and the regulatory authorities have



followed a step-by-step approach, not a big bang one. The entry of foreign players has assisted in the introduction of international practices and systems. Technology developments have improved customer service. Some gaps however remain (for example: lack of an inter-bank interest rate benchmark, an active corporate debt market and a developed derivatives market). On the whole, the cumulative effect of the developments since 1991 has been quite encouraging. An indication of the strength of the reformed Indian financial system can be seen from the way India was not affected by the Southeast Asian crisis.

However, financial liberalisation alone will not ensure stable economic growth. Some tough decisions still need to be taken. Without fiscal control, financial stability cannot be ensured. The fate of the Fiscal Responsibility Bill remains unknown and high fiscal deficits continue. In the case of financial institutions, the political and legal structures have to ensure that borrowers repay on time the loans they have taken. The phenomenon of rich industrialists and bankrupt companies continues. Further, frauds cannot be totally prevented, even with the best of regulation. However, punishment has to follow crime, which is often not the case in India.

Deregulation of banking system:

Prudential norms were introduced for income recognition, asset classification provisioning for delinquent loans and for capital adequacy. In order to reach the stipulated capital adequacy norms, substantial capital were provided by the Government to PSBs.

Government pre-emption of banks' resources through story liquidity ratio (SLR) and cash reserve ratio (CRR) brought down in steps. Interest rates on the deposits and lending rates almost entirely were deregulated.

New private-sector banks allowed promoting and encouraging competition. PSBs were encouraged to approach the public for raising resources. Recovery of debts due to banks and the Financial Institutions Act, 1993 was passed, and special recovery tribunals set up to facilitate quicker recovery of loan arrears.

Bank lending norms liberalised and loan system to ensure better control over credit introduced. Banks asked

to set up asset liability management (ALM) systems. RBI guidelines issued for risk management systems in banks encompassing credit, market and operational risks.

A credit information bureau being established to identify bad risks. Derivative products such as forward rate agreements (FRAs) and interest rate swaps (IRs) introduced.

Capital market developments:

The Capital Issues (Control) Act, 1947, repealed, offices of the Controller of Capital Issues were abolished and the initial share pricing were decontrolled. SEBI, the capital market regulator was established in 1992.

Foreign institutional investors (FIIs) were allowed to invest in Indian capital markets after Registration with the SEBI. Indian companies were permitted to access international capital markets through euro issues.

The National Stock Exchange (NSE), with nationwide stock trading and electronic display, clearing and settlement facilities was established. Several local stock exchanges changed over from floor based trading to screen based trading.

- **Private mutual funds permitted:** The Depositories Act had given a legal framework for the establishment of depositories to record ownership deals in book entry form. Dematerialisation of stocks encouraged paperless trading. Companies were required to disclose all material facts and specific risk factors associated with their projects while making public issues.

To reduce the cost of issue, underwriting by the issuer were made optional, subject to conditions. The practice of making preferential allotment of shares at prices unrelated to the prevailing market prices stopped and fresh guidelines were issued by SEBI.

SEBI reconstituted governing boards of the stock exchanges, introduced capital adequacy norms for brokers, and made rules for making client or broker relationship more transparent which included separation of client and broker accounts.

- **Buy back of shares allowed:** The SEBI started insisting on greater corporate disclosures. Steps were taken to improve corporate governance based on the report of a committee. SEBI issued detailed



employee stock option scheme and employee stock purchase scheme for listed companies. Standard denomination for equity shares of Rs. 10 and Rs. 100 were abolished. Companies given the freedom to issue dematerialised shares in any denomination. Derivatives trading starts with index options and futures. A system of rolling settlements introduced. SEBI empowered to register and regulate venture capital funds. The SEBI (Credit Rating Agencies) Regulations, 1999 issued for regulating new rating agencies as well as introducing a code of conduct for all credit rating agencies operating in India.

Consolidation Imperative:

Another aspect of the financial sector reforms in India is the consolidation of existing institutions which is especially applicable to the commercial banks. In India the banks are in huge quantity. First, there is no need for 27 PSBs with branches all over India. A number of them can be merged. The merger of Punjab National Bank and New Bank as a difficult one, but the situation is different now. No one expected so many employees to take voluntary retirement from PSBs, which at one time were much sought after jobs. Private Banks will be self consolidated while co-operative and rural banks will be encouraged for consolidation, and anyway play only a niche role.

In the case of insurance, the Life Insurance Corporation of India is a behemoth, while the four public sector general insurance companies will probably move towards consolidation with a bit of nudging. The UTI is yet again a big institutions, even though facing difficult times, and most other public sector players are already mutual fund business. There are a number of small mutual fund players in the private sector, but the business being comparatively new for the private players, it will take some time.

Reserve Bank of India (RBI)

The central bank of the country is the Reserve Bank of India (RBI). It was established in April 1935 with a share capital of Rs. 5 crores on the basis of the recommendations of the Hilton Young Commission. The share capital was divided into shares of Rs. 100 each fully paid which was entirely owned by private shareholders in the beginning. The Government held shares of nominal

value of Rs. 2,20,000.

Reserve bank of India was nationalised in the year 1949. The general superintendence and direction of the Bank is entrusted to Central Board of Directors of 20 members, the Governor and the Deputy Governors, one Government official from the Ministry of Finance, ten nominated Directors by the Government to give representation to important elements in the economic life of the country, and four nominated Directors by the Central Government to represent the four local Boards with the headquarters at Mumbai, Kolkata, Chennai and New Delhi. Local Boards consist of five members each Central Government appointed for a term of four years to represent territorial and economic interests and the interests of co-operative and indigenous banks.

The Reserve Bank of India Act, 1934 was commenced on April 1, 1935. The Act, 1934 (II of 1934) provides the statutory basis of the functioning of the Bank. The Bank was constituted for the need of following:

- To regulate the issue of banknotes
- To maintain reserves with a view to securing monetary stability and
- To operate the credit and currency system of the country to its advantage.

Functions of RBI

As a central bank, the Reserve Bank has significant powers and duties to perform. For smooth and speedy progress of the Indian Financial System, it has to perform some important tasks. Among others it includes maintaining monetary and financial stability, to develop and maintain stable payment system, to promote and develop financial infrastructure and to regulate or control the financial institutions. For simplification, the functions of the Reserve Bank are:

1. Traditional Functions of RBI
2. Development/Promotional Function of RBI
3. Supervisory Function of RBI

Traditional Functions of RBI

Traditional functions are those functions which every central bank of each nation performs all over the world. Basically these functions are in line with



the objective with which the bank is set up. It includes fundamental functions of the Central Bank. They comprise the following tasks.

- 1. Issue of Currency Notes:** The RBI has the sole right or authority or monopoly of issuing currency notes except one rupee note and coins of smaller denomination. These currency notes are legal tender issued by the RBI. Currently it is in denominations of Rs. 5, 10, 20, 50, 100, 500, and 1,000. The RBI has powers not only to issue and withdraw but even to exchange these currency notes for other denominations. It issues these notes against the security of gold bullion, foreign securities, rupee coins, exchange bills and promissory notes and government of India bonds.
- 2. Banker to other Banks:** The RBI being an-apex monetary institution has obligatory powers to guide, help and direct other commercial banks in the country. The RBI can control the volumes of banks reserves and allow other bank to create credit in that proportion. Every commercial bank has to maintain a part of their reserves with its parent's viz. the RBI. Similarly in need or in urgency these banks approach the RBI for fund. Thus it is called as the lender of the last resort.
- 3. Banker to the Government:** The RBI being the apex monetary body has to work as an agent of the central and state governments. It performs various banking function such as to accept deposits, taxes and make payment on behalf of the government. It works as a representative of the government even at the international level. It maintains government accounts, provides financial advice to the government. It manages government public debts and maintains foreign exchange reserves on behalf of the government. It provides overdraft facility to the government when it faces financial crunch.
- 4. Exchange Rate Management:** It is an essential function of the RBI. In order to maintain stability in the external value of rupee, it has to prepare domestic policies in that direction. Also it needs to prepare and implement the foreign exchange rate policy which will help in attaining the exchange rate stability. In order to maintain the exchange rate

stability it has to bring demand and supply of the foreign currency (U.S Dollar) close to each other.

- 5. Credit Control Function:** Commercial bank, in the country creates credit according to the demand in the economy. But if this credit creation is unchecked or unregulated then it leads the economy into inflationary cycles. On the other credit creation is below the required limit then it harms the growth of the economy. As a central bank of the nation the RBI has to look for growth with price stability. Thus it regulates the credit creation capacity of commercial banks by using various credit control tools.
- 6. Supervisory Function:** The RPI has been endowed with vast powers for supervising the banking system in the country. It has powers to issue license for setting up new banks, to open new braches, to decide minimum reserves, to inspect functioning of commercial banks in India and abroad, and to guide and direct the commercial banks in India. It can have periodical inspections an audit of the commercial banks in India.

Developmental / Promotional Functions of RBI

Along with the routine traditional functions, central banks especially in the developing country like India have to perform numerous functions. These functions are country specific functions and can change according to the requirements of that country. The RBI has been performing as a promoter of the financial system since its inception. Some of the major development functions of the RBI are maintained below:

- 1. Development of the Financial System:** The financial system comprises the financial institutions, financial markets and financial instruments. The sound and efficient financial system is a precondition of the rapid economic development of the nation. The RBI has encouraged establishment of main banking and non-banking institutions to cater to the credit requirements of diverse sectors of the economy.
- 2. Development of Agriculture:** In an agrarian economy like ours, the RBI has to provide special attention for the credit need of agriculture and allied activities. It has successfully rendered service in this direction by increasing the flow of credit to



this sector. It has earlier the Agriculture Refinance and Development Corporation (ARDC) to look after the credit, National Bank for Agriculture and Rural Development (NABARD) and Regional Rural Banks (RRBs).

3. Provision of Industrial Finance: Rapid industrial growth is the key to faster economic development. In this regard, the adequate and timely availability of credit to small, medium and large industry is very significant. In this regard the RBI has always been instrumental in setting up special financial institutions such as ICICI Ltd. IDBI, SIDBI and EXIM BANK etc.

4. Provisions of Training: The RBI has always tried to provide essential training to the staff of the banking industry. The RBI has set up the bankers' training colleges at several places. National Institute of Bank Management i.e. NIBM, Bankers Staff College i.e. BSC and College of Agriculture Banking i.e. CAB are few to mention.

5. Collection of Data: Being the apex monetary authority of the country, the RBI collects process and disseminates statistical data on several topics. It includes interest rate, inflation, savings and investments etc. This data proves to be quite useful for researchers and policy makers.

6. Publication of the Reports: The Reserve Bank has its separate publication division. This division collects and publishes data on several sectors of the economy. The reports and bulletins are regularly published by the RBI. It includes RBI weekly reports, RBI Annual Report, Report on Trend and Progress of Commercial Banks India., etc. This information is made available to the public also at cheaper rates.

7. Promotion of Banking Habits: As an apex organization, the RBI always tries to promote the banking habits in the country. It institutionalizes savings and takes measures for an expansion of the banking network: It has set up many institutions such as the Deposit Insurance Corporation-1962, UTI-1964, IDBI-1964, NABARD-1982, NHB-1988, etc. These organizations develop and promote banking habits among the people. During economic reforms it has taken many initiatives for

encouraging and promoting banking in India.

8. Promotion of Export through Refinance: The RBI always tries to encourage the facilities for providing finance for foreign trade especially exports from India. The Export-Import Bank of India (EXIM Bank India) and the Export Credit Guarantee Corporation of India (ECGC) are supported by refinancing their lending for export purpose.

Supervisory Functions of RBI

The reserve bank also performs many supervisory functions. It has authority to regulate and administer the entire banking and financial system. Some of its supervisory functions are given below:

- 1. Granting license to banks:** The RBI grants license to banks for carrying its business. License is also given for opening extension counters, new branches even to close down existing branches.
- 2. Bank Inspection:** The RBI grants license to banks working as per the directives and in a prudent manner without undue risk. In addition to this it can ask for periodical information form banks on various components of assets and liabilities.
- 3. Control over NBFIs:** The Non-Bank Financial Institutions are not influenced by the working of a monetary policy. However RBI has a right to issue directives to the NBFIs from time to time regarding their functioning. Through periodic inspection, it can control the NBFIs.
- 4. Implementation of the Deposit Insurance Scheme:** The RBI has set up the Deposit Insurance Guarantee Corporation in order to protect the deposits of small depositors. All bank deposits below Rs. One lakh are insured with this corporation. The RBI work to implement the Deposit Insurance Scheme in case of a bank failure.

Indian Banks Association (IBA)

The Indian Banks Association (IBA) was formed on the 26th September, 1946 with 22 members. Today IBA has more than 156 comprising of Public Sector banks, Private Sector banks, foreign banks having offices in India, Urban Co-operative banks, Developmental financial institutions, Federations, merchant banks,



mutual funds, housing finance corporations, etc.

The functioning of IBA

- To promote sound and progressive banking principles and practices.
- To render assistance and to provide common services to members.
- To organise co-ordination and co-operation on procedural, legal, technical, administrative and professional matters.
- To collect, classify and circulate statistical and other information.
- To pool together expertise towards common purposes such as reduction in costs, increase in efficiency, productivity and improve systems, procedures and banking practices.
- To project good public image of banking through publicity and public relations.
- To encourage sports and cultural activities among bank employees.

FACT FILES OF BANKS IN INDIA

Canara Bank – The first bank in India to be given an ISO Certification.

Punjab and Sind bank— The first bank in Northern India to get ISO 9002 certification for the selected branches.

Punjab National Bank– The first Indian bank to have been started solely with Indian capital.

South Indian Bank– The first among the private sector banks in Kerala to become a scheduled bank in 1946 under the RBI Act.

State Bank of India– India's oldest, largest and most successful commercial bank, offering the widest possible range of domestic, international and NRI products and services, through its vast network in India and overseas.

The Federal Bank Limited – India's second largest private sector bank and is now the largest scheduled commercial bank in India.

Imperial Bank of India – Bank which started as private

shareholders banks, mostly European shareholders.

Bank of India founded in 1906 in Mumbai – The first Indian bank to open a branch outside India in London in 1946 and the first to open a branch in continental Europe at Paris in 1974.

Allahabad Bank – The oldest Public Sector Bank in India having branches all over India and serving the customers for the last 132 years.

Central Bank of India – The first Indian commercial bank which was wholly owned and managed by Indian.

NATIONALISED BANKS / PUBLIC-SECTOR BANKS

- Allahabad Bank
- Andhra Bank
- Bank of Baroda
- Bank of India
- Bank of Maharashtra
- Canara Bank
- Central Bank of India
- Corporation Bank
- Indian Bank
- Indian Overseas Bank
- Oriental Bank of Commerce
- Punjab National Bank
- Punjab & Sind Bank
- Syndicate Bank
- UCO Bank
- Union Bank of India
- United Bank of India
- Vijaya Bank
- IDBI Bank
- Dena Bank
- ECGC

SBI AND ASSOCIATE BANKS

- State Bank of India
- State Bank of Bikaner & Jaipur
- State Bank of Hyderabad
- State Bank of Mysore
- State Bank of Patiala
- State Bank of Travancore
- State Bank of Saurashtra (merged into SBI in 2008)
- State bank of Indore (merged into SBI in 2010)



GK ABBREVIATIONS

1. 3G	Third Generation	27. BBC	British Broadcasting Corporation
2. AAA	Asian Athletics Association	28. BBS	Bulletin Board Service
3. AAFI	The Amateur Athletics Federation of India	29. BC	Before Christ
4. AC	Ante Christum (Before Christ), Ashok Chakra, Air Conditioner	30. BHEL	Bharat Heavy Electricals Ltd
5. ADB	Asian Development Bank	31. BIOS	Basic Input Output System
6. AFI	Athletics Federation of India	32. BIT	Binary Digit
7. AFMC	Armed Forces Medical College	33. BPL	Below Poverty Line
8. AI	Artificial Intelligence, Air India	34. BPO	Business Process Outsourcing
9. AICTE	All India Council for Technical Education	35. BPR	Business Process Re-engineering
10. AIFF	All India Football Federation	36. bps	bytes per second
11. AIIMS	All India Institute of Medical Science	37. BSE	Bombay Stock Exchange
12. AITUC	All India Trade Union Congress	38. BSF	Border Security Force
13. ALGOL	Algebraic Oriented Language	39. BSNL	Bharat Sanchar Nigam Limited
14. AM	Ante Meridiem (before Noon), Amplitude Modulation	40. C2C	Consumer to Consumer
15. APEC	Asia Pacific Economic Cooperation	41. CA	Chartered Accountant
16. ARPANET	Advanced Research Project Agency Network	42. CAD	Computer Aided Design
17. ASCII	American Standard Code for Information Interchange	43. CAT	Common Admission Test
18. ASEAN	Association of South East Asian Nations	44. CBI	Central Bureau of Investigation
19. ASLV	Augmented Satellite Launch Vehicle	45. CBSE	Central Board of Secondary Education
20. AT&T	American Telegraphic and Telephone Co. Ltd.	46. CDAC	Centre for the Development of Advanced Computing
21. ATC	Air Traffic Control	47. CDMA	Code Division Multiple Access
22. ATM	Automated Teller Machine	48. CEO	Chief Executive Officer
23. AVSM	Ati Vishisht Seva Medal	49. CFSL	Central Forensic Science Laboratory
24. B2B	Business to Business	50. CGI	Common Gateway Interface
25. B2C	Business to Consumer	51. CIA	Central Intelligence Agency
26. BARC	Bhabha Atomic Research Centre	52. CID	Criminal Investigation Department
		53. CISC	Complex instruction-set computing
		54. CITU	Centre of Indian Trade Unions
		55. CNN	Cable News Network
		56. COMSAT	Communications Satellite Corporation
		57. COPRA	Consumer Protection Act



58.	CORBA	Common Object Request Broker Architecture	91.	FBW	Fly-By-Wire
59.	CPI(M)	Communist Party of India / Marxist	92.	FCI	Food Corporation of India; Fertilizer Corporation of India
60.	CPWD	Central Public Works Department	93.	FDI	Foreign Direct Investment
61.	CRIS	Centre for Railway Information System	94.	FEMA	Foreign Exchange Management Act
62.	CSIR	Council of Scientific and Industrial Research	95.	FICCI	Federation of Indian Chambers of Commerce and Industry
63.	CTBT	Comprehensive Test Ban Treaty	96.	FIFA	International Football Federation (Federation Internationale de Football Association)
64.	CYMK	Cyan, Yellow, Magenta, Kinda	97.	FIR	First Information Report
65.	D.Litt.	Doctor of Literature	98.	FM	Frequency modulation
66.	D.Phil.	Doctor of Philosophy	99.	FRCP	Fellow of the Royal College of Physicians
67.	D.Sc	Doctor of Science	100.	FRCS	Fellow of the Royal College of Surgeons
68.	DC	Direct Current	101.	FRCS	Fellow of the Royal Geographical Society
69.	DIG	Deputy Inspector General	102.	FRS	Fellow of the Royal Society
70.	DMA	Direct Memory Access	103.	G7	Group of Seven (US, UK, Germany, France, Italy, Japan and Canada) G8 includes G7 plus Russia
71.	DMK	Dravida Munetra Kazhagam	104.	GATE	Graduate Aptitude Test in Engineering
72.	DNA	Deoxyribo-nucleic Acid	105.	GATS	General Agreement on Trade and Services
73.	DTP	Desktop Publishing	106.	GDP	Gross Domestic Product
74.	DVC	Damodar Valley Corporation	107.	GMAT	Graduate Management Admission Test
75.	DVD	Digital Versatile/Video Disc	108.	GMT	Greenwich Mean Time
76.	E & OE	Errors and Omissions Excepted	109.	GSLV	Geo-Synchronous Satellite Launch Vehicle
77.	EDI	Electronic Data Interchange	110.	GSM	Global System for Mobile Communications
78.	EIS	Executive Information System	111.	GSP	Generalised System Preference
79.	E-MAIL	Electronic Mailing	112.	GUI	Graphical User Interface
80.	EMI	Equated Monthly Instalments	113.	HAL	Hindustan Aeronautics Limited.
81.	ENIAC	Electronic Numerical Integrator and Calculator	114.	HIV	Human Immunodeficiency Virus
82.	ENT	Ear, Nose and Throat	115.	HMI	Himalayan Mountaineering Institute
83.	EOF	end of file	116.	HTML	Hyper Text Markup Language
84.	EOT	Eastern Daylight Time			
85.	EPABX	Electronic Private Automatic Branch Exchange			
86.	ERNET	Educational and Research Network			
87.	FAQ	Frequently Asked Question			
88.	FBI	Federal Bureau of Investigation			
89.	FBT	Fringe Benefit Tax			
90.	FBTR	Fast Breeder Test Reactor			



117. HUDCO	Housing and Urban Development Corp.	142. IMAP	Internet Mail Access Protocol
118. HVAC	Heating, Ventilating and Air Conditioning	143. IMF	International Monetary Fund
119. i.e.	id est (that is)	144. INA	Indian National Army
120. IAAI	International Airport Authority of India	145. INTUC	Indian National Trade Union Congress
121. IAEA	International Atomic Energy Agency	146. IOC	Indian Oil Corporation
122. IARI	Indian Agricultural Research Institute	147. IP	Internet Protocol
123. IAS	Indian Administrative Service	148. IPC	Indian Penal Code
124. IATA	International Air Transport Association	149. IPCL	Indian Petro-Chemicals Corporation Ltd
125. IBM	International Business Machines	150. IPI	International Press Institute
126. ICSE	Indian Certificate of Secondary Education	151. IPO	Initial Public Offering
127. ICU	Intensive Care Unit	152. IPS	Indian Police Service; Inter Press Service
128. ICWA	Indian Council of World Affairs	153. IQ	Intelligence Quotient
129. IDA	International Development Agency	154. IRC	International Red Cross
130. IDBI	Industrial Development Bank of India	155. IRDP	Integrated Rural Development Programme
131. IEEE	Institute of Electronics and Electrical Engineers	156. IRS	Indian Revenue Service
132. IELTS	International English Language Testing System	157. ISBN	International Standard Book Number
133. IFC	Industrial Finance Corporation, International Finance Corporation	158. ISDN	Integrated Services Digital Network
134. IFS	Indian Foreign Service; Indian Forest Service	159. ISI	Indian Standards Institution; Inter Services Intelligence
135. IGNOU	Indira Gandhi National Open University	160. ISKCON	International Society for Krishna Consciousness
136. IIPA	Indian Institute of Public Administration	161. ISO	International Standards Organisation
137. IISCO	Indian Iron and Steel Company	162. ISRO	Indian Space Research Organisation
138. IISS	International Institute of Strategic Studies	163. IST	Indian Standard Time
139. IIT	Indian Institute of Technology	164. ITBP	Indo-Tibetan Border Police
140. ILA	Indian Library Association	165. ITES	Information Technology enabled services
141. ILO	International Labour Organisation	166. ITI	Indian Telephone Industries Industrial Training Institute
		167. ITU	International Telecommunication Union
		168. IVF	In-Vitro Fertilisation
		169. IVM	In-vitro Maturation
		170. JCO	Junior Commissioned Officer



171. JEE	Joint Entrance Examination		Rural Development
172. JPEG	Joint Photographic Expert Group	201. NAFED	National Agricultural Co-operative Marketing Federation
173. LASER	Light Amplification by Stimulated Emission of Radiation	202. NALCO	National Aluminium Company Ltd.
174. LCA	Light Combat Aircraft	203. NASA	National Aeronautics and Space Administration
175. LCD	Liquid Crystal Display Least Common Denominator	204. NASDAQ	National Association of Securities Dealers Automated Quotation
176. LCM	Lowest Common Multiple	205. NASSCOM	National Association of Software and Service Companies
177. LIC	Life Insurance Corporation of India	206. NATO	North Atlantic Treaty Organisation
178. LLB	Bachelor of Laws	207. NAV	Net Asset Value
179. LMC	Large Megallanic Cloud	208. NCERT	National Council of Educational Research and Training
180. LTTE	Liberation Tigers of Tamil Elam	209. NCSA	National Centre for Supercomputing Applications; National Computer Security Association
181. M.A.	Magisiter Artium (Master of Arts)	210. NDA	National Defence Academy
182. M.D	Doctor of Medicine	211. NOC	No Objection Certificate
183. MBA	Master of Business Administration	212. NPA	Non-performing Assets
184. MBBS	Bachelor of Medicine and Bachelor of Surgery	213. NPT	Nuclear Non-Proliferation Treaty
185. MCC	Marylebone Cricket Club	214. NRF	National Renewal Fund
186. MCI	Medical Council of India	215. NSUI	National Students Union of India
187. MICR	Magnetic ink character recognition	216. NTPC	National Thermal Power Corporation
188. MIDI	Musical Instrument Digital Interface	217. OBC	Other Backward Classes
189. MIPS	Million Instructions per Second	218. OCR	Optical Character Recognition
190. MIT	Massachusetts Institute of Technology; Master Instruction Tape	219. ONGC	Oil and Natural Gas Corporation
191. MLA	Member of Legislative Assembly	220. OOP	Object Oriented Programme
192. MNC	Multi-National Corporation	221. OPEC	Organisation of Petroleum Exporting Countries
193. MODEM	modulator demodulator	222. OSCAR	Orbiting Satellite Carrying Amateur Radio
194. MP	Member of Parliament; Madhya Pradesh	223. PAN	Permanent Account Number
195. MPEG	Motion Picture Experts Group	224. Ph.D.	Doctor of Philosophy (Philosophiae Doctor)
196. MRCP	Member of the Royal College of Physicians	225. PIL	Public Interest Litigation
197. MTCR	Missile Technology Control Regime	226. PIN	Postal Index Number
198. MVC	Maha Vir Chakra	227. PSLV	Polar Satellite Launch Vehicle
199. NAAC	National Assessment and Accreditation Council		
200. NABARD	National Bank for Agriculture and		



228. PWD	Public Works Department;	258. TOEFL	Test of English as a Foreign Language
229. R&D	Research and Development	259. UAV	Unmanned Aerial Vehicle
230. RADAR	Radio Detecting and Ranging	260. UGC	University Grants Commission
231. RAM	Random Access Memory	261. ULFA	United Liberation Front of Asom
232. RAW	Research & Analysis Wing	262. UNESCO	United Nations Educational, Scientific and Cultural Organisation
233. RBI	Reserve Bank of India	263. UNI	United News of India
234. RDX	Research Department Explosive (Cyclotrim-ethylin Trinitrate)	264. UNICEF	United Nations International Children's Emergency Fund (now, 'United Nations Children's Fund')
235. RISC	Reduced instruction-set computing	265. UNU	United Nations University
236. RNA	Ribonucleic acid	266. UPA	United Progressive Alliance
237. ROM	Read Only Memory	267. UPSC	Union Public Service Commission
238. RPM	Revolutions Per Minute	268. URL	Uniform Resource Locator
239. RTI	Right to Information	269. VAT	Value Added Tax
240. SAIL	Steel Authority of India Limited	270. VCR	Video Cassette Recorder
241. SARS	Severe Acute Respiratory Syndrome	271. VIP	Very Important Person
242. SCSI	Small Computer Systems Interface	272. VIRUS	Vital Information Resources Under Siege
243. SEBI	Securities and Exchange Board of India	273. VRML	Virtual Reality Modelling Language
244. SENSEX	Sensitivity Index (of Share Price)	274. VRS	Voluntary Retirement Scheme
245. SEZ	Special Economic Zone	275. VSSC	Vikram Sarabhai Space Centre
246. SGPC	Siromani Gurudwara Prabandak Committee	276. WHO	World Health Organisation
247. SIM	Subscriber Information Module	277. WMO	World Meteorological Organisation
248. SLV	Satellite Launch Vehicle	278. WTO	World Trade Organisation
249. SMS	Short Message Service	279. WWF	World Wildlife Fund
250. SMTP	Simple Mail Transfer Protocol	280. WWW	World Wide Web
251. STD	Subscriber Trunk Dialling; Sexually Transmitted Diseases	281. XML	Extensible Mark-up Language
252. TADA	Terrorist and Disruptive Activities (Prevention) Act	282. YMCA	Young Men's Christian Association
253. TCP	Transfer Call Protocol Transmission Control Protocol	283. ZIP	Zone Improvement Plan
254. TELCO	Tata Engineering and Locomotive Company		
255. TFT	Thin-Film Transistor		
256. TIFR	Tata Institute of Fundamental Research		
257. TISCO	Tata Iron and Steel Company		



ECONOMIC & FINANCIAL TERMS

Cash Reserve Ratio (CRR): It is the amount of funds that the banks have to keep with the RBI. If the central bank decides to increase the CRR, the available amount with the banks comes down. The RBI uses the CRR to drain out excessive money from the system. Commercial banks are required to maintain with the RBI an average cash balance, the amount of which shall not be less than 3% of the total of the Net Demand and Time Liabilities (NDTL), on a fortnightly basis and the RBI is empowered to increase the rate of CRR to such higher rate not exceeding 20% of the NDTL.

Statutory Liquidity Ratio (SLR) Rate: SLR (Statutory Liquidity Ratio) is the amount a commercial bank needs to maintain in the form of cash, or gold or govt. approved securities (Bonds) before providing credit to its customers. SLR rate is determined and maintained by the RBI (Reserve Bank of India) in order to control the expansion of bank credit. SLR is determined as the percentage of total demand and percentage of time liabilities. Time Liabilities are the liabilities a commercial bank liable to pay to the customers on their anytime demand. SLR is used to control inflation and propel growth. Through SLR rate tuning the money supply in the system can be controlled efficiently.

Repo Rate: The rate at which the RBI lends money to commercial banks is called repo rate. It is an instrument of monetary policy. Whenever banks have any shortage of funds they can borrow from the RBI. A reduction in the repo rate helps banks get money at a cheaper rate and vice versa. The repo rate in India is similar to the discount rate in the US.

Reverse Repo Rate: It is the rate at which the RBI borrows money from commercial banks. Banks are always happy to lend money to the RBI since their money are in safe hands with a good interest. An increase in reverse repo rate can prompt banks to park more funds with the RBI to earn higher returns on idle cash. It is also a tool which can be used by the RBI to drain excess money out of the banking system.

Bank Rate: Bank rate, also referred to as the discount rate, is the rate of interest which a central bank charges on the loans and advances that it extends to commercial banks and other financial intermediaries. Changes in the bank rate are often used by central banks to control the money supply.

PLR: The Prime Interest Rate is the interest rate charged by banks to their most creditworthy customers (usually the most prominent and stable business customers). The rate is almost always the same amongst major banks. Adjustments to the prime rate are made by banks at the same time; although, the prime rate does not adjust on any regular basis. The Prime Rate is usually adjusted at the same time and in correlation to the adjustments of the Fed Funds Rate. The rates reported below are based upon the prime rates on the first day of each respective month. Some banks use the name "Reference Rate" or "Base Lending Rate" to refer to their Prime Lending Rate.

Deposit Rate: Interest Rates paid by a depository institution on the cash on deposit.

Inflation: Inflation is as an increase in the price of bunch of Goods and services that projects the Indian economy. Inflation happens when there are fewer Goods and more buyers; this will result in increase in the price of Goods, since there is more demand and less supply of the goods.

Deflation: Deflation is the continuous decrease in prices of goods and services. Deflation occurs when the inflation rate becomes negative (below zero) and stays there for a longer period.

Foreign Institutional Investor (FII): Foreign Institutional Investor used to denote an investor, mostly in the form of an institution. An institution established outside India, which proposes to invest in Indian market, in other words buying Indian stocks. FII's generally buy in large volumes which has an impact on the stock markets. Institutional Investors includes pension funds, mutual funds, Insurance Companies, Banks, etc.



Foreign Direct Investment (FDI): FDI occurs with the purchase of the “physical assets or a significant amount of ownership (stock) of a company in another country in order to gain a measure of management control” (Or) A foreign company having a stake in a Indian Company.

Initial Public Offering (IPO): IPO is Initial Public Offering. This is the first offering of shares to the general public from a company wishes to list on the stock exchanges.

Disinvestment: The Selling of the government stake in public sector undertakings.

Fiscal Deficit: It is the difference between the government’s total receipts (excluding borrowings) and total expenditure.

Revenue Deficit: It defines that, where the net amount received (by taxes & other forms) fails to meet the predicted net amount to be received by the government.

Gross Domestic Product (GDP): The Gross Domestic Product or GDP is a measure of all of the services and goods produced in a country over a specific period; classically a year.

Gross National Product (GNP): Gross National Product is measured as GDP plus income of residents from investments made abroad minus income earned by foreigners in domestic market.

National Income: National Income is the money value of all goods and services produced in a country during the year.

Per Capita Income: The national income of a country, or region, divided by its population. Per capita income is often used to measure a country’s standard of living.

Vote on Account: A vote-on account is basically a statement, where the government presents an estimate of a sum required to meet the expenditure that it incurs during the first three to four months of an election financial year until a new government is in place, to keep the machinery running.

Difference between Vote on Account and Interim Budget: Vote-on-account deals only with the expenditure side of the government’s budget, an interim Budget is a complete set of accounts, including both expenditure and receipts.

Special Drawing Rights (SDR): The SDR (Special Drawing Rights) is an artificial currency created by the IMF in 1969. SDRs are allocated to member countries and can be fully converted into international currencies so they serve as a supplement to the official foreign reserves of member countries. Its value is based on a basket of key international currencies (U.S. dollar, euro, yen and pound sterling).

Special Economic Zone (SEZ): SEZ means Special Economic Zone is the one of the part of government’s policies in India. A special Economic zone is a geographical region that economic laws which are more liberal than the usual economic laws in the country. The basic motto behind this is to increase foreign investment, development of infrastructure, job opportunities and increase the income level of the people.

Open Market operation (OMO): The buying and selling of government securities in the open market in order to expand or contract the amount of money in the banking system by RBI. Open market operations are the principal tools of monetary policy.

Liquidity Adjustment Facility (LAF): A tool used in monetary policy that allows banks to borrow money through repurchase agreements. This arrangement allows banks to respond to liquidity pressures and is used by governments to assure basic stability in the financial markets.

NEFT System: National Electronic Fund Transfer (NEFT) is an online system for transferring funds of Indian financial institution (especially banks). This facility is used mainly to transfer funds below Rs. 1,00,000.

RTGS System: The acronym ‘RTGS’ stands for Real Time Gross Settlement. RTGS system is a funds transfer mechanism where transfer of money takes place from one bank to another on a ‘real time’ and on ‘gross’ basis. This is the fastest possible money transfer system through the banking channel. Settlement in ‘real time’ means payment

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transaction is not subjected to any waiting period. The transactions are settled as soon as they are processed. 'Gross settlement' means the transaction is settled on one to one basis without bunching with any other transaction. The Reserve Bank of India has instructed banks that they should not use RTGS for amounts below Rs 1 lakh.

Difference between RTGS and NEFT: The key difference between RTGS and NEFT is that while RTGS is on gross settlement basis, NEFT is on net settlement basis. The minimum transaction value for RTGS is Rs. 1,00,000, whereas there is no minimum value for NEFT.

Bancassurance: It is the term used to describe the partnership or relationship between a bank and an insurance company whereby the insurance company uses the bank sales channel in order to sell insurance products.

Wholesale Price Index (WPI): The Wholesale Price Index (WPI) is the index used to measure the changes in the average price level of goods traded in wholesale market. A total of 435 commodity prices make up the index. It is available on a weekly basis. It is generally taken as an indicator of the inflation rate in the Indian economy. The Indian Wholesale Price Index (WPI) was first published in 1902, and was used by policy makers until it was replaced by the Producer Price Index (PPI) in 1978.

Consumer Price Index (CPI): It is a measure estimating the average price of consumer goods and services purchased by households.

Venture Capital: Venture capital is money provided by an outside investor to finance a new, growing, or troubled business. The venture capitalist provides the funding knowing that there's a significant risk associated with the company's future profits and cash flow. Capital is invested in exchange for an equity stake in the business rather than given as a loan, and the investor hopes the investment will yield a better-than-average return.

Treasury Bills (T-Bills): Treasury Bills (T-Bills) are short term, Rupee denominated obligations issued by the Reserve Bank of India (RBI) on behalf of the Government of India. They are thus useful in managing short-term liquidity. At present, the Government of India issues three types of treasury bills through auctions, namely, 91-day, 182-day and 364-day. There are no treasury bills issued by State Governments.

Banking Ombudsmen Scheme: The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services. The Banking Ombudsman Scheme was first introduced in India in 1995, and was revised in 2002. The current scheme became operative from the 1 January 2006, and replaced and superseded the banking Ombudsman Scheme 2002.

Subsidy: A subsidy is a form of financial assistance paid to a business or economic sector. Most subsidies are made by the government to producers or distributors in an industry to prevent the decline of that industry or an increase in the prices of its products or to encourage it to hire more labor.

Debenture: How many types of debentures are there? What are they? A debenture is basically an unsecured loan to a corporation. A type of debt instrument that is not secured by physical asset. Debentures are backed only by the general creditworthiness and reputation of the issuer. **There types:** (i) Convertible Debentures: Any type of debenture that can be converted into some other security or it can be converted into stock; (ii) Non-Convertibility Debentures(NCB): Non-Convertible Debentures are those that cannot be converted into equity shares of the issuing company, as opposed to Convertible debentures. Non-convertible debentures normally earn a higher interest rate than convertible debentures do.

Hedge Fund: 'Hedge' means to reduce financial risk. A hedge fund is an investment fund open to a limited range of investors and requires a very large initial minimum investment. It is important to note that hedging is actually the practice of attempting to reduce risk, but the goal of most hedge funds is to maximize return on investment.



Foreign Currency Convertible Bond (FCCB): A Foreign Currency Convertible Bond (FCCB) is a type of convertible bond issued in a currency different than the issuer's domestic currency. In other words, the money being raised by the issuing company is in the form of a foreign currency. A company may issue an FCCB if it intends to make a large investment in a country using that foreign currency.

Capital Account Convertibility (CAC): It is the freedom to convert local financial assets into foreign financial assets and vice versa at market determined rates of exchange. This means that capital account convertibility allows anyone to freely move from local currency into foreign currency and back. The Reserve Bank of India has appointed a committee to set out the framework for fuller Capital Account Convertibility. Capital account convertibility is considered to be one of the major features of a developed economy. It helps attract foreign investment as it makes it easier for domestic companies to tap foreign markets.

Current Account Convertibility: It defines at one can import and export goods or receive or make payments for services rendered. However, investments and borrowings are restricted.

Arbitrage: The opportunity to buy an asset at a low price then immediately selling it on a different market for a higher price.

Capitalism: Capitalism as an economy is based on a democratic political ideology and produces a free market economy, where businesses are privately owned and operated for profit; in capitalism, all of the capital investments and decisions about production, distribution, and the prices of goods, services, and labor, are determined in the free market and affected by the forces of supply and demand.

Socialism: Socialism as an economy is based on a collectivist type of political ideology and involves the running of businesses to benefit the common good of a vast majority of people rather than of a small upper class segment of society.

Corporate Governance: The way in which a company is governed and how it deals with the various interests of its customers, shareholders, employees and society at large. Corporate governance is the set of processes, customs, policies, laws, and institutions affecting the way a corporation (or company) is directed, administered or controlled. It's defined as the general set of customs, regulations, habits, and laws that determine to what end a firm should be run.

E-Governance: E-Governance is the public sector's use of information and communication technologies with the aim of improving information and service delivery, encouraging citizen participation in the decision-making process and making government more accountable, transparent and effective.

Right to Information Act: The Right to Information act is a law enacted by the Parliament of India giving citizens of India access to records of the Central Government and State Governments. The Act applies to all States and Union Territories of India, except the State of Jammu and Kashmir - which is covered under a State-level law. This law was passed by Parliament on 15 June 2005 and came fully into force on 13 October 2005.

Credit Rating Agencies in India: The credit rating agencies in India mainly include ICRA (Investment Information and Credit Rating Agency of India Limited) and CRISIL (Credit Rating Information Services of India Limited). Their main function is to grade the different sector and companies in terms of performance and offer solutions for up-gradation.

NASSCOM: The National Association of Software and Services Companies (NASSCOM) is a consortium that serves as an interface to the Indian software industry and Indian BPO industry. Maintaining close interaction with the Government of India in formulating National IT policies with specific focus on IT software and services maintaining a state of the art information database of IT software and services related activities for use of both the software developers as well as interested companies overseas. Key Person: Natarajan Chandrasekaran, Chairman and Som Mittal, President



ASSOCHAM: The Associated Chambers of Commerce and Industry of India (ASSOCHAM), India's premier apex chamber covers a membership of over 2 lakh companies and professionals across the country. It was established in 1920 by promoter chambers, representing all regions of India. As an apex industry body, ASSOCHAM represents the interests of industry and trade, interfaces with Government on policy issues and interacts with counterpart international organizations to promote bilateral economic issues. Key Person: Rajkumar Dhoot, President

SENSEX and NIFTY: SENSEX is the short term for the words "Sensitive Index" and is associated with the Bombay (Mumbai) Stock Exchange (BSE). The SENSEX was first formed on 1-1-1986 and used the market capitalization of the 30 most traded stocks of BSE, whereas NSE has 50 most traded stocks of NSE. SENSEX IS THE INDEX OF BSE. AND NIFTY IS THE INDEX OF NSE. BOTH WILL SHOW DAILY TRADING MARKS. Sensex and Nifty both are an "index". An index is basically an indicator it indicates whether most of the stocks have gone up or most of the stocks have gone down.

Securities and Exchange Board of India (SEBI): SEBI is the regulator for the Securities Market in India. Originally set up by the Government of India in 1988, it acquired statutory form in 1992 with SEBI Act 1992 being passed by the Indian Parliament. Chaired by U.K. Sinha

Mutual Funds: Mutual funds are investment companies that pool money from investors at large and offer to sell and buy back its shares on a continuous basis and use the capital thus raised to invest in securities of different companies. The mutual fund will have a fund manager that trades the pooled money on a regular basis. The net proceeds or losses are then typically distributed to the investors annually.

Asset Management Company: A company that invests its clients' pooled fund into securities that match its declared financial objectives. Asset management companies provide investors with more diversification and investing options than they would have by themselves. Mutual funds, hedge funds and pension plans are all run by asset management companies. These companies earn income by charging service fees to their clients.

Foreign Exchange Reserve: Foreign exchange reserves (also called Forex reserves) in a strict sense are only the foreign currency deposits and bonds held by central banks and monetary authorities. However, the term in popular usage commonly includes foreign exchange and gold, SDRs and IMF reserve positions.

RBI: The Reserve Bank of India is the central bank of India, was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934. The Reserve Bank of India was set up on the recommendations of the Hilton Young Commission. The commission submitted its report in the year 1926, though the bank was not set up for nine years. RBI acts as a banker to the Government and Banks. The Central Bank maintains record of Government revenue and expenditure under various heads. It maintains deposit accounts of all other banks and advances money to other banks, when needed. Another important function of the Central Bank is the issuance of currency notes, regulating their circulation in the country by different methods.

Functions of RBI: (i) Banker to the Government: performs merchant banking function for the central and the state governments, also acts as their banker; (ii) Banker to banks: maintains banking accounts of all scheduled banks; (iii) Monitoring and Governing function: regulate all the scheduled banks, and maintain and frame countries Monetary policy.

Monetary Policy: A Monetary policy is the process by which the government, central bank, of a country controls (i) the supply of money, (ii) availability of money, and (iii) cost of money or rate of interest, in order to attain a set of objectives oriented towards the growth and stability of the economy. It's the mandate of RBI to frame and maintain MP.

Fiscal Policy: Fiscal policy is the use of government spending and revenue collection to influence the economy. These policies affect tax rates, interest rates and government spending, in an effort to control the economy. Fiscal policy is an additional method to determine public revenue and public expenditure.



Core Banking Solutions (CBS): Core banking is a general term used to describe the services provided by a group of networked bank branches. Bank customers may access their funds and other simple transactions from any of the member branch offices. It will cut down time, working simultaneously on different issues and increasing efficiency. The platform where communication technology and information technology are merged to suit core needs of banking is known as Core Banking Solutions.

What are banks and their features: A bank is financial organizations where people deposit their money to keep it safe. Banks play an important role in the financial system and the economy. As a key component of the financial system, banks allocate funds from savers to borrowers in an efficient manner. Banks Features: [1.] Traditional banking: It is the normal bank accounts we have. Like, put your money in the bank and they act as a security and you will get only the normal interests (decided by RBI in our case, FED bank in US); [2.] Retail Banking: Banking services for an individual customer is known as retail banking; [3.] Merchant banks: A bank that deals mostly in but international finance, long-term loans for companies and underwriting. Merchant banks do not provide regular banking services to the general public; [4.] Online banking (or Internet banking): It allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank; [5.] Mobile Banking: It's a service that allows you to do banking transactions on your mobile phone without making a call, using the SMS facility. It's a term used for performing balance checks, account transactions, payments etc. via a mobile device such as a mobile phone; [6.] Investment banking: It is entirely different. Here, people who are having so much money (money in excess which will yield only less interest if in Banks) will invest their money and get higher returns. For example, if I have more money instead of taking the pain of investing in share market, buying properties etc. I will give to investment banks and they will do the money management and give me higher returns when compared to traditional banks.

What is Scheduled Bank: All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are scheduled banks. These banks comprise Scheduled Commercial Banks and Scheduled Cooperative Banks. All most all banks are Scheduled banks in India.

What are Commercial Banks: Commercial banks may be defined as, any banking organization that deals with the deposits and loans of business organizations. Commercial banks issue bank checks and drafts, as well as accept money on term deposits. Commercial banks also act as moneylenders, by way of installment loans and overdrafts. Commercial banks also allow for a variety of deposit accounts, such as checking, savings, and time deposit. These institutions are run to make a profit and owned by a group of individuals.

Types of Loans offered by Commercial banks: 1) Secured Loan: A secured loan is one where the borrower provides a certain property or asset as collateral against the loan. The main condition of these loans is that if the loan remains unpaid, the bank has the right to use the property in any way they like to realize the outstanding amount. 2) Unsecured Loan: Unsecured loans have no collateral and therefore command higher interest rates. There are a variety of unsecured loans available today and these include credit cards, credit facilities such as a lines of credit, corporate bonds, and bank overdrafts. 3) Mortgage Loans: Mortgage loans that are provided by commercial banks are similar to secured loans but are used specifically to buy real estate property for commercial purposes. In most of these cases, the banks hold a lien on the title to the particular property purchased with the loan. If the borrower is unable to pay the loan back, the bank leverages this item against the loan to generate funds or recover the principal.

Public Sector Banks: These are banks where majority stake is held by the Government of India. Examples of public sector banks are: SBI, Bank of India, Canara Bank, etc.

Private Sector Banks: These are banks majority of share capital of the bank is held by private individuals. These banks are registered as companies with limited liability. Examples of private sector banks are: ICICI Bank, Axis bank, HDFC, etc.

Foreign Banks: These banks are registered and have their headquarters in a foreign country but operate their branches in our country. Examples of foreign banks in India are: HSBC, Citibank, Standard Chartered Bank, etc.

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Regional Rural Banks: Regional Rural Banks were established under the provisions of an Ordinance promulgated on the 26th September 1975 and the RRB Act, 1976. The RRBs mobilize financial resources from rural / semi-urban areas and grant loans and advances mostly to small and marginal farmers, agricultural labourers and rural artisans. The area of operation of RRBs is limited to the area as notified by GoI covering one or more districts in the State. RRBs are jointly owned by GoI, the concerned State Government and Sponsor Banks (27 scheduled commercial banks and one State Cooperative Bank); the issued capital of a RRB is shared by the owners in the proportion of 50%, 15% and 35% respectively. Prathama bank is the first Regional Rural Bank in India located in the city Moradabad in Uttar Pradesh.

Cooperative Banks: A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Co-operative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts, etc). They provide limited banking products and are specialists in agriculture-related products. Cooperative banks are the primary financiers of agricultural activities, some small-scale industries and self-employed workers. Co-operative banks function on the basis of “no-profit no-loss”. Anyonya Co-operative Bank Limited (ACBL) is the first co-operative bank in India located in the city of Vadodara in Gujarat.

NABARD: NABARD was established by an act of Parliament on 12 July 1982 to implement the National Bank for Agriculture and Rural Development Act 1981. It replaced the Agricultural Credit Department (ACD) and Rural Planning and Credit Cell (RPCC) of Reserve Bank of India, and Agricultural Refinance and Development Corporation (ARDC). It is one of the premiere agency to provide credit in rural areas. NABARD is set up as an apex Development Bank with a mandate for facilitating credit flow for promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts.

SIDBI: The Small Industries Development Bank of India is a state-run bank aimed to aid the growth and development of micro, small and medium scale industries in India. Set up in 1990 through an act of parliament, it was incorporated initially as a wholly owned subsidiary of Industrial Development Bank of India. Mr. Sushil Muhnot is the chairman of SIDBI since April 4, 2012.

NBFC: A non-banking financial company (NBFC) is a company registered under the Companies Act, 1956 and is engaged in the business of loans and advances, acquisition of shares/stock/bonds/debentures/securities issued by government, but does not include any institution whose principal business is that of agriculture activity, industrial activity, sale/purchase/construction of immovable property. NBFCs are doing functions akin to that of banks; however there are a few differences: (i) A NBFC cannot accept demand deposits (demand deposits are funds deposited at a depository institution that are payable on demand -- immediately or within a very short period -- like your current or savings accounts.); (ii) it is not a part of the payment and settlement system and as such cannot issue cheques to its customers; and (iii) Deposit insurance facility of DICGC is not available for NBFC depositors unlike in case of banks.

Micro Credit: It is a term used to extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families.

Micro Finance: Microfinance offers poor people access to basic financial services such as loans, savings, money transfer services and micro insurance. People living in poverty, like everyone else, need a diverse range of financial services to run their businesses, build assets, smooth consumption, and manage risks.

How Bank gets Money: Banks make money by lending your money out at interest and by charging you for services provided. Bank charge for every service, whether it is for an electronic transaction, or permitting a transfer through the Internet banking system. When banks get profits they invest in other companies and in return they will get money.

Cheque: Cheque is a negotiable instrument instructing a Bank to pay a specific amount from a specified account



held in the maker/depositor's name with that Bank. A bill of exchange drawn on a specified banker and payable on demand. It is the "written order directing a bank to pay money".

Demand Draft: A demand draft is an instrument used for effecting transfer of money. It is also a Negotiable Instrument. It is a banker's check. A check may be dishonored for lack of funds a DD cannot. Cheque is written by an individual and Demand draft is issued by a bank. People believe banks more than individuals as it is 100% trustable.

Different between Banking & Finance: Finance is generally related to all types of financial, this could be accounting, insurances and policies. Whereas banking is everything that happens in a bank only. The term Banking and Finance are two very different terms but are often associated together. These two terms are often used to denote services that a bank and other financial institutions provide to its customers.

Non-Performing Assets: Non-performing assets, also called non-performing loans, are loans, made by a bank or finance company, on which repayments or interest payments are not being made on time. A debt obligation where the borrower has not paid any previously agreed upon interest and principal repayments to the designated lender for an extended period of time. The nonperforming asset is therefore not yielding any income to the lender in the form of principal and interest payments.

Recession: A true economic recession can only be confirmed if GDP growth is negative for a period of two or more consecutive quarters.

Retail Banking: Banking services for individual customers. Retail banking refers to banking in which banking institutions execute transactions directly with consumers. Services offered include: savings and checking accounts, mortgages, personal loans, debit cards, credit cards, and so forth.

Private Banking: Banking services offered to high net-worth individuals. Private banking institution assists the high net-worth individual in investing his/her money in exchange for commissions and fees. The term "private" refers to the customer service being rendered on a more personal basis.

What is an Investment Bank and Commercial Bank and what is the difference between them: Investment Bank: A financial institution that deals primarily with raising capital, corporate mergers and acquisitions, and securities trades. It aids companies in acquiring funds. Commercial Bank: An institution which accepts deposits, makes business loans, and offers related services. Commercial banks also allow for a variety of deposit accounts, such as checking, savings, and time deposit. These institutions are run to make a profit and owned by a group of individuals. A Commercial bank is commonly referred to as simply a bank. The term 'Commercial' is used to distinguish it from an investment bank. The term 'Commercial' is used to refer to any banking organization or division that deals with the deposits and loans of business organizations. Traditionally, banks either engaged in commercial banking or investment banking. In commercial banking, the institution collects deposits from clients and gives direct loans to businesses and individuals. Through investment banking, an institution generates funds in two different ways. They may draw on public funds through the capital market by selling stock in their company, and they may also seek out venture capital or private equity in exchange for a stake in their company. Examples of Investment Banks: Bank of America, J P Morgan Chase, Citigroup.

Private Equity: Private equity is money invested in companies that are not publicly traded on a stock exchange. Instead, they normally seek equity stakes (that is partial ownership) in private companies. Venture capital is a specialized subcategory of private equity. Both are high risk, high reward investment approaches.

Globalization: Globalization is a process of interaction and integration among the people, companies, and governments of different nations. Advantages of Globalization: i) It can reduce Poverty, ii) It promotes world peace, iii) It is allowing access to technology in developing countries and etc.

Privatization: Privatization can also be called denationalization or disinvestment. Privatization refers to the transfer of ownership from the government (public sector) to the private business sector either partially or totally.



Liberalization: The process of reducing or removing restrictions on international trade. This may include the reduction or removal of tariffs, abolition or enlargement of import quotas, abolition of multiple exchange rates, and removal of requirements for administrative permits for imports or allocations.

Marketization: It is an economic system based on the principles of the market, including supply, demand, choice and competition.

Free Market Economy: A market economy based on supply and demand with little or no government control is said to be free market economy.

Stock Market/Share Market: A market where securities are bought and sold. Its basic function is to enable public ltd. companies, governments and local authorities to raise capital by selling securities to investors.

Equity: Ownership interest in a corporation in the form of stock.

Stock: The capital raised by a corporation through the issue of shares entitling holders to an ownership interest (equity).

IRDA: To protect the interests of the policyholders, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto. Headquartered in Hyderabad. Hari Narayan is the chairman of IRDA.

What is Balance of Payments: A balance of payments is a strategy used to analyze the relationship between money that is flowing into a country and money that is going out of that same country. The BOP is divided into three main categories: the current account, the capital account and the financial account.

What is Balance of Trade: The difference between a country's imports and its exports.

What is Savings Account: A savings account typically refers to an account in which one places money to earn a small amount of interest.

What is Debit Card: A debit card is a plastic card issued by banks to customers. The card allows instant purchase, removing the correct balance from the user's attached bank account.

What is Credit Card: A card issued by a financial company giving the holder an option to borrow funds, usually at point of sale.

What is Viral Marketing: Marketing by the word of the mouth, having a high pass-rate from person to person is called Viral marketing. Creating a 'buzz' in the industry is an example of viral marketing.

What is Bench Marketing; A comparison of the business processes with competitors and improving prevailing ones is called bench marketing.

What is Drip Marketing; The method of sending promotional items to clients is called Drip marketing.

What is Guerilla Marketing: Unconventional marketing intended to get maximum results from minimal resources is nothing but Guerilla Marketing.

What is Social Media Marketing: Social media marketing is marketing using online communities, social networks, blog marketing and more.

What is Direct Marketing: Direct Marketing is a form of advertising that directly reaches to the customers on a personal basis (like phone calls, private mailings, etc) rather than traditional channel of advertising (like TV, Newspapers, etc).

What is Internet Marketing: Internet marketing is the marketing of products or services over the Internet. Internet Marketing is also known as i-marketing, web-marketing, online-marketing, Search Engine Marketing (SEM) or e-Marketing.



What is Digital Marketing: Digital Marketing is the practice of promoting products and services using all forms of digital advertising. It includes Television, Radio, Internet, mobile and any other form of digital media.

Marketing Mix: The Marketing Mix model (also known as the 4 P's) can be used by marketers as a tool to assist in defining the marketing strategy. The idea was that if you could identify the right combination of these elements, your marketing would succeed. E. Jerome McCarthy introduced the 4 P's of Marketing as a way to describe the mix of factors required to successfully market a product. The 4 P's are: Product, Price, Promotion and Place (distribution). The 7 P's of marketing consists of: 4 P's + People, Process and Physical evidence. The first 4 P's are considered the basis of any marketing process. The last 3 P's are a recent addition to the entire marketing process.

What is SWOT Analysis: SWOT stands for Strengths, Weaknesses, Opportunities, and Threats. SWOT analysis is a tool for auditing an organization and its environment. It is the first stage of planning and helps marketers to focus on key issues. Strengths and weaknesses are internal factors. Opportunities and threats are external factors.

What is Customer Relationship Management (CRM): Customer Relationship Management concerns the relationship between the organization and its customers. It is a process or methodology used to learn more about customers' needs and behaviors in order to develop stronger relationships with them.

What are the Three Levels of a Product: Core Product, Actual Product and Augmented Product

What is Market Research: Market research is any organized effort to gather information about markets or customers. Market research is for discovering what people want, need, or believe. It can also involve discovering how they act. Once that research is completed, it can be used to determine how to market your product.

What is Market Information: To know the prices of the different commodities in the market, as well as the supply and demand situation.

What is Market Segmentation: The division of a market into different homogeneous groups of consumers is known as market segmentation. The purpose for segmenting a market is to allow your marketing program to focus on the subset of prospects that are "most likely" to purchase your offering. If done properly this will help to insure the highest return for your marketing expenditures.

What is Branding: The essence of a product, its quality and competitiveness displayed in the form of letters, symbols and colours is known as branding.

What is Marketing: The process of planning and executing the concepts, pricing, promotion and distribution of ideas/goods/services to satisfy individuals or organizational goals is called marketing.

What is Overdraft: It is the loan facility on customer current account at a bank permitting him to overdraw up to a certain agreed limit for an agreed period. Interest is payable only on the amount of loan taken up.



ECONOMIC & BUSINESS TERMINOLOGIES

BUSINESS TERMINOLOGY

Absolute Advantage: The ability of a country, individual or organization to produce a good or service at a lower cost per unit than the cost at which any other entity produces that same good or service.

Accounting Profit: A company's total earnings calculated according to generally accepted accounting principles (GAAP), and includes the explicit costs of doing business, such as depreciation, interest and taxes.

Balance of Payments: A record of all transactions made between one particular country and all other countries during specified period of time. BOP compares the dollar difference of the amount of exports and imports, including all financial exports and imports. A negative balance of payments means that more money is flowing out of the country than coming in, and vice versa.

Balance of Trade: The difference between the value of goods that a nation exports and the value of goods that a nation imports is termed as its Balance of Trade. When a country has an export surplus the balance of trade is said to be in its favour.

Bond: A bond is a debt security, in which the issuer owes the holders of bond, a debt and is obliged to repay the principal and interest (the coupon) at a later date, termed as maturity.

Capital: Capital generally refers to the money, goods, services and information used for the production of further wealth. Capital can be in the form of money (in the form of cash or assets form of cash of assets), raw materials (such as minerals, trees, water), technology (factories, machines, vehicles, computers), human labor (including expertise), and information (software, data, knowledge).

Capital Goods: The tools, equipment and machinery used to produce other goods or to provide services are known as Capital goods.

Capital Investments: Investments made for acquisition of plants or equipments that add to the value to the property of a business are called capital investments. These investments are not made for operational expenses.

Commodity: A basic good used in commerce that is interchangeable with other commodities of the same type. Commodities are most often used as inputs in the production of other goods or services. Any good exchanged during commerce, which includes goods traded on a commodity exchange.

Comparative Advantage: A situation in which a country, individual or organization can produce a good or service at a lower opportunity cost than a competitor.

Concentrated Industry: An industry in which a few large companies dominate the manufacturing and sale of a given product line, such as automobiles is termed as a concentrated industry.

Conglomerate: A big business comprising several product lines and unrelated industries is termed as a conglomerate.

Consumer Goods: Products used to meet immediate consumer demands, rather than being used for further productive purposes is called consumer goods.

Consumer Price Index: A measure of the cost of living as tabulated by the U.S. Bureau of Labor Statistics based on the actual retail prices of a wide variety of consumer goods and services at a given time and compared to a base period which is changed from time to time.

Cost-Benefit Analysis: Measurement of costs of a specific procedure, program, product or service in terms of the benefits it will yield against the cost, is termed as cost-benefit analysis.

Cost-Push Inflation: An increase in price level in the economy stemming from an increase in cost of production rather than an increase in demand is termed as cost-push inflation.

Debenture: A type or debt instrument that is not secured by physical asset or collateral. Debentures are backed only by the general creditworthiness and reputation of the issuer. Both corporations and governments frequently issue this type of bond in order to secure capital.

Deficit Financing: A situation in which government spending exceeds government income, with the difference covered, by borrowing.



Deflation: A general decline in prices, often caused by a reduction in the supply of money or credit. Deflation can be caused also by a decrease in government, personal or investment spending. The opposite of inflation, deflation has the side effect of increased unemployment since there is a lower level of demand in the economy, which can lead to an economic depression.

Demand-Pull Inflation: An increase in price level in the economy caused by a greater demand for goods rather than increase in cost of production is termed as demand-pull inflation.

Depreciation: In accounting, an expense recorded to allocate a tangible asset's cost over its useful life. Because depreciation is a non-cash expense, it increases free cash flow while decreasing reported earnings. A decrease in the value of a particular currency relative to other currencies.

Devaluation: Devaluation is deliberate reduction in the value of a unit of a money as related to gold, foreign currency, or other accepted standard.

Dividend: The amount of money paid out of earnings or proceeds from the sale of property or profits earned in an ear, which is divided among shareholders or creditors; usually it represents a share of profits paid in proportion to the share of ownership.

Durable Goods: Products with a relatively long useful life such as home appliances, furniture, automobiles, etc., as opposed to items consumed over a short period of time such as food, utilities, household supplies or clothing are called durable goods.

Duty: Tax imposed on imports by the customs authority of a country. They are, usually based on the value of the goods (ad valorem duties). Sometimes other factors such as weight or quantity (specific duties) or a combination of value- and other factors (compound duties) are also taken into consideration.

Economic Goods: Economic goods are relatively scarce goods used by people, business and nations to satisfy wants.

Economic Growth: An increase in the capacity of an economy to produce goods and services, compared from one period of time to another. Economic growth can be measured in nominal terms, which include inflation, or

in real terms, which are adjusted for inflation.

Economic Incentive: Economic incentive is the monetary reward in the form of income for labor, profit for innovation and economic risks, rent and dividends as a reward for use of capital.

Economic Profit/Loss: The difference between the revenue received from the sale of an output and the opportunity cost of the inputs used.

Economics of Scale: The increase an efficiency of the production as the number of goods being produced increases. Typically a company that achieves economies of scale lowers the average cost per unit through increase in production since fixed cost are share out on increase number of goods.

Entrepreneur: A person who assumes the risk and responsibility attached with starting and operating a business is called an entrepreneur.

Equity Partnership: A limited partnership arrangement for providing start-up seed capital to a business for its operations.

Exchange Rate: The price that a country must pay to exchange its currency with the currency of another nation is termed as exchange rate of that country

Factors of Production: The resource likes land, labor capital and enterprise; necessary for the production of goods and services are called factors of production.

Free Trade Zone: A port designated by the government of a country for duty-free entry of any non-prohibited goods. Merchandise can be stored, displayed, etc., within the zone and re-exported without duties being paid. Duties are paid only when the goods pass from the zone into the area of the country subject to the customs authority.

Fringe Benefit: Any variety of indirect, non-cash benefits provided to employees by employers in addition to regular wage or salary compensation is called fringe benefit.

Fringe Benefit Tax: The tax paid by the employer or his company or the benefits offered to the employees, is termed as fringe benefit tax.

Gross National Income: The sum total of all the wages, profits, dividends, interest and rents paid out in the



country within a given period normally one year.

Inflation: Increase in prices or a decrease in the value of money resulting from an increase in the amount of money in circulation relative to the amount of goods and services available.

Laissez-Faire: A French phrase meaning to “leave alone”, generally referring to nonrestrictive atmosphere for business activity; a policy of limited government regulation and interference with business and trade.

Letter of Credit: A letter from a bank guaranteeing that a buyer’s payment to a seller will be received on time and for the correct amount. In the event that the buyer is unable to make payment on the purchase, the bank will be required to cover the full or remaining amount of the purchase.

Liquid Asset: Asset that is easily and cheaply turned into cash—notably cash itself and short-term securities.

Macroeconomics: The part of economics which deals with income determination, price level analysis and the effect of fiscal and monetary policy on the operation of the entire economic system is called Macroeconomics.

Mixed Economy: A system in which means of production are largely owned by private players but certain key economic activities are controlled by government i.e. both private enterprise and government shape the overall economy.

Monopoly: A situation in which a single company or group owns all or nearly all of the market for a given type of product or services. By definition, monopoly is characterized by an absence of competition, which often results in high prices and inferior products.

National income: The total earnings earned by a country from payments for the goods and services produced by it during a specific period of time, usually one year, is called the National Income of the country.

Oligopoly: An oligopoly is a market form in which a market or industry is dominated by a small number of sellers who are called oligopolists.

Patent: A patent is a set of exclusive rights granted by a state to a patentee (the inventor or assignee) for a fixed period of time in exchange for the regulated, public disclosure of certain details of a device, method,

process or composition of matter (substance) (known as an invention) which is new, in venture, and useful or industrially applicable.

Private Enterprise: A system in which means of production are owned and operated by an individual or a group of individuals or privately owned organizations for the purpose of making profits, as opposed to government owned and controlled corporations, is termed as a private enterprise.

Real Income: Real Income refers to the amount of money earned by an individual during a period of time, with which he/she can buy goods and services.

Recession: A significant decline in activity spread across the economy, lasting longer than a few months. It is visible in industrial production, employment, real income and wholesale-retail trade. The technical indicator of a recession is two consecutive quarters of negative economic growth as measured by a country’s gross domestic product (GDP).

Speculation: The act of putting money into some security or company or scheme with the hope of quick, sizeable profit; usually involves a significant degree of risk.

Stocks: In financial markets, stock is the capital raised by a corporation through the issuance and distribution of shares.

Stock Market: A stock market is a market for the trading of a company’s stock, and derivatives of the same; both of these comprise securities listed on a stock exchange as well as those which are only traded privately.

Subsidy: Subsidy is a kind of government assistance to a company in the form of grant, tax break, or trade barrier to encourage production or purchase of the goods.

Tariffs: Duties or taxes imposed by the government on imported goods. One purpose of tariffs is to protect the country’s domestic industries which produce the same goods. Another purpose is to reduce a country’s imports to maintain a favorable balance of trade.

Tax: The payments collected from persons, business or property by government authority, primarily for the purpose to meet the running expenditure of the government.

Trade Deficit: An economic measure of a negative balance of trade in which a country’s imports exceeds its



exports. A trade deficit represents an outflow of domestic currency to foreign markets.

Venture Capital: Money used to support new or unusual undertakings with equity, risk or speculative investment capital this funding is provided to new or existing firms which exhibit potential of above-average growth.

ECONOMIC TERMINOLOGY

Arbitration: A method for solving disputes, generally of an industrial nature, between the employer and his employees.

Annuity: A fixed amount paid once a year at an interval of a stipulated period.

Ante date: To give a date prior to that on which it is written, to any cheque, bill or any other document.

Appreciation of Money: It is a rise in the value of money caused by a fall in the general price fall.

Assets: Property of any kind.

Balance of Trade (or Payment): The difference between the visible exports and visible imports of two countries in trade with each other is called balance of payment. If the difference is positive the balance of payment (BOP) is called favourable and if negative it is called unfavourable.

Balance Sheet: It is a statement of accounts, generally of a business concern, prepared at the end of a year, showing debits and credits under broad heads, to find out the profit and loss position.

Banker's Cheque: A Cheque by one bank on another.

Bank Rate: It is the rate of interest charged by the Reserve Bank of India for lending money to commercial banks.

Black Money: It means unaccounted money, concealed income and undisclosed wealth. In order to evade taxes some people falsify their account and do not record all transactions in their books. The money which thus remains unaccounted for is called Black Money.

Barter: To trade by exchanging one commodity for another.

Bear: A speculator in the stock market who believes that prices will go down.

Bearer: This term on cheques and bills denotes that any

person holding the same has the same right in respect of it, as the person who issued it.

Bond: A legal agreement to pay a certain sum of money (called principal) at some future date and carrying a fixed rate of interest.

Bonus: It is in addition to normal payment of dividend to shareholders by a company, or an extra gratuity paid to workers by the employer.

Budget: An estimate of expected revenues and expenditure for a given period, usually a year, item by item.

Budget deficit: When the expenditure of the government exceeds the revenue, the balance between the two is the budget deficit.

Bulls: Speculators in the stock markets who buy goods, in some case without money to pay with, anticipating that prices will go up.

Buyer's Market: An area in which the supply of certain goods exceeds the demands so that purchasers can drive hard bargains.

Carat: Measure or weight of precious stones. 24 carat gold is the purest gold, thus 22 carat gold means a piece of gold in which 22 parts are pure gold and 2 parts of an alloy, usually copper.

Cartel: It is a combination of business, generally in the same trade formed with a view to controlling price and enjoying monopoly.

Caution Money: It is the money deposited as security for the fulfilment of a contract or obligation.

Call Money: Loan made for a very short period. It carries a low rate of interest.

Credit, Letter of: A letter from a bank or a firm authorising payment to a third person of a specific sum for which the sender assumes full responsibility.

Commercial Bank: Financial institutions that create credit accept deposits, give loans and perform financial functions. They create credit by creating deposits on the basis of their cash reserve ratio.

Deflation: It is a state in monetary market when money in circulation has decreased and is characterized by low prices, unemployment, etc.



Depreciation: Reduction in the value of fixed assets due to wear and tear. **Depression:** A phase of the business cycle in which economic activity is at a low ebb and there is mass scale unemployment and underemployment of resources. Prices, profits, consumption, etc are also at a low level.

Devaluation: Official reduction in the foreign value of domestic currency. It is done to encourage the country's exports and discourage imports.

Direct Tax: Taxes that are directly borne by the person on whom it was initially fixed. e.g. - Personal income tax.

Dividend: Earning of stock paid to share holders.

Dumping: Sale of a commodity at different prices in different markets, lower price being charged in a market where demand is relatively elastic.

Exchange Rate: The rate at which central banks will exchange one country's currency for another.

Excise Duty: Tax imposed on the manufacture, sale and consumption of various commodities, such as taxes on textiles, cloth, liquor, etc.

Fiscal Policy: Government's expenditure and Tax policy.

Foreign Exchange: Claims on a country by another, held in the form of currency of that country. Foreign exchange system enables one currency to be exchanged for another, thus facilitating trade between countries.

Gross Domestic Product (GDP): A measure of the total flow of goods and services produced by the economy over a specific time period, normally a year. It is obtained by valuing output of goods and services at market prices and then aggregating.

Indirect Taxes: Taxes levied on goods Purchased by the consumer for which the tax payer's liabilities varies in proportion to the quantity of particular goods purchased or sold.

Inflation: A sustained and appreciable increase in the price level over a considerable period of time.

Laissez-faire: The principle of non-intervention of government in economic affairs.

Mixed Economy: The-economy in which there is a unique blend of public sector and private sector co-exist.

The perfect example is India.

National Income: Total of all incomes earned or inputted to factors of productions, used in economic literature to represent the output or income of, an economy in a simple fashion.

Per Capita Income: Total GNP of a country by the total population. It is often used as an economic indicator of the levels of living and development. However, it is a biased index because it takes no account of incorrtib distribution.

Patents: It is an exclusive right granted under the Patents Act to the inventor for a new invention.

Preference Shares: These are the shares entitled to a fixed dividend before any distribution of profits can be made amongst the holders of ordinary shares or stock.

Public Sector: A term which is generally eplpled to state enterprises, i.e, those companies which are nationalised and run by the government.

Recession: It happens when there is excess of production over demand.

Statutory Liquidity Ratio (SLR): It is the ratio of cash in hand, exclusive of cash balances maintained by banks to meet required CRR.

Tariff (ad valorem): A fixed percentage-tax on the value of an imported commodity, levied at the point of entry into the importing country.

Value Added Tax (VAT): A tax levied on the values that are added to goods and services turned out by the producers during stages of production and distribution.

Zero Based Budgeting (ZBB) : The practice of justifying the utility in cost benefit terms of each government expenditure on projects. The ZBB Technique involves a critical review of every scheme before a budgetary provision is made in its favour. If ZBB is properly implemented it could help to reverse the trend of large deficits on the revenue account of the Union Government.)



ECONOMICS & INDIAN ECONOMY

NATURE OF INDIAN ECONOMY

Underdeveloped Economy- An economy is said to be underdeveloped, if it fulfill the following conditions:

- The standard of living of people is generally low and the productivity of labour is also considerably low.
- The problem of unemployment and under employment is quite high.
- Agriculture is the main occupation of the people.
- Poverty is wide spread.
- Apart from the above features, such economies have low participation in foreign trade. Their social life is traditional.

INDIA AS AN UNDERDEVELOPED ECONOMY

India is an underdeveloped economy which is moving towards development. The salient features of Indian Economy include the following -

1. **Low per capita income:** Per capital income level is much low in India as compared with other developed countries. According to World Development Report (2005), India's per capita income was \$ 530 in 2003. The per capita income in India is about 1/71 of US level of per capita income.
2. **Disparities in income distribution:** High degree of disparity in income/wealth distribution is found in India. Though the objective of establishing a socialistic society was adopted in Second Five Year Plan but truly speaking it has not yet achieved. According to the data shown by NSS 39% of rural population possesses only 5% of all the rural assets while, on the other hand, 8% top households possess 46% of total rural assets.
3. **Dominance of agriculture and heavy population pressure on agriculture:** Land-labour ratio is not favourable in India.
4. **Over-population:** India is over populated. In every decade Indian population gets increased by about 24%.
5. **Unbalanced economic development:** India has not yet achieved the goal of balanced economic development.

6. **Lack of capital:** Savings are low in India due to low national income and high consumption expenditure.
7. **Lack of industrialisation:** India lacks in large industrialisation based on modern and advanced technology, which fails to accelerate the pace of development in the economy.
8. **Operation of economic vicious circles:** Economic vicious circles are still in operation in Indian economy and as a result poverty has become both cause and effect in the country.
9. **Market imperfections:** Indian economy faces a number of market imperfections like lack of mobility among production factors from one place to the other and lack of specialisations which hinder the optimum utilisation of available resources.
10. **Existence of traditional society:** The Indian traditional society is still facing a number of social problems like traditions and customs, malpractices, superstitious etc. which adversely effect the process of economic development.

INDIA AS A DEVELOPING ECONOMY

Economic growth as the goal of development refers to improvement in the quality of life encompassing better education, higher standards of health and nutrition, less poverty, a cleaner environment, more equality of opportunity, and rich cultural life.

The following features show India as a developing economy:

- (i) **Rise in National Income:** India's national Income in NNP is at its growth. While NNP at Factor cost in 1950-51 was Rs. 1,32,367 crore it was Rs 21,41,776 crore in 2004-05 which is almost 15 times of what it was in 1950-51. During the first 3 plan period it grew at a rate of 3.4% p.a. which increased to 5.5% p.a. during the last 2 decades.
- (ii) **Rise in per capita income:** Over a period of Five and a half decade per capita income has increased by more than four times. It was Rs. 3687 in 1950-51 which rose to Rs. 19469 in 2004-05.
- (iii) **Birth and death rate :** From 1951 to 2000 there has been steady decline in birth rate as well as death



rate.

- (iv) **Literacy ratio:** Literacy ratio in 1951 was 16.7% which rose to 74.04% in 2011 registering a huge growth in literates.
- (v) **Increase in employment opportunity:** Employment in the country increased at the rate of 2.07% p.a. during 2000-02 as compared to 1.07% in 1994-2000.
- (vi) **Shift of work force from primary to secondary and tertiary sectors:** During 1951 around 72% of the working population was engaged in primary sector, 10.6% in the secondary and 17.3% in the tertiary sector. This scenario changed and by 2001 only 59.1% were engaged in primary sector, 18.2% in the secondary sector and 22.5% in the tertiary sector. This shift clearly shows development.

INDIAN ECONOMY AS A MIXED ECONOMY

India as a Mixed Economy:

- (i) In India, as in mixed economy, almost the whole of agriculture and few of industrial sector are in the private sector.
- (ii) Prices are determined by, market mechanism of demand and supply, government intervention has reduced a lot.
- (iii) Although private sector exists, public sector also exists side by side.

AGRICULTURE:

Agriculture is a very important sector of the Indian economy. It plays a Major role in the overall development of the country as it contributes nearly one-fourth of GDP and engages around 60 per cent of the population of the country

(1) Role of agriculture in India.

- (a) Providing Employment
- (b) Share in national income
- (c) Supporting Industries
- (d) Share in foreign trade
- (e) Supplier of food and fodder
- (f) Savings of capital
- (g) Contributions to Governments revenue.
- (h) Solving Problems of urban congestion and brain drain.

(2) Growth of agriculture during Planning Period.

- (a) Increase in Production and Productivity.
Due to constant efforts of the government the productivity largely increases which is commonly known as green revolution.

But this was largely concentrated in the. Production of food grain of wheat that is why green revolution is also known as wheat revolution.

- (b) Diversified agriculture
- (c) Modern agriculture
- (d) Improved agrarian system

(3) Problems of Agriculture sector in India.

- (a) Slow and uneven growth
- (b) Not so modern agriculture
 - (i) About two third area is rain fed.
 - (ii) Only 40% of the gross cropped area has irrigation facilities.
- (c) Flaws inland reforms
- (d) Problems relating to finance. In 1951 moneylenders accounted for as much as 71.6% of rural credit. They used to charge rates of interest ranging from 18 to 50%

ROLE OF INDUSTRIALISATION IN THE DEVELOPMENT OF AN ECONOMY

Industrialisation plays a crucial role in the development of an economy. It is regarded as a key to economic development especially of underdeveloped economies. The role played by industrialisation in the development of an economy is as follows.

1. It ensures growth with stability.
2. It helps to achieve economic self reliance.
3. It brings increasing returns.
4. It increases the employment opportunities.
5. It helps in capital formation.
6. It increases the per capita income.
7. It develops the infrastructure of the economy.
8. It helps in expanding the market.
9. It promotes cultural heritage.
10. It promotes the growth of science and technology.

TAX SYSTEM IN INDIA

TAX



- Tax is a compulsory contribution from the people to the government to defray the expenses incurred in common interest.
- Tax is the duty of the tax payer to pay the taxes he is liable to pay. It imposes a personal obligation on the tax payer.
- Tax collected by the government are spent by it for the general welfare of the people.

Types of Taxes: Taxes can be divided in following categories.

(1) Direct Tax

(2) Indirect Tax

DIRECT TAX : These are the taxes which are paid by the person on whom it is levied. The burden of these taxes cannot be shifted to anybody else. Generally it is levied on the income and wealth of the person.

Merits:

- Equitable:** These taxes are charged on the basis of level of income of people.
- Economical:** This tax is economical in nature because no extra expenditure is to be incurred in collecting these taxes.
- Certainty:** The characteristic of certainty is present in this tax system.
- Elastic:** Direct taxes are elastic by natures.
- Civic consciousness:** The features of civic consciousness develops among the people who pay direct taxes.

Demerits:

- Inconvenient to tax payers:** These taxes are inconvenient, nobody pays tax happily.
- Possibility of tax evasion:** Encouraged tax evasion is possible in India. Accounts are manipulated to evade tax-liability. Problem of black money is the result of large tax evasion.
- Unpopular:** Because the tax-payers are not directly benefited by these taxes.
- Narrowness of Scope:** Because the direct taxes are levied only on certain groups of persons.

INDIRECT TAXES: Those taxes which are levied on commodities either on their production or sales are indirect taxes. The incidence of such taxes can be shifted to other person and therefore these taxes are ultimately not paid by persons on whom they are levied.

Merits:

- Convenient:** These taxes are convenient to pay.
- No possibility of evasion:** It is not possible to evade indirect tax.
- Productive and elastic:** Indirect taxes are more productive and elastic as compared to direct tax.

Demerits:

- Promote economic inequality:** Because these taxes are heavily imposed on commodities which are of daily use.
- Uneconomical:** These are uneconomical in nature because they involve too much of money for purpose of collection.
- Uncertainty:** The amount of indirect taxes to be collected cannot be estimated with certainty.
- Fails to create civic consciousness:** No civic consciousness is created among the customers because they do not feel that they are paying taxes.

TAX STRUCTURE IN INDIA

Taxes levied in India comprises of Direct tax and Indirect tax. While direct tax includes income tax, wealth tax and gift tax, indirect tax comprises of custom duties, excise duties, sales tax and service tax.

- The theme behind Income Tax or Rational behind imposing Income tax:
 - It is levied to the person's income.
 - It is payable by every person, who is having taxable income.
 - It is levied on the income earned during the previous year.
 - It is a direct tax, therefore it cannot be shifts on other person.
 - It is levied on the total taxable income (T.T.L) as calculated as per Income Tax Act.
 - It is levied at the rate applicable during the current year.
 - It is levied at per slab system or flat rate system.

Types of Income Tax:

- Personal Income Tax
 - Corporate Income Tax
- (i) Personal Income:** Tax is levied on:
- an individual
 - a Hindu Undivided Family



- (c) a firm
 - (d) an Association of Persons (AOP), a Body of Individuals (BOI), whether incorporated or not;
 - (e) a local authority
 - (f) every artificial juridical person not falling within any of the above.
- (ii) **Corporate Tax** - is levied on registered companies and corporations. They pay tax on behalf of shareholders.

2. **Taxes on Wealth and Capital:** This includes estate duty, annual tax on wealth and gift tax. Estate duty was introduced in India in 1953. It was introduced to levy taxes on the property which passed on to the heirs on the death of a person. This tax was finally abolished in 1985.

Annual Tax on Wealth: Wealth-tax is a tax on wealth. It was introduced in the year 1957-58. It is charged on net wealth of an assessee.

Assessee include individuals, HUF and company. It is not applicable on:

- (a) Companies registered u/s 25 of Companies Act.
- (b) Co-operative society
- (c) Political party
- (d) Mutual fund
- (e) Social club.

Wealth includes:

- (i) Any house i.e. any building or land appurtenant thereto) used as:
 - (a) A residential house; or
 - (b) A commercial house; or
 - (c) A guest house; or
 - (d) A farm house situated within 25 kilometers from local limits of any municipality (whether known as municipality, Municipal Corporation or any other name) or a cantonment board.

Certain types of properties such as agriculture land and funds in Provident Account were exempted.

Assets exempted from wealth tax

- (a) Property held under Trust
- (b) Interest on co-parcenary property
- (c) Official residence of Indian ruler
- (d) Jewellery of Indian ruler etc.

Note - Wealth tax w.e.f. 1993 has been abolished on all

assets except certain specified asset such as residential houses, farm house, urban land, etc.

3. **Gift tax:** Gift tax was introduced in 1958 and abolished in 1998. It was levied on all donations to recognised charitable institutions, gift to women dependants, gifts to wife etc.

4. **Indirect Tax Custom Duties:** The tax levied on export and import are termed as custom duties. It is levied on the basis of ad-valorem.

Excise Duties: Taxes levied on production is termed as excise duty. It is levied by the Central Government

VALUE ADDED TAX : Value added tax is levied on the sellers of goods and services based on value added by them. According to L.K. Jha committee, VAT in its comprehensive form is a tax on all goods and services (except export and government services), its special characteristics being that it falls on the value added at each stage from the stage of production to retail stage.

Forma of Vat:

- (i) Production VAT. (ii) Consumption VAT.
- (iii) Wage-Type VAT. (iv) Income Type VAT:

Merits of VAT

- 1. Simple
- 2. Neutral in resource

Demerits of VAT

- 1. Complicated system
- 2. Less revenue to the

allocation	state.
3. Minimum scope for tax evasion	3. Maintaining costly accounts.

CENVAT

In order to combat the problem, the CENVAT was introduced by the government of India in the 2000-01 budget. In this system, the basic excise paid on exisable good is deducted from the excise collected on output and tax on the value added imposed by the government. The basic rate of excise is 16 percent.

It helps in reducing cascade effect of input taxation. It is a difficult procedure and encourages tax evasion.

The CENVAT system so accepted was considered as Just Stable and Rational.

POVERTY

It is the phenomenon in which a section of the society is unable to fulfill even its basic amenities/



necessities of life concerning food, clothing, housing, education & medical etc.

Absolute poverty and Relative poverty: When poverty is taken in absolute and is not related to the income or consumption expenditure distribution, it is Absolute poverty. When poverty is taken in relative terms and is related to the distribution of income or consumption expenditure, it is relative poverty. Absolute poverty is relevant for the less developed countries. To measure absolute poverty, absolute norms for living are first laid down. The concept of relative poverty is more relevant for the developed countries. Gini co-efficient are often used for measuring poverty in relative sense.

UNEMPLOYMENT

Meaning of Unemployment : Its a situation when a person is able to work, but does not get an opportunity to work. Even if he gets an opportunity to work he is not gainfully employed.

Types of Unemployment

1. **Voluntary Unemployment:** This is a situation where a person is without a job because they are unwilling to work due to his/her non requirement of job due to income from property or any other source.
2. **Frictional Unemployment:** The movement of labour from one industry to another and from one place to another takes times. Unemployment during this time is called frictional unemployment.
3. **Casual Unemployment:** In certain industries such as catering, construction, agriculture, workers are employed on a daily basis. These are known as casual workers & the employment is known as casual unemployment. Casual unemployment arises when these casual workers are without work.
4. **Seasonal Unemployment:** Certain industries do not run the whole year round. They are seasonal and run only during the peak season. For e.g. agriculture, agriculture based industry, etc. Thus the worker engaged in these industries are employed only during the productive season otherwise they are unemployed.
5. **Structural Unemployment:** When demand falls the industries decrease the production. As a result some workers may be relieved of their job. Such unemployment is known as structural

unemployment.

6. **Technological Unemployment :** When the introduction of new technology displaces some of the workers the unemployment is known as technological unemployment.
7. **Cyclical Unemployment:** Cyclical unemployment is caused by the operation of trade cycle in the economy.
8. **Disguised Unemployment:** When more people are engaged in a particular job than actually required it is known as disguised unemployment.
9. **Chronic Unemployment:** When problem of unemployment becomes a long term feature of the economy it is known as chronic unemployment.
10. **Educated Unemployment:** It is a situation where the educated mass is unemployed. It is of two type:
 - (i) General educated Unemployment
 - (ii) Technically educated Unemployment

Causes of Unemployment in India: The causes of Unemployment in India are as follows:-

1. Poverty
2. Rapid Growth of population
3. Slow Rate of Development
4. Backward Agriculture
5. Lack of Employment policy
6. Rationallisation
7. Defective Education system

Measures to Eradicate Unemployment

1. Rapid economic development with diversified industrialisation should take place.
2. Adoption of modern technology in agriculture.
3. Controlling the growth of population by means of effective birth control devices.
4. Encouraging self employment.
5. Active encouragement to be given to the cottage and small-scale industries.
6. Better infrastructure provision especially in the rural segment so that industries may be set-up.
7. Restructuring the education system providing employment seeking education rather than literary education.

INFLATION

Meaning: Inflation refers to a persistent upward movement in the general price level. It results in a decline



of the purchase power.

Types of Inflation

- (a) **Demand pull Inflation:** When demand for goods and services is more than their supply their price rise. Such price rise is called demand pull inflation.
- (b) **Cost push inflation:** Cost push inflation refers to a situation where prices persistently rise because of growing factor costs.
- (c) **Stagflation:** The combined form of demand pull inflation and cost-push inflation. During the period 1991-94 high inflation occurred in India, in which the economy was stagnating.

Causes of Inflation of India:

- a. Increase in public expenditure
- b. Deficit Financing
- c. Erratic agricultural growth
- d. Agricultural price policy of the government
- e. Inadequate rise in Industrial production.
- f. Upward revision of administered price

Measures to check inflation: Inflation is phenomenon where money income or purchasing power is rising faster than the real goods and services.

- a. Monetary measures b. Fiscal measures
- c. Control over investment d. Other measures

BUDGET AND FISCAL DEFICITS

Meaning of Budget: It shows expected receipts and expenditure of the govt in the coming financial year.

- 1. If the receipts are equal to expenditure the budget is balance one
- 2. If receipts are higher than the expenditure the budget is surplus one
- 3. If receipts are lower than the expenditure, the budget is deficit one.

Fiscal Deficit: Its a mere comprehensive measure of the imbalances. Fiscal Deficit in India has grown rapidly. To restore fiscal discipline, the FRBM bill was introduced in 2000 and FRBM was passed in 2003.

Budget Deficit: Total Receipt-Total Expenditure

Fiscal Deficit: Budget Deficit Borrowing and other liabilities.

BALANCE OF PAYMENT

Balance of Payment: It is a systematic record of al economic transactions between the residents of one

country and the residents of the rest of the world over a particular time period usually one year.

It is divided into 2 parts:

- 1. **Current Account:** The current account shows the profit or loss of the concerned country in day to day dealings. Further it is divided into 2 main parts.
 - (i) **Visible Account:** It indicates the difference between the value of exports and import of Goods.
 - (ii) **Invisible Account:** This include earnings from and payments for, such services as banking, insurance, transportation etc.
- 2. **Capital and Financial Account:** It includes receipt and payments related to foreign direct investment, portfolio investment and inter bank transfers.

Balance of Trade: The balance of trade of a country shows its trade transactions with the rest of the world during the course of a year.

Balance of Trade v/s Balance of Payment

Balance of Tirade

Records only goods.

Balance of Payments

Records goods as well as services.

Does not record transaction of capital nature	Records transaction of capital nature.
It may be favourable, unfavorable or in equilibrium.	It remains always balanced
It is a part of current account of the Balance of	It is much larger in scope Payment as it not only include Balance of Trade but also Balance of Service.
Trends in Balance of Payments of India: While analysing India's balance of payment situation we find that it started deteriorating since 1979-80.	

In 1990-91 India has a poor position since then many reforms were taken place and after that these had been a significant improvement in India's balance of payment.

Reasons for Adverse balance of Payment

- 1. Sharp rise in imports
- 2. Increasing population
- 3. Oii Crisis
- 4. Slow rise in export earnings

Remedial Messmbs



- a. Export Promotion
- b. External Assistance
- c. Increasing Competition
- d. Counter trade mechanism
- e. Changing import structure or import substitution

- a. As a medium of exchange
- b. As a unit of account
- c. As a standard of deferred payment
- d. As a store of Value
- e. Directs economic trends
- f. As encouragement to division of labour
- g. Smooths transformation of savings into investments
- h. Helps in maintaining solvency
- i. It gives liquidity to capital
- j. Helps in increasing the productivity of capital
- k. Works as the basis of credit

MONEY

Money is an important and indispensable element of modern civilisation.

Definition of money:

Anything which perform the following functions can be called money.

1. Served as a medium of exchange
2. Served as a common measure of value
3. Served as a store of value.

Functions of Money are as follows

Monetary Stock in India		
Original M ₁ = Currency + demand deposit + other deposits	Aggregates; Revised M ₁ = Currency + demand deposits + other deposits (Unchanged)	Aggregates; Liquidity L ₁ = New M ₃ All deposits with post offices savings banks (excluding NSCs).
M ₂ = M ₁ +Savings deposits with post office savings banks +CDs is issued by banks	M ₂ = M ₁ + time liability portion of savings deposits with banks CDs issued by Fls + term deposits maturing within one year.	L ₁ = L ₂ + term deposits with term lending institutions + term borrowing of Fls +
M ₃ = M ₁ + Time deposits of banks	M ₃ = M ₂ + term deposits over one year maturity + call/term borrowing of banks.	L ₃ = L ₂ + public deposits of NBFCs
M ₄ = M ₃ + total deposits with post office	M ₄ = Abolished	

COMMERCIAL BANKS

Meaning of Banks: Banks are the institutions that mobilise the savings of the community and make them available to the entrepreneurs. They acts as a bridge between the users of capital and those who save but can't use the funds themselves.

Functions of A Bank

- (a) **Receipt of Deposits:** Bank collects 3 types of de posits-Current Deposits, Saving Deposits and Fixed Deposits.
- (b) **Leading of Money:** These are different form of lending cash credits, overdrafts, loans and advances or discounting of bills of exchange

(c) Agency Services

- (i) Collection of bills, promissory notes and cheques
- (ii) Collection of interest, dividends, premium etc.
- (iii) Purchase and sale of shares and securities
- (iv) Acting as a trustee

(d) General services

- (i) Issue of letters of credit, travelers cheques. Bank drafts, circular notes.
- (ii) Safety Deposits
- (iii) Supplying trade information

Commercial Banking in Indian

- (a) Government nationalised 14 major commercial Banks with effect from 1969



- (b) Six more banks were nationalised in 1980
- (c) Two Banks were merged in 1993, so at present there are 19 nationalised banks.

Nationalisation was taken place due to following reasons.

- (a) Private ownership of commercial banks and concentration of economic power
- (b) Urban-bias
- (c) Neglect of agricultural sector
- (d) Violation of Norms
- (e) Speculative activities
- (f) Neglect of priority sectors.

Progress of Commercial Banks.

- (a) **Expansion of Branches:** Mostly all the banks has opened their branches in whole country.
- (b) **Branches in Rural Area:** Number of rural branches was, rose to 42% in 2005 as compare to 22% in 1969.
- (c) **Deposit mobilisation:** Maharashtra leads all other states and accounts for more than 1/5th of the aggregate deposits.
- (d) **Rant Lending:** In 1969 agriculture, small scale industries and small retail trade accounted for about 14% of the commercial bank credit but now in May 2004 it rises to 40%.

Shortcomings of Commercial Banks

- (a) In rural areas 75% of the population resides but they had only 5% of the bank branches.
- (b) There are regional imbalances.
- (c) Almost 50% of the loans and advances of the banks have not been recovered.
- (d) Quality of services had been deteriorated.

THE RESERVE BANK OF INDIA (RBI)

Central Bank: A Central Bank is one which constitutes the apex of the monetary and banking structure of a country and which perform so many important functions in economy.

Functions of Central Bank: The main functions of the Central Bank are as follows-

- (1) Issue of Currency
- (2) The Central Bank acts as government agent
- (3) Custodian of the nation's gold and foreign exchange
- (4) The controller of credit
- (5) The Central Bank acts as a lender of last resort

because it is under an obligation to provide funds to commercial Banks, discount houses and others as per their requirement of financial accommodation.

Central Bank v/s Commercial Banks

Central Bank	Commercial Bank
1. Never works on profit motive.	1. Always works on profit motive.
2. Normally deals in Government departments and financial institutions	2. Work with all the departments govt as well as private with a motive to earn profit
3. Direct public dealing is not involve.	3. Engaged with largely public dealings
4. It ensures that the member Banks should conduct their business with safety.	4. Engaged in mobilising savings and lending the same

RBI (Reserve Bank of India)

- The RBI was established on April 1, 1935 under the Reserve Bank of India Act, 1934.
- Initially it was constituted as a private shareholders bank with a fully paid up share capital of Rs. 5 crore only.
- It was nationalised in January 1, 1949.

RBI's ROLE

- RBI is responsible for maintenance of economic stability and assisting the growth of economy.
- RBI acts as a Central Bank in India.
- RBI acts as the main source of all monetary and banking data, which are so essential for formulation & critical evaluation of economic policies.
- RBI holds cash-reserves.

MONETARY POLICY

Monetary policy means the policy of the central bank which it introduced with the object to administer and control the country's money supply including currency, demand deposits and foreign exchange rates.

According to AG. Hart, 'Monetary Policy is a policy which influences the public's stock of money substitutes or the public demands for such assets, or both that is policy which influences the public liquidity position'.



ECONOMIC SURVEY OF INDIA

Union Budget 2013-14: List of Commodities on which Taxes Increased or Decreased

The union Budget of 2013-14 has emphasized fast track economic growth with due importance on infrastructure development, skill development, employment generation and funding for social schemes.

In the Union Budget 2013-14, the prices of various commodities and products have dwindled. While some of the products witness a rise in the price because of an increase in the customs duty, others have a decline. An increase in the Customs Duty was announced on following products:

- **Set-Top Boxes:** In order to encourage domestic production of Set Top Boxes, as well as for value addition, the Finance Minister has announced the doubling of customs duty on them. Now the duty will be increased from 5% to 10%.
- **High-End Luxury Cars, Motorcycles, Yachts:** The customs duty on imported luxury goods such as high-end motor vehicles, motorcycles, yachts and similar vehicles has been increased. In the case of such motor vehicles, the duty has been increased from 75% to 100%; on motorcycles with engine capacity of 800 cc or more the duty now will be 75% instead of 60%. Similarly, the duty on yachts and similar vessels is increased from 10% to 25%.
- **SUVs:** The Finance Minister has also proposed a 3% increase in the excise duty on SUVs so that the duty on them will go up from 27% to 30%. However, such an increase will not apply to SUVs registered as taxis.
- **Tobacco-Products:** The Finance Minister has proposed to increase the specific excise duty on cigarettes by about 18%. Similar increases are also proposed on cigars, cheroots and cigarillos.
- **Raw Silk:** The duty on raw silk has also been increased from 5% to 15% so as to give a measure of protection to domestic sericulture.
- **Mobile phones:** Expensive mobile phones i.e. mobile phones which are priced at more than Rs. 2000 will also have to bear higher excise duty of 6%. However, mobile phones which are not more than Rs. 2000 will continue to be levied a concessional excise duty of only 1%.
- **Air-Conditioned Restaurants:** All air conditioned restaurants will be brought under the service tax net. At present service tax does not apply to those air conditioned restaurants which do not serve liquor. But now the Finance Minister proposed the uniformity of service tax for the two.

Concessions in customs duty announced:

- **Duty on certain machinery for manufacture of leather and leather goods reduced:** The Union Finance Minister has reduced the duty on specified machinery for manufacture of leather and leather goods, including footwear, by 2.5%. Now the duty on such machinery will be 5% instead of 7.5%.
- **Duty on pre-forms of precious and semi-precious stones drastically cut:** To encourage exports it has also been announced in the Budget 2013-14, a drastic reduction in the duty on pre-forms of precious and semi-precious stones from 10% to a mere 2%.
- **De-oiled rice bran oil cake:** It has also been announced a total withdrawal of export duty on de-oiled rice bran oil cake.
- **Handmade carpets and textile floor coverings of coir or jute:** It has been proposed to totally withdraw excise duty from handmade carpets and textile floor coverings of coir or jute.
- **Other products and services made cheaper are:** Handmade carpets, electric and hybrid vehicles, leather and



leather goods including footwear, precious and semi-precious stones, rice bran oil cake, readymade garments, textile floor coverings of coir or jute, duty free gold limit increased to 50000 in case of male passenger and 100000 in case of a female passenger, imported cheaper hazel nuts and dehulled oat grain, sabudana (tapioca sago) and truck chassis.

Union Budget 2013-2014: New Plans and Schemes Introduced and Proposed

The Union Finance Minister has focused on three main sections of the society- women, the youth and the poor. Various new plans and schemes are introduced for these three strata of the society as well as for various sectors. These plans and schemes are as follows:

- **Nirbhaya Fund:** It has been announced the setting up of a fund called the Nirbhaya Fund - with the Government contributing 1000 crore Rupees for safety and security of the women in India.
- **1000 crore Rupees scheme for training youth:** A 1000 crore Rupees scheme for training youth for boosting up their employability and productivity is rolled out in the budget. The National Skill Development Corporation would be required to set up curriculum and standards for training different skills. The trained youth who will pass the test by the end of the training would get monetary reward of 10000 Rupees on an average. This initiative would motivate 10 lakh youth.
- Proposal is to set up **India's first Women's Bank** as a public sector bank with 1000 crore Rupees as initial capital.
- **Direct Benefit Transfer (DBT) Scheme** to be rolled out throughout the country. This scheme will help the poor. Under the scheme, a bank account will be opened for each beneficiary; and the bank account will be seeded with Aadhaar in due course.
- 10000 crore Rupees has been earmarked for **National Food Security** towards the incremental cost.
- **Drinking water and sanitation** will receive 15260 crore Rupees. 1400 crore Rupees is being provided for setting up water purification plants to cover arsenic and fluoride affected rural areas.
- **Inflation Indexed Bonds or Inflation Indexed National Security Certificates** to be launched to protect the savings from inflation.
- **Voluntary Compliance Encouragement Scheme** has been launched for recovering service tax dues.
- 9000 crore Rupees has been earmarked as the **first installment of balance of CST compensations** to different States/UTs.
- **The Interest Subvention Scheme:** This scheme for short-term crop loans is proposed to be continued for loans by public sector banks, RRBs and Cooperative banks, and expanded to private scheduled commercial banks. Under the scheme, a farmer who repays the loan on time is able to get credit at 4 cent per year.
- **National Livestock Mission:** 307 crore Rupees have been provided for setting up of the National Livestock Mission. This will attract investment and enhance livestock productivity. A sub-mission of this Mission seeks to increase the availability of feed and fodder.
- Assistance of the World Bank and Asian Development Bank will be sought to build roads in the **North Eastern States and connect them to Myanmar**.
- The body of **Rural Infrastructure Development Funds (RIDF)** is proposed to be raised to 20000 crore Rupees.
- Plans for seven new cities were finalized for industrial corridors and work on two new smart industrial cities at Dholera (Gujarat) and Shendra Bidkin (Maharashtra) will start during 2013-14.
- Two new ports will be established in Sagar (West Bengal) and in Andhra Pradesh.



- A power transmission system will be constructed from Srinagar to Leh and for this 226 crore Rupees were provided in 2013-14.
- **Apparel Parks** are proposed to be set up within the Integrated Textile Parks, to house apparel manufacturing units.
- **Standing Council of Experts:** Standing Council of Experts is proposed to be constituted in the Ministry of Finance to analyse the international competitiveness of the Indian financial sector.
- A number of **proposals relating to capital market** have been finalized in consultation with SEBI. These include simplification of procedure and uniform norms for foreign portfolio investors, clarity relating to FDI investment, allowing FIIs to participate in new areas, etc.
- **Allocation to Rural Development, Agriculture and Food Security in the Budget 2013-14**
The Union Budget 2013-14 has aimed at higher growth leading to inclusive and sustainable development. The allocation of the funds to the rural development, agriculture and food security is described as follows:
Allocation to Rural Development, Agriculture and Food Security: A total of 80194 crore Rupees is allocated for Rural Development Ministry, an increase by 46 percent in 2013-14 fiscal year.
- **Pradhan Mantri Gram Sadak Yojana:** Pradhan Mantri Gram Sadak Yojana (PMGSY)-II was proposed for the benefit of those states which have substantially fulfilled the objectives of PMGSY. The beneficiary states will be Rajasthan, Punjab, Maharashtra, Karnataka, Haryana and Andhra Pradesh.
- **Allocation of funds to Ministry of Agriculture:** The Ministry of Agriculture got an increase of 22 percent over revised estimates for 2012-2013. The budget allocation to the Ministry of Agriculture was 27049 crore Rupees. 500 crore Rupees was allocated for initiating the programme on crop diversification.
- **Pilot Programme on Nutri-Farms:** Apart from this, the pilot programme on Nutri-Farms will be started for the purpose of introduction of new crop varieties which are rich in micro-nutrients like iron-rich bajra. A total of 200 crore Rupees would be facilitated for starting this pilot programme.
- **Support to Farmer Producer Organizations:** The Budget will also support the Farmer Producer Organizations (FPO), which also includes Farmer Producer Companies (FPC) that have emerged as the aggregators of farm produce. This will link the farmers directly to the markets.
- **Agricultural Credit:** Agricultural credit for 2012-13, which is 575000 crore Rupees is increased. A target of 700000 crore farm credit was fixed for 2013-14 fiscal year.
- **Interest Subvention Scheme:** The Interest Subvention Scheme for short-term crop loans would be continued for loans by the Cooperative Banks, RRBs, public sector banks and will also be expanded to private scheduled commercial banks. Under this scheme, any farmer who pays back the loan on time would get credit at 4 percent annually.
- **National Livestock Mission:** Apart from this, 307 crore Rupees was set aside for National Livestock Mission in order to attract investment and enhance livestock productivity. A sub-mission of this National Livestock Mission was also started for increasing the availability of feed and fodder.
- **MOU signed for Setting up of Memu Coaches Manufacturing Facility at Bhilwara**
Memorandum of Understanding (MoU) has recently been signed between Indian Railways and Bharat Heavy Electricals Ltd (BHEL) for setting up of Greenfield MEMU coaches manufacturing facility by BHEL at Bhilwara in Rajasthan. Main Line Electric Multiple Unit Trains, popularly known as MEMU trains were first introduced in Indian Railways in the Year 1994-95, as a mode of rapid transit system, to cater to non-suburban passengers, residing in small towns and villages surrounding urban and industrial centres. MEMU trains have higher passenger



carrying capacity and higher average speed as compared to conventional loco hauled passenger trains due to faster acceleration and braking characteristics. These rakes are now being manufactured with toilet facilities to take care of passenger needs. MEMU trains increase the line capacity utilisation, and therefore are more suitable for running on high traffic density routes.

These MEMU trains have gained rapid popularity over the years. Currently, there are about 160 MEMU services running. There are demands coming from all over the country for running more and more MEMU trains. The demand for these coaches will further increase as Indian Railways have plans to Electrify approximately 15000 route kilometre during the next 10 years, in addition to the existing 22000 route kilometre of electrified track. There was a shortfall in acquisition of 800 MEMU coaches during XIth Plan Period due to capacity constraints at Rail Coach Factory, Kapurthala, where these MEMU coaches are produced. Overall it is expected that the requirement of MEMU coaches will grow to nearly 9000 coaches during the next 10 year period. Setting up of factory for conventional MEMU coaches will go a long way in meeting this demand.

Bharat Heavy Electricals Limited (BHEL) is a Maharatna Central Public Sector Unit (CPSU) company, which is a partner of Indian Railways for a period spanning more than 40 years. It has been manufacturing and supplying electric rolling stock including EMUs and MEMUs; as well as sub-assembly and equipment for rolling stock being manufactured at IR's own production units.

The proposed facility for production of MEMU coaches will be set up by Bharat Heavy Electricals Limited (BHEL) at Bhilwara in the State of Rajasthan. The entire cost will be borne by BHEL. Government of Rajasthan will provide land to Railways, for setting up the project. In order to make the project viable, Ministry of Railways will give Assured Off- Take orders to BHEL.

Allocation of Funds to Industrial Sector

In the Union Budget 2013-14, new proposals and plans have been announced.

- **Plans for seven new cities:** Plans for seven new cities are finalized for industrial corridors and work on two new smart industrial cities at Dholera (Gujarat) and Shendra Bidkin (Maharashtra) will begin during 2013-14 financial year. Also, an all-inclusive plan is under preparation for Chennai Bengaluru industrial corridor. Preparatory work for next corridor - Bengaluru Mumbai industrial corridor is started.
- **Two new ports to be established in West Bengal and Andhra Pradesh:** The plan for establishing two new ports in Sagar (West Bengal) and in Andhra Pradesh was under way. Apart from this, a new outer harbour will be developed in the VOC port at Thoothukkudi (Tamil Nadu) through PPP at an estimated cost of 7500 crore Rupees.
- **Power transmission system:** A power transmission system was also planned to be constructed from Srinagar to Leh. An amount of 226 crore Rupees was provided in 2013-14 financial year for this.
- **The oil and gas exploration policy:** It is decided in the Union Budget 2013-14 that the oil and gas exploration policy shall be reviewed to move from profit sharing to revenue sharing contracts. The policy for encouraging the exploration as well as production of shale gas will be announced soon. The natural gas pricing policy will be reviewed and uncertainties regarding pricing will be removed.
- **Support to Micro, Small and Medium Enterprises (MSMEs):** In order to facilitate assistance to the Micro, Small and Medium Enterprises (MSMEs), the refinancing capability of SIDBI has been enhanced from 5000 crore Rupees to 10,000 crore Rupees. Additionally, SIDBI would be provided an amount of 500 crore Rupees for setting up the Credit Guarantee Fund for factoring.
- **Apparel Parks to be set up:** The apparel parks shall be set up within the Integrated Textile Parks. These apparel parks will house the apparel manufacturing units. A scheme called Integrated Processing Developing Scheme



was initiated to address to environmental concerns of the textile industry. Term loans as well as the working capital to handloom sector will be made available at the concessional interest of 6 percent. This in turn will forward the benefit to 1.5 lakh weavers as well as 1800 primary co-operative societies.

Food Corporation of India (FCI) Raised 5000 Crore Rupees by Issuing Taxable Bonds

The Food Corporation of India (FCI) has raised 5000 crore Rupees by issuing taxable bonds backed by Government of India Guarantee in order to meet the additional working capital requirement. The issue of bonds was opened on 21 March 2013 and closed on 22 March 2013. These bonds are of two tenures 10 years (300 crore Rupees) and 15 years (4700 crore Rupees). The coupon rate for 10 years was 8.62 percent per annum and 8.80 percent per annum for 15 years. Food Corporation of India (FCI) has also the Cash Credit Limit with Consortium of 62 banks. At present, the Cash Credit Limit is, 54495 crore Rupees which is secured by mortgaging entire stock of FCI and guaranteed by Government of India. At present, the interest rate on Cash Credit Limit is 10.79 percent monthly which eventually translates into 11.34 on annual basis. Annual interest saving through issue of this bond will be 127.54 crore Rupees.

Indian Railways Carried 1009.73 Million Tonnes-of Freight during Fiscal 2012-13

Indian Railways has carried 1009.73 million tonnes of revenue earning freight traffic during the financial year 2012-13 as per the data released by Ministry of Railways. The freight carried shows an increase Of 39.95 million tonnes over the freight traffic of 969.78 million tonnes actually carried during the corresponding period last year, registering an increase of 4.12 per cent. During the month of March 2013, the revenue earning freight traffic carried by Indian Railways was 98.20 million tonnes. There is an increase of 4.35 million tonnes over the actual freight traffic of 93.85 million tonnes carried by the Indian Railways during the same period last year, showing an increase of 4.64 per cent.

India Trade Promotion Organisation Signed a MoU with Government of India

India Trade Promotion Organisation (ITPO) has recently signed a Memorandum of Understanding (MoU) with Government of India for the year 2013-14. The MoU was signed between Chairperson and Managing Director of ITPO and Secretary, Ministry of Commerce & Industry. The highlights are as follows:

- The major highlight of the MoU is the projected surplus of Rs. 100 Crore by ITPO during 2013-14.
- The MoU has laid down target for investment proposal to be submitted for the redevelopment of Pragati Maidan into a modern and state-of-the-art integrated Exhibition-cum-Convention Centre, to the Union Cabinet for approval.
- Certain other targets are also included in the MoU and these included 850 man-days of training to its both senior and other employees during 2013-14 and reduction of electricity water consumption by 5 percent and 10 percent respectively.

National Workshop on Grid Integration Inaugurated

The National Workshop on Grid Integration of Renewable Energy Sources and Energy Efficiency has recently been conducted. The workshop discussed the important areas of clean energy development which are grid integration of renewable energy and energy efficiency. The Workshop was organised in collaboration with United State Department of Energy under the United States 21st Century Power Partnership initiative. Grid planning in the high-renewable energy penetration scenario is of strategic importance. Also, development of smart grids for enabling more efficient, resilient, and safe distribution of power is another area of action.

There are certain highlights under the 21st Century Power Partnership initiative, which are as follows:

- Developing & sharing knowledge on topic relating to expansion of electricity sector
- Strengthening and disseminating these tools to accelerate this transformation



- Improving the capacity of experts and building expertise
- Leveraging all three-knowledge tools and expertise to improve our policies.

· **Foreign Tourist Arrivals in India Increased by About Three percent**

Foreign Tourist Arrivals (FTAs) show a growth of 2.8 percent in March 2013 over March 2012. The growth rate in Foreign Exchange Earnings (FEES) from tourism in Rupee terms in March 2013 over March 2012 is 21percent.

· **Two-Day International Workshop on Green National Accounting for India Concluded**

Two-day International Workshop on Green National Accounting for India was recently conducted in New Delhi. The Government of India established the expert group under Ministry of Statistics and Programme Implementation (MOSPI) in August 2011. The aim of this expert group was development of framework for green national accounts, identification of data gaps and preparation of a road map to implement the framework. The expert group conducted in-depth deliberations on these issues over past one and half years. The report was submitted in the international workshop. The report called, Green National Accounts in India -A Framework was released by the Prime Minister of India. The Green National Accounts in India -A Framework report reflected the state of economy. It also formed the raw material for assessment and policy formulation. This report consisted of six chapters and includes conceptual foundations of economic evaluation. The report also deals with not only the conceptual building up of the system of Green National Accounts, but also deals with the implementation ability aspects based on the conceptual framework of Green Accounting Framework.

· **Union Government of India Sanctioned 4065.81 crore Rupees for Water Pollution Control**

The Union Government of India in April 2013 has sanctioned 4065.81 crore rupees for pollution abatement schemes of rivers and lakes in different states. Of all the states, Uttar Pradesh received 1385.95 crore rupees. The sanction cost of projects and expenditure includes the State Governments share under the National River Conservation Programme (NRCP) and the National Lake Conservation Programme (NLCP).

· **National Lake Conservation Plan (NLCP)**

National Lake Conservation Plan (NLCP) started in June 2001 with a funding scheme of 70:30 fund sharing between centre and state. The main objective of the scheme is to restore and conserve the urban and semi-urban lakes of the country degraded due to waste water discharge into the lake and other unique freshwater eco systems, through an integrated ecosystem approach.

· **National River Conservation Programme (NRCP)**

National River Conservation Programme (NRCP) is the centrally sponsored Scheme implemented by the central Government jointly with the State Government on a cost-sharing basis. The pollution abatement works under NRCP presently cover identified polluted stretches of 39 major rivers in 185 towns spread over 20 States in the country.

· **Union Government achieved FY13 Revised Tax Collection Target**

Union government has recently announced that it has met its revised tax collection target for 2012-13. With this there is also possibility that the tax collection may even exceed the estimates because of better-than-expected indirect tax collections.

Combining (direct and indirect tax collections) the government met the revised estimates. From the revenue side a bit for fiscal consolidation was done. However the final numbers for direct taxes will be known only latter on. For the year 2012-13, the Union government had revised its direct tax collections target to 5.65 lakh crore Rupees from budget estimates of 5.70 lakh crore Rupees. The target for indirect taxes was revised to 4.69 lakh crore rupees from budget estimates of 5.05 lakh crore Rupees. It is also important here to note that the fiscal deficit



target for 2012-13 of 5.2% of the gross domestic product (GDP) has also been achieved. For 2013-14, budget estimates for direct taxes and indirect taxes are 6.68 lakh crore Rupees and 5.65 lakh crore Rupees, respectively. The number of tax returns filed in 2012-13 was estimated around 2.15 crore compared to 1.64 crore a year ago. On 31 March 2013 as many as 7.5 lakh tax returns were filed. The government is trying its best to implement the Goods and Services Tax (GST) as early as possible.

• **What is Direct tax?**

Direct tax is a tax paid directly to the government by the persons on whom it is imposed. Direct taxes mainly comprise of corporate tax and income tax. It is imposed upon an individual person (juristic or natural) or on property, as distinct from a tax imposed upon a transaction.

• **What is Indirect tax?**

An indirect tax can be referred to taxes such as sales tax, a specific tax, value added tax (VAT), or goods and services tax (GST). It is a tax collected by an intermediary (such as a retail store) from the person who bears the ultimate economic burden of the tax (such as the consumer).

• **Cabinet Committee on Economic Affairs approved de-control of Sugar**

The Cabinet Committee on Economic Affairs (CCEA) has decided to de-control sugar and done away the levy on sugar mills and regulated release mechanism. This de-control will raise the subsidy burden to 5300 crore rupees from previous 2700 crore rupees. De-control on sugar will not have an impact on the sugar made available in the Public Distribution System. The de-control of sugar will abolish the rule for sugar mills that makes it mandatory for sugar millers to sell sugar to the Government at a discounted price as well as the limitation on the amount they choose to sell in the open market .

• **CCEA approved Special Infrastructure Scheme in LWE affected States**

The Cabinet Committee on Economic Affairs (CCEA) has approved the proposal of the Ministry of Home Affairs for continuation of the Scheme for Special Infrastructure (SIS) in Left Wing Extremism (LWE) affected states during the 12th Plan period. The proposal includes an added objective of up gradation and critical gap filling of training infrastructure, residential infrastructure, weaponry, vehicles and any other related items pertaining to Special Forces of LWE affected states. The total cost would be 373 crore rupees comprising 280 crore rupees as central government share and 93 crore rupees as state government share on a 75 (central): 25 (state) funding pattern. The scheme will enhance the security in the region which would provide an enabling environment for development.

The scheme was being implemented from the year 2008-09 with the broad objective to adequately provide for critical infrastructure requirements that are critical to the policing and security needs in the field, but are not adequately or otherwise provided for in any other scheme. During the nth Plan period 100 percent funding was provided by the Central Government to the 9 LWE affected states for implementing various, projects under the scheme. The total funds were released under the scheme by the central government to the 9 LWE affected states during the 11th Plan period is 445.82 crore rupees.

• **IRDA Introduced Credit Rating Norm for Selecting Foreign Reinsurers**

The Insurance Regulatory and Development Authority (IRDA) have now made the norms stricter for reinsurers. As per IRDA (General Insurance – Reinsurance) Regulations 2013, the tough norms have been put in place for selecting reinsurers outside India. It is Evident that in the reinsurance trade, multiple insurance companies share the risk by purchasing insurance policies from other insurers to limit the total loss the original insurer would face in the case of a disaster.

So, As per the new IRDA norms, insurers is supposed to place their reinsurance business outside India with



only those insurers who have a credit rating of at least BBB with Standard & Poor's, or an equivalent rating by any other international agency for the past five years. The past claims performance of the reinsurers should also be considered while accepting their participation in the reinsurance programme. The IRDA also asserted that the domestic pool for reinsurance surpluses in fire, marine hull and other classes should be organised in consultation with all insurers on fair ground for retention of business with India in prescribed ratios. According to the regulator, the Prime objectives of reinsurance programme, is to maximise retention (the portion of risk which an insurer assumes for its own account). The net preservation of non-life insurers increased to 91.84 per cent in 2011-12 from 88.24 per cent in the preceding year.

• **India's International Financial Liabilities increased by 10.5 billion Dollar:**

India's international financial liabilities increased by 10.5 billion Dollars to 723.9 billion Dollars as at end of December 2012 as per the India's International Investment Position (IIP) Report Published by RBI. In the October-December 2012 period, international financial assets of Indian citizens remained unchanged at 441.9 billion Dollars. Net claims of non-residents on India (as reflected by the Net IIP, i.e. International financial assets abroad less International financial liabilities) increased by 10.4 billion US dollars over the previous quarter to 282.0 billion US Dollar as at end-December 2012, mainly on account of 10.5 billion US Dollar increase in liabilities. The changes in IIP also reflect the valuation changes emanating from exchange rate movements. Due to rupee depreciation during end-September 2012 to end-December 2012 equity liabilities in US Dollars term revised downwards by US Dollars 13.2 billion (8.4 billion US Dollars in direct investment and 4.8 billion US Dollars in portfolio investment). The ratio of India's international financial assets to international financial liabilities decreased to 61.0 per cent in December 2012 (61.9 per cent in September 2012).

• **What is International investment position (IIP)?**

International investment position is a statistical statement that shows the value and the composition of financial assets of residents of an economy and liabilities of residents of an economy to nonresidents. Such balance sheet analysis of international accounts helps in understanding sustainability and vulnerability of the economy. The changes in international investment position of a country also reflect the valuation changes emanating from exchange rate movements.

• **Growth-Oriented Mou Signed between SPMCIL and Department of Economic Affairs:** Security Printing and Minting Corporation of India Limited (SPMCIL) has signed the Memorandum of Understanding (MoU) with the Department of Economic Affairs (DEA). This is the growth oriented MoU which sets the ambitious Sales target of 3407 crore Rupees as well as the Gross Operating Margin target of 51:1 crore Rupees for 2013-14 fiscal year.

• **Key features are:**

- The MoU was exchanged between Additional Secretary, Department of Economic Affairs, Ministry of Finance and CMD, SPMCIL.
- The MoU was signed based on the targets as well as parameters negotiated by a Department of Public Enterprises (DPE).
- The MoU focuses on growth charter in the globally competitive environment. It incorporates different parameters for evaluation of the performance.
- As per the signed MoU, SPMCIL committed for increasing its manpower efficiency for producing Security Paper, Bank Notes as well as coins.
- Also, SPMCIL will be committed towards modernisation of the plant and machinery as well as indigenisation of the security products.



- According to the MoU, SPMCIL committed to facilitate training to the employees on parameters such as risk management, leadership development, SAP handholding, ne-vs- advanced technology and preventive maintenance.

About SPMCIL:-

- SPMCIL is the Miniratna Category-I CPSE Company of the Government of India.
- The main purpose of the company is minting of coins, printing of passport, travel documents, Bank Notes, non judicial stamp papers as well as postal stationary.
- SPMCIL has four Mints, four Presses as well as one Paper Mill in order to meet the coins and currency notes requirements of RBI.
- SPMCIL also meets the requirements of the State Governments for Non-Judicial Stamp Papers, apart from fulfilling the requirements of Postal Departments for postal stationery and stamps.
- Ministry of External Affairs also meets its requirements of passports, visa stickers and other travel documents through SPMCIL.

- **Commercial Production of Aishwarya Oil Field in Rajasthan Started:** Commercial production of Aishwarya Oil Field at Barmer in Rajasthan has now started. The commercial production of natural gas will take place from the Rageshwari Well of Barmer region. It's expected that every day production of the oil field shall be 25000 barrels of Crude Oil and 50000 lakh cubic feet of natural gas. The gas field is dedicated to the nation by Petroleum Minister Veerappa Moily and Chief Minister of Rajasthan Ashok Gehlot. After the operations of the Barmer Oil field will reduce the import bills of the country for petroleum that is about 6.5 lakh crore rupees at present. Creation of a national gas grid is in plans of the government for better distribution of natural gas.

Cabinet Committee on Investment (CGS approves Five Oil, Gas Blocks Operations)

The Cabinet Committee on Investment (CCI) has cleared Reliance Industries' (RIL) KG-D6 and NEC-25 blocks for oil and gas exploration along with three other areas. The work on these blocks, which has an investment close to 10.7 billion dollars, was having difficulties because of inter-ministerial differences, particularly relating to Defence issues. Eight blocks, including RIL's Krishna Godavari basin KG-D6 block and gas discovery area of NEC-25 in the North East Coast (NEC) region, were declared No-Go zones for reasons relating to defence issues raised by the Indian Navy, and the Indian Air Force. An approval for eight blocks, was Sought by the Petroleum and Natural Gas Ministry of which one was already renounced by the contractor, Reliance Industries Ltd. Out of the remaining seven, conditional clearance for four blocks - two of Reliance Industries, one each of ONGC consortium and Cairn India - were sought. The Ministry has also sought CCI approval to declare three blocks as 'no go' areas. Two blocks belonged to the ONGC-led consortium and one to the Oil India Ltd-led consortium. The CCI, headed by Prime Minister Manmohan Singh, is set up to fast-track clearances to infrastructure projects involving investments of over 1000 crore rupees.

- **RBI Cuts Repo Rate by 25 Base Points while keeping CRR Unchanged:** Reserve Bank of India (RBI) has cut the repo rate by 25 basis points to 7.5 per cent from 7.75 percent in its mid-quarter review of the monetary policy. The change of the Repo rate is aimed to prompt growth and revive investment. Consequently, the reverse repo rate under the LAF stands adjusted to 6.5per cent from the earlier 6.75 per cent and the marginal standing facility (MSF) rate and the Bank Rate to 8.5 per cent with immediate effect. The Cash Reserve Ratio (CRR) has been retained at 4 per cent. It is for the second time since the start of the year RBI has cut down the repo rate in a bid to help revive flagging growth in Asia's third-largest economy. RBI has also warned that its scope for further policy easing is limited. The RBI will continue to actively manage liquidity through various instruments, including open market operations, so as to ensure adequate flow of credit to productive sectors of



the economy. With the change in Repo rate, the Reserve Bank of India also announced infusion of ₹10,000 crore rupees into the financial system by purchasing government securities as part of its liquidity injection measure. The Indian economy expanded at a 25-quarter low of 4.5% in October-December 2012 quarter, and the 2.4% rise in industrial production in January 2013 after two months of contraction suggests the recovery is still weak. The current account deficit hit a record-high 5.4 per cent in the September quarter and is expected to end the 2012/13 fiscal year at its highest level ever.

• **What is Repo Rate?**

The rate at which the RBI lends money to commercial banks is called repo rate. It is an instrument of monetary policy. Whenever banks have any shortage of funds they can borrow from the RBI. A reduction in the repo rate helps banks get money at a cheaper rate and vice versa.

• **What is Reverse Repo rate?**

Reverse Repo rate is the rate at which the RBI borrows money from commercial banks. An increase in reverse repo rate can prompt banks to park more funds with the RBI to earn higher returns on idle cash. It is also a tool which can be used by the RBI to drain excess money out of the banking system.

• **What is cash Reserve Ratio?**

Cash reserve Ratio (CRR) is the amount of funds that the banks have to keep with the RBI. If the central bank decides to increase the CRR, the available amount with the banks comes down. The RBI uses the CRR to drain out excessive money from the system.

- Highlights of the recent RBI Quarterly Monetary Policy Review:
- Repo rate changed to 7.5 Percent from 7.75 Percent
- CRR Remain Unchanged at 4 Percent
- Reverse repo rate changed to 6.75 percent from earlier 6.5 Percent
- Marginal standing facility (MSF) rate – 8.5 Percent
- Bank Rate to 8.5 per cent

• **Union Government granted an aid of 41 Crore Rupees to protect Pashmina Goats**

The Union Government has decided to provide a financial assistance of ₹41.21 crore rupees to protect Pashmina goat which produces world-famous fine luxury fibre. The idea of providing assistance came in light of concern over the recent deaths of thousands of Pashmina goats in the Ladakh region. As per the assistance, there is plan which ideates a new Pashmina Wool Development Scheme with a special package and a financial allocation of ₹41.21 crore rupees.

- Main Components of the Scheme
- It includes assistance for foundation stock in new areas for Pashmina rearing activities.
- Inclusion of Health coverage and feed supplement.
- Strengthening of existing fodder bank and pashmina goat breeding farm.
- It will also include establishment of multipurpose extension centre and pasture farm on migratory routes.
- Development of Breeder orientation training camp for research and development.

• **Union Government to launch 10 Rupees Plastic Notes in 5 Cities**

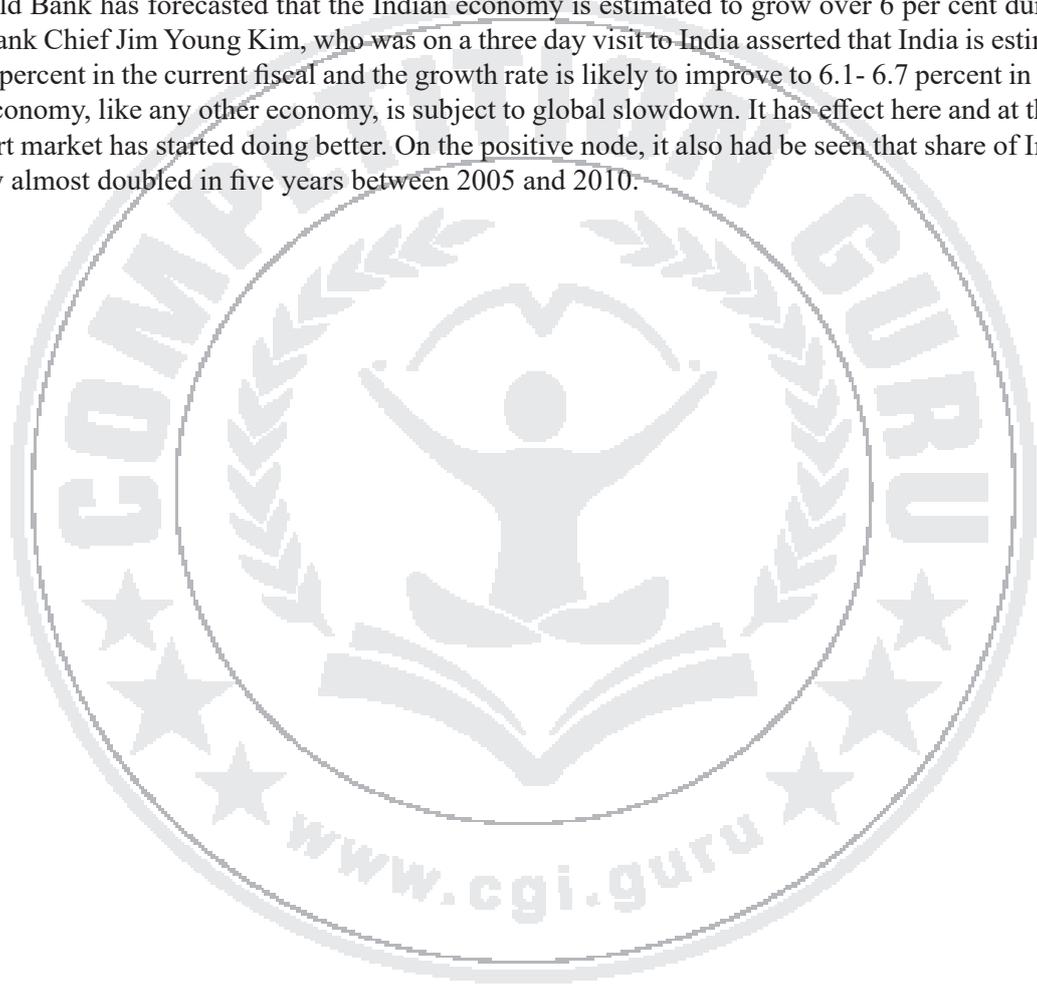
The Union Government and RBI has decided to introduce one billion pieces of 10 Rupees bank notes made of plastic on a field trial basis in five cities. A 10 Rupees note in polymer/plastic on a field trial basis will be



introduced first. The field trail is supposed to be conducted in five cities of Kochi, Mysore, Jaipur, Bhubhaneswar and Shimla with varied geographical locations and climatic conditions. As per the RBI, the primary objective of introduction of polymer notes is to increase its life, it could also help in combating counterfeiting. Various agencies such as the RBI, Ministry of Finance, Ministry of Home Affairs, Security and Intelligence Agencies of the Centre and States, Central Bureau of Investigation are already working in tandem to thwart the illegal activities related to Fake Indian Currency Notes (FICN). The work of these agencies is periodically reviewed by a nodal group set up for this purpose.

World Bank estimated a growth of over 6 percent for the Indian Economy during 2013-14

The World Bank has forecasted that the Indian economy is estimated to grow over 6 per cent during 2013-14. World Bank Chief Jim Young Kim, who was on a three day visit to India asserted that India is estimated to have grown 5 percent in the current fiscal and the growth rate is likely to improve to 6.1- 6.7 percent in 2013-14. The Indian economy, like any other economy, is subject to global slowdown. It has effect here and at the same time, the export market has started doing better. On the positive node, it also had be seen that share of India in global economy almost doubled in five years between 2005 and 2010.





INDIA AT A GLANCE

Capital:	New Delhi	Calling Code:	+91
Area:	3.3 Million sq. km	National Motto:	Satyameva Jayate
Latitude:	6° 44' and 35° 30' north latitude	National Song:	Vande Mataram
Longitude:	68° 7' and 97° 25' east longitude	National Anthem:	Jana Gana Mana
Official Language:	Hindi India Flag	Highest Point:	Mount Godwin-Austen, 28,251 ft
Recognised Languages:	22	Currency:	Indian Rupee
Total Coast Line:	7,516.6 km	Time Zone:	GMT + 05:30 Indian Rupee
Area covered by Forest:	68 million hectares	Life Expectancy Rate	
Population:	1,210,193,422 Billion	Male:	65.8 years
Male:	623.7 million	Female:	68.1 years
Female:	586.4 million	Ethnic Groups:	Australoid, Mongoloid, Europoid, Caucasian, and Negroid
Population Growth Rate:	1.64% during 2001-2011	National Days:	26th January (Republic Day)
Density of Population:	370.8/km² India Map		15th August (Independence Day)
Sex Ratio:	940		2nd October (Gandhi Jayanti; Mahatma Gandhi's Birthday)
Literacy Rate:	74.04%	National Bird:	Indian peacock
Male:	82.14%	National Flower:	Lotus
Female:	65.46%	National Tree:	Banyan Tree
State:	28	National River:	The Ganga
Union Territories:	7	National Aquatic Animal:	River Dolphin
Largest State:	Rajasthan	National Animal:	Tiger
Smallest State:	Goa	National Fruit:	Mango
National Park:	102		
Wildlife Sanctuaries:	441		
Largest City:	Mumbai		

INDIA'S FIRST

- Governor-General of Independent India Lord Lewis Mountbatten
- Indian Governor-General of Independent India Chakravarti Rajgopalachari
- Indian Commander-in-Chief of Free India General Kodandera Madappa Cariappa, 1949
- Field Marshall General S. H. F. J. Manekshaw
- Speaker of loksabha Shri G.V. Mavalankar (15 May 1952- 27 February 1956).
- President Dr. Rajendra Prasad
- Vice-President Dr. Sarvapalli Radhakrishnan



• Prime-Minister	Pt. Jawahar Lal Nehru
• Home Minister	Sardar Vallabh Bhai Patel
• Finance Minister of India	R. K. Shanmukham Chetty
• Auditor General of India	V. Narahari Rao
• Director of CBI	DP Kohli
• National Security Adviser	Brijesh Mishra
• Governor of RBI	Sir Osborne Smith
• Non-Congress Prime-Minister	Morarji Desai from Janata Party in 1977-79
• British Governor-General of Bengal	Warren-Hastings
• Space traveller	S. Leader-Rakesh Sharma
• C. S.	Satendra Nath Tagore
• Woman IAS	Anna Ranjan George, 1950
• Swimmer who crossed over the English channel by swimming	Mihir Sen
• Woman to swim across the English Channel	Arati Saha, 1959
• Raman-Magsaysay awardee	Acharya Vinoba Bhave
• Nobel prize winner	Rabindra Nath Tagore
• Nobel Prize in Physics	C. V. Raman in 1930
• President of National Congress	Vyomesh Chand Banerjee
• Chairman of Lok Sabha	G. B. Mavlankar
• First Woman Chief Minister	Sucheta Kriplani
• Woman Speaker of Lok Sabha	Smt. Meira Kumar, 2009
• Chief Election Commissioner	Sukumar Sen
• Indian Chairman in International Court	Justice Dr. Nagendra Singh
• Foreigner awardee of Bharat Ratna	Khan Abdul Gaffar Khan
• Leader of the Indian Antarctica Mission	Dr. Syed Zahuv Quasim
• Chief Justice of Supreme Court	Justice Hiralal J. Kaniya
• Awarded with 'Bharat Ratnas'	Dr. Sarvapalli Radhakrishnan, Chakravarti Rajgopalachari, Sir C. B. Raman
• Woman Awarded with 'Bharat Ratnas'	Indira Gandhi
• Commandeur of the Order of Arts and Letters	Mrinal Sen
• Chevalier of the Order of Arts and Letter	Sivaji Ganeshan
• Posthumally Bharat Ratna Awardee	Lal Bahadur Shastri
• Person awarded Bhartiya-Gyan-Peeth Purskar	G. Shankar Kurup (Malayalam-1965)
• Woman awarded with Bhartiya-Gyan-Peeth Purskar	Ashapura Devi, 1976
• Woman Sahitya Akademi Award Winner	Amrita Pritam, 1956
• Woman Honours Graduate	Kamini Roy
• Woman Director General of Police	Kanchan C Bhattacharya



- Successful Surgeon who transplanted heart Dr. P. Venugopal
- Woman to received Nobal Prize Mother Teresa
- Woman Governor Sarojini Naidu
- Licensed Pilot J R D Tata
- Woman Air Pilot Durba Banerjee
- Woman Teacher Savitribai Phule
- Successful heart transplanted person Devi Ram (1994)
- President of National Human Rights Commission Justice Rangnath Mishra
- Hindi Literature person-awarded Bhartiya Gyan Peeth Purskar Sumitra Nandan Pant (1968)
- Indian who won the World Billiard award Wilson Jans
- Indian who won the Grammy award Pt. Ravi Shankar
- Person delivered the Lecture in Hindi in U.N.O. Atal Bihari Bajpai (1977)
- Indian member in British House of Commons Dada Bhai Naoroji (1892)
- First President of Indian Science Congress Sir Asutosh Mukherjee
- Mountaineer who scaled Mount Everest 8 times Sherpa-Augarita
- Writer who was awarded 'Vyas Samman' Ramvilas Sharma
- Indian Managing Director of World Bank Gautam Kazi
- Player awarded 'Padam Bhusan' C. K. Naidu
- Actress to win Padma Shri Award Nargis Dutt, 1958
- Indian players played Davis Cup
M. Salim & S. M. Jacob (Singles), A.A. Faiyaz & L. S. Dare (Doubles) (1921)
- Tennis Grandslam title winner Mahesh Bhupati
- Indian player who played the test cricket K. S. Ranjeet Singh (from England)
- Scientist elected for Lok Sabha Dr. Meghnad Saha
- Scientist awarded Ghanshyam Das Birla award Prof. Ashish Datta (1991)
- Literature who was awarded Murti Devi Purskar C. K. Nagraj Rao (1993)
- Person, who became High Commission in Great Britain V. K. Krishna-Menon
- Indian who was awarded the Lenin Peace Prize Dr. Safuddin Kichlu (1952)
- First Indian who contested the election for British Parliament Lal Mohan Ghose
- Woman Graduates Kadambini Ganguly and Chandramukhi Basu, 1883
- Woman Chief Justice of High Court Leila Seth, Himachal Pradesh, 1991
- An Indian, appointed the judge of High Court, during the British period Ram Prasad Ram
- Indian member of Viceroy Executive Council Sir. S. P. Sinha
- Lenin Peace Prize Saifuddin Kitchlew
- Chairman of Finance Commission K. C. Niogi
- Woman Doctorate of Science Asima Chatterjee (1944)



• Woman IPS	Kiran Bedi
• Woman Supreme Court judge	Kumari Fathima Beevi
• Indian member of American Congress	Deleep Singh
• Editor of Time Magazine	Bobby Ghosh
• Director of CBI becoming Governor	Ashwani Kumar
• Person to reach the North Pole	Squadron Leader Sanjay Thapar
• Person to reach the South Pole	Col Jatinder Kumar Bajaj
• Nishan-e-Pakistan	Morarji Desai, 1990
• Magsaysay Award	Vinoba Bhave, 1958
• Miss World	Reita Faria in 1966
• Miss Asia Pacific	Zeenat Aman in 1970
• Miss Universe	Sushmita Sen in 1994
• Miss Earth	Nicole Faria in 2010
• Place to get electricity	Darjeeling in 1897
• Sound film	Alam Ara (1931) directed by Ardeshir Irani
• Colour film	Kisan Kanya (1937), directed by Moti B. Gidvani
• Oscar winner	Bhanu Athaiya for Best Costume Design for Gandhi (film) in 1982.
• Dadasaheb Phalke Award	Devika Rani in 1969
• Chevalier of the Order of Arts and Letters	Sivaji Ganesan
• Test-tube baby	Durga Agarwal, born 1978
• Newspaper	Hickey's Bengal Gazette started in 1760
• First Lady Doctor	Anandibai Joshi
• Satellite	Aryabhata, launched on 19 April 1975
• Man to climb Mt Everest	Tenzing Norgay
• Man to climb Mt Everest without oxygen	Phu Dorjee, 1984
• Woman to climb Mt everest	Bachendri Pal
• District to achieve 100% literacy rate	Ernakulam district, Kerala, 1990
• Captain in Tests	C. K. Nayudu for the 1932 tour of England
• ODI captain	Ajit Wadekar
• Bowler who made hat-trick in Test Cricket	Harbhajan Singh
• Batsman who made 300 runs in test Cricket	Virendra Sehwag
• First Marshal of Indian Air Force	Arjan Singh
• Individual Medal in Olympic games	KD Jadhav
• Grandmaster	Viswanathan Anad
• Woman Grandmaster	Koneru Humpy
• First Indian who individually won the Gold medal in Olympic games	Abhinav Bindra



- First Indian who won the Bronze medal in Boxing in Olympic games Vijendra Kumar
- Fellow of Trinity College, Cambridge Srinivasa Ramanujan
- Fellow of the Royal Society Ardaseer Cursetjee

INDIA MAJOR INTERNATIONAL AIRPORTS

Kolkata Airport (Dum Dum)	Kolkata
Santa Cruz (Chatarpati Shivaji)	Mumbai
Meenambakkam	Chennai
Indira Ghandi Airport	Delhi
Rajsans International Airport	Amritsar

Masoori	Uttrakhand
Mt. Abu	Rajasthan
Nainital	Uttrakhand
Ooty	Tamil Nadu
Shimla	Himachal Pradesh
Srinagar	Jammu & Kashmir

INDIA MAJOR CITIES OF RIVER

City	River
Agra	Yamuna
Allahabad	Confluence of the Ganga, the Yamuna & the Sarswati
Kolkata	Hugli
Delhi	Yamuna
Haridwar	Ganges
Kanpur	Ganges
Ludhiana	Satlaj
Nasik	Godavari
Srinagar	Jhelum
Varanasi	Ganga
Ahmedabad	Sabarmati
Ayodhya	Sarayu
Cuttack	Mahanadi
Guwahati	Brahmaputra
Hyderabad	Musi
Lucknow	Gomti
Mathura	Yamuna
Patna	Ganga/Sone
Surat	Tapti

MAJOR MINERALS

Bauxite	Jharkhand
Coal	Jharkhand
Copper	Jharkhand
Diamond	Panna (Madhya Pradesh)
Gold	Kolar Mines (Karnataka)
Iron	Goa
Lead	Rajasthan
Mica	Jharkhand
Petroleum	Assam
Quartz	Aandhra Pradesh
Silver	Rajasthan
Sulphur	Tamil Nadu
Zinc	Rajasthan

MAJOR HYDRO PROJECT OF INDIA

Name of the Project	River
Bhakra-Nangal Project	Sutlej
Beas Project	Beas (Punjab)
Damodar Project	Damodar
Farakka Project	Ganga, (W.B.)
Hirakud Dam (Orissa)	Mahanadi
Kosi Project	Kosi
Naggarjun Sagar	Krishana (A.P.)
Narmada Sagar Valley Project	Narmada
Rajasthan Canal Project	Sutlej, Bease and Ravi
Tehri Dam Project	Bhilangana, Bhagirath (Uttrakhand)
Thien Dam	Ravi (Punjab)

MAJOR HILL STATIONS OF INDIA

Name	State
Dalhousie	Himachal Pradesh
Darjeeling	West Bengal
Gulmarg	Kashmir
Kasauli	Himachal Pradesh



Indian States, Capitals and State Area

No	State/Union Territory	Capital	State Area (sq km)
1	Andaman and Nicobar Islands	Port Blair	8,249
2	Andhra Pradesh	Hyderabad	275,045
3	Arunachal Pradesh	Itanagar	83,743
4	Assam	Dispur	78,550
5	Bihar	Patna	99,200
6	Chandigarh	Chandigarh	114
7	Chhattisgarh	Raipur	135,194
8	Dadra and Nagar Haveli	Silvassa	491
9	Daman and Diu	Daman	112
10	National Capital Territory of Delhi	Delhi	11,297
11	Goa	Panaji	3,702
12	Gujarat	Gandhinagar	196,024
13	Haryana	Chandigarh	44,212
14	Himachal Pradesh	Shimla	55,673
15	Jammu and Kashmir	Srinagar (S) and Jammu(W)	222,236
16	Jharkhand	Ranchi	74,677
17	Karnataka	Bengaluru	191,791
18	Kerala	Thiruvananthapuram	38,863
19	Lakshadweep	Kavaratti	32
20	Madhya Pradesh	Bhopal	308,252
21	Maharashtra	Mumbai	307,713
22	Manipur	Imphal	22,347
23	Meghalaya	Shillong	22,720
24	Mizoram	Aizawl	21,081
25	Nagaland	Kohima	16,579
26	Orissa	Bhubaneswar	155,820
27	Pondicherry	Pondicherry	479
28	Punjab	Chandigarh	50,362
29	Rajasthan	Jaipur	342,269
30.	Sikkim	Gangtok	7,096
31.	Tamil Nadu	Chennai	130,058
32.	Tripura	Agartala.	10,491
33.	Uttar Pradesh	Lucknow	243,286
34.	Uttarakhand	Dehradun	53,566
35.	West Bengal	Kolkata	88,752

CHANDIGARH: 82838-67867 | NAWANSHAHR 84276-96612 | ROPAR: 84276-96606



WORLD AT A GLANCE

Total Surface Area:	510,064,472 sq km	America, South America, Australia, Antarctica)	
Total Land Area:	148,940,000 sq km (29.2% of Planet Earth's surface)	Total Ocean:	5 (Pacific, Atlantic, Indian, Southern, Arctic)
Total Water Area:	361,132,000 sq km (70.8% of Planet Earth's surface)	UN Recognized Countries:	193
Total Population:	7.04 billion	Total Seas:	137
Total Weight:	5.9722×10^{24} Kg	Primary Tectonic Plates:	8 (African, Antarctic, Australian, Eurasian, Indian, North American, Pacific, South American)
Total Volume:	1.08321×10^{12} km ³	Largest Continent:	Asia, 43,820,000 sq km (29.5% of total World landmass)
Total Age:	4.54 billion years	Smallest Continent:	Australia, 9,008,500 sq km
Surface Gravity:	32.041 ft/s ²	Largest Country:	Russia, 17,098,242 sq km
Distance from Moon:	384,403 km World Map	Smallest Country:	Vatican City - 0.44 sq km
Distance from Sun:	150 million km	Largest Ocean:	The Pacific Ocean - 155,557,000 sq km
Equatorial Radius:	6,378.1 km	Smallest Ocean:	Arctic, 14,056,000 sq km
Mean Radius:	6,371.0 km	Highest Mountain:	Mount Everest, 29,029 ft - Nepal
Polar Radius:	6,356.8 km	Longest River:	The Nile - 6,650 km
Orbiting Speed:	29.78 km/s	Largest Lake:	The Caspian Sea - 371,000 sq km
Orbiting Time:	365.256363004 days	Average Life Expectancy:	67.2 years
Surface Temperature:	-88/5(min/max)°C		
Orbit Size around Sun:	92,956,050 miles (Semi Major Axis)		
Period of Rotation:	23.934 hours		
Speed of Rotation:	1670 km/hr		
Distance from nearest Planet:	38 million km from Venus		
Total Continent:	7 (Asia, Africa, Europe, North		

FIRST IN THE WORLD

SIGNIFICANCE	ACHIVER
• Asian city to host Olympics	Tokyo, Japan, 1964
• Athlete disqualified at the Olympics for drug use	Hans-Gunnar Lijenwall, Mexico Olympics, 1968
• Blind person to conquer the Everest	Erik Weihenmayer, USA, 2001
• Cricket Club	Cricket club founded in Hambledon, England
• Country to Print Books	China
• Country to issue paper currency	China
• Country to start Civil Service Competition	China
• Country to make education compulsory	Prussia



- Country to win World Cup football Uruguay
- Country to make a constitution USA
- Country to Organize NAM Summit Belgrade
- Country to send human to Moon USA
- Country to launch satellite into space Russia
- Country to host modern Olympics Greece
- Country to launch Radio Telescope Satellite into space Japan
- European to visit China Marco Polo
- Man to climb Mt Everest Tenzing Norgay and Edmund Hillary, 1953
- Man to reach North Pole Robert Peary
- Man to reach South Pole Ronald Amundsen
- Man to Fly an aeroplan Wright Brothers
- Man to sail around the World Ferdinand Magellan
- Man to set foot on the Moon Neil Armstrong
- Man to go to the space Major Yuri Gagarin
- Man to draw the map of Earth Anexemander
- Man to compile Encyclopedia Aspheosis
- Man to win Nobel Prize in Literature Rene FA and Silt Pradhom
- Man to win Nobel Prize in Peace Jin F Dunant nad Frederic Peiry
- Man to win Nobel Prize in Physics WK Roentgen
- Man to win Nobel Prize in Chemistry JH Wenthoff
- Man to win Nobel Prize in Medicine AE Wonn Behring
- Man to win Nobel Prize in Economics Ranger Fish and John Tinbergen
- Man to sail around the World alone Joshua Slocum
- Man tourist in Space Dennis Tito
- Man to have climbed Mount Everest Twice Nawang Gombu
- Man Oscar winner for the Best Actor Emil Jannings, 1928
- Man to win Tour de France Maurice Garin, 1903
- Man boxing champion Tim Hyer, 1841
- Man chess champion Wilhelm Steinitz, 1886
- Man to walk in space Alexei Arkhovich Leonov, 1965
- Man heart transplant was per formed by Dr. Christian Barnard, 1967
- Man heart transplant recipient Louis Washkansky, 1967
- Man to fly solo non stop across the Atlantic Charles Lindbergh, 1927
- Man to swim across the English Channel Matthew Webb, 1875
- Man to fly solo nonstop around the world in ballon Steve Fossett, U.S., 2002



- Man to cross the Pacific Ocean in hot air balloon Ben Abruzzo and team in the Double Eagle V
- Movie in the world The jazz Singer , 1927
- Parkinson's disease was first described by James Parkinson, British neurologist, 1817
- Religion of the world Santosh Dharma
- Recipient of a permanent artificial heart Barney Clark, 1982
- Secretary General of UN Trigve Li
- Space shuttle launched Colombia
- Space ship landed on Moon Viking-1
- Space vehicle to land on the moon Lunar Exploration Module (LEM)
- Woman tourist in Space Mrs Anousheh Ansari
- Woman civilian police adviser of the U.N. Kiran Bedi
- Woman Bishop Rev Barbara C. Harris (USA)
- Woman to win Nobel Prize in Literature Selma Lagerlöf
- Woman to win Nobel Prize in Peace Bertha von Suttner
- Woman to win Nobel Prize in Physics Marie Curie-Skłodowska
- Woman to win Nobel Prize in Chemistry Marie Curie-Skłodowska
- Woman to win Nobel Prize in Medicine Gerty Theresa Cori
- Woman to win Nobel Prize in Economics Elinor Ostrom
- Woman Prime Minister of a Country S Bhandarnayake
- Woman Cosmonaut in Space Valentina Tereshkova, USSR
- Woman to Climb Mt. Everest Juno Tabei, Japan
- Woman President of UN General assembly Vijayalakshmi Pandit
- Woman to reach North Pole Mrs Fran Phipps
- Woman to reach Antarctica Caroline Michaelson
- Woman President of a Country Maria Estela Peron
- Woman to sail around the world alone Kat Cotte
- Woman to win an Olympic Gold Medal Charlotte Cooper, UK, Tennis singles, 1900
- Woman professional bullfighter Patricia McCormick, 1952
- Women's Olympic marathon Champion Joan Benoit, Los Angeles, 1984
- Woman to Climb Mt. Everest twice Santosh Yadav
- Woman Oscar winner for Best Actress Janet Gaynor, 1928
- Woman black tennis player to win a singles title at Wimbledon A Gibson, 1957
- Woman to win a Grand Slam Maureen Catherine, 1953
- Woman to swim the English Channel Gertrude Ederle, 1926
- Woman to set foot on North Pole Ann Bancroft, USA, 1986
- University of the world Taxila University



INTERNATIONAL ORGANISATIONS

United Nations & Other Organisation

UN had its origin in August, 1944 at Dumbarton Oaks Conference where the representatives of USA, UK, USSR and China met to form an association for the maintenance of international peace and security. Finally, on June 26, 1945, the charter of the United Nations was signed in a conference called at “San Francisco”, which included the representatives of 51 states. The charter then came into force on 24 October, 1945; thus 24 October has been celebrated as the UN day.

Headquarters, Flag, Languages: United Nation’s Headquarter is situated in Manhattan Island of New York and the European office at Geneva. The Flag of the UNO was adopted in October 1947. The flag includes white UN emblem (two bent olive branches, open at the top and between them is the world map) on a light blue background. the flag was adopted by the UNO in October, 1947. Official Language of UNO are French, Chinese, English, Russian, Arabic and Spanish. While the working languages are only French and English.

Aims and Objectives of UNO: The main objectives of UNO are:

- To maintain international peace and security.
- To develop spirit of co-operation and friendly relations among the nations.
- To promote respect for human rights, dignity and freedom.
- To solve international problems of social, economic, agricultural and humanitarian character.
- To employ international machinery for the promotion of economic and social advancement of all people.

The Charter of United Nations provides for:

1. Maintaining international peace and security.
2. Working towards improved relations among nations based on respect for the principle of equal rights and self-determination of peoples.
3. Cooperation in finding a solution for international social, economic, cultural and humanitarian problems and in advancing respect for human rights and basic freedoms.
4. Serving as a base for coordinating the actions of

nations to attain these common goals.

There are six main organs of UN:

1. General Assembly

The General Assembly consists of the representatives of all the member states. Each member country has one vote. The General Assembly meets at least once in a year, the session commencing on the third Tuesday of September and continuing normally till the middle of December. The Assembly can also meet for special emergency sessions. The sessions are presided over by the President who is elected annually by the members of the General Assembly.

The General Assembly elects the non-permanent members of the Security Council, the members of the Economic and Social Council and the elected members of the Trusteeship Council. The Judges of the International Court of Justice are elected by the General Assembly, in conjunction with the Security Council. The Assembly elects its own President and Vice-Presidents every year.

2. Security Council:

It consists of 15 members each with a single vote. Of these, 5 are permanent members and 10 non-permanent members elected for a term of 2 years by a two-third majority of the General Assembly. The permanent members have the power to veto any move.

The Security Council bears the primary responsibility of maintaining peace and security. It is also responsible for the functioning of the UN trust-territories known as “strategic areas”. Decisions on procedural matters are taken by an affirmative vote of 9 members (7 to 9 in 1968 under Article 109). On substantive matters involving action by member-nations, all permanent members must vote in the affirmative. A single negative vote VETO can prevent the proposals from being accepted.

Permanent Members - China, France, Russia, UK and USA

3. Economic and Social Council:

It is responsible under the General Assembly for carrying out the function of the UN with regard to international economic, social, cultural, educational, health and related matters. It consists of 54 member



States (27 to 54 in 1973 under Article 6 1) elected by a two-third majority of the General Assembly. Nine are elected every year for a three-year term. Retiring members are eligible for immediate re-election.

Each member-nation has one vote and decisions are taken by a majority of members present and voting. The President of the Council is elected every year.

The Council has the following regional Economic Commissions:

- Economic Commission for Europe, ECE- Geneva
- Economic and Social Commission for Asia and the Pacific, ESCAP-Bangkok
- Economic Commission for Latin America, ECLA- Santiago, Chile
- Economic Commission for Western Asia, ECWA- Baghdad.

4. Trusteeship Council:

The Charter of the UN provides for an international trusteeship system to safeguard the interests of the inhabitants of territories which are not yet fully self-governing and which may be placed there under by individual trusteeship agreements. These are called trust territories.

It consists of the permanent members of the Security Council. It meets once a year and can meet on more occasions, if so required. Each member has one vote and decisions are taken by a majority vote.

5. International Court of Justice:

It was created by an international treaty, the Statute of the Court, which forms an integral part of the UN Charter. All members of the UN are ipso facto parties to the Statute of the Court. It comprises 15 Judges. Two judges of the same nationality can, - not serve simultaneously. These judges are elected by the General Assembly in conjunction with the Security Council for a term of 9 years. Retiring judges are eligible for immediate re-election. The Court elects its own President and Vice-President for a term of 3 years and remains permanently in session except for judicial vacations.

The jurisdiction of the Court applies in

- (i) international conventions
- (ii) international custom
- (iii) the general principle of law recognised by civilised nations

- (iv) as subsidiary means for the determination of the rule of law, judicial decisions
- (v) it may also give an advisory opinion on any legal question to any organ of the UN or its agencies.
- (vi) The Court has its seat at the Hague, but may sit elsewhere whenever it considers this desirable.

6. Secretariat

It comprises the Secretary-General, who is the chief administrative officer of the UN and an international staff appointed by him under regulations established by the General Assembly. However, the Secretary-General, the High Commissioner for Refugees and the Managing Director of the Fund are appointed by the General Assembly itself.

List of Secretaries General

1. Trygve Lie (Norway)	1946-53
2. Dag Hammarskjold (Sweden)	1953-61 killed in an air crash
3. U. Thant (Burma)	1961-71
4. Kurt Waldheim (Austria)	1972-81
5. Javier Peres de Cuellar (Peru)	1982-91
6. Dr. Boutros-Boutros Ghali (Egypt)	1992-97
7. Kofi Annan (Ghana)	1997-2007
8. Ban Ki Moon	2007 - till date

International Monetary Fund (IMF) : The IMF came into existence in December 1945, as one among the Bretton Wood twins when the first 29 countries signed its Articles of Agreement. The International Monetary Fund (IMF) is an international organisation that oversees the global financial system by observing exchange rates and balance of payments. An unwritten rule establishes that the IMF's managing director must be non-Italian European and that the president of the World Bank must be from the United States. IMF describes itself as "an organisation of 185 countries, Montenegro being the 185th as of January 18th, 2007. **HQ - Washington, D.C.**

World Bank Group: The World Bank Group is a group of five international organisations responsible for providing finance and advice to countries for the purposes of economic development and eliminating poverty. The Bank came into formal existence on 27 December, 1945 following international ratification of the Bretton Woods



agreements, it approved its first loan to France for postwar reconstruction. **HQ—Washington, D.C.**

Food and Agriculture Organisation (FAO): The FAO is a specialized agency of the United Nations that leads international efforts to defeat hunger. FAO was founded on 16 October 1945, in Quebec City, Canada. In 1951 its headquarters were moved from Washington, D.C., United States, to Rome, Italy. As of 17 November 2007, it had 191 members (plus one member organisation, the European Community and one associate member, the Faroe Islands). **HQ—Rome, Italy.**

International Labour Organisation (ILO): The ILO is a specialized agency of the United Nations that deals with labour issues. Founded in 1919, it was formed through the negotiations of the Treaty of Versailles, and was initially an agency of the League of Nations. The ILO hosts the International Labour Conference in Geneva every year in June. The organisation received the Nobel Peace Prize in 1969. Its secretariat is known as the International Labour Office. Its a tripartite intergovernmental body of governments, employers and workers. **HQ—Geneva, Switzerland.**

United Nations Educational, Scientific and Cultural Organisation (UNESCO): The UNESCO is a specialized agency of the United Nations established in 1945. Its stated purpose is to contribute to peace and security by promoting international collaboration through education, science, and culture in order to further universal respect for justice, the rule of law, and the human rights and fundamental freedoms proclaimed in the UN Charter. As of October 2007, UNESCO had 193 member states and 6 associate members. **HQ—Paris, France.**

International Civil Aviation Organisation (ICAO): The ICAO, an agency of the United Nations set up in 1944, codifies the principles and techniques of international air navigation and fosters the planning and development of international air transport to ensure safe and orderly growth. The ICAO defines the protocols for air accident investigation, followed by transport safety authorities in countries signatory to the Convention on International Civil Aviation, commonly known as the Chicago Convention. **HQ—Montreal, Canada.**

World Health Organisation (WHO): The WHO is a specialized agency of the United Nations that acts as a

coordinating authority on international public health. Established on 7 April 1948, the agency inherited the mandate and resources of its predecessor, the Health Organization, which had been an agency of the League of Nations. WHO compiles the widely followed International Classification of Diseases (ICD). **HQ—Geneva, Switzerland.**

International Atomic Energy Agency (IAEA): The IAEA was established as an autonomous organisation on July 29, 1957. It seeks to promote the peaceful use of nuclear energy and to inhibit its use for military purposes. United States President Dwight D. Eisenhower envisioned, in his “Atoms for Peace” speech before the UN General Assembly in 1953, the creation of this international body to control and develop the use of atomic energy. **HQ—Vienna, Austria.**

International Telecommunication Union (ITU): The ITU is an international organisation established to standardise and regulate international radio and telecommunications. It was founded as the International Telegraph Union in Paris in May 17, 1865, and is today the World’s oldest international organisation. Its main tasks include standardization, allocation of the radio spectrum, and organising interconnection arrangements between different countries to allow international phone calls. **HQ—Paris, France.**

Universal Postal Union (UPU): The UPU is an international organisation that coordinates postal policies between member nations, and hence the worldwide postal system. Each member country agrees to the same set of terms for conducting international postal duties. It is the second oldest, international organisation (after the ITU). It was created in 1874, under the name “General Postal Union”, as a result of the Treaty of Berne signed on 9 October 1874. In 1878, the name was changed to “Universal Postal Union”. **HQ—Berne, Switzerland.**

International Maritime Organisation (IMO): The IMO, formerly known as the Inter-Governmental Maritime Consultative Organization (IMCO), was established in 1948, through the United Nations to coordinate international maritime safety and related practices. However the IMO did not enter into full force until 1958. The IMO promotes cooperation among government and the shipping industry to improve maritime safety and to prevent marine pollution. **HQ—**



London, U.K.

World Meteorological Organisation (WMO): The WMO is a specialized agency of the United Nations. It is the UN system's authoritative voice on the state and behaviour of the Earth's atmosphere, its interaction with the oceans, and the climate produces or the resulting distribution of water resources. It originated from the International Meteorological Organisation (IMO), which was founded in 1873. Established in 1950, WMO became the specialized agency of the United Nations for meteorology (weather and climate), operational hydrology and related geophysical sciences. The WMO helped create the Intergovernmental Panel on Climate Change (IPCC). It is also directly responsible for the creation of the Global Atmosphere Watch (GAW). **HQ—Geneva, Switzerland.**

Interpol (International Criminal Police Organisation): Established as International Criminal Police Commission in 1923 to assist international criminal police co-operation. Its work focuses primarily on public safety, terrorism, organised crime etc. It is the world's third largest international organisation after UN and FIFA. **HQ—Lyon, France.**

International Court of Justice (ICJ): The International Court of Justice (known colloquially as the World Court or ICJ) is the primary judicial organ of the United Nations. Established in 1945 by the Charter of the United Nations, the Court began work in 1946 as the successor to the Permanent Court of International Justice. The ICJ is composed of 15 judges elected to nine year terms by the UN General Assembly and the UN Security Council from a list of persons, nominated by the national groups in the Permanent Court of Arbitration. All 192 UN members are automatically parties to the Court's statute. Article 94 establishes the duty of all UN members to comply with decisions of the Court involving them. If parties do not comply, the issue may be taken before the Security Council for enforcement action. It conducts its business in English and French. **HQ—The Hague, The Netherlands.**

International Criminal Court (ICC): The Netherlands. It is a court created under the Rome Statute of 2002 as an independent, permanent court that tries persons accused of the most serious crimes of international concern, namely genocide, crimes against humanity and war crimes. The ICC is based on a treaty, joined by 104

countries. The ICC is a court of last resort. It will not act if a case is investigated or prosecuted by a national judicial system unless the national proceedings are not genuine. In addition, the ICC only tries those accused of the gravest crimes. **HQ—The Hague**

Organisation for the Prohibition of Chemical Weapons (OPCW): The Netherlands. The Organisation for the Prohibition of Chemical Weapons (OPCW) is an international agency. Its mission is to promote membership of the Chemical Weapons Convention treaty which entered into force in 1997 and mandated the elimination of "the scourge of chemical weapons forever and to verify the destruction of the declared chemical weapons stockpiles within stipulated deadlines". **HQ—The Hague**

United Nations Children's Fund (UNICEF): The United Nations Children's Fund (UNICEF) was created on December 11, 1946. In 1953, its name was shortened from United Nations International Children's Emergency Fund. UNICEF provides long-term humanitarian and developmental assistance to children and mothers in developing countries. UNICEF was awarded the Nobel Peace Prize in 1965. **HQ—New York City, USA**

United Nations Office on Drugs and Crime (UNODC): The UNODC is a United Nations agency which was founded in 1997 as the Office for Drug Control and Crime Prevention with the intent to fight drugs and crime on an international level. This intent is fulfilled through three primary functions: research, lobbying state government to adopt various crime and drug based laws and treaties and assistance of said governments on the ground level. In October 2002, the United Nations Drug Control Programme (UNDCP) was merged into the UNODC. **HQ—Vienna, Austria.**

United Nations Conference on Trade and Development (UNCTAD): The UNCTAD was established in 1963 as a permanent intergovernmental body, UNCTAD is the principal organ of the United Nations General Assembly dealing with trade, investment and development issues. UNCTAD has 191 member States. **HQ—Geneva, Switzerland.**

United Nations Environment Programme (UNEP): It was founded as a result of the United Nations Conference on the Human Environment in 1973. The World



Meteorological Organisation and the UNEP established the Intergovernmental Panel on Climate Change (IPCC) in 1988. UNEP is also one of several implementing agencies for the Global Environment Facility (GEF). The year 2007 has been declared as International Year of the Dolphin by the United Nations and UNEP. **HQ–Gigiri, Nairobi, Kenya.**

United Nations Development Programme (UNDP): The United Nations Development Programme (UNDP), the United Nations’ global development network, is the largest multilateral source of development assistance in the world. The UNDP is an executive board within the United Nations Economic and Social Council. The UNDP Administrator is the third highest ranking member of the United Nations after the United Nations Secretary-General and Deputy Secretary-General. UNDP publishes an annual Human Development Report to measure and analyze developmental progress. **HQ–New York City, USA.**

United Nations High Commissioner for Refugees (UNHCR): The UNHCR (established December 14, 1950) protects and supports refugees at the request of a government or the United Nations and assists in their return or resettlement. It succeeded the earlier International Refugee Organisation and the even earlier United Nations Relief and Rehabilitation Administration. UNHCR was awarded the Nobel Peace Prize in 1954 and 1981. UNHCR presently has major missions in Lebanon, South Sudan, Chad/Darfur, Iraq, Afghanistan as well as Kenya to assist and provide services to IDPs and refugees. **HQ–Geneva, Switzerland.**

United Nations Human Settlements Programme (UN-HABITAT): The UN-HABITAT is the United Nations agency for human settlements. It was established in 1978. It is mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all. **HQ–Nairobi, Kenya.**

United Nations Industrial Development Organisation (UNIDO): The UNIDCO, is a specialized agency in the United Nations system. UNIDO was established as a UN programme in 1966 and became a specialized agency of the United Nations in 1985. **HQ–Vienna, Austria.**

United Nations Population Fund (UNFPA): The United

Nations Fund for Population Activities was started in 1969 and renamed the United Nations Population Fund (UNFPA) in 1987. The United Nations Population Fund is the world’s largest international source of funding for population and reproductive health programs. **HQ–New York, USA.**

World Intellectual Property Organisation (WIPO): The WIPO is one of the specialized agencies of the United Nations. WIPO was created in 1967 with the stated purpose of encouraging creative activity and promoting the protection of intellectual property throughout the world. WIPO currently has 184 member states and administers 23 international treaties. Vatican City and almost all UN members are member of the WIPO. The predecessor to WIPIO was the BIRPI (French acronym for United International Bureau for the Protection of Intellectual Property), which had been set up in 1893 to administer the Berne Convention for the Protection of Library and Artistic Works and the Paris Convention for the Protection of Industrial Property. WIPO was formally created by the Convention Establishing the World Intellectual Property Organisation (signed at Stockholm on July 14, 1967 and as amended on September 28, 1979). **HQ–Geneva, Switzerland.**

World Trade Organisation (WTO): The WTO is an international organisation that establishes rules for international trade through consensus among its member states. It also resolves disputes between the members, which are all signatories to its set of trade agreements. Uruguay Round of General Agreement on Tariffs and Trade (GATT), negotiations culminating in the Marrakesh Agreement that established the WTO. There are 151 member states in the organisation, the latest to join being Tonga on July 27, 2007. Since its inception in 1995, the WTO has been a major focus for protests by civil society groups in many countries. **HQ–Geneva, Switzerland.**

International Red Cross and Red Crescent Movement: The International Red Cross and Red Crescent Movement is an international humanitarian movement founded in 1863, whose stated mission is to protect human life and health, to ensure respect for the human being, and to prevent and alleviate human suffering, without any discrimination based on nationality, race, religious beliefs, class or political opinions. It adopted a new symbol a hollowed out red crystal on a white background



in addition to the present symbols of red cross (1863) and red crescent (1876). Red star of David was used by Israel till now. Awarded the Nobel Peace prize in three times—1917, 1944 and 1963. **HQ—Geneva, Switzerland.**

World Social Forum (WSF): The WSF is an annual meeting held by members of the anti-globalisation movement to coordinate world campaigns, share and refine organizing strategies, and inform each other about movements from around the world and their issues. It tends to meet in January when its “great capitalist rival”, the World Economic Forum is meeting in Davos, Switzerland.

World Economic Forum (WEF): The WEF is a Geneva-based foundation whose annual meeting of top business leaders, national political leaders (presidents, prime ministers and others), and selected intellectuals and journalists is usually held in Davos, Switzerland. There are also regional meetings throughout the year. It was founded in 1971 by Klaus M. Schwab, a business professor in Switzerland.

Global Water Partnership (GWP): It is a network created by stakeholders including Sweden, The UNDP, World Bank and committee of Economic development of Australia. It has been established to ensure optimum use of scarce water resources in an integrated manner to benefit the world community.

Asian Development Bank (ADB): The ADB is a regional development bank established in 1966 to promote economic and social development in Asian and Pacific countries through loans and technical assistance. It is a multilateral development financial institution owned by 66 members, 47 from the region and 19 from other parts of the globe. ADB’s vision is a region free of poverty. Its mission is to help its developing member countries reduce poverty and improve the quality of life of their citizens. The highest policy-making body of the bank is the Board of Governors composed of one representative from each member state. The Board of Governors also elect the bank’s President who is the chairperson of the Board of Directors and manages ADB. Traditionally, and because Japan is one of the largest shareholders of the bank, the President has always been Japanese. **HQ—Manila, Philippines.**

African Development Bank (ADB): Established officially in 1964 as a result of Monrovia Conference

of 1961, under the auspices of the Economic Commission for Africa, the ADBP began operation in 1966 with. With the statute of a regional multilateral development bank, the African Development Bank engaged in promoting the economic development and social progress of its Regional Member Countries (RMCs) in Africa. The African Development Bank Group has two other entities: the African Development Fund (ADF) and the Nigeria Trust Fund (NTF). **HQ—Abidjan, Cote D’Ivoire.**

UN Democracy Fund (UNDEF): The UN Democracy Fund will be a voluntary fund housed in the UN Fund for International Partnerships (UNFIP), but with its own Executive Head who will report to an Advisory Board of Member States on substantive matters. In order to ensure transparency and accountability, a dedicated support office will arrange for monitoring, evaluation and auditing of the program. The idea for the Fund was first articulated by President Bush in a speech before the UN General Assembly last fall and has been embraced by the 141 nations that attended the third ministerial meeting of the Community of Democracies in Santiago, Chile in April 2005.

UN Secretaries General

Year	Name	Nation
1946	Trygve Lie	Norway
1953	Dag Hammarskjold	Sweden
1961	U Thant	Burma
1972	Kurt Waldheim	Austria
1982	Javier Peres De Cuellar	Peru
1992	Dr. Boutros Boutros Ghali	Egypt
1997	Kofi Annan	Ghana
2007	Ban Ki Moom	S. Korea

Association of Southeast Asian Nations (ASEAN): The ASEAN is a geopolitical and economic organisation of 10 countries, located in Southeast Asia. ASEAN was established on 8 August, 1967 in Bangkok by the five original Member Countries namely—Indonesia, Malaysia, Philippines, Singapore, and Thailand. Brunei Darussalam joined on 8 January 1984, Vietnam on 28 July 1995, Lao PDR and Myanmar on 23 July 1997, and Cambodia on 30 April 1999. **HQ—Jakarta, Indonesia.**

ASEAN Plus Three (APT): APT is a forum that functions as a coordinator of cooperation between Association of Southeast Asian Nations and the three East Asian nations



of China, Japan, and South Korea. The first leaders' meeting was held in 1997 and the group's significance and importance was strengthened by the Asian Financial Crisis. The grouping was institutionalised by 1999.

ASEAN Regional Forum (ARF): ASEAN Regional Forum is an informal multilateral dialogue of 25 members that seeks to address security issues in the Asia-Pacific region. ARF met for the first time in 1994. The current participants in the ARF are as follows: ASEAN, Australia, Canada, People's Republic of China, European Union, India, Japan, North Korea, South Korea, Mongolia, New Zealand, Pakistan, Papua New Guinea, Russia, East Timor, and the United States. Bangladesh was added to ARF as the 26th member, starting from July 28, 2006.

European Union (EU): The EU is a supranational and intergovernmental union of 27 democratic member states in Europe. It was established under that name by the Treaty on European Union (Maastricht Treaty) signed on February 7, 1992 in Maastricht, Netherlands. The Union has a single market consisting of a customs union, a currency called the euro (adopted by 13 member states), a Common Agricultural Policy, a common trade policy and a Common Fisheries Policy.

Caribbean Community (CARICOM): The Caribbean Community and Common Market or CARICOM was established by the Treaty of Chaguaramas which came into effect on August 1, 1973. The first four signatories were Barbados, Jamaica, Guyana and Trinidad and Tobago. CARICOM replaced the 1965–1972 Caribbean Free Trade Association (CARIFTA). Currently CARICOM has 15 full members, five associate members and seven observers. From March 2004, Haiti's participation in CARICOM was suspended by its interim Prime Minister. But in early June 2006, Haiti was readmitted as a full member of the CARICOM. **HQ—Georgetown, Guyana.**

Economic Community of West African States (ECOWAS): The ECOWAS is a regional group initially of sixteen countries, founded on May 28, 1975 when sixteen West African countries signed the Treaty of Lagos. Its mission is to promote economic integration. **HQ—Abuja, Nigeria.**

Economic and Monetary Community of Central Africa (CEMAC): The CEMAC is an organisation of states of Central Africa established to promote economic integration among countries that share a common

currency, the CFA franc. CEMAC is the successor of the Customs and Economic Union of Central Africa (UDEAC), which it completely superseded in June 1999 (through an agreement from 1994). Its six member states are Cameroon, the Central African Republic, Chad, the Republic of the Congo, Equatorial Guinea and Gabon. Equatorial Guinea joined in January 1984. **HQ—Bangui, Central African Republic.**

Southern African Customs Union (SACU): SACU is the oldest customs union in the world. It was established in 1910 as a Customs Union Agreement between the then Union of South Africa and the High Commission Territories of Bechuanaland, Basutoland and Swaziland. With the advent of independence for these territories, the agreement was updated and on December 11, 1969 it was re-launched as the SACU was the signing of an agreement between the Republic of South Africa, Botswana, Lesotho and Swaziland. The updated union officially entered into force on March 1, 1970. After Namibia's independence in 1990, it joined SACU as its fifth member. **HQ—Windhoek, Namibia.**

Cooperation Council for the Arab States of the Gulf (GCC): The Cooperation Council for the Arab States of the Gulf, formerly named and still commonly called Gulf Cooperation Council (GCC) is a regional organisation involving the six Arab Gulf states with many economic and social objectives in mind. Created on May 25, 1981, the Council is comprised of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates. Not all of the countries neighboring the Persian Gulf are members of the council. Specifically, Iran and Iraq are not members. Yemen is currently (as of 2007) in negotiations for GCC membership, and hopes to join by 2016. On the economic front, the GCC aims to create a common market by 2007 and to adopt a single currency, the Khaleeji, in 2010. **HQ—Riyadh.**

South Asian Association for Regional Cooperation (SAARC): SAARC is the largest regional organisation in the world by population, covering approximately 1.5 billion people. SAARC is an economic and political organisation of eight countries in Southern Asia. The organisation was established on December 8, 1985 by India, Pakistan, Bangladesh, Sri Lanka, Nepal, Maldives and Bhutan. Afghanistan became a member (eighth) on April 3, 2007. It declared 2006–2015 as the 'SAARC decade of poverty alleviation'. It was agreed in principle



to the desire of China and Japan to become SAARC observers. The Islamic Republic of Iran is the only country in Southern Asia that is not a part of SAARC. In April 2006, the United States of America and South Korea made formal requests to be granted observer status. The European Union has also indicated interest in being given observer status, and made a formal request for the same to the SAARC Council of Ministers meeting in July 2006. On August 2nd, 2006 Foreign ministers of SAARC countries agreed in principle to grant observer status to the US, South Korea and the European Union.

HQ—Kathmandu, Nepal.

Group of 77 (G-77): The Group of 77 at the United Nations is a loose coalition of developing nations, designed to promote its members' collectives, economic and interest to create an enhanced joint negotiating capacity in the United Nations. There were 77 founding members of the organisation, but the organisation has since expanded to 130 member countries. It is modelled on the Group of 7, which now contains 8 countries. The group was founded on June 15, 1964 by the "Joint Declaration of the Seventy Seven Countries" issued at the United Nations Conference on Trade and Development (UNCTAD). **HQ—New York, USA.**

Intergovernmental Group of Twenty Four (G-24): The Intergovernmental Group of Twenty-Four on International Monetary Affairs and Development (G-24) was established in 1971. Its main objective is to concert the position of developing countries on monetary and development of finance issues. It consists of countries from three regions of Africa, Latin America and the Caribbean and Asia. **HQ—Washington D.C., USA**

North American Free Trade Area (NAFTA): The North American Free Trade Area is the trade bloc created by the North American free Trade Agreement (NAFTA) and its two supplements, the North American Agreement on Environmental Cooperation (NAAEC) and the North American Agreement on Labor Cooperation (NAALC) whose members are Canada, Mexico and the United States. It came into effect on 1 January 1994. It is the world's largest free trade area.

Developing 8 (D-8): The Developing 8 (D-8) is a group of developing countries that have formed an economic development alliance. It consists of Bangladesh, Egypt, Indonesia, Iran, Malaysia, Nigeria, Pakistan and Turkey.

HQ—Istanbul, Turkey.

Organisation for Economic Co-operation and Development (OECD): The OECD is an international organisation of those developed countries that accept the principles of representative democracy and a free market economy. It originated in 1948 as the Organisation for European Economic Co-operation (OEEC) to help administer the Marshall Plan for the reconstruction of Europe after World War II. Later its membership was extended to non-European states, and in 1961 it was reformed into the Organisation for Economic Co-operation and Development. There are currently thirty full members; of these, 24 are described as high-income countries by the World Bank. **HQ—Chateau de la Muette in Paris, France.**

Organisation of Petroleum Exporting Countries (OPEC): The OPEC is a permanent, intergovernmental Organisation, created at the Baghdad Conference on September 10-14, 1960, by Iran, Iraq, Kuwait, Saudi Arabia and Venezuela. The five Founding Members were later joined by nine other Members Indonesia's membership currently under review as Indonesia is no longer considered by OPEC as a net oil exporter. Former Members are Gabon (full member from 1975 to 1995) and Ecuador (full member from 1963 to 1993). However Ecuador has expressed interest in rejoining. OPEC's official language is English, although the official language of a majority of OPEC member-states is Arabic, as seven current members are Arab states. Only one member nation (Nigeria) has English as an official language. From 1976-2006 OPEC gained on new member nations. In November 2006, the Angolan Government announced its intention to apply for membership and subsequently joined on 1st January 2007. Sudan has also expressed intent for joining. Russia, though a net exporter of oil, has failed to gain membership into the grouping. **HQ—Vienna, Austria.**

Asia-Pacific Economic Cooperation (APEC): The APEC is an economic forum for a group of Pacific Rim countries to discuss matters on regional economy, cooperation, trade and investment. The current membership of APEC consists of 21 members, which includes most countries with a coasting on the Pacific Ocean. the last countries to have joined APEC, during its sixth leader's summit in Kualalumpur, November



1998 were Peru, Russia and Vietnam. **HQ–Singapore.**

Organisation of the Islamic Conference (OIC): OIC is an inter-governmental organisation with a Permanent Delegation to the United Nations. It groups 57 mostly Islamic nations in the Middle East, North, West and Southern Africa, Central Asia, Europe, Southeast Asia, the Indian subcontinent and South America. **HQ–Jeddah, Saudi Arabia.**

African Union (AU): The AU is an organisation consisting of fifty-three African States. Established in 2001, the AU was formed as a successor to the amalgamated African Economic Community (AEC) and the Organisation of African Unity (OAU). The African Union was launched in Durban on July 9, 2002, by its first president, South African Thabo Mbeki, at the first session of the Assembly of the African Union. Eventually, the AU aims to have a single currency and a single integrated defence force, as well as other institutions of state, including a cabinet for the AU Head of State. The AU covers the entire continent except for Morocco, which opposes the membership of Western Sahara/Sahrawi Arab Democratic Republic. However, Morocco has a special status within the AU and benefits from the services available to all AU states from the institutions of the AU. **HQ–Addis Ababa, Ethiopia.**

League of Arab States: The League of Arab States, or Arab League, is a voluntary association of countries whose peoples are mainly Arabic speaking. It aims to strengthen ties among member states, coordinate their policies and direct them towards the common good. The idea of the Arab League was mooted in 1942 by the British, who wanted to rally Arab countries against the Axis powers. However, idea did not take off until seven states formed the Arab League on March 22, 1945. It has 22 members, including Palestine, which the league regards as an independent state. In January 2003, Eritrea joined the Arab League as an observer. **HQ–Cairo, Egypt.**

North Atlantic Treaty Organisation (NATO): The North Atlantic Treaty Organisation (NATO) also called the North Atlantic Alliance, the Atlantic Alliance, the Western Alliance, is a military alliance established by the signing of the North Atlantic Treaty on 4 April 1949. The organisation establishes a system of collective security whereby its member states agree to mutual

defense in response to an attack by any external party. The Treaty of Brussels, signed on 17 March 1948 by Belgium, the Netherlands, Luxembourg, France and the United Kingdom is considered the precursor to the NATO agreement. The 2006 NATO summit was held in Riga, Latvia, which had joined the Atlantic Alliance two years earlier. It is the first NATO summit in a former COMECON country. Membership went on expanding with the accession of seven more European countries to NATO—Estonia, Latvia and Lithuania and also Slovenia, Slovakia, Bulgaria, and Romania thereby taking the membership to 26. These 7 countries joined NATO on 29 March 2004. **HQ–Brussels, Belgium.**

Commonwealth of Independent States (CIS) : The CIS is the international organization, or alliance, consisting of 11 former Soviet Republics: Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Ukraine, and Uzbekistan and one associate member. Turkmenistan discontinued permanent membership as of August 26, 2005 and is now an associate member. The CIS is not a confederation. On December 21, 1991, the leaders of 11 of the 15 constituent republics of the Soviet Union met in Almaty, Kazakhstan, and signed the charter, thus de facto ratifying the initial CIS treaty and launching the organisation. **HQ–Minsk, Belarus.**

Indian Ocean Rim-Association for Regional Cooperation (IOR-ARC): The IOR-ARC, initially known as the Indian Ocean Rim Initiative, is an international organization with 18 member states. It was first established in Mauritius on March 1995 and formally launched on 6-7 March 1997. Countries with the status of dialogue partners are China, Egypt, France, Japan and United Kingdom. **HQ–Mauritius.**



WORLD HISTORY: IMPORTANT BATTLES

Battle	Period/Year	Countries Involved
Battle of Megiddo	508 BC	Necho of Egypt and Josiah of Judah; Egyptians were victorious
Battle of Marathon	490 BC	Athenians and Persians; King Darius of Persia was defeated
Battle of Thermopylae	480 BC	Spartans led by Leonidas and Persians led by Xerxes- Greeks were defeated
Battle of Salamis	480 BC	Athenian fleet and Persian fleet fought in the Bay of Salamis; Persian fleet was defeated
Battle of Plataea	479 BC	Greek and Persian forces; Persian forces were defeated
Battle of Mycale	479 BC	Greek and Persian fleets; Persian fleet were defeated
Spartan War 1 (Peloponnesian War)	459 BC	Sparta and Athens; lasted for 30 years
Spartan War 11	431-21 BC	Sparta and Athens; Spartans were victorious
Battle of Arabia	331 BC	Greek and Persian forces; Greeks were victorious
Battle of Magnesia	190 BC	Syrian and Roman forces; Syrian forces were defeated (north-west Lydia)
Hundred Year War	1338-1453	France and England
War of the Roses	1455-85	Civil War in England
Anglo-Spanish War	1588	Spanish and English fleets fought in the English Channel; Spanish Armada was defeated
Thirty Year War	1618-48	Religious cum-political war between the Lutherans and Catholics in Germany, which developed into an international war
Civil War in England	1642-49	Cavaliers (King Charles I supporters) and forces of Parliament (led by Oliver Cromwell); King Charles I was executed
Battle of Gibraltar Bay	1607	The Dutch defeated the Spaniards and the Portuguese
War of Austrian	1740-48	Queen of Austria, Maria Theresa (daughter of Charles Succession VII), was challenged by King Frederick II of Prussia; England supported the Queen and Frederick was helped by France. Ended with a treaty which recognised the Queen's right to the throne after the death of King Frederick
Seven Year War	1756-63	Britain and France against Austria and Prussia; the British alliance won
Battle of the Nile	1798	British and French fleets; Britain was victorious
Battle of Trafalgar	1805	British fleet, commanded by Admiral Nelson, defeated the fleets of France and Spain; Nelson was killed during the battle
Battle of Austerlitz	1805	Britain, Austria, Russia and Prussia on one side and France on the other
Battle of Borodino	1812	France and Russia
Battle of Leipzig	1813	Germany and combined forces of Austria, Prussia and Russia, defeated Napoleon
Battle of Waterloo	1815	British forces led by Duke of Wellington defeated French forces led by Napoleon Bonaparte
First China War (First Opium War)	1840	China and Britain; the Chinese yielded in this trade war
American Civil War	1861-65	Northern and Southern states of America, for the abolition of slavery;



Boer War	1899-1901	Abraham Lincoln who led the North defeated the Southern states Revolt of Transvaal Boers was suppressed by the British forces; Boers, who belonged to Dutch Protestant stock, opposed Britishers because of the abolition (A slavery by Britain)
Russo-Japanese War (Battle of Port Arthur and Battle of Thu)	1903	Russia and Japan, in the Sea of Japan: Russia was defeated
Balkan War 1	1912	Turkey and Balkan countries (Montenegro, Serbia, Bulgaria and Greece); Turkey defeated
	1913	Invasion of Serbia and Greece by Bulgaria; Bulgaria defeated by combined forces of Serbia, Greece, Rumania, Montenegro who stripped Turkey of most of its European territories
World War 1	1914-18	Germany with Austria, Hungary and Turkey) against Britain (with France, USA, Russia, Japan, Canada, Australia and Belgium); Germany and its allies were defeated
Desert War	1942	Italian Army from Libya invaded Egypt in order to attack British forces
Israel-Arab War	1967	Six day war, shortest war in history: Arab forces led by Egypt, Syria and Jordan were defeated
Pakistan-Bangladesh War	1971	Mukti Bahini forces aided by India against the Pakistani forces stationed in Bangladesh (former East Pakistan)
Gulf War 1	1991	US-led multinational forces attacked Iraq to oust Iraqi troops from Kuwait; Iraq was defeated
US-Afghanistan	2001	US-led coalition forces attack Afghanistan to bring down the Taliban regime in Afghanistan in retaliation to the September 11 terrorist attack in the USA
Gulf War 11	2003	US-led coalition forces dethroned the Iraqi President Saddam Hussein



PARTS OF THE CONSTITUTION

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ART CULTURE : INDIA

INDIAN CLASSICAL DANCES

BHARATNATYAM

Perhaps the most ancient and the most popular of the classical dance of India is the Bharat Natyarm which developed in South India, especially in Tamil Nadu. The thematic and musical contents of this dance were evolved by the musicians namely Poniah Pillai and brothers of the Tanjore Court in the 18th and 19th centuries.

Famous Exponents: Bala Saraswathi, Shanta Rao, Mrinalini Sarabhai, Yamini Krishnamurthy, Kamala, Vaij antimala, Sonal Man Singh, Samyukta Panigrahi, Rukmini Devi.

KATHAKALI

Originating in Kerala, Kathakali is the most refined, the most scientific and elaborately defined dance. It is regarded as the ballet of the east. It is very exciting art form demanding not only complete control of practically every fibre of the artist's body, but also intense sensitivity of emotion.

Kathakali's popularity is largely due to poet Vathathol Narayan Menon.

Famous Exponents: Kunju Kurup, Ragini Devi, Shanta Rao, Koppan Nair, Mrinalini Sarabhai, Kanak Pele, Rita Ganguly, Krishnan Nair, Gopinathan, Karunakaran Nair.

KATHAK

The popular dance form of North India, mainly in Uttar Pradesh and Rajasthan, Kathak narrates stories from epics. Later, mime and gesture were added to the recitation of Katha-story. The Radha-Krishna legend is the central theme. The kathak or story-teller of yore was a versatile actor-musician-dancer, who addressed himself directly to his audience.

Famous Exponents: Sitara Devi, Birju Maharaj, Gopi Krishna, Binda Din Maharaj, Darnyanti Joshi, Kalkadin, Aachan Maharaj, Uma Sharma.

ODISSI

It is the classical dance of Orissa. It was evolved in the famous temple-Venkateshwara in Bhubaneswar, the Jagannath Temple in Puri and the Konark Sun temple.

The 12th century poetic work Gita Govinda of Jayadeva dominates the poetical and musical content of this dance style.

Its modern revival is credited to Kalichandra Kalicharan Patnaik. Samyukta Panigrahi had popularised the dance through her performances.

Famous Exponents: Mohan Mahapatra, Kelucharan Mahapatra, Mayadhar Pant, Madhvi Mudgal, Pankaj Charan Das, Hare Krishna Behra, Myrta Bravie of Argentina, Sharon Lowen of the United States.

MANIPURI

It is the classical dance of Manipur. At first the Manipur followed the Shaivite faith enacting dance-drama on Lord Shiva and his consort Parvati. Lal Haraoba is the oldest style of the traditional dance of Manipur. There are three main Rasaleelas in the dance-Maha Rasa, Vasanta Rasa and Kunja Rasa.

With the advent of Vaishnavism during the 15th and 16th centuries, Krishna and Radha became the principal divinities of Manipuri dance. It is performed by both men and women.

Famous Exponents: Charu Mathur, Sadhna Bose, Guru Bipin Sinha, Jhaveri Sisters, T Nadia Singh.

KUCHIPUDI

The Kuchipudi dance came into existence in the 17th century through the Bhakti cult in the small village of Kuchelapuram in Andhra Pradesh. It is the corresponding style of the Bhagavata Mela Nataka of Tamil Nadu. Except that the emphasis is on animation, the grammar is derived from the 'Natyashastras' and in all other aspects it is akin to Bharat Natyam. Tirtha Narayan and Siddendra Yogi evolved this style. It was a male prerogative. In recent years women have taken to it.

The credit goes to Lakshmi Narayan Shastri for having brought renown to this dance during the 20th century.

Famous Exponents: Yamini Krishnamurthy, Swapnasundari, Shobha Naidu Raja and Radha Reddy, Vempati Stayam, Vedanatam Stayam.



FOLK DANCES

- **Assam:** Baisakhi Bihu; Khel Goapl; Rakhali Leela; Tabal Chongbi; Canoe; Nangkrem, Maharas
- **Andhra Pradesh:** Ghanta Mardala; Ghurayayyal Tholu, Bornmalata, Veedhi Natakam, Burrakatha
- **Bihar:** Jata Jatin; Chhau; Kathputli; Bakho; Jhijhiya; Samo-Chakwa; Karma; Natua, Gadur
- **Chhattisgarh:** Panthi, Danda, Sarhul, Raut, Suaa, Karma Goa : Dhakto, Shigmo, Talagadi, Tongamel, Mussal Khel, Corridinho
- **Gujarat:** Dandiya Rasa; Rasa Leela; Garba Lasya Nritya; Tippani; Ghenaiya
- **Haryana:** Jhumar; Rasa Leela; Phag Dance; Daph; Dhamal; Loor; Gugga; Khorla; Gagor
- **Himachal Pradesh:** Mahasu; Thali; Nati; Jadda; Jaintia; Chharba
- **Jammu & Kashmir:** Rouf; Hikar
- **Jharkhand:** Karma, Jhumri, Jogida, Panwaria
- **Karnataka:** Yakshagana; Huttari; Suggi Kunitha, Kola
- **Kerala:** Koodiyattam; Kaliyattam; Krishnattam; Kaikot tikalai; Mohiniyattam; Oottam Thulal; Sari; Tappatrikkali
- **Madhya Pradesh:** Ghero
- **Maharashtra:** Lezim; Dahikala; Lavani; Tamasha; Dasavatar; Mauni
- **Manipur:** Basant Rasa
- **Orissa:** Bahaka Wata (Sanchar); Dandanata (Cktadya); Jaddtze; Ghumara; Chhau
- **Pondicherry:** Poorakkali, Kolkalim, Mascarada
- **Punjab:** Bhangra; Giddha, Jhumar, Ludi Sami
- **Rajasthan:** Jhumar (Ghumar); Gangore; Ginad; Jhulan-Leela; Gopika Leela; Khyal; Chakri; Susini; Terahataal
- **Tamil Nadu:** Kolattani; Pinnal Kolattam; Kummri; Dummy horse dance; Karagam; Kavadi
- **Uttar Pradesh:** Natuanki; Rasa Leela; Kajri; Karan; Kumaon; Jhora; Chappeli
- **Uttaranchal:** Jagar, Chaufulla, Jhumaila, Jhoda
- **West Bengal:** Katti dance; Baul Dance; Kirtana Jatra
- **West Bengal:** Katti dance; Baul Dance; Kirtana Jatra

NORTH INDIAN MUSIC & SOUTH INDIAN MUSIC COMPARED

NORTH	SOUTH
<p>Forms of Musical Compositions Dhrupad; Bhairavi; Dhamar; Khyal; Thumari; Qawaali; Dadra and Ghazal</p> <p>Some Famed Composers Amir Khusrav; Swami Haridas; Shyama Shastri; Swathi Thirumal; Annamacharya Tansen; Baiju Bawara; and Keshetrajna Mohammad Shah Rangeela</p> <p>Modern Exponents Kumara Gandharva; Bhimsen Joshi; Sidheswari Devi; Girija Devi</p>	<p>Varnam; Kritti; Ragamalika; Javali; Padam and Slokam</p> <p>Purandhara; Thyagaraja; Muthuswami Dikshitar</p> <p>M. N. Subhalakshmi; D. K. Jayaraman; M. Somasundaram; S. Srinivas Iyer.</p>



INDIAN MUSIC

The origin of the Indian music is said to be rooted in the Sama Veda. The rishi Narada, is supposed to have taught men music. The first reference to musical theory is perhaps in the Rikpratisakya (C. 400 BC).

The basic scale of modern North Indian music heptatonic and its seven notes (called Sadaj; Rishabha; Gandhara; Madhyam; Panchama, Dhaivata and Nishada, abbreviated to Sa, ri, ga, ma, pa, dha and ni) correspond to those of the European Major scale.

The two predominant styles of music prevalent in India today are the Hindustani and Karnataka. The main difference in two styles can be explained as follows. In Hindustani music, ragas are sung elaborately and for a longer duration giving more importance to its emotional content. In Karnataka music, ragas are sung with less elaboration but the rhythmical patterns are varieties of tala that are definitely elaborated. The manner of interpretation is different in both styles. In Hindustani music, the emphasis is on free improvisation. Karnataka music stresses intricate combination of both suara and tala rather than emotional expression. However, the concept of raga is common to both and they have the same suaras or notes.

Raga and tala are the two unique contributions of Indian music to the world. Raga is the epitome of melody and tala is the rhythmic aspect.

MUSICAL FORMS AND ASSOCIATED SINGERS

- **Dhrupad & Dhamar** : Nasir Moinuddin Dagar, Nasir Aminuddin Dagar
- **Khayal** : Mushtaq Hussain Khan, Faiyaz Khan, Gauhar Jan
- **Tarana** : Mogubai Kurdikar
- **Tappa** : Pandit Krishnarao Shankar, Siddheshwari Devi
- **Thumri** : Rasoolan Bai, Siddheshwari Devi, Gauhar
- **Dadra** : Siddheshwari Devi
- **Kajri Chaiti, Hori** : Rasoolan Sai
- **Sawan** : Begum Akkztar
- **Bhajan** : Bade Ghulam Ali Khan, Omkar Nath Thakur
- **Qawali** : Iqbal, Afzal and Sabri, Azad Yusuf Qawal

FAIRS AND FESTIVALS OF INDIA

- **Hindu Festivals**: Maha Kumbh Mela (held 4 times in 12 years at Hardwar, Ujjain, Nasik and Prayag i.e. (Allahabad). Vasanta Panchami, Shivaratri, Holi, Rama Navami, Vaisakhi, Ganga Dussehra, Deva Shayani Ekadeshi, Naga Panchami, Raksha Bandhan, Ganesh Chaturthi, Krishna Janmashtami, Pitrapaksh, Navaratri, Dussehra, Diwali (or Deepawali), Kartiki Purnima, Deva Prabodhani Ekadeshi.
- **Muslim Festivals**: Muharram, Shab-i-Barat, Ramzan (or Ramadan), Id-ul-Fitr, Id-ul-Zuha (or Azha or Bakra-Id), Barawafat (or Id-i-Milad), Giarahvin Sharif, Urs.
- **Christian Festivals**: Christmas, Good Friday, Easter
- **Sikh Festivals**: Vaishakhi, Guruparb, Jaistha, Lohri
- **Buddhist Festivals**: Buddha Jayanti
- **Jain Festivals** : Mahavira Jayanti, Paryushan, Ashtanika, Arathyatra
- **Parsi Festivals** : Jamshed-i-Navroz, Khordad Sal, Papeti.
- **Secular Festivals**: Republic Day, Independence Day, Gandhi Jayanti, Children Day.

REGIONAL FESTIVALS

- **Andhra Pradesh and Tamil Nadu** : Pongal, Tyagaraja Festival, Brahmotsavam, Teppozh, Tamil and Telugu New Year Day, Madurai River Festival, Kaveri River Festival, Festival at Velanganni, Karthika Festival, Vaikuntha Ekadeshi, St. Thomas' Day, Fire-Walking Festival.
- **Assam and Manipur** : Bhageli Bihu, Bohag Bihu (or Rangali Bihu), Kati Bihu (or Rangati Bihu), Spring Festival of Konyak Nagas, Manipur Ras Lila Festival
- **Bengal** : Gangasagar Mela, Ramakrishna Utsav, Dol Purnima, Naba Barsha.
- **Bihar** : Chhath, Sarhul
- **Goa** : Zatra at Cansaulim, Feast of St. Francis Xavier, Carnival.
- **Himachal Pradesh** : Minjar Mela, Jwalamukhi Fair
- **Karnataka** : Makara Sankranti, Ugadi, Karago,



Feast of St. Philomena, Dusahra, Urs of Hazrat Khwaja Bande Nawaz Chisti, Headannointing ceremony (At Sravanbelagola)

- **Kashmir** : Nav Warih, Sont, Vaisakhi, Jeth Ashtami, Mela Hemis Gompa, Har Navami, Pilgrimage to Amarnath Cave (Chhari Festival), Urs Shah Hamadan, Kichri Amavasya.
- **Kerala** : Thye Pongal, Vishu, Poorum, Onam.
- **Maharashtra and Gujarat** : Gudi Padva, Dev Divali, Navratri, Ganpati Festival
- **Orissa** : Car Festival (at Puri)
- **Rajasthan and Madhya Pradesh**: Gangaur, Teej, Pushkar Fair, Urs at Ajmer Sharif.
- **Tripura**: Karchi Puja, Ker Puja, Tripureshvari Temple Festival.
- **Uttar Pradesh** : Brahmatsav, Rar navami Sravana Festival, Ban Yatra, Dussehra, Kans Ka Mela.

INDIAN PAINTINGS

- **Ajanta Paintings** : The mural paintings of Ajanta (Maharashtra) belongs to the 1st century BC to 8th century AD. These frescoes are associated with the life history of the Buddha and the Jataka stories. The mural tradition of Ajanta were continued in Badami of Chalukya (6th century), Panamalai of Pallava (7th century), Sittannaval of Pandya (9th century) and Tanjore (Thanjavur) of Chola (10th-11th century).
- **Paintings of 12th and 16th Centuries** : There were two distinct styles: (i) Centred in Western India (Gujarat, Malwa and Rajasthan) mainly of Jain texts which distorted the human figure, and (ii) Centred in Eastern India mainly of Buddhist texts which preserved the elegant classical tradition of Ajanta.
- **Mughal Paintings** : Mughal painting was primarily executed as miniatures on a full page. It reflected the personality of the successive rulers. Its subject matter was drawn increasingly from official life. It contained a very large and sweeping illustrations of the epic Hamza Nama (1560- 1574). Portraits (portrait paintings) are its most significant contribution.
- **Rajput Paintings** : The Rajput painting specialized in illustrating the Hindu epic legends. It depicted

the stories of Rama, Krishna Bhagavata and Gita Govinda. Its approach was full of affection and drew inspiration from the ancient art of Ajanta, Bagh and Jain miniatures.

- **Paintings during British Rule**: The European oil paintings took the place of traditional Indian art. It was traditionalist in theme and nationalist in inspiration. The government art schools at Kolkata, Mumbai and Chennai taught Western style and technique.
- **Modern Paintings** : The modern school of paintings in India was pioneered by Abindranath Tagore, Jamini Roy, Rabindranath Tagore and Amrita Shergil. It integrated Indian traditions with western style. This school got impetus after independence. The modern paintings are complex, thought-provoking and symbolic.

INDIAN CINEMA

The first exposure to motion pictures was on July 7, 1896 when the Lumiere Brothers' Cinematographer Maurice Sestier unveiled six soundless short films at Watson Hotel in Bombay. The films were Arrival of a train, The Sea Bath, Ladies and Soldiers on Wheels.

- In 1898 Prof. Stevenson brought first Bioscope to Calcutta at the Star Theatre.
- Harishchandra Sakharania Bhatwadekar (Save Dada) was the first Indian to import a cine camera from London in 1899 and turned exhibitor and filmmaker.
- In 1902 JF Madan launched his Bioscope Show at Calcutta and opened the first cinema hall in India-Elphin-stone picture palace, Calcutta in 1907.
- In 1912 Bombay became the first city in India to start film production.

Dhundiraj Govind (Dadasaheb) Phalke's silent feature film, Raja Harishchandra, released at Coronation Theatre on May 3, 1913, is the first indigenous feature film of India. It was a wholly Indian venture and was shown along with four imported short films, making up a 90 minute show, It ran for 23 days and revivals followed. Its commercial success laid the foundation of huge Indian film industry. Phalke was rightly named the "Father of Indian Cinema". The highest national film



award - the Dadasaheb Phalke Award - is named after him. This award is given to a film personality for his/her outstanding contribution to the growth and development of Indian Cinema.

In 1917 Bengal saw the birth of its first feature film Satyabadi Raja Harish Chandra made by Madan's Elphinstone Bioscope Company.

- In 1918 Indian Cinematograph Act was passed for providing censorship of films and licencing of cinema. Abdulla Esoophally built Majestic theatre in Bombay.
- In 1920 Boards of film censors were set up in Bombay, Calcutta and Madras.
- In 1921 Dhiren Ganguly made 'England Returned', the first social satire film.

In Madras, the first feature film of South India, Keechaka Vadham was made by Nataraj Mudaliar in 1919.

The first Indian Talkie film Alarn Ara produced by the Imperial film company and directed by Ardeshir Irani - released on March 14, 1931 at the Majestic Cinema in Bombay (Mumbai). Master Vithal was the first talkie hero, Zubeida the heroine, Prithviraj, the villain, W. M. Khan the singer and Phirozshah Mistry and B. Iranni were the first music directors

- In 1935 playback songs were introduced in Indian films. New Theatre's Bhagya Chakra (Dhoop Chaon) was the first talkie with playback songs.
- In 1937 Indian Motion Picture Producer's Association was formed in Bombay.
- In 1939 the first Hindi talkie in South India Prem Sagar was produced by K Subramaniam.
- Films can be publicly exhibited in India only after they have been certified by the Central Board of Film Certification (CBFC). The Board set up under the Cinematography Act, 1952, consists of a chairman and a minimum 12 and a maximum of 25 non-official members, all appointed by the Government. The Board functions with headquarters at Mumbai and nine regional offices at Bangalore, Mumbai, Kolkata, Hyderabad, Chennai, Thiruvananthapuram, New Delhi, Cuttack, and Girwahati.
- The Films Division was set up in 1948 to revive the

production of newsreels and documentary films. It is the largest national agency devoted to the production and distribution of documentaries and news magazines.

- The first International Film Festival of India was held in 1952
- In 1955 Children Film Society of India was harmed at the behest of late Prime Minister Jawaharlal Nehru. Sohrab Modi's Mirza Ghalib (Hindi) won President's Gold Medal.
- In 1960 Film Finance Corporation was formed. Film Institute of India was set up at Prabhat Studios, Poona.
- In 1963 Indian Motion Picture Exploit t Corporation was formed.



IMPORTANT CITY/TOWN ON THE BANK OF RIVERS

CITY/TOWN	RIVER	COUNTRY	CITY/TOWN	RIVER	COUNTRY
Agra	Yamuna	India	Jamshedpur	Subamrekha	India
Ahmedabad	Sabarmati	India	Kabul	Kabul	Afghanistan
Akyab	Trrawaddy	Myanmar	Kanpur	Ganga	India
Allahabad	Ganges	India	Karachi	Indus	Pakistan
Amsterdam	Amsel		Khartoum	Blue & White Nile	Sudan
Antwerp	Scheldt	Belgium	Knta	Chambal	India
Ankara	Kizil		Lahore	Ravi	Pakistan
Badrinath	Gangotri	India	heh	Indus	India
Baghdad	Tigris	Iraq	Lisbon	Tagus	Portugal
Bangkok	Chao Praya Tigris &	Thailand	Liverpool	Mersey	England
Basra	Euphrates	Iraq	London	Thames	England
(ShaU-al-Arab)		Lucknow	Gomati	India	
Belgrade	Danube	Serbia	Ludhiana	Sutlej	India
Berlin	Spree	Germany	Montreal	St. Lawrence	Canada
Bonn	Rhine	Germany	Moulmein	Salween	Myanmar
Bristol	Avon	England	Moscow	Moskawa	Russia
Brussels	Seine	Belgium	Nanking	Yagtze-Kiang	China
Budapest	Danube	Hungary	Nasik	Godavari	India
Cairo	Nile	Egypt	Newcastle	Tyne	England
Calcutta	Hooghly	India	New Orleans	Mississippi	USA
Canton	Chu-Kiang	China	New York	Hudson	USA
Chittagang	Karnafuli	Bangladesh	Ottawa	Ottawa	Canada
Chungking	Yangtze-Kiang'	China	Pandharpur	Bhima	India
Cologne	Rhine	Germany	Paris	Seine	France
Cuttack	Mahanadi	India	Patna	Ganga	India
Danzig	Vistula	Poland	Philadelphia	Delaware	USA
(Gadansk)			Prague (Praha)	Viltava (Moldau)	Czech
Delhi	Yamuna	India	guebec	St. Lawrence	Canada
Dibrugarh	Brahmaputra	India	Rangoon	Irrawaddy	Myanmar
Dresden	Elbe	Germany	Rome	Tiber	Italy
Dundee	Tay	Scotland	Rotterdam	New Maas	The
Ferozepur	Sutlej	India			Netherlands
Glasgow	Glyde	Scotland	Shanghai	Yangtze-Kiang	China
Guwahati	Brahmaputra	India	Tiruchirapalli	Cauvery	India
Hull	Humber	England	Tokyo	Arakawa	Japan
Hamburg	Elbe	Germany	Vienna	Danube	Austria
Haridwar	Ganga	India	Vijayawada	Krishna	India
Hyderabad	Musi	India	Warsaw	Vistula	Poland
Jabalpur	Narnaada	India	Washington DC	Potomac	USA



LARGEST/LONGEST; HIGHEST/... /SMALLEST IN THE WORLD

LARGEST	NAME	FEATURES
Airport	King Khalid Inter-national Airpo	On the outskirts of Riyadh. Area-233 sq. km, having world's largest control tower (74m high)
Animal	Blue Whale	Blue or Sulphur bottom whale. Largest 33.58 metre.
Animal (Land)	African Elephant	Average adult's height at shoulder 3.2 m; weight-6.5 tonnes
Cemetery	Rookwood Necropolis	New South Wales, Australia, Area - 295 hectares; with over 575, 546 burials and 117,572 cremations. It has been in continuous use since 1867
Church	Basilica of St. Peters	Built between 1506 and 1614 in the Vatican City, Rome (Italy). Its length, including the walls of the apse and facade, is 218.7 metre.
City (Area wise)	Tokyo	Area - 23,000 sq. metres
Continent	Yakohama-Metropolitan Area	Area - 23,000 sq. metres
Country	Asia	Area-41.66 million sq. km
	Russia	Area-17.1 million sq. km
Crater	Toba	The world's largest caldera or volcano crater, in north-central Sumatra, Indonesia, covering an area of 1,775 sq. km
Delta	Ganga-Brahmaputra	Area-75,000 sq. km
Desert	Sahara	North Africa: Area - 8.4 million sq. km. covering 6% of world's total land area and 28% of the land area of Africa
Dome (Modern)	Louisiana Super Dome	New Orleans, USA
Island	kalaalit Nunat	Greenland, North Atlantic - South-West Pacific, Area - 2,176,000 sq. km
Lake (Artificial)	Lake Mead	Boulder Dam, USA
Lake (Fresh Water)	Lake Superior	USA-Canada, Area 82,400 sq. km
Lake (Salt Water)	Caspian Sea	The world's largest Inland Sea, which has borders with Russia, Kazakhasan and Ajerbaijan, Iran and Turlunenia. It is 1225 km long.
Lake (Most Voluminous & Deepest)	Baikal (Fresh Water)	Volume of water - 23,000 cubic metre; Area - 31,500 sq. km; Depth - 1940 metre The highest navigable lake in the world is Lake Titicaca in Peru and Bolivia. It is 209 km long and is 3811 metre above sea level
Library	US Library of Congress	USA
Mosque	Shah Faisal	This mosque is near Islamabad in Pakistan. The total area of the complex is 18.97 hectares (46.87 acres). It can accommodate one lakh worshippers in the prayer



Museum	Smitsonian Institute Museum	Washington, USA
Ocean	Pacific Ocean	Largest and oldest. It occupies 32.25 per cent of the Earth's area; Area - 165.24 million sq. km. It has the largest conglomeration of islands, which fall into three broad groups, viz Micronesia, Melanesia & Polynesia
Park	The World Buffalo National Park	Alberta, Canada
Peninsula	Arabian Peninsula	Area - 3.25 million sq. km
Power Plant	Itaipu Hydroelectric Plant	The most powerful installed power station on the Para na River near the Br'zil Paraguay border; opened in 1983
Pyramid	Quetzacoatl	The largest pyramid and the largest monument ever constructed, located at Cholula de RivadaUia, 101 km south-east of Mexico City. It is 54 metres tall and its base covers an area of nearly 18.2 hectares.
Railway Station	Grand Central Terminal	Park Avenue & 42 New York; on two levels -41 tracks on upper level, 26 on the lower level
River Basin	Amazon River Basin	It covers an area of 7,045,000 sq. km. Length - 6,570 km; It has nearly 1500 tributaries
Sea	South China Sea	Area - 2,975,000 sq. km
Sea Port	New York-New Jersey	Length of the water front - 1215 km; it has 261 cargo berths and 130 other piers; its total berthing capacity is 391 ships at one time Paraguay, Czech Republic
Temple	Ankor Vat (Cambodia)	Built for Lord Vishnu by Khmer King Surya Varman II during 1113-50AD
Volcano (Active)	Mauna Lao	Hawaii
LONGEST		
Artificial Seaway	St. Lawrence	It is 304 km long along the New York State Ontario border from Montreal Lake Ontario. The seaway was opened in April, 1959.
Canal	Suez	Length -162 km
Railway Route	Trans-Siberian Railway	Length - 9438 km from Moscow to Nakhodka, Russia
Rail (Tunnel)	Seikan Rail Turmel	Length - 53.85 km; it has been bored 240 metres beneath sea level and 100 metres below the sea bed of the Tsugaru Strait between Tappi, Saki, Honshu and kl.itoushima, Hokkaido in Japan
Underground Pipeline	I-iBJ Gas Pipeline	The Hazira-Bijapur-Jagdishpur gas pipeline is 17.50 km long and passes through four States. Capacity - 18.2 million cubic metres of gas per day
River	Nile	Length-6,695 km. While White Nile originates from Lake Albert in Uganda and Blue Nile from Ethiopia, the two join at Khartom in Sudan to form River Nile. After flowing through Egypt, near Alexandria it falls into the Mediterranean Sea



Wall	The Great Wall of China	Length - 3460 km (Mainline)
HIGHEST		
Building	Buaj Dubai	Height 828 in
Dam	Roguskaya	Earth - filled dam. Tazhil:istan, CIS; Height - 335 metres
Mountain Peaks	Mt. Everest (Name given by Sir George Everest)	8848 metres. It is on the border of Nepal and Tibet. The old Tibetan name of Mt. Everest is "Chomolungm" which means "Mother Goddess of the World" made up of limestone, yongest fold mountains
Plateau	Tibetan Plateau	Acrora5nrred - "Roof of the World", 4500 metres high
Town/Village	Wenchuan	On Chinghai- Tibet Road. 5100 metres high. / A Chile Village in Andes Mountains (5334 Metres)
Volcano (Active)	Jjos del Salado	On the border between Chile and Argentina (68\$7 metres)
Waterfall	Salto Angel	In Venezuela, on a branch of the River Carrao, an upper tributary of the Caroni (807 metres or 2648 feet)
OTHERS		
Smallest Bird	Bee Hummingbird	Found in Cuba and Isle of Pines; adult measures - 57 mm in total length
Smallest Continent	Oceania	Area - 9 million sq. km of which Australia's area is 7.68 million sq. km
Smallest Country	Vatican City	Area-044 million sq. km
Coldest Place	Eisrnitte	Greenland; - 64.8°C
Driest Place	Calama	The Pacific Coast of northern Chile between Africa and Antofagasta; annual rainfall (mean) less than 0.1 mm
Warmest Place	Al Azizihah	Lybia; highest temperature recorded is 136.4°F; Other Place. : Arouane (Mali) ---> 54.4°C
Wettest Place	Mawsynram	Meghalaya; Mean annual rainfall - 1220 cm

GEOGRAPHICAL DISCOVERIES

Place	Discoverer	Nationality	Year
America	Christopher Columbus	Italy	1492
Brazil	Petro Alvarez Cabrol	Portuguese	1500
Hawaii Islands	Captain James Cook	England	1778
Island of Tasmania arid Newfoundland	John Cabot	England	1497
New Zealand	Abel ~Janszoon Tasrnan	Holland	1642
North Pole	Robert Peary	U.S.A.	1909
Planetary Motion	Kepler	German	1600
Sea Route to India (via Cape of Good Hope)	Vasco da Gama	Portuguese	1498
South Pole	R. Amundsen	Norway	1911
Solar- System	Corpernicus	Poland	1540
Suez Canal	Designed by French Engineer Fardinand de Lesseps	French	1869



LARGEST ISLANDS OF THE WORLD

Island	Location and Status	Area in sq km
Greenland	North Atlantic (Danish)	21,75,597
New Guinea	South-west Pacific (Irian Jaya, Indonesian, west part; Papua New Guinea, east part)	8,20,033
Borneo	West mid-Pacific (Indonesian, south part; British protectorate, and Malaysian, north part)	7,43,107
Madagascar	Indian Ocean (Malagasy Republic)	5,87,042
Baffin	North Atlantic (Canadian)	4,76,068
Sumatra	North-east Indian Ocean (Indonesian)	4,73,605
Honshu	Sea of Japan-Pacific (Japanese)	2,30,316
Great Britain	Off coast North-west Europe (England, Scotland and Wales)	2,29,883
Ellesmere	Arctic Ocean (Canadian)	2,12,688
Victoria	Arctic Ocean (Canadian)	2,12,199
Celebes	West mid-Pacific (Indonesian)	1,89,034
South. Island	South Pacific (New Zealand)	1,50,461
Java	Indian Ocean (Indonesian)	1,26,884
North Island	South Pacific (New Zealand)	1,14,688
Cuba	Caribbean Sea (Republic)	1,14,525
Newfoundland	North Atlantic (Canadian)	1,10,681
Luzon	West mid-Pacific (Philippines)	1,04,688
Iceland	North Atlantic (Republic)	1,02,999
Mindanao	West mid-Pacific (Philippines)	94,631
Novaya Zemlya	Arctic Ocean (Russia)	90,650
Ireland	West of Great Britain (Republic, south part; United Kingdom, north part)	84,426
Hokkaido	Sea of Japan-Pacific (Japanese)	78,663
Hispaniola	Caribbean Sea (Dominican Republic, east part; Haiti, west part)	76,029
Tasmania	South of Australia (Australian)	67,897
Sri Lanka (Ceylon)	Indian Ocean (Republic)	65,610
Sakhalin (Karafuto)	North of Japan (CIS)	63,610
Banks	Arctic Ocean (Canadian)	60,166
Devan	Arctic Ocean (Canadian)	54,030
Terra del Fuego	Southern tip of South America (Argentinian, east part; Chilean, west part)	48,187
Kyushu	Sea of Japan-Pacific (Japanese)	42,018
Melville	Arctic Ocean (Canadian)	41,805
Axel Heiberg	Arctic Ocean (Canadian)	40,868
Southampton	Hudson Bay (Canadian)	40,663



IMPORTANT STRAITS

Name	Between	Links
Bab-el-Mandeb	Saudi Arabia and Africa	Red Sea and Arabian Sea
Bering	Alaska (USA) and Asia	Arctic Ocean and Bering Sea
Bosphorous	Asian Turkey and European Turkey	Black Sea and Sea of Marmora
Dardanelles	Asian Turkey and European Turkey	Sea of Marmora. and Aegean Sea
Dover	England and Europe	North Sea and the Atlantic Ocean
Florida	Florida and Bahama Islands	Gulf of Mexico and Atlantic Ocean
Gibraltar	Spain and Africa	Mediterranean Sea and the Atlantic Ocean

LARGEST PENINSULAS OF THE WORLD

Name	Area in sq km
Arabia	32, 50, 000
Labrador	13,00,000
Southern India	20,72,000
Scandinavia	8, 00, 300
Alaska	15, 00, 000
Iberian Peninsula	5,84,000

Some Facts about Straits

- **Largest Strait/Longest :** Tatarsky Proliv or Tatar Straits between Sakhalin Island and the Russian mainland. It runs between the Sea of Japan and Sakhalinsky Zalim, covering a distance of 800 km.
- **Broadest Strait :** Davis Straits between Greenland and the Baffin Islands with a width of about 338 km.
- **Narrowest Strait :** Between the Aegean Island of Euboea and the mainland of Greece.

OCEANS AND SEAS

Ocean/Sea	Average depth In metre
Pacific Ocean	4,028
Atlantic Ocean	3,926
Indian Ocean	3,897
Arctic Ocean	1,205
Mediterranean Sea	1,485
South China Sea	1,200
Bering Sea	1,400
Caribbean Sea	2,400
Sea of Okhotsk	840
Sea of Japan	1,370
North Sea	90
Black Sea	1,100
Red Sea	490
Baltic Sea	55
Gulf of Mexico	1,500
East China Sea	180

PRINCIPAL RIVERS OF THE WORLD

Name	Length (km).	Country
Nile	6,690	Egypt
Amazon	6,448	S. Africa
Mississippi-Missouri	6,212	USA
Irtish	5,570	Russia
Yangtze Kiang	5,570	China
Hwang Ho	4,830	China
Congo	4,667	Africa
Amur	4,509	Asia
Mackenzie	4,241	Canada
Meckong	4,184.	Asia
Niger	4,168	Africa
Yenisei	4,129	Russia
Parana	3,943	S. America
Murray Darling	3,701	Australia
Volga	3,690	Russia
Modeira	3,315	S. America
Purus	3,218	S. America



St. Lawrence	3,058	Canada	Rudolf	9,065	Kenya
Rio Grande	3,034	USA-Mexico	Titicaca	9,065	Peru-Bolivia
Yukon	2,897	Alaska	Athabasca	8,081	Canada,
Ormaco	2,897	S. America	Nicaragua	7,697	Nicaragna
San-Fransisco	2,897	S. America	Reindeer	6,389	Canada
Danube	2,848	Europe	Kuko	5,957	Australia
Indus	2,736	Asia	Torrens	5,775	Australia
Brahmaputra	2,704	Asia	Victoria Nyanza	26,640	East Africa
Salween	2,414	Myanmar	Nyasa	30,044	Africa
		China			

PRINCIPAL WATERFALLS OF THE WORLD

SHIPPING CANALS

Kiel: Opened in 1895, Kiel is 98 km. long and has a depth of 40 feet It links North Sea with the Baltic Sea.

Panama: It has linked Atlantic and Pacific Oceans with Colon and Panama on the coastal ends respectively. Opened in 1914, this is 58 km. long, 500 feet wide and about 45 feet deep. A canal of international importance it shortens the distance between a number of countries. It is rich in petroleum.

Suez Canal: It is 169 km. long and 380 ft. wide with a depth of 35 feet It is a link between the Mediterranean Sea and the Red Sea. It has shortened the distance between Southampton and Mumbai by about 6,500 km.

Name	Height (mtr.)	Name	Height (mtr.)
Angel	1000	Cascata Delle	
Tugela	914	Marmore	198
Coquenau	610	Maradalsfos	196
Sutherland	580	Feather	195
Takkaka:w	503	rylaleisunyane	192
Ribbon	491	Bridalveil	189
Upper Yosemite	436	Multanorrah	189
Gavarnie	422	Voringsfos	182
Nottismss	366	Nevada	181
Widow's Tears	357	Skjelgedal	160
Staubacch	300	Nkmha	152
Middle Cascada	227	Tequendama	130
King Edward (Vill)	259	IVng George	122
Gersoppa	253	111flouette	113
Kaiaetelur	251	Victoria	108
Skyje	250	Handol	105
Kalambo	219	Lower Yosemite	98
Fairy	213	Comete	98
Turnmelbach	213	Vernal	97
Aniene	207		

PRINCIPAL LAKES OF THE WORLD

Name	Length (sq. km)	Country
Caspian Sea (Largest)	3,86,400	Russia-Iran
Superior	82,100	USA-Canada
Victoria	69,485	Kenya-Uganda
Aral	66,457	Russia
Hudson	59,600	USA-Canada
Michigan	57,800	USA
Tanganyika	32,900	Tanzania-Zambia
Baikal	31,500	Russia
Erie	25,745	USA-Canada
Winnipeg	24,341	Canada
Malawi	23,310	Malawi
		Mozambique
Ontario	19,529	USA-Canada
Chad	15,540	Nigeria-Chad
Eyre (Salt)	9,324	Australia

HIGHEST MOUNTAIN PEAKS

Mountain Peak	Range	Height in (metres)
Mt. Everest	Himalayas	8,848
K-2 (Godwin Austen)	Karakoram	8,611
Kanchenjunga	Himalayas	8,586
Lhotse	Hirnalayas	8,016
Makalu	Himalayas	8,463
Dhaulagiri	Himalayas	8,167



LEADING PRODUCERS OF INDUSTRIAL PRODUCTS

- **Cotton Textiles:** USA and India.
- **Woollen Textiles:** Russia and Japan.
- **Silk Textiles:** Japan and USA (The US industry is based upon imported raw silk).
- **Rayon Textiles:** USA and Japan. *Jute Textiles: India and Bangladesh.
- **Iron and Steel:** USA, Japan and Germany.
- **Machine Tools:** USA and Germany
- **Locomotives:** USA, Russia
- **Automobile Industry:** USA and Japan.
- **Aircraft Industry:** USA and UK.
- **Shipbuilding Industry:** Japan and Sweden-in terms of tonnage launched.
- **Paper and Pulp Industry:** Canada and USA.
- **Cement Industry:** USA, Russia.
- **Fertilisers:** The leading producers of nitrogenous fertihisers and superphosphate are USA and Russia. The chief producers of potash fertilisers am Russia and Germany.

AGRICULTURE

[MAJOR PRODUCERS IN THE WORLD]

- Rice : China, India, Indonesia, Japan, South Korea, North Korea, USA, Thailand
- Wheat : China, India, USA, Canada, Australia, Agrentina
- Sugarcane : Brazil, Cuba, India, Germany, Java, Hawaii,
- Maize : USA, China, Brazil
- Barley : Russia, Canada, USA
- Oats : Russia, USA, Canada
- Rye : Russia, Poland
- Tea : China, India, Pakistan, Sri Lanka, UK, USA
- Coffee : Brazil, Columbia, Mexico, Latin America, USA
- Cocoa : Africa, USA, Ivory Coast, Brazil, Ghana
- Tobacco : China, USA, India
- Cotton : China, USA, Soviet-Central Asia, Pakistan, India, Egypt, Sudan, Brazil
- Rubber : India, Indonesia, Malaysia, Sri Lanka

- Coconut : India, Indonesia, Philippines
- Oil Palm : Indonesia, Malaysia, Nigeria
- Soyabean : USA, China, Brazil
- Groundnut : India, China, Nigeria
- Linseed : USA, Argentina, Canada
- Jute : India, Bangladesh, China
- Flax : Former USSR, France, China
- Hemp : Former USSR, India MINERALS

MAJOR PRODUCERS INTHEWORLD

- Coal : USA, Former USSR, China, India
- Mineral Oil : Former USSR, USA, Saudi Arabia, Iraq, Kuwait, Iran, China
- Natural Gas : Former USSR, USA, Canada, Abu Dhabi
- Uranium : Canada, South Africa, USA, Australia, Nigeria.
- Thorium : USA, France, Japan, India (2%)
- Iron Ore : Former USSR, USA, China, Australia, India, Brazil
- Copper : Former USSR, USA, Chile, Canada, Zarnbia, Zaire
- Bauxite : Australia, Guinea, Jamaica, Brazil
- Lead : Former USSR, Australia, USA, India (Jawar mines)
- Mica : India (80%). Former USSR, South Africa
- Tin : Malaysia, Indonesia, Thailand
- Gold : South Africa, Former USSR, USA, Canada
- Silver : Mexico, Peru, Former USSR, Canada
- Platnium : Canada, F ormer USSR, South Africa
- Zinc : Canada, Former USSR, Australia
- Manganese : Former USSR, South Africa, Brazil, Gabon
- Chromium : South Africa, Former USSR, Turkey
- Cobalt : Zaire (50%)
- Nickel : Coanada, Former USSR
- Molybdenum : Colorodo of USA (50%)
- Vanadium : South Africa, USA



COMPUTER KNOWLEDGE & LITERACY

INTRODUCTION

Computer today has become an important part of our lives. Infact today we are living in the age of Information Revolution which is much to be owed, to the ability of computers of disseminating information at an incredible speed. From education to entertainment and from communication to business, computers are present every where. Thus in this, era of Information, it is crucial to have the basic knowledge of computer, its parts, its components and its application find way in a variety of fields. A sound theoretical base of computer and its applications would enhance the knowledge level of the reader and would definitely make the journey in the colourful world of computers, an exhilarating one.

Generations of Computer: The first four generations of computers were based on, vacuum tube technology; the transistor and integrated circuit technology; and the very large scale integrated (VLSI) technology, respectively.

- The important feature of the fourth generation VLSI technology was the use of a microchip weighing a few grams. A thin silicon chip using 0.13 micron technology has a memory capacity of one Gigabyte (10^9 bit). Today the development has entered the area of “artificial Intelligence.” These are generally called as fifth generation of computers.

HISTORY

- The genesis of mechanical/digital computing can be traced back to Blaise Pascal (1623-1662) and GW Leibnitz (1646-1718). However, Charles Babbage (1792-1871) was the first to imagine a machine that could process data. He designed first difference engine and analytical engine and an all purpose calculating machine. He is rightly known as the father of computer science.

BINARY SYSTEM

- Zero and one in their endless combination constitute binary system on which computers are based. A scheme of numeration with base ten requires, ten symbols or ciphers (including zero), whereas an

arithmetic with the base two requires only two ciphers: 0 and 1.

- The binary numbers for the following numbers are written as 0-0, 1-1, 2-10, 3-11, 4-200, 5-101, 6-110, 7-111, 8-1000, 9-1001, 10-1010, 11-1011, 15-1111, 16-10000.
- Under the binary system all ordinary arithmetical operations are reduced to their simplest form. The binary system of numeration was used early in the 17th century by Thomas Harriot.

CLASSIFICATION OF COMPUTERS

- Computers can be classified into five types-Portable Computer, Mini Computer, Mainframe Computer, Micro Computer and Super Computer.
- **Portable Computer:** These are the computers which can be carried from one place to another in the form of a briefcase or diary. It includes Laptop, Notebook and Personal Digital Assistant (PDA).
- **Macro Computer;** These are single user computers. Micro computers are often called as Personal Computers (PCs). The home computer is a PC providing education, entertainment, information and communication facility at home.
- **Mini Computer:** They are medium level, multi-user computers. As compared to Mainframe Computers; - these computers operate at slower speeds and have lesser memory. These are used by Insurance companies, Bank, Factories for keeping the records.
- **Mainframe Computer:** Mainframe computers are expensive, large centralized computers. It is a multi-user computer and has large memory. It is capable of having speeds of the order of several billions of floating-point-operations per second. These computers help in railway reservation and such other operations.
- **Super Computer :** Super computers are extensively used far solving very large computational problems in scientific research, engineering, industry, defence and business for variety of applications like molecular dynamics, aerospace, nuclear-weapon, seismic studies,



oil-explorations, geology etc. ANUPAM, Cray-1, Param Padma are some super computers.

IMPORTANT DEVELOPMENTS IN THE FIELD OF COMPUTER

- 1938:- Konrad Zuse built the World's first binary digital computer, the Z1.
- 1948:- Claude Shannon identified the bit as the fundamental unit of data and the basic unit of computation.
- 1955 : The first fully transistorised computer, TRADIC developed.
- 1958 : Jack Kilby created the first integrated circuit.
- 1960: COBOL designed for business use.
- 1964 : BASIC Created.
- 1965:- PDP-8, the first commercially successful mini computer developed.
- 1973:- Ethernet method of network connection devised.
- 1984:- Apple Computer launched the Macintosh, the first successful mouse driven computer.
- 1989:- Virtual Reality, a computer generated 3-D environment developed.
- 1993 : - Intel introduces Pentium Processor.
- 2000:- Microsoft unveils Windows 2000. > Intel announces Pentium 4.
- Microsoft unveils its C# (C-sharp) language.

THE SUPER COMPUTERS

- The Cray-1 is the first super computer. It was designed and built by Seymour Cray in 1976.
- The first multiprocessor super computer is Cray XMP. It was developed in 1988.
- The first wireless super computer is Cray- T 90.
- In India, BARC, since 1991 is involved in developing series of parallel computing architectures to meet high performance computing needs of in-house researchers.
- Super computers developed in India are- PARAM, ANUPAM, MTPPS, PACE, CHIPFS, FLOSOLVER MK5.
- In 2003, India developed 'Param Padma'. It was developed after four years of research and at a cost of Rs. 50 crore.

E-WORLD

- e-book:** An electronic book that is published in a format that is small in size, portable and at the same time have all the features of a print version.
- e-paper :** It is a portable, reusable storage and display medium that can be repeatedly written on several times. It is use for applications such as e-book, e-Newspaper etc.
- e-library :** It is a virtual library that stores and delivers exclusive content, collection of articles, reports, features and tools.
- e-tailware :** It is the software for creating on-line catalogues, ordering forms, credit checking and similar services for Web sites that sell goods and services to consumers.
- e-mail:** Electronic mail', it is the act of sending and receiving messages through internet.
- e-governance :** It is the application of Information and Communication Technologies to the process of government functioning. Its objective is to provide speedy, responsive. and transparent governance. Various e-governance projects have been launched in India. These includ, 'Gyandoot' (Madhya Pradesh), 'FRIENDS' (Kerala), 'AKSHAIA', (Kerala).

COMPUTER ABBREVIATIONS

- ACD : Automatic Call Distributor.
- ADCP : Advanced Data Communication Protocol.
- ALU : Arithmetic Logic Unit.
- ASCII: American Standard Code for Information Interchange.
- ATDM: Asynchronous Time Division Multiplexing.
- BACP : Bandwidth Allocation Control Protocol.
- BASIC: Beginners All-Purpose Symbolic Instruction Code.
- BERT: Bit Error Rate Test:
- BIOD : Block Input/Output Daemon.
- BPS: Bit Per Second.
- CARP: Cache Array Routing Protocol.
- CDAC : Centre for Development of Advance Computing.
- C-DOT: Centre for Development of Telematics.
- CXML: Commerce Extensible Markup Language.
- D DAP : Data Access Protocol.
- DBML : Data Base Markup Language.



- DBMS: Data Base Management System.
- DHTML : Dynamic Hyper Text Markup Language.
- DIP: Dial-up Internet Protocol.
- DMA: Direct Memory Access.
- DOS: Disk Operating System.
- DRAM: Dynamic Random Access Memory.
- EAP : Extensible Authentication Protocol.
- EBCDIC: Extended Binary Coded Decimal Interchange Code.
- EDI : Electronic Data Interchange
- EEPROM : Electronically Erasable Programmable Read Only Memory.
- EIP : Enterprise Information Portal.
- EPROM: Erasable Programmable Read-Only Memory.
- FDMA : Frequency Division Multiplexing Access.
- FLOPS: Floating Point Operations Per Second.
- FPS: Fast Packet Switching.
- FSP : File Service Protocol.
- FTAM : File Transfer Access and Management.
- FXS : Fax Transmit Format.
- GDP : Gateway Discovery Protocol.
- GSM : Global System for Mobiles.
- GUI : Graphical User Interface.
- HDF : Hierarchical Data File.
- HDLC : High Level Data Link Control.
- HDML : Handheld Device Mark-up Language.
- HDTV: High Definition Television.
- HID: Human Interface Device.
- HSSI : High Speed Serial Interface
- HTTPS : Hypertext Transfer Protocol Secure.
- ICM : Image Colour Matching.
- ICMP : Internet Control Message Protocol.
- IDRP : Interdomain Routing Protocol.
- IDS: Intrusion Detection System.
- IMAP : Internet Message Access Protocol.
- INSP : Internet Name Server Protocol.
- IOS : Internetworking Operating System.
- IP : Internet Protocol.
- IPP : Internet Printing Protocol.
- ITSP : Internet Telephony Service Provider.
- JPEG : Joint Photographic Experts Group.
- KIBPS : Kilobits Per Second.
- LAWN : Local Area Wireless Network.
- LPP : Light-weight Presentation Protocol.
- MAN : Metropolitan Area Network.
- MAP: Mobile Application Part.
- MAPI : Mail Application Programming Interface.
- MB: Mega Bytes.
- mbps : Mega bits per second.
- MCB : Memory Control Block.
- MCR : Magnetic Card Reader.
- MDLP : Mobile Data Link Protocol.
- MFLOPS : Million Floating point Operations Per Second.
- MFM : Modified Frequency Modulation.
- MGCP : Media Gateway Control Protocol.
- MIB : Management Information Base.
- MIDI: Musical Instrument Digital Interface.
- MIME: Multipurpose Internet Mail Extension.
- MIPS : Millions of Instruction Per Second.
- MIS : Management Information System.
- MMX : Multimedia Extension.
- MOLAP : Multi-dimension Online Analytical Processing.
- MPEG : Moving Pictures Expert Group.
- NAP: Network Access Point.
- NASDAQ : National Association of Securities Dealers Automated Quotation.
- NAT-PT: Network Address Translation-Protocol Translation.
- NETBIOS : Network Adapter Basic Input Output System.
- NFAR : Network File Access Routine.
- NSP : Network Services Protocol.
- NVRAM : Non-Volatile Random Access Memory.
- OAIS : Open Archival Information System.
- OLTP : Online Transaction Processing.



- OMAP : Open Multimedia Application Platform.
- PAP: Password Authentication Protocol.
- PCM : Pulse Code Modulation.
- PDN : Public Data Network.
- PDP : Packet Data Protocol.
- PIN: Personal Identification Number.
- PRISM: Parallel Reduced Instruction Set Multiprocessing.
- PROM: Programmable Read Only Memory.
- PSDN : Packet-Switched Data Network.
- RAM: Random Access Memory.
- RARP : Reverse Address Resolution Protocol.
- RDBMS : Relational Data Base Management System.
- RIP: Routing Information Protocol.
- RTCP : Real-time Transport Control Protocol.
- SDRAM : Synchronous Dynamic Random Access Memory.
- SGML : Standard Generalized Markup Language.
- SIM : Subscriber Identification Module.
- SLIP: Serial Line Internet Protocol.
- SNA : Sub Network Access Protocol.
- SQL: System Query Language.
- SSML : Security Services Markup Language.
- STP : Spanning Tree Protocol.
- SWAP: Superior Wireless Application.
- SYSOP : System Operator.
- TCP/IP : Transmission Control Protocol/Internet Protocol.
- TDMA : Time Division Multiple Access.
- TFLOPS : Tera Floating-Point Operations Per Second.
- UDMA : Ultra Direct Memory Access.
- UIML : User Interface Markup Language.
- VOIP : Voice Over Internet Protocol.
- VRAM : Volatile Random Access Memory.
- VRML : Virtual Reality Modelling Language.
- VSAM : Virtual Storage Access Method.
- WCCP : Web Cache Control Protocol.
- WML : Wireless Markup Language.
- WSDL : Web Services Description Language.
- XAML : Extensible Authority Markup Language.
- XML : Extensible Markup Language.
- ZIP: Zone Information Protocol.

COMPUTER TERMINOLOGY

- **Assembly Language:** It is a low-level of language which uses mnemonic statements to generate machine code. It is typified by its speed of execution and small executable file size. They are hardware specific and therefore programme written on one particular machine may not work on another.
- **Association for Women in Computing (AWC) :** A professional society dedicated to the advancement of women in computer related fields. Founded in 1978.
- **Advanced Technology Attachment Packet Interface (ATAPI):** A standard that makes it very easy to connect a CD-ROM drive to an Enhanced IDE host adapter.
- **Active Server Pages (ASP):** A standard for scripting server side web pages.
- **Analog:** Describing a system, particularly an electronic device, that uses a continuous physical quantity to represent information.
- **ANSI (American National Standard Institute):** ANSI is an organisation that fosters the development of technology standards in the United States. ANSI works with industry groups and is the US member of the International Standards Organisation (ISO) and the International Electrotechnical Commission (IEC).
- **API (Application Programming Interface):** API is a method prescribed by a computer operating system. or an application programme which a programmer who is writing an application programme can use to make requests of the operating system or another application.
- **ARPA Net:** A predecessor of the Internet where the methodology and software on which the Internet is based were tested. No longer in existence. Started in 1969 with funds from the Defense Department's Advanced Projects Research Agency.
- **ASCII:** American Standard Code for Information Interchange. This is a de-facto worldwide standard for code numbers used by computers to represent all upper and lowercase English letters, numbers,



punctuation, etc.

- **Back-up File:** A copy of file created as safety precaution in case any harm occurs to the original.
- **BAK:** The MS-DOS file name extension usually attached to a file containing backup data.
- **BAR Code:** A printed pattern of wide and narrow vertical lines (bar) used to represent numerical code in machine readable form. A bar code reader scans bar code with the help of special device and converts the bar code into a readable data with the help of special software.
- **Beginner's All-Purpose Symbolic Instruction Code (BASIC):** An easy to use high level programming language which is now replaced by improved version of Microsoft Visual Basic.
- **Basic Input/Output System (BIOS):** A set of programmes encoded in Read Only Memory (ROM) in IBM PC-compatible computers. These programmes handle start up operations and low-level control for hardware such as key boards, monitor and disk drives.
- **Bulletin Board Service/System (BBS):** A commercial data communications network where users/subscribers can send messages, get advice on software or use entertainment features by means of direct-dial modern links. The popularity of Internet has eroded the popularity and use of BBS.
- **Blind Carbon Copy (BCC) :** In e-mail, a copy of message that is sent to one or more persons without the knowledge of other recipients. Also called Blind Courtesy Copy.
- **BGP :** Border Gateway Protocol.
- **BMP :** Bitmap (file name extension): this is file name extension for files which contains images stored as a set of bits.
- **Bit:** A short form for binary digit. A bit is capable of recording 'off' or 'on' condition in the form of binary digit '0' or '1' respectively.
- **Byte :** Contiguous bits form a byte.
1 Kilobyte = 1024byte
1 Megabyte = 1,048,576 bytes.
- **Boot:** An initiating automatic routine that is read into RAM when a computer is first turned on. This provides the necessary environment for subsequent loading of all or part of the operating system, software applications etc. It prepares the computer for use. The process of starting the computer is called boot and restarting is called warm boot.
- **Bootstrap Protocol (BOOTP) :** It is an internet protocol that enables work stations or local area network to find their Internet Protocol (IP) addresses dynamically.
- **Bits Per Inch (bpi):** In magnetic media such as back-up tape drives or disk drives, the measurement of the media's recording density is done in bpi.
- **Broadband Integrated Services Digital Network (BISDN):** A high band width digital telephone standard of transmitting upto 1.5 Mbps over fiber optic cables.
- **BOPS :** Billions Operations Per Second.
- **Bubblejet Printer (BJP) :** A variation of the inkjet printer concept that uses the heating element. instead of piezoelectric crystals to shoot ink from nozzles.
- **BANDWIDTH :** The amount of data that can flow through a channel. The higher the bandwidth, the more data that can travel at one time.
- **Binary File :** A file containing information such as a program, compressed archive, an image or a document etc., the contents of the file generally can't be displayed or printed without using some program.
- **Browser :** Browser is a client software that allows the user to display and interact with a hypertext document i.e., it is a client software which helps users to navigate the www.
- **Bus :** A bus is a transmission path an which signals are dropped off or picked up by devices that are attached to it. If a device is addressed by the signal, it pays attention, otherwise, it discards the signal. The term comes from autobuses that travel along a fixed route, picking up and dropping off passengers.
- **C:** C is a programming language that has been widely used for operating systems and applications. Many versions of UNIX— based operating systems are written in C.
- **C++ :** C++ is an object-oriented version of the popular C programming language. It combines the C language features with object-oriented capabilities. It has been adopted as the in-house programming language of



a number of companies like Sun Microsystems and Apple Computers.

- **CAD (Computer-Aided Design):** CAD is a software used by architects and engineers to create technical drawings.
- **CASE (Computer-Aided Software Engineering):** CASE is a computer -assisted method to organize and control software, development. It is especially useful in large, complex projects that involve many software components and people it allows the designers, code writers, testers, planners and managers to share a common view of where the project stands.
- **COBOL (Common Business-Oriented Language):** COBOL was the first, high-level programming language for business applications. Over the past 35 years, many payroll, accounting and other business applications have been written in COBOL, and they are still in use.
- **Communications Software:** A programme that controls the modem and establishes connectivity with another computer.
- **Cyber Space :** Cyber means to steer guide or control. This term was first used in science fiction. It means the global pool of information held on computer networks, connected together by sophisticated transmission technology that can be accessed by anyone.
- **Cache :** It is a memory storage area that keeps frequent use data readily available to the computer so that the Computer does not retrieve them from slow storage devices.
- **Compressed Application Binary (CAB) :** It is Microsoft compressed file format.
- **Computer Aided Design (CAD) :** A CAD program is used to design a wide ranging industrial products, ranging from machine parts to home using computer.
- **Computer Aided Design and Drafting(CADD) :** Used for industrial design and technical drawing. It is similar to CAD except that it has additional features that enable the user to produce drawing conforming to engineering conventions.
- **Computer Aided Software Engineering(CASE):** The use of software package to
CD : Compact Disc.
CD-DA: Compact Disc-Digital Audio.

CD-I: Compact Disc-Interactive.

CD-R: Compact Disc- Recordable.

CD-12W: Compact Disc-Rewritable.

CPU - Central Processing Unit.

CGI: Common Gateway Interface.

CHAT: Conversational Hypertext Access Technology.

- **Clock :** An electronic circuit that generates evenly spaced pulses at speeds of millions of HerLz(MHz). The pulses are used to synchronise the flow of information through the computer's internal communication channels.
- **Clock Speed:** The speed of computer is measured in clock speed. High clock speed is synonymous with high processing capability. Clock speed is measured in Mega Hertz (MHz).
- **.Com:** Command- It is a file name extension.
- **.com :** Commercial business. It is domain name as appears in website address like www.indya.com.
- **Com:** In MS-DOS, Com is a device name that refers to the serial ports available in the computer. A computer can have upto four Comports designated as COM1, COM2, COM3 and COM4.
- **Computer Virus:** A programme designed as a prank or as sabotage that replicates itself by attaching to other programmes and carrying out unwanted and sometimes dangerous operation. Internet technologies have made the connected' computer more vulnerable to be attacked by virus.
- **CON:** Console-A terminal consisting of keyboard and monitor. In multi-user system console is synonymous with terminal.
- **CGI:** Common Gateway Interface. A way of interfacing computer programmes with HTTP or WWW servers so that a server can offer interactive sites instead of just static text or images.
- **CGI:** Common Gateway Interface (file name extension). A file that makes it possible for HTTP server to interface with computer programmes to provide interactive functions.
- **DATAKOM -**Data Communication.
- **DBMS:** Database Managements Systems: An application programme that provides the tool for data retrieval, modification, deletion and insertion.



- **RDBMS:** Relational Database Management System.
- **Defragmentation :** A procedure in which all files on a hard disc are re-written on disc so that all parts of each file are written to contiguous sectors. This is done to improve the speed of computer.
- **Desktop Computer:** A personal computer or professional workstation designed to fit on standard office desk that's equipped with sufficient memory and disk storage to perform business computing tasks.
- **Desktop Publishing (DTP) :** The use of personal computer for the purpose of printing pages having text and /or graphics using desktop publishing software is called Desktop Publishing.
- **Digital Signature :** An encrypted tamper-proof attestation that usually attached to encrypted e-mail message or certificate.
- **DOS:** Disc Operating System.
- **DLL:** Dynamic Link Library: The MS-DOS file name extension attached to collection of library routines.
- **DNA :** Direct Memory Access.)
- **DNS:** Domain Name System.
- **Dot Matrix Printer (DMP) :** An impact parameter that forms text and graphic images by hammering the pin end against a ribbon in a matrix (pattern) of dots. These printers are fast and cheap but the output is of poor quality and creates noise.
- **Dots per inch (dpi) :** A measure of resolution that states the number of dots that the device can print, scan or display in a linear inch.
- **DUN:** Dial up Networking.
- **Dial-up access :** Access to the Internet through a telephone line and a modem.
- **Digital -** Digital technology generates, stores and processes data in terms of two states: positive and nonpositive. The positive state is expressed or represented by the number 1 and the non-positive state by the number 0. Data that is transmitted or stored with digital technology is expressed as a string of Os and Is. Digital technology is mainly used with new communication media, such as satellite and fibre optic transmission.
- **DNS :** Domain Name System, a distributed database system for translating computer names, like giasbm01.vsnl.net.in into a numeric IP addresses like 202.54.130 and vice-versa.
- **DOMAIN:** The highest subdivision of the Net, usually referring to a country or the type of organisation, such as edu for education, or. com for commercial.
- **Domain :** the smaller network making up the Internet, and having many computers or even smaller networks within it, is called a domain. The domain may represent either a type of organisation or a geographical location.
- **Download/Upload :** To download is to transfer a file from a nother computer to the user's computer. To upload is to send a file to another computer.
- **EAROM :** Electrically Alterable Read Only Memory.
- **EDI :** Electronic Data Interchange. A standard for the electronic exchange of business documents such as invoices and purchase orders.
- **EDRAM :** Emseable/Extended Dynamic Read Only Memory.
- **EGA:** Enhanced Graphics Adapter
- **ERP :** Enterprise Resource Planning. The planning and management of all resources in an enterprise is called ERP. An ERP system is multi-module software system. A ERP typically contains relational database and application for managing, purchasing inventory, personnel etc.
- **EXE :** Executable (file name extension)
- **E-zine:** Electronic Magazine. Also called digizine.
- **XML :** Extensible Markup Language.
- **Ethernet:** It is the most popular type of LAN, in which communications. through radio frequency signals is carried by a co-axial cable. Software protocols used by Ethernet Systems vary, but include TCP/IP and Navel Netware.
- **Ethernet Card:** A network adapter that enables a computer to connect to an Ethernet. It is a printed circuit board that is in built or motherboard or is plugged on computer which is on Ethernet.
- **Extranet :** An Intranet (Internal TCP/IP network) that, has been selectively opened to a firm's suppliers, customers and strategic allies.
- **FAQ :** Frequently Asked Questions.



- **FAT16** : A file Allocation table that restricts the maximum size of a hard drive to 2.1 GB. This limitation stems from the use of 6 bit addressing method.
- **FAT 32**: A FAT that uses 32-bit operating system and removes the previous limitation of 2.1 GB of hard disk by employing a 32 bit cluster addressing system.
- **FDD** : Floppy Disk Drive.
- **FAX**: Facsimile: To send printed pages between two location using telephone lines.
- **FLOP** : Floating point operations per sec. This is the unit of measurement of the speed at which computer carries out floating point operations.
- **File Transfer Protocol (FTP)** : A client/server protocol for exchanging files with a host computer.
- **File Allocation Table (FAT)** : It is a hidden Me located in sector 0 on a floppy/Hard disk. It contains information about the sizes of files stored and also the information about which cluster contain which file.
- **.GOV** : It is governmental domain name denoting a government office or agency.
- **.GIF** : It is file extension where acronym for Graphics Interchange Format. These files are widely used to encode and exchange graphics files on the Internet.
- **GML** : Generalised Markup Language.
- **GSP** : Global Service Provider.
- **Green PC** : A computer system designed to operate in energy efficient manner.
- **Graphical User Interface (GUI)** : A design for the part of program that interacts with the user and that uses icons/graphic representations to represent programme features.
- **Greeking** : The use of symbols to show text or graphics that cannot be shown in sufficient detail for the whole document to be legible is called greeking. Some word processors use a print preview feature that's similar to greeking.
- **.H** : Header (file name extension. Used in programming language c/ctl).
- **HDML** : Handheld Device Markup Language.
- **Handshaking**: A method for controlling the communication between two devices so that one device transmits data only when the other device is ready.
- **HIMEM** : High Memory.
- **HDD** : Hard Disk Drive.
- **HPC** : Handheld Personal Computer.
- **HFS** : Hierarchical File System: In an operating system a method of organizing files in tree structure. The topmost level called root directory which contains leaves called sub-directories which further contain sub-directors. Such a file systems is called HFS.
- **HTML** : Hyper Text Markup Language. It is markup language behind the appearance of documents on the World Wide Web (WWW).
- **HTTP** : Hyper Text Transfer Protocol. The protocol most often used to transfer information form WWW server to browsers, which is why web addresses begin with http://
- **HTTPS** : Hyper Text Transfer Protocol Secure. A variation of HTTP that provides special security for online transaction on WWW.
- **IBM**: International Business Machine.
- **ICMP** : Internet Control Message Protocol. It is an extension to the original Internet Protocol that provides much needed error and congestion control.
- **IMAP** : Internet Message Access Protocol. IMAB is one of the two fundamental protocols in the internet e-mail (other being PCP3) that governs how and where user stores their incoming mail messages. In IMAP, mails are stored on the mail server.
- **Info Bahn** : A form preferred by some for the Information Superhighway, a high speed information system that would link homes, schools and offices.
- **Inkjet Printer** : A non-impact printer that forms an image by spraying ink from a matrix of tiny jets.
- **IANA** : Internet Assigned Numbers Authority. A unit of Internet Architecture Board (IAB) that supervises the allocation of IP (Internet Protocol) addresses, port address and other numerical standards on the Internet.
- **IP** : Internet Protocol: In TCP/IP, the standard that describes how an Internet Connected Computer should break data down into the packets for transmission across the network, and how those packets should be addressed so that they arrive at their destination. IP is the connectionless part of TCP/IP



protocols.

- **ISDN** : Intergrated Services Digital Network.
- **IP Address**: A 32-bit binary number that uniquely and precisely identifies the location of a particular computer on the Internet.
- **ISP** : Internet Service Provider.
- **JDK** : Java Development Kit is a package of Java utilities and development tools created by Sun Microsystems that represents the de facto standard for the Java Programming language.
- **JPEG** : Joint Photographic Experts Group. A graphics format that is ideal for complex pictures/graphics.
- **JSP** : Java Server Pages.
- **Kb** : Kilobit.
- **KB** : Kilobyte.
- **LAWN**: Local Area Wireless Network.
- **LAN**: Local Area Network.
- **LCD**: Liquid Crystal Display. It is a low-power display technology used in laptop computers and small battery power electronic devices.
- **LED** : Light Emitting Diode. A small electronic device made from semiconductor materials.
- **LINUX** : An operating system designed by Linus Torvalda.
- **LPT** : Line Printer Terminal. It is a device name that; refers to a parallel port to which one can connect parallel printers.
- **Mainframe** : A multi-user computer designed to meet the computing needs of a large organization: Originally, the term mainframe referred to the metal cabinet that housed the CPU.
- **MFLOPS** : Million Floating Point Operations per second.
- **MP** : Mobile Data Link Protocol.
- **MIME**: Multipurpose Internet Mail Extension. It is an internet standard that specifies how tools such as email programs and web browsers can transfer multimedia files (including sound, graphics and video) via internet. Prior to MIME all the data transferred via the Internet had to be coded in ASCII text.
- **MIPS** : Million Instructions per sec. It is a method of measuring the rate at which the computer executes microprocessor instructions.
- **ML**: Machine Language.
- **MODEM**- Modulator Demodulator. A device that converts the digital signals generated by the serial port to the modulated analog signals required for transmission over a telephone line and likewise transforms incoming analog signals to their digital equivalents.
- **MP3** : MPEG-I Audio layer III (MPEG Audio Layer 3).
- **MRAM** : Magnetic Random Access Memory.
- **MSCDEIL** : Microsoft Compact Disk Extension.
- **MIDI**: Musical Instrument Digital Interface. A standard communications protocol for the exchange of information between computers and musical synthesizers.
- **MTOPB** : Millions of Theoretical Operations per Second.
- **Net BIOS**: Network Basic Input/Output System.
- **NCIC**: National Crime Information Centre.
- **NIC**: Network Information Centre.
- **ODBC**: Object Database Connectivity. It-is a standard that enables applications (including web browsers) to communicate with variety of database applications.
- **OEM**: Original Equipment Manufacturer.
- **OOP**: Object Oriented Programming.
- **OP Code**: Operation Code.
- **OS** : Operating System.
- **OMR** : Optical Mark Recognition.
- **OOPS** : Object Oriented Programming and System.
- **PABX** : Private Automatic Branch Exchange.
- **PAN**: Personal Area Network.
- **PDF** : Portable Document Format. It is a file extension/ a portable document file format created by Adobe Systems.
- **PIM** : Personal Information Manager. It is a program that stores and retrieves a variety of personal information including notes, memos, names and addresses etc.
- **P-Mail** : Paper Mail.
- **PNP** : Plug and Play. A hardware standard that re-



quires each hardware be capable of identifying itself.

- **POP3** : Post Office Protocol. An internet e-mail standard that specifies how an internet connected communicates as mail handing agent.
- **POST**: Power on Self-Test. It is internal testing which is performed when the computer is started or reset. Encoded in ROM, tile POST program first checks the microprocessor by having it perform a simple operations.
- **PPP**: Point to point Protocol. One of the two standards by which computers are connected directly to internet via dial up telephone connection, (The other is sl IP).
- **PROM**: Programmable Read-Only Memory.
- **PSTN** : Public Switched Telephone Network.
- **PEA**: Pocket Ethernet Adapter.
- **PIF** : Picture Interchange format file. (A file extension).
- **PIN**: Personnel Identification Number: It is a digital number used for accessing highly secure information.
- **Protocol**: In computer terminology, it is a set of rules or standard designed so that computers can exchange information with a minimum of error.
- **Random Access Memory (RAM)** : It is computer's primary working memory in which program instructions and data are stored so that they can be accessed directly by the CPU via processor's high speed external data bus. RAM is often called Read/Write Memory. In RAM-CPU can read and write data. RAM does not retain its contents when the power to the computer is switched off.
- **Types of RAM and their background of usage**: Till a decade ago, the only type of RAM available was DRAM (Dynamic RAM), so named because it changes its content constantly. Specifically the DRAM then available was EDO-RAM (Extended Data-Out DRAM): while the RAM was working on current bit, it was already extending its reach for the next bit.
- **EDROM** was replaced by SDRAM (Synchronous DRAM) in 1990's. In this, the access speed was increased over the earlier EDO-RAM. At present most of the computers use it.
- However in 1998, a radically different technology

of RAM called-RDRAM (Rambus DRAM) came in which some architectural modifications were done to increase the speed. All the Pentium-4 PC's are tied with RDRAM. But this RAM is quite expensive.

- In 2000, a new variant of SDRAM that offers faster performance, comparable to RDRAM, mad price closer to SDRAM was launched which is called DDR-RAM (Double Data Rate-RAM).
- **RDBMS** : Relational Data Base Management System. It is a database management system that comes with all necessary support programs, programming tools and documentation.
- **Read Only Memory (ROM)** : It is the portion of computers storage that does not lose its contents when one switches off the computer. ROM contains essentials system programmes that cannot erased.
- **Rich Text Format (RTF)** : A text formatting standard developed by Microsoft that allows the word processor to create file with sonic of the formatting instructions.
- **Ripper** : A programme that can extract audio tracks from audio CD's and write these to computer's hard disk-generally to WAV files. Also called CD ripper.
- **Scandisk**: A Window utility that checks magnetic disks, (Floppies and Hard Disk) for errors such as lost clusters and file system irregularities.
- **SCSI**: Small Computer System Interface. A high speed interface that can connect to a computer, devices such as hard drives, ROM Floppy drives, tape drives, scanners and printers.
- **SDK**: Software: Development Kit.
- **SGRAM** : Synchronous Graphic RAM. It is a type of DRAM that can synchronise with the computer's clock speed enabling significantly higher speed of data transfer as compared to earlier DRAM.
- **S-HTTP** : Secure Hyper Text Transfer Protocol. It is the extension of HTTP that supports secure commercial transactions on web.
- **SLIP**: Serial Line Internet Protocol. The earliest of the two ways in which a PC connects to Internet through Dial Up Networking. SLIP defines the transport of data packets through an asynchronous telephone line. Therefore, SLP enables computers not directly connected to LANs to be fully connected to



the Internet.

- **SMTP:** Simple Mail Transport Protocol, It is an Internet protocol that governs the transmission of e-mail over computer networks. It does not provide any support for transmission of data other than plain text

SOFTWARE HANDSHAKING

- **Spoof :** Is to deceive or to fake, especially with the intension of gaining unauthorised access to computer resources.
- **SPOOL:** Simultaneous peripheral Operations On Line.
- **Spoder :** A utility programme, often included with an operating system that routes printer commands to a file on disk or in RAM rather to a printer, and then doles out the printer commands when CPU is idle,
- **SRAM:** Static Random Access Memory. A type of RAM that holds its contents without constant refreshing from CPU.
- **SHTML :** Server-side Hyper Text Markup Language.
- **SMS:** Short Messaging Service.
- **SVGA:** Super Video Graphics Array. It is an enhancement of VGA (Visual Graphics Array) so as to obtain better picture.
- **System File:** A programme or data file that contains information that the operating system needs, distinguished from the programme or data files that the application programme uses
- **Telephony Application Programine Interface (TAPI):** It is a set of standard programming functions that can be implemented by application that interface with telecommunication equipment.
- **Tunnelling :** It is a mechanism of forwarding traffic from remote users to a corporate network through an existing public IP network. Data is encapsulated within an IP datagram and then decapsulated at the other endpoint of the tunnel.
- **Trunk :** It refers to aggregation of multiple telecom lines or virtual local area networks to increase a bandwidth.
- **Terminator :** It is an electrical impedance attached to the open end of a transmission line to eliminate reflections. Electrical circuitry at the end of a cable

are designed to match impedances for the purpose of preventing the reflection of electrical signals when they reach the end of the cable.

- **Telemedicine :** The provision of high quality, up-to date medical information to medical practitioners. In rural and community health centres, doctors, who are out of touch with the latest knowledge may make faulty diagnosis or prescribe an out of date therapy. A telemedicine system can provide there high quality information and thus could save lives.
- **TIF :** The file extension to a file containing graphics in Tagged Image-File Format (TIFF'). TIF files are often used to hold scanned photographic images.
- **TPI :** Tracks per inch. A measurement of the data storage density of magnetic disks, such as floppy disks.
- **Transducer:** A device that converts a detectable physical phenomenon such as sound, pressure, or light into electronic signals that can then be processed by computer.
- **Trojan Horse:** A programme that appears to perform a valid function but has some hidden instructions in its code that can cause severe damage to the system on which the programme runs. Unlike computer virus, Trojan horse cannot replicate themselves.
- **TELNET:** A terminal emulation protocol that lets a user lag in remotely to other computers on the Internet. It has a command line interface which will assume automatically that the resource is located in the same directory that contains RELURL.
- **UID :** User Identifier.
- **UHF :** Ultra High Frequency.
- **UPS :** Uninterruptible Power Supply/System. A battery system that can supply continuous power to a computer in the event of power failure for some time (approx. 10-15 minutes) after supply loss so that the user can save his work and shut down the computer safely.
- **URL :** Uniform Resource Locator. In the World Wide Web (WWW), it is one of the two basic kind of Uniform Resource Identifier (URL). It is string of character that precisely define an Internet resource's type and location.
- **URI (Uniform Resource Identifier):** In the HTTP, a



string of characters identifies an Internet resource of WWW including the type of resource and its location. There are two types of URIs. Uniform Resource Locators (URLs) and relative URLs (RELURL). In RELURL string of character gives only the file name and does not specify its location or type. Web Browser (as Parsers) resource.

- **USERID:** User Identification.
- **VAN:** Value Added Network. A public data network (PBN) that provides value added services for corporate customers including end-to-end dedicated lines with guaranteed security.
- **VDU:** Video Display Unit: Synonymous with Monitor.
- **V Disk:** Virtual Disk. It's a storage technique in which the complete storage disk (CD etc.) can be copied to hard disk. The virtual disk of storage disk acts similar to the original disk.
- **VEGA :** Video-7 Enhanced Graphite Adapter.
- **VRAM (Video Ram):** Specially designed DRAM chips to maximise the performance of video adapters.
- **VFAT:** Virtual File Allocation Table. The file allocation table used in Windows 95 is called VFAT. It uses Protected Mode. an operational state that allows a PC to address all its memory.
- **W3 (WWW):** World Wide Web. A global hypertext system that uses the Internet as its transport mechanism.
- **W3C:** World Wide Web Consortium. An independent standard body composed of university researchers and industry practitioners that is devoted to setting effective standards to promote the orderly growth of WWW.
- **WAN (Wide Area Network):** A commercial data network that provides data communications services for business and governmental agencies.
- **WAV:** (Waveform Audio) File name extension for audio-files.
- **WORM (Write Once Read Many) :** An optical disk drive with storage capacities of upto 1 TB. After once writing the data the disk drive becomes Read Only storage medium. WORM is used to keep large database.
- **WML:** Wireless Mark-up Language.
- **WMP:** Windows Media Player.
- **WRAM:** Windows Read Only Memory.
- **XDF:** Extended Density Format.
- **XFITML:** Extensible Hypertext Mark-up Language.
- **XML:** Extensible. Mark-up language. A language for creating mark-up languages.
- **.z :** Packed file (file name extension).
- **.Z (upper case):** Compressed file (file name extension).
- **.ZIP:** Compressed file (File Name Extension).
- **Y-Modem:** It refers to error free file transfer protocol that can be used on error-corrected links and to transfer multiple files with a, single command.
- **Quantum Computers:** It is a device that harnesses physical phenomena unique to quantum mechanics to realize a fundamentally new mode of information processing. In it, the fundamental unit of information (qubit) is quaternary in nature.
- **Analog Transmission:** It refers to the signal transmission over wires or through the air. The information is sent and received by combining amplitude, frequency and phase signals.
- **Wap-enabled Phone:** These are telephones enabled with wireless access protocol (Wap), through which it can have access to Internet Content.
- **Worm:** A worm is a virus that does not infect other programme. It makes copies of itself, and infects additional computers (typically by making use of network connections) but does not attach itself to additional programmes, however a worm might after, install or destroy files and programmes.
- **Password:** A code used to gain access (login) to a locked system. Good passwords contain letters and non-letters and are not simple combination such as Virtue 7.
- **Piracy :** The illegal copying of software for distribution with the organisation or to friends, clubs or other groups or for commercial duplication and resale, which causes a huge loss to the software industry.
- **Roaming :** The ability to use a communications device such as a cellphone or personal digital assistants

• **Win..XP:** Windows The "Experience".

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and be able to move from one cell or access point to another without losing the connection.

- **Swapping:** It is the process of replacing one segment of a programme in memory with another and restoring it back to the original when required.
- **Intranet:** A private network inside a company or organisation that uses the same kinds of software as are found on the public Internet but that is only for internal use.
- **Finger:** An Internet software tool for locating people on other Internet sites. Finger is also sometimes used to give access to non-personal information, but the most common use is to see if a person has an account at a particular Internet Site. Many sites do not allow finger requests, but many do.
- **Browser:** It is a client programme (software) that is used to log at various kinds of Internet resources.
- **Backbone:** A high speed line or series of connections that forms a major pathway within a network, is known as backbone. It is a relative term as a backbone in a small network will likely be much smaller than many non-backbone lines in a large network.
- **Cyber Space:** The virtual community created by the information society, which has removed all physical demarcations, geographical boundaries and political limitations is known as the Cyber space.
- **Netizens:** Citizens having access to Internet are called netizens. It gives an idea about computer penetration in the country and the world as a whole.
- **Ethernet:** A type of network that allow audio and video information to be carried along with computer data. It is based on Local Area Network (LAN) technology.
- **Voice Answer Back (VAB):** It is an audio response device that can link a computer system to a telephone network, thus providing voice response to inquiries made from telephone terminals.
- **Robotics:** It is a technology which enables an electro-mechanical system which can be programmed to perform manual tasks.



TRADITIONAL GENERAL KNOWLEDGE

NEWS AGENCY

INDIAN NEWS AGENCY

In India there are four news agencies:

1. Press Trust of India (PTI) : Set up in 1947
2. United News of India (UNI) : Set up in 1959
3. Samachar Bharati
4. Hindustan Samachar

Hindi News Service of UNI is called UNIVARTA, which was started in 1982. Similar news service of PTI is called BHASA, which was started in the year 1986. It supplies news to the following media:

- (i) Eastern India News Agency (EINA)
- (ii) India News and Features Alliance (INFA)
- (iii) Indian Press Agency
- (iv) Near and Far East News (NFIFEN)
- (v) News Features of India (NFI)

IMPORTANT NEWS AGENCIES IN THE WORLD

News Agency	Country
Agence Europe	Brussels (HQs.)
Agence France Press (AFP)	France
Antara	Indonesia
Associated Press	America
Associated Press of Pakistan	Islamabad (HQs.)
Australian Associated Press	Australia
Bangladesh Sangbad Sansthan	Bangladesh
Barnama .	Malaysia
Canadian Press	Canada
Cetika	Czechoslovakia
International News Service	America
Inter Press Service	Italy
Islamic Republic	Iran
News Agency Kuna	Kuwait
Kyodo (News Agency)	Japan
Middle East News Agency (MENA)	Egypt
New China News Service (NCNA)	China
Palestine News Agency (WAFA)	Palestine
Reuter	Britain
Russia Information Telegraph Agency (RITA) SPA	Russia
Tanjung	Saudi Arabia
United Press of America (UPA)	Yugoslavia
	America

United Press International	America
Vietnam News Agency (VNA)	Vietnam
Xinhua	China

IMPORTANT RESIDENCES OF THE WORLD

- **Bogor Palace:** Summer palace of the President of Indonesia
- **Buckingham Palace (London):** King/Queen of England
- **10-Downing Street (London):** Prime Minister of UK
- **Elysee Palace (Paris):** French President
- **Rashtrapati Bhawaa (New Delhi):** Indian President
- **Vatican City -(Rome):** Pope
- **White House:** US President

THE LEADING DAILIES OF INDIA

Newspaper	Language
The Times of India	English
Punjab Kesari	Hindi
Dainik Jagran	Hindi
Enadu	Telugu
Dainik Bhaskar	Hindi
Sandesh	Gujarati
Malayala Manorama	Malayalam
Hindustan	Hindi
Gujarat Samachar	Gujarati
Amar-Ujala	Hindi
Hindust:an Times	English
DailyThanthi	Tamil
The Hindu	English
Nava Bharat	Hindi
Mathrubhumi	Malayalam.
Daily Sakal	Marathi
Ananda Bazar Patrika	Bengali
Navabharat Tmes	Hindi
Aaj	Hindi
Dinamalar	Tamil

FAMOUS NEWSPAPERS OF WORLD



Newspaper	Country	Norway	Lion
Al-Ahram	Cairo (Egypt)	UK	Rose
Le Repubblica	Rome (Italy)	Denmark	Beach
Bangladesh	Dacca	Ireland	Shemrock
Merdeka Jakarta (Indonesia)		Netherlands	Lion
Observer	(Bangladesh)	USA	Golden Rod

Daily News	New York (USA)
Daily Mail	London (England)
New York Times People's Daily	Beijing (China)
Daily Mirror,	London (England)
Independent	London (England)
Dawn	Karachi (Pakistan)
The Times	London (England)
Star	Johannesburg (S. Africa)
Guardian	London (England)
Financial (England)	L o n d o n
Eastern Sun	Singapore
Times	London (England)
The Island	Colombo
The Times of India	India
Izvestia	Moscow (Russia)
Washington Post	Washington
Pravada Le Monde	D.C. (USA)
Khalij Times	Dubai (UAE)

NATIONAL EMBLEMS

Country	Emblem
Australia	K a n g a r o o
France	Lily
Italy	White Lily
Japan	Chrysanthemum
Bangladesh	W a t e r L i l y
Germany	Eagle/Corn Flower
Lebanon	Cedar Tree
Pakistan	Crescent, Jasmine
Belgium	Lion
India	Lioned Capital
Luxembourg	Lion with Crown
Spain	Eagle
Canada	White Lily
Iran	Rose

OFFICIAL BOOKS

- **White Paper:** Short pamphlet giving authoritative account of facts issued by the Indian government stating its views on a particular issue for the knowledge of general public.
- **White Book:** Official publication of Germany, Portugal and China.
- **Blue Book:** Any official report of the British Government.
- **Green Book:** Italian and Iranian Governments.
- **Grey Book:** Official report of the Japanese and Belgian Government.
- **Orange Book:** Official publication of the Netherlands Government.
- **Yellow Book:** Official book of the French Government.

ABBREVIATED OR ALTERNATIVE NAMES OF PROMINENT PERSONALITIES

Adolf Hitler	Fuhrer or Fuehrer
Benito Mussolini	Il Duce
C. Rkiagopalachari	C. R; Rajaji
Duke of Wellington	Iron Duke
Dwight D. Eisenhower	Ike
Earl of Warwick	King Maker
Lrwin Rommel	Desert Fox
Florence Nightingale	Lady of the Lamp
Francisco Franco	El Caudillo
GeofferqChaucer	Father of English Poetry
George Bernaad Shaw	G. B. S.
Joan of Arc	Maid of Orleans
Lal Bahadur Shastri	Man of Peace
M: S: Golwalkar	Guruji
Nepolean Bonapade	Little Corporal; Man of Destiny
Otto Von Bismark	Man of Blood and Iron



Queen Elizabeth I	Maiden Queen
Maj. Gen. Rzzfinder Singt	Sparrow
Samuel Langhorne	Mark'Iwain
Sheikh Mohammad Abdullah	Lion of Kashmir
Sheikh Mujibur Itahman	Baxigabandhu
T. Prakasam	Andhra Kesari
T. T. Brishnamachari	T. T. K.
Waiter Scott	Wizard of the North
William Ewart Gladstone	Grand Old Man of Britain
William Shakespeare	Bard of Avon
Younger Pitt	Grand Commoner
Hapil Dev	Haryana Hurricane
Sunil Gavaskar	Sunny, Little Master
Mansur Ali Khan Pataudi	Tiger
Abdul Craffar Khan	Badshah Khan
Bal Gangadhar Tilak	Lokmanya
C. N. Annadurai	Anna
Chittranjan Das	Deshbandhu
Dadabhai Nauroji	Grand Old Man of India
Jawahar Lal Nehru	Chacha, Panditji
Jai Prakash Narayan	Loknayak, JP
LalaLajpatRai	Sher-e-Punjab; Punjab Kesari
Mohandas Karamchaad	Bapu, Mahatma, Father of the Nation
Gandhi	Mahamana
Madan Mohan Malviya	Mahamana
Field Marshall H. M. Carlappa Kipper	
Lord Lytton	Meredith Oven
Rabindra Nath Tagore	Gurudev
Sarder Vallabhbbhai Patei	Man of Iran; Strong Man of India
Sarojini Naidu	Nightingale of India
Subhash Chandra Bose	Netaji
Tenzing Norgay	Tiger of Snow

5. The Mausoleum of Mausolus (Ruler of Halicarnassus)
6. The Lighthouse at Alexandria
7. The Colossus at Rhodes-912 feet high statue of Helos, The sun

Medieval World

1. The Great Wall of China
2. The Porcelain Tower of Nanking (China)
3. The Colosseum of Rome
4. The Stonehenge of England
5. The Leaning Tower of Pisa (Italy)
6. The Catacombs of Alexandria
7. The Mosque at St. Sophia (Constantinople)

Modern World

1. The Great Pyramid of Egypt and the adjacent Great Sphinx of Gizeh
2. Hagia Sophia (6th Century) in present day-Istanbul
3. The Leaning Tower of Pisa (Italy)
4. The Taj Maha,l of Agra (India)
5. The Washington Monument, Washington
6. The Eiffel Tower of Paris
7. The Empire State Building, New York City

Seven Natural Wonders of the World

1. The Grand Canyon, Colorado River, Arizona
2. Rio de Janeiro Harbour, Brazil
3. Iguassu Falls, Argentina
4. Yosemite Valley and the Giant Sequoias of California
5. Mount Everest on the border of Tibet and Nepal
6. The Nile River, Egypt
7. The Northern Lights, especially from northern Canada and Alaska

New Seven Wonders of the World

- The Taj Mahal, Agra (Uttar Pradesh), India
- The Great Wall of China
- Chichen Itza
- Roman Colosseum
- The Statue of Christ Redeemer (Rio de Janeiro)
- Ican Emperor Pachaute (Machu Picchu)
- Petra

WORLD HERITAGE SITE

SEVEN WONDERS OF THE WORLD

Ancient World

1. The Hanging Gardens of the Babylon
2. The Temple of Artemis (Diana) at Epheus (Rome)
3. The Statue of Zeus at Olympia
4. The Pyramids of Egypt .



- The World Heritage List includes 962 properties. These include 745 Cultural site, 188 Natural site and 29 Mixed site properties in 157 Countries.
- World Heritage Site programme was founded with the “Convention Concerning the Protection of World Cultural and Natural Heritage” which was adopted by the General Conference of UNESCO on 16 November 1972. World heritage Site
- Italy has the highest number of World Heritage Site with 47
- In the Year 2000, total 61 Number of Properties Inscribed which is highest in any year till now.
- The Arabian Oryx Sanctuary in Oman is the first site deleted from World Heritage Site list.

INDIAN SITES IN THE WORLD HERITAGE LIST

Agra Fort and the Ajanta Caves are the first two sites that come under World Heritage Site in 1983.

Till now total 30 sites are included under World Heritage Sites. Of these 30 sites, 24 are cultural sites and the other 6 are natural sites.

The Latest site inscribed in 2013 being the Hill Forts, Rajasthan.

LIST

Cultural:

Year	Site
1983:	Agra Fort, Ellora Caves, Ajanta Caves, Taj Mahal
1984:	Monuments at Mahabalipuram, Sun Temple at Konarak

1986:	Fatehpur Sikri , Churches and Convents of Goa, Monuments at Hampi, Khajuraho
1987:	Great Living Chola Temples, Elephanta Caves, Monuments at Pattadakal
1989:	Buddhist Monuments at Sanchi
1993:	Humayun’s Tomb, Qutb Minar
1999:	Mountain Railways of India
2002:	Mahabodhi Temple Complex at Bodh Gaya
2003:	Rock Shelters of Bhimbetka
2004:	Champaner-Pavagadh Archaeological Park, Chhatrapati Shivaji Terminus
2007:	Red Fort Complex
2010:	The Jantar Mantar
2013:	Hill Forts, Rajasthan

Natural:

Year	Site
1985:	Kaziranga National Park, Keoladeo National Park, Manas Wildlife Sanctuary
1987:	Sundarbans National Park.
1988:	Nanda Devi and Valley of Flowers National Parks.
2012:	Western Ghats

LONGEST, LARGEST, BIGGEST, SMALLEST, TALLEST & HIGH-

Longest river (India)	Ganges	Largest railway route	Dibrugarh in Assam to Kanyakumari in Tamil Nadu
Longest river (World)	Nile	Longest tunnel	Jawahar tunnel (Jammu & Kashmir)
Longest tributary river of India	Yamuna	Longest national highway	NH-7 which runs from Varanasi to Kanyakumari
The longest river of the south	Godavari	Longest Dam	Hirakod Dam (Orissa)
Highest mountain peak	Godwin Austin (k2)	Longest River Bride	Mahatma Gandhi Setu, Patna
Largest lake (Fresh water)	Wular lake (Kashmir)	Longest populated city	Mumbai (1.60 crore)
Highest Dam	Tehri Dam on Bhagirathi River		
Largest Mosque	Jama Masjid, Delhi		
Longest Road	Grand Trunk Road		
State with longest coastline	Gujarat		



Largest Museum	National Museum, Kolkata	Highest Lake	Devatal (Garhwal)
Largest Delta	Sunderban Delta, W. Bengal	Largest Lake (Saline water)	Chika lake, Orissa
Largest Dome	Gol Gumbaz, Bijapur (Karnataka)	Highest Award	Bharat Ratna
Largest Zoo	Zoological Gardens, Alipur, Kolkata	Highest Gallantry Award	Paramveer Chakra
Largest man-made Lake	Govind Vallabh Pant Sagar (Rihand Dam)	Largest Gurudwara	Golden Temple, Amritsar
Largest Desert	Thar (Rajasthan)	Deepest river valley	Bhagirathi & Alaknanda
Highest Tower	Pitampura Tower, Delhi	State with longest coastline of South India	Andhra Pradesh
Smallest State (Area)	Goa	Longest river which forms estuary	Narmada
Smallest State (Population)	Sikkim	Largest Church	Saint Cathedral (Goa)
Highest Waterfall	Gersoppa waterfall (Karnataka)	Largest Beach	Marina Beach, Chennai
Longest Electric railway line	From Delhi to Kolkata via Patna	Highest Battle field	Siachin Glacier
Densest populated State	West Bengal	Highest Airport	Len (Laddakh)
Largest cave temple	Kailash temple, Ellora (Maharashtra)	Largest river island	Majuli (Brahmaputra river, Assam)
Largest animal Fair	Sonepur (Bihar)	Largest Planetarium	Birla Planetarium (Kolkata)
Highest Gateway	Buland Darwaza, Fatehpur Sikri (Agra)	Animal, Tallest	Giraffe
Biggest Hotel	Oberal –Sharaton (Mumbai)	Archipelago, Largest	Indonesia
Largest State (Area)	Rajasthan	Bird, Fastest	Swift
Largest State (Population)	Uttar Pradesh	Bird, Largest	Ostrich
Place of heaviest rainfall	Mausinram (Meghalaya)	Bird, Smallest	Humming Bird
Largest corridor	Rameshwaram temple corridor (Tamil Nadu)	Bridge, Longest Railway	Huey P. Long Bridge, Louisiana (U.S.A.)
Largest cantilever span bridge	Howrah Bridge (Kolkata)	Building, Tallest in the World	Burj, Dubai (UAE)
Largest forest state	M.P.	Canal, Longest Irrigational	The Kalakumsky Canal
Highest straight gravity Dam	Bhakra Dam	Canal, Longest	Suez Canal
Longest Railway Platform	Kharagpur (W. Bengal)	Capital, Highest	La Paz (Boliva)
Largest Stadium	Salt lake (Yuva Bharti), Kolkata	City, Biggest in Area	Mount Isa Australia
Largest Port	Mumbai	City, Largest in Population	Tokyo
		City, Costliest	Tokyo
		City, Highest	Van Chuan (China)
		Continent, Largest	Asia
		Continent, Smallest	Australia
		Country, Biggest (Area)	Russia



Country, Largest (Population)	China	Place, Dryest	Iquique (In Atacama Desert, Chile)
Country, Largest (Electorate)	India	Place, Hottest	Azizia (Libya, Africa)
Creature, Largest	Blue Whale	Place, Rainiest	Mausinram (Meghalaya, India)
Delta, Largest	Sunderban (Bangladesh & India)	Planet, Biggest	Jupiter
Desert, Largest (World)	Sahara (Africa)	Planet, Brightest	Venus
Desert, Largest (Asia)	Gobi	Planet, Smallest	Mercury
Dam, Largest	Grand Coulee Dam (U.S.A.)	Plateau, Highest	Pamir (Tibet)
Dam, Highest	Hoover Dam (U.S.A.)	Platform, Longest	Kharagpur (India)
Diamond, Largest	The Cullinan	Railway, Longest	Trans-Siberian railway
Dome, Largest	Astrodome, in Houston (U.S.A.)	Railway Station, Longest	Grand Central Terminal, Chicago (U.S.A.)
Epic, Largest	Mahabharat	River, Longest	Nile (Africa)
Irrigation Scheme, Largest	Lloyd Barrage, Sukkur (Pakistan)	River, Largest	Amazon (S. America)
Island, Largest	Greenland	Sea-bird, Largest	Albatross
Sea, Largest	Mediterranean sea	Star, Brightest	Sirius
Lake, Deepest	Baikal (Siberia)	Statue, Tallest	Statue of Motherland, Volgograd (Russia)
Lake, Largest (Artificial)	Lake Mead (Boulder Dam)	Telescope, Largest Radio	New Mexico (U.S.A.)
Lake, Highest	Titicaca (Bolivia)	Tramway, World's first	New York
Lake, Largest (Fresh water)	Superior	Tunnel, Longest (Railway)	Tanna (Japan)
Lake, Largest (Salt water)	Caspian	Tunnel, Longest (Road)	Mont Blanc Tunnel between France and Italy
Library, Largest	United State Library of Congress, Washington D.C.	Volcano, Highest	Ojos del Salado (Andes, Ecuador)
Mountain Peak, Highest	Everest (Nepal)	Volcano, Most Active	Maunaloa (Hawaii-U.S.A.)
Mountain Range, Longest	Andes (S. America)	Wall, Longest	Great wall of China
Museum, Largest	British Museum, London	Waterfall, Highest	Angel (Venezuela)
Ocean, Largest	Pacific	Water, Lowest body	Dead Sea
Palace, Biggest	Vatican (Italy)	Zoo, Largest	Kruger National Park, South Africa
Park, Largest	Yellow Stone National Park (U.S.A.)		
Peninsula, Largest	Arabia		
Place, Coldest (Habitated)	Verkhoyank (Siberia)		



AWARDS HONOURS AND PRIZES

NOBEL PRIZE

- It is the most coveted international award of the world.
- It was instituted by the inventor of dynamite, Alfred Bernard Nobel (1833-96).
- The award is given on December 10, which is the death anniversary of its founder.
- Nobel made a trust from the money that he earned through the patent of his invention whose interest is used to, give the money for the Nobel Prizes.
- Nobel Prize is given every year to those eminent persons who have made pioneering achievements in the field of Physics, Chemistry, Medicine, Peace, Literature and Economics.
- Apart from Economics, all other categories have been given since 1901. Economics Nobel Prize was instituted in 1967 and was first given in 1969.

INDIAN NOBEL PRIZE WINNER

Name	Field	Year
Rabindranathi Tagore	Literature	1913
Dr. C.V. Raman	Physics	1930
Dr. Hargovind Khurana	Medicine	1968
Mother Teresa	Peace	1979
Dr. S. Chandrashekhar	Physics	1983
Dr. Amartya Sen	Economics	1999
V.S. Naipaul	Literature	2001

OTHER AWARDS AND PRIZES

Pulitzer Prize

- It was instituted in 1917 and named after the US Publisher Joseph Pulitzer.
- It is conferred annually in the USA for accomplishments in journalism, literature and music.

Magsaysay Awards

- They were instituted in 1957 and named after Ramon Magsaysay, the late President of Philippines, who died in an air crash.
- This award is given annually on Aug. 31, for outstanding contributions to public service, community leadership, journalism, literature and creative arts and international understanding.
- They are often regarded as the Nobel Prize of Asia.

Booker Prize

- It is the highest literary award given to the authors

of British, Irish and Commonwealth countries.

- It was instituted in 1968 by the Booker Company and the British Publishers Association along the lines of Pulitzer Prize of US.
- Booker Prize has been renamed as Man Booker Prize, as the sponsorship has been taken over by the Man Group, an international stockbroker.

Jawaharlal Nehru Award for International Understanding

- It was instituted in 1965 by the Government of India.
- It is given annually to persons for outstanding contributions to the promotion of international understanding and goodwill among the people of the world.

Oscar Awards

- These awards were instituted in 1929 and conferred annually by the Academy of Motion Pictures in USA.
- These are considered the most prestigious awards in the cinema world.
- The first Indian to get an Oscar was Bhanu Athaiya for the movie 'Gandhi'.
- Satyajit Ray was the first Indian who was awarded Oscar for lifetime achievements in cinema in 1992.

Right Livelihood Award

- It was instituted in 1980 by the Right Livelihood Society, London.
- It is renowned as alternate Nobel Award to promote and contribute in the fields of environment and social justice.

Mahatma Gandhi Peace

- It was instituted in 1995 by the Government of India.
- It is presented for international peace on the lines of Nobel Prize.

UNESCO Peace Prize

- It is presented by United Nations Educational, Scientific and Cultural Organisation (UNESCO) for extraordinary contributions for international peace.

UNESCO Human Rights Award

- It is also presented by UNESCO for contributions in the field of Human Rights Awareness.



- It is given every alternate year.

UN Human Rights Award

- Award is presented by United Nations (UN) for personal contribution for the cause of human rights.
- It is presented every sixth year.

World Food Prize

- It is presented by Food and Agriculture Organisation (FAO), one of the branches of UNO, for the cause of agriculture and food development.

Olympic Gold Order

- It is presented by the International Olympic Committee for distinguished services in the development of the OLYMPIC MOVEMENT.

Indira Gandhi Award for International Peace, Disarmament and Development

- It is presented by Indira Gandhi Memorial Fund for specialized contribution in the field of international disarmament and development.

Bharat Ratna

- It is the highest civilian award of India. It is presented by the Government of India.
- It is presented for exceptional public service and rarest achievements in the field of art, literature and science.
- It was instituted in 1954 and the first recipient was Dr. Radhakrishnan.
- Padma Vibhushan is the second highest civilian award for distinguished services in any field including Government service.
- Padma Bhushan and Padma Shree are the other important civilian awards.

Bhartiya Jnanpeeth Awards

- It was instituted in 1965 and is given for distinguished works in any recognised language by a scholar.

Sahitya Akademy Awards

- It was instituted in 1955 and is given for any exclusive writing in any of the 22 languages including English literature during last 5 years.

Murtidevi Award

- It was constituted in 1948 and is given in any Indian language or in English literature, for distinguished contribution to Indian values.

Saraswati Samman

- It was instituted in 1991 by the K.K. Birla

Foundation and is given for any distinguished literary work made during last 10 years in any of the Indian language.

Tansen Awards

- These awards are given by the Government of M.P. for the outstanding contribution in the field of music.

Vyas Samman

- It was instituted in 1992 by the K.K. Birla Foundation for outstanding contribution to Hindi literature.

Tansen Awards

- These awards are given by the Government of M.P. for the outstanding contribution in the field of music.

Iqbal Samman

- These awards are given by the Government of M.P. for the outstanding contribution in the field of literature.

Shanti Swarup

- These awards are given to the Indian scientists for their exceptional performance.

BHATNAGAR AWARDS

R.D. Birla Award

- These awards are given in the field of medical sciences.

Dhanvantri Award

- These awards are given for the extra ordinary performance in medical sciences.

Arjuna Awards

- These were instituted in 1961 and given by Sports Ministry, Government of India.
- These are given for the special achievements in different types of sports.

Dronacharya Awards

- These were instituted in 1985 and given by Sports Ministry, Government of India.
- These are given to sports coaches.

Rajiv Gandhi Khel Ratna

- It was instituted in 1992 and is presented for commendable display by the players.

Gallantry Awards

- **Param Vir Chakra:** It is India's highest award for bravery.
- **Mahavir Chakra:** It is the second highest gallantry award.
- **Vir Chakra:** It is the third highest gallantry award.
- **Ashok Chakra:** It is the highest peace-time



BOOK AND AUTHORS

IMPORTANT BOOKS - I

Meghdoot	Kalidasa	Vedas	Risi Ved Vyas
Kumar Sambhva	Kalidasa	Godan	Munshi Prem Chand
Bhyagwad Gita	Risi Ved Vyas	Bharat Bharti	Maithili Sharan Gupt
Upanishadas	Risi Ved Vyas	Gitanjali	Rabindranath Tagore
Saket	Maithili Sharan Gupt	Bisrjan	Rabindranath Tagore
The Post Office	Rabindra Nath Tagore	My Experiments with Truth	Mahatma Gandhi
The Discovery of India	Jawahar Lal Nehru	Mulgudi Days	R.K. Narayan
The Guide	R.K. Narayan	The Life Divine	Sri Aurobindo Ghosh
Ramchrit manas	Swami Tulsidas	Kadambari	Bana Bhatt
Harsh Charita	Bana Bhatt	Kagaz Te kanvas	Amrita Pritam
Ain-e-Akbari	Abul Fazal	Manusmriti	Manu
Devdas	Sarat Chandra	Idols	Sunil Gavaskar
Dharakshastra	Manu	Passage to England	Nirad Chaudhuri
Hindustan	Nirad Chaudhuri	Divine Life	Sivanada
The Ramayana (Sanskrit)	Maharishi Valmiki	Curtain Raisers	Natwar Singh
Mritunjaya	B.K. Bhattacharya	Heer Ranjah	Waris Shah
Sanjha Chulla	Balwant Gargi	Coolie	Mulk Raj Anand
Unsney Kaha Tha	Chander Dhar Sharma	Hindu View of Life	Dr. S. Radhakrishnan
India Divide	Rajendra Prasad	Anand Math	Bankim Chandra
Padmavat	Jayasi		Chatterjee
My Truth	Indira Gandhi	My Presidential Years	R. Venkataraman
Panchatantra	Vishnu Sharma	Beejak	Bhagat Kabir
Kamyani	Jai Shankar Prasad	Arthashastra	Kautilya
Geet Govind	Jai Dev	Broken Wings	Sarojini Naidu
Tamas	Bhisham Sahni	Sur Sagar	Sur Das
Tahqiq-I-Hind	Alberuni	Das Capital	Karl Marx
Mother India	Katherine Mayo	Paradise Lost	John Milton
GulliveTravels	Jonathan Swift	Alice in Wonderland	Lewis Carrol
Freedom at Midnight	Larry Collins	Hamlet	William Shakespeare
King Lear	William Shakespeare	Julius Caesar	William Shakespeare
Comedy of Errors	William Shakespeare	War and peace	Leo Tolstoy
A Tale of Two Cities	Charles Dickens	Oliver Twist	Charles Dickens
Shakuntala	Kalidasa	Great Expectations	Charles Dickens
Mahabharata	Risi Ved Vyas	The Invisible Man	H.G. Wells



Odyassey	Homer	Arabian Nights	Sir Richard Burton
Divine Comedy	A. Dante	If I Am Assassinated	Z.A. Bhutto
Tales from Shakespeare	Charles Lamb	Passage to India	E.M. Forster
Lajja	Taslima Nasreen	Alexander the Great	John Gunther
Sense and Sensibility	Jane Austen	Punjab-the Kinghts of	KPS Gill
The Insider	P.V. Narasimha Rao	Falsehood	
Train to Pakistan	Khuswant Singh	Speedpost	Shobha De
The Tunnel of Time	R.K. Laxman	The God of Small Things	Arundhati Roy
The Golden Gate	Vikram Seth	Inside C.B.I.	Jogindet Singh
India of Our Dreams	M.V. Kamath	A Bend in the River	-V.S. Naipaul
Pride and Prejudice	Jane Austen	Prisoner's Scrapbook	-L.K. Advani
The Old man and the Sea	Earnest Hemingway		
Divine Comedy	A Dar6e		

IMPORTANT BOOKS - II

A Tale of Two Cities	-Charles Dickens	Old Man and the Sea	-Ernest Hemingway
Blasphemy	-Tehmina Durrani	Oliver Twist	-Charles Dickens
Bride's Book of Beauty	-Mulk Raj Anand	On the Threshold of Hope	-Pope John Paul
Burial at sea	-Khushwant Singh	Prelude	-William -Wordsworth
By God's Decree	-Kapil Dev	Pygmalion	-G.B. Shaw
Candida	George Bernardshaw	Rangbhoomi	-Prem Chand
Das Capital	-Karl Marx	Rape of the Lock, The	-Alexander Pope
Descent of Man	-Charles Darwin	Satanic Verses, The	-Salman Rushdie
Diana: The True Story	-Andrew Morton	Seven Summers	-Mulk Raj Anand
Glimpses of World History	-Jawaharlal Nehru	Sunny Days	-Sunil Gavaskar
Hamlet	-William Shakespeare	Swami and Friends	-R.K. Narayan
Hindu View of life	-Dr. S. Radhakrishnan	The Blind Assassin	-Margaret Atwood
Idiot, The	-Feodor Dostoevsky	Time-Machine, The	-H. G. Wells
If I am Assassinated	-Z.A. Bhutto	Train to Pakistan, The	-Khushwant Singh
India of Our Dreams	-M.V. Kamath	Two Leaves and a Bud	-Mulk Raj Anand
Interpreter of Maladies	-Jhumpa Lahiri	Ulysses	-James Joyce
Jungle Book	-Rudyard Kipling	Utopia	-Thomas More
Jurassic Park	-Michael Crichton	Untouchable	-Mulk Raj Anand
Lajja	-Taslima Nasreen	Wake up India	-Annie Besant
A Brush with Life	-Satish Gujral	Waste Land, The	-T.S. Eliot
Madhushala	-Harivansh Rai Bachchan	Zulfi, My Friend	-Piloo Mody
My Feudal Iard	-Tehmina Durrani	Wealth of Nations, The	-Adam Smith
My Truth	-Indira Gandhi	Worshipping false Gods	-Arun Shourie
Nineteen Eighty-Four	-George Orwell	Yesterday and Today	-K.P.S. Menon
Of Human Bondage	-W. Somerset Maugham		



IMPORTANT BOOKS - III

- | | |
|---|---------------------|
| • Living with Honour | Shiv Khera |
| • A Royal Duty | Paul Burrell |
| • Brick Lane | Monica Ali |
| • Straight form the heart | Kapil Dev |
| • India in slow motion | Mark Tully |
| • Living History | Hillary Clinton |
| • Harry potter and the order of the phoenix | J. K. Rowling |
| • Cutting edge: MyAutobiography' | Javed Miandad |
| • Freedom is not free | Shiv Khera |
| • The India I Love | Ruskin Bond |
| • The blind Assassin | Margaret Atwood. |
| • We the people | Nani Palkiwala |
| • Cricket my style | Kapil Dev. |
| • My Childhood days | Taslima Nasreen. |
| • City Of Joy | Dominique Lapierre. |
| • The Tin drum | Guenter grass. |
| • Disgrace | J. M. Coetzee. |
| • Development as Freedom | Amartya sen. |
| • Fasting Feasting | Anita Desai |
| • Speed post | Shobha de. |
| • Interpreter of Maladies | Jhumpa Lahiri |
| • Heads and tails | Meneka Gandhi |
| • Life of Pi | Yann Mastel |
| • Business at the speed of thought | Bill Gates. |
| • The brief History of time | Stephen Hawking |
| • Runs in Ruins | Sunil Gavaskar |
| • Ignited Minds | A.P.J Abdul Kalam |
| • Wings of fire | A.P.J Abdul Kalam |
| • Parsis | Zend Avesta |

IMPORTANT QUOTES

- | | |
|--|-------------------|
| • Cowards die many times before their death. | -Shakespeare |
| • A thing of beauty is a joy for ever. | -Keats |
| • Justice delayed is justice denied | -Gladstone |
| • The empty vessel makes the greatest sound. | -Shakespeare |
| • The roots of education are bitter, but the fruit is sweet. | -Aristotle |
| • What's in a name? The thing we call a rose, by any other name would smell as sweet | -Shakespeare |
| • There is nothing either good or bad but thinking makes it so. | -Shakespeare |
| • Whom the gods love die young. | -Byron |
| • At the stroke of midnight hour, when the world sleeps, India will wake to life and freedom | -Jawaharlal Nehru |



SPORTS AT A GLANCE

BADMINTON

Terms - drop, deuce, smash, double touch, clash service, Luv, serving crease

Events - Olympic Games in cooperation with International Olympic Committee, World Championships, World Junior Championships, Thomas Cup, Uber Cup, Sudirman Cup, BWF Super Series

BASE BALL

Terms - bunting, home, pitcher, put out, strike

Events - IBAF Baseball World Cup, IBAF Women's Baseball World Cup, IBAF 18-years & Under (18U) Baseball World Championship, IBAF 16U Baseball World Championship

BASKETBALL

Terms - block, dribble, held ball, pivot, basket

Events - EuroBasket (Europe), FIBA Africa Championship (Africa), FIBA Asia Championship (Asia), FIBA Americas Championship (North, Central, and South America), FIBA Oceania Championship (Oceania), Defending Olympic Champion

BILLIARDS

Terms - cue, cannon, baulk, pot scratch, long jenny, short jenny, frame, spider, short and long rest, in-off.

Events - Annual ozone Billiards US amateur Open, World Tournament, Amway Cup

BOXING

Terms - rounds, knock-outs, countdown, flyweight, featherweight, middleweight, light heavy- weight, welterweight, lightweight, super heavy- weight, jab, uppercut, hook, punch

Events - AIBA Women's Junior/Youth World Boxing Championships, AIBA Junior World Boxing Championships, AIBA Men's World Boxing Championships,

CHESS

Terms - gabit, stalemate, move, resign, checkmate, king, queen, rook, shop, knight, pawn, double check, sicilian defence, Caro Kann defence

Events - World Chess Championship, Women's World Chess Championship, World Junior Chess Championship, Candidates Tournament, International Arbiter, Tie-

breaking in Swiss system tournaments

CRICKET

Terms - innings, runs, wickets, overs, hat-trick, maiden, follow-on, declare, bowled, caught, run-out, leg-before wicket (LBW), stumped, boundary, six, four, single, batsman, bowler, wicket-keeper, non-striker, slips, gully, forward short-leg, silly mid-on, mid-on, point, cover, mid-off, long-off, mid-wicket, short-leg, long leg, fine-leg, yorker, bouncer, beamer, googly, full toss, drive, cut, pull, hook, flick.

Events - World Cup, Champion Trophy, Ashes, IPL.

FOOTBALL

Terms - kick off, goal, corner-kick, free-kick, throw-in, penalty, offside, red card, yellow card, foul, hat trick, dribble, pass, forward, defender, half, goalkeeper, tie-breaker, trapping, heading

Events - EPL, FA Cup, FIFA World Cup, UEFA Cup

GOLF

Terms - couse, links, tee, hole, caddie, threesome, four-some, niblic, club, putt, iron, birdie, eagle

Events - Masters Tournament, Augusta National Golf Club, U.S. Open Championship, The Open Championship, PGA Championship

HOCKEY

Terms - centre, defender, forward, half, penalty-stroke, penalty corner, push-in, free-hit, striking circle goal, goal-line, touch-line, goal-keeper, off-side, foul, stick, carry, dribble, tiebreaker, trapping.

Events - Premier Hockey League, World Cup, Asia Cup

SHOOTING

Terms - bag, bullseye, marksmanship, plug, skeet

Events - NRA Bianchi Cup, National Police Shooting Championship

TABLE TENNIS

Terms - smash, drop, deuce, spin, let, service

Events - Swaythling Cup, Corbillon Cup, St. Bride Vase, Geist Prize, Iran Cup, W.J. Pope Trophy, Heydusek Cup, Egypt Cup



TENNIS

Terms - smash, crss-court, passing shot, backhand, forehand, slice, top-spin, serve, dropshot, lob, down-the-line, deuce, tie-breaker, set, game, grand slam, ace, volley
Events - Australian Open, French Open, Wimbledon, United Kingdom, US Open, Davis Cup (men), Fed Cup (women), Hopman Cup (men/women)

VOLLEYBALL

Terms - blocking, doubling, heave, smash, point, serve, volley
Events - The Manhattan Six, The Mexico International, Mudd Volleyball.

MEASUREMENTS OF GROUND

Cricket

Ground: Round or Oval shape
 Ball: 8 to 9 inches in circumference
 Bat: Width - 4¼ inches maximum
 Length - 38 inches maximum
 Popping crease: 4ft from wicket
 Stumps: 27 inches out of the ground

Football

Length: 100 yds to 130 yds
 Goal Width: - 8 yds
 Ball: 27 inches in to 28 inches in circumference
 Duration: 90 minutes maximum

HOCKEY

Ground: 100 yds
 Duration: 2 periods of 35 minutes each plus extra time in case of draw
 Ball: 8^{13/14} inches circumference. 5^{3/4} oz weight

MAJOR PLACES ASSOCIATED WITH SPORTS

Cricket: Eden Gardens (Caclutta, India)
 Lord's (London, England)
 Melborne (Australia)
 Oval (London, England)
 Wankhede Stadium (Mumbai)
 Hockey: Dhyan Chand Stadium (Lucknow, India)
 Lal Bhadur Shastri Stadium (Hyderabad)
 National Stadium (Delhi)
 Nehru Stadium (Delhi)
 Shivaji Stadium (New Delhi)
 Football: Ambedkar Stadium (New Delhi)
 Nehru Stadium (New Delhi)

Tennis: Wimbledon (England)
 Forest Hill (US)

MAJOR TROPHIES AND ASSOCIATED GAMES

National

Name	Associated Sport
Aga Khan Cup	Hockey
Dhyan Chand Trophy	Hockey
Lady Ratan Tata Trophy	Hockey (Women)
Nehru Cup	Hockey
Rangaswami Cup	National Championship
Duleep Trophy	Cricket
Irani Cup	Cricket
Ranji Trophy	Cricket
Vizzy Trophy	Cricket
Charminar Cup	Cricket
Durnad Cup	Football
Roverse Cup	Football
Santhosh Trophy	Football
Subroto Mukerji Cup	Football
Wellington Trophy	Rowing
Mulana Azad Trophy	Inter University Sports

International

ICC Trophy	Cricket (World Cup)
Ashes Trohpy	Cricket (Australia-England)
Derby	Horse Racing
Price of Wales Cup	Golf (England)
Swaything Cup	World Table Tennis (Men)
Uber Cup	World Badminton (Women)
Thomas Cup	World Badminton (Men)
Davis Cup	Tennis
Merkdeka	Football (Asian Cup)
Euro Cup	Football
Ryder Cup	Gold (England)
Wimbledon	Tennis

COUNTRIES MAJOR NATIONAL SPORTS

Country	National Sport
Australia	Tennis and Cricket
England	Cricket, Football
Japan	Judo
USA	Baseball
China	Table Teniis
India	Hockey, Kabaddi
Scotland	Rugby, Football



IMPORTANT DAYS TO REMEMBER

JANUARY

January 1	Army Medical Corps Establishment Day
January 5	Louis Braille Day
January 9	NRI Day
January 10	Road Safety Week
January 12	National Youth Day (Birthday of Swami Vivekanand)
January 15	Army Day
January 25	India Tourism Day, Voter's Day
January 26	Indian Republic day
January 27	World Leprosy Day
January 30	National Cleanliness Day

FEBRUARY

February 01	International Development Week
February 02	Cancer Survivors Day
February 11	World Day of the Sick
February 21	International Mother Language Day
February 24	Central Excise Day
February 28	National Science Day

MARCH

March 01	Universal Humanbeings Week
March 04	National Safety Week
March 04	International Women's Week
March 07	World Sustainable Energy Day
March 08	International Women's Day
March 08	U.N. Day for Women's Right & International Peace
March 15	World Disabled Day
March 15	World Consumer Rights Day
March 21	World Forestry Day
March 21	International Day for the Elimination of Racial Discrimination
March 22	World Water Day
March 23	World Meteorological Day
March 24	World TB Day

APRIL

April 01	Prevention of Blindness Week
April 02	International Children's Book Day
April 07	World Health Day
April 07	Handloom Week
April 17	World Haemophilia Day
April 18	World Heritage Day
April 21	Civil Services Day
April 22	World Earth Day
April 30	Anti-Child Labour Day

MAY

May 01	International Labour Day
May 01	May Day
May 03	World Press Freedom Day
May 05	National Labour Day
May 07	World Asthma Day
May 08	World Red Cross Day
May 11	Mother's Day
May 15	International Family Day
May 17	World Telecommunication Day
May 21	World Day for Cultural Development
May 31	World No Tobacco Day

JUNE

June 04	International Day Of Innocent
June 05	World Environment Day
June 08	World Oceans Day
June 08	Fathers Day
June 20	World-Refugee Day
June 26	United Nations International Day in Support of Victims of Torture
June 26	Anti Drug Day
June 27	World Diabetes Day

JULY

July 4	American Independence Day
July 7	International Day of Co-operatives
July 11	World Population Day

AUGUST



August 6 Hiroshima Day
 August 8 World Senior Citizen's Day
 August 12 International Youth Day
 August 15 Indian Independence Day
 August 26 Women's Equality Day
 August 29 National Sports Day (Dhayanchand's Birthday)

SEPTEMBER

September 01 National Nutrition Week
 September 05 Teacher's Day (Radhakrishana's Birthday)
 September 08 International Literacy Day (UNESCO)
 September 14 Hindi Day, World First Aid Day
 September 16 Ozone Day
 September 17 International Day For Peace
 September 23 World Deaf Day
 September 24 Girl Child Day
 September 27 World Tourism Day
 September 28 World Heart Day

OCTOBER

October 01 World Elders Day
 October 01 Wildlife Week
 October 02 International Non-violence Day, Lal Bahadur Shastri and Mahatma Gandhi's Birthday
 October 03 World Habitat Day
 October 05 World Teacher's Day
 October 08 Indian Air Force Day
 October 16 World Food Day
 October 17 Anti Poverty Day
 October 24 United Nation Day

NOVEMBER

November 08 World Quality Day
 November 09 Legal Services Day
 November 13 World Kindness Day
 November 14 Children's Day
 November 16 International Day for Tolerance and Peace
 November 20 Child Rights Day
 November 21 World Fisheries Day
 November 23 World Mother-in-Law's Day

November 25 International Day on Violence against Women

DECEMBER

December 01 World AIDS Day
 December 02 World Pollution Prevention Day
 December 04 Navy Day
 December 05 International Volunteers Day
 December 07 Armed Forces Flag Day
 December 10 World Human Rights Day
 December 11 UNICEF Day, International Mountain Day
 December 14 National Energy Conservation Day
 December 16 Vijay Divas
 December 23 Kishan Divas (Farmer's Day)
 December 25 National Good Governance Day

INTERNATIONAL DECADES

1994-2004 International Decade for Indigenous people of the world
 1995-2004 UN Decade of Human Right Education
 1997-2006 UN Decade for the Eradication of Poverty
 2001-2010 Second UN Decade for the Eradication of Colonialism
 2001-2010 International Decade for Culture of Peace and Non-violence for Children

INTERNATIONAL YEAR

2002 International Mountain Year
 2003 International Fresh Water Year
 2005 International Year of Microcredit and International Year of Physics
 2006 International Year of Desert and Decertification
 2008 Year of Good Governance (for SAARC Countries)
 2010 International Year of Biodiversity
 2011 International Year of Forest