

# CURRENT AFFAIRS (NEWS RELATED 05 SEPTEMBER 2018)

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Reserve Bank of India has introduced Internal Ombudsman Scheme, 2018 for Scheduled Commercial Banks.

भारतीय रिजर्व बैंक ने अनुसूचित वाणिज्यिक बैंकों के लिए आंतरिक लोकपाल योजना, 2018 शुरू की है।

## Economy

- All Scheduled Commercial Banks in India having more than ten banking outlets (excluding Regional Rural Banks), are required to appoint IO in their banks.
- The IO shall examine customer complaints which are in the nature of deficiency in service on the part of the bank that are partly or wholly rejected by the bank.
- The implementation of IO Scheme, 2018 will be monitored by the bank's internal audit mechanism apart from regulatory oversight by RBI.
- RBI has reviewed the arrangement and issued revised directions under Section 35 A of the Banking Regulation Act, 1949 in the form of 'Internal Ombudsman Scheme, 2018'.

## Banking Ombudsman/ बैंकिंग लोकपाल

- Banking Ombudsman scheme is a forum where you can file complaints related to certain banking services.
- Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- Chief General Manager of RBI and General Manager of RBI is appointed as a banking ombudsman in the country.
- Tenure of Banking Ombudsman = 3 years
- Banking Ombudsman scheme was introduced Under Section 35-A of the Banking Regulation Act 1949 by RBI WEF 14 June 1995 and it was revised in 2002 and 2006.
- All Scheduled Commercial Bank, RRB, Co- Operative Bank are covered under the Banking Ombudsman Scheme.
- Total Banking Ombudsman Offices = 21
- Banking Ombudsman deals with matters less than or equal to Rs.20 lakhs.
- Banking Ombudsman can order the Bank to Pay additional fines (up to Rs.1 lakh) for the mental harassment caused to the customer.
- Decision given by Banking Ombudsman is called award.
- Banking Ombudsman does not charge any fee for filing and resolving customers' complaints.

## News On Air

The first two plus two dialogue between India and the USA will take place in New Delhi.

भारत और यूएसए के बीच पहला टू प्लस टू डायलाग नई दिल्ली में आयोजित होगा।

## Summit/ Meeting

- External Affairs Minister Sushma Swaraj and Defence Minister Nirmala Sitharaman will meet Secretary of State Michael R. Pompeo and Secretary of Defence James Mattis in New Delhi.



## News On Air



Conference on E-Mobility in Indian Railways has been started in New Delhi.

भारतीय रेलवे में ई-मोबिलिटी पर सम्मेलन नई दिल्ली में शुरू किया गया है।

## Static

**Piyush Goyal:** Minister of Railways + Minister of Coal  
**Constituency:** Rajya Sabha = MP = Maharashtra



**Manoj Sinha:** Minister of State for Railways  
**Constituency:** Ghazipur, Uttar Pradesh



**Rajen Gohain:** Minister of State for Railways  
**Constituency:** Nowgong, Assam



## News on Air



September is being celebrated as National Nutrition Month across the country.

सितंबर को पूरे देश में राष्ट्रीय पोषण माह के रूप में मनाया जा रहा है।

## National

- National Nutrition Month is being celebrated across the country to mark the fight against malnutrition.
- Nutrition Month will also focus on adolescent girls, pregnant women and lactating mothers to eliminate the deficiencies prevailing in the Health sector.
- The decision to celebrate September as the National Nutrition Month every year was taken during the second meeting of National Council on India's Nutrition Challenges under the Poshan Abhiyaan held in July this year.
- With the aim to bring down stunting of children in the age group of 0-6 years from 38 per cent to 25 per cent by 2022, POSHAN Abhiyaan- the National Nutrition Mission was launched by Prime Minister Narendra Modi on March 8th this year in Jhunjhunu, Rajasthan.



## The Hindu

India, along with 23 other Indian Ocean nations, is participating in a major tsunami mock exercise — IOWave18.

भारत, 23 अन्य हिंद महासागर राष्ट्रों के साथ, एक प्रमुख सुनामी मॉक अभ्यास - आईओ वेव 18 में भाग ले रहा है।

## National

- India, along with 23 other Indian Ocean nations, is participating in a major tsunami mock exercise — IOWave18 — being organised by the Intergovernmental Oceanographic Commission (IOC) of UNESCO on September 4 and 5, first on the west coast and then the east coast the following day.
- The aim of the exercise is to increase tsunami preparedness, evaluate response capabilities in each state and improve coordination throughout the region.
- It will involve the evacuation of over 1.25 lakh people from the coastal communities of Odisha, Andaman & Nicobar Islands, Andhra Pradesh, Tamil Nadu, Puducherry, Maharashtra, West Bengal, Gujarat and Goa.

## UNESCO

### United Nations Educational, Scientific and Cultural Organization

- Formation:** 4 November 1946
- Headquarters:** Paris, France
- Member Country:** 195
- Director-General:** Audrey Azoulay



## News On Air

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## Summit

- ✓ **International Women Entrepreneurs Summit 2018** was held in **Kathmandu**, the capital of **Nepal**.
- ✓ **Vice President of Nepal Nanda Bahadur Pun** inaugurated the summit.
- ✓ **Theme:** "Equality begins with Economic Empowerment".
- ✓ The event is organised by the **South Asian Women Development Forum**.

## News On Air

Anoushka Parikh and Saurabh Sharma have won the Mixed Double's title of RSL Kharkiv International challenge.

अनुष्का परीख और सौरभ शर्मा ने आरएसएल खार्किव इंटरनेशनल चैलेंज का मिश्रित युगल का खिताब जीता है।

## Sports

- ✓ Young Indian shuttlers clinched the mixed doubles and men's doubles titles at the RSL Kharkiv International challenge in Kharkiv, Ukraine.
- ✓ The duo of Anoushka Parikh and Saurabh Sharma defeated Poland's Pawel Smilowski and Magdalena Swierczynska, in the mixed doubles summit clash.
- ✓ The pair of Krishna Prasad Garaga and Dhruv Kapila in Men's Doubles event.

### Ukraine

**Capital:** Kiev + **Currency:** Hryvnia

## Indian Express

Alastair Cook has announced his retirement from international cricket.

एलेस्टेयर कुक ने अंतरराष्ट्रीय क्रिकेट से अपने संन्यास की घोषणा की है।

## The Hindu Businessline

Tata Consultancy Services (TCS) has become the second Indian company to cross the Rs 8 lakh crore Market Capitalization.

टाटा कंसल्टेंसी सर्विसेज (टीसीएस) 8 लाख करोड़ रुपये के बाजार पूंजीकरण को पार करने वाली दूसरी भारतीय कंपनी बन गई है।

## Economy

- **Tata Consultancy Services** has become the **second Indian company** to attain a **market valuation of over Rs 8 lakh crore** mark following a surge in its share price.
- IT major's Market Capitalisation (m-cap) stood at Rs 8,01,550.50 crore.
- Earlier on August 23, **Reliance Industries (RIL)** became the **first Indian company** to cross the Rs 8 lakh crore market capitalisation mark.
- **TCS** is also the **country's most-valued firm** in terms of m-cap.
- **Market Capitalization:** Market capitalization, commonly known as market cap, is calculated by multiplying a company's outstanding shares by the company's stock price per share.

Company Name	Last Price	% Chg	52 wk High	52 wk Low	Market Cap (Rs. cr)
TCS	2,093.20	1.86	2,093.20	1,210.33	801,397.36
Reliance	1,242.35	0.97	1,328.75	780.00	787,450.89
HDFC Bank	2,057.90	-0.79	2,219.05	1,685.00	558,707.20
ITC	309.65	-0.99	322.70	250.35	378,743.51
HUL	1,651.40	-2.80	1,807.75	1,169.00	357,469.42
HDFC	1,955.05	0.79	2,051.00	1,638.00	330,634.94
Infosys	735.65	2.64	735.65	437.00	321,360.09
Maruti Suzuki	8,873.65	-0.56	10,000.00	7,651.40	268,055.27
SBI	296.60	-3.20	351.50	232.00	264,703.27
Kotak Mahindra	1,259.70	-0.81	1,424.00	968.25	240,171.96

## Business-Standard

Former Haryana Minister Jai Singh Rana has passed away recently. He was 69.

हरियाणा के पूर्व मंत्री जय सिंह राणा का हाल ही में निधन हो गया। वह 69 वर्ष के थे।

## Economic Times



Justice Ranjan Gogoi will be sworn in as the next Chief Justice of India (CJI).

न्यायमूर्ति रंजन गोगोई भारत के अगले मुख्य न्यायाधीश (सीजेआई) के रूप में शपथ लेंगे।

## Appointment

- Chief Justice of India (CJI) Dipak Misra sent a letter to the Central government recommending Justice Ranjan Gogoi as his successor.
- Justice Gogoi will be sworn in as the next CJI on October 3, a day after Justice Misra's tenure ends.
- The CJI has written to the Ministry of Law and Justice endorsing and recommending the name of Justice Gogoi.
- Law Minister: Ravi Shankar Prasad

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- Law Minister: Ravi Shankar Prasad

State : Sikkim (DLR No: 040101)

- Capital: Gangtok
- Largest City: Gangtok
- CM: Pawan Chamling
- Governor: Ganga Prasad
- Districts: 4
- Lok Sabha: 1 + Rajya Sabha: 1
- Official language: English
- Border {State}: West Bengal
- Border {Country}: Bhutan, Nepal
- Smallest State : Population + 2nd Smallest State : Area
- Tso Lhamo Lake/ Chho Lhamo / Cholamu Lake = Highest Lake
- Khangchendzonga National Park
- Kyongnosla Alpine WS
- Shingba Rhododendron WS
- Barsey Rhododendron (रोडोडेड्रॉन) WS

National Park	State
Mouling National Park	Arunachal Pradesh
Nokrek National Park	Meghalaya
Sirohi National Park	Manipur
Mrugavani National Park	Telangana
Sariska National Park	Rajasthan

Name	Organisation
Ajay Tyagi	SEBI (Chairman)
Rajnish Kumar	State Bank of India (Chairman)
Rishad Premji	NASSCOM (Chairman)
Maresh Kumar Jain	RBI (Deputy Governor)
Harsh Kumar Bhanwala	NABARD (Chairman)

Lake	State
Kolleru Lake	Andhra Pradesh
Loktak Lake	Manipur
Dal Lake	Jammu and Kashmir
Wular Lake	Jammu and Kashmir
Vembanad Lake	Kerala

Minister	Ministry	Constituency
Narendra Singh Tomar	Rural Development & Panchayati Raj, Mines	Gwalior, Madhya Pradesh
Anant Geete	Heavy Industries and Public Enterprises	Raigad, Maharashtra
Sushma Swaraj	External Affairs	Vidisha, Madhya Pradesh
D.V. Sadananda Gowda	Statistics and Programme Implementation,	Bangalore North, Karnataka
Dharmendra Pradhan	Petroleum and Natural Gas, Skill Development and Entrepreneurship	RS = MP = Madhya Pradesh

## National Voters' Day

- Election Commission of India (ECI) celebrated 8th National Voters' Day across nation for enhanced participation of citizens in electoral process.
- Objective: increase enrollment of voters, especially of newly eligible ones.
- Theme: 'Accessible Elections'
- Background: National Voters' Day was initiated in 2011 to commemorate the foundation day of the Election Commission of India (ECI) which came into existence on 25th January 1950.

Days	Date
International Day of the Girl Child	11 October
World Meteorological Day	23 March
National Youth Day	12 January
National Voters Day	25th January
International Widows' Day	23 June

## QUESTION (NEWS 05 SEPTEMBER 2018)

Q.1 Which of the following National Park is located in Manipur?  
निम्नलिखित में से कौन सा राष्ट्रीय उद्यान मणिपुर में स्थित है?

1. Mouling National Park/ मोलिंग राष्ट्रीय उद्यान
2. Nokrek National Park/ नोक्रेक राष्ट्रीय उद्यान
3. Sirohi National Park/ सिरोही राष्ट्रीय उद्यान
4. Mrugavani National Park/ मृगवनी राष्ट्रीय उद्यान
5. Sariska National Park/ सरिस्का राष्ट्रीय उद्यान

Ans: Sirohi National Park/ सिरोही राष्ट्रीय उद्यान

Q.2 Who is the Chairman of Securities and Exchange Board of India (SEBI)?  
भारतीय प्रतिभूति और विनियम बोर्ड (सेबी) के अध्यक्ष कौन हैं?

1. Ajay Tyagi/ अजय त्यागी
2. Rajnish Kumar/ रजनीश कुमार
3. Rishad Premji/ रिषद प्रेमजी
4. Mahesh Kumar Jain/ महेश कुमार जैन
5. Harsh Kumar Bhanwala/ हर्ष कुमार भनवाला

Ans: Ajay Tyagi/ अजय त्यागी

Q.3 Which of the following lake is located in Manipur?  
निम्नलिखित में से कौन सी झील मणिपुर में स्थित है?

1. Kolleru Lake/ कोलेरू झील
2. Loktak Lake/ लोकतक झील
3. Dal Lake/ डल झील
4. Wular Lake/ वुलर झील
5. Vembanad Lake/ वेम्बनाड झील

Ans: Loktak Lake/ लोकतक झील

Q.4 Who is Union Minister of External Affairs?  
विदेश मामलों के केंद्रीय मंत्री कौन हैं?

1. Narendra Singh Tomar/ नरेंद्र सिंह तोमर
2. Anant Geete/ अनंत गीते
3. Sushma Swaraj/ सुषमा स्वराज
4. D.V Sadananda Gowda/ डी.वी. सदानंद गोड़ा
5. Dharmendra Pradhan/ धर्मेंद्र प्रधान

Ans: Sushma Swaraj/ सुषमा स्वराज

Q.5 Which Day is observed as the National Voters Day?  
कौन सा दिन राष्ट्रीय मतदाता दिवस के रूप में मनाया जाता है?

1. 11 October/ 11 अक्टूबर
2. 23 March/ 23 मार्च
3. 12 January/ 12 जनवरी
4. 25 January/ 25 जनवरी
5. 23 June/ 23 जून

Ans: 25 January/ 25 जनवरी

Q.1 In which city, Conference on E-Mobility in Indian Railways has been started?  
किस शहर में भारतीय रेलवे में ई-मोबिलिटी पर सम्मेलन शुरू किया गया है?

1. Dehradun/ देहरादून
2. Mumbai/ मुंबई
3. New Delhi/ नई दिल्ली
4. Jaipur/ जयपुर
5. Gurugram/ गुरुग्राम

Ans: New Delhi/ नई दिल्ली

Q.2 In which city, The first two plus two dialogue between India and the USA will take place?  
किस शहर में भारत और यूएसए के बीच पहला टू प्लस टू डायलाग आयोजित होगा?

1. New Delhi/ नई दिल्ली
2. Mumbai/ मुंबई
3. New York/ न्यूयॉर्क
4. Washington DC/ वाशिंगटन डीसी
5. Gurugram/ गुरुग्राम

Ans: New Delhi/ नई दिल्ली

Q.3 Which Month has been selected to be celebrated as National Nutrition Month across the country?  
किस महीने को देश भर में राष्ट्रीय पोषण माह के रूप में मनाए जाने के लिए चुना गया है?

1. December/ दिसंबर
2. November/ नवंबर
3. October/ अक्टूबर
4. September/ सितंबर

1. December/ दिसंबर

2. November/ नवंबर

3. October/ अक्टूबर

4. September/ सितंबर

Q.4 How many Countries are participated in a major tsunami mock exercise — IOWave18?  
कितने देशों ने एक प्रमुख सुनामी मॉक अभ्यास - आईओ वेव 18 में भाग लिया है?

1. 23
2. 24
3. 27
4. 26
5. 25

Ans: 24

Q.5 In which city, International Women Entrepreneurs Summit 2018 was held?  
किस शहर में अंतर्राष्ट्रीय महिला उद्यमी शिखर सम्मेलन 2018 आयोजित हुआ था?

1. Dhaka/ ढाका
2. New Delhi/ नई दिल्ली
3. Kathmandu/ काठमांडू
4. Mumbai/ मुंबई
5. Thimphu/ थिम्फू

Ans: Kathmandu/ काठमांडू

Q.6 Anoushka Parikh is related to which sports?  
अनुष्का पारिख किस खेल से संबंधित है?

1. Badminton/ बैडमिंटन
2. Wrestling/ कुश्ती
3. Weightlifting/ भारोत्तोलन
4. Table Tennis/ टेबल टेनिस
5. Tennis/ टेनिस

Ans: Badminton/ बैडमिंटन

Q.7 All Scheduled Commercial Banks in India having more than \_\_\_\_\_ banking outlets (excluding Regional Rural Banks), are required to appoint Internal Ombudsman in their banks.

भारत में सभी अनुसूचित वाणिज्यिक बैंकों में \_\_\_\_\_ से अधिक बैंकिंग आउटलेट (क्षेत्रीय ग्रामीण बैंकों को छोड़कर) को अपने बैंकों में आंतरिक लोकपाल नियुक्त करने की आवश्यकता है।

1. Five/ पांच
2. Twenty/ बीस
3. Ten/ दस
4. Fifteen/ पंद्रह
5. Thirty/ तीस

Ans: Ten/ दस

Q.8 Alastair Cook has announced his retirement from international cricket. He is from which country?  
एलेस्टेयर कुक ने अंतरराष्ट्रीय क्रिकेट से अपने संन्यास की घोषणा की है। वह किस देश से है?

1. South Africa/ दक्षिण अफ्रीका
2. England/ इंग्लैंड
3. New Zealand/ न्यूजीलैंड
4. Ireland/ आयरलैंड
5. Scotland/ स्कॉटलैंड

Ans: 2

Q.9 Jai Singh Rana has passed away recently. He was \_\_\_\_\_ .  
जय सिंह राणा का हाल ही में निधन हो गया। वह \_\_\_\_\_ थे।

1. Athlete/ एथलीट
2. Artist/ कलाकार
3. Politician/ राजनेता
4. Producer/ निर्माता
5. Actor/ अभिनेता

Ans: Politician/ राजनेता

Q.10 Which company has become the second Indian company to cross the Rs 8 lakh crore Market Capitalization?  
कौनसी कंपनी 8 लाख करोड़ रुपये के बाजार पूंजीकरण को पार करने वाली दूसरी भारतीय कंपनी बन गई है?

1. ITC/ आईटीसी
2. HDFC Bank/ एचडीएफसी बैंक
3. RIL/ आरआईएल
4. TCS/ टीसीएस
5. Infosys/ इंफोसिस

Ans: TCS/ टीसीएस

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