

1. **Sunmeet Kaur** became the first woman to win 5 Crore Rupees on Kaun Banega Crorepati Game Show.
2. National Aluminium Co Ltd (Nalco) Commissioned its **First Wind Power Project**.
3. Virat Kohli named **CEAT** International Cricketer of the Year.
4. RBI set up Working Group to review **Banking Ombudsman Scheme**.
5. The Oldest Bank of Switzerland to Pay 58 Million Dollar to US in Tax Evasion Case.
6. Union Home Minister **Sushil Kumar Shinde** launched Pilot Project of Crime and Criminal Tracking System. Ireland's prestigious Tipperary International Peace Prize for 2012 awarded to Malala.
7. PM Manmohan Singh Became the 19th Most Followed Leader on Twitter .
8. **Syed Asif Ibrahim took over as the Director of Intelligence Bureau**. Syed Asif Ibrahim, the IPS officer, took over as the Director of Intelligence Bureau on 1 January 2013 succeeding Nehchal Sandhu.
9. **India and Pakistan Exchanged Nuclear Units List as a Part of the Agreement** .India and Pakistan exchanged the list which contains the names of nuclear units of two countries on 1 January 2013 as it is customary since 20 years.
10. **Rollout of Direct Benefits Transfers started on 1 January 2013** . National Committee on Direct Cash Transfers started roll-out of the Direct Cash Benefits from 1 January 2013 in 43 identified districts of the country.
11. **Lionel Messi won the FIFA Ballon d'Or Award for fourth time**. Lionel Messi on 7 January 2013 won the FIFA Ballon d'Or Award for fourth time.
12. **Justice D.K. Jain appointed as the Chairman of Law Commission**. Justice D.K. Jain has been appointed as the Chairman of the 20th Law Commission of India by the Union Government of India.
13. **China launched its Postage Stamp on Year of Snake** .China launched a Stamp for Year of Snake. The Stamp carries a face value of 1.20 Yuan.
14. Malala Yousafzai Honoured with France's Simone de Beauvoir Prize for Women's Freedom.
15. Union Cabinet approved Higher Funds for Indira Awaas Yojana.
16. **Renault Duster Awarded Car of the Year Award 2013**. Renault Duster was awarded the Car of the Year Award 2013 by the automotive magazine Autocar India on 9 January 2013 in Mumbai.
17. **RBI: Private Sector of India registered a Net Profit of 4.3 percent in First Half of 2012-13** **Published on: 11-JAN-2013**. Data released by RBI, reports that the Private Corporate Sector of India has registered a 4.3 percent increase in the net profits in the first half of 2012-13.
18. Halimah Yacob Became First Woman Speaker of the Singapore Parliament.
19. **Golden Globe Awards 2013**: Argo Won Best Picture and Best Director Awards.
20. Malala Yousafzai Honoured with France's Simone de Beauvoir Prize for Women's Freedom.
21. **Visa-Free Entry to India for Pakistani Senior Citizens put On Hold**. The Visa-Free Entry to the Pakistani senior citizens was put on hold by on 15 Jan 2013. The decision came up in wake of the beheading of two Indian Soldiers.
22. Gas that Causes Ozone Destruction Discovered By the Researchers.
23. India Pakistan Flag Meeting was held at Chakan-Da- Bagh in Jammu and Kashmir.
24. The Indian and Pakistani armies held Brigade Commander-level flag meeting at Chakan-Da-Bagh in Poonch district in Jammu and Kashmir.
25. **Punjab's First Shariat Panchayat to be inaugurated in March 2013**. The first Shariat panchayat of Punjab is scheduled to be inaugurated on 3 March 2013. It will settle three kinds of disputes- marriage, divorce and inheritance.



26. **First Space Weather Reading Centre** of India Scheduled to be opened by mid 2013. The first space weather reading centre of India is scheduled to be opened in Kolkata by Mid-2013. The centre is approved by Union HRD Ministry.
27. **World Conference on International Telecommunications (WCIT-12) Held in Dubai.** ITU summoned the World Conference on International Telecommunications in Dubai which was held from 3-14 Dec 2012. New Global Telecoms Treaty was agreed upon.
28. **Health Ministers of BRICS decided to set up Technical Working Group (TWG).** The Health Ministers of Brazil, Russia, India, China and South Africa (BRICS) in January 2013 decided to set up a Technical Working Group (TWG).
29. **Golden Globe Awards 2013: Argo Won Best Picture and Best Director Awards.** At the Golden Globe Awards 2013, Argo won the Best Picture and Best Director Awards thrashing Lincoln. Daniel Day-Lewis (Lincoln) won the best actor award.
30. **Koto Okubo, World's Oldest Living Female died at 115.** The oldest surviving woman of the world, Koto Okubo died at the age of 115 years in a town near Tokyo, Japan on 12 Jan. 2012.
31. **19th Colors Screen Awards:** Ranbir Kapoor and Irfan Khan declared Best Actors. 19th Colors Screen Awards 2013 was announced on 12 Jan 2013, Paan Singh Tomar was selected as the Best Film and Ranbir and Irfan Khan came up as Best Actor.
32. **Internet Activist and Co-founder of Reditt, Aaron Swarth committed Suicide.** Aaron Swartz, co-founder of Reditt committed suicide on 11 January 2013. He was facing federal criminal charges in cases of fraud and hacking allegations.
33. Election Commission announced Date of Election and By-Elections in 10 States.
34. Money Laundering and Banking Bills 2012 turned into Law with Presidents Assent.
35. President gave his assent to Prevention of Money Laundering (Amendment) Bill and Banking Laws (Amendment) Bill, 2012 to make it the law of land.

DAYS DAY'S NAME

1	January 1	World Peace Day
2	January 1	Global Family Day
3	January 5	World Environment Day
4	January 6	World Day - War Orphans
5	January 10	World Laughter Day
6	January 24	National Girl Child Day of India
7	January 26	International Customs day
8	January 27	International Holocaust Remembrance Day
9	January 28	Data Protection Day
10	January 30	World Leprosy Eradication Day

- 1 Who provides Insurance cover for bank deposits in our country?
Ans . DICGC
- 2 Which of the following certainly is an effort in the direction of financial inclusion?
Ans. No frills account
- 3 How many banks were nationalized in July 1969, When first nationalization took place?
Ans. 14
- 4 Which of the following is called the banker's Bank of India?
Ans. Reserve Bank of India.
- 5 Where is the head quarter of Indian Bank located?
Ans. Chennai
- 6 Who awarded as bhushan awardees as a famous banker?
Ans. MS. Chanda Kochhar
- 7 Whose signature does a 1 rupee note bear ?
Ans. Finance secretary
- 8 Global market means a market of?
Ans. All major countries and their alliances
- 9 What is the full form of CRR as used in banking sector?
Ans. Cash Reserve Ratio.

CURRENT AFFAIRS & BANKING AWARENESS

1. **Bhutan King was the Chief Guest at India's Republic Day for the Year 2013** Bhutan King Jigme Khesar Namgyel Wangchuck was the chief guest at the Republic Day parade for the year 2013.
2. **Tokyo Zoo Celebrated 66th Birthday of the Oldest Elephant of Japan. Government of India declared use of MGNREGA linked Post Office Accounts for Direct Cash Transfer** :-3.5 crore of the MGNREGA linked Post Office Accounts would be used under the Direct Cash Transfer Scheme..
3. **Rahul Gandhi appointed as the Vice-President of Indian National Congress. Saina Nehwal clinched Second Position in the Badminton World Federation Rankings.** Saina Nehwal on 17 January 2013 regained the number 2 position in the latest rankings released by the Badminton World Federation.



4. **China appointed Wei Wei, a Career Diplomat as Ambassador to India.** Chinese Government appointed Wei Wei as its new Ambassador to India on 16 January 2013.
5. **India and Bangladesh Decided Increasing Rail Link Projects** India and Bangladesh decided to speed up its rail link projects in order to increase the contact among the people of two neighbouring nations.
6. **Obama Proposed Stricter Gun Control Laws: 23 Executive Actions Announced** Barrack Obama, the US President on 16 January 2013 proposed extensive gun control laws, making them stricter. 23 executive actions were announced as well.
7. **Kamal Nath Elected As the Leader of Indian Delegation for World Economic Forum 2013** Manmohan Singh elected Kamal Nath, the Union Minister for Urban Development and Parliamentary Affairs, as a leader of Indian delegation for World Economic Forum 2013.
8. **Krishi Karman Awards for the year 2011-2012 presented by the President of India** Pranab Mukherjee presented the Krishi Karman Awards - 2011-2012 to the best performing states with increased food grain production at Rashtrapati Bhawan.
9. **Sensex Crossed Crucial 20000 Mark after Two Years** The Bombay Stock Exchange Sensex for second time in a row on 15 January 2013 touched 2-years high. The Nifty, on the other hand, increased to 0.54 percent or 32.55 points, ending at 6056.60.
10. **Milos Zeman became Czech Republic's First Directly Elected President.**
11. **Controversy over Kamal Haasan's Tamil film Vishwaroopam.**
12. **Madras High Court Upheld Ban on Vishwaroopam in Tamil Nadu.**
13. **Iran Announced Sending a Monkey Successfully Into Space** Iran on 28 January 2013 announced that it had successfully sent into space a monkey. The first country to launch the primate into space was US in 1948.
14. **Reserve Bank of India slashed Repo Rate to 7.75 Percent and CRR to 4 Percent** The Reserve Bank of India on 29 January 2013 slashed its key interest rates by 0.25 per cent and released 18000 crore rupees
15. **Taiwanese Business Magnate Launches Asia's Nobel-Type Prizes** Taiwan's business tycoon declared on 28 January 2013 that he was funding the Asia's Nobel Prizes for outstanding achievements in natural and social sciences.
16. **Milos Zeman won the Czech Republic Presidential Election 2013** As per the Czech Republic Presidential election results declared on 25 January 2013, Milos Zeman won and thus became the country's first elected President of the UN.



17. **Shah Rukh Khan Ranked First in Inaugural Forbes India Celebrity 100 List** Shah Rukh Khan, the Bollywood superstar topped the inaugural Forbes India Celebrity 100 list. Second was Salman Khan and MS Dhoni followed in the 3rd position.
18. **China Successfully Carried Out Interceptor Missile Test** China on 27 January 2013 successfully performed the second interceptor missile test. This is for the second time that China announced testing such a missile.
19. **The Election Commission of India celebrated the 3rd National voters' Day India celebrated its 64th Republic Day; Showcased Military Prowess and Cultural Heritage President of India approved the conferment of 108 Padma Awards** Conferment of 108 Padma Awards approved by the President of India, Pranab Mukherjee and would be announced on the Republic Day.
20. **Indian writer shortlisted for the prestigious International Man Booker Prize for Fiction 2013** UR Ananthamurthy, the Kannada author was shortlisted among other ten authors for prestigious International Man Booker Prize for Fiction 2013.
21. **Leprosy Eliminated from Delhi as Per WHO Guidelines: Delhi Health Minister** Delhi Health Minister announced on 24 January 2013 that leprosy was eliminated from the state as public health problem, as per the WHO guidelines.
22. **Thirty-Seven Officers of Customs & Central Excise and ED Selected for Presidential Awards** 37 officials of the Customs & Central Excise and ED were selected for Presidential Award of Appreciation Certificate for 2013.
23. **Two Pakistani Diplomats Denied Permission to Attend Jaipur Literature Festival 2013** The Government of India banned two Pakistani diplomats from participating in the Jaipur Literature Festival (JLF) 2013, which began on 24 January 2013.
24. **Fauja Singh, the Oldest Marathon Runner of the World Announced Retirement** Fauja Singh, 101, the oldest marathon runner of the world decided to stop running in the competitions after Hong Kong marathon which will be held in Feb 2013.
25. **National Girl Child Day Celebrated In India on 24 January. Women's World Cup 2013: K V Singhdeo Resigned from Organising Committee. Election Commission of India nominated Saina Nehwal and Mary Kom as the National Icons.**
26. **Rajnath Singh elected as the new National President of Bhartiya Janata Party.**
27. **India and Sri Lanka signed two agreements on Terrorism and Drug Trafficking.**
28. **JBT Teachers' Recruitment Scam: Chautala and Son sentenced 10 years in Prison.**
29. **Bhutan King to be the Chief Guest at India's Republic Day for the Year 2013.**
30. **Tokyo Zoo Celebrated 66th Birthday of the Oldest Elephant of Japan.**



BANKING AWARENESS

1. **Participatory Notes (PNs) are associated with which one of the following?**
 - 1) Foreign Institutional Investors
 - 2) Consolidated Fund of India
 - 3) Foreign Direct Investors
 - 4) United Nations Development Programme
 - 5) None of these

2. **With a view to facilitate payment of balance in the deposit account to the person named by the was introduced for bank accounts in our country?**
 - 1) Guarantee
 - 2) Nomination
 - 3) Registration
 - 4) Indemnity
 - 5) Will

3. **Interest on savings bank account is now calculated by banks on:**
 - 1) Maximum balance during the month
 - 2) Minimum balance during the month
 - 3) Daily product basis
 - 4) Minimum balance from 7th to the last day of the month
 - 5) Minimum balance from 10th to last day of the month

4. **The recommendation that Development Financial Institutions (DFIs) should convert ultimately into either commercial banks or non-bank finance companies was given for the first time by the**
 - 1) Khan Working Group
 - 2) Nayak Committee
 - 3) Tarkande Committee
 - 4) Nrasimham Committee II
 - 5) Tandon Committee

5. **Which of the following institutions/entities have been merged into ICICI Bank to make it an universal bank.**
 - 1 Industrial Credit and Investment Corporation of India Ltd
 - 2 ICICI Capital Services Ltd
 - 3 ICICI Personal Financial Services Ltd
 - 4 State Bank of India
 - 5 All of the above



6. Which of the following statements is correct regarding soiled/mutilated currency notes?
- 1) Banks are expected to offer this service even to non-customers.
 - 2) The RBI has also authorized all commercial bank branches to treat certain notes in 'two pieces' as soiled notes and pay exchange value
 - 3) All banks are authorized to accept soiled notes across their counters and pay the exchange value.
 - 4) All public sector bank branches and currency chest branches of private sector banks are authorized to adjudicate and pay value in respect of mutilated notes
 - 5) All of the above
7. Which of the following is the correct statement/s about the Automated Teller Machine (ATM):
- 1) ATM is a computer which is dedicated to perform certain specific jobs only
 - 2) ATM is totally menu driven which displays instructions to the customer step-by-step for operating the same.
 - 3) ATM is a user friendly machine and the customer does not require any training to use it
 - 4) All of the above
 - 5) None of the above
8. NABARD was set up as an apex development bank with a mandate for facilitating credit flow for promotion and development of
- 1) Cottage and village industries
 - 2) Handicrafts and other rural crafts
 - 3) Agriculture
 - 4) Small-scale industries
 - 5) All of the above
9. Universal Bank is one which
- 1) is present universally ie, in all the countries of the world.
 - 2) undertakes the functions of a Development Financial Institution as well as a commercial bank undertakes the work of note-issuing authority, monetary and regulatory authority, banker of the Government and equipment leasing
 - 3) All of the above
 - 4) None of the above

