



April 21

TNPSC BITS

- SBI Life Insurance Company Limited has appointed Sanjeev Nautiyal as its new MD and CEO. Nautiyal replaces Arijit Basu, who takes over a key role in the State Bank of India Group. Nautiyal is a Certified Associate of the Indian Institute of Bankers (C.A.I.I.B).
- Himachal Pradesh Health Minister Vipin Parmar has launched Mothers Absolute Affection (MAA) programme in the state with an aim to promote breastfeeding.
- Tripura Chief Minister Biplab Kumar Deb launched the state component of Pradhan Mantri Kaushal Vikas Yojna (PMKVY) in Agartala. He assured that the target to give training to more than 1 lakh 16,000 youths by 2020.
 - Tripura is the first state in the North East to implement the state component of PMKVY through Directorate of Skill Development (DSD).
- The Union government has amended Income Tax rules (under sections 139A and 295 of the Income Tax Act) that will now allow transgenders to be recognized as an independent category of applicants for obtaining a Permanent Account Number (PAN) for their tax-related transactions.
- Inspector General Vijay Chafekar took over as new Flag Officer, Indian Coast Guard (West Region). He succeeds K R Nautiyal, who has been promoted as Additional Director General and Indian Coast Guard Commander, Eastern Seaboard, Vishakhapatnam.
 - The ICG (West region) comprises a critical area that extends to outer limits of the Exclusive Economic Zone from the coasts of Maharashtra, Goa, Karnataka, Kerala, Daman and Diu and Lakshadweep.

NATIONAL

Pradhan Mantri Suraksha Bhima Yojana

- The number of subscribers under the Pradhan Mantri Suraksha Bima Yojana has gone up to 13.41 crore.
- The number of enrolments in Pradhan Mantri Suraksha Bima Yojana (PMSBY) has increased from 8.85 crores in 2015-16 to 13.41 crore in 2017-18 through auto-debit under the scheme.





<u>About Pradhan Mantri Suraksha Bhima Yojana</u>

- Launched in May 2015, PMSBY provides a cover of Rs 2 lakh for accidental death or total permanent disability and Rs 1 lakh in case of permanent partial disability.
- The coverage period under this scheme is June 1 each year to May 31 of the subsequent year and the accidental insurance policies under implementation with different central government departments have been converged to PMSBY from June 1, 2017.
- PMSBY is offered/administered by both public and private sector general insurance companies, in a tie-up with banks, regional rural banks, and cooperative banks.



MoU on defense salary package

- Indian Army has signed Memorandum of Undertaking (MoU) with HDFC Bank on the Defence Salary Package.
- The first MoU between HDFC Bank and the Indian Army was signed in 2011 and was renewed on 13 Mar 2015.





- The current MoU is tailor made to suit requirements of serving soldiers, pensioners and families.
- Currently, Indian Army has MoUs on Defence Salary Package with 11 public and private sector banks.

10th Defence Expo

- The 10th edition of Defexpo India, a biennial exhibition on Land, Naval and Internal Homeland Security Systems, concluded at Thiruvidanthai in Kancheepuram district.
- The four-day long defence expo (April 11 14) is formally inaugurated by the Prime Minister Narendra Modi.
- On the sidelines of the DefExpo, indigenously designed and built Indian Naval ships, Sahydari-a stealth frigate, Kamorta - anti-submarine warfare corvette, Sumitra - a naval advanced offshore patrol vessel, Airavat - an amphibious ship and Kirch - a missile corvette, were kept 'Open to Visitors' at Chennai Port for the first time in the history.
- The DefExpo witnessed four-days of hectic activities which underlined the theme of 'India: The Emerging Defence Manufacturing Hub' showcasing India's capability in the export of defence systems and components.
- ✤ Land systems got a large share of the spotlight with 155 mm Advanced Towed Artillery Gun (ATAG) has been unveiled at the expo.
- Designed by Defence Research and Development Organisation (DRDO) in partnership with Kalyani Group, Tata Power, and Ordnance Factory Board, it is the first time India will have its own ATAG.

INTERNATIONAL

Japan's first marine unit since World War II

- Japanese Self-Defence Forces, Japan's unified military command, activated its first marine component since World War II at a military base near Sasebo on the south-west island of Kyushu.
- Dubbed the Amphibious Rapid Deployment Brigade, or ARDB, the newly formed group displayed their ability to repel and recapture islands from other occupying forces.





- Japan, in its post-Second World War constitution Japan renounced the right to wage war.
- Amphibious Rapid Deployment Brigade (ARDB) has been Inducted to bolster its defences against China.
- Japan and China have a long history of territorial disputes over islands in the East China Sea, in particular, a rocky, uninhabited island chain known as the Diaoyu Islands in Beijing and the Senkaku in Tokyo.

India's Almond Consumption

- According to the Almond Board of California (ABC), India has emerged as the largest importer of Almond until February this crop year (August 2017 to July 2018), overtaking Spain and China.
- Spain has imported 119 million pounds this year till February, while China has imported 138 million pounds.
- India overtook China in last crop year 2016-17 to be ranked the 2nd by importing 167 million pounds, a 33 percent rise over 125-million-pound imports in the previous year.
- Spain was the biggest almond importer in 2016-17 with 210 million pounds, while China had 150 million-pound imports.
- California grows 80 percent of the total almonds in the world, of which 33 percent is consumed in the US and Canada, while 67% is exported to 90 countries.
- In 2004-05, the Asia Pacific region accounted for 25% of the exports, which has now gone up to 38%, mainly driven by demands from India and China.

President of Sierra Leone

- Julius Maada Bio has recently taken oath as the new President of Sierra Leone in the capital Freetown.
- ♦ Mr Bio is a former military junta leader who briefly ruled Sierra Leone in 1996.
- Representing the Sierra Leone People's Party (SLPP), Maada Bio defeated ruling All People's Congress (APC) party candidate Samura Kamara, an economist by training.
- President Ernest Bai Koroma has stepped down after serving two five-year terms giving the opposition party its first presidency in 10 years.





- ◆ The election is the fourth since Sierra Leone's brutal civil war ended in 2002,
- Sierra Leone is a country in West Africa, on the Atlantic Ocean. It's known for the white-sand beaches lining the Freetown Peninsula.

ECONOMY

India Post Payment Bank

- ✤ In India, the Post Office Payment Bank has started its services from April 2018.
- It will be known as India Post Payment Bank and it will be the largest payment bank network in the country.
- There are 1.55 lakh post offices in the country, in which 650 payment banks will assist these post offices.
- Under this, postman and rural post offices will deliver digital payment service in urban and rural areas.
- In the year 2015, the RBI gave the Indian Post the theoretical approval for working as a payment bank. This bank was conceived by former Governor Raghuram Rajan of the RBI.

Social Pay

- ICICI Bank, India's largest private sector bank by consolidated assets, announced the launch of a service that enables Non-Resident Indians (NRIs) to send money to a beneficiary in India using social media like Whats App as well as by email.
- Christened 'Social Pay', this first-of-its-kind service by any Indian bank is available on Money2India (M2I), the bank's app for remittances.
- ICICI Bank Limited is the first in India and among few globally to launch a service that allows cross-border remittances over social media.

SCIENCE AND TECHNOLOGY

Antibiotic Consumption

According to a new study, India has witnessed the highest increase in consumption of antibiotics over 15 years and is the biggest consumer of a specific class of newer antibiotics taken as a last resort.





- ✤ Antibiotic consumption in India increased 103% between 2000 and 2015 the highest in low and middle-income countries.
- The average amount of antibiotics consumed by 1,000 inhabitants in India every day also increased 63% during 2000-2015
- ◆ Compared to this, antibiotic consumption increased by 65% globally.
- In 2012, India also overtook the United States as the highest consumer of a class of new antibiotics known as Oxazolidinones, which are prescribed as a last resort when more commonly used antibiotics are not effective.
- Antibiotic consumption is a primary driver of antibiotic resistance. This resistance, the ability of microbes to evolve and withstand the effects of antibiotics, is a significant cause of diseases and death globally.