

Financial

- Government has **extended the dates for indefinite period for linking Aadhaar and Permanent Account number (PAN) with bank accounts of account holders.**
- **The Kerala Blockchain Academy (KBA)** of the Indian Institute of Information Technology and Management-Kerala (IIITM-K) has **become the first Indian institution to be granted membership by Hyperledger project hosted by Linux Foundation.**
- Uttar Pradesh Khadi and Village Industry minister Satyadeo Pachauri has said the **state government would provide loan of Rs 378 crore to entrepreneurs for setting up 20,000 micro, small and medium enterprises (MSME)** in the state under the prime minister employment creation scheme.
- **India** overtook China and Spain **to emerge as the world's largest consumer of the almond nut in recent times.**
- **India is now the second largest mobile phone producer in the world after China,** as per information shared by the Indian Cellular Association with telecom minister Manoj Sinha and IT minister Ravi Shankar Prasad.
- Private sector lender **Kotak Mahindra Bank has launched 'Keya' an AI-powered voice bot** integrated with Kotak's phone-banking helpline aimed at augmenting the traditional interactive voice response (IVR) system in both English and Hindi. The platform has been developed by the bank in partnership with **Nuance** a Nasdaq listed firm based out of Massachusetts, USA.
- As per the deadline fixed by the GST Council, **the e-Way Bill system became mandatory from April 1, 2018 for all inter-state movement of goods in India.**
- **Uttar Pradesh** has clocked **highest growth in the Micro, Small and Medium Enterprises (MSME) credit** with total outstanding of Rs 570 billion at the end of December 2017.
- As per the government, **97.05 lakh subscribers have enrolled under Atal Pension Yojana (APY) at the end of Financial Year 2017-18.** It just missed the target of 1 crore set by the pension regulator PFRDA.
- A Memorandum of Undertaking (MoU) tailor-made to suit the requirements of serving soldiers, pensioners and families, was signed between the **Indian Army and HDFC Bank on the Defence salary package in April, 2018.**
- The Reserve Bank of India (RBI) late in April, 2018 **dropped Axis Bank from a list of banks it has cleared to import gold and silver** in the current financial year that began April 1.
- Homegrown ride-hailing major **Ola** has **acquired end-to-end public transport ticketing app Ridlr** in an all-stock deal at an undisclosed valuation as it looks at integrating its own services with mass transit infrastructure that exists in cities.
- Private lender **IndusInd Bank** in April, 2018 **announced a pilot program with WhatsApp enterprise solution in India** to communicate with its customers.
- The **Colombo Stock Exchange (CSE)** and the **National Stock Exchange of India Limited (NSE)** have signed a memorandum of understanding (MoU) focused on exploring opportunities to work together and co-operate with each other to foster a deeper and more strategic relationship.
- Digital financial services platform, **MobiKwik**, in April, 2018 announced its partnership with **Microsoft** for powering digital payment services on Microsoft's chat platform - **Microsoft Kaizala.**
- Following the past success of Skill Development initiatives in 2015-16 & 2017-18, **Airports Authority of India (AAI)** and **Construction Industry Development Council (CIDC)** signed a Memorandum of Agreement (MoA) on for Financial Assistance for Employment Oriented Training and Skill Development Programme for SC/ST/OBC/Women, Unemployed Youth & people belonging to EWS.
- In a digital initiative to promote ease of exports, particularly for Indian agricultural products, the Commerce Ministry in April, 2018 launched **three portals - for Safe Food Export Traceability, Single Laboratory for Accreditation and Approvals, and the third for Monitoring Export Alerts from importing regulators.**
- The Reserve Bank said in April, 2018 that **Jio Payments Bank commenced its banking services from Tuesday.** Reliance Industries Ltd was one of the 11 applicants which were issued in-principle approval for setting up a

payments bank in August 2015. **Jio Payment Bank Limited is a 70-30 joint venture** between Mukesh Ambani's Reliance Industries Limited and India's largest lender State Bank of India (SBI).

- **Three trade receivable discounting systems (TReDS)—digital invoice discounting platforms—approved so far by the RBI have jointly implemented a blockchain solution**, which is expected to help reduce frauds in bills discounting or receivable financing. The platforms—**RXIL, A.TReDS** and **M1xchange**—had been set up to bring together buyers, sellers and financiers for discounting the MSME invoices and provide them with timely funding. **This is billed as India's first live blockchain implementation in the enterprise financial segment.**
- Leading private lender ICICI Bank announced the launch of a service that enables **Non Resident Indians (NRIs) to send money to a beneficiary in India using social media platforms like WhatsApp and e-mail.** Christened '**Social Pay**', this first-of-its-kind service is available on Money2India (M2I), the bank's app for remittances. This new facility will enable NRIs to send money conveniently to their friends and family.
- IndusInd Bank in association with the JSW Foundation launched **the IndusInd Bank Girl Power Programme** to support junior as well as established girl athletes. This power-packed Programme supports girl athletes from various parts of the country and in different individual sports disciplines, so as to enable them to compete on a global stage.
- The **Financial Intelligence Unit (FIU)** has slapped **Rs 9 crore penalty on Bank of Baroda for "failing" to adhere to anti-money laundering norms**, and not having an effective system to report suspicious transactions linked to the Rs 6,000 crore scam in its Delhi-based branch.
- International payments platform **PayPal has digitised the Foreign Inward Remittance Certificate (FIRC) application process for the ease of Indian sellers and freelancers.** With the new process, PayPal sellers receiving payments from across the globe can apply for an FIRC online by filling a form on the PayPal website and paying the FIRC fee via NEFT as opposed to the previous process of a Demand Draft (DD), reducing tedious paper work.
- **The GST Council** on April 4, 2018 delegated its powers to an **IT Grievance Redressal Committee** to approve and recommend the steps to be taken to redress the grievance and provide relief to the taxpayer.
- The Reserve Bank of India (RBI) on April 5, 2018 released its **First Bi-monthly Monetary Policy Statement 2018-19.** After assessing the current and evolving macroeconomic situation in the economy, the six member Monetary Policy Committee (MPC) **decided to keep the Repo Rate under the Liquidity Adjustment Facility (LAF) unchanged at 6.0 percent.**
- **PayPal**, and the **Federation of Indian Export Organisations (FIEO)**, an apex international trade promotion organisation, announced a partnership **to promote exports while leveraging the technology and experience of each other.**
- Indian ride aggregator **Ola** in April, 2018 launched a **comprehensive in-trip insurance program** with **Acko** for its customers across India, thereby extending the benefits of the '**Chalo befikar**' insurance program to its customers across all categories, namely cabs, auto, and e-rickshaw.
- Global financial messaging cooperative **Swift** in April, 2018 said **ICICI Bank has become its first Indian client to go live with an improved cross-border payments service.**
- The **Government of India, Government of Maharashtra** and the **World Bank** signed here in April, 2018 a **USD 420 million projects to help Small and Marginal farmers** in the Marathwada and Vidarbha regions of Maharashtra. The **Maharashtra Project for Climate Resilient Agriculture** will help in increasing climate resilient practices in agriculture and ensuring that farming continues to remain a financially viable activity for them.
- The **Reserve Bank of India (RBI)** on April 5, 2018 directed all the **entities regulated by it including banks to stop providing services to businesses dealing in virtual currencies** such as bitcoin, in order to protect consumer interest and check money laundering.
- Private sector lender, **IndusInd Bank** in April, 2018 announced collaboration with Samsung Electronics to enable its MasterCard and Visa Credit Card customers to use '**Samsung Pay**'.
- The Central Board of Direct Taxes (CBDT) **has set up an internal working group to examine the taxation aspects of high net worth individuals (HNWIs).**
- **Prasar Bharati**, which runs Doordarshan and All India Radio, will have to use its own funds to pay salaries of employees recruited after October 2007, and also clear pending liabilities amounting to Rs 1,800 crore for the

use of radio waves and satellites to broadcast its services, **according to an MoU it signed with the I&B Ministry last week.**

- **Reserve Bank of India** decided to **set up Data Sciences Lab to improve its forecasting, surveillance and early warning detection abilities.**
- Union Minister of State for MSME Giriraj Singh launched a mobile phone application for locating **4000 Khadi stores in the country.**
- The Telecom Regulatory Authority of India (TRAI) promotes the idea of **an ambitious model of a public Wi-Fi grid that aims to slash Internet access cost by 90 percent.**
- Reliance Communications Ltd (RCom) received the approval of the **National Company Law Appellate Tribunal (NCLAT) to proceed with the sale of its tower and fibre business.**
- Union Minister of Railways and Coal Piyush Goyal on April 5, 2018 launched the **UTTAM App** for Coal Quality Monitoring. The word 'UTTAM' here is abbreviated as '**Unlocking Transparency by Third Party Assessment of Mined Coal**'.
- Leading public sector bank, **Indian Overseas Bank (IOB)** as part of their '**Customer First**' initiative launched **Internet of Things (IoT)-based customer feedback application on a pilot basis.**
- **Gobardhan Yojna**, a central government scheme for managing and converting cattle dung and solid waste into manure and biogas, will be launched nationally from **Haryana's Karnal** on April 30.

Non-financial

- **Chittaranjan Locomotive Works** became the **largest electric loco producer in the world under single roof.**
- **Mumbai Police** announced on Twitter that **they are first in the country to have eight women officers as police station in-charge.**
- **Surat** becomes the **first district in the country to have 100 per cent solar powered Primary Health Centers (PHC).** All 52 PHCs in the district are now powered by a solar system.
- After the **GSAT-6A satellite** launch on March 29, ISRO had been a little quiet on further information about its progress. It confirmed in April, 2018 that it **had lost contact with the satellite and were doing their best to fix the communication channels.**
- The warning and the information is from a unique three-minute broadcast on an FM radio channel that the Jharkhand forest department started to check growing man-elephant conflicts in the state. This special elephant bulletin — called **Hamar Haathi, Hamar Saathi** or My Elephant, My Friend, was aired at 4.30pm in April, 2018.
- Tata Global Beverages in April, 2018 announced **the appointment of Bollywood actor Deepika Padukone as its brand ambassador for Tetley Green Tea.**
- **Kerala** defeated defending Champions Bengal 4-2 on penalties after the full-time scoreline read 2-2 to **win the 72nd Hero Santosh Trophy at the Vivekananda Yuvabharati Krirangan** in the city in April, 2018.
- Organised for the first time in the 14000 ft high Chansal Pass of Shimla district, **Indian Army men won the three-day International Snow world championship** ended in April, 2018.
- '**Dev Saab- A journey with the legend Dev Anand**', devoted to friendship with the legendary actor Dev Anand, was launched here in April, 2018. The book launch by Suneil Anand, son of Dev Anand, and author Vijay Kumar saw a pouring in of crowds coming to pay tribute to the legend.
- **Odisha Day or Utkal Diwas celebrated in Odisha on 1 April 2018.**
- In order to combat the rising levels of air pollution, the Delhi-NCR region on April 1, 2018 began supplying ultra-clean **Bharat Stage VI grade fuel**, both petrol and diesel. With this, **Delhi became the first city in the country to switch from BS-IV grade fuels to BS-VI.** BS-VI fuel is equivalent to fuel meeting Euro-VI emission norms.

- The state government of **West Bengal** on March 28, 2018 introduced a new scheme called '**Rupashree**' in order *to provide marriage assistance to girls coming from economically weaker families with a budgetary allocation of Rs 1500 crore.*
- The 114th meeting of the **Permanent Indus Commission (PIC)** between **India** and **Pakistan** was held in New Delhi.
- The United Arab Emirates (UAE) on April 1, 2018 suspended the implementation of the new "**good conduct certificate**" for foreign job seekers.
- A supersonic parachute that will help NASA missions to land on Mars, was successfully launched into the sky during a key test designed to mimic the conditions of entering the red planet. The **Advanced Supersonic Parachute Inflation Research Experiment (ASPIRE)** was launched aboard a sounding rocket on March 31 from NASA's Wallops Flight Facility in the US.
- Indian women's cricket team captain **Mithali Raj** was named '**Sportsperson of the Year**' at the Telangana Sports Journalists Association annual awards for 2017 in Hyderabad on March 31, 2018.
- American **John Isner** triumphed over Germany's Alexander Zverev in the **Miami Open title showdown** to finally put an end to his ATP Masters final agony.
- Former Indian skipper **Mahendra Singh Dhoni** and star cueist **Pankaj Advani** in April, 2018 received the **coveted Padma Bhushan award from President Ram Nath Kovind** at the Rashtrapati Bhavan in the national capital.
- **Debjani Ghosh**, former Managing Director of Intel South Asia, was on April 2, 2018 **appointed as the President of NASSCOM.**
- **Costa Rica's** ruling-party presidential candidate **Carlos Alvarado Quesada** is all set to be the country's next leader, according to preliminary poll results posted by electoral officials.
- Czech carmaker **Skoda** in April, 2018 said **Gurpratap Boparai** has taken charge as the **managing director of its Indian arm—Skoda Auto India Private Ltd. (SAIPL).**
- The **World Autism Awareness Day** was observed across the world **on April 2, 2018.** The theme of World Autism Awareness Day 2018 was '**Empowering Women and Girls with Autism**'.
- **Winnie Mandela**, the ex-wife of South African anti-apartheid fighter and former president Nelson Mandela, died in April, 2018 at the age of 81, her spokesman said.
- **Steven Bochco**, a writer and producer known for creating the groundbreaking police drama Hill Street Blues, died on April 1, 2018. He was 74.
- Former military dictator **Efraim Rios Montt**, who ruled Guatemala between 1982 and 1983 and was accused of genocide, passed away on April 1, 2018. He was 91.
- The state government of **Haryana** has decided to **double the monthly allowance for chowkidars (watchmen), from Rs 3,500 to Rs 7,000.** The decision came into effect on April 1, 2018.
- Scientists at the civil engineering department of **IIT-Kharagpur** have developed an award-winning **bio-toilet that recycles waste water for its reuse and generates electricity.**
- **Himachal Pradesh** chief minister Jai Ram Thakur **launched a free bike ambulance service 108 in Shimla town** in April, 2018. He flagged-off bike ambulances, thereby making **the state the first in the region to launch this service.**
- **Indian Institute of Science, Bengaluru, has been ranked best institution in country** by HRD Ministry's national ranking framework.
- **Qutub Minar** on April 2, 2018 was lit up with blue lights on **World Autism Awareness Day** as part of the international '**#LightItUpBlue**' campaign to increase sensitisation and acceptance of autism in the society.
- Finance Minister **Arun Jaitley** was in April, 2018 once again **appointed as the Leader of the Rajya Sabha** following his re-election to the House.
- Former American diplomat **Rosemary DiCarlo** was on March 29, 2018 **appointed as the Head of UN Political Affairs**, one of the most high-profile positions of the United Nations (UN).
- **YES BANK**, India's fourth largest private sector bank announced the **appointment of Raj Ahuja as Chief Financial Officer of the Bank and Group CFO.**
- Chocolate and confectionery firm **Hershey India** has appointed **Herjit S Bhalla** as its new **Managing Director.**

- **Rubique**, in April, 2018 announced the appointment of former Yes Bank, senior president and chief financial inclusion officer, **Ajay Desai as its chief operating officer (COO)**.
- **SBI Life Insurance Company Limited** in April, 2018 appointed **Sanjeev Nautiyal** as its new MD and CEO.
- E-commerce major **Myntra** in April, 2018 announced the appointment of **Mithun Sundar** as its **Chief Revenue Officer (CRO)**, effective June.
- **India** and **Bangladesh** have started **the first container train service between Kolkata and Dhaka**, reports HCl Dhaka.
- **China** has increased **tariffs by up to 25 percent on 128 US products**, ranging from frozen pork and wine to certain fruits and nuts in response to US duties on imports of Aluminium and Steel.
- The **Egyptian parliament** has preliminarily approved a new law to establish a supreme council for combating terrorism.
- **Nasa's Hubble Space Telescope** has discovered the farthest individual star ever seen - an enormous blue stellar body nicknamed **Icarus** located over halfway across the universe.
- **International Children's Book Day observed on 2 April, 2018**.
- **Delhi** to become **the first state to issue licences with the mother's name**.
- **India** and **Azerbaijan** in April, 2018 agreed for a global and concerted action to combat terrorism, stating that both sides had zero tolerance on the issue.
- **India** and **Russia** have reviewed ongoing military technical cooperation projects , including measures to promote joint industrial activities under the 'Make in India' programme with respect to defence production.
- **India, Japan** and the **United States** on April 4, 2018 participated in the ninth trilateral meeting in New Delhi.
- **Reliance Wealth Management Ltd.**, a subsidiary of Reliance Capital Ltd., in April, 2018 **announced appointment of Nitin Rao as its new Chief Executive Officer**.
- **India ranked third in the list of countries where the highest number of cyber threats were detected**, and second in terms of targeted attacks in 2017, according to security software firm **Symantec**.
- The United States on April 3, 2018 announced **additional tariffs of 25 percent on 1300 products imported from China** that could amount to USD 50 billion.
- The President of Turkey, Recep Tayyip Erdogan along with Russian President Vladimir Putin on April 3, 2018 launched the construction of **Turkey's first-ever nuclear power plant in Mersin region**, a large port city on the Mediterranean coast of southern Turkey.
- **Indonesia** on April 3, 2018 **declared a state of emergency around a port on Borneo island** after a large oil spill and fire killed four people.
- Japanese electronics company Epson's India faction announced the elevation of **Samba Moorthy**, the current Vice President of Sales and Marketing, as the **President of Epson India**.
- **Julius Maada Bio** took oath as the **President of Sierra Leone** in the capital Freetown on April 5, 2018.
- Broadcasting giants **Star India** in April, 2018 **bagged the media rights of Indian cricket team's bilateral home series as well as domestic cricket** for a record Global Consolidated Rights (GCR) bid of **Rs 6138.1 crore (USD 944 million approx)** for a period of next five years, till **2023**.
- **P Gururaja** opened the country's account on the first competition day by **claiming a silver** in the **men's 56kg category at Gold Coast, Australia**.
- Weightlifter **Mirabai Chanu** has **bagged India's first gold medal of the 21st Commonwealth Games with a Games' record lift of 196kg**.
- Australian track star **Sally Pearson** pulled out of the Commonwealth Games on April 5, after failing to recover from an Achilles problem, dealing a heavy blow to the event.
- US President Donald Trump has signed a proclamation **to send the National Guard to the country's border with Mexico**.
- The Indian Air Force is scheduled to hold war game exercise '**Gagan Shakti**' from April 8th to better train its fighters for crisis situations. According to reports, the exercise is meant to practise and strategise rapid force deployment from one valley to another in the high mountainous region along the China border.
- The Indo-Korean joint anti-piracy exercise '**SAHYOG- HYEOLBYEOG 2018**' was conducted on April 5, 2018 off the Chennai coast.

- The Union Ministry of Information and Broadcasting on April 4, 2018 **instituted a committee to regulate online portals including news websites, entertainment sites and media aggregators.**
- **Santosh Kumar Mohanty** was in April, 2018 appointed a **whole-time member of market regulator SEBI.**
- Weightlifter **Khumukcham Sanjita Chanu** on April 6, 2018 clinched second **Gold Medal for India by winning in the 53 kg Women weightlifting category at the 21st Commonwealth Games** at the Carrara Sports and Leisure Centre in Gold Coast, Australia.
- **The International Day of Sport for Development and Peace was observed across the world on April 6, 2018** with an aim to recognise the growing contribution of sport to the realisation of development and peace in its promotion of tolerance and respect.
- Oscar-nominated Japanese animation director **Isao Takahata** passed away on April 5, 2018. He was 82.
- In a bid to use technology for farmers' benefit, Tamil Nadu government has come out with a bi-lingual mobile application "**Uzhavan**"(meaning Farmer) that will allow ryots to have access to nine types of services including details about their crop insurance.
- The Union government in April, 2018 **banned imports of the hormone oxytocin to stop its misuse in the livestock industry**, where activists say it causes hormonal imbalances and shortens the lives of milch animals.
- **IHHC**, India's premier home healthcare service provider **became the first home health care company to set up a dedicated ICU simulation lab** at their Bengaluru facility to train nursing staff.
- **Patna tops in 4G connectivity among 20 of India's largest cities.** It has emerged ahead of the likes of Bengaluru, Mumbai and Delhi, said a report from OpenSignal, a wireless coverage mapping company.
- **Chhattisgarh** in April, 2018 **bagged the 'State of the Year' Award under the business leader' category as part of the India Business Leadership** for the remarkable increase in business and services activities in various sectors.
- **Rakesh Kumar Vats**, Additional Secretary, Ministry of Health and Family Welfare has been given the **additional charge of chairman of drug price regulator NPPA with immediate effect**, an official statement said.
- India has added another Gold to its medal tally in the ongoing 21st Commonwealth Games as weightlifter **Sathish Sivalingam won the coveted Gold medal by winning the men's 77kg weightlifting event at the 21st Commonwealth Games.**
- **Venkat Rahul Ragala** became the fourth Indian weightlifter to claim a gold medal at the ongoing **Commonwealth Games.**
- **World Health Day** was observed across **the world on April 7, 2018.** The day also marks the 70th anniversary of World Health Organisation. The theme of World Health Day is '**Universal health coverage: everyone, everywhere**' and the slogan is '**Health for All**'.
- **Niranjan Thomas Alva**, a Supreme Court lawyer and husband of Congress leader Margaret Alva, passed away here in April, 2018 after brief illness, a family member said.
- National award winning Assamese film-maker **Munin Barua** passed away in April, 2018 following a prolonged illness, family sources said.