



GK POWERCAPSULE FOR IBPS CLERK - IV EXAM 2014

This GK Capsule has been prepared by [Career Power Institute Delhi](http://www.careerpower.in) (Formerly Known as Bank Power). This document consists of all important news and events of last few months which can come in IBPS CLERK Exam.

Current RBI Policy & Reserve Rates:

Repo Rate	8% (Unchanged)
Reverse Repo	7% (Unchanged)
CRR	4% (Unchanged)
SLR	22% (Unchanged)
MSF	9% (Unchanged)
Bank Rate	9% (Unchanged)

Note: As on 30, Sept, 2014, RBI (Reserve Bank of India) in its fourth bimonthly monetary policy statement kept the key policy rate unchanged.



- ✓ **Reserve Bank of India (RBI)** was established in **1935** and Nationalized in **1949**.
- ✓ **Sir Osborne Smith** was the first Governor of the Reserve Bank of India
- ✓ **CD Deshmukh** was the first Indian Governor of RBI.
- ✓ The Reserve Bank of India was set up on the basis of the recommendations of the **Hilton-Young Commission**.
- ✓ **Savings account** system in India was started by Presidency Bank, in 1833.
- ✓ **Cheque** system was first introduced by **Bengal Bank** which was established in 1784.
- ✓ **Allahabad Bank** is the oldest existing public sector bank in India.
- ✓ Hongkong and Shanghai Banking Corporation (**HSBC**) introduced first time ATM in India in **1987, Mumbai**.
- ✓ Bank of India is the first Indian Bank to open overseas branch. It established a branch in London in 1946.
- ✓ In 1955 Imperial Bank of India became **State Bank of India**.
- ✓ **On July 19, 1969**, 14 commercial banks were nationalised in India. These included the Central Bank of India, Bank of India, Punjab National Bank, Bank of Baroda, United Commercial Bank, Canara Bank, Dena Bank, United Bank, Syndicate Bank, Allahabad Bank, Indian Bank, Bank of Maharashtra, Indian Overseas Bank and Union Bank.
- ✓ In **1980** – 6 more commercial Banks nationalized. These include - Andhra Bank, Corporation Bank, New Bank of India, Oriental Bank of Commerce, Punjab & Sindh Bank and Vijaya Bank.
- ✓ **Central Bank of India** was the first public bank to introduce **credit card**.
- ✓ **Central Bank of India** is the first commercial bank which was managed by Indians.
- ✓ **ICICI Bank** was the first Indian Bank to provide **internet banking facility**.
- ✓ **ICICI Bank** was the first Bank to provide **Mobile ATM**.
- ✓ **Bank of Baroda** has the maximum number of overseas branches.
- ✓ SBI (State Bank of India) has the total number of maximum branches and holds 2nd position in the world.
- ✓ India's first "talking" **Automated Teller Machine (ATM)** launched by **Union Bank of India (UBI)** for visually impaired was launched in Ahmedabad (Gujarat).
- ✓ **RBI** to issue **Rs 10 plastic currency notes** in 5 cities: Kochi, Mysore, Jaipur, Bhubaneswar and Shimla.

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