



AUGUST 2015

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BUSINESS NEWS

<image>

1. Cognizant reports its best quarter in 21 Years.

US based Cognizant Technology Solutions continued its recent trend of overshadowing Indian based rivals such as Tata Consultancy Services by reporting the strongest quarterly number in its 21-year history that galloped past market expectation comfortably and also raised its full year revenue during the year.

"The blowout quarterly revenue increase in dollar terms was the strongest in the company history," said chief executive Francisco D'Souza in a post earning conference call with investors. "We saw very robust underlying demand across the geographies and industries we serve. This is a clear reflection of the strength of our business model that enables us to make investment in anticipation of evolving demand." D'Souza added that cognizant which has most of its operation and employees in India, would aggressively continue to pursue acquisition, especially in the digital space and in geographies such as Asia Pacific where Cognizant is looking to establish a stronger presence. Over the past five years cognizant along with larger Indian rival TCS has the bench mark for the sector grabbing market share away from firms like Infosys and Wipro.

Analysts on average were expecting Cognizant to post revenue of 3.03 billion. According to Bloomberg, this increase from Cognizant also comes at a time when global technology spending is in the doldrums.

2. Private players cry foul over 'unfair' project allotment to BHEL.



Power equipment manufacturers have complained to the government about anomalies in awarding engineering construction (EPC) contracts as demand shortfall continues to hobble the sector.

Represented by the Confederation of Indian Industry (CII) and the Federation of Indian Chambers of Commerce and Industry (FICCI), which have written to the power ministry, private equipment makers like Alstom, Bharat Forge, Larsen & Toubro and Toshiba have complained that utilities are nominating central public-sector undertaking Bharat Heavy Electrical Ltd (BHEL) for projects.

Piyush Goel, Minister of State for coal, power and renewable Energy said, "We understand that a few states power utilities are of late contemplating bypassing the tendering process and awarding power plant EPC contracts to CPSUs (central public-sector undertakings) on nomination."

The industry letter cites a recent memorandum of understanding between BHEL and the Telangana power generation corporation for three power plants with cumulative capacity of 5880Mw. This roughly translates into 26460 crores (INR).

The order book of the Indian power EPC industry is 20,000 Mw, or around 90000 crores (INR) and BHEL has a 40% share of this.

Growth expected in power was however not achieved because demand remained subdued, first over fuel supply and now because distribution companies are not buying power.



3. Borrowings for Indian oil slide as crude oil prices slip.

Low crude oil prices and decontrol of auto fuels may have helped Indian Oil Cooperation(IOC) to cut down its borrowing but the largest marketer of petroleum products still has an average borrowing of around 50000 crores (INR).

The benchmark Indian crude oil basket has been hovering around \$50 a barrel against last year's average of \$84 in 2014-2015.

Diesel price was fully linked to market rates in October 2014 after a phased increase in retail rates. The UPA government had earlier deregulated petrol price in June 2010.

Mr. Ashok, chairmen and managing director, Indian Oil, said that in the current year the inventory losses were not expected to be high since the fall in crude prices has not been as sharp as last year. The company does not hedge its crude oil purchase because of the volatility in its prices but resorts to hedging products crack which is the differential between crude oil and product price

4. Banks can shift; merge urban, semi-urban branches without approval: RBI.



The reserve Bank of Indian (RBI) said banks can shift, merge or close urban and semi-urban branches without its approval. This is to allow greater operation freedom.

Rural branches outside the block can also be shifted without prior approval of RBI.

In a notification by RBI it said shifting, merger, or closure of any rural or sole semi urban branch would require approval of the district consultative committee/District Level review committee. The regulator further said that while doing these activities, banks have to ensure that banking needs continue to be met through either satellite office/mobile vans or through business correspondents.



5. World meet to push Hindi as means to employment.

India is set to host next month-after a gap of 32 years-the world Hindi conference, which will focus for the first time on promoting the language as a means to employment. The Narendra Modi government has pulled out all the stops to make the events successful where superstar Amitabh Bachchan will be a guest speaker. This comes after the country made a significant contribution at the recent world Sanskrit Conference in Bangkok.

The external affairs ministry is the principle organizer of the 10th edition of the conference, which will be held in Bhopal from September 10th to 12th and features a dozen sessions over three days. The main theme of this year's conference is "Hindi jagat vistar avm sambhavnai" (the world of Hindi; expansion and possibility), marking a departure from the previous editions which focused primarily on literature.

"A significant portion of Indian population speaks Hindi and yet many of them find it difficult to get employment within the country as English has become a lingua franca and it is mandatory for securing a job. Therefore the idea is to now change the approach and promote the use of Hindi in science and technology, administration, foreign policy, judiciary and information and technology, among other sectors to help job creation," Mridual Kumar, joint secretary (Hindi) at the external affair ministry said.

6. Subhash Chandra to set up global news network.



The man behind India's first satellite channel network Zee Entertainment has his eyes set on creating a global network that will provide an Indian perspective on current affairs around the globe.

He would also focus on wellness and lifestyle programming in his media business, he added.

Talking to media in Mumbai, Chandra raised concerns over ownership of news media, especially television and said the lack of transparency in the funding of news channels had diminished the credibility of television channel, the issue of ownership and the need for stricter checks has again come into focus.

India has 368 television news stations in eight languages, which is more than double the 150 news stations in the rest of the Asia and there are close to 100 license applications pending with the government.



7. Australia PM backs Adani's blocked mining project.

Backing Indian mining giant Adani's coal mine venture in Australia, Prime Minister Tony Abbott said that the 16.5 billion dollar project was "virtually important" and "sabotaging" of such development plans using legal means was "dangerous" for the country.

"If the court can be turned into a means of sabotaging projects striving to meet the highest environmental standards, then we have a real problem as a nation," he said. "We can't become a nation of naysayers; we have to remain a nation that gives people a fair go if they play by the rules", Abbot said.

His remark came after the court revoked the environmental approval for Adani project, which aims to build one of the world's largest coal mines in Queensland, opposed by green groups and local residents. In the strongest defense yet to coal production in Australia, Abbott stated that the overturning of the proposed Queensland Carmichael mega coal mine project means court can be used to "Sabotage" worthy projects.

8. Wheat import to attract 10% duty.



After a gap of eight years, center imposed an import duty of 10% on wheat to curb overseas purchase by the private traders and boost domestic prices. The duty will be valid till March 2016.

"The estimated revenue implication of the above exemption is revenue gain of about 90 crores

(INR) in the remaining part of the year," a statement by finance minister Arun Jaitley said. The duty was imposed after private traders, flour millers and other bulk consumers of wheat placed orders for imports of around 500000 tons of wheat because of poor quality of domestic crop and another 200000-300000 tons of wheat was expected to land on the Indian shoes in the next few months, which might not happens now because of the duty, official said.

India is expected to produce 91 million tons of wheat in 2014-15, almost 5 million tons less than last year. According to officials, out of 28 million tons of wheat purchased by the food corporation of India and the state agencies, over 90% is average quality, but fit for human consumption. The quality norms were lowered because of the damages.

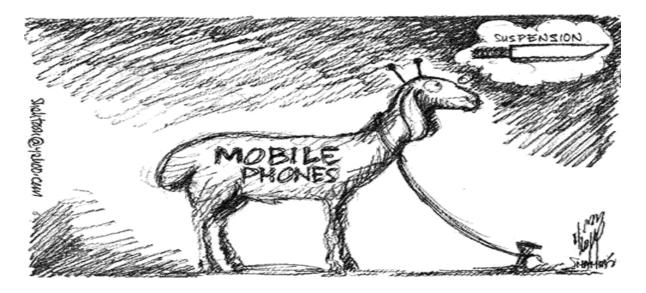
9. Interest rates likely to soften, says Kochhar.



ICICI bank, India's largest private bank said the country is moving towards a softening interest rate environment. "Gradually, as cost of funds keep going down, you would see interest rates coming down" said ICICI bank CEO Chanda Kocher. A lot of factors that determine interest rates have come under control, whether it is in current account or fiscal side, she said.

Kocher however said that rates cut of 30 basis points is in line with the reduction in the cost of funds, "not only were we the first ones to cut rates, we had actually cut them by much larger amount than any other bank," she said.

10. Drop the mobile to banish call drop.



First the bad news: before the situation with mobile calls drops gets better, it will get worse. The good news: you don't need to suffer the ignominy of being left hanging mid-call even during this intervening period of doom. How? Has there been breakthrough of mobile portability? Nope.

What we suggest is far more disruptive. Just stop using mobile phones. Ergo, no more calls to drop.

Yet, this sounds, at the best, dire. And at worst, ridiculous. But let us not forget that crises of such a magnitude have been pushed into history's dustbin by what seemed at that time to be a great sacrifice but what can now be seen as a break in habit. Take for instance, passenger airships. Those whale-like modes of aerial travel were once all the rage, sought out by rich to enjoy calm, noiseless flights. With the crash of the German airship Hindenburg-which, incidentally, burst into flames after trying to dock against a mooring mast- there were two options: improve airship safety or junk airships altogether. The second option was chosen. While feeling the pain of mobile operators, might we suggest that we learn to live without the cell phone the way we learnt to live without airships.



1. Independence celebrations in all grandeur.



India celebrated its 69th Independence Day on the 15th of August with Prime Minister Narendra Modi addressing the nation from the iconic Red Fort in the capital New Delhi.

His passionate 90 minute speech was indeed the highlight of the day as Modi stressed on branding 'Team India' and how the nation could scale up to great heights with the efforts of over 1.28 billion people.

Poverty and greed were viewed as social termites by the enthusiastic Prime Minister who vowed to eradicate these and bring India new hope and prosperity.

Also on his agenda were plans to improve policies for workers and farmers, and include millions of poor Indians in the banking and insurance systems.

Modi also said that by 2022, India would be celebrating its 75th Independence Day and that most of the agendas set for the development of the Asian nation must be achieved by then.

2. Settlement of One Rank One Pension.



Defense minister Manohar Parikkar delivered the landmark decision on the constantly debated OROP scheme recently. The government of India has agreed to the above mentioned plan much to the relief of all the country's army personnel.

Mr. Parikkar was quoted as saying, "In simple terms, OROP implies uniform pension be paid to the armed forces personnel retiring in the same rank with the same length of service, regardless of their date of retirement. Future enhancements in the rates of pension would be automatically passed on to past pensioners."

OROP had been implemented with effect from the date July 1, 2014, and is expected to cost the government Rs 18,000-22,000 crore this year.

Those who had opted for premature retirement failed to feature in OROP's benefit scheme and hence staged an agitation about the same.

3. Nationwide Bandh against new labor policies.



A nationwide bandh was called by 10 trade unions across the country to protest against changes in labor laws and privatization of PSUs.

The Bandh affected essential services including banking and insurance, transport, port and dock operations, coal mining and manufacturing units.

Central trade unions including INTUC, AITUC, HMS, CITU, AIUTUC, TUCC, SEWA, AICCTU, UTUC and LPF decided to go on the strike after talks over a 12 point charter of demand including minimum wages, universalization of social security and withdrawal of policies on FDI and disinvestment failed last week.

The Bandh, which was marred by violence and chaos was declared a success. This is the 13th such strike organized with labor related issues taking center stage.

4. Maggi gets temporary relief.

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Nestle India received a huge reprieve from the Bombay High Court which after much speculation lifted the ban on 9 variants of Maggi. The food regulators had earlier slapped a ban on Maggi citing its lead content. The Court decision however allows it go for fresh tests.

Food and Processing Minister Harsimrat Kaur Badal was quoted saying, "I welcome the decision that they have taken because I am sure it is what is good for the nation and good for the people. I have always maintained that there needs to be totally transparent and clear-cut protocol which the industry should know it has to follow," she said.

Nestle too welcomed the decision of the court and released the following statement, "Nestle India respects the decision made on August 13 by the Honorable Bombay High Court to revoke the ban order passed by the FSSAI and FDA, Maharashtra, on Maggi noodles and will comply with the order to undertake fresh tests,"

5. Haridwar and Rishikesh to become national heritage cities



The Union Tourism ministry has decided to confer the title of 'twin national heritage cities' to the grand temple towns of Rishikesh and Haridwar.

This marks the first and only instance of a city being conferred with such a title.

Union Tourism minister Mahesh Sharma, who recently visited flood hit Uttarakhand district said that funds are being arranged for the development of the two heritage cities which will also be connected with a metro rail network in the near future.

Funds of Rs 120 crores have been set up for building a cable car ropeway system for Tehri Lake and the char dhams. While Rs 50 crores has been allocated for Kedarnath, Rs 40 crores is for the other char dham destinations, and Rs 30 crores for Tehri Lake.

He was quoted saying, "Our first priority is to help improve the infrastructure and traffic situation in these cities. We have asked the state tourism department to send detailed proposals in this regard to the Centre. In order to improve connectivity between the cities, we are also proposing starting of a metro train between Haridwar, Rishikesh and Dehradun

6. Life term to Pakistan national

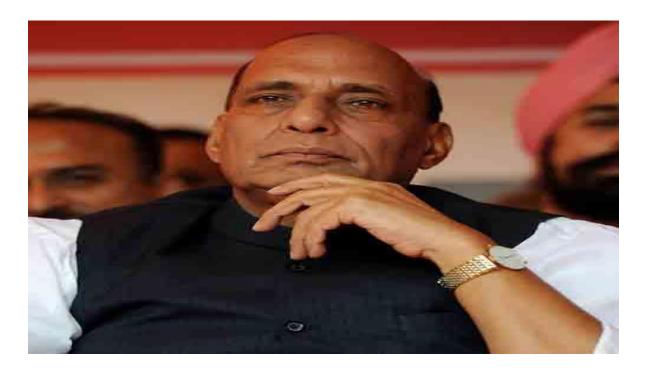


A Pakistani national, who expressed his intention to wage a war against India, has been sentenced to life imprisonment by the Delhi High court.

Justice Pradeep Nandrajog and Justice Mukta Gupta handed down the jail term to Jaish-e-Mohammad (JeM) militant Shahid Gafoor, holding that he and three others Bashir Ahmed Ponnu, Fayaz Ahmed Lone and Abdul Majeed Baba, had "conspired knowingly to facilitate the commission of a terrorist act and have carried out an act preparatory to the commission of a terrorist act".

In January 2007, the special cell of Delhi police had received a tipoff about terrorists entering through the Indo-Bangla border. A fierce gun battle prevailed between the two parties before the police overpowered the terrorists arresting them and seizing many explosives. They were convicted in 2014 and lodged in the Tihar Jail.

7. MHA to set up national fingerprint database



The home ministry has decided to set up a national fingerprint database, consisting of records of convicts and those arrested for criminal offenses.

The records for the same will be collected and collated from all the states.

The central finger print bureau based in New Delhi currently holds finger print data of over 9.7 lakh convicts in digitized form. The data pertaining to other states and union territories however are not linked to the central database hence causing irregularity in the record content.

Gujarat has the biggest database of fingerprints with nearly 12 lakh records, while Andhra Pradesh has 5.3 lakh records and Madhya Pradesh 3 lakh records.

Absconding criminals are often linked and traced to crimes from the finger prints lifted from crime scenes. The database is also crucial in identifying bodies, which helps in establishing leads and motives behind the crime. Portable live scan fingerprint devices and satellite communications means queries can be raised from the field too.

8. NSE to harness wind power



The National stock exchange has become the first stock exchange in the country to use renewable energy. A 6.25 MW wind power project established in association with Suzlon group has resulted in the milestone achievement for India.

A NSE spokesperson was quotes saying, "The investment in wind power project is part of our long term focus on sustainable development. We are committed to conduct business in a way that protects the environment by using green technology. Harnessing wind energy for our operations is a step in that direction. This is in addition to the various power saving and energy efficient measures being undertaken at the premises."

Focus vested on a 'greener tomorrow' drives this initiative that plans to hedge the power cost for the next 25 years.

9. National policy on domestic helps under progress



Minimum salary along with other benefits like compulsory paid leave every year and maternity leave are all set to feature under the National policy for domestic help According to sources, 9000 Rupees could be the amount settled for the monthly salary along with 15 days of paid leave every year.

"The policy for domestic workers is under consideration. It's premature to talk about the minimum salary. The details will be out once the policy framework is finalized. It will obviously protect the rights of domestic workers," a top labor ministry official was quoted saying.

Social security schemes, where the employer must mandatorily contribute and ensure a safe work environment are some of the other criteria that the policy is looking to establish.

Once the policy takes effect it will be mandatory for the employer, the employee and the intermediary agency that connects the two to enter into a tripartite agreement, which will have legal sanctity.

10. India embarks on nationwide drive to protect forest inhabitants.



A seven year old landmark law that protects forest and lands of millions of indigenous people has been completely ignored according to India's tribal minister.

Minister Jual Oram, said that the law has been poorly implemented hence leading to exploitation and eviction of many tribes.

"Although a large number of forest dwellers know about the Forest Rights Act, we still need to create awareness so that everybody knows about it and benefits from it,"

"Our country is very big, knowledge of people living in interior forested areas is limited and the state bureaucracy, who is responsible for raising awareness, is very slow. These are the main problems why it is not implemented," Oram was quoted saying.

New technologies such as Google maps are extensively being used to demarcate areas and hence help in easier and faster settling of claims.

INTERNATIONAL NEWS

1. Search plane spots wreckage of missing Indonesia passenger plane.



A search plane spotted the wreckage of the missing Indonesian passenger aircraft in Indonesia's most mountainous easternmost province of Papua, as stated by rescue officials. There were no verdicts about the survivors from the crash, which happened on 16^{th} August, 2015. The spokesman of Transportation Ministry, Julius Barata said that there was no indication that the pilot had made any distress call.

Officials have stated that the wreckage was found 12 kilometers from Oksibil. Henry Bambang Soelistyo, the chief of National Search and Rescue Agency, said that the search and rescue teams were trying to reach the crash place by air and foot.

The ATR42-300 twin turboprop plane, which was operated by Indonesian carrier Trigana Air, was carrying 44 adult passengers, five children and five crew members on the flight. The flight was scheduled to take about 45 minutes to reach its destination, but eventually disappeared just 10 minutes before it reached its destination.

"The plane has been found (by villagers). According to residents, the flight had crashed into a mountain," said the transport ministry's director-general of air transportation, Suprasetyo. "We strongly suspect it's a weather issue. It is not overcapacity, as the plane could take 50 passengers." Barata said the weather in the area had been "very dark and cloudy".

2. War on Isis: US-led forces carry out 22 airstrikes on Islamist targets in Iraq and Syria in 24 hours.



United States along with the help of its allies have conducted about 22 air strikes in the Islamic state of Iraq and Syria. Three air strikes were near Hasaka in northeast Syria, another strike was near Aleppo and Kobani and in a coordinated attack with Iraqi government there were about 15 air strikes in Iraq targeting Islamic State buildings and equipment near Baiji, Fallujah, Mosul and Sinjar.

This latest round of air strikes come as political turmoil continues within Iraq.

A parliamentary panel was called for the trial of former prime minister and other top officials for the fall of the city of Mosul to ISIS last year. The panel founded that the prime minister, Maliki had an inappropriate picture of the threat in Mosul because he chose commanders who were corrupt and failed to hold them to account.

3. Clinton hits back at Bush over Iraq.



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Democratic U.S. presidential candidate Hillary Clinton hit back at comments from Republican Jeb Bush that President Barack Obama's policies on Iraq created instability that led to the rise of the Islamic State militant group.

Clinton, who served as Secretary of State in the Obama administration, directed the blame toward Bush's brother, former President George W. Bush, who launched the 2003 U.S.-led invasion of Iraq and also signed the agreement for withdrawing U.S. troops with former Iraq Prime Minister Nuri-al-Maliki.

"I find it somewhat curious that Jeb Bush is doubling down on - defending - his brother's actions in Iraq," she said at a press conference during a campaign stop at a state fair. "But if he's going to do that, he should present the entire picture. And the entire picture, as you know, includes the agreement George W. Bush made with the Maliki government in Iraq that set the end of 2011 as the date to withdraw American troops." Clinton, though, said the Obama administration had worked "to persuade the Maliki government to permit continuing American support for the Iraqi army." "Maliki did not want a continuing American presence," she said.

In the years following the U.S. withdrawal, militants formed the Islamic State, often called "ISIS," and have waged a violent campaign to take control of major cities in war-ravaged Iraq.

Speaking to reporters at the fair, Clinton gave a glimpse of how she would address the group's advances if she became president.



4. Bomb in Thai capital kills 16, wounds 81 in bid to destroy the economy

A bomb was planted in one of the famous shrines in the capital of Thailand on Monday, killing almost 16 people, including 3 foreign tourists.

There was no immediate claim of the bomb blast that happened at the Erawan shrine at the major city center intersection. Thai forces are fighting a low-level Muslim insurgency in

the predominantly Buddhist country.

"The perpetrators intended to destroy the economy and tourism, because the incident occurred in the heart of the tourism district," Defense Minister Prawit Wongsuwan told Reuters.

Thai authorities said that they were looking for suspects seen on CCTV footage near the shrine where the bomb blast killed at least 20 people.

5. Iran lawmakers pick nuclear deal review panel



Iran's parliament has finally announced the list of a 15-member panel, which is largely composed of conservative law-makers to review the country's nuclear deal with world powers.

Iranian MPs have demanded a stronger say in the deal negotiated by Foreign Minister Mohammad Javad Zarif with US Secretary of State John Kerry and top diplomats from five other leading nations

The agreement-reached in talks between Iran and Britain, China, France, Germany, Russia and the United States-aims to curb Tehran's nuclear program in exchange for lifting international sanctions imposed on its economy since 2006.

The nuclear deal review panel, comprising 13 conservatives and two reformists, will analyze the text of the agreement. Iran's parliament may then vote on approving or rejecting the accord, likely in October after a similar review by US lawmakers in Washington

6. Back to the future: Nokia prepares for mobile comeback



Nokia is hiring software experts, testing new products and seeking sales partners as it plots its return to the mobile phone and consumer tech arena it abandoned with the sale of its handset business.

Once the world's biggest maker of mobile phones, the Finnish firm was wrongly footed by the rise of smart phones and eclipsed by Apple and Samsung. It sold its handset business to Microsoft in late 2013 and has since focused squarely on making telecoms network equipment.

Now, Nokia boss Rajeev Suri is planning a comeback. He must wait until late 2016 before he can consider re-entering the handset business - after a non-compete deal with Microsoft expires- but preparations are underway.

The company has already dipped its toe into the consumer market; it has launched an Android tablet, the N1, which went on sale in January in China and days ago unveiled a "virtual-reality camera" - heralding it as the "rebirth of Nokia".

It has also launched an Android app called Z Launcher, which organizes content on smart phones.

Meanwhile its technologies division has advertised on LinkedIn dozens of jobs in California, many in product development, including Android engineers specializing in the operating software Nokia mobile devices will use.

Nokia had also planned to lay off about 70 people at the division, according to a May announcement, but a company source told Reuters that the figure had since been halved.

Nokia itself is not giving much away about its preparations, beyond saying some staff at the 600-strong technologies division are working on designs for new consumer products, including phones, as well as in digital video and health.

But it will not be easy to claw its way back to relevance in the fast-changing, competitive mobile business where Apple has been scooping up nearly 90% of industry profits, nor for it to carve out a place in electronics.

One ace that Nokia holds is ownership of one of the mobile industry's biggest troves of intellectual property, including patents it retained after selling its handset business. It does not want to waste such resources, built up with tens of billions of Euros of investment over the past two decades.

It will also get an injection of talent when it completes the 15.6-billion-euro (\$17 billion) acquisition of Alcatel-Lucent, announced in April, in the form of Bell Labs - a U.S. research center whose scientists have won eight Nobel prizes.



7. Berkshire Hathaway to buy Precision Castparts for \$37.2 bn.

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Warren Buffett, the octogenarian multibillionaire investor, has struck his biggest deal by agreeing to buy a US maker of aircraft components and industrial pipes for \$37.2bn (£24bn) including debt.

Berkshire Hathaway, Buffett's investment company, has agreed a deal that values the Portland, Oregon-based Precision Castparts at about \$32.5bn excluding its net debt. The price of \$235 a share in cash is 21% more than the company's closing share price on Friday.

Precision Castparts manufactures nuts, bolts and other fasteners for aerospace companies such as Airbus and Boeing. It also makes pipes and fittings for power and industrial companies.

Berkshire Hathaway owns about 3% of the company, having started to build up a stake three years ago. Buffett's decision to use a large part of Berkshire Hathaway's \$67bn cash reserves to buy the entire company is a bold bet on the future of manufacturing in the US.

Buffett said: "I've admired PCC's operation for a long time. For good reasons, it is the supplier of choice for the world's aerospace industry, one of the largest sources of American exports."

In May, Buffett marked 50 years since he bought Berkshire Hathaway and turned what was a struggling textiles business into a \$354bn conglomerate spanning insurance, confectionery and restaurants, with stakes in Coca-Cola, American Express and other US household names.

8. Brent crude oil tumbles below \$50 on Iran supply plans



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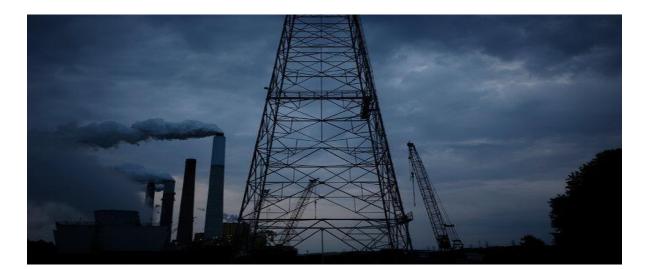
Brent crude oil dropped below \$50 a barrel for the first time since January as Iran vowed to boost production immediately after sanctions are lifted and manufacturing in China slowed.

Futures in London extended July's 18 per cent drop. Iran can raise output by 500,000 barrels a day within a week of sanctions ending, the state-run Islamic Republic News Agency reported. A Chinese private factory gauge released on Monday slipped to a two-year low in July, while an official index on Saturday dropped to a five-month low.

Crude oil slid into a bear market last month, joining a broader slide in commodities amid expanding supplies and signs of slower Chinese growth. Iran's nuclear deal with world powers fueled speculation about when and by how much it will lift output. Sanctions against the nation should be lifted by late November, the Iranian Oil Ministry's Shana news agency said.

"Iranian claims that they can ramp up production by 500,000 barrels within a day of the lifting of sanctions look credible to me and has the market moving lower," John Kilduff, a partner at Again Capital LLC, a New York-based hedge fund, said by phone. "The Chinese data continues to look grim, which with the Iran headlines makes for a one-two punch for the oil market".

Brent, for September settlement dropped \$2.31, or 4.4 per cent, to \$49.90 a barrel on the London-based ICE Futures Europe exchange, at 12:11 pm in New York. The contract touched \$49.88, the lowest level since January 30. Prices are more than 20 per cent below this year's high on May 6, meeting a common definition of a bear market.



9. Obama to unveil tougher climate plan with his legacy in mind.

In the strongest action ever taken in the United States to combat climate change, President Obama will unveil on Monday a set of environmental regulations devised to sharply cut planet-warming greenhouse gas emissions from the nation's power plants and ultimately transform America's electricity industry.

The rules are the final, tougher versions of proposed regulations that the Environmental Protection Agency announced in 2012 and 2014. If they withstand the expected legal challenges, the regulations will set in motion sweeping policy changes that could shut down hundreds of coal-fired power plants, freeze construction of new coal plants and create a boom in the production of wind and solar power and other renewable energy sources.

"Climate change is not a problem for another generation, not anymore," Mr. Obama said in a video posted on Facebook at midnight Saturday. He called the new rules "the biggest, most important step we've ever taken to combat climate change."

The most aggressive of the regulations requires the nation's existing power plants to cut emissions by 32 percent by 2030, an increase from the 30 percent target proposed in the draft regulation.



10. China central bank under pressure to weaken Yuan further: sources.

China's move to devalue its currency reflects a growing clamor within government circles for a weaker Yuan to help struggling exporters, ensuring the central bank remains under pressure to drag it down further in the months ahead, sources said.

The Yuan has fallen almost 4% in two days since the central bank announced the devaluation on Tuesday, but sources involved in the policy-making process said powerful voices inside the government were pushing for it to go still lower.

Their comments, which offer a rare insight into the argument going on behind the scenes in Beijing, Suggest there is pressure for an overall devaluation of almost 10%.

"There have been internal calls for the exchange rate to be more flexible or depreciated appropriately, to help stabilize external demand and growth," said a senior economist at a government think-tank that advises policy-makers in Beijing.

"I think Yuan deprecation within 10% will be manageable. There should be enough depreciation; otherwise it won't be able to stimulate exports."

The Commerce Ministry, which on Wednesday publicly welcomed the devaluation as an export stimulus, had led the push for Beijing to abandon its previous strong-Yuan policy.

The People's Bank of China (PBC) had been keeping the Yuan strong to support the ruling Communist Party's goal of shifting the economy's main engine from exports to domestic demand.

SCIENCE AND TECHNOLOGY

1. The Apple Product Launch event.



"Hey Siri, give us a hint."

Please join us for an invitation-only event at the Bill Graham Civic Auditorium in San Francisco on Wednesday, September 9, at 10:00 a.m.

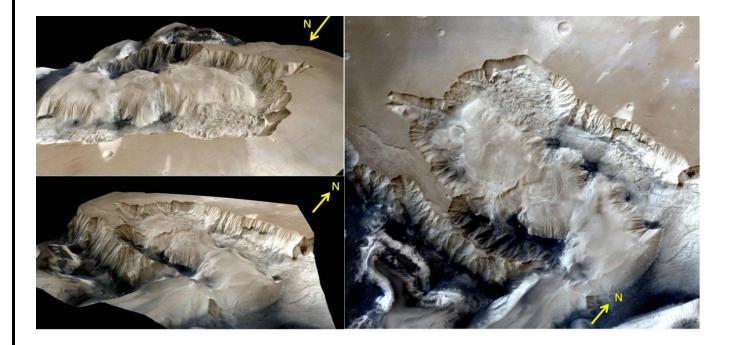
The time has arrived again for the big Apple event, the major product we are expecting is the iPhone 6S. If the reports coming out of Cupertino are accurate, we may also be seeing a long-awaited refresh of the Apple TV, a bigger and more capable iPad, and even an updated iPad mini. They may also discuss at least two of its latest software platforms, the iOS 9 and watchOS 2.

The September event by tradition spotlights the newest iPhones. The latest iPhone iteration is expected to follow previous naming conventions and be called the iPhone 6s (and 6s Plus). Industry watchers believe the new iPhone will come with Force Touch, a feature that senses the amount of pressure a user exerts on the display; a 12-megapixel rear-facing camera, up from the eight megapixels found in the iPhone 6 and 6 Plus; an improved FaceTime front-facing camera; a less-bendable aluminum frame and a faster A9 processor. A rose gold color is expected to join the current lineup of space gray, silver and gold.

The expectations from the launch event are:

- iPhone 6S and iPhone 6S Plus
- Upgraded Apple TV with support to 802.11ac Wi-Fi standards
- iPad Pro (a 12.9-inch version of iPad) with stylus
- iPad mini 4 with Touch ID sensor and upgraded chips.
- Updated Apple Watch with watchOS 2.

2. Mangalyaan sends 3D portrayals of Ophir Chasma terrain.



Indian Space Research Organization (ISRO's) Mars Orbiter Mission has sent a new set of pictures taken by Mars Color Camera over Ophir Chasma. A canyon in the Cooperates quadrangle of Mars at 4°south latitude and 72.5° west longitude at an altitude of 1857 km with a resolution of 96 m.

"The word chasma has been designated by the International Astronomical Union to refer to an elongate, steep-sided depression. Ophir Chasma is part of the largest canyon system in the solar system known as Valles Marineris. The walls of the chasma contain many layers and the floors contain large deposits of layered materials." ISRO said on its website. Areas with major geological features like this tend to show off the various layers of materials making up the surface.

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The ISRO spacecraft was launched on its nine-month-long odyssey on a homegrown PSLV rocket from Sriharikota in Andhra Pradesh on November 5, 2013 and had escaped the earth's gravitational field on December 1. The Rs 450-crore Mangalyaan is the cheapest inter-planetary mission that, at just USD 74 million, cost less than the budget of the sci-fi blockbuster 'Gravity' and a tenth of NASA's Mars mission Maven, which entered the Martian orbit on September 22.



3. Blackberry Venice will launch in November.

Infamous leaker Evan Blass (evleaks) has posted details of BlackBerry's Android phone, codenamed Venice. Images indicate a rectangular device with a sliding, retractable keyboard, but curved right- and left-hand edges. The micro-USB connector and power socket, meanwhile, has been shifted from the left-hand side of the device - as with the BlackBerry Z10 and Z30 - and placed at the bottom so that it could, potentially, be docked like an iPhone.

The specifications include a 5.5-inch display offering a high-definition resolution of 1440 by 2560 pixels. It will have a rear camera offering an 18 megapixel resolution, with a dual-LED flash. The camera will also feature optical image stabilization and phase-detection auto-focus. Its front-facing camera will offer a five-megapixel resolution. Inside, it will be powered by a Qualcomm Snapdragon 808 - which Qualcomm describes as a "premium-tier microprocessor" and offer three gigabytes of RAM. In other words, the BlackBerry Venice will be a premium device and will probably carry a price tag well north of £500.

BlackBerry is tying up deals with major mobile operators around the world - including all four majors in the US. This suggests that new CEO John Chen has been able to start patching-up relationships with the most important channel to market, which had been destroyed after they were left with millions of unsold BlackBerry Z10 devices in 2013. The suggestion of a November launch date - comfortably after Apple and

Samsung launch their respective new smart phones - was suggested by American blogger Evan Blass, who has acquired a reputation for accurate leaks in the smart phone and device sector.

BlackBerry 10 operating system, while based on QNX is nevertheless capable of running Android apps. But few app makers have decided it's worth their while even making the minor tweaks necessary to ensure that their apps display perfectly on BlackBerry 10 devices. Users can instead side-load Android apps, although this requires a modicum of technical know-how.

4. Has your apple been hacked yet?



Hackers targeting jail-broken iPhones have raided more than 225,000 Apple accounts & used them for appbuying or to hold phones for ransom, researchers said on Tuesday. "We believe this to be the largest known Apple account theft caused by malware," computer security firm Palo Alto Networks said in a blog post.

An attack using malicious code dubbed "KeyRaider" was discovered by WeipTech, an amateur technical group from Weiphone, described as one of the largest Apple fan websites in China, according to Palo Alto Networks. In July, WeipTech members began investigating reports that some people's Apple accounts were used to make unauthorized purchases or application installations. WeipTech worked with Palo Alto Networks to uncover

KeyRaider. KeyRaider is being distributed through Cydia repositories in China but may be affecting users in 18 countries including France, Australia, and the United States, according to Palo Alto Networks. Cydia repositories are locations where software for jail-broken iPhones can be found and installed. KeyRaider targets Apple mobile devices that have been jail-broken or altered to run applications or other software not sanctioned by the California-based maker of iPhones, iPads and iPods

While investigating KeyRaider, WeipTech discovered an online server with passwords and other information from more than 225,000 Apple accounts, according to Palo Alto Networks.

The malicious code steals Apple account information by intercepting iTunes traffic and App Store purchase data. It can also be used to thwart users from unlocking iPhones or iPads, according to researchers. "In addition to stealing Apple accounts to buy apps, KeyRaider also has built-in functionality to hold iOS devices for ransom,"

Palo Alto Networks said. "It's important to remember that KeyRaider only impacts jail-broken iOS devices." Apple stressed that it makes a priority of security and that the App Store is curated to make sure software developers stick to guidelines set by the company. "iOS is designed to be reliable and secure from the moment you turn on your device," an Apple official said. "This issue only impacts those who not only have jail-broken devices, but have also downloaded malware from untrusted sources." Apple added that it is helping those affected by KeyRaider to reset iCloud accounts with new passwords.

5. Microsoft Xbox One Elite up for pre-order.

Microsoft Xbox One Elite bundle is now available for pre-orders at the official Microsoft Store, Amazon.com and GameStop.

The bundle is set to ship November 3 and interested fans can now pre-order it from the mentioned retailers.

Interestingly, most of the people get the hard drive specification on the new bundle entirely wrong. The new Xbox Elite Bundle includes a 1TB Solid State Hybrid Drive, which is actually a regular mechanical hard drive with a very small portion of the space being a Solid State Cache. This makes sense especially when

You consider the fact that a 1TB Solid State Drive costs upwards of \$500 on its own so you might have thought that Microsoft is selling the bundle at a loss which is not the case. For those who like comparisons, a hybrid drive like the one in the elite bundle costs somewhere around \$80. The Hybrid drive should help

With the overall performance of the system and speed up things in general, but it will not be anywhere near the performance of an actual Solid State Drive. With that being said, the bundle does include the customizable controller, which retails for \$150 on its own. This makes the elite bundle a very good bargain for the price.



6. Launch of GSAT-6 satellite by GSLV-D6.

ISRO's GSLV has successfully deployed India's Second Military Satellite, GSAT-6 from the Satish Dhawan Space Centre. This launch was important for two main reasons: one, India gaining mastery in cryogenic technology and two, the rationale behind launching GSAT-6, which is also designated as INSAT-4E.

In early January 2014, ISRO had conducted the first successful launch GSLV using indigenous cryogenic technology. The first ever attempt made by ISRO to undertake a GSLV launch using an indigenous

Cryogenic upper stage had failed in 2010. Now, with the second consecutive successful launch of the GLSV, ISRO has proved the reliability of its cryogenic rocket technology.

With GSAT-6, ISRO is also for the first time experimenting with an antenna having a diameter of six meters. Communication satellites require huge antennas for appropriate transmission. According to ISRO, this S-Band unfurl able antenna would be utilized for five spot beams over the Indian mainland and very small handheld devices would be required to be used for data, video or voice transfer. The spot beams would exploit the frequency reuse scheme to increase frequency spectrum utilization efficiency.

The launch of the military satellite GSAT-6 needs to be analyzed in the backdrop of India's overall military space capabilities. India's increasing investments in space for strategic purposes clearly indicates the rising relevance of space assets for the armed forces. Space technologies have been considered a force multiplier for militaries for some time. Now, space technologies are fast becoming important constituents of war fighting itself. Various modern day weapon systems and military platforms have significant dependence on satellites systems for their operations.

Hence, limiting the adversary's access to its own satellite systems is fast becoming a critical component of military strategy. Under such circumstances there is a need to look beyond merely developing a capability for network centric warfare. The launch of satellites like GSAT-6 indicates that India has started factoring satellite technology as an important constituent for achieving net centricity.



7. Huawei Watch Pricing, & Availability Revealed at IFA 2015.

Huawei announced its first smart watch at MWC earlier this year without sharing details about price and availability. Now, the company has confirmed at the ongoing IFA show in Berlin that the Huawei Watch is available for pre-orders via GetHuawei.com, Google Store, Amazon.com and BestBuy.com. The new smart

watch from Huawei will start shipping September 17 in the US. The Chinese company has detailed that there will be six models with stainless steel, black, and rose gold-plated watch bodies.

The pricing for the Huawei Watch starts at \$349 (approximately Rs. 23,000) for which users will get a stainless steel watch body with Black leather band; \$399 (approximately Rs. 26,500) for stainless steel with steel link bracelet, and at the same price the smartwatch will be available in combination of stainless steel body with stainless steel mesh.

There will be another \$449 (approximately Rs. 29,750) model of the watch which will have Black DLCcoated stainless steel body and Black-plated link bracelet. The \$699 (approximately Rs. 46,250) model will be available in a combination of Rose Gold-plated stainless steel and alligator-pressed Brown leather. The most premium model of the Huawei Watch will be available at \$799 (approximately Rs. 53,000) and will have Rose Gold-plated stainless steel watch body with Rose Gold-plated link bracelet bands.

The smart watch runs Android Wear OS version 1.3 and is compatible with Android devices (Android 4.3 and later) and iOS devices (iOS 8.2 and later). The Huawei Watch features a 1.4-inch AMOLED touchscreen with a resolution of 400x400 pixels and a pixel density of 286ppi.

It comes with a 1.2GHz quad-core Qualcomm Snapdragon 400 processor, 4GB of inbuilt storage, and 512MB of RAM. The smart watch also features a heart rate monitor (PPG) and a motion sensor, both of which will appeal to fitness enthusiasts. Some of the sensors on the Huawei Watch include a gyroscope and accelerometer. It ships with a 300mAh battery.

The Watch comes with built-in microphone. It supports fast charging and offers up to 80 percent battery life in just 45 minutes of charge, or 75 minutes for a full charge. The smart watch sports always-on watch faces.



8. Apple files patent for fuel cell battery that could last weeks.

Apple has filed a renewed patent for a fuel cell battery that could power its devices "for days or even weeks", a potential step on the way to ending battery life issues. The patent application, published by the US Patent and Trademark Office, describes a "portable and cost-effective fuel cell system for a portable computing

device" that could use a number of different energy sources to provide long-term power.

Filing the new patent is probably a routine legal procedure, rather than suggesting any imminent application of the idea. Apple filed patents on the same subject several years ago, and often patents ideas that do not end up in their products. While the new patent application, which suggests a number of different energy sources from sodium borohydride to liquid hydrogen, varies little from its previous filings, its renewal could suggest that Apple is still interested in the idea. The filing says fuel cells "can potentially enable continued operation of portable electronic devices for days or even weeks without refueling." The patent mentions that the energy could come from "a fuel cartridge which is detachably affixed to the fuel cell system", meaning rather than recharging; one would simply replace the device's cartridge when it runs out.



9. Samsung believes it's time for a house to run by itself.

Imagine the alarm clock ringing on a typical Monday morning, except this time the curtains draw themselves back, the bathroom lights switch on automatically and you smell fresh coffee brewing. For years, technology firms have been touting the potential of a smart home, but in the past two years major players have begun investing heavily in its development. South Korean giant Samsung now believes the day has come when a home is smart enough for household appliances to communicate with each other in the so-called Internet of Things (IOT). At the IFA consumer electronics show in Berlin, Samsung Electronics chief executive WP Hong said: "By 2020, all devices made by Samsung will be IoT enabled." Samsung also launched a line of new devices called Smart Thing which include a small white box called a hub that coordinates the

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appliances. It also showcased a smartphone app that acts as a mission control for the appliances, while motion sensors and sockets are complementary gadgets to add to the system. It will compete with Apple's Home Kit, which was announced in June last year by the US giant and which controls appliances compatible with its products, while Google had paid \$3.2 billion to buy Nest Labs, specialized in intelligent fire alarms and thermostats.

10. Cortana now for Android.



month. One big addition is the ability for Cortana to replace Google Now when you press the Android home button on a smartphone. That's a new way for Android users to test the app's friendly ways and be tempted away from the business-like Google Now. Since Cortana relies on Bing, it's also a sneaky way for Microsoft to do an end-run around Google search.

While the Windows versions of Cortana support the "Hey Cortana" voice feature, Cortana for Android lacks this due to the configurations that prevent Cortana from always listening for the command.

SPORTS AND ENTERTAINMENT

1. Lewis Hamilton top in last Italian GP rehearse.



Lewis Hamilton set the pace in last Italian Grand Prix rehearses as colleague Nico Rosberg was pipped by Ferrari's Sebastian Vettel. Hamilton's Mercedes was 0.264 seconds speedier than Vettel, with Rosberg 0.035secs further uncontrolled. Williams' Valtteri Bottas and Felipe Massa and Pastor Maldonado's Lotus left Ferrari's Kimi Raikkonen in seventh.

McLaren's Fernando Alonso and Jenson Button were in out of the blue high thirteenth and fourteenth spots as others battle





The fifth and last Test finished quickly before half past three with an England rout and an Ashes achievement. So Australia won the last match of a standout amongst the most oddly fluctuating Test series, by an innings and 46 runs and gave Michael Clarke a triumphant takeoff from worldwide cricket.

This truly has been an unusual arrangement with not even a clue of a nearby match: England by 169 keeps running at Cardiff; Australia by 405 at Lord's; England by eight wickets and an innings and 78 at Edgbaston and Trent Bridge separately; and now Australia's last redemptive win.

3. Usain Bolt beats Justin Gatlin to win world 100m title.



The questionable Gatlin came last on a 28-race unbeaten run and obviously savoring his part as the sport's terrible gentleman.

Be that as it may, at the same Bird's Nest stadium in Beijing where Bolt reported himself to the world with two Olympic golds and two world records in 2008, the Jamaican whiz came past a floundering Gatlin at the demise to grab triumph by one hundredth of a second.

In each race this season his strategy has been as sure as his gathering has been checkered. Yet, Bolt leveled and outran him in the last 30 meters as Gatlin stumbled and Bolt ran through the finish line.

4. India secures a notable arrangement triumph in Sri Lanka.



India today broke a 22-year-old curse on Sri Lankan soil with a determined 117-run win over the hosts in the third and last cricket Test, recording their first ever abroad arrangement triumph from a 0-1 shortage.

In the wake of setting an overwhelming triumph focus of 386, India figured out how to release Sri Lankan for 268 regardless of Commander Angelo Mathews valiant century to wrap up the arrangement 2-1, their first abroad arrangement triumph subsequent to June, 2011 against the West Indies. This additionally denotes the first win under Virat Kohli's captaincy.

5. Pro Kabaddi: U Mumba Edge out Bengaluru Bulls to Win 2015 Edition.



U Mumba conquered a battling Bengaluru Bulls 36-30 in an exciting summit conflict to lift the second Star Sports Pro Kabaddi League crown at a pressed NSCI Stadium on Sunday.

Beginning the amusement as slight top choices, the Mumbai outfit needed to extend each ligament to show signs of improvement of their opponents from Bengaluru who battled like there's no tomorrow but yet missed the mark towards the end.

U Mumba thought of some mystical play when the event requested, particularly in the end phases of both sessions, to run out victors and take home the top prize of Rupees one crore.

6. UM adds content to-purchase ticketing innovation for real games.



College of Michigan games fans now can utilize their cell phones for moment ticket buys through content informing.

The athletic office said for the current week that is has marked an arrangement with Scottsdale, Arizona based content-to-purchase innovation organization ReplyBuy to offer the administration.

"Michigan's ticket offers through ReplyBuy will for the most part incorporate unique special offers and constrained/late-arriving tickets to enormous occasions, for example, football, baseball and ice hockey," the athletic division said in an announcement.

Anybody can enroll for the administration, which sends customized content offers for amusements when ticket arrangements get to be accessible.

7. RangiTaranga accomplishes what Baahubali did.



With a column of movies setting the screen ablaze, 2015 is ending up being one of the greatest years in the cinema world for Kannada movies. On the off chance that Mr. & Mrs. Ramachari turned into the most elevated earning film in Karnataka (beating Mungaru Male's decade-old record), early this year, RangiTaranga, a film basically with newcomers, has turned into the first Kannada film to make it to the weekend film industry rundown of the admired New York Times.

The film has appeared at the 27th spot, netting \$185,000 in the August 14-August 16 weekend. The film had a couple debut shows before that, taking the general gross to \$215,800. This Rupees 1.3 crore gross in three days additionally beats any record for whole run accumulations for a Kannada film in the US-Canada market. The merchant in the US bought RangiTaranga at a record cost, exchange sources say.

8. 'Welcome Back' amongst main 3 openers of 2015.



The film featuring Anil Kapoor, Nana Patekar, Paresh Rawal from the first part, alongside John Abraham, Shruti Haasan, Naseeruddin Shah and Dimple Kapadia this time, has earned nearly Rs 14.25 crore on the very first moment. As indicated by boxofficeindia.com, the business is fundamentally the same to that of ABCD 2 which holds the record of the second greatest opening of the year as such, having gathered Rs 14.28 crore on the very beginning. When the careful numbers for first day accumulations of Welcome Back are out, we might know whether the film is the second or the third greatest opening of the year, as such.

9. Music arranger Aadesh Shrivastava passes away of malignancy at 51.



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Music arranger Aadesh Shrivastava (51), who was combating a malignancy backslide, passed away at Kokilaben Hospital on Saturday at around 12.30am. He had effectively battled different myeloma (disease of the plasma cells) when he was analyzed without precedent in 2010.

The healing center powers affirmed that he passed away subsequent to engaging the infection hard for more than 40 days. His condition had turned out to be exceptionally basic in the most recent couple of days. Onscreen character wife, Vijeta Pandit and her music-author siblings Jatin and Lalit Pandit were continually close by.

10.'Spectre' to discharge in India on November 20.



The 24th Bond film motion picture, which denotes the arrival of Sam Mendes as the executive for the second and last time after Skyfall, is Daniel Craig's fourth excursion as 007.

In the most recent motion picture, Bond sets out on a maverick mission to Mexico City taking after an enigmatic message from his past. From Mexico, he goes to Rome, where he meets Lucia (Monica Bellucci), the lovely and taboo dowager of a notorious criminal.

Security penetrates a mystery meeting and reveals the presence of the evil association known as Specter.



1. "Sometimes when people go to Vietnam, they go home to their mommas without any legs. Sometimes they don't go home at all. That's a bad thing. That's all I have to say about that."

Put Funda!

2. X is a company started by a candle maker and an apprentice to a soap maker in U.S. In 1980's rumors were spread that their corporate logo of 13 stars and a man in the moon was a Satanic Symbol leading to its change in 1991. In March 2015, X announced it was selling its VapoSteam U.S. liquid inhalant business to Y, as a part of a brand-restructuring operation. Company Y's name is part of Greek mythology, the daughter of Zeus & Leda, and is mentioned in both Iliad and Odyssey.

Identify X and Y.

3. What 1931 creation made by Henry Charles Beck without any formal commission has been emulated for information design across many parts of the world, and is described by BBC as a ' cross between an electric circuit diagram and a Mondrian painting'?

4. What first venture of Mashal Sports, backed by Anand Mahindra, is slated to return shortly following its successful inaugural edition where it became the second most viewed sporting event in India after IPL 2014?

5. A Japanese business analogy states that easing of foreign ownership restrictions in an industry allows the economy to benefit from foreign investment and increased global competition even if it has dismal native competition.

What is this effect called?

6. As a kid, X was the captain of "The Rough and Tough and Jolly" cricketing gang; and the antics of this gang inspired short stories by Y. Y, too was a cricket aficionado, and very famously featured on the cover of a celebrated book on the sport written by Z, a prolific author.

Who are X, Y & Z - and what is the book mentioned?

7. This French dessert is usually prepared 'live' before the guests at restaurants by pouring liquor over the dish and setting it ablaze to cause the sugar to form a thick caramelized sauce. Two parts to the question:

Supposedly named after a French actress, what is it called? Which setting from the world of animated series' gets its name from a play on the name of this dish?

8. This cognitive bias arises when a person fails to consider that a truthful person who is under stress may appear to be lying and interprets nonverbal signs of nervousness to be those of deceit. Which Shakespearean character gives name to this fallacy?

9. What legendary icon - often seen globally as a symbol of hedonism was created by Betty Willis, a graphic designer in 1959 & sold to the state of Nevada for \$4000 by Young Electric Sign Co.?

10. Suzu is a type of bell found in Shinto shrines. It is similar in shape to a sleigh bell and has a slit on one side that contains pellets which jingle when agitated.

The director of a 2014 movie saw these during a visit to Japan and modeled a character based on their appearance. Which character resulted?

Answers for July ISSUE:-

- 1. The first sportsman to be sponsored by Nike
- 2. Cumberbitches Benedict Cumberbatch
- 3. WhatsApp+
- 4. Rasna
- 5. The Cheesecake Factory in The Big Bang Theory
- 6. Sachin Tendulkar
- 7. Dhoni Effect
- 8. Nandan Nilekani
- 9. Just do it
- 10. Santa Claus.

ANSWERS for this month's quiz will be published in next month's issue.

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