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02

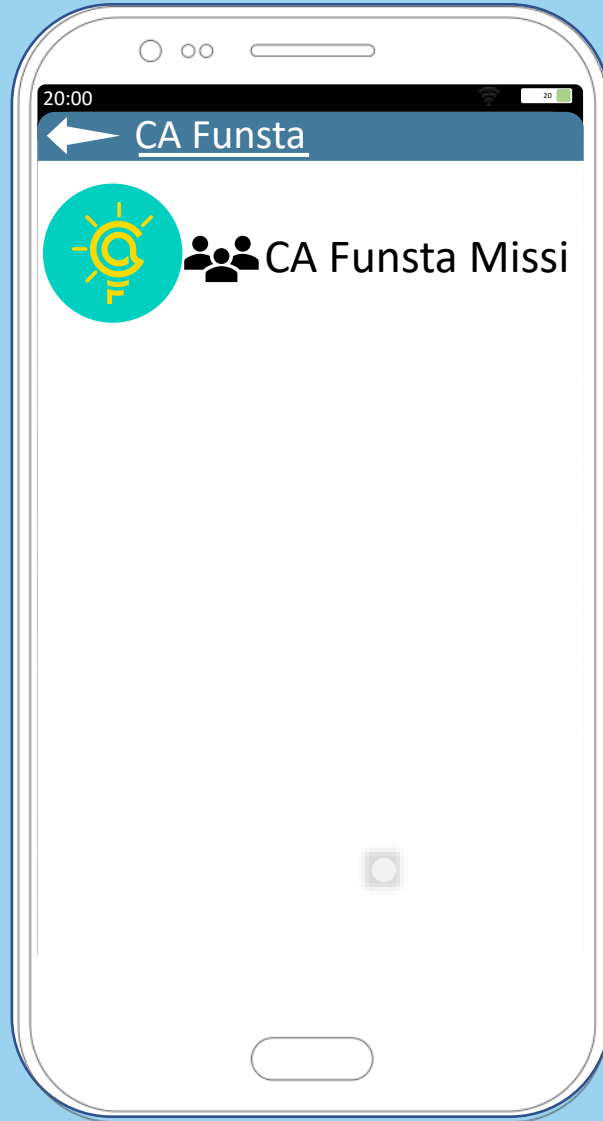
APRIL

DAILY CURRENT AFFAIRS

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MIND MAP



CA Funsta Channel

CA Funsta-Mission Parents

Computer Awareness



A YouTube video player thumbnail for a video titled 'COMPUTER AWARENESS EPISODE-1'. The thumbnail features a vibrant, colorful background with various icons related to technology and business, such as a computer monitor displaying a bar chart, a target, a lightbulb, and several arrows. The text 'COMPUTER AWARENESS' is written in large, bold, white letters on a red banner. Below it, 'EPISODE-1' is written in bold black letters on a yellow banner. The video title 'COMPUTER AWARENESS | EPI - 01 | GENERATION, CLASSIFICATION OF COMPUTER | CA FUNSTA | Mr.Liwin' is displayed at the bottom of the thumbnail. The video player interface shows a progress bar at 0:16 / 42:58 and various control icons like play, volume, and settings.

#computerawarenessforbankexam2020 #computerawarenessforcompetitiveexams2020
#computerawarenessforrrb2020

COMPUTER AWARENESS | EPI - 01 | GENERATION, CLASSIFICATION OF
COMPUTER | CA FUNSTA | Mr.Liwin



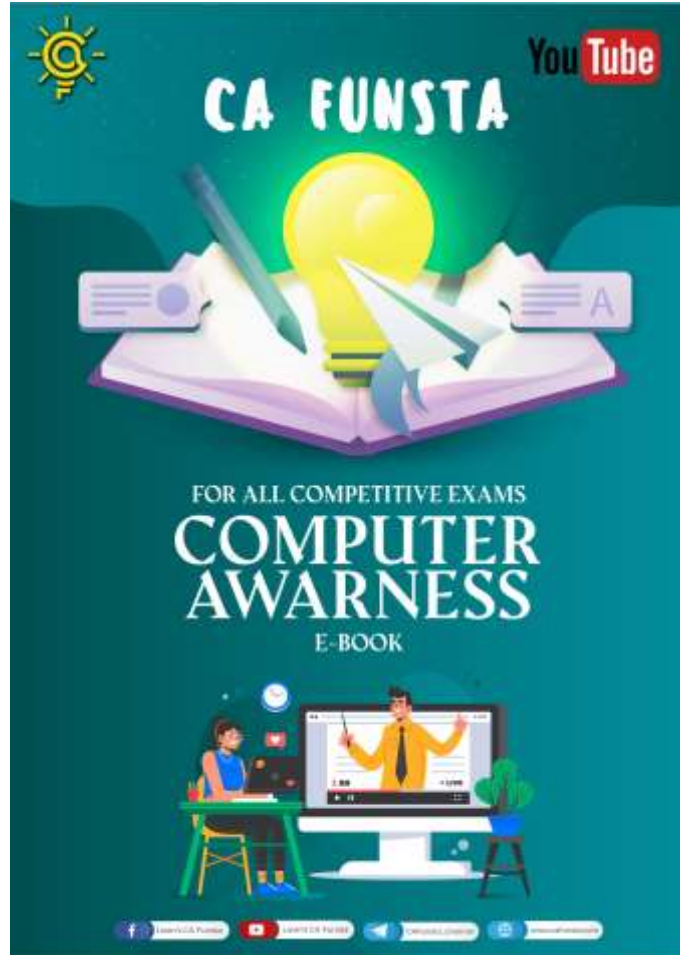
IBPS / RRB

CLERK

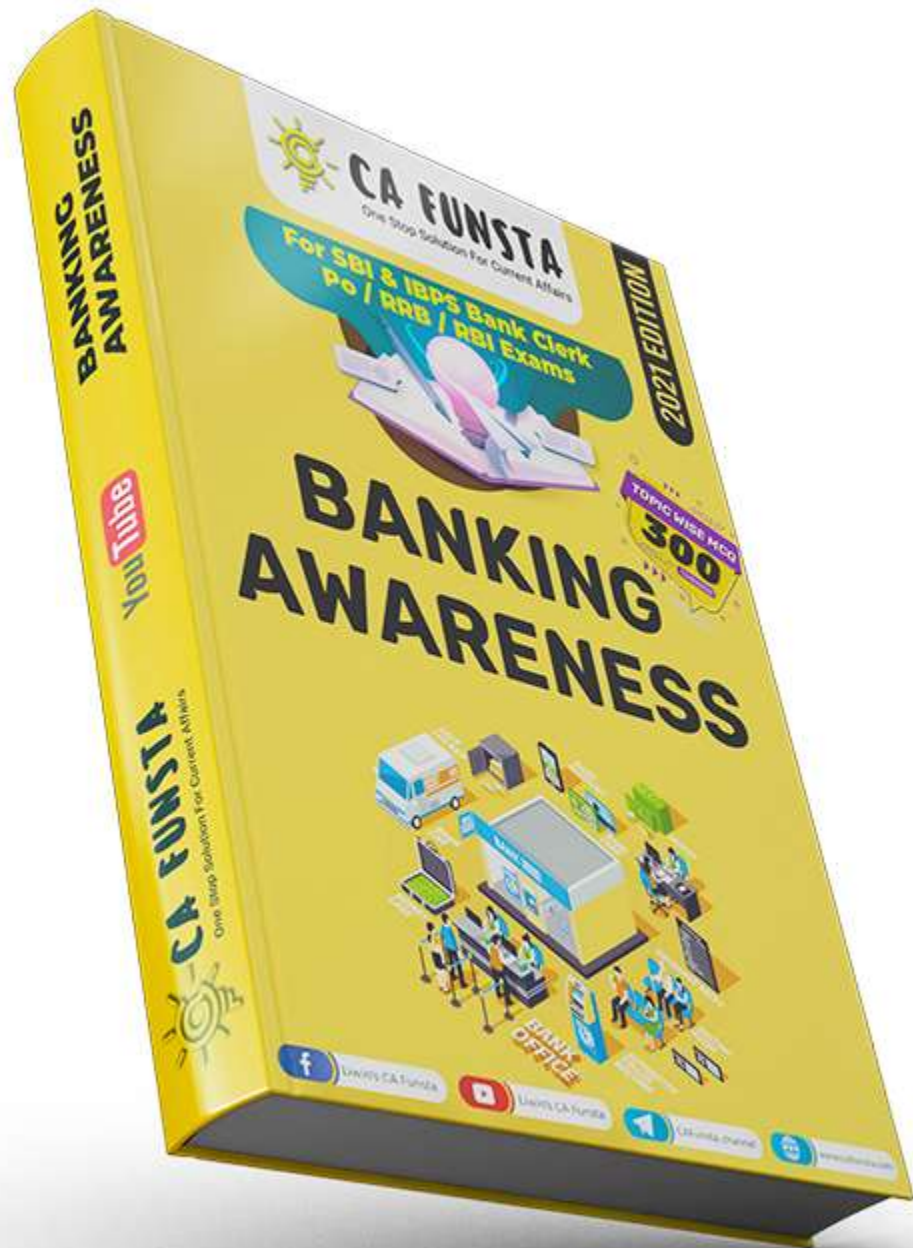
BUNDLE LAUNCHED



COMPUTER AWARENESS EBOOK



289 PAGES OF COMPLETE
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RBI ASST , IBPS SO , etc



BANKING AWARENESS

E-book

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Calendar

December 2020

M	T	W	T	F	S	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

« Nov



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Static GK & Banking	1500 Questions	IBSP Clerk Mains	28 th Feb 2021
Total	7500 Questions		

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QUIZ



QUIZ

#155

According to Knight Frank's 'Global Residential Cities Index Q4 2020, Hyderabad ranked at 122. As per this report, Home prices across the 150 cities worldwide increased by how much % on an average in 2020, from 3.2% in 2019 ?

A 3.9 % B 4.3%

C 5.6 % D 6.9 %

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C) 5.6 %

QUIZ



#155 QUIZ

According to Knight Frank's 'Global Residential Cities Index Q4 2020, Hyderabad ranked at 122. As per this report, Home prices across the 150 cities worldwide increased by how much % on an average in 2020, from 3.2% in 2019 ?

A 3.9 % **B** 4.3%

C 5.6 % **D** 6.9 %

General Awareness Channel For All Competitive Exam

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Knight Frank's Global Residential Index Q4,2021

- 1st - Ankara (Turkey).
- 150th – Chennai (India).
- Home prices across 150 cities increased from 5.6 % on an average in 2020 from 3.2 % in 2019.
- CMD - Shishir Baijal.



April 2

CURRENT AFFAIRS





IMPORTANT DAYS



➤ **World Autism Awareness Day is observed on which date?**

- A) April 3
- B) April 4
- C) April 5
- D) April 1
- E) April 2

Answer

E) April 2



[Back to Title](#)



IMPORTANT DAYS

Explanation

- World Autism Awareness Day is observed on April 2, every year to makes people understand and accept people with autism, foster worldwide support, and inspire people.
- It is a day that **spread kindness and autism awareness.**
- The UN Secretary-General's message for 2021 is, as we work together to recover from the COVID-19 pandemic, one key goal must be to build a more inclusive and accessible world that recognizes the contributions of all people, including persons with disabilities.



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Title



IMPORTANT DAYS



World Autism Awareness Day : History

- The United Nations General Assembly unanimously declared 2nd April as World Autism Awareness Day to highlight the need to help improve the quality of life of those with autism so they can lead full and meaningful lives as an integral part of society.
- Autism is a lifelong neurological condition that manifests during early childhood, irrespective of gender, race, or socioeconomic status.
- The term Autism Spectrum refers to a range of characteristics.



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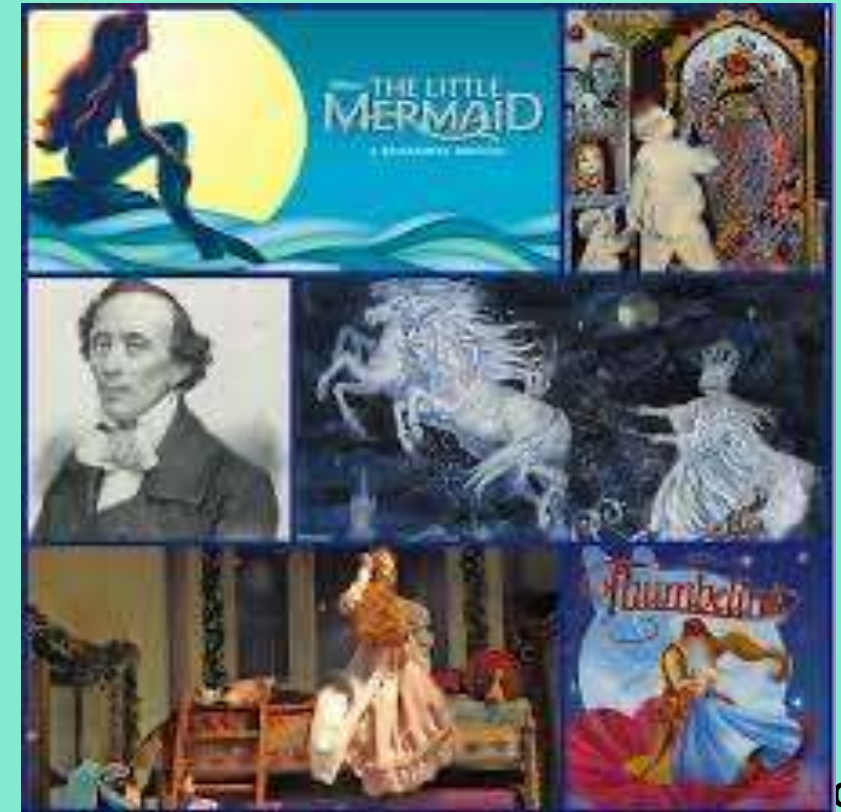


IMPORTANT DAYS



International Children's Book Day

- Since 1967, on or around Hans Christian Andersen's birthday, 2 April, **International Children's Book Day (ICBD)** is celebrated to inspire a love of reading and to call attention to children's books.
- Each year a different National Section of IBBY has the opportunity to be the international sponsor of ICBD.
- It decides upon a theme and **invites a prominent author from the host country to write a message to the children of the world and a well-known illustrator to design a poster.**



Title



IMPORTANT DAYS



International Children's Book Day

- These materials are used in different ways to promote books and reading. Many IBBY Sections promote ICBBD through the media and organize activities in schools and public libraries.
- Often ICBBD is linked to celebrations around children's books and other special events that may include encounters with authors and illustrators, writing competitions or announcements of book awards.
- Theme 2021: "The Music of Words."



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Title





IMPORTANT DAYS



SIDBI Foundation Day

- SIDBI Foundation Day is observed on April 2.
- **Small Industries Development Bank of India (SIDBI)** is a regulatory agency in India, under the jurisdiction of Ministry of Finance , Government of India headquartered at Lucknow and having its offices all over the country.
- Its purpose is to provide **refinance facilities and short-term lending to industries, and serves as the principal financial institution in the Micro, Small and Medium Enterprises (MSME) sector.** SIDBI also coordinates the functions of institutions engaged in similar activities.



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IMPORTANT DAYS



SIDBI Foundation Day

- It was established on 2 April 1990, through an Act of Parliament. It is headquartered in Lucknow.
- SIDBI operates under the Ministry of Finance , Government of India.
- SIDBI is one of the four All India Financial Institutions regulated and supervised by the Reserve Bank of India; other three are India Exim Bank, NABARD and NHB.
- But recently NHB came under government control by taking more than 51% stake.



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Title





IMPORTANT DAYS



Titbits

SIDBI

Hq : Lucknow, Uttar Pradesh

MD and Chairman: Mohammad Mustafa

Back to
Title



BANKING AND FINANCE



➤ **Which Bank has tied up with global e-commerce major Amazon and cards major Visa to launch a retail payments entity?**

- 1) ICICI Bank
- 2) HDFC Bank
- 3) Axis Bank
- A) only 1
- B) Only 2
- C) Only 3
- D) 1 & 3
- E) All of the above

Answer

D) 1 & 3



BANKING AND FINANCE



Explanation

- Leading private sector lenders ICICI Bank and Axis Bank have tied up with global e-commerce major Amazon and cards major Visa to launch a retail payments entity, which will be a rival to state-owned NPCI.
- Concerns over concentration risk and a need to fast-track cashless payments had led the RBI to invite applications for a New Umbrella Entity (NUE) to rival the National Payments Corporation of India (NPCI), which **currently delivers services like UPI-based payments.**
- ICICI Bank and Axis Bank will be co-leading the consortium with a 20 per cent stake each.





BANKING AND FINANCE



Titbits

ICICI Bank

Headquarters: Mumbai, Maharashtra

MD & CEO: Sandeep Bakshi

Tagline: Hum Hai Na, Khayal Apka

Axis Bank

Hq: Mumbai, Maharashtra

CEO: Mr Amitabh Chaudhary

Tagline: Badhti Ka Naam Zindagi



BANKING AND FINANCE



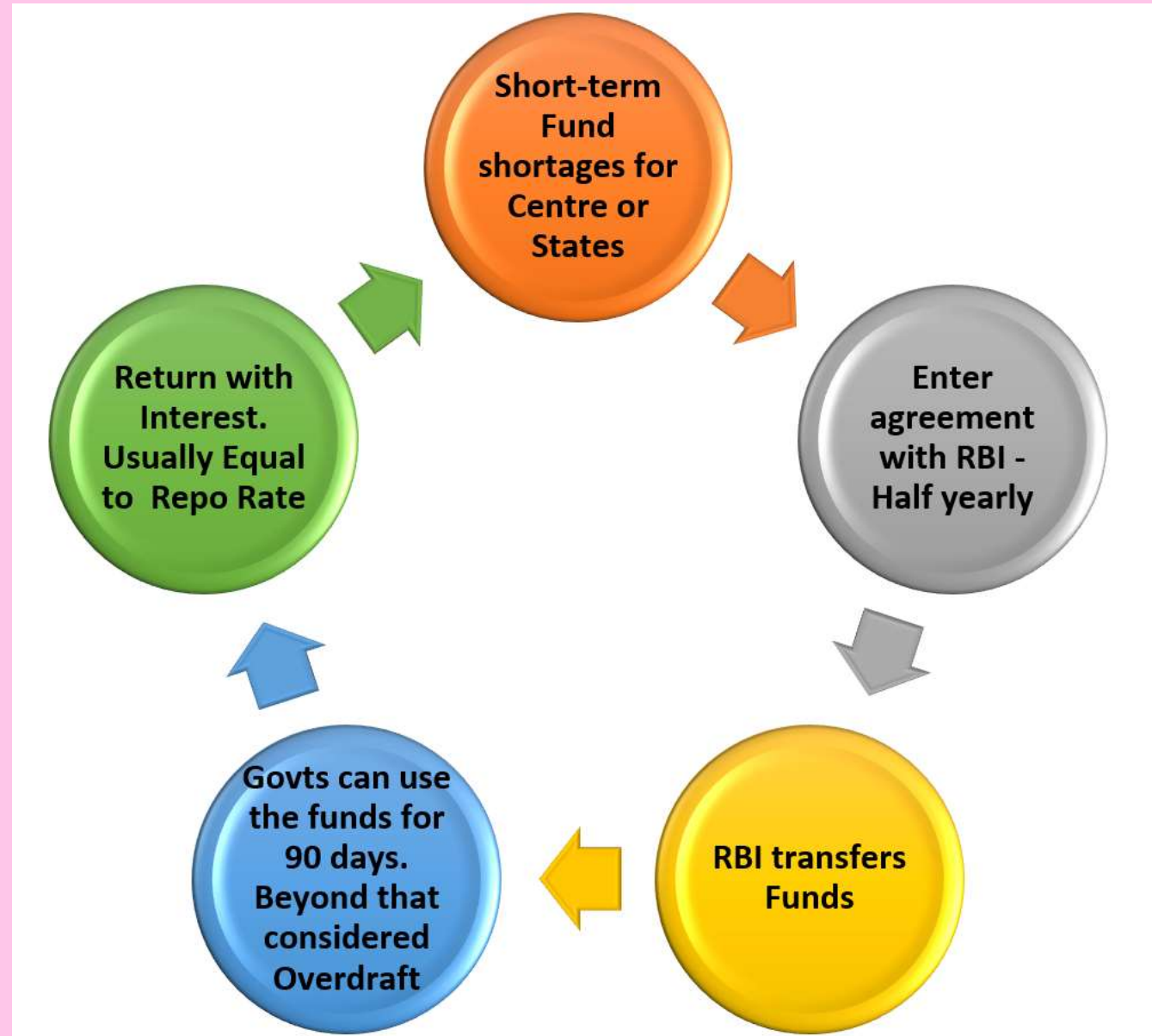
➤ **RBI Fixes Centre's WMA Limit At how much amount For First Half Of Next Fiscal?**

- A) Rs 1.1 Lakh Cr
- B) Rs 1.2 Lakh Cr
- C) Rs 1.3 Lakh Cr
- D) Rs 1.4 Lakh Cr
- E) Rs 1.5 Lakh Cr

Answer

B) Rs 1.2 Lakh Cr





BANKING AND FINANCE



Explanation

- The Reserve Bank of India (RBI) on Wednesday set the Ways and Means Advances (WMA) limit at Rs 1.2 lakh crore for the central government for the first half of the financial year beginning April 1.
- WMAs are temporary advances given by the RBI to the government to tide over any mismatch in **receipts and payments**.
- The interest rate on WMA is equal to the repo rate and on overdraft, it is two per cent above the repo rate.
- The current repo rate is 4 per cent.



Short term Borrowing by states

WMAs

Special Drawing Facility - Special WMAs

Interest Rate: Repo Rate minus 1%

Normal WMAs
Interest Rate: Repo Rate

Overdraft (OD)

Interest Rate: Repo plus 2%

OD more than the WMA limit: Max 5 working days

Max OD: 14 consecutive working days. Beyond this, RBI would stop payments (Now 21 days)

The limit for the number of days a State can be in OD during a quarter is 36 days. (Now 50 days)



BANKING AND FINANCE



Titbits

Reserve Bank of India

Act: Reserve Bank of India Act, 1934

Headquarters– Mumbai, Maharashtra

Governor– Shaktikanta Das

Deputy Governors–3 (Mahesh Kumar Jain, Michael Debabrata Patra, M. Rajeshwar Rao)

Jammu and Kashmir Bank

CEO: R K Chhibber

Headquarters: Srinagar



BANKING AND FINANCE



➤ **World Bank provides how much amount to Pakistan for its Green Stimulus initiative?**

- A) \$160 mn
- B) \$150 mn
- C) \$130 mn
- D) \$120 mn
- E) \$110 mn

Answer

D) \$120 mn



BANKING AND FINANCE



Explanation

- The World Bank announced that it will provide USD 120 million to Pakistan for its Green Stimulus initiative launched last year to create green jobs for those youth who became jobless due to the coronavirus pandemic.
- The Green Stimulus initiative was launched last year by Prime Minister Imran Khan in April after COVID-19 hit the country for creation of green jobs for those youth, who were rendered jobless from various sectors due to closure of business and assorted economic activities.
- The Green Stimulus initiative has led to generation of 87,000 green jobs for the youth rendered unemployed because of the COVID-19 pandemic.



BANKING AND FINANCE

Titbits

World Bank

Founded: 1944

Members: 189 countries (IBRD), 173 countries (IDA)

Hq: Washington D.C, US

Head: David Malpass

Pakistan

Capital: Islamabad

Currency: Rupee

President: Arif Alvi

Prime Minister: Imran Khan





APPOINTMENTS



➤ Reserve Bank of India has extended the term of present Chairman and Managing Director **J&K Bank R K Chibber** by how many months?



A) 7

B) 6

C) 4

D) 3

E) 2

Answer

B) 6





APPOINTMENTS

Explanation

- Reserve Bank of India has extended the term of present Chairman and Managing Director J&K Bank R K Chibber by **six months**.
- The withdrawal of the proposal by the bank to appoint an MD & CEO has been taken on record. Further, in terms of Section 10BB (2) of the Banking Regulation Act, 1949, the term of R.K. Chhibber as the Chairman and Managing Director (CMD) of the bank stands extended w.e.f. April 10, 2021 for a further period of six months or till the appointment of an MD&CEO, whichever is earlier.





APPOINTMENTS



RBI deputy governor Kanungo retires

- BP Kanungo has stepped down from the post of the deputy governor of Reserve Bank of India after his term ended on 2 April, cutting short all expectations of an extension of his tenure.
- As deputy governor, Kanungo was in charge of the department of **currency management, payment and settlement, foreign exchange among others.**
- He was appointed deputy governor in **2017 for three years.**
- His term was extended by one more year in 2020.





APPOINTMENTS



➤ Ranveer Singh is appointed as brand ambassador of My11Circle. He was related to which field?



- A) Sports
- B) Writer
- C) Politician
- D) Actor
- E) Columnist

Answer

D) Actor





APPOINTMENTS



➤ The government approved a commission under NPCSCB also known as 'Mission Karmayogi', to train civil servants at all levels. Who is appointed as chairman of this commission?

- A) Ashok Zainulbhai
- B) Siva Zainulbhai
- C) Adil Zainulbhai
- D) Arul Zainulbhai
- E) Varun Zainulbhai

Answer

C) Adil Zainulbhai





MISSION KARAMYOGI: A NEW CAPACITY BUILDING PARADIGM

**National Programme for Civil Services
Capacity Building (NPCSCB) (2/2)**



Strengthens Common Foundations and
remove departmental Silos



Sets Benchmarks in Learning for Public
Servants



Democratization of learning to cover all
categories



APPOINTMENTS



Explanation

- The government approved a commission under National Programme for Civil Services Capacity Building (NPCSCB), also known as 'Mission Karmayogi', to train civil servants at all levels.
- The approved Capacity Building Commission will coordinate with and supervise all the government offices, training institutes to monitor and evaluate the implementation of plans and create shared resources.
- former Quality Council of India (QCI) chief Adil Zainulbhai has been appointed as the chairperson of this Commission, while Ramaswami Balasubramaniam has been appointed as member (HR) and Praveen Pardeshi as a member (administration).





APPOINTMENTS



Explanation

- 'Mission Karmayogi', dubbed as the biggest bureaucratic reform initiative, was announced by Prakash Javadekar last year and approved by the Union Cabinet in September, to make government employees more "creative, proactive, professional and technology-enabled", ending the culture of working in silos and ensuring transparency.



SCIENCE AND TECHNOLOGY



➤ Which institution has developed artificial enzymes that can successfully **block reactivation and replication** of the Human Immunodeficiency Virus (HIV) in the host's immune cells?

- A) IIT Kozhikode
- B) IIT Bombay
- C) IISc Bengaluru
- D) IIT Mandi
- E) IIT Madras

Answer

- C) IISc Bengaluru



SCIENCE AND TECHNOLOGY



Explanation

- Researchers at the Indian Institute of Science (IISc.) have developed artificial enzymes that can successfully block reactivation and replication of the Human Immunodeficiency Virus (HIV) in the host's immune cells.
- **Made from vanadium pentoxide nanosheets,** these nanozymes work by mimicking a natural enzyme called glutathione peroxidase that helps reduce oxidative stress levels in the host's cells, which is required to keep the virus in check



INTERNATIONAL AFFAIRS



➤ India has contributed how much amount to the United Nations agency for gender equality and women empowerment for gender equality and women empowerment?

- A) USD 100,000
- B) USD 200,000
- C) USD 300,000
- D) USD 400,000
- E) USD 500,000

Answer

C) USD 300,000



Back to
Title



INTERNATIONAL AFFAIRS



Explanation

- India has contributed USD 300,000 to the United Nations agency for gender equality and women empowerment, a contribution lauded by the UN entity.
- India made the contribution to UN Women, the world organisation's entity for gender equality and women's empowerment.



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Title

NATIONAL AFFAIRS



➤ **Atal Innovation Mission launches 'AIM-PRIME', in partnership with BMGF & Venture Center. What is the expansion of PRIME?**

- A) Program for Researchers on Innovations, Market-Readiness & Education
- B) Program for Researchers on Innovations, Market-Readiness & Entrepreneurship
- C) Program for Researchers on Innovations, Money-Readiness & Entrepreneurship
- D) Program for Researchers on Innovations, Market-Readiness & Environment
- E) Program for Researchers on Innovations, Mute-Readiness & Entrepreneurship

Answer

B) Program for Researchers on Innovations, Market-Readiness & Entrepreneurship



NATIONAL AFFAIRS



Explanation

- In a major push towards deep technology and driving the country to become a **digitally transformed nation**, Atal Innovation Mission (AIM), NITI Aayog today launched AIM-PRIME (Program for Researchers on Innovations, Market-Readiness & Entrepreneurship), an initiative to **promote and support science-based deep-tech startups & ventures across India**.
- In this regard, AIM has joined hands with Bill & Melinda Gates Foundation (BMGF) to launch this nationwide program which will be implemented by Venture Center - a non-profit technology business incubator.
- The first cohort of the program is open to technology developers (early-stage deep tech start-ups, and scientists/ engineers/ clinicians) with strong science-based deep tech business ideas.
- The program is also open to CEOs and Senior incubation managers of AIM Funded Atal Incubation Centers that are supporting deep tech entrepreneurs.





NATIONAL AFFAIRS

Explanation

- Deep technology is an outcome of very intense research and development (R&D) with high knowledge content.
- Consequently, the entrepreneurial journey emphasizes different aspects and requires a different approach to navigating the de-risking process and bringing such ideas to market.
- The benefits of this program are aimed at addressing specific issues through training and guidance over a period of 12 months.
- Candidates selected for the program will get access to in-depth learning via a comprehensive lecture series, live team projects, exercises, and project-specific mentoring.





NATIONAL AFFAIRS



Titbits

NITI Aayog

Abbreviation: National Institution for Transforming India Aayog

Founded: 2015

Hq: New Delhi, Delhi

CEO: Amitabh Kant



NATIONAL AFFAIRS



➤ Manoj Sinha attended which edition of Purvanchal Festival “Maati” at India International Centre, New Delhi?



- A) 5
- B) 4
- C) 3
- D) 2
- E) 1

Answer

B) 4



NATIONAL AFFAIRS



Titbits

Jammu and Kashmir

Capital: Srinagar(summer), Jammu(winter)

Governor: Manoj Sinha



NATIONAL AFFAIRS



➤ **Which Minister Deploys Sensor-Based IoT Devices To Monitor Implementation Of Jal Jeevan Mission In Rural Areas?**

- A) Minister of Women & Child Development
- B) Minister of Education
- C) Minister of Home
- D) Ministry of Finance
- E) Ministry of Jal Shakti

Answer

E) Ministry of Jal Shakti



NATIONAL AFFAIRS



Explanation

- To monitor the rural drinking water supply systems in villages, the Ministry of Jal Shakti has decided to take the digital route to use sensor-based IoT devices to effectively monitor the implementation of Jal Jeevan Mission (JJM) in more than six lakh villages.
- For this, National Jal Jeevan Mission in collaboration with Tata Community Initiatives Trust (TCIT) and Tata Trusts completed pilot projects in several remote villages of five States i.e. Uttarakhand, Rajasthan, Gujarat, Maharashtra, and Himachal Pradesh.





NATIONAL AFFAIRS



Titbits

Jal Shakti

Minister: Gajendra Singh Shekhawat

Constituency: Jodhpur, Rajasthan



NATIONAL AFFAIRS



➤ Which state launched the e-Golkonda shopping portal - <https://golkondashop.telangana.gov.in/> to facilitate handicrafts and handloom lovers across the country?

- A) Mizoram
- B) Karnataka
- C) Tamil Nadu
- D) Uttar Pradesh
- E) Telangana

Answer

E) Telangana



NATIONAL AFFAIRS



Explanation

- To facilitate handicrafts and handloom lovers across the country to buy authentic Telangana artifacts at the click of a button, Telangana Minister for IT and Industries K .T.Rama Rao launched the e-Golkonda shopping portal –
- The eGolkonda portal is far ahead than many other private e-commerce websites in terms of design and operational convenience, he said.
- Through the eGolkonda portal, handloom lovers from any part of the country can send the artefacts to any place across the country, he also mentioned that after obtaining necessary permissions from the central government, facilities will be made to ship the artefacts to any part of the globe.





NATIONAL AFFAIRS

Titbits

Telangana

Capital: Hyderabad

CM: K. Chandrashekar Rao

Governor: Tamilisai Soundararajan



NATIONAL AFFAIRS

➤ Which state became the third state to pass an amendment bill providing for a prison sentence of up to 10 years for “forcible conversion by marriage”?

- A) Gujarat
- B) Karnataka
- C) Tamil Nadu
- D) Uttar Pradesh
- E) Telangana

Answer

A) Gujarat



NATIONAL AFFAIRS



Explanation

- After Uttar Pradesh and MP, Gujarat became the third state to pass an amendment bill providing for a prison sentence of up to 10 years for “forcible conversion by marriage”.
- According to the newly introduced amendments to the Gujarat Religious Freedom Act 2003 on Thursday, “Insofar as conversion by marriage or by getting a person married or by aiding a person to get married is concerned, shall be punished with imprisonment, which shall not be less than three years but which may extend to five years and shall also be liable to fine which shall not be less than two lakh rupees”.
- In case a minor, a woman or someone from the Scheduled Caste or Scheduled Tribe is converted, the punishment “shall not be less than four years but which may extend to ten years and shall also be liable to fine which shall not be less than three lakh rupees”.





NATIONAL AFFAIRS

Titbits

Gujarat

Capital: Gandhinagar

CM: Vijay Rupani

Governor: Acharya Dev Vrat



NATIONAL AFFAIRS



➤ Centre will roll out a Unique Land Parcel Identification Number system in the country allotting distinct IDs for each land parcel.
The unique ID will be of how many digits?

- A) 12
- B) 13
- C) 14
- D) 11
- E) 15

Answer

C) 14



NATIONAL AFFAIRS



Explanation

- Centre will soon roll out a Unique Land Parcel Identification Number system in the country allotting distinct IDs for each land parcel.
- The system has already been successfully carried out in a number of states on pilot basis.
- In the Unique Land Parcel Identification Number System, there will be a unique ID for each land parcel. The unique ID will be of 14 digits.
- It would be based on the Geo reference coordinate of vertices of the parcel.
- This would be of international standard and in compliance with the Electronic Commerce Code Management Association standard and Open Geospatial Consortium standards.
- It will provide compatibility so that all states can adopt it easily.
- It will enable in keeping the land records always up-to-date.





NATIONAL AFFAIRS

Explanation

- A link of all property transactions would get established.
- The system would ensure delivery of citizen services of land records through a single window.
- It would also ensure sharing of land records data across departments, financial institutions and all stakeholders.
- Proper land statistics and land accounting through this system will also help develop land banks and lead towards Integrated Land Information Management System.



April 2 Overall Review





IMPORTANT DAYS



April 2

World Autism Awareness Day
International Children's Book Day
SIDBI Foundation Day





BANKING AND FINANCE



Fix Centre's WMA Limit At Rs
1.2 Lakh Cr For First Half Of
Next Fiscal
RBI



To Co-Lead NUE With
Amazon, Visa As
Partners

ICICI Bank + Axis Bank

Provide \$120 mn to
Pakistan for its Green
Stimulus initiative

World Bank



BOOKS AND AUTHORS



"Rajgir Se Raj Bhavan"

Written by Kurukshetra
Based author Gurpreet Singh



APPOINTMENTS



Ranveer Singh

Brand ambassador
of My11Circle

RBI

Extend term of JK Bank CMD
by 6 months

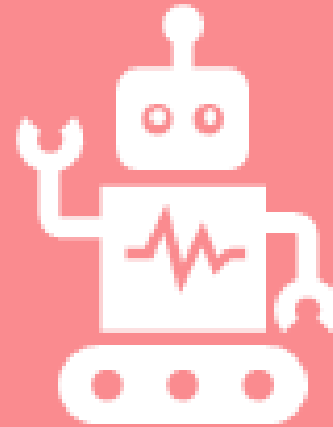
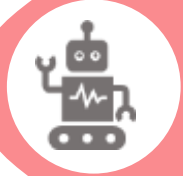


Government

Capacity Building Commission
formed, Adil Zainulbhai
appointed as chairman



SCIENCE AND TECHNOLOGY



Develop enzymes
that can block HIV
reactivation

IISc Bengaluru

INTERNATIONAL AFFAIRS



Contribute \$300,000 to UN Women to support gender equality

India



Pass bill against forcible conversion by marriage

Soon roll out Unique Land Parcel Identification Number system in country

e-Golkonda Shopping Portal of State Handicraft

Gujarat

Centre

Telangana IT Ministry

National Affairs

Ministry of Jal Shakti

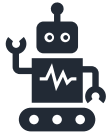
Manoj Sinha

Atal Innovation Mission

Sensor-Based IoT Devices To Monitor Implementation Of Jal Jeevan Mission In Rural Areas

4th edition of Purvanchal Festival "Maati"

Launch 'AIM-PRIME', in partnership with BMGF & Venture Center



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Sep 8 Titbits



PUDUCHERRY (PONDICHERRY)



Governor: Kiran Bedi
Chief Minister: V Narayanasamy
Capital : Pondicherry

Wildlife Sanctuary
Oussudu Wildlife Sanctuary

Madagascar



Capital: Antananarivo
President: Andry Rajoelina
Currency: Malagasy ariary

ONGC



Abbreviation: Oil and Natural Gas Corporation
CMD: Subhash Kumar
Founded: 14 August 1956
Headquarters: Vasant Kunj, Delhi

Culture and Tourism



Minister : Prahalad Singh Patel
Constituency : Damoh, Madhya Pradesh



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12pm - Reasoning



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