



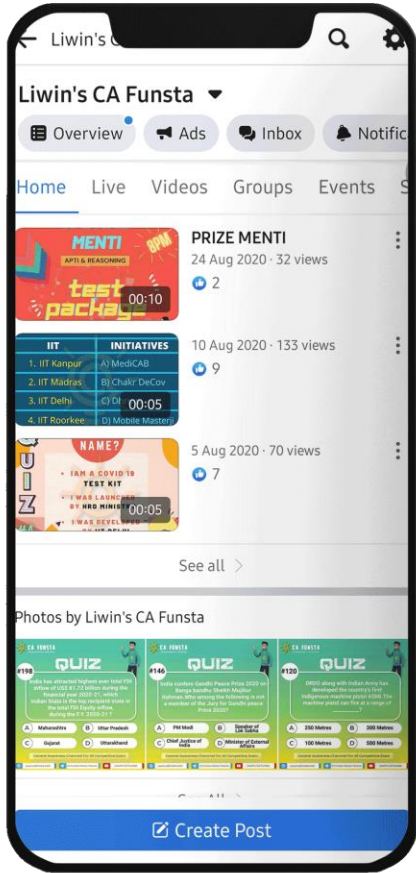
DAILY CURRENT AFFAIRS

JUNE - 17

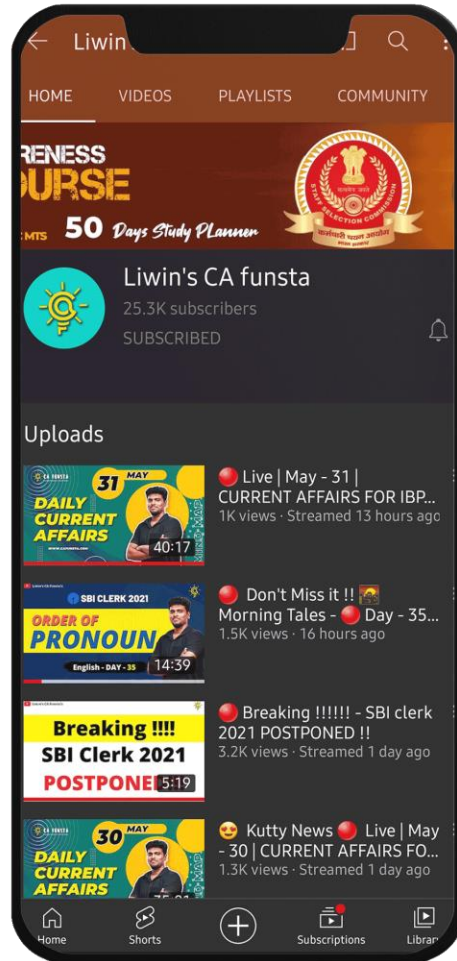


For Bank Exams, UPSC, TNPSC, SSC

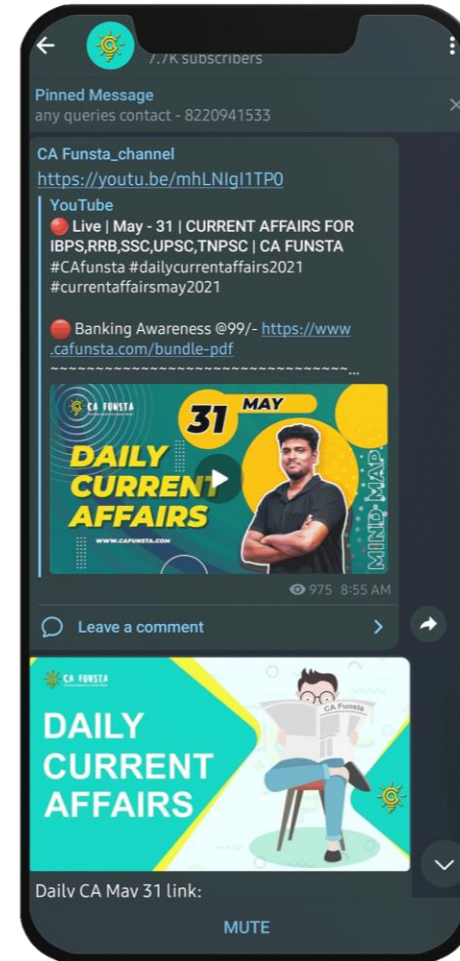
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RANKING

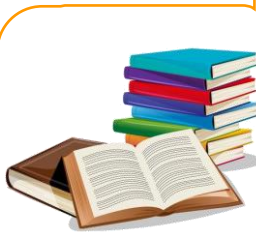


➤ Which among the following company is the country's most valuable company according to the Burgundy Private and Hurun India 500 companies list?

- A) Reliance
- B) Flipkart
- C) Airtel
- D) Tata
- E) Amazon

Answer

- A) Reliance

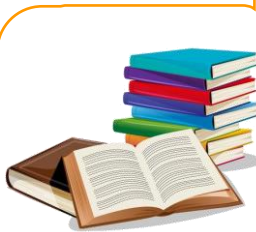


RANKING



Explanation

- As per the report, **Financial Services** and **Healthcare** were the biggest contributors with **81** and **55** companies respectively followed by chemicals with **41** companies, Software & Services with **35** companies.
- As per the report, the value of the top **500** companies in India increased marginally by **2%** to **₹232 lakh crore** from **₹221 lakh crore** as of **October 30, 2021**.
- The total value of **219 companies** declined during the review period.
- Ten companies remained flat and **36** dropped out from the list.
- With a value of **₹18.9 lakh crore**, **Reliance Industries** is India's most valuable company, followed by Tata Consultancy Services (**TCS**) with **₹12.9 lakh crore** and **HDFC Bank** with **₹7.7 lakh crore**.



➤ RBI lifts restrictions on which payment company?

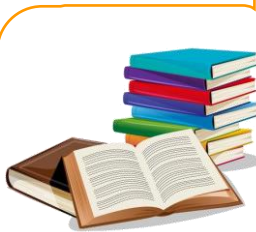


- A) Paytm
- B) Mastercard
- C) Phonepe
- D) Visa
- E) Razorpay



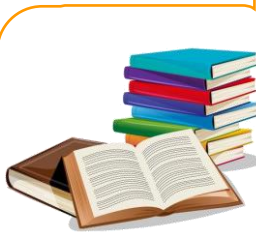
Answer

B) Mastercard



Explanation

- The **Reserve Bank of India** had lifted **restrictions** placed on **Mastercard** on expanding its customer base with immediate effect.
- The RBI had imposed restrictions on Mastercard from on-boarding new domestic customers onto its card network from **July 22, 2021** after it failed to comply with the RBI order on storing data locally.
- The central bank had made it mandatory for banks to store all the data relating to **payment** systems in India.
- For the **foreign leg** of the transaction, if any, the data could also be stored **abroad**, if required.
- The data includes **end-to-end transaction** details, information collected, carried and processed as part of the message/payment instruction.
- The RBI had imposed similar restrictions on **American Express** Banking Corp and **Diners Club** International from on-boarding new domestic customers onto their card networks from **May 1, 2021**.



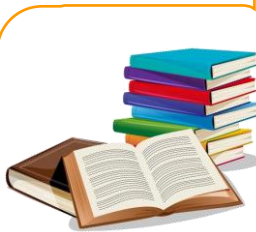
Titbits

Reserve Bank of India (RBI)

- **RBI Act,1934**
- **Founded : 01/04/1935**
- **HQ : Mumbai**
- **Governor : Shakthikanta Das**

Mastercard

- **Founded : 03/11/1966**
- **HQ : New York, USA**
- **CEO : Michael Miebacha**

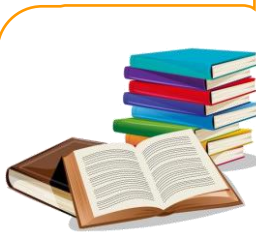


- **Canara HSBC OBC Life Insurance will be rebranded as Canara HSBC Life Insurance.
Where is the headquarters of Canara HSBC Life Insurance?**

- A) New Delhi, Delhi
- B) Chennai, Tamil Nadu
- C) Mumbai, Maharashtra
- D) Gurugram, Haryana
- E) Bangalore, Karnataka

Answer

- D) Gurugram, Haryana

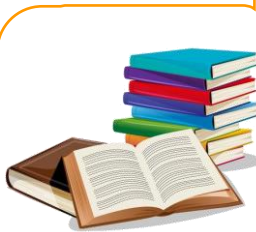


BANKING AND FINANCE



Explanation

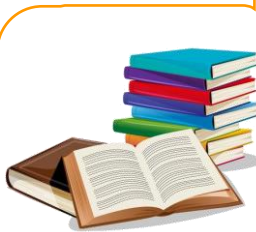
- **Canara HSBC OBC Life Insurance** will be rebranded as **Canara HSBC Life Insurance**.
- All existing policyholders will continue to enjoy the benefits of its existing policies under the new brand identity.
- **L V Prabhakar, MD & CEO, Canara Bank & Chairman, Canara HSBC Life Insurance** said, “**Canara HSBC Life Insurance** is aimed towards increasing financial inclusion, insurance awareness and accelerating wealth generation for the clients.
- Under this partnership, the Bank is well placed to provide our customers a choice of life insurance products that best suits their **needs and convenience**.
- The company has embarked on a digital transformation journey and has also been investing in **cloud-based technologies and micro-services-oriented** architecture on a constant basis.
- **Canara HSBC Life** is developing a customer mobility platform that will provide a solid digital architecture for customer **support and engagement**.
- The company has recorded **105% growth** in digital sales during the last financial year, said the firm.



Titbits

Canara HSBC Life Insurance

- Founded : **2008**
- HQ : **Gurugram, Haryana**
- MD & CEO : **Anuj Mathur**
- Tagline: **#PromisesKaPartner**



BANKING AND FINANCE



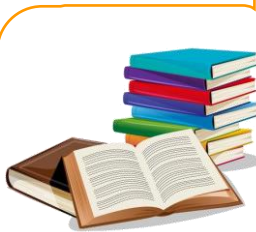
➤ **Airtel launches Xstream Fiber in which State/Union Territory?**

- A) Jammu and Kashmir
- B) Ladakh
- C) Andaman and Nicobar Islands
- D) Both B and C
- E) Dadar and Nagar Haveli



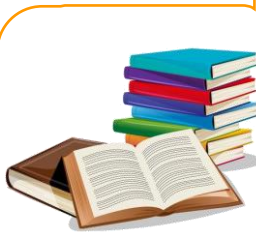
Answer

D) Both B and C



Explanation

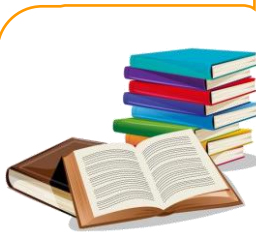
- **Bharti Airtel** had announced the launch of its Fiber-To-The-Home (FTTH) broadband service—**Airtel Xstream Fiber** — in **Ladakh and Andaman and Nicobar Islands**.
- The company has become the first private internet service provider to roll out **FTTH** broadband services in these remote geographies.
- **Airtel's** high-speed broadband is currently available to customers in **Leh, Ladakh, and Port Blair in the Andaman and Nicobar Islands**.
- **Vir Inder Nath**, CEO of **Broadband Bharti Airtel** said, We are delighted to bring **Airtel Xstream Fiber's** high-quality broadband experience to these regions.
- The post-pandemic era had led to a surge in demand for high-speed broadband in **homes**, especially for **work from home**, online learning as well as **online entertainment**.
- Airtel Xstream Fiber, available in **847 cities**, had over **4.8 million** customers as of **March 2022**. The company aims to scale its footprint to **2,000 towns** by **2025**.



Titbits

Bharti Airtel

- Founded : **07/07/1995**
- HQ : **New Delhi, Delhi**
- MD & CEO : **Gopal Vittal**
- Tagline: **Express Yourself**



BANKING AND FINANCE

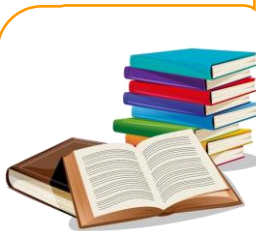


- **Kotak Mahindra General Insurance company tied up with which payment company to offer motor insurance?**

- A) Paytm
- B) Mastercard
- C) Phonepe
- D) Visa
- E) Razorpay

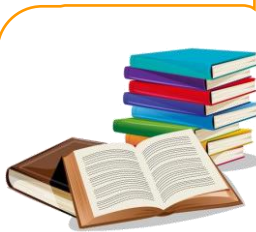


Answer
C) Phonepe



Explanation

- **Kotak Mahindra General Insurance** Company Limited (Kotak General Insurance) announced that it has partnered with **PhonePe** Insurance Broking Services Pvt. Ltd (PhonePe), a digital payments platform to offer **motor insurance** to **380 million** customers on the PhonePe platform.
- Through PhonePe, Kotak General Insurance will provide quick and **seamless car** and **two-wheeler insurance** policies to its customers.
- **Suresh Agarwal, Managing Director & CEO**, Kotak General Insurance said, “This tie-up will empower **PhonePe** customers to buy car and **two-wheeler insurance** end-to-end online in just a few clicks from the comfort of their smart phones.
- At Kotak General Insurance it has been our endeavour to provide simple and easy to understand **products** for customers and the partnership with PhonePe will help us to connect and engage with customers who are **digital natives**, seeking convenience.



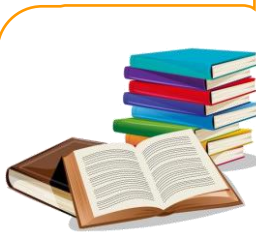
Titbits

Kotak Mahindra General Insurance

- Founded : **April 2015**
- HQ : **Mumbai, Maharashtra**
- MD : **Suresh Agarwal**
- Tagline: **Faidey ka Insurance**

PhonePe

- Founded : **2015**
- HQ : **Bengaluru, Karnataka**
- MD & CEO : **Sameer Nigam**



➤ **Bharat FIH has received market regulator SEBI's approval for an Initial Public Offering (IPO) aggregating to how much amount?**

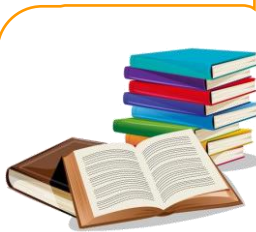


- A) ₹30,000 crore
- B) ₹15,000 crore
- C) ₹5,000 crore
- D) ₹25,000 crore
- E) ₹10,000 crore



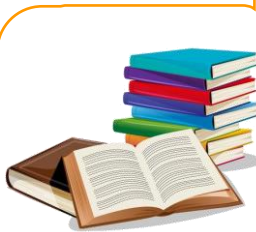
Answer

- C) ₹5,000 crore



Explanation

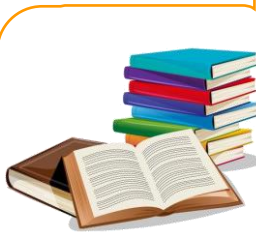
- The largest electronic manufacturing services (**EMS**) provider in India, **Bharat FIH** has received market regulator **Sebi's** approval for an initial public offering (**IPO**) aggregating to **₹5,000 crore**.
- Separately, market regulator SEBI has also sought clarifications from **Lava Mobiles** for its **Rs 1500 crore** IPO.
- The **Noida-based** smartphone brand and contract manufacturer had filed the draft prospectus in **September 2021** that stated a fresh issue of **equity shares** worth **Rs 500 crore**, and an offer for sale component of **43,727,603 equity shares**.
- The Bharat FIH IPO includes a fresh issue of shares worth **Rs 2502 crore** and a stake sale by promoter group **Foxconn's** subsidiary Wonderful Stars valued at **Rs 2502 crore**.



Titbits

SEBI

- Founded : **12/04/1992**
- HQ : **Mumbai, Maharashtra**
- Chairman : **Madhabi Puri Buch**
- Tagline: **SEBI-Har investor ki taaqat!**



APPOINTMENTS



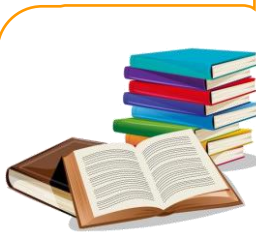
➤ Who become the world's second-longest reigning monarch in history?

- A) France's Louis XIV
- B) Queen Elizabeth II
- C) Queen Victoria
- D) Bhumibol Adulyadej
- E) King Jigme Khesar NAmgyel Wangchuck



Answer

B) Queen Elizabeth II

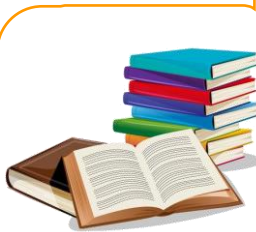


APPOINTMENTS



Explanation

- **Britain's Queen Elizabeth II** overtook **Thailand's King** to become the world's **second-longest** reigning monarch in history, after **France's Louis XIV**.
- This comes just a few weeks after the **Platinum Jubilee** celebrations to mark her **70 years** of service.



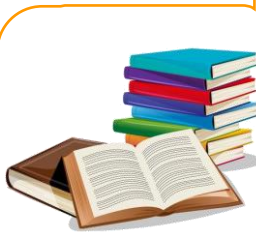
APPOINTMENTS



Tibits

Previous Static:

- France's Louis XIV
- Age : 76 years
- Power : 5 September 1638 – 1 September 1715



➤ Which Institute has become indigenously designed quadrivalent human papillomavirus (qHPV) vaccine against cervical cancer?

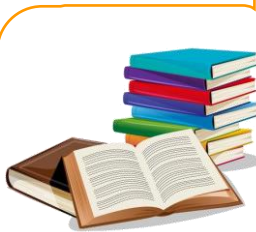


- A) AIIMS
- B) Serum Institute of India
- C) ASHA Workers
- D) GAVI Group
- E) Bharat Biotech



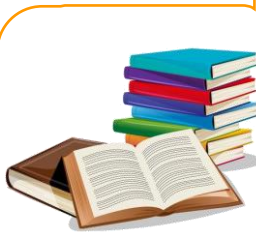
Answer

B) Serum Institute of India



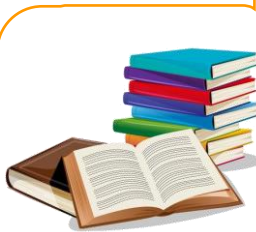
Explanation

- The Subject expert committee will discuss the **Serum Institute of India's** (SII) first indigenously designed quadrivalent human papillomavirus (**qHPV**) vaccine against **cervical cancer**.
- **Prakash Kumar Singh** (director of government and regulatory affairs) filed a market authorisation application for the qHPV vaccination with the **Drugs Controller General of India** (DCGI) on **June 8**.
- Singh's application to the DCGI describes the vaccine's antibody response against **HPV** types in all doses and age groups.
- According to **ANI sources**, the vaccine is scheduled to hit the market by the end of **2022**. The qHPV vaccine will be India's first indigenously-curated cervical cancer **vaccine**.



Explanation

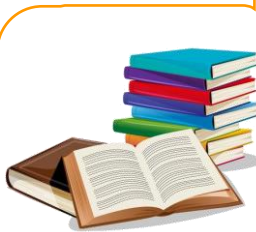
- After completing the phase **2/3 clinical trial** with the help of the **Department of Biotechnology**, the **Pune-based Serum Institute of India** submitted for market permission to assure its early availability in the country.
- In his application, Singh states that the vaccine **CERVAVAC** had exhibited a significant antibody response against all targeted HPV types in both **dose and age** categories, which is over **1,000 times** higher than the baseline.



Titbits

Serum Institute of India

- Founded : **1966**
- HQ : **Pune, Maharashtra**
- Chairman : **Cyrus Poonawalla**



SCIENCE AND TECHNOLOGY



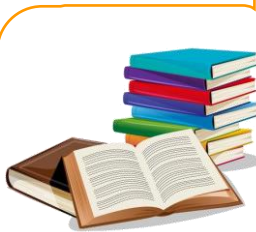
➤ **Multipl has launched which app to a travel goal and stand a chance to win the holiday jackpot?**



- A) Travel enjoy'22
- B) Travel Bonanza'22
- C) Travel place'22
- D) Travel trip'22
- E) Travel happy'22

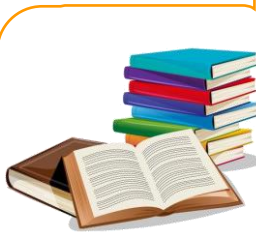
Answer

- B) Travel Bonanza'22



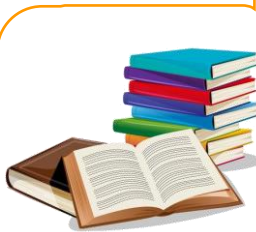
Explanation

- **Multipl app** which is the world's 1st **Save Now, Pay Later** platform is helping its users enjoy life smarter with maximum savings.
- It lets users invest for **travel goals** for a short-term to earn returns on their savings.
- Furthermore, they have partnered with the major brands in the Indian travel space such as **Yatra, Makemytrip, Pickyourtrail, Wandering Jane, Easemytrip** and many more to get exclusive benefits for their users.
- To make this even better, **Multipl** had launched **Travel Bonanza'22** on the **app**.
- All consumers need to do is start a travel goal and stand a chance to win the **holiday jackpot** worth up to **₹1 lac** sponsored completely by **Multipl**.
- Everyone will have assured **wins** too.



Explanation

- For instance, there is a provision of **5%** of the goal amount to be added to the **travel savings** additionally and **cashback** up to **₹10,000** on every goal by **Multipl**. It goes without saying that the younger generation loves **traveling**.
- Travel spending in **India** alone has been increasing at a CAGR of **10%**.
- Had COVID not happened, the travel spending in **2020**, as per the advanced **bookings** done, was supposed to be around **USD 127 billion**.



SCIENCE AND TECHNOLOGY



➤ Which type of social media platform to launch SMBSaathi Utsav to help digitization of small businesses?

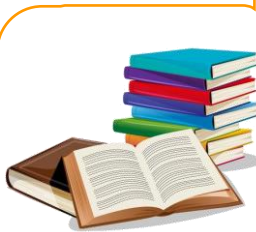


- A) WhatsApp
- B) Facebook
- C) Instagram
- D) Twitter
- E) Snapchart



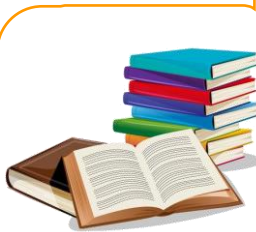
Answer

- A) WhatsApp



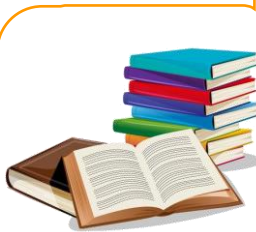
Explanation

- **WhatsApp** India announced **SMBSaathi Utsav**-an initiative to support **small businesses** by helping them adopt **digital mediums** such as the **WhatsApp Business App** to run their business.
- WhatsApp had kicked off with a **pilot** for the initiative in **Jaipur's Johri Bazaar** and **Bapu Bazaar** where **500+** small businesses are being trained on various aspects of running their business online.
- Launched in collaboration with **Josh Talks** the intent of this initiative is to **educate and help** small businesses unlock the potential of their business through **WhatsApp**.



Explanation

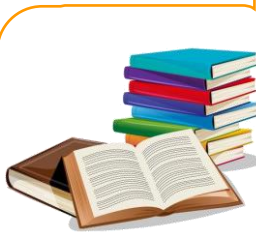
- India is home to approximately **6.3 Cr MSMEs** accounting for **30%** of the country's GDP and employing over **110 million** people at present.
- During the pandemic, these businesses were severely affected witnessing a **20-50%** decline in their overall earnings.
- One of the major reasons behind this fall was the **lack of market access**.
- To help these businesses revive from this downturn, WhatsApp launched the **SMBSaathi initiative** earlier this year, which showcased inspiring stories of **business owners** across India who pivoted to **digital ways** of doing business during the **pandemic**.
- For many of these businesses **WhatsApp** was their first digital **gateway** and an easier and more effective alternative to building and maintaining a **website**.
- The **SMBSaathi Utsav** is the **second** phase of the **SMBSaathi campaign**.



Titbits

WhatsApp

- Founded : **2009**
- HQ : **United States of America**
- Head : **Will Cathcart**



NATIONAL AFFAIRS



- Government working towards expanding NH network to 2 lakh kilometres by which year?

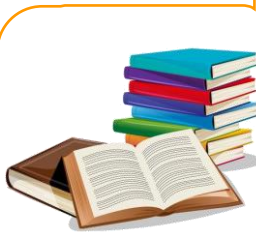
- A) 2025
- B) 2022
- C) 2023
- D) 2024
- E) 2030



सड़क परिवहन
एवं राजमार्ग मंत्रालय
MINISTRY OF
**ROAD TRANSPORT
AND HIGHWAYS**

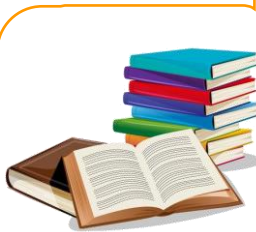


Answer
A) 2025



Explanation

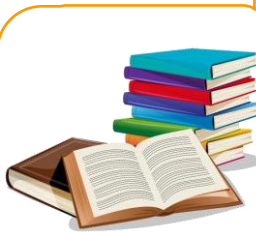
- The government is working towards expanding the **National Highway network to 2 lakh kilometres by 2025**, Union Road Transport and Highways Minister **Nitin Gadkari**.
- Addressing an event organised by Indian **Roads Congress (IRC)**, Gadkari also proposed the setting up of '**Innovation Bank**' for new ideas, research findings and technologies to focus on quality in infrastructure development.
- The minister pointed out that in the last **eight years**, the length of National Highways has gone up by more than **50 per cent** - from **91,000 km in 2014** to about **1.47 lakh km** now.
- Noting that the government is very committed to the development of the northeast region, he said **NHIDCL** (National Highways and Infrastructure Development Corporation) is playing a **vital role** in developing infrastructure in this region.
- Till date, **2,344 km** highway has been **constructed** at the cost of **Rs 45,000 crore** in the **North East region**.



Titbits

Ministry of Road Transport and Highways

- Union Ministry : **NitinGadkari (Nagpur, Maharashtra)**
- Ministry of State : **General V.K. Singh (Ghaziabad, Uttar Pradesh)**



NATIONAL AFFAIRS



➤ Which state to become the largest State in terms of outstanding microfinance loan portfolio?

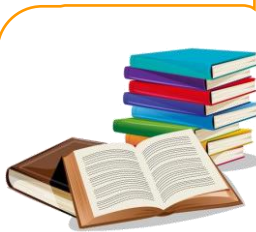


- A) Maharashtra
- B) Kerala
- C) Tamil Nadu
- D) Gujarat
- E) Uttar Pradesh



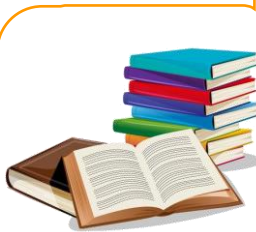
Answer

- C) Tamil Nadu



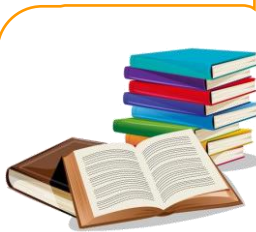
Explanation

- **Tamil Nadu** had displaced **West Bengal** to emerge as the **largest State** in terms of the outstanding portfolio of **microfinance loans**.
- According to **MFIN Micrometer** Q4 FY21-22, a quarterly report published by Microfinance Institutions Network (MFIN), the gross loan portfolio (**GLP**) of Tamil Nadu as of **March 31, 2022** stood at **₹36,806 crore**.
- It was followed by **Bihar** (₹35,941 crore) and **West Bengal** (₹34,016 crore).
- At the end of **Q3FY22**, **West Bengal** topped the chart with the highest outstanding portfolio of loans at **₹32,880 crore**, followed by **Tamil Nadu** (₹32,359 crore).
- The **Top 10 States** (based on total microcredit universe) constitute **82.4 per cent** of total GLP of the industry.
- West Bengal was followed by **Karnataka, Uttar Pradesh and Maharashtra**. According to the report, around **64 per cent** of the microfinance portfolio is concentrated in the **East, Northeast, and Southern regions**.



Explanation

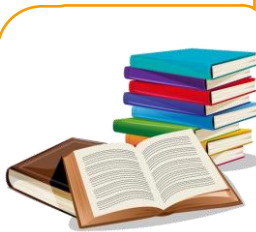
- The overall microfinance industry has a total GLP of **₹2,85,441 crore** as of **March 31, 2022**, an increase of **10 per cent** year-on-year (YoY) from **₹2,59,377 crore** as of **March 31, 2021**.



Titbits

Tamil Nadu

- Capital: **Chennai**
- CM: **Muthuvel Karunanidhi Stalin**
- Governor: **R.N. Ravi**
- Language : **Tamil**
- National Park : **Guindy National Park**
- Wildlife Sanctuary : **Kalakad WLS**
- Ramsar Site : **Calimere Wildlife and Bird Sanctuary**
- Tiger Reserve : **Anamalai**
- Power Station : **Neyveli Thermal Power Station**
- Dams : **Mettur**
- RRB : **Tamil Nadu Grama Bank (Indian Bank)**
- UNESCO Site : **Brihadeeswara Temple**



NATIONAL AFFAIRS



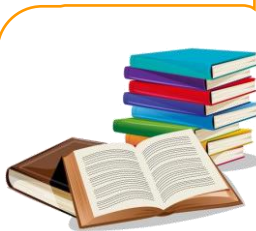
➤ Which airport in India has become 'Best Regional Airport Award' in South Asia?



- A) Indira Gandhi International Airport
- B) Rajiv Gandhi International Airport
- C) Cochin International Airport
- D) Sardar Vallabhbhai Patel International Airport
- E) Kempegowda International Airport

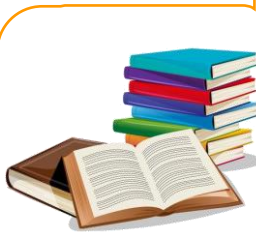
Answer

E) Kempegowda International Airport



Explanation

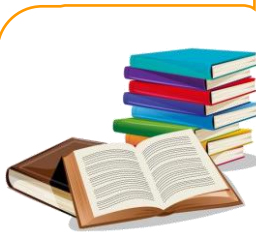
- **Kempegowda International Airport (KIA)** had bagged the title of **‘Best Regional Airport in India and South Asia’** during the prestigious **2022 Skytrax World Airport Awards** event.
- The award is based on a survey of customers conducted globally. From check-in to **arrivals, transfers, shopping, security, immigration, to departures at the gates, the survey** evaluates consumer experience across airport service and key performance factors.
- The ceremony was held in **Paris**. **Hari K Marar, MD & CEO** of airport operator, Bangalore International Airport Ltd (BIAL), said, It brings us enormous joy in accepting the award as the Best Regional Airport in India and South Asia.
- Lauding BIAL, **Edward Plaisted**, CEO of **Skytrax** said, “The last **two years** have been extremely difficult for airports worldwide, having to cope with the many restrictions of **Covid- 19** and the severe drop in travel demand.
- With air travel quickly returning to a more **normal level**, the challenge to deliver the highest standards is being met at Bangalore International Airport.



Titbits

Karnataka

- Capital: **Bangalore**
- CM: **Basavaraj Bommai**
- Governor: **Thawar Chand Gehlot**
- Language : **Kannada**
- National Park : **Anshi National Park**
- Wildlife Sanctuary : **Cavery WLS**
- Ramsar Site : -
- Tiger Reserve : **Bandipur**
- Power Station : **Udupi Thermal Power Station**
- Dams : **Bhadra**
- RRB : **Karnataka Gramin Bank (Canara Bank)**
- UNESCO Site : **Hampi**



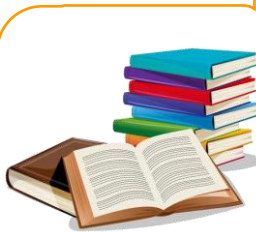
➤ Shree Kalika Mata temple has been located in which place?



- A) Maharashtra
- B) Kerala
- C) Tamil Nadu
- D) Gujarat
- E) Uttar Pradesh

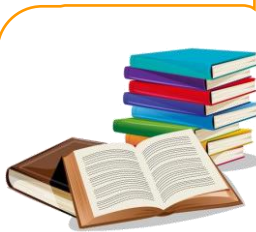
Answer

D) Gujarat



Explanation

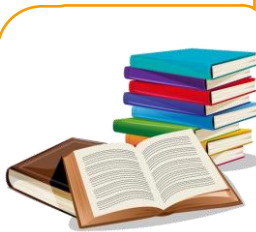
- Prime Minister **Narendra Modi** reached **Ahmedabad** on his two day visit to **Gujarat**.
- Governor **Acharya Devvrat**, Chief Minister **Bhupendra Patel** along with senior ministers and top officials received Prime Minister Modi at **Ahmedabad airport**. The Prime Minister will stay at **Rajbhavan** in Gandhinagar.
- PM will inaugurate the redeveloped temple of **Shree Kalika Mata at Pavagadh Hill**.
- It is one of the **oldest temples** in the region and attracts pilgrims in large numbers.
- Mr Modi will also inaugurate and lay the foundation stones of development projects worth **21 thousand crore rupees** in **Vadodara**.
- He will participate in the '**Gujarat Gaurav Abhiyan**' program and address the large gathering at **Vadodara**.



Titbits

Gujarat

- Capital: **Gandhinagar**
- CM: **Bhupendra Rajnikant Patel**
- Governor: **Acharya Devvrat**
- Language : **Gujarati**
- National Park : **Vansda National Park**
- Wildlife Sanctuary : **Gir WLS**
- Ramsar Site : **Nalsarovar Bird Sanctuary**
- Tiger Reserve : -
- Power Station : **Gandhinagar Thermal Power Station**
- Dams : **Aji**
- RRB : **Baroda Gujarat Gramin Bank (Bank of Baroda)**
Saurasjtra Gramin Bank (SBI)
- UNESCO Sites : **Rani ki Vav**



NATIONAL AFFAIRS



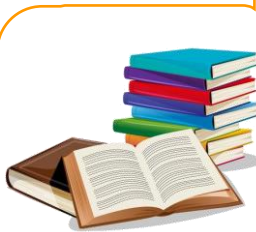
➤ Which state government to launch pilot project for 'Sujaal' initiative to conserve water?



- A) Himachal Pradesh
- B) Kerala
- C) Haryana
- D) Uttar Pradesh
- E) Madhya Pradesh

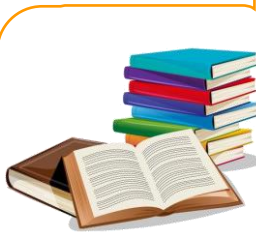
Answer

C) Haryana



Explanation

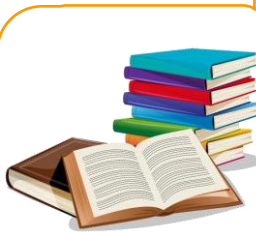
- **Chandigarh, Haryana** Chief Minister **Manohar Lal Khattar** launched the 'Sujal' initiative for **Panchkula** to **monitor** the **water supply** and **control its flow** in the region.
- Currently a pilot project, it will be implemented across the state after being successful in **Panchkula**, an official statement.
- Calling the initiative unique and environment-friendly, the chief minister said that it will prove to be a **benchmark** in the field of water conservation by helping them save the precious resource.
- Under the initiative, a device will be installed in every drinking water meter, **tubewell** and connections of Haryana **Shehri Vikas Pradhikaran** (HSVP) that will store the water usage data online.
- With this technology, it will become easy to estimate the flow of water in every house and at every commercial site that falls under HSVP. It will also help in **detecting inactive connections** and meters so that they can be turned off.



Titbits

Haryana

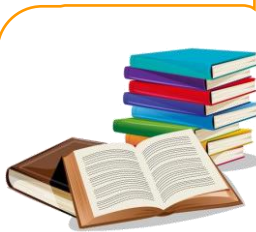
- Capital: **Chandigarh**
- CM: **Manohar Lal Khattar**
- Governor: **Bandaru Dattatraya**
- Language : **Haryanvi**
- National Park : **Sultanpur National Park**
- Wildlife Sanctuary : **Bhindawas WLS**
- Ramsar Site : **Sultanpur National Park**
- Tiger Reserve : **Kalesar**
- Power Station : **Deen Bandhu Chhotu Ram Thermal Power Project**
- Dams : **Dam Dhani Sadhan Wali**
- RRB : **Gurgaon Gramin Bank (Syndicate Bank)**
- UNESCO Site : **Aravali range**



QUICK RECALL



1. Financial services, Pharma, IT biggest contributors in Hurun's 500 list
2. RBI lifts restrictions on Mastercard
3. Canara HSBC OBC Life Insurance rebranded as Canara HSBC Life Insurance
4. Airtel launches Xstream Fiber in Ladakh, Andaman and Nicobar Islands
5. Kotak General Insurance partners with PhonePe to offer motor insurance



QUICK RECALL



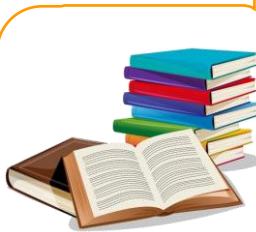
6. Bharat FIH receives Sebi's approval for ₹5,000 crore public offering

7. Britain's Queen Elizabeth II is now the world's second-longest reigning monarch

8. Cervical cancer: Serum Institute's vaccine to hit the market soon

9. Multipl, world's first app, that lets consumers invest for travel goals

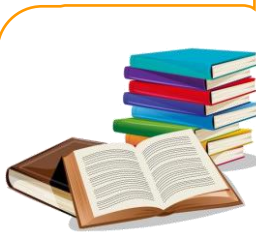
10. WhatsApp launches SMBSaathi Utsav to help digitization of small businesses



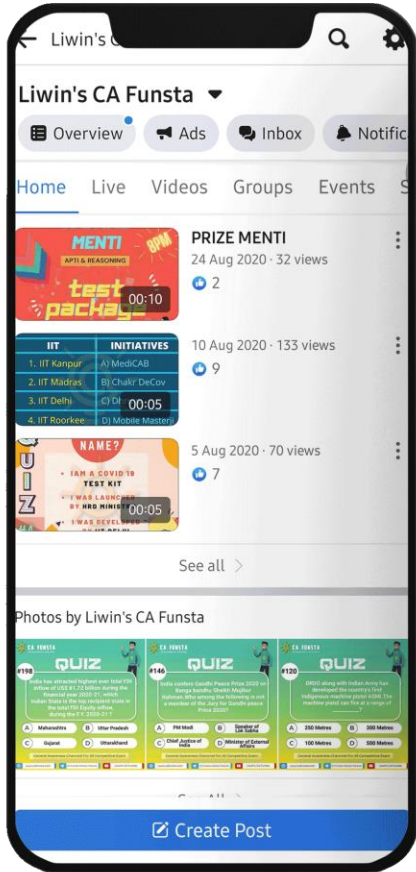
QUICK RECALL



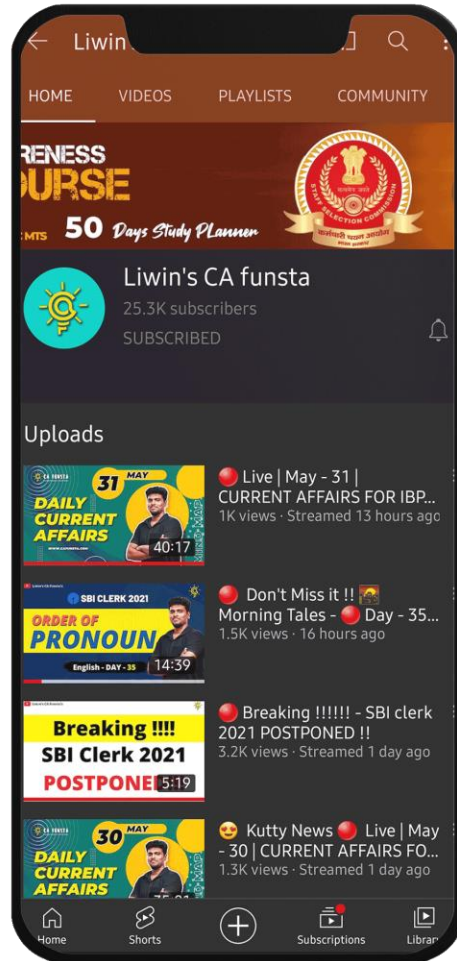
11. Govt working towards expanding NH network to 2 lakh kilometres by 2025: Nitin Gadkari
12. Tamil Nadu pips West Bengal to become the largest State in terms of outstanding microfinance loan portfolio
13. Kempegowda International Airport bags 'Best Regional Airport Award' in South Asia
14. PM reaches Gujarat; Will inaugurate the redeveloped temple of Shree Kalika Mata
15. Haryana CM launches pilot project for 'Sujal' initiative to conserve water



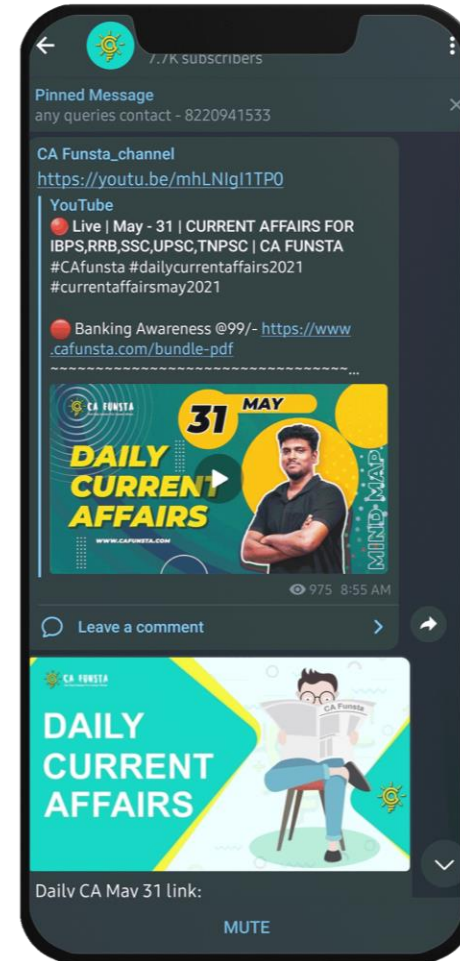
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