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Aparchit Super Current Affairs MCQ with facts- 15 April 2023 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which bank has signed a "Master Inter Bank Credit Agreement" with the Export-Import Bank of Korea for a USD 300 million line of credit?

- A) HDFC Bank
B) Yes Bank
C) ICICI Bank
D) Kotak Mahindra Bank

Answer : A

- ✓ HDFC Bank has signed a "Master Inter Bank Credit Agreement" with Export-Import Bank of Korea for a USD 300 million line of credit.
- ✓ The pact was signed by the two entities at GIFT City in Gujarat's capital Gandhinagar.
- ✓ This agreement will help HDFC Bank raise foreign currency funds which it would extend to Korea-related businesses.
- ✓ This line of credit would be utilized by HDFC Bank towards funding requirements of companies having equity participation by Korean companies as well as companies having a business relationship with Korean companies.

HDFC BANK IN NEWS 2022-23

- HDFC Bank has signed a "Master Inter Bank Credit Agreement" with Export-Import Bank of Korea for a USD 300 million line of credit.
- HDFC Bank recommends re-appointment of Sashidhar Jagdishan MD, CEO for 3 yrs.
- HDFC Bank's Sashidhar Jagdishan is 'BS Banker of the Year 2022'.
- HDFC Bank, IRCTC launch India's most rewarding co-branded travel credit card.
- HDFC Bank, Lulu Exchange ink deal to enhance cross-border payments between India-Gulf region.
- HDFC Bank collaborates with Microsoft as part of its digital transformation.
- Reserve Bank of India said SBI, ICICI Bank, HDFC Bank remain domestic systemically important banks (D-SIBs).
- India's first Electronic Bank Guarantee issued by HDFC Bank.
- HDFC Bank has unveiled its state-of-the-art 'Bank on Wheel' van in Gujarat.



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- HDFC Bank, Precision selected by RBI for retail payments test phase.
- HDFC Bank opened new SMS banking facility for its customers.
- HDFC Bank introduced “Vigil Aunty” to promote secure banking practices.
- HDFC Bank and Tata Neu, the “super app” of the Tata Group, announced their collaboration to introduce co-branded credit cards.
- HDFC leads credit card market while SBI tops chart in debit card market.
- HDFC Bank inks an agreement with TReDs platform M1xchange.
- HDFC Bank inaugurated an all-women branch in Kozhikode, north Kerala.
- According to Times of India report, HDFC Bank will be among the world’s top 10 most valuable banks .
- Defence ministry gives approval to HDFC, ICICI, and Axis to offer finances for international purchases.
- HDFC Bank, a private sector bank, has signed a relationship with 100X.VC, a leading early-stage venture capital firm.
- HDFC has announced a collaboration with global information technology services and consulting firm, Accenture , to digitally transform its lending business.
- HDFC Bank and Retailio launched co-branded credit cards for chemists, pharmacies
- HDFC Bank launched industry first digital 30-minute new car loan ‘Xpress Car Loans’.
- For Rs 184 crore, HDFC will sell a 10% interest in HDFC Capital to Abu Dhabi Investment Authority (ADIA).
- HDFC Bank adjudged as Best Performing Bank in SHG Linkage by DAY-NRLM.
- HDFC Bank to launch “SmartHub Vyapar programme” & ‘AutoFirst’ app.
- HDFC Bank finances Asia’s largest waste to energy plant in Indore- Gobar-Dhan plant.
- Tata Group choose SBI, BoB and HDFC Bank to finance Air India’s old debt.
- HDFC Bank named as Best Private Bank in India at the Global Private Banking Awards 2021.
- HDFC Bank wins the coveted CII award for ‘Most Innovative Best Practice’.
- RBI Retains SBI, ICICI Bank, HDFC Bank as Domestic Systemically Important Banks (D-SIBs).
- HDFC Bank tie-up with India Post Payments Bank (IPPB) to offer banking services in rural areas.
- HDFC launches ‘green and sustainable’ deposits programme for retail clients..



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- International Finance Corporation (IFC) lends \$250 million to HDFC Ltd to boost green housing finance.
- HDFC Bank launches 'Dukandar Overdraft Scheme'.
- HDFC Bank launches 'Salaam Dil Sey' initiative.
- HDFC BANK
- Founded : 1994
- Founder : Hasmukhbhai Parekh
- HQ : Mumbai, Maharashtra
- MD & CEO : Sashidhar Jagdishan
- Tagline : We understand your world

Q.2. The coffee table book named 'The Banker to Every Indian' is launched by which bank?

A) Kotak Mahindra Bank

B) HDFC Bank

C) State Bank of India

D) IDBI Bank

Answer : C

- ✓ The State Bank of India (SBI) has launched its coffee table book named 'The Banker to Every Indian'.
- ✓ The book chronicles around the Bank's journey since 75 years of Indian independence and SBI's glorious 200-year history.

SBI IN NEWS 2022 -23

- State Bank of India (SBI) has launched its coffee table book named 'The Banker to Every Indian'.
- Commercial Indo Bank LLC (CIBL) is a joint venture in Russia between SBI (60 per cent) and Canara Bank (40 per cent).
- SBI announces completion of \$1 billion Syndicated Social Loan Facility.
- Warehousing Development Regulatory Authority (WDRA) signed a memorandum (MoU) of understanding with State Bank of India to help farmers in getting low interest rate loans.
- According to the Indian Banks' Association (IBA)'s report titled "EASE Reforms Index for the first quarter of FY23" the State Bank of India(SBI) was adjudged as the Best Bank in adopting reforms prescribed for Public Sector Banks(PSB).



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- SBI on 5 December 2022 announced that its personal banking advances excluding high value home loans have crossed the Rs 5 lakh-crore mark as on 30 November 2022.
- State Bank of India (SBI), India's largest lender, approved raising Rs 10,000 crore through infrastructure bonds during the financial year 2023 (FY23) including a greenshoe option of Rs 5,000 crore.
- State Bank of India has signed a 150 million euro (Rs 1,240 crore) loan agreement with the German development bank KfW for funding solar projects.
- Union Ministry of Finance has nominated Vivek Joshi as a Director to the Board of State Bank of India (SBI).
- State Bank of India (SBI) surpassed Rs 6 trillion in Assets Under Management (AUM) under the Home Loan segment.
- State Bank of India (SBI) has bought the entire 13.82 per cent stakes held by Small Industrial Bank of India (SIDBI), Bank of Maharashtra and Union Bank of India in the SBI Global Factors Ltd (SBIGFL).
- SBI has reduced the interest rate on savings accounts by a marginal 5 basis points to 2.70 per cent effective from 15 October 2022. 100 basis points is equal to 1%.
- SBI launches 'Gram Seva Program' across six states of India (Haryana, Gujarat, Maharashtra, Punjab, Tamil Nadu, and West Bengal).
- SBI hit market capitalization of Rs 5 trillion, share prices reach record high.
- State Bank of India (SBI) will manage the Indian Visa Application Centre (IVAC) in Bangladesh for two more years.
- HDFC leads credit card market while SBI tops chart in debit card market.
- State Bank of India (SBI) to Raise Rs. 11,000 Crore in Basel III Bonds in fiscal year 2022–23 (FY23).
- State Bank of India (SBI)'s 'WECARE' Senior Citizens' Fixed Deposit (FD) scheme has extended upto 31st March 2023.
- State Bank of India (SBI) launched India's first state-of-the-art start-up dedicated branch in Koramangala in Bengaluru, Karnataka.
- SBI has launched its first branch dedicated to start-ups in Koramangala, Bengaluru.
- State Bank of India launched "Utsav fixed deposit scheme".



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- RBI authorises HR subsidiary of SBI to manage cost effectively.
- SBI's first-quarter net profit fell by 7% to Rs. 6,068 billion.
- HDFC leads credit card market while SBI tops chart in debit card market.
- State Bank of India (SBI) will manage the Indian Visa Application Centre (IVAC) in Bangladesh for two more years.
- SBI will soon provide its customers with WhatsApp-based banking.
- State Bank of India, is celebrating its 67th year on 1st July 2022.
- RBI approves SBI's establishment of operations support subsidiary.
- Uttar Pradesh Expressways Industrial Development Authority (UPEIDA) signs MoUs with SBI, BOB, PNB, and SIDBI for Uttar Pradesh.
- Electric two-wheeler manufacturer Ather Energy partners SBI for customer retail finance.
- Alok Kumar Choudhary appointed State Bank of India MD for 2 years.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- Managing Director (4) : Alok Kumar Choudhary, Swaminathan Janakiraman, Challa Sreenivasulu Setty and Ashwini Kumar Tewari
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
- (1) Pure Banking Nothing Else
- (2) With you all the way
- (3) A bank of the common man
- (4) The banker to every Indian
- (5) The Nation banks on us



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Q.3. What is the rank of India in terms of rate of crime, as per the report by World of Statistics in 2023?

- A) 54
B) 77
C) 65
D) 81

Answer : B

- ✓ India ranks 77th among 142 countries with highest crime rate; Venezuela tops: World of Statistics report.
- ✓ Based on the ranking of the world's "most criminal countries" released by the World of Statistics, Venezuela is the top-most country with highest criminal rate.
- ✓ It is followed by Papua New Guinea (2), Afghanistan (3), South Africa (4), Honduras (5), Trinidad (6), Guyana (7), Syria (8), Somalia (9) and Jamaica (10), respectively.
- ✓ India is placed at 77 spots. The US and UK are at 55th and 65th rank, respectively.
- ✓ The least criminal countries in the list are Qatar (142), UAE (141), Taiwan (China) at 140
- ✓ Separately, according to the Population Review (WPR), the top most countries with highest crime rate in 2023 are Venezuela, Papua New Guinea, South Africa and Afghanistan respectively.

Q.4. Which country has been ranked as the country with highest criminal rate, as per World of Statistics report for 2023?

- A) Afghanistan
B) Papua New Guinea
C) Venezuela
D) South Africa

Answer : C

- ✓ Based on the ranking of the world's "most criminal countries" released by the World of Statistics, Venezuela is the top-most country with highest criminal rate
- ✓ VENEZUELA
- ✓ Capital : Caracas
- ✓ Currency : Bolívar

Q.5. The World Population Review (WPR) report has ranked which country as the world's top high crime rate country in 2023?

- A) South Africa
B) Papua New Guinea
C) Venezuela
D) Afghanistan



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Answer : C

- ✓ According to the World Population Review (WPR), the top most countries with highest crime rate in 2023 are Venezuela, Papua New Guinea, South Africa and Afghanistan respectively.

Q.6. Zafrullah Chowdhury, who has passed away recently was an activist and freedom fighter from which country?

- A) Indonesia
- B) Sri Lanka
- C) India
- D) Bangladesh

Answer : D

- ✓ The noted Bangladeshi public health activist, Zafrullah Chowdhury, who is famously known for his work in formulating the Bangladesh National Drug Policy in 1982, has passed away.
- ✓ He was 81.
- ✓ He won the Ramon Magsaysay Award in 1985 for his work in the public health sector.
- ✓ In 1971, he fought for independence during Bangladesh Liberation War.

Q.7. Which day of the year is marked as the Ambedkar Jayanti to commemorate the birth anniversary of Babasaheb Dr. Bhim Rao Ambedkar?

- A) April 13
- B) April 10
- C) April 12
- D) April 14

Answer : D

- ✓ Ambedkar Jayanti (also known as Bhim Jayanti) is an annual festival observed on 14 April to commemorate the birth anniversary of Babasaheb Dr. Bhim Rao Ambedkar.
- ✓ The Day has been observed as an official public holiday throughout India since 2015.
- ✓ In 2023, we are marking the 132nd birth anniversary of Babasaheb, who was born on 14 April 1891..
- ✓ Dr. Ambedkar is known as the Father (chief architect) of the Indian Constitution.
- ✓ He was the first Law and Justice Minister of the country after the independence.
- ✓ Dr. Bhim has been bestowed with the country's highest civilian honor, Bharat Ratna in 1990 posthumously.



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Q.8. Balikatan is the largest joint military exercise of the US with which country?

- A) India
B) Philippines
C) France
D) South Korea

Answer : B

- ✓ The United States and the Philippines are undertaking their largest-ever joint military drills, known as Balikatan, in water across the South China Sea and Taiwan Strait.
- ✓ Balikatan means 'shoulder to shoulder' in Tagalog.
- ✓ The military drills began on April 11 and will end on April 28, 2023.
- ✓ More than 17,000 soldiers, including about 12,200 American troops, 5,400 members of the Philippines armed forces (AFP) as well as representatives from other countries are taking part in the annual event.

Q.9. The year 2023 is being celebrated as which birth anniversary of Babasaheb Dr. Bhim Rao Ambedkar?

- A) 152
B) 153
C) 123
D) 132

Answer : D

- ✓ In 2023, we are marking the 132nd birth anniversary of Babasaheb, who was born on 14 April 1891.

Q.10. Which state government has announced that the birth anniversary of Vinayak Damodar Savarkar, which falls on May 28, will be observed as 'Swatantraveer Gaurav Din'?

- A) Maharashtra
B) Rajasthan
C) Uttar Pradesh
D) Andhra Pradesh

Answer : A

- ✓ Maharashtra Government has announced that the birth anniversary of Vinayak Damodar Savarkar, which falls on May 28, will be observed as 'Swatantraveer Gaurav Din'.
- ✓ Various programs will be organised to promote and propagate the thoughts and works of Veer Savarkar on Swatantraveer Gaurav Divas.
- ✓ It aims to highlight Savarkar's contribution to India's independence movement, his ideology and his campaigns for social reforms and the eradication of untouchability.



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- ✓ Vinayak Savarkar was born in Maharashtra's Nashik district, on 28th May, 1883. Next month will mark his 140th birth anniversary.

Q.11. Which state government has launched a program named A-HELP (Accredited Agent for Health and Extension of Livestock Production)?

- A) Madhya Pradesh B) Uttarakhand
C) Uttar Pradesh D) Rajasthan

Answer : B

- ✓ Uttarakhand Chief Minister Pushkar Singh Dhama has launched a program named A-HELP (Accredited Agent for Health and Extension of Livestock Production).
- ✓ Women have been chosen to strengthen livestock-related activities in remote rural areas, keeping in mind their important role under the A-HELP scheme, envisioned by Govt. of India.
- ✓ Under this program, trained A-HELPS will give their vital contribution in preventing various infectious diseases of animals, artificial insemination under Rashtriya Gokul Mission (RGM), tagging of animals and animal insurance.

Q.12. Which country has become the first country in the world to approve a new malaria vaccine from Oxford University, with children under the age of three in line to benefit?

- A) Ethiopia B) Zimbabwe
C) Ghana D) Nigeria

Answer : C

- ✓ Ghana has become the first country in the world to approve a new malaria vaccine from Oxford University, with children under the age of three in line to benefit.
- ✓ The mosquito-borne disease kills more than 600,000 people each year, most of them children in Africa, and scientists have been trying for years to develop vaccines.
- ✓ Childhood vaccines in Africa are typically paid for by international organizations such as Gavi and UNICEF after they have been backed by the World Health Organization (WHO).
- ✓ This is the first time a major vaccine has been approved first in an African country before rich nations.
- ✓ About Ghana
- ✓ Capital : Accra
- ✓ Currency : Cedi



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Q.13. Who won the silver medal at the Asian Wrestling Championships 2023 in the 53-kg category in Astana, Kazakhstan?

- A) Sushil Kumar
B) Rajnish Nagar
C) Antim Panghal
D) Abhishek Singh

Answer : C

- ✓ India's Antim Panghal won silver at the Asian Wrestling Championships 2023 after losing to Japan's Akari Fujinami in the 53-kg category in Astana, Kazakhstan.
- ✓ Fujinami, the reigning world champion, successfully defended her Asian crown in a comfortable fashion.
- ✓ Apart from Pangal's silver medal, four other Indian wrestlers also won bronze medals: Anshu Malik (57 kg), Sonam Malik (62 kg), Manisha (65 kg) and Ritika (72 kg).

Q.14. Who has honoured with the prestigious 'Business Leader of the Decade' award at the All India Management Association's (AIMA) 13th Managing India Awards ceremony?

- A) Ritesh Agarwal
B) Azim Premji
C) Shiv Nadar
D) Kumar Mangalam Birla

Answer : D

- ✓ Chairman of Aditya Birla Group, Kumar Mangalam Birla won the prestigious 'Business Leader of the Decade' award at the All India Management Association's (AIMA) 13th Managing India Awards ceremony.
- ✓ The annual event to facilitate the titans of the industry, held in New Delhi, also recognized contributions of several other leaders and institutions.
- ✓ Tata Steel Chairman T V Narendran was facilitated with 'AIMA-JRD Tata Corporate Leadership' award.
- ✓ Leading engineering services company ABB India bagged the 'MNC in India of the Year' award.
- ✓ National Payments Corporation of India (NPCI), which operates the retail payment and settlement system in India, was awarded the 'Outstanding PSU of the Year' award.
- ✓ About AIMA
- ✓ It is a non-profit organisation that focuses on improving management skills and practices in India.
- ✓ The organisation provides a platform for networking, knowledge sharing and career development for professionals in the field of management.



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- ✓ AIMA conducts research, training and consultancy services to enhance the quality of management education and practices in the country.
- ✓ The organisation was established in 1957 and since then it has become one of the leading management associations in India.

Q.15. Which day is marked as the World Art Day?

- A) 15 April
- B) 14 April
- C) 13 April
- D) 12 April

Answer : A

- ✓ The World Art Day is observed every year on 15 April to celebrate fine arts and promote awareness of creative activity around the world.
- ✓ The day was declared by the International Association of Art (IAA), an NGO working in official partnership with UNESCO.
- ✓ The first celebration of World Art Day was held on April 15, 2012.
- ✓ The date has been selected in honor of the birthday of Leonardo da Vinci, the famous painter of Mona Lisa.
- ✓ He was chosen as a symbol of world peace, freedom of expression, tolerance, brotherhood and multiculturalism as well as art's importance to other fields.

STATIC GK Based Current Affairs MCQs 15 April 2023
By APARCHIT EXAM WARRIORS/ Kumar Kaushal Sir

- Q.1. What is the Consumer Price Index (CPI) inflation target set by Government for 5 years between 2021-26?**
- A) 6%
 - B) 5%
 - C) 3%
 - D) 4%

Answer : D



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Q.7. An unsecured money market instrument issued in the form of a promissory note is known as __

- A) Treasury Bills
- B) Certificates of Deposits
- C) Commercial Paper
- D) Repurchase Agreements

Answer : C

Q.8. Define lease.

- A) Rental agreement between a tenant and owner of a house, where tenant pays a specified amount on a specified date to the owner
- B) Legal contract between the owner of an asset and its user containing conditions including payment of specified amount by user to the owner for use of the asset
- C) Method to take over a company
- D) Contract to buy a machinery for a specified period

Answer : B

Q.9. Basel norms are associated with which of the following aspects of the banking industry?

- A) Manpower Planning
- B) Overdraft Credit Facility
- C) Risk Management
- D) Corporate Governance

Answer : C

Q.10. Who is known as the 'Steel Man of India'?

- A) O P Jindal
- B) Jamshed J Irani
- C) Jamsetji Tata
- D) Lakshmi Mittal

Answer : B



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129.8 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD (🔥)

NAME - PRIYADARSHINI
KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



24.0 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



127.0 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



97.8 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA



154.5 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



34.5 KB APARCHIT'S GRAMIN BANK

Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



30.3 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



84.9 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



17.7 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



15.7 KB APARCHIT'S GRAMIN BANK

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK