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Aparchit 14 February English Super Current Affairs MCQ with Facts 2024
By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Consider the following statements regarding the total market capitalisation of a company:

- 1. It can be calculated by multiplying the number of outstanding shares of a company by the current price of its shares.**
- 2. It represents the market's perception of a company's worth and helps investors predict the future performance of the company's stock.**

Which of the statements given above is/are correct?

- A) 1 only**
- B) 2 only**
- C) Both 1 and 2**
- D) Neither 1 nor 2**

Answer : C

- ✓ Reliance Industries Limited (RIL) recently became the first Indian company to surpass Rs 20 lakh crore in market capitalisation.
- ✓ About Market Capitalisation:
- ✓ Market Capitalization, or Market Cap, is a term used to represent the market value of a company based on its current share price and the total number of its outstanding shares.
- ✓ It can be calculated by multiplying the number of outstanding shares of a company by the current price of its shares.
- ✓ It represents the market's perception of a company's worth and indicates its size and significance in the financial markets.
- ✓ On the basis of market cap, companies may be classified as large-cap, mid-cap, or small-cap companies.
- ✓ Large-cap companies are usually stable, reputable, and well-established businesses that have a significant market share. They have market caps of INR 20,000 crore or more.
- ✓ Mid-cap companies have a market cap ranging from INR 5,000 crore to INR 20,000 crore.
- ✓ Small-cap companies operate at a smaller scale than large-cap and mid-cap companies. Consequently, their market cap is also lower (less than INR 5,000 crore).



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- ✓ About World Government Summit (WGS):
- ✓ It is an annual global gathering that brings together world leaders, policymakers, experts, and thought leaders from various fields to discuss and address pressing global issues.
- ✓ It was established in 2013 under the leadership of the Vice President and Prime Minister of the UAE.
- ✓ It is annually held in Dubai, UAE.
- ✓ The Summit, in its various activities, explores the agenda of the next generation of governments, focusing on harnessing innovation and technology to solve universal challenges facing humanity.
- ✓ World Government Summit (WGS) 2024: Theme: “Shaping Future Governments”

UAE IN NEWS 2023-24

- Indian Prime Minister will attend the World Government Summit 2024 as a guest of honour in UAE.
- World Government Summit (WGS) 2024: Theme: “Shaping Future Governments”.
- The joint military exercise 'Desert Cyclone' of India and United Arab Emirates is being organized in Mahajan, Rajasthan
- India, UAE ink MoU to strengthen educational cooperation for students, faculty.
- India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- UAE becomes first Arab country to get observer status on Asia-Pacific money laundering.
- United Arab Emirates (UAE) has emerged as the fourth largest investor in India during 2022-23.
- Dubai Emerges as India's Top Choice for Foreign Direct Investment (FDI)
- UAE to Host World's Largest IUCN World Conservation Congress 2025.
- Etihad Airways, the national airline of the UAE, has been named the Environmental Airline of the Year 2023 for the second year in a row at the Airline Rating Awards.
- UAE India's second largest export destination and third largest source of imports.
- The first conference of I2U2 Business Forum, a joint initiative of India, Israel, the US and the United Arab Emirates, was held on 22 February 2023 in Abu Dhabi (UAE).
- United Arab Emirates (UAE) will host the 13th World Trade Organisation (WTO) Ministerial meeting in February 2024.
- UAE will host the 28th Conference of the Parties to the UN Framework Convention on Climate Change (COP28) in November 2023.



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- Asian Infrastructure Investment Bank (AIIB) signed an agreement to set up its first overseas office in Abu Dhabi Global Market.
- UAE and India launched the UAE India Business Council - UAE Chapter (UIBCUC) to strengthen economic ties and enhance bilateral trade and investment.
- EDGE, UAE's leading defence group signed a Memorandum of Understanding with India's aerospace firm Hindustan Aeronautics (HAL) at the International Defence Exhibition and Conference (IDEX).
- India, France, UAE Establish Trilateral Cooperation Initiative, in fields including Energy, Defence & Economy.
- India's Unified Payments Interface (UPI) is shortly to be connected to comparable networks in Indonesia, Mauritius, and the United Arab Emirates (UAE).
- RBI, Central Bank of UAE sign MoU to promote innovation in financial products and services.
- Sheikh Mohamed bin Zayed Al Nahyan appointed President of UAE.
- Emaar, a Dubai-based real estate developer, has become the first foreign company to invest in a mega-mall spread over one million square feet in Srinagar.
- Indian Air Force contingent of 110 Air Warriors reached Al Dahfra airbase of United Arab Emirates (UAE) on 25 February for participating in Exercise 'Desert Flag VIII.
- President of the United Arab Emirates (UAE), Sheikh Mohamed bin Zayed Al Nahyan, has appointed Sheikh Mansour bin Zayed Al Nahyan, his brother, as the Vice President of the country.
- The 'Study in India Pavilion' at the Global Education & Training Exhibition (GETEX) in Dubai, UAE.
- HDFC Bank and UAE-based financial services company Lulu Exchange, have partnered to strengthen cross-border payments between India and Gulf Cooperation Council (GCC) region.
- About UAE
- Official Language : Arabic
- Capital : Abu Dhabi
- Currency : Emirati Dirham
- President of UAE : Sheikh Khalifa bin Zayed bin Sultan Al Nahyan
- Prime Minister: Sheikh Mohammed ibn Rashid Al Maktoum



Q.3. What is the primary objective of the e-Jagriti Portal, recently seen in the news?

- A) To offer financial assistance to small businesses
- B) To promote awareness about climate change
- C) To facilitate consumer dispute redressal
- D) To provide telemedicine services to remote areas

Answer : C

- ✓ Consumer Affairs Secretary recently asserted that integration of artificial intelligence in 'e-Jagriti' portal will help reduce the number of pending cases in consumer courts.
- ✓ About e-Jagriti Portal:
- ✓ It is an initiative of the Department of Consumer Affairs, Ministry of Consumer Affairs, Food, and Public Distribution.
- ✓ It is a portal for consumer commissions.
- ✓ This portal has been designed to further improve the customer experience.
- ✓ It provides a simple, fast, and more cost-effective consumer dispute redressal software solution at all levels.
- ✓ It is envisaged to integrate consumer grievance platforms, namely, Online Case Monitoring System (OCMS), E-Daakhil, the National Consumer Dispute Redressal Commission (NCDRC) Case Monitoring System, CONFONET website, mediation application, on a single platform.
- ✓ The e-Jagriti platform has case filing, online fee payment, case monitoring modules for seamless disposal of cases by all the Commissions, has Smart search facility on archived consumer complaints / cases / judgements using AI technology for metadata and keyword creation, and Voice-to-text conversion of judgements, case history and other details using AI / ML technology.
- ✓ The portal will integrate Virtual court facility for a convenient and accessible resolution of consumer complaints, reducing the time of disposal, multiple hearings, and physical court appearances, bringing effective and fast decisions & disposals in all Consumer Commissions.

Q.4. Consider the following statements regarding the National Generic Document Registration System:

1. It is developed for registration departments across the country under One Nation One Software initiative.
2. It is initiated by the Department of Land Resources, Ministry of Rural Development.

Which of the statements given above is/are correct?



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A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C

- ✓ Secretary, Department of Land Resources, rolled out National Generic Document Registration System (NDGRS) throughout Assam along with the launch of Unique Land Parcel Identification Number (ULPIN) seeding of geo referenced Cadastral Maps.
- ✓ It is a project initiated by the Department of Land Resources, Ministry of Rural Development, Government of India
- ✓ It is a common, generic application developed for registration departments across the country under One Nation One Software initiative.
- ✓ The NGDRS application is developed by National Informatics Centre Pune.
- ✓ Features
- ✓ It is a common, generic and configurable application developed for registration departments across the country.
- ✓ The application is specifically designed for the use of sub registrars, citizens and apex users from registration departments.
- ✓ NGDRS facilitates states to create state specific instances and configure the software as per requirements.
- ✓ They can find out the circle rate for land, calculate property valuation as per prevailing rates and understand the type of land

Q.5. Consider the following statements regarding the PM Surya Ghar Muft Bijli Yojana:

1. It is a free electricity scheme which will provide 300 units of free electricity per month to its beneficiaries.

2. In this scheme Urban Local Bodies and Panchayats shall be incentivised to promote rooftop solar systems.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C



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- ✓ Prime Minister of India launched PM Surya Ghar Muft Bijli Yojana to provide free electricity to its beneficiaries.
- ✓ In this scheme, the central government will provide 300 units of free electricity per month to its beneficiaries by investing worth ₹75,000 crores.
- ✓ The free electricity scheme was earlier announced by Finance Minister in interim budget speech.
- ✓ Target: It aims to light up 1 crore households.
- ✓ Under the scheme Urban Local Bodies and Panchayats shall be incentivised to promote rooftop solar systems in their jurisdictions.
- ✓ The Central Government will guarantee no financial burden on the people by providing significant subsidies directly to their bank accounts and offering highly concessional bank loans.
- ✓ Expected benefits:
- ✓ Savings up to fifteen to eighteen thousand rupees annually for households from free solar electricity and selling the surplus to the distribution companies;
- ✓ Charging of electric vehicles;
- ✓ Entrepreneurship opportunities for a large number of vendors for supply and installation;
- ✓ Employment opportunities for the youth with technical skills in manufacturing, installation and maintenance.

Q.6. With whom has the Uttar Pradesh government decided to enter into an agreement for better disaster management?

- A) IIT Roorkee
- B) IIT Delhi
- C) IIT Mumbai
- D) IIT Varanasi

Answer : A

- ✓ Uttar Pradesh government will sign a Memorandum of Understanding (MoU) with IIT Roorkee for better disaster management in the state.
- ✓ This MoU will be signed between the Relief Commissioner's Office and IIT Roorkee.
- ✓ Its objective is to reduce the number of casualties and shift people to safe places before the disaster occurs.



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IIT IN NEWS 2023-24

- Uttar Pradesh government will sign a Memorandum of Understanding (MoU) with IIT Roorkee for better disaster management in the state.
- Indian Institute of Technology Kanpur (IIT-K) has successfully established and tested India's first Hypervelocity Expansion Tunnel Test Facility .
- IREDA has entered into an agreement with IIT Bhubaneswar to promote innovation and research in the renewable energy sector.
- IIT Madras to open new campus at Kandy in Sri Lanka.
- ArcelorMittal and ArcelorMittal Nippon Steel India materials and engineering resources being deployed to construct Asia's first Hyperloop testing facility at IIT Madras, Chennai, India
- Reliance Jio Infocomm, India's largest telecom service provider, is working with the Indian Institute of Technology Bombay to launch 'Bharat GPT', a large language model specifically tailor for India's needs.
- IIT Guwahati recently developed an indigenous river model, BRAHMA-2D.
- IIT Kanpur, Indian Navy join forces to drive innovation through research partnership.
- SAMRIDHI conclave, a deeptech startup acceleration drive launched at IIT Ropar.
- The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar, Gujarat.
- IIT Kanpur and Airbus to collaborate to boost aerospace talent base in India.
- IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute.
- IIT Guwahati have developed pharmaceutical and food products from tea factory waste.
- IIT Jodhpur scientists develop 'CODE' device for good air quality.
- IIT Madras-incubated space tech startup GalaxEye Space on 29 August 2023 launched their drone-based synthetic aperture radar (SAR) system, Ahead of their planned satellite launch in 2024.
- IIT Bombay has received a donation of \$18.6 million from an alumnus towards the establishment of a Green Energy and Sustainability Research Hub.
- IIT Guwahati has signed MoU with the Indian Council of World Affairs (ICWA) to build capacity/skills in international affairs and foreign policy.
- IIT Guwahati researchers develop AI-based model for knee X-ray.



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- Infosys co-founder Nandan Nilekani donated ₹315 crores to IIT Bombay.
- IIT-Madras generates hydrogen from seawater using solar energy.
- India, Israel to jointly develop Center of Water Technology at IIT Madras.
- IIT Madras researchers partner for development of materials and micro-device processing techniques.
- IIT Kanpur's C3iHub, a cybersecurity Technology Innovation Hub, has launched a Cybersecurity Skilling Programme .
- IIT Madras to set up its first international campus in Tanzania.
- Indian Institute of Technology Madras will be provided a grant of Rs 242 crore over a period of five years to carry out research on Lab Grown Diamonds (LGD).
- Indian Institute of Technology (IIT) Bombay has been ranked 1st in India and 47th globally in engineering and technology by the QS World University Rankings for 2023.
- IIT Indore, in partnership with NASA-Caltech and the University of Gothenburg in Sweden, has designed an inexpensive camera setup.
- Indian Institute of Technology Madras (IIT Madras) Researchers have developed a three-dimensional (3D) paper-based portable device that can detect adulteration in milk within 30 seconds.
- IIT Kanpur to Host Youth20 Consultation under G20 Presidency of India.
- IIT Bombay's SHUNYA secures second place in 'Solar Decathlon' Build Challenge in US.
- Students of the Indian Institute of Technology (IIT) Indore won an award of AED (Emirates Dirham) 1 million along with a gold medal at the World Government Summit in Dubai.
- IIT Indore Students Awarded with Global Best M-GOV Awards by Egyptian President.
- Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has entered into a Corporate Social Responsibility (CSR) agreement with Advanced Weapons and Equipment India Limited.
- DRDO Industry Academia Centre of Excellence inaugurated at IIT Hyderabad.
- IIT Madras-incubated firm has developed an indigenous mobile operating system called BharOS.
- IIT Madras Centre of Excellence working with DRDO on Advanced Defence Technologies including Combat Vehicle Technologies.
- IIT Madras researchers develop machine learning tool to detect tumour in brain, spinal cord.
- ISRO plans to develop astronaut training module with IIT Madras.



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- Minister of Civil Aviation, Shri Jyotiraditya M Scindia inaugurated Utkela Airport owned by the Government of Odisha.
- Recently, Koraput Kalajeera Rice, an aromatic rice of Odisha has got Geographical Indications status.
- Odisha Chief Minister Naveen Patnaik has distributed land right certificates to the 65,000 poor families living in the slums of five metropolitan cities including Bhubaneswar, Cuttack, Berhampur, Sambalpur, and Rourkela.
- Odisha Chief Minister Naveen Patnaik has launched the 'Mo Jungle Jami Yojana' for indigenous people of the state to ensure individual and community rights over forest land for eligible beneficiaries.
- India's biggest natural arch formed 184 million years ago discovered in Odisha by Geological Survey of India (GSI).
- Odisha becomes the first state to notify a committee for conservation of seeds preserved by tribal farmers.
- Odisha government launched the 'Mo Ghara' (My Home) housing scheme.
- PM Modi launches railway projects worth over 8,000 crore rupees in Odisha.
- Odisha government has expanded the jurisdiction of Special Development Councils (SDCs) from nine to 23 districts to improve the lives of 84 lakh tribal people.
- Odisha has its 88th foundation day on 1st April 2023.
- World Bank's Board of Executive Directors has approved USD 100 million loan under Odisha State Capability and Resilient Growth Program.
- Odisha won the UN-Habitat's World Habitat Awards 2023 for Jaga Mission, a 5T initiative of the state.
- Aska police station of Odisha's Ganjam district became the country's number one police station.
- Gangapur police station in Odisha's Ganjam district has been awarded the second best police station award.
- Gold Deposits Found at Different Location in Three Districts of Odisha, including Deogarh, Keonjhar, and Mayurbhanj.
- Chief Minister Naveen Patnaik announced that the Odisha government aims to make Odisha slum-free by the end of 2023.



- ✓ Activities by CMS Parties may range from legally binding treaties (called Agreements) to less formal instruments, such as Memoranda of Understanding.
- ✓ The Conference of Parties (COP) is the decision-making organ of this convention.
- ✓ It has two Appendices.
- ✓ Appendix I lists endangered migratory species and includes prohibitions regarding the take of these species.
- ✓ Appendix II lists species that have an 'unfavourable conservation status' (as per the conditions set out in the Convention) and encourages range states to draft range-wide agreements for conservation and management of these species

Q.10. Consider the following statements regarding the Swachhata Green Leaf Rating system:

1. It is a government-initiated rating system for the hospitality sector.

2. It was launched by the NITI Aayog.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ Swachhata Green Leaf Rating system for the hospitality sector yet to take off as there has been no response from States despite the Union Tourism Ministry sending three communiques so far.
- ✓ A government-initiated rating system for the hospitality sector which aims to ensure world-class hygiene and sanitation in hotels, resorts and homestays has become a non-starter with no State opting for it as of now.
- ✓ Objective: The objective is to prevent pollution in water bodies and keep the environment clean.
- ✓ Target group: The target groups are hotels, lodges, homestays, 'Dharamshalas' and camps which have portable toilets. The rating will be based on compliance with the safe sanitation practices outlined in the guidelines.
- ✓ The ranking scheme was launched in November 2023 by the Union Tourism Ministry in collaboration with the Department of Drinking Water and Sanitation.
- ✓ As part of the initiative, the State teams of Swachh Bharat Mission-Gramin (rural) and the tourism department will organise workshops on the concept, process and desired outcomes for the stakeholders.



- ✓ Implementation: A three-tiered committee system has been proposed for implementation, beginning with a Verification Sub-Committee formed by the Sub-Divisional Magistrate (SDM) for the on-ground verification, followed by a District Committee, which the District Collector will chair and then a State-level committee, headed by the Chief Secretary of the State.

Q.11. Which state government has recently launched 'Swayam' scheme?

- A) Uttar Pradesh B) Rajasthan
C) Punjab D) Odisha

Answer : D

- ✓ Odisha state government has decided to provide interest free loans up to Rs 1 lakh to the youth of the state under the new government scheme 'Swayam'.
- ✓ The state government will bear the entire expense under this scheme.
- ✓ Under this scheme, youth of the state between 18-35 years will be eligible. Under this, Rs 672 crore will be spent in 2 years.

Q.12. Recently 'Kazi Nemu' has been recognized as the state fruit of which state?

- A) Assam B) Meghalaya
C) Nagaland D) Arunachal Pradesh

Answer : A

- ✓ Assam Agriculture Minister Atul Bora announced that 'Kaji Nemu' has been recognized as the state fruit of Assam.
- ✓ It is a lemon type fruit.
- ✓ Kazi Nemu has already got GI tag.
- ✓ In the last two years, this fruit has been exported to many countries including the Middle East.

Q.13. On which island group is India going to establish a new naval base?

- A) Minicoy and Agatti B) Nancowry and Viringili
C) Bompoka and Sathar D) Nongkhnum and Swaraj

Answer : A

- ✓ The Indian government is going to establish its naval base on Agatti and Minicoy islands of Lakshadweep.
- ✓ Defense Minister Rajnath Singh will inaugurate it in Minicoy on 4-5 March.



- ✓ India has taken this step to increase its military strength in this region.
- ✓ Minicoy Islands are located in the Nine Degree Channel.
- ✓ Minicoy island is only 524 kilometers away from Maldives.

Q.14. 'Weimar Triangle' which was recently in news is include

- A) Germany, Poland, France B) Russia, Germany, United Kingdom
C) USA, Germany, United Kingdom D) United Kingdom, Poland, Germany

Answer : B

- ✓ The Foreign Ministers of Poland, France and Germany have discussed reviving the Weimar Triangle in a meeting in Paris
- ✓ About Weimar Triangle
- ✓ The “Weimar Triangle” is a regional alliance of France, Germany, and Poland created in 1991 in the German city of Weimar.
- ✓ The group is intended to promote cooperation between the three countries in cross-border and European issues.
- ✓ It also aimed at assisting Poland’s emergence from Communist rule.
- ✓ France, Germany and Poland would unveil a new cooperation agreement to combat foreign disinformation operations.
- ✓ The ministers discussed creating a joint mechanism to detect and respond to potential Russian internet attacks.

Q.15. 'Dhokra Shilpkala' which was recently in news belongs to

- A) Gujarat B) West Bengal
C) Odisha D) Chhattisgarh

Answer : D

- ✓ The word “Dhokra” is believed to be derived from the Dhokra Damar tribes, who are the traditional metal smiths of Central India.
- ✓ The origins of Dhokra Shilpkala can be traced back to the tribal communities residing in the regions of Chhattisgarh, Jharkhand, West Bengal, and Odisha, where it evolved as an integral part of their cultural and religious practices.



STATIC GK Based Current Affairs MCQs 14 February 2024

Q.1. RBI has extended the facility of processing of e-mandate for recurring transactions to cover Unified Payment Interface (UPI). What is the maximum permissible limit for a transaction under this arrangement?

- A) Rs 1000
B) Rs 2000
C) Rs 3000
D) Rs 5000

Answer : B

Q.2. What is the investment cap on Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) investment in debt?

- A) Rs. 75,000 crores
B) Rs. 1.5 lakh crores
C) Rs. 1 lakh crores
D) Rs 50,000 crores

Answer : B

Q.3. Name the mobile app launched by RBI for aiding persons with visual impairment to identify the denomination of Indian Banknotes?

- A) VANI
B) MONEY
C) MANI
D) MAVI

Answer : C

Q.4. RBI has released the National Strategy for Financial Inclusion (NSFI) for which period?

- A) 2020-2024
B) 2019-2023
C) 2019-2024
D) 2020-2023

Answer : C

Q.5. The term of the Chairman of National Bank For Agriculture And Rural Development (NABARD) is

- A) 3 years
B) 5 years
C) 7 years
D) 2 years

Answer : A



Q.6. The chairman of the Securities And Exchange Board Of India(SEBI) is appointed by

- A) Government of India B) RBI
C) President of India D) None is Correct

Answer : A

Q.7. When one bank borrow money from another bank(for one day only), then it is called

- A) Call Money B) Recall Money
C) Aerial Money D) Easy Money

Answer : A

Q.8. Who decide on the value and volume of bank notes to be printed and on what basis :

- A) Finance Ministry B) Planning Commission
C) RBI D) Stock exchange

Answer : C

Q.9. The Financial Literacy Week (FLW) is organised annually by which organisation?

- A) Ministry of Finance B) NPCI
C) RBI D) SBI

Answer : C

- ✓ Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country

Q.10. LAF is a monetary policy tool which allows banks borrow money through repurchase agreements. Expand LAF

- A) Lending adjustment facility B) Loan adjustment facility
C) Liability adjustment facility D) Liquidity adjustment facility

Answer : D



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



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JOURNEY FEELING PROUD.

NAME - GARVITA VARSHNEY
ROLL NO - 2609003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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



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



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



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

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



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



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



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



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