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SBI CLERK MAINS



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ISRO IN NEWS 2023-24

- Vyommitra(Woman Robot Astronaut) is going to fly into Space ahead of ISRO's "Gaganyaan" Mission
- ISRO has completed all key tests on Insat-3DS satellite before the final review which will be followed by its shipping to the spaceport in Srihari Kota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO) launched the PSLV-C58 X-ray Polarimeter Satellite (XPoSat) mission.
- Indian Space Research Organization (ISRO) is planning to send Indian astronauts to the moon for the first time by 2040.
- ISRO's Next Moon Mission in Collaboration with Japan Gathers Steam. This mission, called LUPEX, or Lunar Polar Exploration, is slated for 2024-25.
- Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.
- ISRO has announced a new online training programme for post-graduate and final-year undergraduate students of physical sciences and technology. The programme is called Space Science and Technology Awareness Training (START) .
- ISRO will launch Singapore's TeLEOS-2 satellite using the Polar Satellite Launch Vehicle (PSLV) from the Satish Dhawan Space Center in Sriharikota.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bangalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 10th Chairman : S Somanath
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger Payload Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India



- ✓ Union Tourism Minister G Kishan Reddy and Madhya Pradesh Chief Minister Mohan Yadav laid the foundation stone of Komuraveli Railway Station in Siddipet district of Telangana state. Komuravelly village is famous for the famous Komuravelly Mallikarjuna Swamy Temple.
- ✓ Every year about 25 lakh people from four different states come to visit the temple

Q.4. Consider the following statements regarding the SOFIA project:

1. It is a telescope mounted on an aircraft that studied infrared light emitted by objects in the universe.

2. It is operated jointly by Russia and India.

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

- ✓ Scientists recently detected water molecules on the surface of two asteroids for the first time ever, using the data from NASA's now-retired SOFIA airborne observatory.
- ✓ About SOFIA (Stratospheric Observatory for Infrared Astronomy):
- ✓ SOFIA was a telescope mounted on a Boeing 747 SP aircraft that studied infrared light, essentially heat, emitted by objects in the universe.
- ✓ SOFIA is operated jointly by NASA and the German space agency.
- ✓ It is the world's largest airborne astronomical observatory, complementing NASA's space telescopes as well as major Earth-based telescopes.
- ✓ The observatory, fitted with a 8.9-foot-wide (2.7 meter) telescope with a nearly 20-ton mirror, used a door in the side of the aircraft to peer at the sky.
- ✓ Flying into the stratosphere at 38,000-45,000 feet put SOFIA above 99 percent of Earth's infrared-blocking atmosphere, allowing astronomers to study the solar system and beyond in ways that are not possible with ground-based telescopes.
- ✓ SOFIA could observe the universe in the widest range of infrared light.
- ✓ The SOFIA project was prematurely ended in 2022 after operating for 12 years



NASA IN NEWS 2023-24

- American space agency NASA has discovered a “super-Earth” planet, dubbed TOI-715 b, that could potentially support life. It is located 137 light-years away and was found by NASA’s planet-hunting Transiting Exoplanet Survey Satellite (TESS) mission.
- NASA Re-Establishes Contact With Ingenuity Helicopter On Mars After Outage
- NASA has invited people to send their names to the surface of the Moon aboard the agency’s first robotic lunar rover VIPER – short for Volatiles Investigating Polar Exploration Rover.
- NASA is gearing up to enhance our understanding of Earth’s atmosphere with the upcoming Plankton, Aerosol, Cloud, Ocean Ecosystem (PACE) mission, scheduled for launch in early 2024.
- NASA renames mission going to asteroid Apophis after returning rocks from Bennu.
- About OSIRIS-APEX:
 - It is a mission to study the physical changes to asteroid Apophis that will result from its rare close encounter with Earth in April 2029.
 - A NASA experiment on the Psyche spacecraft has beamed back a near-infrared laser that contains test data from almost 16 million kilometres away.
- 16 Psyche:
 - It is currently orbiting the Sun between Mars and Jupiter.
 - NASA is set to launch the Atmospheric Waves Experiment (AWE) to study ‘airglow’ to understand space weather.
 - NASA's James Webb Telescope recently discovered a new exoplanet named ‘Wasp-107b’, which is the size of Jupiter.
 - NASA's Lucy spacecraft successfully completed its first flyby of an asteroid named Dinkinesh.
- About Lucy Mission:
 - It is a first-of-its-kind mission of NASA that will explore Jupiter’s elusive Trojan asteroids.
 - National Aeronautics and Space Administration (NASA) launched a sounding rocket as part of its INFUSE mission.
 - NASA's Subsurface Water Ice Mapping (SWIM) project released its fourth set of maps.
 - NISAR is a Low Earth Orbit (LEO) observatory jointly developed by NASA and ISRO.
- National Aeronautics and Space Administration (NASA)
- Founded : 1958



- Headquarters : Washington, D.C
- Administrator : Bill Nelson

Q.5. How much was the annual grant increased to under 'Mukhyamantri Kanya Sumangala Yojana' in Uttar Pradesh?

- A) Rs 25,000
- B) Rs 30,000
- C) Rs 35,000
- D) Rs 40,000

Answer : A

- ✓ Uttar Pradesh Women's Welfare Department announced a substantial increase in the grant under 'Mukhyamantri Kanya Sumangala Yojana' on the orders of Chief Minister Yogi Adityanath. From this April, the annual grant per beneficiary has been increased from Rs 15,000 to Rs 25,000.
- ✓ Launched in the year 2019, Mukhyamantri Kanya Sumangala Yojana is a major initiative of the Women Welfare Department in Uttar Pradesh.

Q.6. Which Union Minister inaugurated 'BSE Expo-2024'?

- A) S Jaishankar
- B) Piyush Goyal
- C) Jyotiraditya Scindia
- D) Anurag Singh Thakur

Answer : D

- ✓ Information and Broadcasting Minister Anurag Singh Thakur inaugurated the BSE Expo-2024, the 28th conference on Broadcast and Media Technology organized by the Broadcast Engineering Society (India). On this occasion, he said that India is going to become the center of broadcasting sector.

Q.7. Pranam Wahi has been appointed as an additional independent director of which bank for four years?

- A) Axis Bank
- B) Yes Bank
- C) HDFC Bank
- D) ICICI Bank

Answer : A

- ✓ The Board of Directors of Axis Bank has appointed Pranam Wahi as an additional independent director of the bank for four years.
- ✓ This appointment is subject to approval of shareholders.



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- ✓ A Chartered Accountant by qualification, Wahi has over 40 years of banking experience across various countries, including India, the United Arab Emirates / GCC, Indonesia, and Singapore, per the Bank's regulatory filing.
- ✓ Wahi began his career with HSBC in 1982 where he was part of various functions and corporate banking within the HSBC Group in India.
- ✓ Wahi subsequently joined DBS as CEO India in April 2004. His last position was Managing Director, Senior Risk Executive, DBS Indonesia, before retiring in 2023

AXIS BANK IN NEWS 2023-24

- Axis Bank has appointed Pranam Wahi as an additional independent director of the bank for four years.
- Axis Bank signed MoU with IRMA to promote financial inclusion and literacy in India.
- Axis Bank and Fibe Partner to launch India's First Numberless Credit Card.
- Axis Bank Launched 'NEO For Business' Banking Platform For MSMEs.
- Axis Bank Introduces 'Infinity Savings Account' with Zero Domestic Transaction Fees.
- Axis Bank partners with RBI Innovation Hub to launch Kisan Credit cards.
- Axis Bank Partners with Kiwi to Bolster 'Credit on UPI' on RuPay Credit Cards.
- Axis Bank has launched the 'one-view' feature on its mobile application which enables account management across multiple bank accounts.
- Axis Bank has appointed NS Vishwanathan, former deputy governor of the Reserve Bank of India, as non-executive chairman.
- Axis Bank launches Digital Onboarding platform 'Sarathi' for POS Terminals.
- Axis Bank and India Shelter Finance Corporation Ltd announce strategic partnership under the co-lending model.
- Axis Bank completes deal to buy Citibank's India consumer business.
- Axis Bank Partners with OPEN to Launch a Fully Digital Current Account.
- **AXIS BANK**
- Founded : 1993
- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija



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- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi

Q.8. The Ministry of Electronics and Information Technology (MeitY) in collaboration with the National Institute of Electronics and IT (NIELIT) will host the Future Skills Summit in which city?

- A) Bengaluru
- B) Hyderabad
- C) Mumbai
- D) Guwahati

Answer : D

- ✓ The Ministry of Electronics and Information Technology (MeitY) in collaboration with the National Institute of Electronics and IT (NIELIT) will host the Future Skills Summit in Guwahati.
- ✓ The event will be inaugurated by Union Minister of State for Electronics and IT, Rajeev Chandrasekhar.
- ✓ The Summit aims to bring together young Indians, thought leaders, industry experts, policymakers, educators, and technology enthusiasts to discuss strategies for catalyzing future-ready talent for India and the world.
- ✓ The Summit will focus on the impact of rapid digitization globally, emphasizing new opportunities for young Indians in cutting-edge technologies such as Artificial Intelligence (AI), Machine Learning (ML), Semiconductors, Robotics, and Cybersecurity.

Q.9. Which bank has won seven awards in various categories in the '19th Banking Technology Conference, Expo & Citations 2023' by the Indian Banks Association (IBA) in Mumbai?

- A) City Union Bank
- B) Union Bank of India
- C) Karur Vyasya Bank
- D) Union Bank of India

Answer : A

- ✓ Old private sector lender City Union Bank (CUB) has won seven awards in various categories in the '19th Banking Technology Conference, Expo & Citations 2023' by the Indian Banks Association (IBA) in Mumbai.
- ✓ The awards aim at recognising the best technology providers in the banking industry and instill competition to demonstrate their state-of-the-art innovative products, and sense of purpose and bring huge value addition in Best Practices for serving the bank's clientele.



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Answer : A

- ✓ US aerospace major Boeing has appointed Nikhil Joshi as managing director of Boeing Defence India (BDI).
- ✓ Based in New Delhi, Joshi will lead current and future programmes for BDI to enhance the mission readiness and modernisation of India's defence forces.
- ✓ Joshi has more than 25 years of aerospace and defence industry experience, including over two decades of service with the Indian armed forces in the aviation branch of the Indian Navy.

Q.13. Virendra Bansal has been appointed as the new MD & CEO of which of the following?

A) RuPay

B) SEBI

C) SIDBI

D) SBI Capital Markets

Answer : D

- ✓ SBI Capital Markets (SBICAPS), a wholly owned subsidiary and investment banking arm of the State Bank of India has appointed Virendra Bansal as its Managing Director and Chief Executive Officer.
- ✓ He replaces Rajay Kumar Sinha, who has been appointed as the Whole Time Member (Finance and Investment) of the Insurance Regulatory and Development Authority of India (IRDAI) for a period of three years.
- ✓ Prior to this appointment, Bansal was Country Head for the US Operations of SBI, which included its offices in New York, Chicago, Los Angeles, and Sao Paulo

Q.14. With reference to the 'Electoral bonds', which of the following statements are correct?

1. Electoral bonds are an instrument through which anyone can donate money to political parties.

2. SBI is the only authorised bank to issue electoral bonds.

3. An electoral bond will be valid for 15 days from the date of issuance

Select the correct answer using the code given below:

A) 1 and 2 only

B) 2 and 3 only

C) 1 and 3 only

D) 1, 2 and 3

Answer : D

- ✓ The Supreme Court has declared the electoral bonds scheme as "unconstitutional," stating that anonymous corporate contributions to political parties are "violative of the right to information."
- ✓ The decision was announced by a bench led by Chief Justice of India DY Chandrachud.



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- ✓ The verdict underscores the importance of transparency in political funding and upholding the right to information. It also reflects the judiciary's commitment to safeguarding the principles of democracy
- ✓ Key Observations and Directions from the Bench
- ✓ The Supreme Court has found the Electoral Bonds Scheme, along with certain provisions of the Income Tax Act and Finance Act 2015, to be violative of Article 19(1)(a) of the Constitution.
- ✓ The issuing bank, State Bank of India (SBI), has been directed to cease issuing electoral bonds immediately.
- ✓ SBI is required to provide details of the political parties that have received electoral bonds, including particulars such as purchase dates, purchaser names, and bond denominations, to the Election Commission (EC) by March 6.
- ✓ Additionally, SBI must disclose details of each encashed bond.
- ✓ What is Electoral Bonds?
- ✓ Electoral bonds are bearer instruments that function as interest-free banking instruments and promissory notes.
- ✓ They can be purchased by Indian citizens or Indian-incorporated bodies in denominations of Rs 1,000, Rs 10,000, Rs 1,00,000, Rs 10,00,000, and Rs 1,00,00,000 from specified SBI branches.
- ✓ These bonds are available for purchase for a limited period in January, April, July, and October, with an additional 30-day period specified by the Central Government in the year of the General election to the House of People.
- ✓ The Electoral Bonds Scheme was introduced in 2017 through a Finance bill and implemented in 2018
- ✓ SBI is the only authorised bank to issue electoral bonds.
- ✓ An electoral bond will be valid for 15 days from the date of issuance. No payment would be made to any political party if the bond is deposited after expiry of the validity period, the statement said.

SBI IN NEWS 2023-24

- LIC emerged as the most valued Indian PSU firm, surpassing SBI.
- State Bank of India (SBI) has signed a Line of Credit (LOC) of Euro 70 million (about Rs 630 crore) with German development bank KfW to promote solar projects in the country.
- SBI Mutual Fund got permission from the RBI to buy up to a 9.99% share in Karur Vysya Bank Ltd.
- Finance Minister Nirmala Sitharaman inaugurates SBI branch in Sri Lanka.
- State Bank of India ropes in MS Dhoni as brand ambassador.



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- SBI has launched a 'Mobile Handheld Device' as part of its financial inclusion drive in a bid to improve accessibility and convenience.
- The tenure of State Bank of India (SBI) Chairman Dinesh Khara has been extended till August 2024.
- State Bank of India has introduced a digital facility for Non-Resident Indians to effortlessly open Non-Residential External and Non-Resident Ordinary accounts through its mobile app YONO.
- State Bank of India has launched its 'Nation First Transit Card', a RuPay prepaid instrument under the National Common Mobility Card (NCCM) that can be used nationwide.
- State Bank of India (SBI) has raised Rs 10,000 crore at a coupon rate of 7.54 percent through its third infrastructure bond issuance.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- 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.
- It is one of the largest and oldest banks in India.

Q.15. Prime Minister Narendra Modi has inaugurated the first Hindu temple in the United Arab Emirates. What is the name of this temple?

- A) Birjumaharaj Akshar Purushottam Swaminarayan Sanstha Hindu Mandir
- B) Bochasanwasi Akshar Purushottam Swaminarayan Sanstha Hindu Mandir
- C) Bochasanwasi Annpurana Purushottam Swaminarayan Sanstha Hindu Mandir
- D) Bochasanwasi Akshardham Swaminarayan Sanstha Hindu Mandir



- ✓ Sikkim is a northeastern Indian state, bordered by Bhutan, Tibet and Nepal.

WORLD BANK IN NEWS 2023

- World Bank provides \$300 million loan to Tamil Nadu to help 21 Urban Local Bodies.
- World Bank has set up a task force to study the recommendations made by the Independent Experts Group, formed under India's G20 Presidency, for strengthening multilateral development banks (MDBs).
- Commodity Markets Outlook Report is published by the World Bank in April and October, every year.
- World Bank and Japan, have launched the Resilient and Inclusive Supply-chain Enhancement (RISE) initiative in Morocco.
- World Bank has approved \$1.5 billion in financing to accelerate India's development of low-carbon energy.
- World Bank has approved a substantial funding package of 700 million dollars for Sri Lanka.
- World Bank has approved \$391 million in financing to improve access to high-quality healthcare services and to economic opportunities for people in Assam and Tripura.
- World Bank approves \$150-million loan for Resilient Kerala programme.
- World Bank has granted its approval for a USD 255.5 million loan aimed at enhancing the quality of technical education in government-run institutions across India.
- World Bank approves \$150-million loan for Resilient Kerala programme.
- World Bank (WB) launched its first dedicated road safety project in South Asia with a USD 358 million financing agreement signed in Dhaka with the government of Bangladesh.
- Indian origin Ajay Banga confirmed as the 14th President of World Bank.
- Ministry of Education and the World Bank held a unique workshop on School-to-Work Transition under the STARS Program.
- The Cabinet approved the Strengthening Teaching-Learning and Results for States (STARS) Project in October 2020.
- World Bank has approved a loan of US \$ 363 million for the supply of clean drinking water from taps to 2 million rural households in Karnataka.



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- World Bank's Board of Executive Directors has approved USD 100 million loan under Odisha State Capability and Resilient Growth Program.
- According to the World Bank's (WB) annual report 'State and Trends of Carbon Pricing 2023' released on May 23, 2023, revenues collected from carbon taxes and Emissions Trading Systems (ETS) globally have reached a record high, about US\$95 billion in 2022.
- World Bank's Executive Board of Directors has approved USD 108 million loan for Assam, to help the state improve disaster preparedness and enhance flood forecasting.
- India and the World Bank have signed a loan agreement for the construction of the Green National Highway Corridors Project (GNHCP) in four States.
- These four states are-Himachal Pradesh, Rajasthan, Uttar Pradesh and Andhra Pradesh.
- World Bank has signed two complementary loans with India worth USD 500 million each to support and enhance the country's healthcare infrastructure.
- India will be the first country in the world to receive \$100 billion from remittances during 2022, the World Bank.
- **WORLD BANK**
- Founded : 1944
- Headquarters : Washington Dc
- 14th President : Ajay Banga
- MD&CFO : Anshula Kant
- Chief Economist : Carman Reinhart
- Executive Director : Rajesh Khullar
- Member Countries :189
- World Bank Group : 5 (IBRD, IDA, IFC, MIGA and ICSID).
- All of these efforts support the Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity of the poorest 40% of the population in all countries.
- World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF).
- India is a member of IBRD, IFC, IDA and MIGA. The country is not a member of the ICSID



- ✓ The bank cannot use this amount for lending and investment purposes and does not get any interest from the RBI.
- ✓ The CRR applies to scheduled commercial banks, while regional rural banks and NBFCs are excluded.
- ✓ Following are the critical objectives of the CRR:
- ✓ CRR helps control inflation. In a high inflation environment, the RBI can increase CRR to prevent banks from lending more.
- ✓ CRR also ensures banks have a minimum amount of funds readily available to customers, even during huge demand.
- ✓ CRR serves as the reference rate for loans. Also known as the base rate for loans, banks cannot offer loans below this rate.
- ✓ Since CRR regulates the money supply, it boosts the economy whenever required by lowering the CRR.
- ✓ How is the CRR Calculated?
- ✓ There is no CRR formula. In technical terms, CRR is calculated as a percentage of Net Demand and Time Liabilities (NDTL).
- ✓ NDTL for banking refers to the aggregate savings account, current account, and fixed deposit balances held by a bank.

In case a bank fails to maintain its CRR, it will have to pay fines to the RBI because of that default. The fine is charged for the shortfall.

Q.22. In which state will PM Modi unveil the 125-foot tall statue of Bir Lachit Barphukan?

- A) Bihar
- B) Assam
- C) Nagaland
- D) Meghalaya

Answer : B

- ✓ Assam Chief Minister Himanta Biswa Sarma has invited Prime Minister Narendra Modi to unveil the 125-foot tall statue of Bir Lachit Barphukan in Jorhat, Assam during the first week of March this year.
- ✓ Lachit Day is celebrated every year on 24 November to recognize the military genius and unwavering leadership abilities of the famous Ahom Empire commander Lachit Barphukan



STATIC GK Based Current Affairs MCQs 16&17 February 2024

Q.1. What is the other name for “Rupee denominated bonds overseas”?

- A) IPO Bond
- B) Overseas Bond
- C) Indian Rated Bond
- D) Masala Bond

Answer : D

Q.2. Which of the following bank cannot issue Kisan Credit Card?

- A) Regional Rural Bank
- B) Small Finance Bank
- C) Cooperative Bank
- D) Payments Bank

Answer : D

Q.3. Which of the following bank is also known as BRICS Bank?

- A) New Development Bank
- B) ADB
- C) AIIB
- D) IMF

Answer : A

Q.4. Under the Liberalised Remittance Scheme (LRS), what is the maximum amount (total) that can be remitted in a Financial Year?

- A) USD 2,50,000
- B) USD 25,000
- C) USD 1,25,000
- D) USD 1,00,000

Answer : A

Q.5. Which of the following is the authorized Central KYC Records Registry (CKYCR) in India?

- A) CARE
- B) CERSAI
- C) CIBIL
- D) UIDAI

Answer : B



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STUDENT GOT SELECTION IN
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JOURNEY FEELING PROUD (🔥)

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



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

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



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JOURNEY FEELING PROUD

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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JOURNEY FEELING PROUD

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



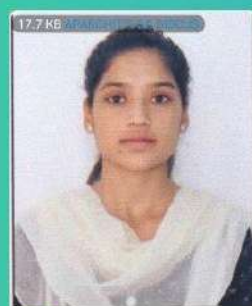
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NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



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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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JOURNEY FEELING PROUD

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