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Hey there,

Your Aparchit sir is here.

I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, support, and respect. Your numerous messages urging me to join YouTube have been instrumental in boosting my confidence and inspiring me to take the plunge. "Your support and love mean the world to me. They provide me the strength and courage to overcome any challenge that comes my way. Knowing that you're always there for me is everything. Please continue to be my rock and support me through thick and thin."

Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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## Top 12 Students Selected in RRB PO With Highest Marks in GA Section





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State - Himachal Pradesh  
Selected as - IBPS PO



Name - Samridhi  
State - Bihar  
Selected as - PO



Name - Jyothy Jagadeesan  
State - Kerala  
Selected as - IBPS PO



Name - Neelam  
State - Jharkhand  
Selected as - IBPS P



Name - Anju  
Selected as - IBPS PO



Name - Christina Dsouza  
State - Maharashtra  
Selected as - IBPS Clerk



Name - Himanshu Gupta  
State - Uttar Pradesh  
Selected as - IBPS PO & Clerk



Name - Anil  
State - West Bengal  
Selected as - RRB PO / RRB Clerk/  
IBPS Clerk



Name - Shivkumar Sharma  
State - Rajasthan  
Selected as - IBPS Clerk



Name - Relsha Dongre  
State - Maharashtra  
Selected as - IBPS Clerk



Name - Maya Mohan  
State - Kerala  
Selected as - IBPS Clerk



Name - Mehalar  
State - Tamilnadu  
Selected as - IBPS Clerk



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**Aparchit 28&29 April English Super Current Affairs MCQ with Facts 2024**  
**By Aparchit Exam Warriors/Kumar Kaushal Sir**

**Q.1. Which company has signed an MoU with Rashtriya Ispat Nigam Limited (RINL) for the supply of 9 lakh metric tonnes of limestone?**

- A) ReNew Power                      B) SJVN Limited  
C) JSW Energy                         D) NTPC Limited

**Answer : D**

- ✓ NTPC inks pact with RINL for supply of limestone
- ✓ A Memorandum of Understanding (MoU) was signed between NTPC Limited and Rashtriya Ispat Nigam Limited (RINL), the corporate entity of Visakhapatnam Steel Plant (VSP), for the supply of 9 lakh metric tonnes of limestone.
- ✓ Limestone is a raw material for the flue-gas desulphurisation system which is being installed at the coal-based thermal plants of the NTPC for reduction of sulphur dioxide emission.
- ✓ This MoU will cater to the needs of various plants of the NTPC.

**NTPC IN NEWS 2023-24**

- NTPC inks pact with RINL for supply of limestone.
- NTPC Limited, India's largest power company, launches the latest edition of Girl Empowerment Mission (GEM), aligned with the Government's Beti Bachao, Beti Padhao initiative.
- NTPC group has inked foreign currency loan agreements worth JPY 30 billion, or roughly \$200 million, with the Japan Bank for International Co-operation (JBIC).
- NTPC Green Energy (NGEL), a wholly owned subsidiary of NTPC, has signed a joint venture agreement with Maharashtra State Power Generation Company (MAHAGENCO) for development of renewable energy parks in Maharashtra
- NTPC Green Energy has entered into an agreement with Andhra Pradesh Industrial Infrastructure Corporation to set up India's largest green hydrogen production plant.
- NTPC Limited gets certified as a Top Employer 2024 in India.
- NTPC Kanti has received the 11th edition of the FICCI Water Award 2023 under the "Industrial Water Use Efficiency" category.





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- NTPC shines as the only Indian PSU to feature in Forbes “World’s Best Employers 2023” List.
- The central government has received about Rs 1,487 crore from NTPC as a dividend tranche.
- NTPC has been honoured with the prestigious Economic Times (ET) HR World Future Skills Awards 2023.
- NTPC climbs up 52 positions to 433rd rank in Forbes’ “The Global 2000” List.
- NTPC Kanti launches Girl Child Empowerment Mission (GeM)-2023.
- NTPC Group’s total installed capacity reaches 72,304 MW with first overseas capacity addition in Bangladesh.
- Country’s largest power generation company NTPC Limited has been conferred with 'ATD Best Awards 2023' by Association for Talent Development (ATD), USA.
- NTPC and Nuclear Power Corporation of India Limited (NPCIL) sign agreement for joint development of nuclear power plants.
- India’s largest power company NTPC Ltd has commissioned India’s first green hydrogen blending project at Kawas, Gujarat.
- About NTPC
- The NTPC which was earlier known as National Thermal Power Corporation of India is owned by the Government of India. It was set up in 1975.
- The Vindhyachal Thermal Power Station in the Singrauli district of Madhya Pradesh, with an installed capacity of 4,760MW, is currently the biggest thermal power plant in India.
- Headquarters: New Delhi
- Chairman and Managing Director: Gurdeep Singh

**Q.2. Which Indian Cricketer has been named ICC Men’s T20 World Cup 2024 Ambassador by the International Cricket Council (ICC)?**

A) Mahendra Singh Dhoni

B) Sachin Tendulkar

C) Rahul Dravid

D) Yuvraj Singh

**Answer : D**

- ✓ Yuvraj Singh becomes ICC Men's T20 World Cup 2024 Ambassador



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- ✓ The International Cricket Council (ICC) has announced India's famous former cricketer Yuvraj Singh as the ambassador for the ICC Men's T20 World Cup 2024 with 36 days to go for the commencement of the grand event.
- ✓ Yuvraj Singh hit six sixes in an over during India's successful Men's T20 World Cup 2007 campaign.
- ✓ Yuvraj Singh joins Chris Gayle and Usain Bolt as previously announced ambassadors. Usain Bolt is a Jamaican international sprinter and eight-time Olympic gold medalist. All this will add to the excitement of the biggest T20 World Cup ever.
- ✓ Yuvraj Singh was one of the key players in India's 2007 T20 World Cup win. This first T20 World Cup was organized in South Africa. In this, India won the first T20 World Cup title by defeating Pakistan.
- ✓ Yuvraj Singh also became the first player to hit six sixes in an over against England in a match of the first T20 World Cup. He did this against Stuart Broad of England.
- ✓ Yuvraj Singh has played all the T20 World Cups till 2016. India has yet to win a World Cup since 2007
- ✓ ICC Men's T20 World Cup 2024:
- ✓ The ICC Men's T20 World Cup will be played from June 1-29, 2024. The ICC Men's T20 World Cup 2024 will be jointly hosted by the United States and West Indies from June 1, 2024.
- ✓ In which co-host USA will face Canada in the opening match at Grand Prairie Stadium in Texas. A total of 55 matches will be played by 20 teams at 9 venues. It will culminate in the final in Barbados on 29 June.
- ✓ First match at Nassau County International Cricket Stadium on June 3: Sri Lanka vs. South Africa. In which 10 teams will participate in eight matches in New York.

**Q.3. The Alliance of Digital India Foundation (ADIF) has signed an MoU with which IIT to promote entrepreneurship and provide support to technology startups?**

- A) IIT Madras
- B) IIT Bombay
- C) IIT Guwahati
- D) IIT Hyderabad

**Answer : C**

- ✓ ADIF and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- ✓ The Alliance of Digital India Foundation (ADIF) has signed n MoU with IIT Guwahati Technology Incubation Centre (IIT Guwahati TIC) to promote entrepreneurship and provide support to technology startups.



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- ✓ Under the agreement, ADIF will provide alliance membership to IITG TIC's portfolio startup companies, giving them access to ADIF's startup toolkit of discounted services, resources and mentorship opportunities.
- ✓ On the other hand, IITG TIC will assist ADIF members through mentoring, market linkages, pitching support, networking events and acceleration programs.

## IIT IN NEWS 2023-24

- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras
- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- French aerospace and defence firm Starburst Accelerator SARL has partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.
- Indian Institute of Technology Guwahati (IIT Guwahati) transferred swine fever vaccine technology to BioMed Pvt. Ltd.
- 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



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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.

**Q.4. Which will become India's first transshipment port?**

- A) Deendayal
- B) Kamarajar
- C) Tuticorin
- D) Vizhinjam

**Answer : D**

- ✓ Vizhinjam Port of Adani Group will run India's 1st transshipments
- ✓ Adani Group's Vizhinjam Port in Kerala has received approval from the shipping ministry to operate as India's first transshipment port. This will be India's first full-fledged deepwater transshipment port.
- ✓ About Transshipment ports



- ✓ Transshipment ports are transit hubs where cargo from one ship is transferred to another on the way to its final destination.
- ✓ World's biggest Transshipment ports are Singapore, Shanghai, Shenzhen, Busan and Hong Kong
- ✓ Importance of Adani's Vizhinjam port
- ✓ Strategic location: The new strategically located port in India will attract large container and cargo vessels, boosting traffic and helping to modernize infrastructure.
- ✓ Part of Maritime India Vision 2030: This development is part of the government's Maritime India Vision 2030, which aims to make India a top destination for manufacturing. Lower shipping costs and increased capacity will benefit domestic manufacturers.
- ✓ Handling Megamax containerships: The port will be one of the world's largest, with the ability to handle Megamax containerships and provide large-scale automation for quick vessel turnaround.
- ✓ Attracting largest container ships: The port is expected to attract the world's largest container ships, which have avoided India until now because its harbors were not deep enough to handle such vessels.
- ✓ Biggest share in international market: The ₹20,000 crore investment in the port will allow India to grab a bigger share of the international maritime trade currently dominated by China.

**Q.5. Who was named the regional winner for the Middle East and North Africa at the 2024 Cambridge Dedicated Teacher Awards in April 2024?**

A) Sylvia Earle  
C) Gina Justus

B) Jane Goodall  
D) May Boeve

**Answer : C**

- ✓ Gina Justus receives 2024 Cambridge Dedicated Teacher Award for MENA.
- ✓ Sharjah Girls Branch teacher Gina Justus has been named regional winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards. Gina Justus is an English High School teacher in Sharjah Girls Branch, United Arab Emirates (UAE).
- ✓ About Gina Justus:
- ✓ Gina Justus is originally from Thiruvananthapuram, Kerala. Gina Justus has been working in the UAE since 2005. Gina Justus was recognized for her excellent mentorship and dedication to charity
- ✓ She is also involved in charity work with the NGO, Reach Worldwide, where she has sponsored five children deprived of education.
- ✓ As a regional winner, Gina Justus won books worth Dh 2,285.50 for her class



- ✓ About the Cambridge Dedicated Teacher Award:
- ✓ The Cambridge Dedicated Teacher Awards is a global competition. It honors exceptional primary and secondary school teachers.
- ✓ In this competition, students, parents and peers can nominate teachers who have made a significant impact on their educational journey.
- ✓ India's Meena Mishra has also been included among the total nine regional winners in this competition. Meena Mishra is a teacher at Dr. Sarvepalli Radhakrishnan International School, Mumbai.

**Q.6. With reference to Small Finance Bank, consider the following statements:**

- 1. It provides financial services and products to low-income individuals and underserved communities.**
- 2. It is not mandatory for these banks to follow Priority Sector Lending norms of Reserve Bank of India.**
- 3. These are required to open at least 25% of their total branches in unbanked rural areas.**

**How many of the above statements are correct?**

- A) Only one                                      B) Only two  
C) All three                                      D) None

**Answer : B**

- ✓ The Reserve Bank of India (RBI) has said small finance banks (SFBs) should have a minimum net worth of Rs 1,000 crore to become universal banks in accordance with the on-tap licensing norms.
- ✓ SFBs are specialized banks that are licensed by RBI to provide financial services and products to low-income individuals and underserved communities, including microfinance and micro-enterprise services, as well as other basic banking services.
- ✓ SFBs are granted the scheduled bank status after being operational and are deemed suitable under section 42 of the RBI Act, 1934.
- ✓ Objectives
- ✓ To provide financial inclusion to these segments of the population who are often excluded from the traditional banking system.
- ✓ SFBs help them to have access to financial products such as small loans, savings, insurance, and other basic banking services.



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- ✓ Eligibility
- ✓ Resident individuals/professionals (Indian citizens), singly or jointly, each having at least 10 years of experience in banking and finance at a senior level are eligible for SFBs.
- ✓ Companies and Societies in the private sector, that is owned and controlled by residents and having successful track record of running their businesses for at least a period of five years.
- ✓ Existing Non-Banking Finance Companies (NBFCs), Micro Finance Institutions (MFIs), and Local Area Banks (LABs) in the private sector, that are controlled by residents and having successful track record of running their businesses for at least a period of five years, can also opt for conversion into small finance banks after complying with all legal and regulatory requirements of various authorities.
- ✓ Other norms to be followed by SFBs:
- ✓ Capital to Risk Weighted Assets Ratio: They are required to maintain a minimum CRAR of 15%.
- ✓ Priority Sector Lending: They are required to extend 75% of their Adjusted Net Bank Credit to Priority Sector Lending.
- ✓ SFBs are required to open at least 25% of their total branches in unbanked rural areas.
- ✓ Required paid up capital: The minimum paid-up voting equity capital for small finance banks shall be Rs.200 crore.
- ✓ Regulation: SFBs are registered as public limited companies under the Companies Act, 2013 and governed by Banking Regulations Act, 1949; RBI Act, 1934 and other relevant Statutes and Directives from time to time
- ✓ Small Finance Bank
- ✓ Raghuram Rajan headed the “High-Level Committee on Financial Sector Reforms” in its 2008 report titled “A Hundred Small Steps” and recommended the setting up of a Small Finance Bank to promote financial inclusion.
- ✓ The first Small Finance Bank to be set up in India was the Capital Small Finance Bank (earlier Capital Local Area Bank ). The Capital Small Finance Bank started its banking operation in April 2016.
- ✓ The main objective of setting up small finance banks is to further financial inclusion. They were to provide the following services;
- ✓ (i) provision of savings facilities, and
- ✓ (ii) supply of credit to small business units, small and marginal farmers, micro and small industries; and other unorganised sector entities through the use of high technology and low-cost operations.







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- ✓ Consumer-to-consumer
- ✓ Consumer-to-business

**Q.8. Who has won the singles title of the 2024 Batch Open Challenger Squash title?**

- A) Velavan Senthilkumar                      B) Tanvi Khanna  
C) Mahesh Mangaonkar                      D) Harinder Pal Sandhu

**Answer : A**

- ✓ National men's Squash champion Velavan Senthilkumar defeated Melvil Scianimanico of France to win the Batch Open Challenger Squash. This was the eighth PSA (Professional Squash Association) title for the US-based Indian Velavan Senthilkumar.
- ✓ The Batch Open was organised by the world squash governing body Professional Squash Association with the host French Squash Federation at Jeu de Paume, Paris, France, from 24-28 April 2024.
- ✓ Famous Indian Squash Player
- ✓ Squash is a court game that is not very popular in India. The game of Squash is also not an Olympic sport. However, the International Olympic Committee has decided to introduce Squash in the Los Angeles Summer Olympics 2028 for the first time.
- ✓ Some of the famous Indian Squash players are as follows.
- ✓ Saurav Ghosal , Dipika Pallikal , Joshna Chinappa.
- ✓ The other current and promising Indian squash players are Harinder Pal Sandhu, who has till now won three times Asian Games, V. Senthilkumar, Anahat Singh, Abhay Kumar Kush Kumar, Mahesh Mangaonkar, Tanvi Khanna and Misha Grewal

**Q.9. Which state is identified as the primary supplier of onions for export?**

- A) Maharashtra                      B) Uttar Pradesh  
C) Punjab                      D) Bihar

**Answer : A**

- ✓ Onion Export in Bangladesh, UAE, Bhutan, Bahrain, Mauritius & Sri Lanka.
- ✓ The government has allowed the export of 99,150 metric tons of onions to six neighboring countries, namely Bangladesh, UAE, Bhutan, Bahrain, Mauritius, and Sri Lanka.



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- ✓ This decision was taken to increase demand in the international market and make sure there are enough onions available domestically. The prohibition on onion export was imposed due to lower Kharif and Rabi crops in 2023-24, compared to the previous year.
- ✓ Nodal Agency for export of Onions
- ✓ The National Cooperative Exports Limited (NCEL) is responsible for exporting onions to six countries. They obtain onions from within the country and sell them through an e-platform at L1 prices, then supply them to the agency or agencies nominated by the destination country at the negotiated rate on 100% advance payment basis.
- ✓ The rates offered by NCEL to buyers take into account market and prices present in the international and domestic markets.
- ✓ Maharashtra, being the largest producer of onions in the country, is the primary supplier of onions sourced by NCEL for export

**Q.10. With which subsidiary of RBI NABARD has partnered to fasten the digital agri loan?**

A) ReBIT

B) RBIH

C) IFTAS

D) DICGC

**Answer : B**

- ✓ NABARD & RBI Developed Innovation Hub to fasten digital Agri lending.
- ✓ National Bank for Agriculture and Rural Development (NABARD) announced that it has collaborated with the Reserve Bank's subsidiary, RBIH, to establish a system for faster processing of agricultural loans.
- ✓ NABARD stated that it plans to integrate its e-KCC loan origination system portal with the Public Tech Platform for Frictionless Credit (PTPFC) of Reserve Bank Innovation Hub (RBIH), which is a wholly-owned subsidiary of the RBI.
- ✓ NABARD has created a digital platform to simplify the process of obtaining Kisan Credit Cards (KCC) for farmers.
- ✓ This platform will be available to cooperative banks and Regional Rural Banks (RRBs).
- ✓ By digitizing the process, farmers can receive credit at their doorstep quickly and banks can work more efficiently, fulfilling NABARD's mission of promoting rural prosperity.
- ✓ NABARD
- ✓ NABARD is a bank in India that helps farmers and rural communities.



- ✓ It was created by the government in 1982 to make sure farming and rural development in India is sustainable and fair.
- ✓ It has helped change the lives of people in rural areas in many ways over the last 40 years.
- ✓ Some of these ways include providing financial help for farming, building infrastructure, enabling people to borrow small amounts of money to start their own businesses, and encouraging people to work together in groups.
- ✓ NABARD continues to help rural areas by using new ideas, technology, and developing organizations that support rural communities.
- ✓ Chairman: Mr. Shaji K V

**Q.11. How many times has the prime minister Narendra Modi participated in the G7 Outreach session?**

- A) three times                      B) four times  
C) five times                         D) six times

**Answer : B**

- ✓ Italian PM Meloni Invites India to G7 Summit meeting in June 2024
- ✓ Italian Prime Minister Georgia Meloni has invited Indian Prime Minister Narendra Modi to the Group of Seven (G7) Outreach session to be held in Borgo Egnazia, Apulia, Italy, from 13 to 15 June 2024. The 2024 G7 presidency is with Italy.
- ✓ PM Meloni called PM Modi and personally extended the invitation. Prime Minister Narendra Modi, in his post on the social media platform X(formerly Twitter), thanked PM Meloni and extended his greetings to Italy on the celebrations of its Liberation Day.
- ✓ Italy observes 25 April as Liberation Day to celebrate the liberation of the country from the Nazi occupation and the end of fascist rule.
- ✓ General election is underway in India, and the election result is to be declared on 4 June 2024. The newly elected prime minister will represent India in the G7 outreach session.
- ✓ G7 Summit and its Outreach Programme
- ✓ The host country of the G7 has the right to invite important non-member countries and international organisations to take part in the annual summit meeting of the group.
- ✓ These meetings in which the member countries of G7 and the invited non-members participate are called the “Outreach Sessions”. Matters of regional and international issues are discussed at these outreach sessions.



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- ✓ India's Participation in the G7 Outreach Session
- ✓ The first Indian prime minister to get an invitation to participate in the G7 Outreach session was Atal Bihari Vajpayee in 2003. France was, at the time, the host of the G7.
- ✓ Prime Minister Manmohan Singh has attended five such meetings. Prime Minister Narendra Modi has attended the G7 outreach session in 2019, 2021, 2022, 2023 (four times). The 2020 G7 summit to be hosted by the US was cancelled due to the Covid.
- ✓ What is the G7 Group ?
- ✓ The G7 is an informal group of seven most industrialised democratic countries which has no permanent secretariat of its own. The G7 was created on the initiative of France to discuss the crisis due to the sudden increase in crude petroleum oils by Arab countries in 1973. The sudden increase in crude petroleum oil is also known as the first global oil shock.
- ✓ Members of G7
- ✓ Initially, the group started as G6 with six members- France, the United States of America, the United Kingdom, Germany, Japan, and Italy.
- ✓ In 1976, it became G7, with Canada becoming its seventh member.
- ✓ In 1997, it became G8 with the inclusion of Russia. However, Russia was later expelled from the group in 2014 after it annexed the Crimea region of Ukraine. After the expulsion of Russia, the group was again renamed G7.
- ✓ The European Union has participated in the G7 meetings since 1977. The European Union is jointly represented by the President of the European Council and the President of the European Commission.
- ✓ Summit Meeting
- ✓ The first Summit meeting of the Heads of State and Government of G7 was held in 1975 in Rambouillet, France.
- ✓ Every year, a member of the G7 hosts the annual summit.
- ✓ The host country, also known as the G7 presidency, rotates annually among member countries in the following order: France, the United States, the United Kingdom, Germany, Japan, Italy, and Canada.
- ✓ Italy currently holds the G7 presidency and will host the 50th G7 Summit in Apulia from June 13 to 15, 2024.



**Q.12. NABARD unveiled its Climate Strategy 2030 document on the occasion of Earth Day. NABARD's Climate Strategy 2030 is based on four key pillars to meet this demand. Which of the following major pillars is not mentioned in this demand?**

- A) Reducing petroleum market
- B) Strategic Resource Mobilization.
- C) Internal Green Transformation of NABARD
- D) Playing a broader Market-Making Role

**Answer : A**

- ✓ National Bank for Agriculture and Rural Development (NABARD) unveiled its Climate Strategy 2030 document on the occasion of Earth Day.
- ✓ The comprehensive strategy aims to address India's escalating need for green financing.
- ✓ Despite the pressing demand, where India requires approximately \$170 billion annually to reach a cumulative total of over \$2.5 trillion by 2030, current green finance inflows are critically insufficient.
- ✓ NABARD's Climate Strategy 2030 is structured around four key pillars to address this demand:
  - (i) Accelerating Green Lending across sectors
  - (ii) Playing a broader Market-Making Role
  - (iii) Internal Green Transformation of NABARD
  - (iv) Strategic Resource Mobilization

**Q.13. AU Small Finance Bank has launched two innovative credit cards AU SPONT Rupay Credit Card and Secured Credit Card NOMO in collaboration with NPCI and VISA, respectively. What is the meaning 'M' in NOMO credit card?**

- A) Money
- B) Multiple
- C) Missing
- D) More

**Answer : C**

- ✓ AU SFB launches multiple products like credit cards with exclusive features
- ✓ Among the latest offerings are two innovative credit cards: the AU SPONT Rupay Credit Card and Secured Credit Card – NOMO (No Missing Out), developed in collaboration with NPCI and VISA, respectively.
- ✓ The NOMO Credit Card marks AU SFB's debut into the realm of secured credit cards, backed by a fixed deposit



- ✓ Additionally, AU SFB has unveiled the AU 0101 Business App, designed to offer customized solutions for proprietorships and MSMEs, alongside AU0101 Version 2.0, engineered to provide customers with an enhanced mobile banking experience, complete with exciting new features.
- ✓ First time in Indian banking industry, AU SFB has also launched ATM Insurance, for the convenience of customers to buy insurance through AU SFB's ATMs with their debit card.
- ✓ AU SFB have also launched WhatsApp Insurance where customer will get policy instantly using WhatsApp platform

**Q.14. Who has been appointed as the Executive Chairman of Agricultural solutions major Coromandel International?**

- A) Arun Alagappan                      B) Sandeep Sharma  
C) Mohan Singh                         D) Rajendra Kumar

**Answer : A**

- ✓ Arun Alagappan appointed as executive chairman of Coromandel International
- ✓ Agricultural solutions major Coromandel International, a part of Chennai-based Murugappa Group, has appointed Arun Alagappan as executive chairman of the company.
- ✓ Alagappan has been the executive vice chairman of the company since February 2021.
- ✓ His appointment comes as A. Vellayan retires from the position of chairman and non-executive director.

**Q.15. The International Cricket Council (ICC) has been named whom as the ambassador for the upcoming ICC Women's T20 World Cup Qualifier?**

- A) Sana Mir                                 B) Smriti Mandhana  
C) Mithali Raj                              D) Nida Dar

**Answer : A**

- ✓ The International Cricket Council (ICC) has announced the appointment of Pakistan cricket legend Sana Mir as the ambassador for the upcoming ICC Women's T20 World Cup Qualifier.
- ✓ Mir represented Pakistan in 226 international games, with 137 of them as captain, will bring her invaluable experience to the event.
- ✓ The Women's T20 World Cup Qualifier will witness 10 teams battling it out for two coveted spots at the ICC Women's T20 World Cup 2024 in Bangladesh.



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- ✓ The teams have been divided into two groups of five, with the top two from each group progressing to the semi-finals. The winners of the semi-finals will secure their place in the T20 World Cup later this year
- ✓ International Cricket Council (ICC)
- ✓ Formation : 15 June 1909
- ✓ Headquarters : Dubai, UAE
- ✓ Chairman : Greg Barclay (New Zealand)
- ✓ New CEO : Geoff Allardice (Australia)
- ✓ Membership : 108 members
- ✓ Deputy Chairman : Imran Khwaja (Singapore).
- ✓ It is the global governing body for cricket.
- ✓ It presides over the ICC Code of Conduct, playing conditions, decision review system and other ICC regulations

## LATEST BRAND AMBASSADOR IN NEWS 2023-24

- Yuvraj Singh : ICC Men's T20 World Cup 2024
- Usain Bolt : 2024 ICC T20 World Cup
- Sana Mir : ICC Women's T20 World Cup Qualifier
- Mahendra Singh Dhoni : Citroen
- Sanjana Sanghi : SPACE India
- Narendra Kumar Yadav : "Fit India" Movement as Brand Ambassador
- Katrina Kaif : Chennai Super Kings as Brand Ambassador for IPL 2024
- Ranveer Singh : boAt
- Deepika Padukone : TECNO
- R Madhavan : Acko
- Sourav Ganguly : brand ambassador of Tripura state to promote tourism
- Sourav Ganguly : Brand Ambassador of Bengal
- Pankaj Tripathi : 'UPI Safety Ambassador
- Mahendra Singh Dhoni : State Bank of India (SBI)
- Katrina Kaif : Luxury Swiss watch brand 'Rado'
- Chetan bhagat : Henry Harvin Education



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- Mohammed Shami : Puma
- Sachin Tendulkar : ICC as the global ambassador of ODI World Cup 2023
- Mahendra Singh Dhoni : JioMart
- Katrina Kaif : Uniqlo
- Hrithik Roshan : lubricants brand Mobilil
- Anushka Sharma : W
- Mahendra Singh Dhoni : Swaraj Tractors
- Iga Świątek : Infosys
- Rafael Nadal : Infosys
- Rahul Dravid : Bharat Petroleum Corporation Limited (BPCL)
- Shah Rukh Khan : ICC World Cup 2023
- Shraddha Kapoor: Asics India Private Limited
- Rashmika Mandanna : Printer company Epson India
- Smriti Mandhana : Wrangler
- Hrithik Roshan : Zebronics TV
- Sachin Tendulkar : Smile Ambassador
- Sania Mirza : Sony Sports Network
- Sourav Ganguly : Brand ambassador of Tripura Tourism
- Virat Kohli : Duroflex
- Alia Bhatt : Gucci, the luxury fashion brand from Italy
- Ayushman Khurana : Wakefit
- Rishabh Pant : Star Sports
- Rohit Sharma : JioCinema
- Virat Kohli : HSBC India
- Ranveer Singh : Star Sports Network
- Shreya Ghodawat : India's ambassador for She Changes Climate
- MC Mary Kom, Farhan Akhtar : Brand ambassadors of IBA Women's World Championships 2023
- Sachin Tendulkar : World's first 'Hand Ambassador' for Savlon India
- Ranveer Singh : Pepsi
- Ayushmann Khurrana : UNICEF India child rights





- Yastika Bhatia and Renuka Singh Thakur : Hyundai Motor India Ltd
- Vir Das : Plant-based meat brand UnCrave
- Harmanpreet Kaur : Puma
- Nikhat Zareen : National Mineral Development Corporation (NMDC)
- Saurav Ganguly : Bandhan Bank 'Jahaan Bandhan, Wahaan Trust' campaign
- Anushka Sharma : Puma
- Deepika Padukone : Pottery Barn
- Virat Kohli : Smart watch Noise
- Praseon Joshi : Uttarakhand State
- Lionel Messi : Byjus

**Q.16. Who is the author of the book titled “The Winner’s Mindset”?**

- A) Rahul Dravid
- B) Chetan Sharma
- C) Ricky Pointing
- D) Shane Watson

**Answer : D**

- ✓ The Winner’s Mindset authored by Shane Watson
- ✓ Shane Watson witnessed one of cricket’s greatest tragedies unfolding on the field. He was one of the players at the Sydney Cricket Ground when Phillip Hughes was felled by a bouncer during a Sheffield Shield match in late 2014.
- ✓ The talented opener, who played for Australia in 26 Tests and 25 ODIs, died at a hospital two days later.
- ✓ Watson feared it could happen to him, too. All it could take is just one ball. Watson overcame that trauma. He became an even better cricketer than he was before, in fact. In the book, The Winner’s Mindset, he tells us how.
- ✓ This is no autobiography, though. It is, if you want to be precise, a self-help book. But to call it just that would be unfair.



**Q.17. Which one of the following statements best describes 'Network as a Service (NaaS)'?**

- A) A cloud service model where customers purchase networking hardware from a provider.
- B) A model where customers set up their own networking infrastructure.
- C) A cloud service model where customers rent networking services from a provider.
- D) A model where networking services are provided free of charge

**Answer : C**

- ✓ In a world of hyper-connectivity, network as a service promises to deliver a better day-to-day user experience.
- ✓ About Network as a Service (NaaS):
- ✓ NaaS is a cloud service model in which customers rent networking services from a cloud vendor instead of setting up their own network infrastructure.
- ✓ NaaS allows customers to operate their own networks without maintaining their own networking infrastructure.
- ✓ Like other cloud services, NaaS vendors run networking functions using software, essentially allowing companies to set up their own networks entirely without hardware. All they need is Internet connectivity.
- ✓ NaaS is a flexible, scalable and affordable option for organizations since it enables them to allocate network resources as needed.
- ✓ NaaS can replace other networking systems that often require more work and provide less agility, such as Virtual Private Networks (VPNs) and Multiprotocol Label Switching (MPLS).

**Q.18. Consider the following statements with reference to the Asset Reconstruction Companies (ARCs):**

1. They are specialized financial institutions that purchase bad debts of a bank and recover those debts by itself.
2. They are registered under the Reserve Bank of India (RBI) and regulated under the SARFAESI Act, 2002.

**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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- ✓ The Reserve Bank of India (RBI) recently released a master direction for asset reconstruction companies (ARCs).
- ✓ About Asset Reconstruction Companies (ARCs):
- ✓ An ARC is a specialized financial institution that purchases the bad debts of a bank at a mutually agreed value and attempts to recover those debts or associated securities by itself.
- ✓ ARCs are registered under the Reserve Bank of India (RBI) and regulated under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (SARFAESI Act, 2002).
- ✓ They function under the supervision and control of the RBI.
- ✓ As per the RBI, ARC performs the functions namely Acquisition of financial assets, Change or takeover of Management or Sale or Lease of Business of the Borrower, Rescheduling of Debts, Enforcement of Security Interest and Settlement of dues payable by the borrower.
- ✓ ARCs take over a portion of the bank's debts, which qualify as Non-Performing Assets (NPAs). Therefore, ARCs are involved in the business of asset reconstruction, securitisation, or both.
- ✓ All the rights previously held by the lender (the bank) in regard to the debt are transferred to the ARC..
- ✓ The required funds to purchase such debts can be raised from Qualified Buyers.
- ✓ Qualified Buyers include Financial Institutions, Insurance companies, Banks, State Financial Corporations, State Industrial Development Corporations, trustee or ARCs registered under SARFAESI and Asset Management Companies registered under SEBI that invest on behalf of mutual funds, pension funds, FIIs, etc.
- ✓ The Qualified Buyers are the only persons from whom the ARC can raise funds.

**Q.19. Consider the following statements with reference to the Patenting Trends in India Report:**

1. The share of patents filed by residents of India has decreased over the last decade.
2. Maximum patent applications were in the field of Automation/Software Development.

**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 : D**

- ✓ Nasscom recently released the Patenting Trends in India report on World Intellectual Property Day.



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- ✓ About World Intellectual Property Day:
- ✓ It is celebrated every year on April 26.
- ✓ The day aims to raise awareness about Intellectual Property (IP) rights and its role in encouraging innovation and creativity to make the world a better place.
- ✓ This day is an opportunity to raise awareness about the need for a balanced approach to intellectual property protection that takes into account the rights of creators and copyright holders, as well as the public interest.
- ✓ The day was established in 2000 by the World Intellectual Property Organisation (WIPO).
- ✓ Official theme for World Intellectual Property Day 2024: 'IP and the SDGs: Building Our Common Future with Innovation and Creativity'.
- ✓ Patenting Trends in India Report:
- ✓ It was released by Nasscom on World Intellectual Property Day.
- ✓ Mirroring global trends, in FY2023, India witnessed 83,000 patents being filed, marking an annual growth rate of 24.6%, the highest in the last two decades.
- ✓ The number of patents granted also witnessed significant growth, rising over 2X between FY2019 and FY2023.
- ✓ The share of patents filed by residents of India has doubled over the last decade, from 33.6 percent of the total filings in the fiscal year 2019 to over 50 percent by the fiscal year 2023.
- ✓ Maximum patent applications were in the field of healthcare, essentially around medical imaging, diagnosing, report generation, and testing.

**Q.20. With reference to NOTA (None of the Above), consider the following statements:**

- 1. It is a ballot option that a voter can choose to apply for instead of giving their vote to any of the contesting candidates.**
- 2. It was used for the first time in the 2019 Lok Sabha elections in India.**
- 3. Votes made to NOTA will not change the outcome of the election.**

**How many of the above statements are correct?**

- |                     |                    |
|---------------------|--------------------|
| <b>A) Only one</b>  | <b>B) Only two</b> |
| <b>C) All three</b> | <b>D) None</b>     |

**Answer : B**



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- ✓ The Supreme Court recently issued a notice to the Election Commission on a plea calling for fresh elections in a constituency where the 'none of the above' option on the EVM gets the maximum votes.
  - ✓ About NOTA (None of the Above):
  - ✓ It is a ballot option that a voter can choose to apply for instead of giving their vote to any of the contesting candidates.
  - ✓ NOTA empowers the electors to express their negative opinions and a lack of support for the contenders.
  - ✓ It gives them the right to reject while maintaining the secrecy of their decision.
  - ✓ When was it first used?
  - ✓ NOTA was used for the first time in the 2013 Assembly elections in five States-Chhattisgarh, Mizoram, Rajasthan, Delhi, and Madhya Pradesh-and later in the 2014 General Elections.
  - ✓ It was introduced into the electoral process following the 2013 Supreme Court directive in the PUCJ versus Union of India case.
  - ✓ How does a person cast a NOTA vote?
  - ✓ The NOTA option in the Electronic Voting Machines (EVMs) is given at the bottom of the candidates' list.
  - ✓ Earlier, in order to cast a negative ballot, a voter had to inform the presiding officer at the polling booth.
  - ✓ Now the voter has just to press the NOTA option on the EVM.
  - ✓ Does NOTA Vote Count?
  - ✓ The Election Commission clarified that votes cast as NOTA are counted but are considered 'invalid votes'.
  - ✓ Even if NOTA votes get the most number of votes in a constituency, the next candidate with the second-most number of votes is declared the winner.
- Therefore, votes made to NOTA will not change the outcome of the election.

**Q.21. Consider the following statements with reference to Lending Service Providers (LSPs):**

- 1. They offer their service to Regulated Entities (REs) for a fee under an outsourcing arrangement.**
- 2. They entail aggregation of loan offers from multiple lenders which enables the borrowers to choose the best available option.**

**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**



- ✓ The Reserve Bank of India (RBI) recently issued the draft regulatory framework for loan products aggregated by lending service providers to ensure transparency for borrowers.
- ✓ About Lending Service Providers (LSPs):
- ✓ LSPs are engaged by the Regulated Entities (REs) (banks or NBFCs) to carry out some functions of RE in connection with lenders' functions on digital platforms.
- ✓ The LSPs generally, under an outsourcing arrangement, offer their services to REs for a fee or commission.
- ✓ RBI defines an LSP as an agent of an RE that carries out one or more functions of the lender, including customer acquisition, underwriting support, pricing support, disbursement, servicing, monitoring, collection, and loan recovery on behalf of the RE.
- ✓ In simple terms, LSPs are loan aggregators which provide loans from their partner REs.
- ✓ In some cases, a RE can also act as an LSP.
- ✓ They are technology-centric entities which have the client reach and are thus capable of offering a marketplace for both lenders and borrowers.
- ✓ LSPs entail aggregation of loan offers from multiple lenders on an electronic platform, which enables the borrowers to compare and choose the best available option to avail a loan from one of the available lenders.

**Q.22. Consider the following statements with reference to Bima Vistaar:**

- 1. It aims to provide a basic social safety net cover with combined features of life and health insurance coverage.**
- 2. The sum assured under the scheme for property cover is Rs 2 lakh.**

**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**

- ✓ Recently, the Insurance Regulatory and Development Authority of India (Irdai) made an announcement regarding the launch of Bima Vistaar and its prices at a summit of insurance CEOs.
- ✓ It is an ambitious all-in-one affordable mass product aimed at the rural areas of the India which is priced at Rs 1,500 per policy.



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- ✓ The product is designed to provide a basic social safety net cover with combined features of life, health, personal accident and property insurances.
- ✓ The sum assured for life, personal accident and property covers is Rs 2 lakh each, while the health cover, known as hospi cash, offers a sum assured of Rs 500 for 10 days, with a maximum amount of Rs 5,000 available without producing bills or documents.
- ✓ Agents selling Bima Vistaar policies stand to earn a commission of 10 per cent, incentivising wider distribution and adoption of the product.
- ✓ These products will be distributed by Bima Vahak. Initially, every gram sabha will have at least one Bima Vahak, who will visit every house in their area and convince them about the product.
- ✓ Significance: It is considered as a mass product for increasing insurance penetration in the country, it is expected that unlike micro insurance products, it will generate a large sales volume.

**Q.23. The Workers' Memorial Day is celebrated on \_\_**

A) 25 April

B) 27 April

C) 26 April

D) 28 April

**Answer : D**

- ✓ Workers' Memorial Day, also known as International Commemoration Day for Dead and Injured Workers occurs every year on 28 April
- ✓ Theme 2024 : 'Climate risks for workers'
- ✓ The day has been organized worldwide by the International Trade Union Confederation since 1996
- ✓ International Trade Union Confederation (ITUC)
- ✓ Headquarters : Brussels, Belgium

**Q.24. The ILO observes the World Day for Safety and Health at Work on which day?**

A) 27 April

B) 28 April

C) 25 April

D) 26 April

**Answer : B**

- ✓ World Day for Safety and Health at Work is observed annually on 28 April to raise awareness for promoting safe, healthy and decent work



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- ✓ The day is promoted by the International Labour Organization (ILO) since 2003 to prevent accidents and illnesses at work
- ✓ Theme 2024 : “The impacts of climate change on occupational safety and health.”
- ✓ International Labour Organization (ILO)
- ✓ Founded : 11 April 1919
- ✓ Headquarters : Geneva, Switzerland
- ✓ Director-General : Gilbert Hougbo ( Togo )
- ✓ Total Member : 187

**Q.25. When is the International Dance Day observed globally?**

- A) 29 April
- B) 28 April
- C) 30 April
- D) 27 April

**Answer : A**

- ✓ International Dance Day is observed globally on 29 April to celebrate the value and importance of the dance, and encourage participation and education in this art form through events and festivals
- ✓ The day 29 April has been chosen as it marks the birth anniversary of Jean-Georges Noverre (1727–1810), who is known as the creator of modern ballet
- ✓ The day was created in 1982, by the Dance Committee of the International Theatre Institute (ITI), the main partner for the performing arts of UNESCO

## **STATIC GK Based Current Affairs MCQs 28&29 April 2024**

**Q.1. The first Public Credit Registry (PCR) was established in which country?**

- A) USA
- B) Japan
- C) China
- D) Germany

**Answer : D**

**Q.2. What is the full form of ARC?**

- A) Amortized Reconstruction Company
- B) Asset Reconstruction Company
- C) Amortized Revalued Company
- D) Asset Revaluation Company

**Answer : B**





**Q.3. In which year was National Centre for Financial Education (NCFE) set up?**

- A) 2012
- B) 2013
- C) 2014
- D) 2015

**Answer : B**

**Q.4. Which of the following is not a promoter of National Centre for Financial Education (NCFE)?**

- A) RBI
- B) SEBI
- C) IRDAI
- D) SIDBI

**Answer : D**

✓ National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

**Q.5. \_ are networks of issuing and acquiring banks through which payment cards of certain brand are processed.**

- A) Card Network
- B) Payment Network
- C) NACH
- D) SWIFT

**Answer : A**

**Q.6. \_\_\_ is the rate charged to a merchant for payment processing services on debit / credit card transactions.**

- A) ADR
- B) MDR
- C) NDR
- D) FDR

**Answer : B**

**Q.7. Government Departments have to make \_\_\_ of their procurement from MSEs.**

- A) 25%
- B) 10%
- C) 50%
- D) 75%

**Answer : A**



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**Q.8. \_\_\_ is the apex body responsible for the development of the MSME sector.**

- A) SEBI
- B) RBI
- C) SIDBI
- D) NABARD

**Answer : C**

**Q.9. Which of the following is the settlement entity for TReDS?**

- A) SEBI
- B) SIDBI
- C) RBI
- D) NPCI

**Answer : D**

**Q.10. In India, MSMEs are defined based on \_\_\_\_\_ in Plant and Machinery / equipment.**

- A) investment
- B) division
- C) limitations
- D) diversification

**Answer : A**



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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



👏👏 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



👏👏 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



👏👏 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



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



👏👏 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



👏👏 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



👏👏 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



👏👏 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