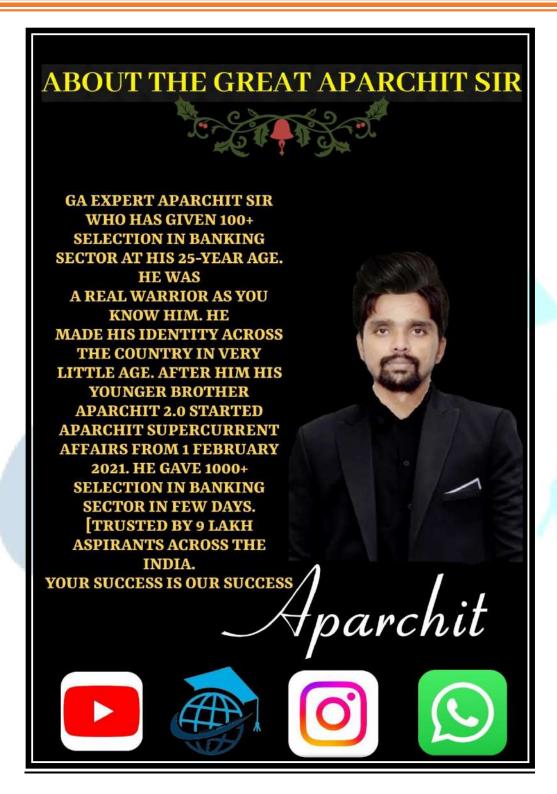


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I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, 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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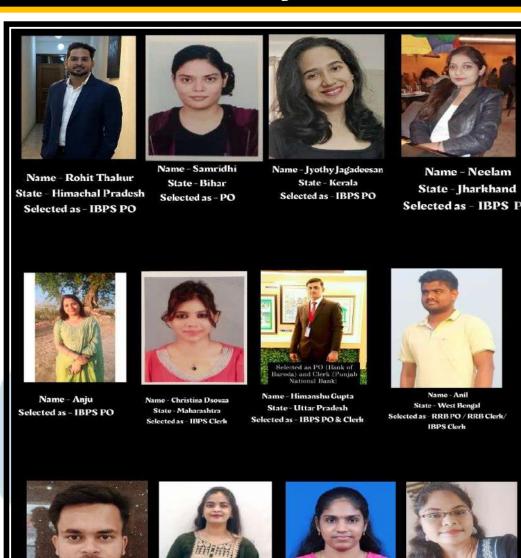






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State - Maharashtra

Selected as - IBPS Clerk

Shivkumar Sharma

State-Rajasthan

Selected as - IBPS Clerk

Name - Mehalar

State - Tamilnadu

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Name - Maya Mohan

State-Kerala

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#### **Aparchit 4 July English Super Current Affairs MCQ with Facts 2024**

By Aparchit Exam Warriors/Kumar Kaushal Sir

#### Q.1. Which state/UT recently organized the 'Hemis festival 2024'?

A) Ladakh

B) Assam

C) Manipur

D) Lakshadweep

#### Answer: A

- ✓ Hemis Tsechu Festival 2024 Commences in Ladakh.
- ✓ Hemis Tsechu, or Hemis Festival, is celebrated annually in Ladakh.
- ✓ Hemis festival is celebrated annually in Ladakh on the 10th day of the Tse-Chu lunar month in the Tibetan calendar, commemorating the birth anniversary of Guru Padmasambhava.
- ✓ Purpose: The festival commemorates the birth anniversary of Guru Padmasambhava, a revered Indian Buddhist mystic and the founder of Tibetan Buddhism

#### **FESTIVAL IN NEWS 2024**

- Hemis Tsechu, or Hemis Festival: Ladakh
- > Ambubachi Mela : Assam
- Saga Dawa Festival : Sikkim
- Koothandavar Festival : Tamil Nadu
- Seng Khihlang Festival : Meghalaya
- hit Exam Warriors Gorsam Kora festival: Arunachal Pradesh
- > Chapchar Kut Festival : Mizoram
- Orange Festival : Nagaland
- Pakke Paga Hornbill Festival : Arunachal Pradesh
- Ethnic Mamani Festival: Ladakh
- ➤ International Camel Festival : Bikaner, Rajasthan
- > Chandubi Festival : Assam
- ➤ International Purple Fest 2024 Goa
- ➤ National Street Food Festival : New Delhi
- Kuno Forest Festival : Madhya Pradesh

'Shar Amartala Torgya' Festival: Arunachal Pradesh

24th Hornbill Festival: Nagaland

Dhillo festival : Goa

#### How long the spacecraft will travel under the Aditya L1 mission? O.2.

A) 3.5 million kilometres

B) 4.5 million kilometres

C) 2.1 million kilometres

D) 1.5 million kilometres

#### Answer: D

- ✓ Aditya-L1 Completes First Halo Orbit around Sun-Earth L1 Point.
- ✓ India's Aditya-L1 spacecraft, the country's first solar mission, has completed its first halo orbit around the Sun-Earth L1 point
- ✓ ISRO conducted a station-keeping maneuver recently to transition Aditya-L1 into its second halo orbit smoothly.
- ✓ Launched on September 2, 2023, the Aditya-L1 mission is an Indian solar observatory stationed at Lagrangian point L1.
- ✓ It was inserted into its targeted halo orbit on January 6, 2024.
- ✓ Aditya-L1 takes approximately 178 days to complete one revolution around the L1 point in its halo orbit.
- ✓ ISRO highlighted the complexity of modeling the spacecraft's dynamics around the Sun-Earth L1 Lagrangian point. Aparchi
- ✓ Aditya-L1 Mission Overview
- ✓ Objective: Study the solar atmosphere, solar magnetic storms, and their impact on Earth's environment.
- ✓ Spacecraft Name: Aditya-L1
- ✓ Developed By: ISRO and Indian Space Research Institutes
- ✓ Orbit: Halo orbit around Lagrange point 1 (L1), 1.5 million km from Earth
- ✓ Mission Director: Nigar Shaji
- ✓ Launch: 2nd September 2023, aboard PSLV C57 at 11:50 IST
- ✓ Orbit Achievement: Reached intended orbit about an hour after launch
- ✓ Insertion at L1 Point: 6th January 2024, 4:17 pm IST
- ✓ Significance: First Indian Sun observation mission

Q.3. SEBI has increased the limit for the Basic Service Demat Account (BSDA) to Rs \_ from Rs 2 lakhs to encourage small investors to participate in the securities market.

A) 5 lakh

B) 10 lakh

C) 12 lakh

D) 15 lakh

#### Answer: B

- ✓ SEBI Raised Basic Demat Account Limit to Rs 10 Lakhs.
- ✓ Securities and Exchange Board of India (SEBI) has increased the limit for the Basic Service Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to encourage small investors to participate in the securities market.
- ✓ The new guidelines will be effective from September 1, 2024, per the SEBI's circular.
- ✓ This move is expected to support the growth of demat accounts, although the rate of increase may be gradual.
- ✓ The basic service demat account (BSDA) is a simplified version of a regular demat account.
- ✓ The maintenance charges of these accounts will be nil for holding securities of over Rs 4 lakh in value, while for value of more than Rs 4 lakh and up to Rs 10 lakh, the same will be Rs 100.
- ✓ For accounts holding securities that are valued over Rs 10 lakh will not be considered BSDA, and therefore regular charges will be levied.

#### **SEBI IN NEWS 2024**

- > SEBI has increased the limit for the Basic Service Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to encourage small investors to participate in the securities market
- > SEBI has reduced the deliverable period for commodity derivatives from the previous 5 days to 3 days. This regulatory change is set to take effect from July 1, 2024.
- ➤ SEBI has launched SCORES 2.0, an upgraded version of its Complaint Redress System (SCORES), to strengthen mechanisms for addressing investor complaints.
- > SEBI has decided to decrease the minimum issue size for public issuance of Zero Coupon Zero Principal Instruments (ZCZP) from Rs 1 crore to Rs 50 lakh.
- LIC to meet regulatory requirements, the SEBI has extended LIC's deadline to achieve a minimum 10% public shareholding.
- LIC, a state-owned insurance giant, now has until May 16, 2027, to fulfill this obligation.

- National Stock Exchange (NSE) gets the final SEBI approval to launch Social Stock Exchange.
- > SEBI has granted approval to CRISIL ESG Ratings & Analytics as a Category 1 provider of ESG ratings, marking a significant development in the realm of environmental, social, and governance (ESG) assessments in India.
- > Securities and Exchange Board of India (SEBI):
- ➤ It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- ➤ The first SEBI chairman was Dr S A Dave (1988-90)
- Madhabi Puri Buch is the current and 10th Chairperson of the SEBI.
- Headquarters : Mumbai
- Q.4. Which bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India?

A) Axis Bank

B) IndusInd Bank

C) HDFC Bank

D) Bandhan Bank

#### Answer: D

- ✓ Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- ✓ As an RBI-appointed agency bank, it also accepts offline payments through its 1,700 branches.
- ✓ The service is available through internet banking, payment gateway, cash, cheque, or demand draft.
- ✓ Bandhan Bank
- ✓ Founded: 2001
- ✓ Founder: Chandra Shekhar Ghosh
- ✓ Headquarters : Kolkata
- ✓ MD & CEO : Chandra Shekhar Ghosh
- ✓ Chairperson : Anup Kumar Sinha
- Q.5. Which bank has received Atal Pension Yojana Annual Award for FY2023-24 by PFRDA?

A) Indian Overseas Bank

B) Bank of India

C) Karnataka Bank

D) Karur Vyasya Bank

#### Answer: B

- ✓ Bank of India receives Atal Pension Yojana Annual Award for FY24
- ✓ Bank of India (BOI) has received multiple awards in recognition of its outstanding performance in various aspects of banking and financial inclusion.
- ✓ BOI has been felicitated with the Atal Pension Yojana Annual Award for FY2023-24 by PFRDA (Pension Fund Regulatory and Development Authority Awards) for the second consecutive year.
- ✓ Additionally, the Bank has been awarded the APY Ultimate Champions Cup while three of its branches have been recognized among the top five branches across India

#### **BOI IN NEWS 2024**

- ▶ Bank of India to raise Rs 10,000 cr via infrastructure bonds.
- ➤ Income Tax department has levied a penalty of Rs 564.44 crore on Bank of India, the public sector lender.
- > Reserve Bank of India (RBI) has imposed a penalty of Rs 1.4 crore on Bank of India for non-compliance with certain regulatory norms.
- Former LIC Chairman M.R. Kumar has been appointed as part-time non-official director and non-executive chairman of Bank of India (BOI).
- > Bank of India (BoI) has launched an exclusive savings bank product for women (Nari Shakti Savings Account) with an independent source of income.
- > Bank of India has inaugurated its IFSC Banking Unit (IBU) at GIFT SEZ area in Gandhinagar
- Bank of India (BOI)
- Founded: 7 September 1906
- > Founder: Ramnarain Ruia
- ➤ Headquarters : Mumbai
- ➤ MD & CEO : Rajneesh Karnatak
- Tagline: Relationship beyond Banking
- Q.6. Which state government has extended the age limit for the Mukhyamantri Majhi Ladki Bahin Yojana to 65 years?
  - A) Gujarat

B) Bihar

C) Maharashtra

D) West Bengal

Answer: C

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- ✓ Maharashtra Chief Minister Eknath Shinde has extended the age limit for the Mukhyamantri Majhi Ladki Bahin Yojana to 65 years.
- ✓ The requirement for women from families owning government land has been removed
- ✓ Eligible beneficiaries to receive ₹1500 monthly aid starting from July.
- ✓ Chief Minister warns against bribery for scheme registration, ensures transparency.
- ✓ Eligible women aged 21 to 65 years will receive a monthly allowance of Rs 1,500 under this scheme.
- ✓ The scheme aims to provide financial relief and empower women by supporting their health, nutrition, and overall well-being

#### **MAHARASHTRA IN NEWS 2024**

- Sujata Saunik Appointed Maharashtra's First Woman Chief Secretary
- ➤ NTPC Green Energy Inks Rs 80,000 Cr MoU With Maharashtra Govt for Green Hydrogen
- > The government of India has approved the construction of a new major port at Vadhavan, situated in the Dahanu taluka of the Palghar district of Maharashtra.
- Ramesh Bais, Governor of Maharashtra, launched a book titled 'Gateways to the Sea: Historic Ports and Docks of Mumbai Region' at Raj Bhavan in Mumbai.
- Maharashtra Cabinet has announced its decision to rename Ahmednagar district as 'Ahilya Nagar'.

  The renaming is in honor of the 18th-century Maratha queen Ahilyabai Holkar
- Q.7. Which of the following has inducted its first-ever indigenous chip-based 4G mobile base station?

A) Indian Navy

B) Indian Air force

C) Indian Army

D) Indian Coast Guard

#### Answer: C

- ✓ Indian Army inducts first indigenous chip-based 4G base station.
- ✓ The Indian Army has inducted its first-ever indigenous chip-based 4G mobile base station
- ✓ Procured from Bangalore-based firm Signaltron through the government e-marketplace portal.
- ✓ Signaltron was founded by Himamshu Khasnis.
- ✓ The chip used in the Sahyadri LTE base stations was developed by Signalchip, a fabless semiconductor company founded in 2010.

#### **INDIAN ARMY IN NEWS 2024**

- Lt General Upendra Dwivedi appointed as the 30th Indian Army Chief.
- ➤ Indian Army to induct Indigenous ASMI submachine gun.
- > DRDO and Indian Army successfully field tested indigenously developed Man-Portable Anti-Tank Guided Missile (MPATGM) weapon system.
- > The Indian Army raises first Apache Squadron in Jodhpur
- Army inducted 'Akashteer Command and Control System' into the Air Defence Corps of the Indian Army to strengthen air defence security
- Army has declared the year 2024 as the 'Year of Technological Absorption
- ➤ Indian Army launches Operation Sarvashakti to wipe out terrorists from Rajouri and Poonch districts of Jammu and Kashmir.
- > Indian Army
- Founded: 26 January 1950
- ➤ Headquarters : New Delhi
- > Army Day: 15 January
- Motto : सेवा परमो धर्म ( "Service Before Self").
- ➤ 30th Chief of the Army Staff (COAS): Upendra Dwivedi
- ➤ K. M. Cariappa was the first Commander-in-Chief (C-in-C) of Indian Army.
- President of India is the Supreme Commander of the Indian Army.
- ➤ Chief of Army Staff (COAS), who is a four-star general.
- ➤ Bipin Rawat was The First Chief of Defence Staff of India.
- Sam Manekshaw was the first army officer of Independent India to be conferred the rank of Field Marshal.

#### Q.8. Which bank has launched Sapphiro Forex Card for Indian students?

A) Yes Bank

B) Axis Bank

C) ICICI Bank

D) HDFC Bank

#### Answer: C

✓ ICICI Bank launches Sapphiro Forex Card for Indian students.

- ✓ ICICI Bank launched a pre-paid 'Student Sapphiro Forex Card' for Indian students heading abroad for higher education.
- ✓ This Visa-powered prepaid card offers a comprehensive solution for managing education-related expenses such as admission and course fees, as well as everyday costs like travel, dining, and groceries.
- ✓ This Card can be applied through the official ICICI Bank website or its banking application, iMobile Pay

#### **ICICI BANK IN NEWS 2024**

- ➤ ICICI Bank launches Sapphiro Forex Card for Indian students.
- ➤ ICICI Bank became the sixth Indian company to surpass \$100 billion market capitalisation, as its stock surged to an all-time high.
- ➤ ICICI Bank Launches 'SmartLock' To Lock/Unlock Banking Services.
- > ICICI Bank introduces UPI for NRIs through international mobile numbers.
- > Pradeep Kumar Sinha to take over as Non-Executive Part-time Chairman of ICICI Bank.
- ➤ HDFC Bank to acquire up to 9.5% stake in ICICI Bank.
- ➤ ICICI Bank Canada Launches 'Money2India (Canada)' Mobile Banking App.
- ➤ iVIS, a subsidiary of Magellanic Cloud, has announced its empanelment with ICICI Bank for the delivery of e-surveillance services across branches.
- > ICICI Bank receives RBI's nod to make Securities a wholly-owned subsidiary.
- ➤ ICICI Bank Introduces 'iFinance,' A One-Stop Solution for Multi-Bank Account Access.
- > IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute
- Industrial Credit and Investment Corporation of India (ICICI) BANK

> Founded: 1994

> HQ: Mumbai, Maharashtra

MD & CEO: Sandeep Bakhshi

Tagline: Hum Hai Na Khayal Apka

Q.9. When is the International Plastic Bag Free Day observed?

**A) 02 July** 

**B) 01 July** 

**C)** 03 July

**D) 04 July** 

#### Answer: C

✓ The International Plastic Bag Free Day is held on July 3 around the world to spread awareness that a plastic bag free world is possible and that sound environmental alternatives to single use plastic bags are available

#### Q.10. Which day of the year is marked as the World Sports Journalists Day?

A) 30 June

**B) 02 July** 

C) 29 June

**D)** 01 July

#### Answer: B

- ✓ World Sports Journalists Day is observed on July 2 every year to celebrate the services of sports journalists for the promotion of sports.
- ✓ Th day was established in 1994 to commemorate 70th anniversary of International Sports Press Association (ISPA).
- ✓ The ISPA was founded in London on the July 2, 1924 during the Summer Olympics in Paris.

#### Q.11. The World UFO Day (WUD) is an annual event, which takes place on\_\_\_\_

A) July 01

**B)** July 04

**C)** July 02

**D)** July 01

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#### Answer: C

- ✓ The World UFO Day (WUD) is held on July 2 every year globally. It is a day dedicated to the existence of Unidentified Flying Objects (UFO) by World UFO Day Organization (WUFODO).
- ✓ WUD aims to raise awareness about the existence of UFOs and encouraging people to think about the possibility of us not being alone in the Universe.
- ✓ Initially, the day was observed on June 24. Later, WUFODO established July 2 to commemorate the day.

#### Q.12. With reference to the Shanghai Cooperation Organisation (SCO), consider the following:

1. Kyrgyzstan

2. China

3. Tajikistan

4. Russia

5. Iran

How many of the countries are members of the SCO?

A) Only two

B) Only three

C) Only four

D) All five

#### Answer: D

- ✓ India has officially announced its participation in the annual summit of the Shanghai Cooperation Organisation (SCO) in Kazakhstan's Astana recently, with the External Affairs Minister leading the delegation.
- ✓ About Shanghai Cooperation Organisation (SCO):
- ✓ It is a permanent intergovernmental international organizationestablished on June 15, 2001, in Shanghai, China.
- ✓ It is the world's largest regional organization by geography and population, covering about 80 percent of the Eurasian landmass and 40 percent of the world population.
- ✓ Objective: Promoting cooperation and peace among its member states, as well as fostering "a new democratic, fair, and rational international political and economic order.
- ✓ Founding Members: Kazakhstan, China, Kyrgyzstan, Russia, Tajikistan, and Uzbekistan.
- ✓ The organization expanded to include India and Pakistan in 2017and Iran in 2023, bringing the total to nine member states.
- ✓ The SCO also includes 3 observer states—Mongolia, Belarus, and Afghanistan.
- ✓ Following the integration of Iran, the SCO now controls 20 percent of the world's oil reserves and 44 percent of its natural gas.
- ✓ The SCO Secretariat based in Beijing.
- ✓ The Executive Committee of the Regional Anti-Terrorist Structure (RATS) based in Tashkent, Uzbekistan.
- ✓ The official languages of the SCO are Chinese and Russian
- Q.13. Nagarajunasagar Srisailam Tiger Reserve (NSTR), recently seen in the news, is located in which state?

A) Karnataka

B) Kerala

C) Andhra Pradesh

D) Tamil Nadu

Answer: C

- ✓ After several decades, the locally extinct Indian gaur has been spotted in the Nagarjunasagar Srisailam Tiger Reserve (NSTR) in Andhra Pradesh. Known as the largest and tallest wild cattle, the gaur (Bos gaurus) is native to South and Southeast Asia. They inhabit evergreen and semi-evergreen forests, and moist deciduous forests with open grasslands, preferring hilly terrains below 1,500-1,800 meters with large, undisturbed forest tracts and abundant water.
- Q.14. Which state has designed the country's first 'inclusive sports manual' for differently-abled to promote sports talents?

A) Jharkhand

B) Uttar Pradesh

C) Kerala

D) Tamil Nadu

#### Answer: C

- ✓ Kerala has developed an inclusive sports manual to nurture the talents of differently abled children in sports.
- ✓ The programme encourages participation from individuals with various disabilities alongside those without.
- ✓ It marks a pioneering effort in India, aiming to support parents in facilitating sports activities for their children, fostering inclusivity and equal opportunities in sports participation.
- Q.15. Which organization announced the New World Soil Health Index at International conference on Soils?

A) UNESCO

B) UNICEF

C) UNEP

D) UNDP

#### Answer: A

- ✓ UNESCO introduced the New World Soil Health Index at an international conference in Morocco to standardize soil quality assessment globally. It aims to monitor soil degradation trends and improvements across different ecosystems.
- ✓ UNESCO will pilot sustainable soil management in ten Biosphere Reserves to develop best practices.
- ✓ Globally, soil degradation affects 75% of land, impacting 3.2 billion people, and is projected to reach 90% by 2050.
- ✓ In India, 32% of land is degraded, with 25% undergoing desertification due to various factors including deforestation and industrial pollution.

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#### STATIC GK Based Current Affairs MCQs 4 July 2024

Q.1.	What is the other	name for "Rupe	e 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

Q.6. A bank which is incorporated in a country where it has no physical presence and is unaffiliated to any regulated financial group is known as?

A) common bank

B) incorporated bank

C) small bank

D) shell bank

Answer: D



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- ✓ "Shell bank" means a bank which is incorporated in a country where it has no physical presence and is unaffiliated to any regulated financial group.
- Q.7. \_\_\_ refers to replacement of actual card details with an alternate code called the "token".
  - A) Reorganisation

B) Altering

C) Tokenisation

D) Codenisation

Answer: C

- Q.8. What is the tenor range of dated Government securities?
  - A) 5 years to 40 years

B) 5 years to 30 years

C) 5 years to 20 years

D) 10 years to 30 years

Answer: A

Q.9. What is the minimum net owned fund required by non-banking financial institution to register with RBI?

A) Rs. 100 lakh

B) Rs. 300 lakh

C) Rs. 200 lakh

D) Rs. 500 lakh

Answer: C

Q.10. Bank credit to registered NBFCs for on-lending to micro and small enterprises up to \_\_\_ per borrower are eligible for classification as priority sector lending

A) Rs. 20 lakh

B) Rs. 10 lakh

C) Rs. 50 lakh

D) Rs. 25 lakh

Answer: A



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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 -<u>1373006773</u> 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 - <u>2283002821</u> BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB



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