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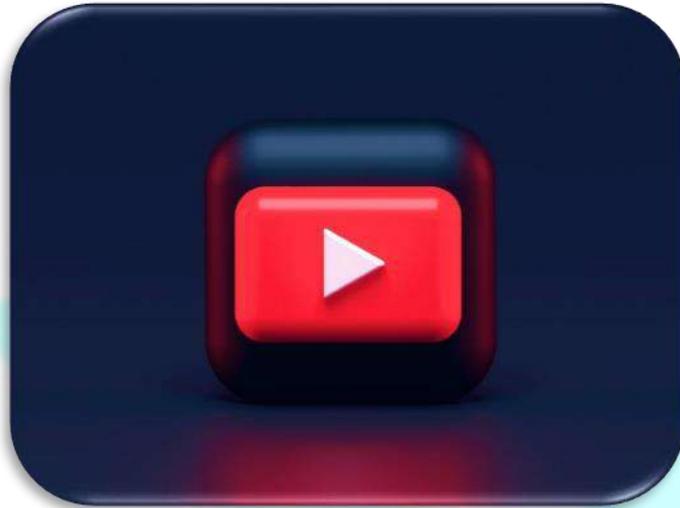


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Hey there,

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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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/
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Name - Shivkumar Sharma
State - Rajasthan
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Name - Relsha Dongre
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LATEST GOVERNMENT SCHEME IN NEWS 2024

- Prime Minister Narendra Modi attended the National PM Vishwakarma Program held in Wardha, Maharashtra, on 20 September 2024 to celebrate the first anniversary of the PM Vishwakarma Scheme.
- The PM Vishwakarma scheme is a five-year central sector scheme that aims to support 18 traditional crafts done traditionally by families using hands and tools.
- The central government has allocated Rs.13,000 crore for the scheme from 2023-24 to 2027-28.
- They are provided loans at the rate of 5 per cent.
- They are eligible for loans up to Rs one lakh in the first installment and up to Rs two lakh in the second installment.
- The central government has approved the launch of the 'Biotechnology Research Innovation and Entrepreneurship Development (Bio-RIDE)' scheme of the Department of Biotechnology(DBT), Union Ministry of Science and Technology.
- The newly approved Bio-RIDE will continue from 2021-22 to 2025-26 during the 15th Finance Commission period.
- The proposed outlay for the scheme is Rs.9197 crore for 2021-2025-26.
- PM Modi has approved a new scheme, Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA), to improve the socio-economic condition of the country's tribal majority villages and aspirational districts.
- The duration of the PMJUGA scheme is five years.
- The total allocation for the scheme is Rs.79,156 crore, of which the central government's share will be Rs.56,333 crore, and the State government's share will be Rs. 22,823 crore.
- Nirmala Sitharaman, Union Finance Minister, launched the NPS Vatsalya scheme for minors.
- The NPS Vatsalya will be regulated by the Pension Fund Regulatory and Development Authority (PFRDA).
- National Pension System (NPS) Vatsalya is for minors under 18 years of age and who are residents of India.
- The NPS Vatsalya account is not for non-resident Indians (NRI).



- The minimum contribution under the NPS Vatsalya scheme is Rs 1000 per year, with no maximum limit.
- The parents can contribute on behalf of the minor.
- The lock-in period is three years.
- PM Modi Narendra Modi, has approved the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) scheme to promote the adoption of electric vehicles and their manufacturing in the country.
- The PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme lasts two years and has a total outlay of Rs 10,900 crore.
- Union Ministry of Heavy Industries will implement the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme.
- Narendra Modi, the Union Cabinet approved the fourth phase of the Pradhan Mantri Gram Sadak Yojana (PMGSY).
- The PMGSY-IV will be a centrally sponsored scheme to be implemented by the Union Rural Development Ministry.
- The duration of the PMGSY-IV is five years, from 2024-25 to 2028-29.
- The total outlay for the PMGSY-IV for its entire duration is Rs 70,125 crore.
- The central government's share is Rs 49,087.50 crore, and the State government's share is Rs 21,037.50 crore.
- Under the PMGSY-IV, 62,500 Km of all-weather roads/bridges will be built and upgraded to connect the 25,000 unconnected rural villages

Q.2. Which one of the following Acts is proposed to be amended by the Banking Laws (Amendment) Bill, 2024?

- A) Reserve Bank of India Act, 1934 B) State Bank of India Act, 1955
C) Banking Regulation Act, 1949 D) All of the above

Answer : D

- ✓ The Lok Sabha recently passed the Banking Laws (Amendment) Bill, 2024 by a voice vote.
- ✓ **About Banking Laws (Amendment) Bill, 2024:**



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- ✓ It introduces significant changes aimed at improving governance in the banking sector and enhancing customer convenience.
- ✓ The bill seeks to amend five acts: the Reserve Bank of India Act, 1934; the Banking Regulation Act, 1949 (or the BR Act); the State Bank of India Act, 1955; the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970; and the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980.
- ✓ **Highlights of the Bill:**
- ✓ Key provisions include allowing bank account holders to nominate up to four individuals for their accounts, with an option for successive or simultaneous nominations.
- ✓ Locker holders, however, will be restricted to successive nominations.
- ✓ The bill also proposes a revision to the definition of "substantial interest" for directorships, raising the threshold from ₹5 lakh to ₹2 crore.
- ✓ Additionally, the tenure of directors (excluding chairpersons and whole-time directors) in cooperative banks will increase from 8 to 10 years, aligning with the Constitution (Ninety-Seventh Amendment) Act, 2011.
- ✓ It would allow a director of a Central Cooperative Bank to serve on the board of a State Cooperative Bank.
- ✓ The Bill also seeks to give greater freedom to banks in deciding the remuneration to be paid to statutory auditors.
- ✓ It also seeks to redefine the reporting dates for banks for regulatory compliance to the 15th and last day of every month instead of the second and fourth Fridays.

Q.3. Consider the following statements regarding the Oilfields (Regulation and Development) Amendment Bill, 2024:

1. It includes any naturally occurring hydrocarbon, coal bed methane and shale gas/oil in the category of mineral oils.
2. It also empowers the Central Government to make rules on the merger and combination of petroleum leases.

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



- ✓ Malware, or malicious software, is a type of programme or file that steals data and damages or destroys the computer and its system. Cybercriminals or hackers use malware. Common types of malware are computer viruses, worms, spyware, Trojan horses, and ransomware.
- ✓ 28 % of the attacks on mobile phones in the world were reported from India.
- ✓ After India, the United States was second, followed by Canada, South Africa, and the Netherlands.
- ✓ The United States remains the top target of Internet of Things (IoT) device attacks, followed by Singapore, the United Kingdom, Germany, and Canada.

Q.7. Who is the first Indian to win a medal in the Asian Esports Games?

- A) Naman Mathur
- B) Tanmay Singh
- C) Aaditya Sawant
- D) Pavan Kampelli

Answer : D

- ✓ Pavan Kampelli won the first-ever medal for India in the Asian Esports Games. Pavan Kampelli also nicknamed “Mr Tomboy”, won a bronze medal in the e-football event at the 2024 Asian Esports Games in Bangkok, Thailand.
- ✓ The Asian Esports Games 2024 were held in Bangkok, Thailand, from 25 November to 1 December 2024.
- ✓ Esports is becoming popular in the world, where players play games over the internet through electronic devices like mobile phones, gaming consoles etc.
- ✓ The International Olympic Committee will host the inaugural Olympic Esports Games in Saudi Arabia in 2025.
- ✓ **Bronze Medal for Pavan Kampelli**
- ✓ Pavan Kampelli won a historic bronze medal for India in the e-football event. He defeated 2022 eFootball World Finals Winner (Mobile), Asgard Azizi of Indonesia, 2-1, to win the bronze medal.
- ✓ Pawan Kampelli won a \$ 500 cash prize for his bronze medal win in the Games.
- ✓ Also, for the first time, an Indian has won a medal in an international e-football event.
- ✓ Nattawat Namburee of Team Thailand won the gold medal, and Malaysia’s Ahmad Muhaimin “Minbappe” Abdul Razak won the silver.
- ✓ Thailand topped the medal chart with 2 gold medals.



Q.8. Which wildlife reserve has been notified as the 57th Tiger Reserve of the Country?

- A) Srivilliputhur Megamalai Reserve of Tamil Nadu
- B) Dholpur – Karauli Tiger Reserve of Rajasthan
- C) Ramgarh-Vishdhari Reserve of Rajasthan
- D) Ratapani Tiger Reserve of Madhya Pradesh

Answer : D

- ✓ **57th Tiger Reserve of India : Ratapani Tiger Reserve, Madhya Pradesh.**
- ✓ Union Ministry of Environment, Forest and Climate Change has notified Ratapani Tiger Reserve of Madhya Pradesh as the 57th Tiger Reserve of the country under the centrally sponsored scheme Project Tiger.
- ✓ In November this year, the Union Ministry notified Guru Ghasidas-Tamor Pingla Tiger Reserve of Chhattisgarh as the 56th Tiger Reserve of India.
- ✓ **About the Ratapani Tiger Reserve, Madhya Pradesh**
- ✓ The Ratapani Tiger Reserve is situated in the Raisen and Sehore districts of Madhya Pradesh.
- ✓ It is spread over 1271.4 sq km, and the reserve's core area is 763.8 sq km.
- ✓ Nestled in the Vindhyan hills, the reserve has many historical monuments, such as the UNESCO World Heritage Site “Bhimbetka Rock Shelters,” Ginnourgarh Fort, Keri Mahadeo, Ratapani Dam, and Jholiyapur Dam.
- ✓ The forest in Ratapani is dry deciduous and moist deciduous type.
- ✓ **8th Tiger Reserve of Madhya Pradesh**
- ✓ The recently notified Ratapani Tiger Reserve is the eighth Tiger Reserve of the state; others are Kanha, Pench, Bandhavgarh, Satpura, Veerangana Durgavati Tiger Reserve, Panna, and Sanjay-Dubri.
- ✓ Madhya Pradesh has the largest Tiger Reserves in the country under Project Tiger.
- ✓ The Government of India launched Project Tiger in 1973 as a Centrally Sponsored Scheme
- ✓ **List of newly tiger reserves**
- ✓ Ratapani Tiger Reserve of Madhya Pradesh as the 57th Tiger Reserve of the country.
- ✓ Guru Ghasidas-Tamor Pingla Tiger Reserve, Chhattisgarh, as the 56th Tiger Reserve of the country.
- ✓ Mhadei Wildlife Sanctuary in Goa is India's 55th tiger reserve.
- ✓ India's 54th tiger reserve is the Dholpur-Karauli Tiger Reserve in Rajasthan.



- ✓ The 53rd tiger reserve in India is Ranipur Tiger Reserve in Uttar Pradesh.
- ✓ Ramgarh Vishdhari Sanctuary in Rajasthan is India's 52nd tiger reserve.
- ✓ Jim Corbett National Park in Uttarakhand was India's first tiger reserve and the first site for the Project Tiger initiative, which began in 1973.
- ✓ The Government of India launched Project Tiger in April 1973.
- ✓ India has an estimated 3,682 tigers, which is about 75% of the world's wild tiger population.
- ✓ Madhya Pradesh has the highest tiger population in India, with 785 tigers, an increase from 526 in 2018, followed by Karnataka (563), Uttarakhand (560) and Maharashtra (444).

TIGER RESERVE IN NEWS 2024

- Ratapani has been declared the 8th Tiger Reserve area of Madhya Pradesh
- Union Ministry for Environment, Forest and Climate Change has notified Guru Ghasidas-Tamor Pingla Tiger Reserve of Chhattisgarh as the 56th Tiger Reserve of India.
- Ratapani Sanctuary is stretching its arms to get the status of a tiger reserve, and the government is serious in this regard.
- About Ratapani Wildlife Sanctuary:
- Location: Situated in Raisen and Sehore districts of Madhya Pradesh.
- Pench Tiger Reserve recently launched an advanced Artificial Intelligence (AI) system for the early detection of forest fires.
- Pench Tiger Reserve of Maharashtra has become India's first and Asia's fifth tiger reserve with 'Dark Sky Park'.
- Arunachal Pradesh approves constitution of Special Tiger Protection Force for three Tiger Reserves.
- Bihar's second tiger reserve to come up in Kaimur sanctuary
- After the Valmiki Tiger Reserve (VTR) in West Champaran district, Bihar is set to get a second tiger reserve in Kaimur district (Kaimur Wildlife Sanctuary) by the end of the year.
- Veerangana Durgavati Tiger Reserve becomes the 7th tiger reserve of Madhya Pradesh and 55th in India.
- India got its 54th tiger reserve in Rajasthan's Karauli and Dholpur districts with the National Tiger Conservation Authority (NTCA) approving a proposal.
- India's Tiger Population Reaches 3,925 with 6.1% Annual Growth Rate, Holds 75% of Global Wild



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- 25th Hornbill Festival : Nagaland
- Naga King Chilli festival : Nagaland
- Hemis Tsechu, or Hemis Festival : Ladakh
- Ambubachi Mela : Assam
- Saga Dawa Festival : Sikkim
- Koothandavar Festival : Tamil Nadu
- Seng Khihlang Festival : Meghalaya
- 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
- Dhillio festival : Goa
- Longte Festival : Arunachal pradesh

Q.11. Which country was the largest source of Foreign Direct Investment (FDI) to India in the July-September 2024 quarter?

A) United States

B) Japan

C) China

D) Singapore

Answer : D

- ✓ Singapore emerged as the largest source of Foreign Direct Investment (FDI) to India in the July-September 2024 quarter, contributing 50% of the total USD 13.6 billion inflows, which marked a 43% increase compared to the previous year.



- ✓ However, it clarifies that mineral oils will not include coal, lignite, or helium.
- ✓ For cases of violation of rules, the bill provides to hike the punishment and penalty from a current fine of Rs 1000 to Rs 25 lakhs.
- ✓ In cases of exploring, prospecting, and production without a valid lease, a penalty of Rs 25 lakhs and continued violations will attract a penalty of Rs 10 lakh per day.
- ✓ Appeals against the decision of the adjudication officer can be filed at the Appellate tribunal specified in the Petroleum and Natural Gas Board Regulatory Board Act, 2006.

Q.15. Consider the following statements regarding the Aravalli Green Wall Project:

1. It is an initiative of the Union Ministry of Environment, Forest and Climate Change.

2. It focuses on agroforestry and pasture development to enhance the livelihoods of local communities

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

- ✓ India's delegation, led by the Union Ministry of Environment, Forest and Climate Change, will participate in the United Nations Convention to Combat Desertification (UNCCD) COP16 in Riyadh and showcase its Aravalli Green Wall Project.
- ✓ The project is a major initiative of the Environment, Forest and Climate change to green the 5 km buffer area around Aravalli Hill.
- ✓ It is part of the Union Environment Ministry's vision to create green corridors across the country to combat land degradation and desertification.
- ✓ The project covers the states of Haryana, Rajasthan, Gujarat and Delhi - where the Aravalli hills landscape span over 6 million hectares of land.
- ✓ The project will involve planting native species of trees and shrubs on scrubland, wasteland and degraded forest land, along with rejuvenating and restoring surface water bodies such as ponds, lakes and streams.



Q.16. Which technologies are uniquely bundled in the Pro-Active Governance and Timely Implementation (PRAGATI) platform?

- A) Artificial intelligence, blockchain and video conferencing.
- B) Digital data management, video conferencing and geospatial technology.
- C) Quantum computing, data analytics and geospatial technology.
- D) Cloud computing, machine learning and video conferencing.

Answer : B

- ✓ The government's Pro-Active Governance and Timely Implementation (PRAGATI) platform has transformed the delivery of the country's infrastructure projects, a report by Oxford University's Saïd Business School and the Gates Foundation has said recently.
- ✓ **About PRAGATI platform:**
- ✓ It is a multi-purpose and multi-modal platform that is aimed at addressing common man's grievances and simultaneously monitoring and reviewing important programmes and projects of the Government of India as well as projects flagged by State Governments.
- ✓ It is also a robust system for bringing e-transparency and e-accountability with real-time presence and exchange among the key stakeholders.
- ✓ The platform was launched on March 25, 2015.
- ✓ The system has been designed in-house by the PMO team with the help of the National Informatics Center (NIC).
- ✓ The PRAGATI platform uniquely bundles three latest technologies: Digital data management, video conferencing and geospatial technology.
- ✓ It is a three-tier system (PMO, Union Government Secretaries, and Chief Secretaries of the States).

Q.17. With reference to the National Housing Bank (NHB), consider the following statements:

1. It is a statutory body established to promote Housing Finance Companies (HFCs) in India.
2. It is a fully owned subsidiary of the Reserve Bank of India (RBI).
3. It supervises and regulates HFCs in India.

Which of the statements given above is/are correct?



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A) 1 only

B) 2 and 3 only

C) 1 and 3 only

D) 1,2 and 3

Answer : A

- ✓ Aviom India Housing Finance has informed its creditors about an ongoing audit by the National Housing Bank (NHB) following the discovery of fraudulent transactions during a recent onsite supervisory inspection.
- ✓ **About National Housing Bank (NHB):**
- ✓ It is an apex agency established to promote housing finance companies (HFCs) in India.
- ✓ It is an All-India Financial Institution (AIFI) wholly owned by the Government of India (GoI).
- ✓ NHB supervises HFCs, while regulation of HFCs is with the Reserve Bank of India (RBI).
- ✓ The National Housing Policy, 1988, envisaged the setting up of NHB as the apex-level institution for housing.
- ✓ RBI contributed the entire paid-up capital.
- ✓ NHB is wholly owned by the GoI post the 24 April 2019 notification of RBI i.e. The entire paid-up capital of NHB is held by the government.
- ✓ Head Office: New Delhi
- ✓ NHB RESIDEX: It is the country's first official housing price index (HPI). It captures movements in the prices of residential real estate prices.

Q.18. Consider the following statements regarding Global One-Stop Centres:

1. These centres aim to provide comprehensive assistance to women in vulnerable situations.
2. These centres will be established by the Union Ministry of External Affairs in UAE and Saudi Arabia.

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

- ✓ Ministry of External Affairs' proposal to establish nine One-Stop Centres (OSCs) has received approval from the Empowered Committee of the Ministry of Women and Child Development.



Q.21. Where is the headquarters of the Asian Electronic Sports Federation (AESF)?

- A) France
B) Hong Kong
C) Switzerland
D) United States

Answer : B

- ✓ About Asian Electronic Sports Federation (AESF)
- ✓ The Asian Electronic Sports Federation (AESF) was founded in 2018.
- ✓ It is the governing body of esports in Asia and is recognised by the Olympic Council of Asia.
- ✓ Headquarters: Hong Kong

Q.22. In which country martial law was imposed by the President and revoked within hours?

- A) North Korea
B) South Korea
C) Brazil
D) Switzerland

Answer : B

- ✓ **Martial Law imposed and revoked In South Korea after public protest.**
- ✓ In a fast-changing political situation in South Korea, President Yoon Suk Yeol imposed “martial law” in the country on the night of 3rd December 2024 and had to rescind his declaration after the South Korean Parliament passed a resolution against it in the early morning of 4 December 2024.
- ✓ Since its establishment in 1948, the Republic of Korea, or South Korea, has been mostly under military rule until the establishment of the current democratic system in 1987.
- ✓ Martial Law in South Korea has been imposed 16 times, and the last one was imposed in 1979 when the military dictator and President of South Korea, Park Chun Hee, was assassinated in 1979.
- ✓ Since the establishment of the present constitutional system in 1987, this was the first instance of martial law being imposed in the country.
- ✓ **What is Martial Law?**
- ✓ Martial law refers to the suspension of the country’s constitution and the replacement of civilian rule with military rule.
- ✓ Martial law is also called an ‘emergency’ in which the existing laws, fundamental rights of the citizen, civil authority, and the ordinary administration of justice are suspended.
- ✓ Almost every constitution provides for martial law. In India, martial law is called an emergency, and it was last imposed in 1975 by the Indira Gandhi government.



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- ✓ About the Republic of Korea or South Korea
- ✓ It is a highly industrialised country in Asia and a member of the OECD(Organisation for Economic Co-operation and Development).
- ✓ Capital: Seoul
- ✓ Currency: South Korean Won
- ✓ President: Yoon Suk Yeol

STATIC GK Based Current Affairs MCQs 4 December 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).



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👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
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 - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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



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



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



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

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STUDENT GOT SELECTION IN
IBPS RRB CLERK
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JOURNEY FEELING PROUD

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



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IBPS RRB CLERK
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JOURNEY FEELING PROUD

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



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IBPS RRB CLERK
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JOURNEY FEELING PROUD.

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



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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



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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