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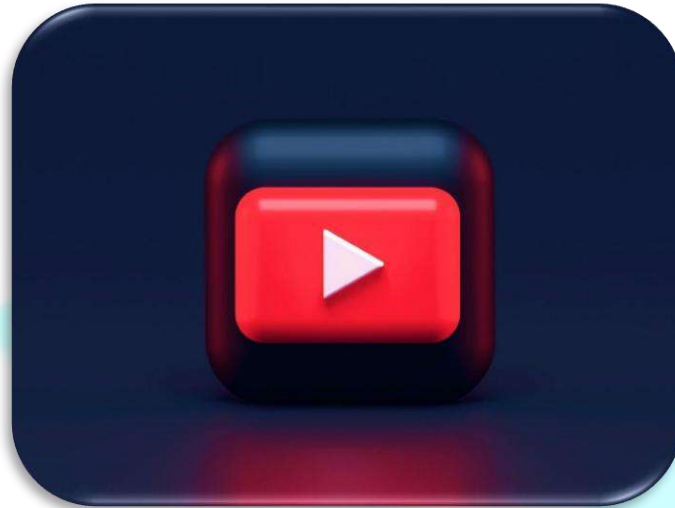


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Hey there,

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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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 PO



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 - Reeksha 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 21 January 2026 English Super Current Affairs MCQ with Facts By Aparchit Exam Warriors/Kumar Kaushal Sir

Q. 1. Who has been approved by the RBI for re-appointment as the Whole-time Director (Deputy Managing Director) of HDFC Bank, effective April 19, 2026?

- A) Sashidhar Jagdishan B) Atanu Chakraborty
C) Kaizad Bharucha D) Ramesh Lakshminarayanan

Answer: C

- RBI Approves **Kaizad Bharucha** Appointment at HDFC Bank.
- RBI has approved the continuation of senior leadership at HDFC Bank, reinforcing stability at India's largest private sector lender.
- The approval covers the re-appointment of Kaizad Bharucha as a whole-time director on the bank's board for a fresh three-year term beginning April 19, 2026.
- Bharucha will continue in his role as Whole-time Director and Deputy Managing Director.
- HDFC Bank is India's largest private sector bank by assets.

HDFC BANK IN NEWS 2025

- HDFC Bank integrated the Reserve Bank of India's (RBI) Central Bank Digital Currency (CBDC), the Digital Rupee (₹), into its online merchant payment platform, SmartGateway.
- HDFC Bank is in the news for being named India's most valuable brand by Kantar BrandZ, surpassing TCS with a brand value of nearly \$45 billion.
- HDFC Bank has been barred from onboarding new customers at its Dubai International Financial Centre branch by the local regulator.
- The International Finance Corporation (IFC) has committed \$150 million to HDFC Capital Advisors's H-DREAM Fund to promote green and affordable housing in India.
- VinFast India partners with HDFC Bank to deliver comprehensive EV financing solutions.
- Zomato Partners with Tata Digital to Launch Unlimited Rewards on Online Food Orders Paid Via the Tata Neu HDFC Bank Credit Card.

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- PhonePe and HDFC Bank have launched a co-branded credit card, available in two variants, "Ultimo" and "UNO," which integrates with the UPI network to provide rewards on everyday spending.
- NTPC signed a \$750 million foreign currency loan with Bank of Baroda and HDFC Bank's International Financial Services Centre (IFSC) units in GIFT City, Gandhinagar.

HDFC BANK:

- **Founded :** 1994
- **Founder :** Hasmukhbhai Parekh
- **HQ :** Mumbai, Maharashtra
- **MD & CEO :** Sashidhar Jagdishan
- **Tagline :** We understand your world

Q. 2. Which Indian private sector bank did the CCI approve Emirates NBD Bank to acquire a majority stake in on January 20, 2026?

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

Answer: C

- The Competition Commission of India (CCI) has approved Emirates NBD Bank's acquisition of a majority stake in RBL Bank Limited.
- The acquisition involves a controlling stake of up to 74% (and not less than 51%) of the total paid-up equity share capital of RBL Bank.
- The transaction involves a primary infusion of approximately USD 3 billion (approx. Rs 26,850 crore).

Q. 3. What percentage of stake did the CCI approve for Emirates NBD to acquire in RBL Bank?

- A) Up to 26%
- B) Up to 51%
- C) Up to 74%
- D) 100%

Answer: C

- Competition Commission of India (CCI) approved the acquisition of a majority stake in RBL Bank by Dubai-based Emirates NBD Bank (P.J.S.C.).

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- The deal involves acquiring between 51% and 74% of the total paid-up equity share capital of RBL Bank.

STAKES IN NEWS 2025

- SBI and Amundi India Holding hold 61.91% and 36.36% stake in SBIFML respectively.
- Mahindra & Mahindra sold its entire 3.5% stake in RBL Bank for Rs. 6.78 billion.
- Life Insurance Corporation (LIC) increased its holdings in Tata Consumer Products to 8.65% and in Dabur India to 6.99%.
- Punjab National Bank (PNB) sold a 10% stake in Canara HSBC Life Insurance through an Offer for Sale (OFS) during the company's IPO, reducing its stake from 23% to 13%.
- New York-based Blackstone is set to invest approximately ₹6,197 crore (around \$705 million) to acquire a 9.99% stake in Federal Bank.
- Abu Dhabi's International Holding Company (IHC) is acquiring a 41.2% stake in the Indian company Sammaan Capital (formerly Indiabulls Housing Finance) for ₹8,850 crore (\$1 billion).
- Japanese bank SMBC increased its stake in YES Bank from 20% to 24.22% by acquiring an additional 4.22% through an off-market purchase from CA Basque Investments, a Carlyle Group affiliate.
- Swiggy has sold its entire 12% stake in Rapido for ₹2,399 crore to two existing investors, Prosus and WestBridge Capital.
- Saudi Aramco is likely to take a 20% stake in Bharat Petroleum Corporation's (BPCL) planned Ramayapatnam refinery-cum-petrochemical complex (RcPC) in Andhra Pradesh.
- JSW Paints will acquire a 75% stake in Akzo Nobel India for approximately Rs 9,000 crore, which includes brands like Dulux.
- Carlyle Group sold a 2.6% stake in YES Bank for ₹1,775 crore in June 2025.

Q. 4. Who has received SEBI nod for a ₹10,000 crore IPO, which is expected to be a pure offer for sale (OFS)?

- A) NTPC Green Energy
C) PhonePe

- B) HDB Financial Services
D) Hyundai Motor India

Answer: C

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- PhonePe has received approval from SEBI to launch an IPO with a target of approximately ₹10,000 crore, which is expected to be primarily a pure offer for sale (OFS).

PhonePe:

- **Founded :** 2015
- **Headquarters :** Bengaluru, Karnataka
- **Founder :** Sameer Nigam, Rahul Chari & Burzin Engineer
- **CEO :** Sameer Nigam.

Q. 5. Which AI platform secured a ₹270 crore sponsorship deal with the BCCI for the IPL starting in 2026?

- | | |
|---------------------|-----------------------|
| A) ChatGPT (OpenAI) | B) Claude (Anthropic) |
| C) Gemini (Google) | D) Llama (Meta) |

Answer: C

- Board of Control for Cricket in India (BCCI) signed a sponsorship deal worth ₹270 crore with Google's AI platform Gemini.
- **Sponsor:** Google's AI platform, Gemini.
- **Duration:** Three years, starting with the 2026 IPL season.
- **Value:** Approximately ₹270 crore.
- **Context:** AI brands are becoming major sponsors following the Indian government's actions against real-money gaming (RMG) advertising.
- **Rival Action:** ChatGPT, a rival AI platform, also became a sponsor for the Women's Premier League (WPL).
- **Other Sponsors:** Apollo Tyres replaced Dream11 as the principal jersey sponsor in a ₹579 crore agreement.

Q. 6. Which company has retained its position as the world's most valuable IT services brand for the eighth consecutive year in 2026?

- | | |
|------------------------------------|-------------------|
| A) Tata Consultancy Services (TCS) | B) Infosys |
| C) Accenture | D) IBM Consulting |

Answer: C

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- ### D) Tata Consultancy Services (TCS)

D) NTT DATA

D) Wipro

12



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- In 2026, Tata Consultancy Services (TCS) and Infosys maintained their dominance as the most valuable Indian IT service brands, ranking 2nd and 3rd globally, respectively.

Most Valuable Indian IT Service Brands (2026 Ranking):

1. TCS (Tata Consultancy Services)

- Brand Value: \$21.2 billion.
- Ranking: #1 in India; #2 globally for the fifth consecutive year.

2. Infosys

- Brand Value: \$16.4 billion.
- Ranking: #2 in India; #3 globally.
- Note: Named the fastest-growing IT services brand over the past six years with a 15% CAGR.

3. HCLTech

- Brand Value: \$9 billion.
- Ranking: #3 in India; #8 globally.

4. Wipro

- Brand Value: \$6.3 billion.
- Ranking: #4 in India; #9 globally.

5. Tech Mahindra

- Brand Value: \$3.4 billion.
- Ranking: #5 in India; #12 globally

Q. 10. Which team won their maiden Vijay Hazare Trophy title in the 2025–26 season?

- A) Saurashtra
C) Vidarbha

- B) Tamil Nadu
D) Karnataka

Answer: C

- Vidarbha cricket team won their maiden Vijay Hazare Trophy 2025–26.
- Vidarbha cricket team won their first Vijay Hazare Trophy by defeating two-time champions Saurashtra by 38 runs.
- **Final Match Venue:** Bengaluru
- **Sports:** Cricket



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- **Final:** The final was played between Vidarbha and Saurashtra.
- **Champion:** Vidarbha cricket team.
- **Runner up:** Saurashtra
- **Final match margin:** Vidarbha beat Saurashtra by 38 runs.
- **Player of the match:** Atharva Taide scored a significant 128 runs to anchor Vidarbha's innings.
- **Player of the Tournament:** Aman Mokhade, belongs to the Vidarbha cricket team.
- The victory marked Vidarbha's maiden triumph in the Vijay Hazare Trophy competition, an important milestone for the team in Indian domestic cricket.

Q. 11. The Vijay Hazare Trophy is associated with which sport?

- A) Football
- B) Hockey
- C) Basketball
- D) Cricket

Answer: D

Indian Domestic cricket Trophies:

- Ranji Trophy, Irani Cup, Duleep Trophy, Vijay Hazare Trophy, Syed Mushtaq Ali Trophy & Deodhar Trophy.

List of Important Cups & Trophies:

- **Football:** FIFA World Cup Trophy, UEFA Champions League Trophy, FA Cup, Copa América, and the Durand Cup (Asia's oldest).
- **Cricket:** ICC Cricket World Cup Trophy, The Ashes (England vs Australia), Champions Trophy, Ranji Trophy (India), and Asia Cup.
- **Tennis:** Davis Cup (Men's), Billie Jean King Cup (Women's), Wimbledon Trophy, and the Australian, French, and US Open Trophies.
- **Golf:** Ryder Cup (Europe vs USA), Walker Cup, The Masters (Augusta), and the Claret Jug (British Open).
- **Badminton:** Thomas Cup (Men's), Uber Cup (Women's), and Sudirman Cup (Mixed Team).
- **Hockey (Field & Ice):** Sultan Azlan Shah Cup, Aga Khan Cup, Stanley Cup (Ice Hockey), and Beighton Cup.



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- **Basketball:** Larry O'Brien Championship Trophy (NBA), William Jones Cup, and BC Gupta Trophy.
- **Rugby:** Webb Ellis Cup (Rugby World Cup), Calcutta Cup, and Bledisloe Cup
- **Polo:** Ezra Cup, King's Cup, and Radha Mohan Cup.
- **Horse Racing:** Kentucky Derby Trophy, Grand National Cup, and Blue Riband Cup.
- **Table Tennis:** Swaythling Cup (Men's) and Corbillon Cup (Women's).
- **Chess:** World Chess Championship and Naidu Trophy.
- **Rowing:** Wellington Trophy.

Q. 12. Which state is planning to announce India's first "State Bacterium" to boost good microbes?

- | | |
|---------------|----------------|
| A) Tamil Nadu | B) Karnataka |
| C) Kerala | D) Maharashtra |

Answer: C

- Kerala became the first state in India to announce a "state bacterium" to promote awareness of beneficial microbes.
- The announcement was made during the inauguration of the Centre of Excellence in Microbiome (CoEM).
- **Objective:** To boost innovation and awareness regarding beneficial microbes in health, agriculture, and environmental sectors.

Q. 13. Who is the author of the book Chalice of Ambrosia: Ram Janmabhoomi – Challenge and Response?

- | | |
|----------------------------|---------------------|
| A) C. P. Radhakrishnan | B) Nripendra Mishra |
| C) Surendra Kumar Pachauri | D) Vinod Rai |

Answer: C

- Vice President Dr C. P. Radhakrishnan launched the book Chalice of Ambrosia: Ram Janmabhoomi– Challenge and Response in New Delhi.
- The book is authored by Surendra Kumar Pachauri, a former secretary to the Government of India.
- Dr Radhakrishnan stated that Ram Mandir at Ayodhya represents a defining moment in India's civilisational journey, where faith, law, and democracy converged.



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- The 2019 Supreme Court verdict fulfilled the aspirations of millions and highlighted the strength of Indian democracy.

Q. 14. Where was the 6th edition of the Khelo India Winter Games 2026 officially inaugurated?

- A) Gulmarg, Jammu & Kashmir
- B) Leh, Ladakh
- C) Shimla, Himachal Pradesh
- D) Manali, Himachal Pradesh

Answer: B

Q. 15. Which new sport was introduced for the first time in the 2026 edition of the games?

- A) Ice Hockey
- B) Alpine Skiing
- C) Figure Skating
- D) Snowboarding

Answer: C

Q. 16. What is the official mascot for the 6th edition of the Khelo India Winter Games?

- A) Ammu the Great Hornbill
- B) Savaj the Asiatic Lion
- C) Sheen-E-She (Shan) the Snow Leopard
- D) Veera the Elephant

Answer: C

- The 6th edition of the Khelo India Winter Games (**KIWG**) 2026 officially commenced on January 20, 2026, in Leh, Ladakh.
- **Host Cities & Phases:** The games are divided into two parts:
- **Leh (Ladakh):** Hosting ice sports (Ice Hockey and Ice Skating) from January 20 to 26, 2026.
- **Gulmarg (Jammu & Kashmir):** Will host the snow sports leg (Alpine Skiing, Snowboarding, etc.) later in the year.
- **Inauguration:** The event was officially opened at the NDS Ice Hockey Stadium in Leh by the Lieutenant Governor of Ladakh, Kavinder Gupta.
- **Mascot & Theme:** The mascot for the 2026 edition is Sheen-E-She (Shan), a snow leopard representing the resilience of the Himalayas. The theme is "Nurturing Winter Sports Excellence".



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- **New Additions:** Figure Skating, an Olympic sport, has been introduced as a competitive discipline for the first time in the 2026 edition.

Q. 17. Which of these states did President Murmu greet on their Statehood Day on January 21, 2026?

- A) Arunachal Pradesh & Mizoram B) Sikkim & Goa
C) Manipur, Meghalaya & Tripura D) Telangana & Andhra Pradesh

Answer: C

- On January 21, 2026, President Droupadi Murmu extended Statehood Day greetings to the people of Manipur, Meghalaya, and Tripura.
- These three states attained full statehood on January 21, 1972, under the North-Eastern Areas (Reorganisation) Act, 1971.
- **Statehood Date:** January 21, 1972.
- **Significance:** 2026 marks the 54th anniversary of their statehood.
- **Themes of Greeting:** The President highlighted their "rich cultural legacy, vibrant traditions, and extraordinary natural beauty".
- **Sikkim:** Celebrated its 50th Statehood Day on January 10, 2026.
- **Arunachal Pradesh & Mizoram:** Their Statehood Day falls on February 20.

Q. 18. In which year did Manipur, Meghalaya, and Tripura attain full statehood?

- A) 1963 B) 1972
C) 1987 D) 1975

Answer: B

Q. 19. Which state has India's largest population of saltwater crocodiles in natural habitat?

- A) Gujarat B) Maharashtra
C) Kerala D) Odisha

Answer: D



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- A drone-based survey by the Odisha Forest and Environment Department shows that the saltwater crocodile population is increasing.
- The saltwater crocodile is the largest and heaviest living reptile and is also known as the estuarine or Indo-Pacific crocodile.
- It lives in saltwater, brackish wetlands, rivers, and mangroves.
- The species is found along India's east coast, Southeast Asia, northern Australia, and Micronesia.
- In India, it occurs in Odisha, West Bengal, and the Andaman and Nicobar Islands, with Odisha having the highest population in natural habitat.
- It is classified as Least Concern by the International Union for Conservation of Nature (IUCN).

Q. 20. Which city is the host of 2nd Global Buddhist Summit 2026?

- A) Bengaluru
C) Chennai

- B) Hyderabad
D) New Delhi

Answer: D

- The International Buddhist Confederation (IBC) with the Ministry of Culture will organise the 2nd Global Buddhist Summit on 24–25 January 2026 at Bharat Mandapam, New Delhi.
- The Summit is held under the theme “Collective Wisdom, United Voice, and Mutual Coexistence”.
- It highlights the relevance of Buddha Dhamma values like compassion, wisdom, harmony, and coexistence.
- The event builds on the first Summit held in 2023. About 200 global delegates, including Supreme Patriarchs, monks, scholars, and leaders, will participate.

Q. 21. Which state government announced an annual literary award named “Semmozhi Illakiya Virudhu (Classical Language Literary Award)?

- A) Tamil Nadu
C) Kerala

- B) Karnataka
D) Odisha

Answer: A



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- Tamil Nadu Chief Minister MK Stalin announced an annual literary award named “Semmozhi Illakiya Virudhu (Classical Language Literary Award)”.
- The award carries a cash prize of Rs 5 lakh for each language.
- In the first phase, awards will be given for Tamil, Telugu, Kannada, Malayalam, Odiya, Bengali, and Marathi.
- The initiative was announced following cancellation of the Sahitya Akademi awards due to alleged political intervention by the Union Culture Ministry.
- The state government will act as patron, while independent experts will handle the selection process.

Q. 22. What is the rank of India in Asia Manufacturing Index (AMI) 2026?

- | | |
|-----------|------------|
| A) Fourth | B) Fifth |
| C) Sixth | D) Seventh |

Answer: C

- India ranked sixth among 11 Asian countries in the Asia Manufacturing Index (AMI) 2026, showing the need to strengthen manufacturing competitiveness.
- The Asia Manufacturing Index (AMI) measures competitiveness across eight key pillars and 43 sub-parameters.
- The index is in its third year and is released by Dezan Shira and Associates.
- Dezan Shira and Associates is a pan-Asian market entry advisory firm headquartered in Hong Kong.
- Malaysia rose to second place in 2026, replacing Vietnam.
- Vietnam slipped to third position.
- Singapore moved up to fourth among developed economies.
- South Korea dropped one rank to fifth.
- These changes indicate intensifying competition within Asia’s manufacturing sector.

Q. 23. Mount Aso, that was recently seen in news, is located in which country?

- | | |
|-----------|-------------------|
| A) Japan | B) China |
| C) Russia | D) United Kingdom |

Answer: A



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- Authorities launched a major search after a helicopter went missing near the highly active Mount Aso volcano in Japan.
- Mount Aso is located in Kumamoto Prefecture (Ken), Kyushu, Japan.
- It rises to an elevation of about 1,592 metres.
- It is the largest active volcano in Japan.
- Mount Aso has the world's largest active caldera, about 114 kilometres in circumference.

Q. 24. Atal Pension Yojana (APY) was launched in which year?

- A) 2015
C) 2022

- B) 2018
D) 2024

Answer: A

- The Union Cabinet approved continuation of Atal Pension Yojana (APY) up to Financial Year (FY) 2030–31.
- The scheme will receive government support for promotional, developmental activities, and gap funding.
- Promotional efforts will expand awareness and coverage among unorganised sector workers.
- Gap funding will ensure financial viability and long-term sustainability of Atal Pension Yojana (APY).
- It supports financial inclusion and India's transition towards a pensioned society.
- It was launched on 9 May 2015.
- APY offers a guaranteed pension of ₹1,000–₹5,000 per month after age 60. As of 19 January 2026, APY has over 8.66 crore subscribers, strengthening Viksit Bharat @2047 vision.



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STATIC GK Based Current Affairs MCQs 21 January 2026

Q. 1. In which year was Tata Consultancy Services (TCS) founded?

- A) 1956
- B) 1968
- C) 1972
- D) 1980

Answer: B

Q. 2. Where is the legal headquarters of Accenture?

- A) New York, USA
- B) London, UK
- C) Dublin, Ireland
- D) Bermuda

Answer: C

Q. 3. Which company developed the Gemini AI model?

- A) OpenAI
- B) Microsoft
- C) Google
- D) Meta

Answer: C

Q. 4. Which organization developed ChatGPT?

- A) Google
- B) Microsoft
- C) OpenAI
- D) Meta

Answer: C

Q. 5. What does the acronym "GPT" stand for in ChatGPT?

- A) General Purpose Text
- B) Global Pre-training Tool
- C) Generative Pre-trained Transformer
- D) Graphical Protocol Technology

Answer: C



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Q. 6. Who is the current CEO and a co-founder of OpenAI?

- A) Elon Musk
- B) Mira Murati
- C) Sam Altman
- D) Greg Brockman

Answer: C

Q. 7. Who is widely known as the "Father of Artificial Intelligence (AI)"?

- A) Alan Turing
- B) John McCarthy
- C) Elon Musk
- D) Charles Babbage

Answer: B

Q. 8. Who is the author of The Wealth of Nations?

- A) Karl Marx
- B) John Maynard Keynes
- C) Adam Smith
- D) Alfred Marshall

Answer: C

Q. 9. Who is the author of the landmark textbook "Principles of Economics" first published in 1890?

- A) Adam Smith
- B) Paul Samuelson
- C) Alfred Marshall
- D) John Maynard Keynes

Answer: C

Q. 10. Who is the founder of HDFC (Housing Development Finance Corporation)?

- A) Deepak Parekh
- B) Aditya Puri
- C) Hasmukhbhai Parekh
- D) Keki Mistry

Answer: C



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KALIYAMCORTHY
ROLL NO - 2120035944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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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
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STATE - HARYANA



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NAME - PRAVEEN
ROLL NO - 1801005276
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



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

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



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



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



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



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JOURNEY FEELING PROUD

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