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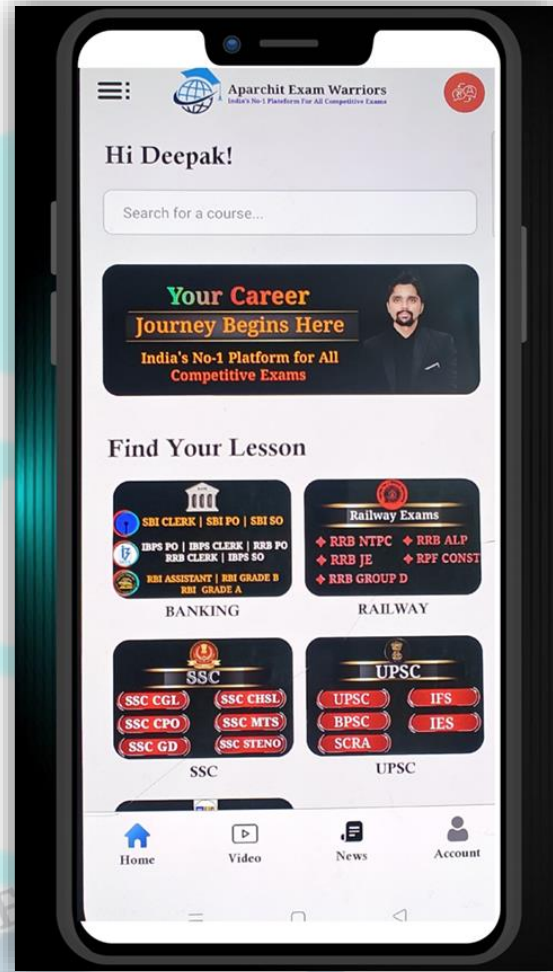
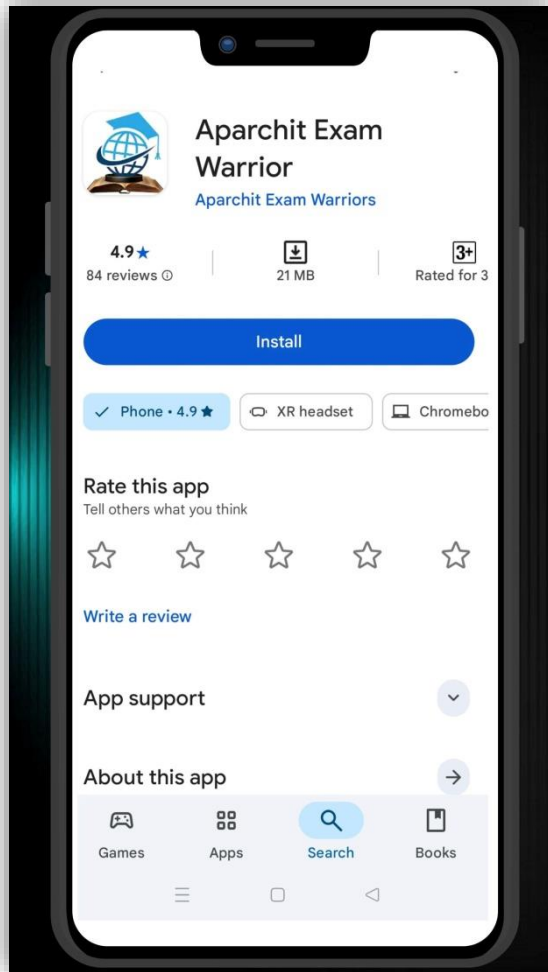
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About Aparchit 2.0 Sir PDFs

Aparchit Sir is not just an educator, but a seasoned aspirant who has successfully Cracked SSC(2019) & Defence(2020), Bank (SBI PO & RRB Clerk 2022) Examinations . Having navigated the evolving patterns of these major recruitment boards, Deep understands the fine line between "**general news**" and "**exam-relevant current affairs.**"

Having been on both sides of the desk, He focuses only on "**Exam-Relevant**" content, filtering out the noise to save your most precious resource—time.

His method goes beyond rote memorization; He bridges the gap between Current affairs and Static GK to help you tackle the analytical questions now common in **Banking, Insurance and SSC -pattern exams.**

Founder of **Aparchit Exam Warrior** YouTube channel he is dedicated to simplifying complex topics for aspirants across India.

He is committed to simplifying complex current affairs into digestible, revision-friendly notes that stay with you until the final exam day.

Every topic in the PDF is curated based on a deep analysis of **previous years' questions (PYQs)** and recent trends across major government boards.



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- **RBI unveils medium-term strategy framework 'Utkarsh 2029'.**
- Reserve Bank of India (RBI) has unveiled its medium-term strategy framework, **Utkarsh 2029**, covering the period from **April 2026 to March 2029**.
- This roadmap aims to transform the RBI into a "world-class, full-service central bank" by focusing on modern technologies and global financial integration.
- **Key Facts about Utkarsh 2029: -**
- **Timeframe:** The strategy guides policy priorities for three years, from **FY 2026-27 to FY 2028-29**.
- **Structure:** It consists of **49 deliverables** organized under **six strategic pillars**:
- **Robust Regulations:** Simplification of rules and reduction of compliance burdens.
- **Customer Centricity and Inclusive Finance:** Strengthening grievance redressal and scaling the **Unified Lending Interface (ULI)** for low-cost credit.
- **Competitive Markets:** Improving pricing transparency in the Government Securities (G-Sec) market and boosting retail participation.
- **Effective Technology:** Developing a framework for **Artificial Intelligence (AI)** and **Quantum Computing**, including an indigenous, purpose-built **Large Language Model (LLM)** for internal use.
- **Future-ready Organisation:** Focus on upskilling staff and embedding sustainability and climate awareness.
- **Global India:** Internationalisation of the **Indian Rupee (INR)**, global expansion of **UPI**, and exploring cross-border **CBDC** arrangements.
- **Modernization:** Includes **Project Sa-Mudra** for currency management modernization and full digitalization of all internal processes.
- **Leadership:** The framework was approved by the RBI Central Board under the chairmanship of Governor **Sanjay Malhotra**.



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Q. 6. Which bank overtook ICICI Bank to become India's second-largest lender by market capitalization as of early April 2026, returning to this position for the first time since August 2019?

A) HDFC Bank

B) Axis Bank

C) State Bank of India (SBI)

D) Kotak Mahindra Bank

Answer: C

- **State Bank of India (SBI)** has reclaimed its position as India's **second-largest** lender by market capitalization, surpassing ICICI Bank for the first time since August 2019.
- **Key Facts (April 2026): -**
- **Reclaimed Position:** This is the first time SBI has held the #2 spot since **August 6, 2019**.
- **Market Valuations:**
- **HDFC Bank:** ~₹11.26 trillion (Rank 1)
- **SBI:** ~₹9.04 trillion (Rank 2)
- **ICICI Bank:** < ₹9.17 trillion (Rank 3).
- **Sector Resilience:** The shift occurred during a period where **18 of the top 20** Indian banks saw valuation declines due to geopolitical tensions in the Middle East and foreign investor outflows.
- **Performance Drivers:** SBI's stability was bolstered by a record quarterly net profit of **₹21,028 crore** in the preceding quarter and improving asset quality (Gross NPA at 1.57%).

SBI IN NEWS 2025-26

- ☞ State Bank of India (SBI) has reclaimed its position as India's second-largest lender by market capitalization, surpassing ICICI Bank for the first time since August 2019.
- ☞ State Bank of India (SBI) raised ₹6,051 crore through its second Basel III-compliant Tier II bond issuance for the financial year 2025–26.
- ☞ SBI Beats TCS To Become India's 4th-Largest Firm By Market Cap
- ☞ State Bank of India will sign a €150 million credit line with KfW for climate-friendly energy projects.



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- ❧ SBI MD Ashwini Kumar Tewari has been reappointed from January 2026 to December 2027.
- ❧ Government of India has appointed Ravi Ranjan as the new Managing Director (MD) of the State Bank of India (SBI).
- ❧ State Bank of India (SBI) will discontinue its mCASH facility on OnlineSBI and YONO Lite starting December 1, 2025, to improve payment security and encourage the use of modern methods like UPI, IMPS, NEFT, and RTGS.
- ❧ State Bank of India (SBI) recently became the sixth Indian company to achieve a valuation of over USD 100 billion in November 2025.
- ❧ The other five companies already in the USD 100 billion club are Reliance Industries, HDFC Bank, Bharti Airtel, Tata Consultancy Services (TCS), and ICICI Bank.
- ❧ SBI has launched an annual award program called SBI-STAR (Staff Talent Acknowledgement & Recognition) to recognize employee excellence in areas beyond their professional roles, such as arts, sports, and social work
- ❧ SBI became a Special Category Client (SCC) of the India International Bullion Exchange (IIBX) in November 2025, enabling it to facilitate gold imports and transactions through the exchange.
- ❧ SBI has committed to raising the share of women in its total workforce to 30% by 2030.
- ❧ State Bank of India (SBI) Chairman C S Setty announced the bank aims to increase its asset size from its current 20% of India's GDP to 25% by 2047.
- ❧ SBI and BoB are leading the establishment of the Indian Digital Payment Intelligence Corporation (IDPIC), a new non-profit entity to combat digital fraud in real time.
- ❧ State Bank of India (SBI) has indeed been honored with the 'World's Best Consumer Bank 2025' and 'Best Bank in India 2025' awards by the New York-based financial publication Global Finance.
- ❧ SBI issued ₹7,500 crore in Tier-II bonds on October 17, 2025.
- ❧ Amount: ₹7,500 crore.
- ❧ Coupon Rate: 6.93%.
- ❧ Maturity and Call Option: 10-year tenor with a call option after 5 years
- ❧ State Bank of India (SBI) has announced the listing of its Regulation S bonds worth \$500 million at NSE-IX in GIFT City, Gujarat.



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☞ SBI plans to raise up to ₹20,000 crore by issuing Basel III-compliant Additional Tier 1 and Tier 2 bonds to domestic investors in FY26.

☞ STATE BANK OF INDIA (SBI)

☞ Founded : 1 July 1955

☞ Headquarters : Mumbai, Maharashtra

☞ Chairman : Challa Sreenivasulu Setty

☞ Imperial Bank of India was previous name of SBI

☞ The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.

☞ Tagline of State Bank of India

(1) Pure Banking Nothing Else

(2) With you all the way

(3) A bank of the common man

(4) The banker to every Indian

(5) The Nation banks on us.

☞ It is one of the largest and oldest banks in India.

Q. 7. The Government of India has extended the Minimum Export Price (MEP) of US\$ 1,400 per metric ton (FOB) until December 31, 2026, for the export of which of the following commodities?

A) Basmati Rice

B) Onions

C) Natural Honey

D) Wheat

Answer: C

- The MEP of US\$ 1,400 per metric ton (FOB) has been extended until December 31, 2026.
- Indian government, through the Directorate General of Foreign Trade (DGFT), has extended the Minimum Export Price (MEP) of US\$ 1,400 per metric ton on natural honey until December 31, 2026.
- This move ensures continued price discipline and aims to protect domestic producers from undercutting in international markets.



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• Key Facts About Indian Honey Exports :-

- **Policy Origin:** The MEP on honey was first introduced in March 2024 to regulate quality and address under-invoicing concerns in global markets
- **Major Markets:** The primary destinations for Indian natural honey are the **US, UAE, Saudi Arabia, and Qatar.**
- **Leading Producer States:** Uttar Pradesh (17%) is the top producer, followed by West Bengal (16%), Punjab (14%), Bihar (12%), and Rajasthan (9%).
- **Support Initiatives:** The government promotes scientific beekeeping through the National Beekeeping and Honey Mission (NBHM) as part of the "**Sweet Revolution**" to boost farmer income

Q. 8. According to the Asian Development Bank (ADB), what is the projected GDP growth rate for India in FY2026?

A) 6.7%

B) 6.9%

C) 7.1%

D) 7.3%

Answer: B

- **ADB Projects India's GDP to Moderate to 6.9% in FY2026, Rising to 7.3% in FY2027.**
- Asian Development Bank (ADB), in its Asian Development Outlook (ADO) April 2026 report, has raised India's GDP growth forecast for the 2026-27 (FY27) fiscal year to 6.9%.
- This is an upward revision from its previous projection of 6.5% made in December 2025.
- ADB attributed the revision to **strong domestic demand**, resilient consumption, and structural reforms.
- It specifically highlighted the benefits of trade agreements with the **European Union** and lower **US tariffs** on Indian goods.
- Key Facts from the ADB April 2026 Outlook :-
- **Growth Projections:**
- **FY 2025-26 (FY26):** Projected at **7.6%**, marking a moderation from the previous year's high base.
- **FY 2026-27 (FY27):** Forecast raised to **6.9%** (up from 6.5%).



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- **FY 2027-28 (FY28):** Expected to accelerate further to **7.3%**, driven by the 8th Pay Commission salary hikes and private consumption.
- **Inflation Outlook:**
- Inflation is expected to **more than double** to **4.5% in FY27** (up from 2.1% in FY26) due to rebounding food and oil prices.
- It is projected to ease back to **4.0% in FY28** as global commodity prices stabilize.
- **Comparative Standing:**
- ADB's 6.9% forecast for FY27 aligns with the Reserve Bank of India's (RBI) projection.
- In contrast, the World Bank recently cut its FY27 forecast to **6.6%** citing geopolitical risks

Q. 9. Which of the following infrastructure projects features Asia's largest elevated wildlife corridor?

A) Delhi-Mumbai Expressway

B) Delhi-Dehradun Expressway

C) Kaziranga Elevated Corridor

D) Pench Tiger Reserve Highway

Answer: B

- The **Delhi-Dehradun Expressway** features Asia's largest wildlife elevated corridor.
- The **Delhi-Dehradun Economic Corridor (NH-709B)** is a landmark infrastructure project scheduled for inauguration by Prime Minister Narendra Modi on **April 14, 2026**.
- A recent study titled '**Landscapes Reconnected**', conducted by the Wildlife Institute of India (WII) and the National Highway Authority of India (NHAI), has confirmed the first evidence of various animals utilizing the project's unique wildlife mitigation measures.
- The expressway includes a **12-km elevated stretch** specifically designed to allow unobstructed animal movement in the ecologically sensitive **Shivalik range** and **Rajaji National Park**. It is frequently cited as Asia's largest wildlife elevated corridor.
- The joint NHAI-WII study utilized 150 camera traps and recorded **40,444 images of 18 unique species**. Species captured include elephants (60 instances recorded), **golden jackals** (the most frequent user), leopards, nilgai, and spotted deer.
- **Key Facts at a Glance**



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- **Total Length:** 210 km.
- **Speed Limit:** 100 km/h for cars.
- **Environmental Features:**
 - **12 km Elevated Corridor:** Vehicles travel above while animals move freely below.
 - **Daat Kali Tunnel:** A 340-meter tunnel designed to protect the surrounding wildlife habitat
 - **Sound Barriers:** Installed along the elevated sections to reduce noise disturbance for sensitive species like elephants

Q. 10. Garden Reach Shipbuilders & Engineers Ltd (GRSE) achieved a historic milestone by delivering which three frontline warships to the Indian Navy simultaneously?

- A) INS Dunagiri, INS Sanshodhak, and INS Agray
- B) INS Himgiri, INS Sandhayak, and INS Anjadip
- C) INS Taragiri, INS Nirdeshak, and INS Arnala
- D) INS Nilgiri, INS Ikshak, and INS Androth

Answer: A

Q. 11. Which of the following correctly matches the warship delivered by GRSE on March 30, 2026, with its specific class or primary role?

- A) INS Dunagiri — Arnala-class Anti-Submarine Warfare Shallow Water Craft
- B) INS Sanshodhak — Nilgiri-class (Project 17A) Stealth Frigate
- C) INS Agray — Sandhayak-class Survey Vessel (Large)
- D) INS Dunagiri — Nilgiri-class (Project 17A) Stealth Frigate

Answer: D

- GRSE has delivered three frontline warships—INS Dunagiri, INS Sanshodhak and INS Agray - to the Indian Navy in a first-of-its-kind achievement.
- Garden Reach Shipbuilders & Engineers Ltd (GRSE) delivered three frontline warships – **INS Dunagiri, INS Sanshodhak, and INS Agray** - to the Indian Navy on **30 March 2026**.



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- This was the first time in the shipyard's history that it delivered three major naval platforms simultaneously, an achievement referred to as the delivery of "triplets".
- **Key Facts About the Triple Delivery**
- **INS Dunagiri:** The second advanced guided-missile frigate built by GRSE under **Project 17A**. It is 149 metres long, weighs 6,670 tonnes, and is equipped with **BrahMos cruise missiles** and **advanced AESA radar**.
- **INS Sanshodhak:** The fourth and final vessel in the **Survey Vessel (Large) class**. It is designed for deep-water and coastal hydrographic surveys and features over 80% indigenous content.
- **INS Agray:** The fourth of eight **Anti-Submarine Warfare Shallow Water Craft (ASW-SWC)** units built by GRSE. It is designed for coastal defence, utilizing waterjet propulsion for high manoeuvrability in shallow waters.
- **Production Milestone:** With these deliveries, GRSE has built a total of **118 warships**, 80 of which have been delivered specifically to the Indian Navy.
- **Aatmanirbhar Bharat:** These ships feature high indigenous content - ranging from **75% to 88%** - supporting India's self-reliance goals in defence manufacturing

Q. 12. Which country recently became the world's first "10 giga" nation by launching a commercial upper 6GHz (U6GHz) internet network?

- A) Singapore
- B) United Arab Emirates (UAE)
- C) China
- D) South Korea

Answer: B

- UAE has become the world's first "10 giga" nation by launching the first commercial upper 6GHz (U6GHz) internet network.
- This milestone was announced during the SAMENA Council Leaders' Summit 2026.
- UAE's **Telecommunications and Digital Government Regulatory Authority (TDRA)** launched the world's first commercial U6GHz network, enabling speeds up to **10 Gbps**.
- **Speed:** The network supports ultra-fast download speeds of up to **10 Gbps** and upload speeds of **1 Gbps**.



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- **Spectrum:** The U6GHz band operates between **6425 - 7125 MHz** and is known as the "**golden spectrum**" because it balances wide coverage with high data capacity.
- **Strategic Partners:** The rollout was led by the **TDRA** and supported by global tech leaders like **Huawei, Nokia, and GSMA**, along with local operators **du** and **e&**.
- **Timeline:** The UAE allocated the spectrum in **2024**, conducted field tests in **2025**, and reached full commercial deployment in **2026**.
- **Future Impact:** This network is a critical precursor for 6G technology, which is expected to launch around **2030**.

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STATIC GK Based Current Affairs MCQs 11th April 2026

Q. 1. Where is the headquarters of the National Research Centre for Makhana (NRCM) located?

- A) Patna
- B) Darbhanga
- C) Purnea
- D) Madhubani

Answer: B

Q. 2. Where is the headquarters of the National Makhana Board located?

- A) Darbhanga, Bihar
- B) Purnea, Bihar
- C) Patna, Bihar
- D) Madhubani, Bihar

Answer: B

Q. 3. Prasar Bharati is a statutory autonomous body that comprises which of the following?

- A) Only Doordarshan
- B) Only All India Radio (Akashvani)
- C) Both Doordarshan and All India Radio
- D) Press Trust of India

Answer: C

Q. 4. Which of the following is correct regarding the quorum and the minimum number of meetings required for the Monetary Policy Committee (MPC) of India in a year?

- A) Quorum: 3 members; Minimum meetings: 2 times
- B) Quorum: 4 members; Minimum meetings: 4 times
- C) Quorum: 6 members; Minimum meetings: 6 times
- D) Quorum: 4 members; Minimum meetings: 6 times

Answer: B

Q. 5. Which of the following languages was added to the Eighth Schedule of the Indian Constitution by the 21st Constitutional Amendment Act in 1967?

- A) Konkani
- B) Sindhi
- C) Manipuri
- D) Nepali

Answer: B



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Q. 6. Who among the following is the ex-officio Chairman of the Rajya Sabha?

- A) President of India
B) Prime Minister of India
C) Vice-President of India
D) Speaker of the Lok Sabha

Answer: C

Q. 7. Rajaji National Park is located in which Indian state?

- A) Uttar Pradesh
B) Uttarakhand
C) Himachal Pradesh
D) Karnataka

Answer: B

Q. 8. Which of the following states is the largest producer of honey in India?

- A) West Bengal
B) Punjab
C) Uttar Pradesh
D) Bihar

Answer: C

Q. 9. How many member countries does the ADB have?

- A) 31
B) 50
C) 69
D) 193

Answer: C

Q. 10. In which year was the State Bank of India (SBI) nationalised?

- A) 1949
B) 1955
C) 1969
D) 1980

Answer: B



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Isha Chauhan this side

I want to sincerely thank you for your excellent content, especially the booster PDFs, quizzes, and General awareness material, your content is the best for current affairs and financial awareness, and it played a crucial role in my preparation.

Sir Last year My elder sister got selected as an IBPS PO in BANK OF INDIA (<https://t.me/gadiscussionchannel/32985>). She followed your content with full trust and strongly recommended that I do the same.

I followed your booster PDFs and quizzes regularly, which helped me build strong clarity and confidence.

I'm happy and grateful to share that this year I have been selected as a Probationary Officer in BANK OF BARODA ☺ ☐. This success would not have been possible without your guidance and quality content.

Thank you so much for your consistent efforts and support to banking aspirants. I will always be thankful to you and your team Sir

And to all the new aspirants, for General Awareness and financial awareness, you can blindly follow APARICHIT BOOSTER Pdfs and classes (<https://t.me/gadiscussionchannel/34831>).



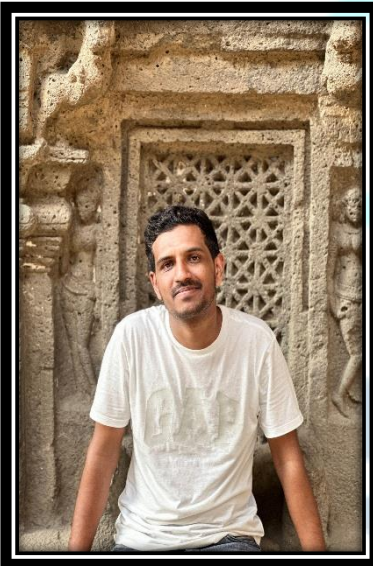
My name is Harish & I am from Bangalore. I have been selected as a Probationary Officer-XIV in Bank of Baroda. I have been following Aparchit sir 4 current affairs since the beginning of my preparation. I had regularly used your PDFs, the newspaper articles on the channel

(https://t.me/Aparchit_Super_CA_Pdfs) & the bot quizzes in my preparation. These 3 things combined helped me develop the confidence while facing both mocks & real exams. I can vouch 4 the quality & exam relevance of your CA & CA Boosters

(<https://aparchitexamwarriors.com/package/pdf>). I must say, the 9PM discussions we do are a real deep dive into the core of the news articles. The special free mocks just before the exam week are a grand revision & confidence builder thank you 4 your YouTube

(<https://www.youtube.com/@AparchitExamWarriors>) classes & 4 providing such a nice Platform

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Applied State - Gujarat
Home State - Bihar
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 <p>129.8 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD 🙌🔥</p> <p>NAME - PRIYADARSHINI KALIYAMOORTHY ROLL NO - 2120036944 SELECTED IN - RRB PO SAPTHA GIRI GRAMEEN BANK STATE - TAMILNADU</p>	 <p>24.0 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - GARVITA VARSHNEY ROLL NO - 2603003298 SELECTED IN - ARYAVART GRAMIN BANK CLERK STATE - UTTAR PRADESH</p>	 <p>128.0 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - ISHITA GARG ROLL NO - 2283004123 STATE - PUNJAB BANK - PUNJAB GRAMIN BANK</p>	 <p>97.8 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - NIPUN ROLL NO - 1533002831 SELECTED IN - RRB CLERK STATE - HARYANA</p>	 <p>154.5 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - PRAVEEN ROLL NO - 1801005776 SELECTED IN - RRB PO KARNATAKA GRAMMENA BANK STATE - KARNATAKA</p>
 <p>34.5 KB #APARCHIT'S GRAMINEEN</p> <p>Name: Bathina Maneesha Rollno: 2543024278 Selected in : RRB clerk State : Telangana</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - BATHINA MANEESHA ROLL NO - 2543024278 SELECTED IN - RRB CLERK STATE - TELAGANA</p>	 <p>30.3 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - NISHU SHARMA ROLL NO - 1523008901 SELECTED IN - RRB CLERK STATE - HARYANA</p>	 <p>84.9 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - GURIYA KUMARI ROLL NO - 1373006773 SELECTED IN - RRB CLERK DAKSHIN BIHAR GRAMEEN BANK</p>	 <p>17.7 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - GURPREET KAUR ROLL NO - 2283002821 BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB</p>	 <p>15.7 KB #APARCHIT'S GRAMINEEN</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - MANU VARGHESE ROLL NO - 2110710970 BANK - KERALA GRAMEEN BANK CLERK</p>



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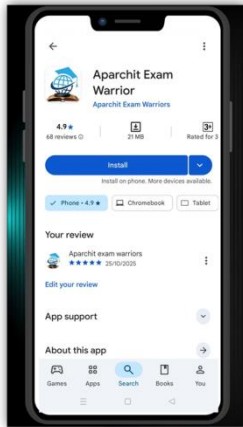
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