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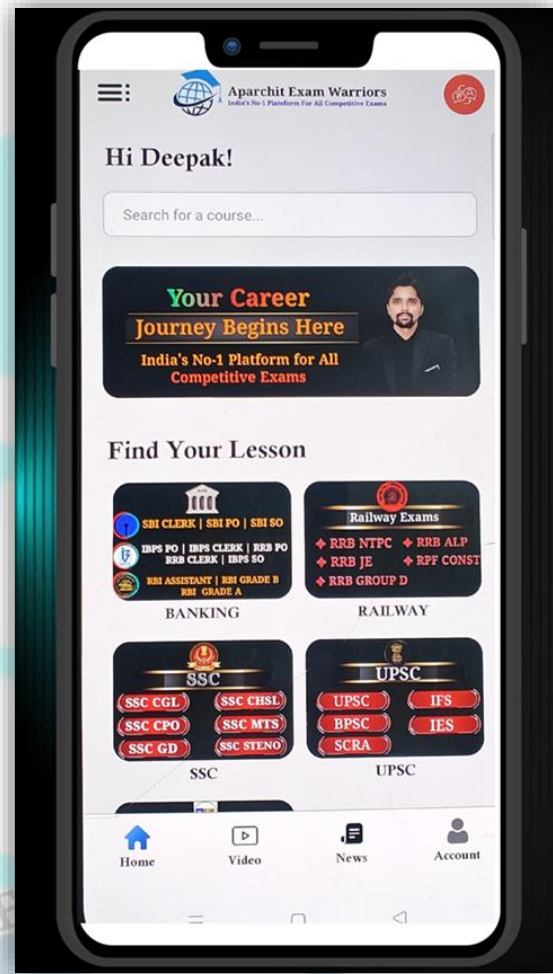
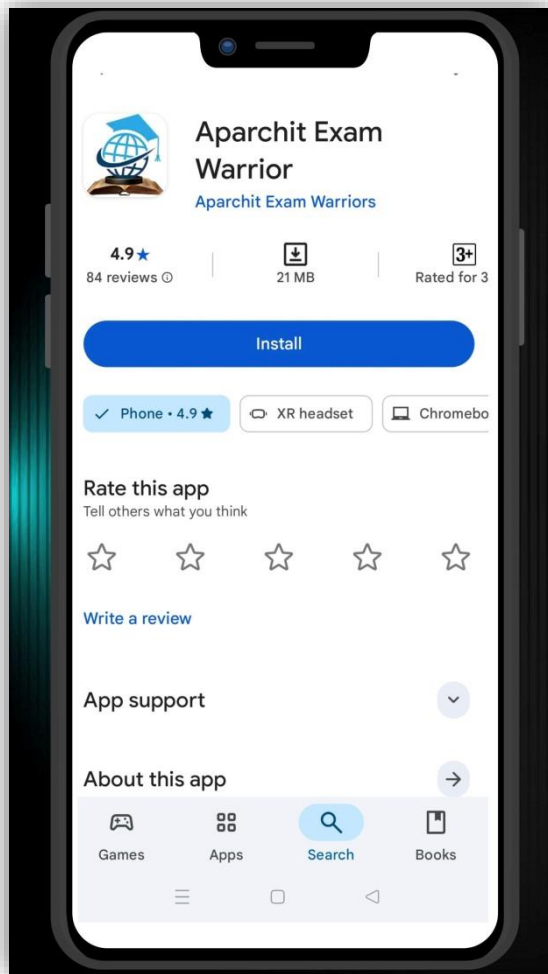
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About Aparchit 2.0 Sir PDFs

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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Aparchit Free 23rd April Current Affairs MCQs With Details English Pdf By Aparchit Exam Warriors

Q. 1. Under the RBI's draft Master Direction (2026) for Prepaid Payment Instruments, what is the proposed minimum net worth that a non-bank PPI issuer must achieve by the end of its third financial year of authorisation?

A) ₹5 Crore

B) ₹10 Crore

C) ₹15 Crore

D) ₹25 Crore

Answer: C

Q. 2. The Reserve Bank of India (RBI) recently increased the maximum amount outstanding (limit) for Full-KYC Prepaid Payment Instruments (PPIs). What is the new revised limit?

A) ₹1.5 lakh

B) ₹2.0 lakh

C) ₹2.5 lakh

D) ₹5.0 lakh

Answer: B

- Reserve Bank of India (RBI) has increased the maximum amount outstanding for **full-KYC Prepaid Payment Instruments (PPIs)** to **₹2 lakh** (up from the previous limit of ₹1 lakh).

Q. 3. Under the Draft PPI Master Direction 2026, what is the maximum monthly debit limit for a Small PPI (issued with minimum KYC details)?

A) ₹5,000

B) ₹10,000

C) ₹25,000

D) ₹2,00,000

Answer: B

- Reserve Bank of India (RBI) has issued a draft Master Direction on Prepaid Payment Instruments (PPIs), 2026, aiming to overhaul existing rules from 2021. These proposed changes focus on strengthening the financial resilience of issuers and enhancing security for digital wallet users



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• Key Facts from the 2026 Draft Directions.

- The draft directions require new non-bank applicants to have a minimum net worth of **₹5 crore** at the time of application, which must be scaled up to **₹15 crore** by the end of the third financial year.
- **Higher Limits for Full-KYC PPIs:** The maximum outstanding balance for Full-KYC wallets is maintained at **₹2 lakh**.
- **Restrictions on Small PPIs:**
- **Balance Cap:** Limited to **₹10,000**.
- **Usage:** Restricted to purchasing goods and services; no cash withdrawals or person-to-person (P2P) transfers allowed.
- **Validity:** Maximum validity of **two years**, after which they must be converted to Full-KYC or closed.
- **Mandatory Interoperability:** All Full-KYC PPIs must support interoperability through **UPI or card networks**, allowing users to scan any UPI QR code or pay across different platforms
- **New Security Protocols:**
- **Two-Factor Authentication (2FA):** Mandatory for all digital payments starting **April 1, 2026**, where at least one factor must be dynamic (e.g., biometric or app-based token instead of just SMS OTP).
- **Cash Loading:** Capped at **₹10,000 per month** for Full-KYC PPIs.
- **Inactive Accounts:** PPIs will be deactivated after **one year** of inactivity and closed after **two years**, with balances returned to the source account.
- **Immediate Refunds:** The RBI draft norms propose that refunds for failed transactions must be credited back to the PPI **immediately**, even if it temporarily exceeds the wallet's limit.

INCREASED LIMIT IN NEWS 2025-26

- ☞ RBI has doubled the limit for collateral-free loans to micro and small enterprises (MSEs) from ₹10 lakh to ₹20 lakh.
- ☞ SEBI has increased the minimum block deal size from ₹10 crore to ₹25 crore.
- ☞ Reserve Bank of India (RBI) has raised the limit for an individual's Initial Public Offering (IPO) financing from ₹10 lakh to ₹25 lakh.



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- ❧ RBI limit for an individual's Loan Against Shares (LAS) is ₹1 crore per person. This limit was raised from the previous limit of ₹20 lakh in October 2025.
- ❧ NPCI has raised the daily UPI Person-to-Merchant (P2M) transaction limit to ₹10 lakh for verified merchants in specified categories.
- ❧ NPCI raised the UPI transaction limit to ₹5 lakh for single transactions in certain merchant categories, effective September 15, 2025.
- ❧ For some categories, the cumulative daily limit was also increased, with a maximum of ₹10 lakh.
- ❧ The limits for Person-to-Person (P2P) transfers remain unchanged at ₹1 lakh per day.
- ❧ The Employees' Provident Fund Organisation (EPFO) has raised the auto-settlement limit for advance claims from Rs 1 lakh to Rs 5 lakh.
- ❧ Reserve Bank of India (RBI) has increased ATM transaction fees from Rs 21 to Rs 23 per transaction, effective May 1, 2025.
- ❧ The current interchange fee per transaction is Rs 17 for financial transactions and Rs 6 for non-financial transactions in all centres.
- ❧ Reserve Bank of India raised the aggregate limit available to Standalone Primary Dealers (SPDs) under the Standing Liquidity Facility at the prevailing repo rate, from Rs 10,000 crore to Rs 15,000 crore.
- ❧ Reserve Bank of India increases the small value loan ceiling to Rs 3 crore for Urban Co-operative Banks.
- ❧ SEBI has increased the disclosure threshold for Foreign Portfolio Investors (FPIs) from ₹25,000 crore to ₹50,000 crore.
- ❧ Reserve Bank of India (RBI) increased the collateral-free agricultural loan limit from ₹1.6 lakh to ₹2 lakh.
- ❧ Reserve Bank of India has decided to enhance the limit for tax payments via UPI from ₹1 lakh to ₹5 lakh per transaction.
- ❧ The Finance Minister in Budget Speech 2025-26 has announced to increase the loan limit under the Modified Interest Subvention Scheme from ₹3 lakh to ₹5 lakh.
- ❧ RBI has increased the loan limit for individual farmers for e-NWR-backed loans under priority-sector lending (PSL) from ₹75 lakh to ₹90 lakh.



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- ☞ Reserve Bank of India (RBI) increased the UPI Lite transaction limit to ₹1,000 from ₹500 and the total wallet limit to ₹5,000 from ₹2,000.
- ☞ The government has increased the loan limit under the Pradhan Mantri Mudra Yojana (PMMY) from Rs 10 lakh to Rs 20 lakh, introducing a new 'Tarun Plus' category aimed at supporting emerging entrepreneurs.
- ☞ The Credit Guarantee Fund for Micro Units (CGFMU) provides guarantee coverage for loans under the Pradhan Mantri MUDRA Yojana (PMMY) up to ₹20 lakh.
- ☞ RBI has defined "bulk deposit" as a single rupee term deposit of Rs 3 crore and above for Scheduled Commercial Banks (excluding RRBs) and Small Finance Banks (SFBs).
- ☞ For Regional Rural Banks (RRBs) and Local Area Banks (LABs), a "bulk deposit" now means a single rupee term deposit of Rs 1 crore and above.

Q. 4. Which fintech company became the first private entity to secure direct membership in the Reserve Bank of India's (RBI) Centralised Payment System (CPS) in April 2026?

- A) PhonePe
- B) Pay Point India
- C) BharatPe
- D) Razorpay

Answer: B

- Pay Point India became the first private fintech company to secure direct membership in the Reserve Bank of India's (RBI) **Centralised Payment System (CPS)**.
- This allows the firm to bypass traditional bank intermediaries and directly access settlement systems like NEFT and RTGS.
- **Key Facts on the Membership**
- **Direct Access to Payment Rails:** Pay Point India can now facilitate **National Electronic Funds Transfer (NEFT)** and **Real Time Gross Settlement (RTGS)** transactions without relying on sponsor banks.
- **Infrastructure Identity:** The company has been assigned its own **IFSC code** and maintains both a current account and a settlement account directly with the RBI.



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- **Operational Benefits:** Direct membership reduces transaction costs by eliminating commissions paid to sponsor banks and minimises delays in fund transfers.
- **Enhanced Security:** By settling directly with the RBI, the company gains better control over fund flows and data security, reducing risks associated with multi-layered intermediaries.
- **Strict Compliance:** To gain entry, Pay Point India had to meet the RBI's stringent standards for **cyber resilience**, technological security, and operational reliability.
- The Centralised Payment System is the backbone of India's financial infrastructure, providing a secure platform for both high-value (RTGS) and retail (NEFT) payments.

Ser	Feature	NEFT	RTGS
1.	Full Name	National Electronics Funds Transfer	Real - Time Gross Settlement
2.	Minimum Limit	No minimum (₹1)	₹ 2 Lakh
3.	Maximum Limit	No RBI limit (banks may set caps)	No RBI limit (banks may set caps)
4.	Processing Speed	Up to 2 Hours	Instant/ within 30 Minutes

Q. 5. Which social security scheme achieved the historic milestone of crossing 9 crore (90 million) total gross enrolments on April 21, 2026?

- A) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- B) Atal Pension Yojana (APY)
- C) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- D) Sukanya Samridhi Yojana (SSY)

Answer: B



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- It was designed to encourage **voluntary savings for retirement** by offering defined pension benefits, linked to the age of joining and **amount of contribution**
- **Key Features of Atal Pension Yojana:**
- **Target Group:** It is aimed at workers in the **unorganised sector**.
- It was initially available to all citizens of India between **18 and 40 years of age**. Later, it mandated that individuals **paying income tax are not eligible** to join the scheme.
- **Launch Date:** May 9, 2015.
- **Eligibility:** Indian citizens aged **18 to 40 years**.
- **Restriction:** Effective October 1, 2022, **income taxpayers** are not eligible to join.
- **Pension Amount:** Guaranteed monthly pension of **₹1,000, ₹2,000, ₹3,000, ₹4,000, or ₹5,000** after age 60, depending on contributions.
- **Administration:** Regulated and administered by the **Pension Fund Regulatory and Development Authority (PFRDA)**.
- **Benefits:** In the event of the subscriber's death, the same pension is paid to the **spouse**; after both pass away, the accumulated pension wealth is returned to the **nominee**.

Q. 7. Under the revised guidelines for the Prime Minister Internship Scheme (PMIS), what is the new monthly stipend provided to interns and the targeted age group?

- A) ₹5,000 per month; 21–24 years B) ₹7,000 per month; 18–30 years
C) ₹9,000 per month; 18–25 years D) ₹12,000 per month; 20–28 years

Answer: C

- Indian government updated the **Prime Minister Internship Scheme (PMIS)** to increase the monthly stipend to **₹9,000**, up from the previous ₹5,000. This expansion also revised the target age group to **18–25 years** and introduced eligibility for **final-year undergraduate and postgraduate students**.
- The **Prime Minister Internship Scheme (PMIS)** is a flagship initiative launched in the Union Budget 2024–25 to bridge the gap between academic learning and industry requirements by providing real-world exposure to Indian youth.



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- Under the **Aarogya Maitri** initiative, INS Nireekshak is handing over two **BHISM** (Bharat Health Initiative for Sahyog Hita & Maitri) cubes—portable medical units capable of handling up to 200 emergency cases.
- **Key Facts about INS Nireekshak & DIVEX 2026**
- **Vessel Role:** INS Nireekshak (A15) is a highly specialized **Diving Support and Submarine Rescue Vessel** (DSV).
- **Capabilities:** It is equipped with advanced deep-sea diving systems, recompression chambers, and a **Dynamic Positioning System** (DPS) to maintain stability during underwater operations.
- **Exercise Scope:** The week-long IN-SLN DIVEX 2026 focuses on enhancing **interoperability**, technical coordination, and the exchange of best practices in diving and rescue operations.
- **Strategic Vision:** The engagement aligns with India's **MAHASAGAR** (Mutual and Holistic Advancement for Security and Growth Across Regions) vision for the Indian Ocean Region

Q. 9. Which state accounts for exactly half of the 14 new seaports recently added to the e-visa entry facility by the Ministry of Home Affairs?

A) Tamil Nadu

B) Kerala

C) Gujarat

D) Andhra Pradesh

Answer: C

- The Indian Ministry of Home Affairs (MHA) officially expanded the e-visa entry facility to **14 additional seaports** in April 2026.
- This initiative is designed to promote maritime tourism and simplify entry for foreign travelers arriving via cruise ships or yachts.
- The MHA designated 14 more seaports as immigration check posts for e-visa holders, with **half of them (7) located in Gujarat**.
- **Newly Added Seaports:**
 - **Gujarat:** Alang, Bedi Bandar, Bhavnagar, Porbandar, Hazira, Pipavav, and Mandvi.
 - **Tamil Nadu:** Cuddalore, Nagapattinam, and Tuticorin.
 - **Andhra Pradesh:** Kakinada and Krishnapatnam.
 - **Odisha:** Paradip and Dhamra. The e-visa facility is now available to nationals of **175 countries**.



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- **Entry Points (as of early 2026):** Foreigners can enter India through **33 designated international airports, 33 designated seaports, and 4 land ports.**
- **Maritime Focus:** The inclusion of ports like Port Blair and Agatti (Lakshadweep) highlights a strategic focus on yacht and island tourism.

Q. 10. Eveready Industries India Ltd. recently commissioned India's only operating alkaline battery facility in which location?

- A) Lucknow, Uttar Pradesh B) Kolkata, West Bengal
C) Jammu, Jammu & Kashmir D) Haridwar, Uttarakhand

Answer: C

- **Eveready Industries India Ltd. (EIL) commissioned India's first dedicated, operating alkaline battery manufacturing facility in Jammu and Kashmir.**
- This greenfield project, located in the Samba district, was inaugurated by Lieutenant Governor Manoj Sinha.
- **Strategic Investment:** EIL invested approximately **₹200 crore** into this greenfield facility to support the "Make in India" and "Atmanirbhar Bharat" initiatives.
- **Unique Market Position:** It is currently the **only operating alkaline battery plant** in India and the entire SAARC region.
- **Sustainable Infrastructure:** The plant features a **1 MW rooftop solar installation** with a generation capacity of 1.2 million units annually and operates on a **zero-discharge** basis with rainwater harvesting.
- **Market Ambition:** Eveready aims to increase its share of the domestic alkaline battery market from roughly 16% to **25%** within the next three years.
- **Diversified Production:** Beyond batteries, the facility is designed to produce **67 million flashlights** and **6 million LED bulbs** annually



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Q. 11. Who has been approved by the RBI for appointment as the part-time chairman of Bandhan Bank for a three-year term in April 2026?

A) Anup Kumar Sinha

B) Debasish Panda

C) Partha Sengupta

D) Rajinder Babbar

Answer: B

- **RBI Approves Debasish Panda as Part-time Chairman of Bandhan Bank for Three Years.**
- The Reserve Bank of India (RBI) has given prior approval for the appointment of Debasish Panda as the new part-time chairman of Bandhan Bank.
- His tenure is set for a period of three years, effective from the date he assumes charge.
- **Former Roles:** Served as the **Chairman** of the Insurance Regulatory and Development Authority of India (IRDAI) from 2022 to 2025.
- Former **Secretary** in the Department of Financial Services (DFS) under the Ministry of Finance.

Q. 12. Which network is the new PNB Kiwi Credit Card built upon to enable UPI-linked credit payments?

A) RuPay

B) Visa

C) Mastercard

D) American Express

Answer: A

- **PNB joins hands with Kiwi to expand credit on UPI for 180 million customers.**
- Punjab National Bank (PNB) partnered with fintech **Kiwi** to launch the **PNB Kiwi Credit Card** on the RuPay network.
- This collaboration allows PNB's **180 million customers** to make credit-enabled UPI payments directly via QR code scans. Key Facts about the PNB Kiwi Credit Card
- **Target Audience:** The card is available to PNB's base of **180 million customers**, focusing on expanding formal credit in **semi-urban and rural areas**.
- **Digital Onboarding:** The application and onboarding process is **fully digital**, allowing for instant virtual card issuance.



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Q. 3. Which of the following sets correctly identifies the capital, official currency, and current Prime Minister of Bhutan?

- A) Paro, Ngultrum, Lotay Tshering
- B) Thimphu, Taka, Tshering Tobgay
- C) Thimphu, Ngultrum, Tshering Tobgay
- D) Punakha, Rupee, Jigme Khesar Namgyel Wangchuck

Answer: C

Q. 4. As per the National Wildlife Action Plan (2002-2016), land within how many kilometers of the boundaries of national parks and wildlife sanctuaries is generally notified as an Eco-Sensitive Zone?

- A) 1 km
- B) 5 km
- C) 10 km
- D) 20 km

Answer: C

Q. 5. Under which legislative act are Eco-Sensitive Zones (ESZs) notified in India?

- A) Wildlife Protection Act, 1972
- B) Environment Protection Act, 1986
- C) Forest Conservation Act, 1980
- D) Biological Diversity Act, 2002

Answer: B

Q. 6. Who is the current Prime Minister of the United Kingdom as of April 2026?

- A) Boris Johnson
- B) Rishi Sunak
- C) Keir Starmer
- D) Kemi Badenoch

Answer: C

Q. 7. INS Nireekshak, which is frequently in the news for bilateral exercises, is primarily classified as which type of vessel?

- A) Stealth Frigate
- B) Diving Support and Submarine Rescue Vessel
- C) Nuclear-powered Submarine
- D) Aircraft Carrier

Answer: B



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Q. 8. In which year was the Prime Minister Internship Scheme (PMIS) launched, and which ministry is responsible for its implementation?

- A) 2023, Ministry of Skill Development and Entrepreneurship
- B) 2024, Ministry of Corporate Affairs
- C) 2024, Ministry of Labour and Employment
- D) 2025, Ministry of Commerce and Industry

Answer: B

Q. 9. In which year was the Atal Pension Yojana (APY) officially launched by the Government of India?

- A) 2014
- B) 2015
- C) 2016
- D) 2017

Answer: B

Q. 10. What are the minimum and maximum transaction limits for Real-Time Gross Settlement (RTGS) in India?

- A) Minimum ₹1 lakh; Maximum ₹10 lakh
- B) Minimum ₹2 lakh; Maximum ₹50 lakh
- C) Minimum ₹2 lakh; No maximum limit
- D) No minimum limit; No maximum limit

Answer: C



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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.

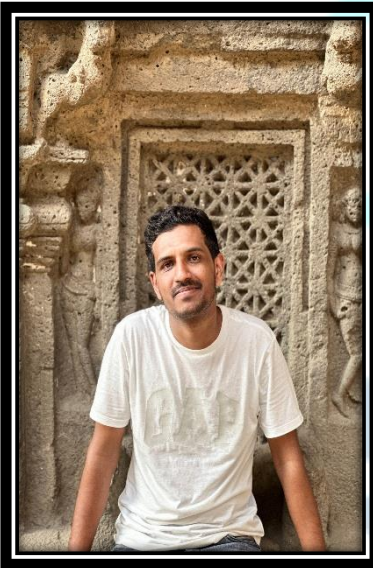
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I followed your booster PDFs and quizzes regularly, which helped me build strong clarity and confidence.

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

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(<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

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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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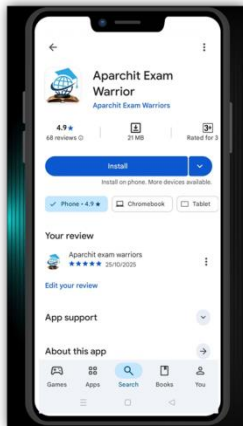
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