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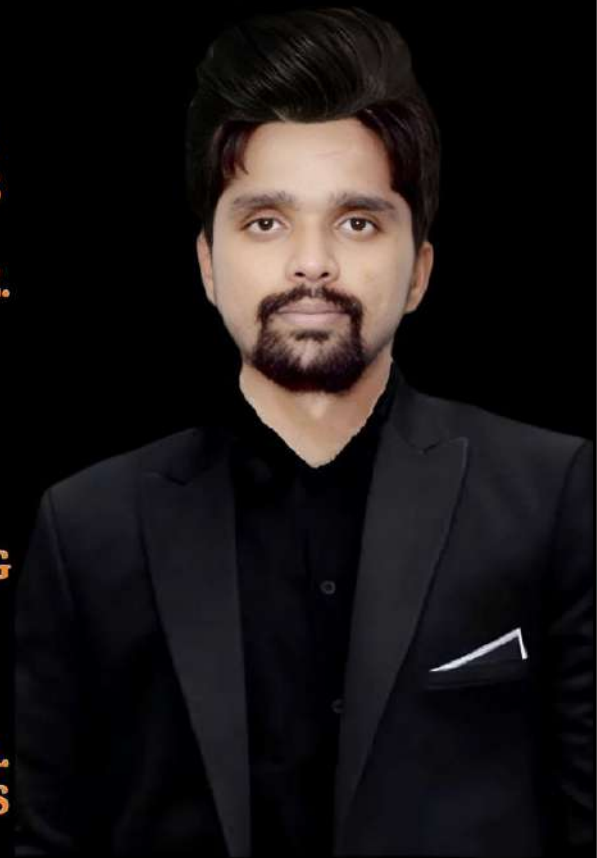
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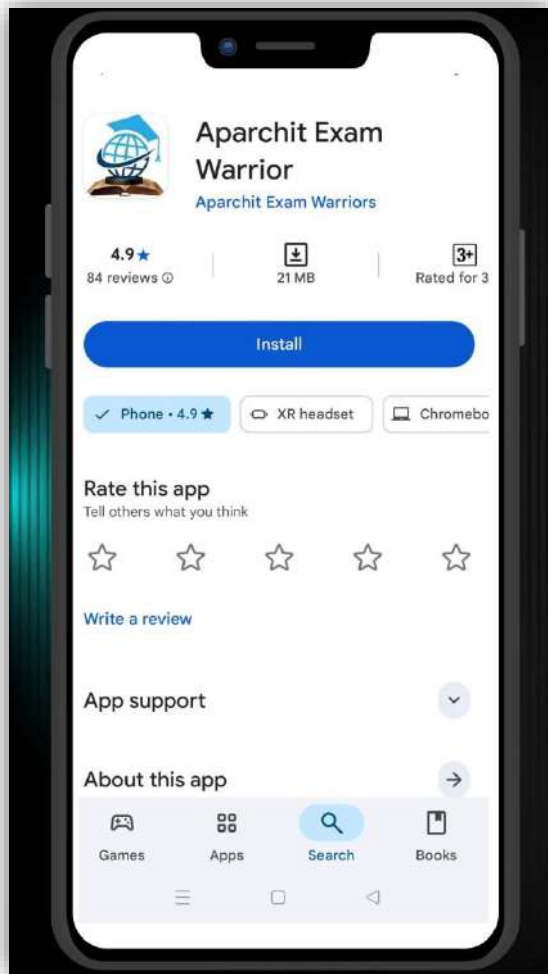
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About Aparchit 2.0 Sir PDFs

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.

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- ❧ The India–UK Free Trade Agreement (FTA), officially known as the Comprehensive Economic and Trade Agreement (CETA), is indeed expected to come into force in mid-May 2026.
- ❧ **Trade Goal:** Aims to double bilateral trade from roughly \$56 billion in 2025 to \$120 billion by 2030.
- ❧ India-Australia ECTA agreement completes 4 years, trade reaches USD 24.1 billion in FY24-25.
- ❧ India and the Gulf Cooperation Council (GCC) officially signed the Terms of Reference (ToR) in New Delhi to launch formal negotiations for a Free Trade Agreement (FTA).
- ❧ **Eurasian Economic Union (EAEU)** is actively expanding its network of Free Trade Agreements (FTAs) to deepen economic ties across Asia and the Middle East.
- ❧ **EAEU: Member States:** Armenia, Belarus, Kazakhstan, Kyrgyzstan, and Russia.
- ❧ MERCOSUR trade bloc—consisting of founding members Argentina, Brazil, Uruguay, and Paraguay—has reached a historic milestone by signing a major Free Trade Agreement (FTA) with the European Union.
- ❧ The Free Trade Agreement (FTA) between India and the four EFTA states—Iceland, Liechtenstein, Norway, and Switzerland—known as the Trade and Economic Partnership Agreement (TEPA), officially entered into force on October 1, 2025.
- ❧ India and the European Union (EU) formally concluded negotiations on a landmark Free Trade Agreement (FTA), signalling a decisive shift in global economic alignments.
- ❧ The India-New Zealand Free Trade Agreement (FTA), which successfully concluded negotiations in **December 2025**, includes a landmark **\$20 billion investment commitment** from New Zealand into India over the next **15 years**.
- ❧ India and Israel signed the Terms of Reference (ToR) to launch negotiations for a Free Trade Agreement (FTA) on November 20, 2025, in Tel Aviv, Israel.
- ❧ The EFTA bloc has pledged a legally binding commitment to invest \$100 billion in India over 15 years as part of the recently enacted India-EFTA Trade and Economic Partnership Agreement (TEPA).



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Q. 2. The Reserve Bank of India (RBI) has finalized the implementation of the Expected Credit Loss (ECL) framework for commercial banks. From which date will this framework become effective?

A) April 1, 2025

B) April 1, 2026

C) April 1, 2027

D) March 31, 2031

Answer: C

Q. 3. Under the finalized guidelines issued by the Reserve Bank of India (RBI), which of the following is NOT one of the three key model parameters used by banks to compute the Expected Credit Loss (ECL) for their portfolios?

A) Probability of Default (PD)

B) Capital Adequacy Ratio (CAR)

C) Loss Given Default (LGD)

D) Exposure at Default (EAD)

Answer: B

- Reserve Bank of India (RBI) has finalized the implementation of the **Expected Credit Loss (ECL)** framework effective from **April 1, 2027**.
- Despite requests from banks for a delay to build necessary databases and risk models, the RBI rejected these demands, stating that the one-year preparation period from now is sufficient.
- **Key Facts for the ECL Framework**
- **Implementation Date:** The framework officially kicks in on **April 1, 2027**. **Transition Period:** Banks have a **four-year glide path** ending March 31, 2031, to spread the capital impact of the transition.
- **Core Shift:** Moves from an "incurred loss" model (provisioning after default) to a forward-looking "expected loss" model (provisioning based on potential future loss).
- **NPA Norms:** The RBI is **retaining the 90-day overdue rule** for classifying Non-Performing Assets (NPAs) to ensure regulatory continuity.
- **SICR Backstop:** A loan that is **over 30 days past due** will be treated as having seen a "significant increase in credit risk," automatically triggering higher Stage 2 provisioning.



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- **Measurement Parameters:** Provisions are calculated using three key risk parameters:
- **Probability of Default (PD)**
- **Loss Given Default (LGD)**
- **Exposure at Default (EAD)**
- **Prudential Floors:** To prevent under-provisioning, the RBI has set minimum provisioning floors, such as **0.25% for housing loans** in Stage 1 and **5% for most Stage 2 loans**.
- **Excluded Entities:** The new rules apply to Scheduled Commercial Banks but **exclude** Regional Rural Banks (RRBs), Small Finance Banks (SFBs), and Payments Banks.

Q. 4. Which country has been announced as the host for the first-ever Global Big Cat Summit to be held in 2026?

- A) Brazil
- C) India

- B) South Africa
- D) Kenya

Answer: C

Q. 5. The Global Big Cat Summit 2026 is organized under the framework of which international body?

- A) World Wide Fund for Nature (WWF)
- B) International Union for Conservation of Nature (IUCN)
- C) International Big Cat Alliance (IBCA)
- D) Global Tiger Forum (GTF)

Answer: C

Q. 6. India is set to host the first-ever Global Big Cat Summit in 2026. How many big cat range countries are expected to participate in this inaugural event?

- A) 75
- C) 80

- B) 95
- D) 13

Answer: B



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- **India** is set to host the first-ever **Global Big Cat Summit in 2026**. The "**New Delhi Declaration**" is a proposed political agreement expected to be adopted at the first-ever **Global Big Cat Summit** in New Delhi on June 1, 2026.
- Organised under the International Big Cat Alliance (IBCA), the summit and declaration aim to unite 95 range countries to coordinate the conservation of the world's seven major big cat species.
- **Participating Nations:** Representatives from **95 range countries**. This is the world's first high-level international summit dedicated exclusively to these seven big cat species.
- **Species Covered:** Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, and Puma. The International Big Cat Alliance was launched on April 9, 2023, and became a formal legal entity on January 23, 2025, with headquarters in New Delhi.
- The Government of India has committed ₹150 crore (approx. \$18 million) for the alliance's first five years.
- The IBCA is headquartered in **New Delhi, India**. The declaration views big cat conservation as **climate action**, as protecting their habitats helps preserve some of Earth's largest carbon sinks.
- The **International Big Cat Alliance (IBCA)** currently has **24 member countries**, with **10 of those being African nations**. **African Member Nations (10):** This group includes countries such as **Angola, Eswatini, Ethiopia, Guinea, Liberia, Niger, Rwanda, Somalia, South Sudan, and Eritrea**.
- **Other Key Members:** India (the host country), Nicaragua, Bhutan, Cambodia, Suriname, and Russia.
- **Observers:** Kazakhstan, Namibia, and Thailand have been granted observer status.
- The **President** of the International Big Cat Alliance (IBCA) is **Bhupender Yadav**.

Q. 7. Who has been elected Chair of the Badminton World Federation (BWF) Athletes' Commission for the 2026–2029 term?

A) Greysia Polii

B) Carolina Marín

C) PV Sindhu

D) An Se-young

Answer: C



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- Two-time Olympic medallist PV Sindhu has officially assumed a full voting position on the Badminton World Federation (BWF) Council as of April 2026, following her election as Chair of the BWF Athletes' Commission.
- **Key Facts: PV Sindhu in BWF Governance**
- **Role:** Sindhu has assumed a full voting position on the BWF Council, the sport's highest decision-making body.
- **Dual Appointment:** Her seat on the Council follows her election as **Chair of the BWF Athletes' Commission** for the **2026–2029 term**
- **Predecessor:** She succeeds Indonesia's **Greysia Polii**, who served as the commission's Chair from 2021 to 2025.
- **Long-standing Involvement:** Sindhu has been a member of the Athletes' Commission since **2017** and a **BWF Integrity Ambassador** since 2020.
- **Commission Composition:** She is supported by Deputy Chair **Debora Jille** (Netherlands) and other members, including **An Se-young** (South Korea) and **Jia Yi Fan** (China).
- Pusarla Venkata (PV) Sindhu is one of India's most successful athletes and the first Indian woman to win two Olympic medals. She is the only Indian woman with two individual Olympic medals:
- **Silver** at Rio 2016 and **Bronze** at Tokyo 2020.
- **World Champion:** In 2019, she became the first Indian to win a **Gold medal** at the BWF World Championships.
- **World Championships Record:** She has won a total of five medals at the World Championships (1 Gold, 2 Silver, 2 Bronze), tying for the most in women's singles history.
- **Major Titles:** She won the **BWF World Tour Finals** in 2018 and the **Commonwealth Games** singles Gold in 2022
- Sindhu has received India's highest sporting and civilian honours:
- **Major Dhyani Chand Khel Ratna** (2016): India's highest sporting honour.
- **Padma Bhushan** (2020): India's third-highest civilian award.
- **Padma Shri** (2015): India's fourth-highest civilian award.
- **Arjuna Award** (2013): Recognising outstanding sports achievement.



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- She was the only Indian on the **Forbes' list** of Highest-Paid Female Athletes in 2024, ranking 17th.
- **Leadership:** She was elected as the **Chair of the BWF Athletes' Commission** in 2024
- **About Badminton World Federation (BWF)**
- Establishment : 1934
- **Headquarter** : Kuala Lumpur, Malaysia
- **President** : Khunying Patama Leeswadtrakul (Thailand)

Q. 8. In April 2026, the Reserve Bank of India (RBI) imposed a ₹41.80 lakh penalty on Bandhan Bank. What was the primary reason for this enforcement action?

- A) Lapses in cybersecurity reporting and infrastructure.
- B) Non-compliance with KYC directions and sanctioning of director-related loans.
- C) Failure to maintain the required Cash Reserve Ratio (CRR).
- D) Misreporting of bad loans in the annual financial statement.

Answer: B

- **RBI Imposes ₹41.80 Lakh Penalty On Bandhan Bank For KYC, Regulatory Lapses.**
- **Reserve Bank of India (RBI)** imposed a monetary penalty of **₹41.80 lakh** on Bandhan Bank by an order dated **April 21, 2026**.
- This regulatory action followed a statutory inspection for supervisory evaluation based on the bank's financial position as of **March 31, 2025**.
- **Penalty Breakdown:** The total fine of **₹41.80 lakh** includes:
 - **₹31.80 lakh** for contravening provisions of **Section 20(1)(b)(iii)** of the **Banking Regulation Act, 1949**, specifically regarding director-related loans.
 - **₹10.00 lakh** for non-compliance with **Know Your Customer (KYC)** directions, particularly the failure to conduct periodic reviews of account risk categorization.
- The penalty was exercised under powers conferred by **Section 47A(1)(c)** read with **Section 46(4)** of the **Banking Regulation Act, 1949**.



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Q. 9. Which country became the 63rd signatory of the U.S.-led Artemis Accords in April 2026?

- A) Latvia
B) Oman
C) Jordan
D) Portugal

Answer: C

- **Jordan becomes 63rd nation to join NASA's Artemis Accords.**
- Hashemite Kingdom of Jordan signed the Artemis Accords on April 23, 2026, becoming the 63rd country to join the international coalition for safe and peaceful space exploration.
- Jordan is the **fifth Arab nation** to join the initiative, following the UAE, Bahrain, Saudi Arabia, and Oman.
- The Wadi Rum region in Jordan, often called "Mars on Earth" due to its terrain, is slated to host its first NASA analogue mission in November 2026.
- Jordan's space ambitions previously included the launch of **JY1-SAT** in 2018, its first student-built CubeSat.
- The Artemis Accords were originally established in October 2020 by **eight founding nations**: Australia, Canada, Italy, Japan, Luxembourg, UAE, UK, and the USA.

Q. 10. Which Indian pharmaceutical giant recently entered into a definitive agreement to acquire the US-based drugmaker Organon & Co. for \$11.75 billion?

- A) Dr. Reddy's Laboratories
B) Cipla Limited
C) Sun Pharmaceutical Industries
D) Biocon Limited

Answer: C

- **Sun Pharma to Buy U.S. Healthcare Firm Organon in \$11.75 Billion Deal.**
- Sun Pharmaceutical Industries announced a definitive agreement to acquire the U.S.-based healthcare firm Organon & Co.
- **Deal Valuation:** The all-cash transaction has an **enterprise value of \$11.75 billion**, including debt.



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- **Share Price:** Sun Pharma will pay **\$14 per share**, representing a premium of approximately **24%** over Organon's last closing price.
- **Strategic Impact:** This is the **largest-ever overseas acquisition** by an Indian pharmaceutical company
- **Global Standing:** The merger propels Sun Pharma into the **top 25 global pharmaceutical companies**, with combined revenues projected at **\$12.4 billion**.
- **Market Focus:** It establishes Sun Pharma as a **top 3 global player in Women's Health** and the **7th largest player in biosimilars**.

Q. 11. Which major financial leader has been appointed by the Indian government to chair the high-level panel investigating security risks from the "Mythos" AI model?

A) Shaktkanta Das

B) C.S.Setty

C) Dinesh Khara

D) Nirmala Sitharaman

Answer: B

- Indian government formed a high-level panel led by C.S. Setty, Chairman of the State Bank of India (SBI) and head of the Indian Banks' Association (IBA). This committee is tasked with assessing the cybersecurity risks posed by Mythos, an advanced AI model developed by the U.S.-based company Anthropic
- **Key Facts About the Mythos AI Panel**
- **Panel Purpose:** The committee will evaluate potential systemic threats to the banking sector, particularly how the AI model could exploit software vulnerabilities in legacy IT systems.
- **Target AI Model:** Mythos is an unreleased model from Anthropic reportedly capable of autonomously identifying and exploiting "zero-day" vulnerabilities and decades-old bugs.
- Mythos is part of Anthropic's restricted "**Project Glasswing**", which allows only select organizations to test the model for defensive cybersecurity.



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Q. 12. Which fintech company received approval from the RBI for an NBFC license on April 27, 2026?

A) Paytm

B) PhonePe

C) MobiKwik

D) BharatPe

Answer: C

- Reserve Bank of India (RBI) approved One MobiKwik Systems Ltd's application for a Non-Banking Financial Company (NBFC) license on **April 27, 2026**.
- This milestone enables the fintech company to transition from a distribution-led model to a direct lender through its wholly-owned subsidiary, **MobiKwik Financial Services Private Limited (MFSPL)**.
- **Key Facts: RBI NBFC Licensing Criteria (2026)**
- **Principal Business (50-50 Test):** A company is identified as an NBFC only if its financial assets constitute more than 50% of its total assets and its income from financial assets constitutes more than 50% of its gross income.
- **Minimum Net Owned Fund (NOF):**
- **New Applicants:** Most new NBFCs (like NBFC-ICC) must have a minimum NOF of **₹10 crore** upfront.
- **Specialised NBFCs:** Higher limits apply to some, such as Infrastructure Finance Companies (IFCs) at **₹300 crore**.
- **Lower Thresholds:** NBFC-P2P and Account Aggregators (AA) still require only **₹2 crore**.
- **Company Structure:** Only companies incorporated under the **Companies Act, 2013** (or 1956) are eligible. Individuals, LLPs, or partnerships cannot apply.
- **Management Experience:** At least one full-time director must have a minimum of **10 years of experience** in the banking or financial services sector



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STATIC GK Based Current Affairs MCQs 28th April 2026

Q. 1. Where is the headquarters of the International Chess Federation (FIDE) located?

- A) Paris, France
- B) Lausanne, Switzerland
- C) Athens, Greece
- D) London, United Kingdom

Answer: B

Q. 2. When was the Vibrant Villages Programme-II (VVP-II) officially launched and which ministry is responsible for its implementation?

- A) 15 February 2023; Ministry of Rural Development
- B) 20 February 2026; Ministry of Home Affairs
- C) 02 April 2025; Ministry of Defence
- D) 23 February 2026; Ministry of Panchayati Raj

Answer: B



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Q. 3. In which of the following cities is the Indian Institute of Tropical Meteorology (IITM) situated?

- A) New Delhi
- B) Pune
- C) Mumbai
- D) Chennai

Answer: B

Q. 4. Artemis Accords were originally established in:

- A) 2018
- B) 2020
- C) 2021
- D) 2023

Answer: B

Q. 5. Where is the headquarters of the Badminton World Federation (BWF) located?

- A) Tokyo, Japan
- B) Kuala Lumpur, Malaysia
- C) Jakarta, Indonesia
- D) Lausanne, Switzerland

Answer: B

Q. 6. In which year was the International Big Cat Alliance (IBCA) launched, and where is its headquarters located?

- A) 2022; Mysuru, India
- B) 2023; New Delhi, India
- C) 2024; Bengaluru, India
- D) 2025; New York, USA

Answer: B

Q. 7. As of early 2026, how many countries have consented to be members of the India-led International Big Cat Alliance (IBCA)?

- A) 4
- B) 16
- C) 24
- D) 95

Answer: C



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Q. 8. Which of the following species is NOT one of the seven big cats covered under the International Big Cat Alliance (IBCA)?

A) Snow Leopard

B) Clouded Leopard

C) Cheetah

D) Puma

Answer: B

Q. 9. Which of the following correctly pairs the capital city of New Zealand with its currency?

A) Auckland; Australian Dollar

B) Wellington; New Zealand Dollar

C) Christchurch; New Zealand Pound

D) Wellington; Australian Dollar

Answer: B

Q. 10. What is the one-time budgetary support approved by the Union Cabinet of India for the establishment of the International Big Cat Alliance (IBCA)?

A) ₹100 crore for a period of 3 years

B) ₹150 crore for a period of 5 years

C) ₹200 crore for a period of 7 years

D) ₹800 crore for a period of 5 years

Answer: B



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.

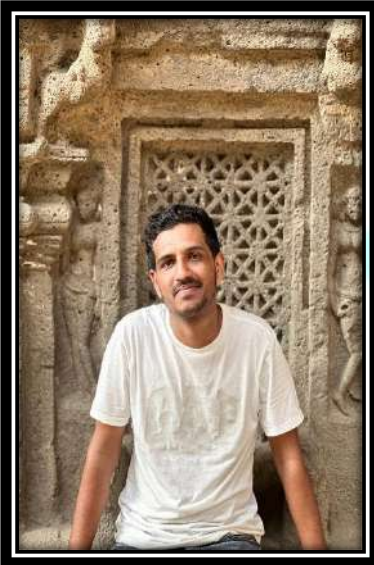
Thank you so much for your consistent efforts and support to banking aspirants. I will always be thankful to you and your team Sir



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And to all the new aspirants, for General Awareness and financial awareness, you can blindly follow APARCHIT 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 (<https://play.google.com/store/apps/details?id=com.aparchitExamWarriors>) 4 preparation.



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Home State - Bihar

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STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD 🙌

NAME - PRIYADARSHINI
KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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IBPS RRB CLERK
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JOURNEY FEELING PROUD.

NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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JOURNEY FEELING PROUD

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



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JOURNEY FEELING PROUD.

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



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JOURNEY FEELING PROUD

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



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

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JOURNEY FEELING PROUD

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



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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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IBPS RRB CLERK
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JOURNEY FEELING PROUD

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



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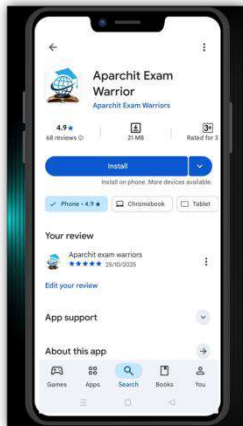
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