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RBI GRADE B 2020-21 GK ANALYSIS BOTH SHIFTS (MEMORY BASED)

BY- ANUJ JINDAL



KEY BENEFITS OF OUR COURSES



Video Lectures



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Mock
Tests



Current
Affairs



Daily Preparation
Material



Personalised
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Our course structure includes a lot of perks that are otherwise unavailable elsewhere.

It is a comprehensive guide to help you crack the paper & secure your dream position.

We provide personal solutions all queries using a Telegram group wherein Anuj Jindal himself will clarify your doubts.

We curate the learning strategies of past year toppers to help you learn from the success of the best

MORNING SHIFTS

1. Myoko festival is celebrated in which state?

Ans – Arunachal Pradesh

2. India has improved its ranking in global innovation index 2020 to 48 from ____ in 2019?

Ans – 52nd

Covered in Indices and Reports 2021

3. What is India's global position in terms of energy consumption as per the India energy outlook 2021 report?

Ans – 4th

Covered in Spotlight February 2021

4. Which of the following is not a Labour code?

Ans – Option related to Migration

Covered in Spotlight

5. Hiranandani Group companies will set up an integrated logistics and hyperscale data centre park called Greenbase and Yotta. Where will this center be located?

Ans – West Bengal

6. Jeff Bezos has stepped down from his position of Chief Executive of the Amazon and Andy Jassy has been appointed as the new CEO. How did Amazon started in its initial days?

Ans – Bookstore



7. Ayushman sahar scheme was launched to improve the infrastructure of ____ sector with the help of cooperatives in the country?

Ans – Healthcare

Covered in Spotlight October 2020

8. Which app was launched by the finance ministry to help people locate financial services at any location?

Ans – Jan Dhan Darshak

Covered in Current Affairs 2018

9. In 2015, which of the following company became the first microfinance company in India to receive a universal banking license?

Ans – Bandhan Bank

10. At which place is the Ranthambhore National Park located in Rajasthan?

Ans – Sawai Madhopur

Covered in Static GK 2021 (National Parks, Wildlife Sanctuaries and Biosphere Reserve doc)

11. What is the limit of capital expenditure for Indian Railways as per the union budget of 2021 to 2022?

Ans – Rs 1.07 Tn

12. Denmark's first energy island will be based on which energy?

Ans – Wind Energy

Covered in Spotlight February 2021



13. Which Indian PSU has been ranked as the best employer in the “world’s best employer 2020” list by Forbes?

Ans – NTPC

Covered in Spotlight October 2020

14. When is the National Cadet Corps raising day observed?

Ans – November 22

Covered in Spotlight November 2020

15. Which bank has launched “Gram Sampark Abhiyan”?

Ans – Punjab National Bank

Covered in Spotlight October 2020

16. What is the ___ C approach in the National Strategy for Financial Education 2020-25 of RBI?

Ans – 5C

Covered in Spotlight August 2020

5C Approach – Content, Capacity, Community, Communication, Collaboration.

17. What does ‘R’ stands for in the full form of CRA? (CRA is the agency registered under PFRDA.)

Ans – Record Keeping

18. What is the minimum limit for RTGS?

Ans – Rs 2 lakh

Covered in the course



19. Which one of the following is not a feature of PM-Kusum scheme?

Ans – Not Available

Covered in Govt schemes

20. Which of the following place was hit by Cyclone Nivar?

Ans – Tamil Nadu and Puducherry

Covered in Spotlight November 2020

21. Where will the advanced manufacturing hub (AMHUB) be established in India?

Ans – Tamil Nadu

Covered in Spotlight November 2020

22. Who among the following is not eligible to avail the benefit of pm kisan scheme?

Ans – Not available

Covered in Govt schemes

23. Which one of the following is a feature of senior citizen savings scheme?

Ans – Not Available

24. What is the corpus of post metric scholarship scheme for SC students?

Ans - Rs 59048 crores

Covered in Spotlight December 2020

25. Recently, CM of Puducherry, V. Narayanasamy, has submitted his resignation. How many seats does the Puducherry assembly have?

Ans – 30 member



26. What is the nationality of the director general of World Trade Organization?

Ans – Nigeria

Covered in Spotlight February 2021

27. Which of the following is not a parameter of the digital payment index released by RBI?

Ans – Not Available

Covered in Spotlight January 2021

- Parameters of DPI – total 5 which are,
 - (Payment Enablers – 25% weightage)
 - (Payment Infrastructure: Supply side factors – 15% weightage)
 - (Payment Infrastructure: Demand side factors – 10% weightage)
 - (Payment Performance – 45% weightage)
 - (Consumer Centricity – 5% weightage)

28. What is the art of making charts and Maps called?

Ans – Cartography

29. Recently, HCL Technologies has joined the ____ revenue club?

Ans - \$10 Billion

30. What is the minimum and maximum limit of Cash Reserve Ratio?

Ans – No maximum and minimum limit

31. NAVRITI certification course is related to which of the following sectors?

Ans- Construction Technology

Covered in Spotlight January 2021

32. Where will multi modal logistics park and multi modal transport hub be set up?

Ans – Noida, UP

33. Which edition of INS Karanj was given to Indian Navy by Mazagon Dock Limited?

Ans – 3rd

Covered in Spotlight February 2021

34. Which of the following small finance bank has got permission from SEBI to launch its IPO in the month of December 2020?

Ans – Suryodaya SFB

35. What is the term used for ATMs that are owned and operated by non-bank entities?

Ans – White Label ATM

Covered in the course

36. Whose birth anniversary is celebrated as good governance day on December 25 by India?

Ans – Atal Bihari Vajpayee

Covered in Spotlight December 2020

37. Which one of the following is not a policy rate?

Ans – SLR

38. Which one of the following is not a correct feature of i-mobile app of ICICI Bank?

Ans - it can be used by the customers of ICICI Bank only



Covered in Spotlight December 2020

39. What is the target of national education policy in terms of gross enrolment ratio at the level of pre-school to secondary by 2030 and higher education by 2035 respectively?

Ans – 100% ; 50%

Covered in National Education Policy doc

40. Which state was ranked at the second position in terms of supporting MSMEs after Maharashtra?

Ans – Tamil Nadu

Covered in Spotlight November 2020

41. Where will the National Authority of Ship Recycling be located?

Ans – Gandhinagar, Gujarat

Covered in Spotlight October 2020

42. According to the recently released guidelines of RBI for HFCs, non-deposit taking HFCs with an asset size of Rs 5000 crores- Rs 10,000 will have to reach a minimum LCR of ____ by December 1, 2021 and to ____ by December 1, 2025?

Ans – 30% and 100%

Covered in Spotlight February 2021

43. In which state will India's first Sand Dune park be located?

Ans – Goa

Covered in October 2020



44. What is the current Marginal Standing Facility rate?

Ans – 4.25%

Covered in Spotlight February 2021

45. Women self-help group is the primary block of which of the following scheme?

Ans – DAY-National Rural Livelihood Mission

Covered in Govt schemes

46. The minimum net owned fund limit of housing finance companies has been recently proposed by RBI from ____ to Rs 20 crores?

Ans – RS 10 crores

Covered in Spotlight October 2020

47. Where is India's first fire park being built?

Ans – Odisha

Covered in Spotlight January 2021

48. 2021 commemorates the ___ anniversary of the signing of Ramsar Convention on Wetlands?

Ans – 50th

Covered in Spotlight October 2020

49. Which of the following two places have been connected through Atal Tunnel?

Ans – Manali – Leh

Covered in Spotlight September, October 2020, January 2021



50. Which company has announced to launch the Engineering course recently?

Ans – L&T

51. With which bank has Bayer's Better Life Farming initiative partnered for providing holistic financial solutions to small holders farmers and rural farmer communities?

Ans – Axis Bank

Covered in Spotlight September 2020

52. What is Bank Credit to GDP ratio as on March 2020?

Ans – Not Available

53. What is the designation of Anil Soni in WHO Foundation?

Ans – Executive Chairperson

Covered in Spotlight December 2020

54. Tata Steel has announced to expand its production capacity to ____ to cater to the increasing demand of steel?

Ans – 40 million tonnes (Feb 2021)

55. SBI has announced to increase its home loan portfolio to Rs 7 lakh crores by which year?

Ans – 2024 (Feb 2021)

56. In January 2021, West Indies beat Bangladesh with a score line of 395 for 3 wickets, which is the _____ highest chase in test series.

[a] Third

[b] Second

[c] Fourth

[d] Fifth

[e] Sixth

Ans - Fifth

57. As per the recent recommendation of RBI's internal working group on corporate governance of private sector banks, the share of _____ should be increased from 15% to 26% in the private banks in 15 years?

Ans – Promoters

Covered in Spotlight November 2020

58. Carin Energy Co. has recently won a case at the Hague, Netherlands. Where is the company located?

Ans – UK

59. Recently, Adani Group has bought stake of ACSA Global Limited (ACSA) and Bidvest in Mumbai Airport. Which country do these companies belong to?

Ans – South Africa

Covered in Spotlight September 2020

60. In which year was the banking ombudsman scheme launched?

Ans – 1995

Covered in Spotlight December 2019 (in Feb 2021, annual report on Ombudsman has been released.)

61. Which of the following banks is the leading player in credit card industry?

Ans – HDFC Bank



62. Which country is not a member of 5 eyes alliance?

Ans – India

Covered in Spotlight December 2020

63. Hope mission has been launched for which planet?

Ans – Mars (UAE)

64. What is the venue of Asian games 2034?

Ans – Saudi Arabia

Covered in Spotlight December 2020

65. Interest on which investment scheme is not taxable?

Ans – Public Provident Fund (PPF)

Covered in the course

66. What is the maximum limit of exemption under section 80 C of the Income Tax Act?

Ans - Rs 1.5 lakh

Covered in SEBI Grade A series

67. Which of the following is the highest valued bank in India?

OR

68. Which of the following is the top ranker in BFSI rankings?

Ans – HDFC Bank

69. One Question was on PM Vaya Vandana Yojana.

Covered in Govt schemes

AFTERNOON SHIFT

1. Where is Girnar ropeway situated?

Ans - Junagadh district, Gujarat

Covered in Spotlight Oct 2020

2. What is the share of BRICS countries in world trade?

Ans- 18% approx.

Covered in Spotlight November 2020

3. Which one of the following is not a pillar in the budget 2021-2022?

[a] Minimum Govt & Maximum Governance

[b] Domestic Savings

[c] Innovation & R&D

[d] Physical & financial capital & infrastructure

[e] Health & well-being

Ans – B (Domestic Savings)

Five Pillars – as per Budget FY22

- Health & well-being,
- Physical & financial capital & infrastructure,
- Inclusive development for aspirational India,
- Reinvigorating human capital,
- Innovation & R&D,
- Minimum Govt & Maximum Governance.

Covered in Budget 2021-22

4. Which of the following is incorrect about Prime Minister Employment Generation Program?

- [a] Maximum cost for manufacturing is Rs 20 lakhs
- [b] Only new and viable projects considered
- [c] It is implemented by KVIC
- [d] Indians above 18 years of age and VIII pass are eligible to apply for loans above Rs 5 lakhs for services business
- [e] 15% subsidy is provided on cost to general category in urban areas

Ans – A (Maximum cost for manufacturing is Rs 20 lakhs)

- The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs.

Covered in Govt Schemes – Schemes Made Easy

5. Who among the following won the Padma Vibhushan 2021?

Ans – BB Lal

Covered in Spotlight Jan 2021

6. Which of the following statement is incorrect about the electoral bonds?

- [a] These bonds can be purchased by citizens of India or entities incorporated in India
- [b] It can be purchased in both modes – single and jointly
- [c] The validity of these bonds is 10 days
- [d] It can be encashed by political parties through their bank A/Cs
- [e] None of the Above



Ans – C (The validity of these bonds is 10 days)

- The validity is 15 days from the date of issue.

7. 2021 census is the 16th census and ____ after independence?

Ans – 8th

8. Which one of the following is not among the top 5 wheat producing states?

[a] Haryana

[b] Bihar

[c] Madhya Pradesh

[d] Punjab

[e] Uttar Pradesh

Ans – B (Bihar)

9. Which of the following statements is true about Pradhan Mantri Fasal Bima Yojana?

[a] Subsidy will be given to Kharif crops farmers with a premium payable up to 2%

[b] It replaces NAIS and MNAIS

[c] Farmers whose KCC is sanctioned should be compulsorily covered under PMFBY scheme

[d] Difference between the premium paid by farmer and actual insurance premium is shared between the central and state govt in 70:30 ratio

[e] All of the Above

Ans – B (It replaces NAIS and MNAIS)

Covered in Govt schemes

10. How many southern states are in the top 5 rankings of the innovation index 2020?

Ans – 4



Covered in PIB 247 and Spotlight

11. Which global development institution is focused on the private sector in developing country?

Ans – International Finance Corporation

Covered in Static General Awareness

12. What does 'A' stand for in the full form of guard?

Ans – Appropriate Regulation and Supervision

- GUARD, viz., - Governance Oversight, Utile Technology Investment, Appropriate Regulation and Supervision, Robust Collaboration and Developing necessary IT, cyber security skills set.

Covered in Spotlight September 2020

13. What is the upper limit per UPI transaction in India?

- [a] Rs 2 lakh
- [b] Rs 5 lakhs
- [c] Rs 0.50 lakh
- [d] Rs 3 lakhs
- [e] Rs 1 lakh

Ans – E (At present, the upper limit per UPI transaction is Rs.1 Lakh.)

14. What is the objective of PM-WANI scheme?

- [a] Healthcare
- [b] Essential Services
- [c] Food Distribution



[d] Internet Connectivity

[e] Payment system

Ans – D (internet connectivity)

Covered in Spotlight December 2020

15. Which of the following sustainable development goal is for gender equality?

Ans – SDG 5

Covered in Spotlight

16. Which of the following is not a strategic sector as identified in the union budget 2021-22?

[a] Banking, Insurance, Financial Services

[b] Transportation and Telecommunication

[c] Power, Petrol, Coal and Mineral

[d] Media and Entertainment

[e] Atomic energy, space and defence

Ans – D (Media and Entertainment)

Covered in Budget

17. Which one of the following is not among the CLMV countries?

[a] Laos, , and

[b] Cambodia

[c] Myanmar

[d] Malaysia

[e] Vietnam

Ans – D (Malaysia)



Covered in Spotlight December 2020

18. SLBC is chaired by whom?

- [a] Regional Director of RBI
- [b] Governor
- [c] Chief Minister
- [d] Chair / MD of Convenor bank
- [e] Deputy commissioner

Ans – D (Chair / MD of Convenor bank)

Master Circular of RBI of July 2020

State Level Bankers' Committee (SLBC) has been constituted in April 1977.

19. What is the theme of UN international anti-corruption day?

Ans - United Against Corruption / Recover with Integrity

Covered in Spotlight December 2020

20. Bimal Jalan was the governor of RBI from ____ to ____?

- [a] 1992 -97
- [b] 1997- 2003
- [c] 2003-08
- [d] 2008-13
- [e] 1985- 1990

Ans – B (1997 to 2003)

21. What does CIMS stand for?



Ans - Coal Import Monitoring System

Covered in Spotlight December 2020

22. NRO balance can be paid to the account holder if the account has been maintained for _____ months?

Ans – 6 months

RBI Notification 2016

23. Stand-Up India Scheme Facilitates bank loans between _____ to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise?

[a] Rs 25-100 Lakhs

[b] Rs 10-100 lakhs

[c] Rs 10 -50 lakhs

[d] Rs 5 to 50 lakhs

[e] Rs 1 to 10 lakh

Ans – B (10 lakh and 100 Lakhs)

Covered in Govt schemes – schemes made easy

24. What is the priority sector lending limit that the bank are mandated to give to start up in the agricultural and allied activities sector?

Ans - Rs 50 crore

25. How much is the investment of Tesla in Bitcoin in February 2021?

Ans - \$1.5 billion

26. How many aspirational districts are covered POSHAN 2.0?

Ans – 112 districts (all aspirational districts)

27. Which is the first novel of Amitav Ghosh?

Ans - The Circle of Reasons

28. Which company has got contract from NASA to establish telecom network on moon?

[a] Vodaphone

[b] Nokia

[c] Orange SA

[d] AT&T

[e] Verizon

Ans – B (Nokia)

Covered in Spotlight October 2020

29. Hubble telescope (which is run by NASA and ESA) has found a galaxy. In the month of January 2021, the telescope captured some images of the galaxy. What is the nickname of that galaxy?

[a] Dark Galaxy

[b] Spiral Galaxy

[c] Lost Galaxy

[d] Swirling Galaxy

[e] Brown Galaxy

Ans – C (Lost Galaxy)

30. What is the lending target of DFI as per the union budget of 2021-2022?



[a] 5 lakh crore in 3 years

[b] 2 lakh crore in 2 years

[c] 4 lakh crore in 2 years

[d] 10 lakh crore in 5 years

[e] 6 lakh crore in 4 years

Ans – A (5 lakh crore in 3 years)

31. What is the minimum age prescribed for players by ICC?

[a] 18 years

[b] 21 years

[c] 15 years

[d] 11 years

[e] 13 years

Ans – C (15 years)

32. Which one of the following is not an indigenous game included in the khelo India youth games 2021?

Ans – Silambattam

- Gatka, Kalaripayattu, Thang-Ta and Mallakhamba along with Yogasana were added in the Khelo India Youth Games.

Covered in Spotlight December 2020

33. Wavel Ramkalawan of Indian-origin was appointed as the President of Seychelles. Where is Seychelles located?

[a] Arabian Sea

[b] Atlantic Ocean



[c] Pacific Ocean

[d] Bay of Bengal

[e] Indian Ocean

Ans – E (Indian Ocean)

34. Which country does Kyle Jamieson belong to?

Ans - New Zealand

35. In which state is Kalanamak rice found?

Ans - Uttar Pradesh

36. Under which scheme are the property cards distributed?

Ans – PM – Svamitva Scheme

Covered in Spotlight, Govt schemes, and PIB 247

37. Where is sur sarovar located?

Ans - Uttar Pradesh

Covered in Spotlight November 2020

38. Which of the following statements is true about Pradhan Mantri Atma Nirbhar Swasth Bharat scheme?

[a] Investment in Primary, Secondary, Tertiary healthcare

[b] Outlay – Rs 64180 crore

[c] Period of the scheme – 4 years

[d] Addition to NHM

[e] Strengthen existing health institutions and create new



Ans – B (Outlay – Rs 64180 crore)

Covered in Budget

39. Kasigo Rabada – the winner of Purple Cap during IPL 2020- has played from which team?

Ans – Delhi Capitals

40. Kasturba Gandhi Balika Vidyalaya is a scheme launched for school girls for SC, ST, OBC and minority communities for which of the following classes?

Ans – Class 6 to 12

41. What is the duration of the Production-Linked Incentive Scheme?

Ans – FY 2020-21 to FY 2028-29

Covered in Spotlight and PIB 247

42. As of December 2020, which PSU has the largest share of market capitalization?

Ans – Not Available

43. Comprehensive Economic Cooperation and Partnership Agreement has been signed between India and Mauritius recently. It is the ___ edition of such an agreement signed by India with any African country?

Ans - First

Covered in Spotlight and PIB 247

44. Recently, in a military coup over the failure of Burmese govt to handle Covid-19 pandemic, the heads of the government including Aung San Suu Kyi were detained. Which of the following country does not share border with Myanmar?



Ans – Vietnam

45. In which strategic sectors will the government maintain a bare number of public sector undertaking and not divest its stake?

Ans – Not Available

- List of Strategic Sectors - Atomic energy, space and defence; transport and telecommunications; power, petroleum, coal and other minerals; and banking, insurance and financial services in non-strategic sectors

Covered in Budget

46. Janet Yellen – the Treasury Secretary of USA – was the earlier chairperson of which organization?

Ans – US Federal Reserve

47. ISO 9000 is related to which of the following sectors?

Ans – Quality Management and Quality Assurance

48. What is the impact of Atmanirbhar package in monetary terms?

Ans – Rs 20 lakh crores

Covered in Spotlight and PIB 247

49. What is the export value target set by Spices Board of India by 2025 and 2030 respectively?

Ans - \$5 Bn; \$10 Bn

50. Which state has signed a letter of understanding with UN World Food Program to achieve the food and nutritional goals?



Ans – Rajasthan

Covered in Spotlight November 2020

51. Which bank went live as the financial service provider under the account aggregator framework of RBI?

Ans – IndusInd Bank

Covered in October 2020

52. Jigmet Dolma from India secured 4th position in the Dhaka Marathon 2021. From which state does he belong to?

Ans – Ladakh

53. What is India's rank in the Global Climate Risk Index in 2019 and 2018?

Ans – 7th and 5th respectively

Covered in Spotlight December 2020 & Indices & Reports 2021

54. When is the International Tea Day observed?

Ans – May 21

Covered in Spotlight December 2020

55. Central govt has announced to celebrate Netaji Subhash Chandra Bose's birth anniversary as ____ every year on January 23?

Ans – Parakram Divas

Covered in Spotlight January 2021

56. Which one is the only public sector enterprise in the reinsurance sector?



Ans – General Insurance Corporation of India (GIC)

57. What is the name of the 2nd offshore petrol vessel given to Indian Coast Guard by the Goa Shipyard Ltd?

Ans – ICGS Sujeet

OR

What is the name of the 5th and last offshore petrol vessel given to Indian Coast Guard by the Goa Shipyard Ltd?

Ans – ICGS Saksham

Covered in Spotlight December 2020

58. Recently, Kaja Kallas has become the first female PM of Estonia. In which year did Estonia get its independence from Soviet Union?

Ans – 1991

Covered in Spotlight January 2021 (but only appointment, capital and currency)

59. What does 'A' stand for in the full form of NDEAR, which was envisaged in the Union Budget 2021-22?

Ans - National Digital Education Architecture (NDEAR)

Covered in Budget

60. Govt has recently sold its 26.12% stake in Tata Communications Ltd, erstwhile VSNL, through offer for sale. How much percentage did the govt sell in the company in 2002, along with the management control?

Ans – 25%

Covered in Spotlight February 2021 (divestment is covered; history is not covered)



61. After the third five year plan, there was a period of plan holiday (1966-69), during which the government could not implement the five year plan due to war, inflation, and unrest. The Fourth Five year plan was introduced in which year?

Ans – 1969

Covered in the course

62. Which one of the following forces is not a part of the Central Armed Police Forces?

Ans – Territorial Army

- There are seven forces under CAPF:
 - (i) Central Reserve Police Force,
 - (ii) Central Industrial Security Force
 - (iii) National Security Guards
 - (iv) Border Security Force,
 - (v) Indo-Tibetan Border Police,
 - (vi) Sashastra Seema Bal,
 - (vii) Assam Rifles.

Covered in Spotlight march 2020

63. On which bank did RBI impose a penalty of Rs 1 crore for unauthorized ATM operations?

Ans – PNB

Covered in Spotlight November 2020

64. Recently, Vidyut Mohan has won the UNEP's Young Champion of the Earth Award. How many Asians won the award in 2020?

Ans – Three

- Seven winners were in total

Covered in Spotlight December 2020

65. Which one is the longest bridge of India?

Ans – Dhubri-Phulbari (connecting Assam and Meghalaya)

66. Who is the 2nd most powerful woman after Angela Merkel in the Forbes Most Powerful Women's list?

Ans – Christine Lagarde

67. NS for finance education relies on ____? (doubtful question)

INTERPRETATION

- A) Level – difficult
- B) Type of questions – Statement based long questions
- C) UPSC like General Studies Questions were asked.
- D) Majority questions were from October, November, December 2020.
- E) Questions were asked in depth.
- F) Not only the current rankings but previous year rankings, historical facts about companies, organizations and general studies questions have been asked in both shifts.
- G) Questions covered in Morning shift – 45 / 69 (Doable question – 39)
- H) Questions covered in afternoon shift – 41 / 67 (Doable questions – 35)

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“HALL OF FAME”

RBI



AIR 03 RBI : Muhammad Ali

AIR 06 RBI : Aditya Sood

AIR 10 RBI : Sameer

AIR 11 RBI : Abhishek

550+ Students cleared RBI Phase 1

300+ Students clear RBI Phase 2

48 Students got selected in RBI

SEBI



AIR 01 : Rajendra S

600+ Students cleared Phase 1

300+ Students cleared Phase 2

60+ Students selected in SEBI

NABARD



1100+ Students cleared Phase 1

250+ Students cleared Phase 2

30 Students selected in NABARD



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UGC NET JRF



260+ Students selected in UGC NET JRF