

IBPS RRB Clerk Mains Memory Based Paper PDF

Q1. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

- (a) Either follows
- (b) Only II follows
- (c) Only I follows
- (d) Both follow
- (e) Neither follows

Q2. The full form of RTGS is:

- (a) Real Transaction Gross Settlement
- (b) Real Time Gross Settlement
- (c) Real Time General Settlement
- (d) Rapid Transfer and Gross Settlement
- (e) Regional Transfer Gross System

Q3. The 'Kisan Credit Card' scheme was launched to provide credit to:

- (a) Small traders
- (b) Fishermen only
- (c) Farmers
- (d) Industrial workers
- (e) Artisans

Q4. She has been working in this branch _____ five years.

- (a) within
- (b) from
- (c) during
- (d) since
- (e) for

Q5-Q9. Rearrange the following five sentences (A, B, C, D, E) in the proper sequence to form a meaningful paragraph and answer the questions that follow.

A. As a result, the bank saw a sharp rise in the number of rural account holders.

B. The Regional Rural Bank decided to launch a financial literacy drive in 2024.

C. This drive included workshops in villages across the region.

D. The workshops explained the benefits of savings accounts and digital payments in simple language.

E. Encouraged by this success, the bank plans to expand the programme further.

Q5. Which sentence should come FIRST in the paragraph?

- (a) D
- (b) A
- (c) C
- (d) B
- (e) E

Q6. Which sentence should come SECOND in the paragraph?

- (a) D
- (b) A
- (c) C
- (d) B
- (e) E

Q7. Which sentence should come THIRD in the paragraph?

- (a) D

- (b) A
- (c) B
- (d) C
- (e) E

Q8. Which sentence should come FOURTH in the paragraph?

- (a) C
- (b) A
- (c) E
- (d) D
- (e) B

Q9. Which sentence should come LAST in the paragraph?

- (a) D
- (b) A
- (c) B
- (d) E
- (e) C

Q10. SIDBI (Small Industries Development Bank of India) is headquartered in:

- (a) Mumbai
- (b) Hyderabad
- (c) Lucknow
- (d) New Delhi
- (e) Chennai

Q11. Which of the following file extensions represents an MS Excel file?

- (a) .exe
- (b) .xlsx
- (c) .pptx
- (d) .txt
- (e) .docx

Q12. A device that converts digital signals to analog signals and vice versa is called a:

- (a) Hub
- (b) Switch
- (c) Router
- (d) Modem
- (e) Bridge

Q13. Find the part of the sentence that has an error: Each of the candidates (A)/ were asked (B)/ to submit their documents (C)/ before the interview. (D)

- (a) D
- (b) A
- (c) B
- (d) C

Q14-Q18. Study the information carefully and answer the questions given below.

Eight persons - M, N, O, P, Q, R, S and T - sit in two parallel rows of four each, facing each other (M, N, O, P face south; Q, R, S, T face north; not necessarily in the same order). Q sits second to the left of R. M sits third to the right of N and faces R. P is an immediate neighbour of M and faces S. O faces Q. T is not an immediate neighbour of Q.

Q14. Who sits opposite to N?

- (a) P
- (b) T

- (c) R
- (d) S
- (e) Q

Q15. Who among the following sits second to the right of P?

- (a) M
- (b) Cannot be determined
- (c) O
- (d) N
- (e) No one

Q16. Which of the following pairs faces each other?

- (a) N-Q
- (b) M-S
- (c) P-R
- (d) N-T
- (e) O-Q

Q17. How many persons sit between M and O in row 1?

- (a) None
- (b) Cannot be determined
- (c) Two
- (d) Three
- (e) One

Q18. Who sits to the immediate left of R?

- (a) No one
- (b) S
- (c) T
- (d) O
- (e) Q

Q19. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

- (a) Ctrl + Alt + Delete
- (b) Shift + Delete
- (c) Delete only
- (d) Alt + Delete
- (e) Ctrl + Delete

Q20. Statements: All buses are cars. All cars are trucks. Some trucks are vans. Conclusions: I. Some vans are buses. II. Some trucks are buses.

- (a) Both follow
- (b) Neither follows
- (c) Either follows
- (d) Only II follows
- (e) Only I follows

Q21. If the length of a rectangle is increased by 20% and breadth is decreased by 10%, find the percentage change in area.

- (a) 10% increase
- (b) 8% increase
- (c) 8% decrease
- (d) 6% increase
- (e) 12% increase

**Q22. Pointing to a man in a photograph, a woman says, 'His brother's father is my father-in-law.'
How is the man related to the woman?**

- (a) Nephew
- (b) Cousin
- (c) Son
- (d) Husband
- (e) Brother

Q23. The 'Green Revolution' in India is primarily associated with:

- (a) Increase in fish production
- (b) Increase in agricultural/food grain production
- (c) Afforestation programmes
- (d) Renewable energy adoption
- (e) Increase in milk production

Q24. Which of the following is used to protect a computer network from unauthorised access?

- (a) Router only
- (b) Switch only
- (c) Firewall
- (d) Hub
- (e) Modem

Q25. Which of the following is the correct expansion of 'RTGS' used in banking?

- (a) Real Time Gross Settlement
- (b) Rapid Transfer Gross System
- (c) Real Transaction Gross Settlement
- (d) Regional Transfer and Gross Settlement
- (e) Real Time General Settlement

Q26. In MS Word, the shortcut key to open the 'Print' dialog box is:

- (a) Ctrl + S
- (b) Ctrl + N
- (c) Ctrl + P
- (d) Ctrl + O
- (e) Ctrl + F

Q27. The Indian Constitution came into effect on:

- (a) 2 October 1950
- (b) 26 January 1950
- (c) 26 November 1949
- (d) 15 August 1947
- (e) 15 August 1950

Q28. Which generation of computers introduced the use of microprocessors?

- (a) Second generation
- (b) Third generation
- (c) Fifth generation
- (d) Fourth generation
- (e) First generation

Q29. The present age of a father is 3 times that of his son. After 10 years, the father's age will be twice that of his son. Find the present age of the son.

- (a) 8 years
- (b) 9 years
- (c) 12 years
- (d) 15 years

(e) 10 years

Q30. Neither the manager nor his assistants ____ available at the moment.

- (a) has been
- (b) is
- (c) are
- (d) being
- (e) was

Q31. How many such digits are there in the number '5192837465' each of which is as far away from the beginning as when the digits are arranged in descending order (from left)?

- (a) Three
- (b) Two
- (c) One
- (d) Four
- (e) None

Q32. Which of the following is the currency of Japan?

- (a) Yen
- (b) Ringgit
- (c) Dong
- (d) Yuan
- (e) Won

Q33. Which of the following is a valid email protocol used for receiving emails?

- (a) URL
- (b) FTP
- (c) HTML
- (d) POP3
- (e) HTTP

Q34. Which of the following best describes 'malware'?

- (a) An antivirus program
- (b) A network protocol
- (c) Malicious software designed to harm a system
- (d) A type of hardware device
- (e) A programming language

Q35. A train 180 m long crosses a platform 220 m long in 20 seconds. Find the speed of the train in km/hr.

- (a) 68 km/hr
- (b) 65 km/hr
- (c) 75 km/hr
- (d) 70 km/hr
- (e) 72 km/hr

Q36. Who was the first Prime Minister of India?

- (a) Mahatma Gandhi
- (b) Rajendra Prasad
- (c) Sardar Patel
- (d) Jawaharlal Nehru
- (e) Lal Bahadur Shastri

Q37. Who is regarded as the Father of the Indian Constitution?

- (a) Dr. B.R. Ambedkar
- (b) Sardar Vallabhbhai Patel

- (c) Rajendra Prasad
- (d) Mahatma Gandhi
- (e) Jawaharlal Nehru

Q38. A sum of Rs. 15,000 becomes Rs. 18,150 in 2 years at a certain rate of compound interest, compounded annually. Find the rate of interest.

- (a) 12%
- (b) 11%
- (c) 8%
- (d) 10%
- (e) 9%

Q39. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 9x + 18 = 0$ II. $y^2 + 8y + 15 = 0$

- (a) if $x \leq y$
- (b) if $x \geq y$
- (c) if $x > y$
- (d) if $x < y$
- (e) if $x = y$ or relationship cannot be established

Q40. The headquarters of the United Nations is located in:

- (a) Geneva
- (b) Washington D.C.
- (c) London
- (d) New York
- (e) Paris

Q41. The process of converting a program written in a high-level language to machine language is done by a:

- (a) Editor
- (b) Compiler
- (c) Debugger
- (d) Loader
- (e) Linker

Q42. The compound interest on Rs. 8,000 for 2 years at 10% per annum compounded annually is:

- (a) Rs. 1,650
- (b) Rs. 1,600
- (c) Rs. 1,720
- (d) Rs. 1,800
- (e) Rs. 1,680

Q43. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

- (a) Both follow
- (b) Neither follows
- (c) Only II follows
- (d) Only I follows
- (e) Either follows

Q44. In how many days can A alone complete a work? I. A and B together can complete the work in 12 days. II. B alone can complete the work in 20 days.

- (a) Only statement II is sufficient
- (b) Either statement is sufficient
- (c) Only statement I is sufficient
- (d) Both statements together are sufficient

(e) Both statements together are not sufficient

Q45. The speed of a boat in still water is 15 km/hr and the speed of the stream is 3 km/hr. Find the time taken by the boat to cover 72 km downstream.

- (a) 3.5 hours
- (b) 5 hours
- (c) 4 hours
- (d) 4.2 hours
- (e) 4.5 hours

Q46. The longest river in India is:

- (a) Brahmaputra
- (b) Yamuna
- (c) Ganga
- (d) Narmada
- (e) Godavari

Q47. The Indian rupee symbol (₹) was officially adopted in the year:

- (a) 2005
- (b) 2015
- (c) 2010
- (d) 2012
- (e) 2008

Q48. The 'Lead Bank Scheme' in India was introduced in the year:

- (a) 1975
- (b) 1980
- (c) 1991
- (d) 1955
- (e) 1969

Q49. Find the part of the sentence that has an error: The customer along with his family members (A)/ were waiting (B)/ outside the branch (C)/ since morning. (D)

- (a) C
- (b) D
- (c) A
- (d) B

Q50. Which of the following is a valid example of cloud storage service?

- (a) Task Manager
- (b) Calculator
- (c) Google Drive
- (d) Notepad
- (e) MS Paint

Q51. Two numbers are in the ratio 5:7. If 20 is added to both, the ratio becomes 7:9. Find the smaller number.

- (a) 50
- (b) 65
- (c) 45
- (d) 60
- (e) 55

Q52. Improve the underlined part: 'Each of the students have submitted their forms.'

- (a) has submitted his/her form
- (b) No improvement

- (c) have submitted their form
- (d) having submitted forms
- (e) has submit their forms

Q53. Statements: Some pens are papers. No paper is plastic. All plastics are metals.

Conclusions: I. Some pens are not plastic. II. Some metals are papers.

- (a) Only I follows
- (b) Either follows
- (c) Neither follows
- (d) Both follow
- (e) Only II follows

Q54. PFRDA is the regulatory body for:

- (a) Cooperative banks
- (b) Mutual funds
- (c) Pension funds
- (d) Insurance companies
- (e) Stock exchanges

Q55. What does CRR (Cash Reserve Ratio) refer to?

- (a) The ratio of a bank's capital to its assets
- (b) The exchange rate maintained by the RBI
- (c) The percentage of NPAs in a bank's portfolio
- (d) The interest rate charged by banks on loans
- (e) The percentage of deposits banks must keep with the RBI

Q56. The bank _____ its interest rates twice this year.

- (a) had revise
- (b) revise
- (c) revising
- (d) have revised
- (e) has revised

Q57. India's central bank digital currency is known as:

- (a) Digital Note
- (b) Bharat Coin
- (c) Rupay Digital
- (d) Digital Rupee (e-Rupee)
- (e) e-Cash

Q58. Which of the following is an antivirus software?

- (a) Quick Heal
- (b) Adobe Reader
- (c) Google Chrome
- (d) VLC Player
- (e) MS Word

Q59. Input: 24 wall bat 15 zone 9 more 42 Step I: 9 24 wall bat 15 zone more 42 Step II: 9 15 24 wall bat zone more 42 Step III: 9 15 24 42 wall bat zone more (Following the logic above, numbers are arranged in ascending order from left, followed by words in alphabetical order.) What will be Step III output for Input: 33 tiger 6 apple 51 zebra 18 mango?

- (a) 51 33 18 6 apple mango tiger zebra
- (b) 6 18 33 51 apple mango tiger zebra
- (c) 33 6 18 51 apple mango tiger zebra
- (d) 6 18 33 51 apple tiger mango zebra
- (e) 6 18 33 51 apple mango zebra tiger

Q60. In the same machine as above, how many steps will be required to complete the arrangement for an input of 7 words/numbers?

- (a) Five
- (b) Seven
- (c) Six
- (d) Cannot be determined
- (e) Four

Q61. Which of the following is an example of secondary storage device?

- (a) Cache memory
- (b) Hard disk
- (c) Register
- (d) RAM
- (e) ALU

Q62. A sum of Rs. 24,000 is divided between P and Q such that the simple interest on P's share at 8% for 3 years equals the simple interest on Q's share at 12% for 2 years. Find P's share.

- (a) Rs. 10,400
- (b) Rs. 15,000
- (c) Rs. 13,600
- (d) Rs. 12,000
- (e) Rs. 14,400

Q63. Which of the following is a popular web browser?

- (a) VLC Media Player
- (b) MS Excel
- (c) Google Chrome
- (d) Adobe Photoshop
- (e) MS Word

Q64. The full form of ATM is:

- (a) Automatic Transaction Machine
- (b) Automatic Teller Mode
- (c) Automated Transaction Mode
- (d) Automated Teller Machine
- (e) Auto Transfer Mode

Q65. Which device is used to connect multiple networks and direct data traffic between them?

- (a) Router
- (b) Keyboard
- (c) Monitor
- (d) Printer
- (e) Scanner

Q66. The first Regional Rural Bank established in India was:

- (a) State Bank of India RRB
- (b) Prathama Bank (1975)
- (c) Bank of India RRB
- (d) Punjab RRB
- (e) Grameen Bank

Q67. What is the function of the 'Ctrl + Z' shortcut?

- (a) Copy selected text
- (b) Undo the last action
- (c) Save the file
- (d) Paste copied text

(e) Redo the last action

Q68. Find the part of the sentence that has an error: Despite of the heavy rain (A)/ the employees reached (B)/ the office (C)/ on time. (D)

- (a) B
- (b) C
- (c) D
- (d) A

Q69. Statements: $P < Q \leq R$, $R < S$, $S = T$. Conclusions: I. $T > P$ II. $Q < T$

- (a) Both follow
- (b) Only I follows
- (c) Only II follows
- (d) Either follows
- (e) Neither follows

Q70. Find the part of the sentence that has an error: She is one of the best employee (A)/ that this branch (B)/ has ever (C)/ employed. (D)

- (a) A
- (b) D
- (c) C
- (d) B

Q71. In what ratio must a shopkeeper mix two varieties of rice costing Rs. 60/kg and Rs. 80/kg so that the mixture costs Rs. 68/kg?

- (a) 2:3
- (b) 3:2
- (c) 3:1
- (d) 1:3
- (e) 4:3

Q72. What will come in place of the question mark (?) in the following number series? 18, ?, 71, 140, 277, 550

- (a) 39
- (b) 36
- (c) 30
- (d) 33
- (e) 34

Q73. The World Bank's headquarters is located in:

- (a) Paris
- (b) New York
- (c) London
- (d) Geneva
- (e) Washington D.C.

Q74. Which of the following banks is India's largest public sector bank by assets?

- (a) Canara Bank
- (b) Punjab National Bank
- (c) State Bank of India
- (d) Union Bank of India
- (e) Bank of Baroda

Q75. In the context of internet banking, 'OTP' stands for:

- (a) One Time Pin only
- (b) One Time Password

- (c) One Transaction Pin
- (d) Online Time Password
- (e) Online Transaction Process

Q76. The Sukanya Samriddhi Yojana is a savings scheme meant for:

- (a) Government employees
- (b) Senior citizens
- (c) Small traders
- (d) Farmers
- (e) The girl child

Q77. What will come in place of the question mark (?) in the following number series? 8, 16, ?, 35, 48, 63

- (a) 26
- (b) 29
- (c) 27
- (d) 20
- (e) 24

Q78. Which of the following best describes 'Wi-Fi'?

- (a) A hardware storage device
- (b) An operating system
- (c) A programming language
- (d) A type of computer virus
- (e) A wireless networking technology

Q79. A network that covers a small geographical area such as a single office is called:

- (a) WAN
- (b) LAN (Local Area Network)
- (c) Internet
- (d) MAN
- (e) PAN only

Q80. Find the part of the sentence that has an error: The bank has recently (A)/ introduce a new scheme (B)/ for senior citizens (C)/ to encourage savings. (D)

- (a) C
- (b) B
- (c) A
- (d) D

Q81. Pipe A can fill a tank in 15 hours and Pipe B can empty it in 25 hours. If both pipes are opened together, in how many hours will the tank be filled?

- (a) 35 hours
- (b) 40 hours
- (c) 32.5 hours
- (d) 38 hours
- (e) 37.5 hours

Q82. Who was the first President of India?

- (a) Zakir Hussain
- (b) V.V. Giri
- (c) Dr. S. Radhakrishnan
- (d) Jawaharlal Nehru
- (e) Dr. Rajendra Prasad

Q83. The basic unit of a computer that performs arithmetic and logical operations is the:

- (a) RAM
- (b) CU only
- (c) ROM
- (d) ALU (Arithmetic Logic Unit)
- (e) Cache

Q84. Improve the underlined part: 'She is working here since 2018.'

- (a) has been working here since
- (b) No improvement
- (c) is worked here since
- (d) was working here since
- (e) works here since

Q85. Which of the following is the smallest unit of data in a computer?

- (a) Kilobyte
- (b) Word
- (c) Bit
- (d) Byte
- (e) Nibble

Q86. The ratio of the ages of A and B, 5 years ago, was 3:4. Their present ages are in the ratio 4:5. Find A's present age.

- (a) 30 years
- (b) 25 years
- (c) 20 years
- (d) 24 years
- (e) 28 years

Q87. In banking terminology, what does 'ATM' stand for?

- (a) Automated Teller Machine
- (b) Auto Teller Mode
- (c) Application Terminal Machine
- (d) Automated Transfer Machine
- (e) Automatic Transaction Machine

Q88. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 1x - 72 = 0$ II. $y^2 + 0y - 81 = 0$

- (a) if $x = y$ or relationship cannot be established
- (b) if $x < y$
- (c) if $x > y$
- (d) if $x \leq y$
- (e) if $x \geq y$

Q89-Q93. Study the information carefully and answer the questions given below.

Eight boxes - A, B, C, D, E, F, G and H - are kept one above another (not necessarily in the same order). Box D is kept fourth from the top. Only three boxes are kept between D and G. Box A is kept immediately above G. Only two boxes are kept between A and F. Box C is kept immediately above F. Box B is kept above E, but below H. Box H is not kept immediately above C.

Q89. How many boxes are kept between B and E?

- (a) Three
- (b) Two
- (c) None
- (d) One
- (e) Four

Q90. Which box is kept at the bottom?

- (a) G
- (b) A
- (c) F
- (d) E
- (e) H

Q91. Which box is kept immediately above D?

- (a) H
- (b) E
- (c) F
- (d) B
- (e) C

Q92. How many boxes are kept below F?

- (a) Three
- (b) One
- (c) None
- (d) Two
- (e) Four

Q93. Four of the following five are alike in a certain way based on their position. Which does not belong to the group?

- (a) B-E
- (b) A-C
- (c) F-G
- (d) C-F
- (e) D-H

Q94. Working alone, A takes 10 days more than A and B together to complete a work; B takes 40 days more than A and B together. In how many days can A and B together complete the work?

- (a) 22 days
- (b) 24 days
- (c) 18 days
- (d) 20 days
- (e) 25 days

Q95. RAM is an example of which type of memory?

- (a) Secondary memory
- (b) Cache memory only
- (c) Non-volatile memory
- (d) Volatile memory
- (e) Read-only memory

Q96. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 3x - 4 = 0$ II. $y^2 + 5y + 6 = 0$

- (a) if $x \geq y$
- (b) if $x < y$
- (c) if $x > y$
- (d) if $x = y$ or relationship cannot be established
- (e) if $x \leq y$

Q97. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

- (a) Either follows
- (b) Both follow
- (c) Neither follows

- (d) Only I follows
- (e) Only II follows

Q98. Find the part of the sentence that has an error: Neither the clerk nor the officers (A)/ was aware (B)/ of the change (C)/ in procedure. (D)

- (a) C
- (b) A
- (c) D
- (d) B

Q99. The headquarters of the Reserve Bank of India is located in:

- (a) Kolkata
- (b) New Delhi
- (c) Mumbai
- (d) Bengaluru
- (e) Chennai

Q100. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 8x + 15 = 0$ II. $y^2 - 2y - 48 = 0$

- (a) if $x = y$ or relationship cannot be established
- (b) if $x < y$
- (c) if $x > y$
- (d) if $x \leq y$
- (e) if $x \geq y$

Q101. The Reserve Bank of India was established in the year:

- (a) 1951
- (b) 1926
- (c) 1949
- (d) 1947
- (e) 1935

Q102. 'Basel Norms' are international banking regulations related to:

- (a) Income tax rates
- (b) Bank capital adequacy and risk management
- (c) Currency exchange rates
- (d) Foreign trade tariffs
- (e) Stock market listing rules

Q103. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

- (a) Either follows
- (b) Neither follows
- (c) Only I follows
- (d) Only II follows
- (e) Both follow

Q104. Improve the underlined part: 'He don't know the correct procedure for filling the form.'

- (a) He knows not
- (b) He don't knows
- (c) No improvement
- (d) He doesn't know
- (e) He not know

Q105. What will come in place of the question mark (?) in the following number series? 19, 23, 29, 33, 39, ?

- (a) 43

- (b) 50
- (c) 39
- (d) 51
- (e) 44

Q106. Which is the smallest state in India by area?

- (a) Goa
- (b) Nagaland
- (c) Sikkim
- (d) Tripura
- (e) Manipur

Q107. IRDAI regulates which sector in India?

- (a) Securities Market
- (b) Pension Funds
- (c) Insurance
- (d) Mutual Funds
- (e) Banking

Q108. A collection of related files is known as a:

- (a) Byte
- (b) Cache
- (c) Register
- (d) Program
- (e) Database / Folder

Q109-Q113. In the following passage, some words have been blanked out. Choose the most appropriate option to fill each blank.

The bank's new digital platform has been (11)_____ designed to make transactions simpler for rural customers. Officials (12)_____ that the platform would (13)_____ the number of branch visits required for routine banking. Customers who have already (14)_____ the app report a (15)_____ improvement in their overall banking experience.

Q109. Blank 11:

- (a) carefully
- (b) carefully-not
- (c) carefulness
- (d) carelessly
- (e) carefree

Q110. Blank 12:

- (a) claiming
- (b) claims to
- (c) claimed
- (d) claim
- (e) claimed that of

Q111. Blank 13:

- (a) complicate
- (b) delay
- (c) ignore
- (d) increase
- (e) reduce

Q112. Blank 14:

- (a) downloads
- (b) was download
- (c) downloaded
- (d) download
- (e) downloading

Q113. Blank 15:

- (a) minor
- (b) significant
- (c) negligible
- (d) doubtful
- (e) insignificant

Q114. Improve the underlined part: 'The results will be declared by tomorrow evening.'

- (a) will be declare
- (b) was being declared
- (c) will been declared
- (d) No improvement
- (e) would be declared by

Q115. A shopkeeper sells an article at a loss of 10%. Had he sold it for Rs. 108 more, he would have made a profit of 8%. Find the cost price of the article.

- (a) Rs. 500
- (b) Rs. 600
- (c) Rs. 650
- (d) Rs. 700
- (e) Rs. 550

Q116. Which committee recommended the establishment of Regional Rural Banks?

- (a) M. Narasimham Working Group (1975)
- (b) Tarapore Committee
- (c) Narasimham Committee (1991)
- (d) Chakravarty Committee
- (e) Rangarajan Committee

Q117. In MS Excel, which function is used to add a range of numbers?

- (a) TOTAL()
- (b) PLUS()
- (c) ADD()
- (d) COUNT()
- (e) SUM()

Q118. Find the part of the sentence that has an error: He is more taller (A)/ than any other (B)/ candidate (C)/ in the group. (D)

- (a) C
- (b) B
- (c) D
- (d) A

Q119. Find the part of the sentence that has an error: If I was you (A)/ I would accept (B)/ the offer (C)/ immediately. (D)

- (a) C
- (b) B
- (c) A
- (d) D

Q120. In banking, 'IMPS' stands for:

- (a) Instant Money Processing Service
- (b) Interbank Mobile Payment Solution
- (c) Immediate Payment Service
- (d) Internet Money Payment System
- (e) Immediate Money Processing Service

Q121-Q125. The pie chart below shows the percentage distribution of 6000 candidates who got selected in various sectors after a recruitment drive. Study it and answer the questions.

Banking: 17%

IT: 30%

Retail: 17%

Manufacturing: 17%

Others: 19%

Q121. How many candidates got selected in the Banking sector?

- (a) 992
- (b) 961
- (c) 1128
- (d) 1020
- (e) 1109

Q122. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 791
- (b) 780
- (c) 866
- (d) 781
- (e) 788

Q123. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2160
- (b) 2383
- (c) 1961
- (d) 2237
- (e) 1994

Q124. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 3:9
- (b) 7:2
- (c) 4:4
- (d) 9:8
- (e) 30:17

Q125. In which sector were the maximum number of candidates selected?

- (a) Retail
- (b) Manufacturing
- (c) Others
- (d) IT
- (e) Banking

Q126. Which of the following is an example of an operating system?

- (a) Windows

- (b) Photoshop
- (c) Tally
- (d) MS Word
- (e) MS Excel

Q127-Q131. Study the information carefully and answer the questions given below.

Seven persons - Amit, Bala, Chetan, Divya, Esha, Farah and Gopal - have their birthdays in seven different months - January, March, April, June, August, September and November - of the same year (not necessarily in the same order). Only two persons are born between Amit and Bala. Chetan is born immediately after Bala. Only three persons are born between Chetan and Divya. Esha is born immediately before Farah. Only one person is born between Farah and Gopal, who was born in November.

Q127. In which month was Amit born?

- (a) June
- (b) April
- (c) March
- (d) August
- (e) January

Q128. Who among the following was born in September?

- (a) Amit
- (b) Bala
- (c) Divya
- (d) Gopal
- (e) Esha

Q129. How many persons were born between Chetan and Gopal?

- (a) Two
- (b) Three
- (c) None
- (d) One
- (e) Four

Q130. Which of the following pairs represents persons born in consecutive months?

- (a) Esha-Farah
- (b) Amit-Chetan
- (c) Chetan-Divya
- (d) Amit-Bala
- (e) Bala-Divya

Q131. If Farah is related to March and Gopal is related to November, then in the same way, Esha is related to which month?

- (a) August
- (b) June
- (c) April
- (d) January
- (e) September

Q132. A vessel contains a mixture of milk and water in the ratio 4:1. If 10 litres of water is added, the ratio becomes 2:1. Find the initial quantity of milk in the vessel.

- (a) 32 litres
- (b) 40 litres
- (c) 36 litres
- (d) 48 litres
- (e) 44 litres

Q133. Find the part of the sentence that has an error: The manager (A)/ have informed (B)/ all the staff members (C)/ about the new policy. (D)

- (a) D
- (b) B
- (c) C
- (d) A

Q134. Which key is used to refresh a web page in most browsers?

- (a) F12
- (b) F10
- (c) F1
- (d) F2
- (e) F5

Q135. The apex regulator of the securities market in India is:

- (a) RBI
- (b) SEBI
- (c) PFRDA
- (d) CCI
- (e) IRDAI

Q136. Statements: All keys are locks. Some locks are doors. All doors are gates. Conclusions: I. Some gates are keys. II. Some doors are keys.

- (a) Neither follows
- (b) Either follows
- (c) Only II follows
- (d) Both follow
- (e) Only I follows

Q137. The National Payments Corporation of India (NPCI) developed which widely used payment system?

- (a) ACH
- (b) SWIFT
- (c) SEPA
- (d) RTGS
- (e) UPI (Unified Payments Interface)

Q138. NABARD stands for:

- (a) National Association for Rural Development
- (b) National Board for Agricultural Refinance and Development
- (c) National Bank for Agriculture and Rural Development
- (d) National Bureau of Agricultural Reforms and Development
- (e) National Bank for Allied Rural Development

Q139. What will come in place of the question mark (?) in the following number series? 20, 27, 36, 47, ?, 75

- (a) 53
- (b) 60
- (c) 57
- (d) 56
- (e) 66

Q140. The term 'phishing' in cyber security refers to:

- (a) A hardware failure
- (b) A backup technique

- (c) A type of firewall
- (d) Fraudulent attempt to obtain sensitive information
- (e) A programming error

Q141. Which topology connects all computers to a single central cable?

- (a) Ring topology
- (b) Bus topology
- (c) Tree topology
- (d) Star topology
- (e) Mesh topology

Q142. The 'Bank Rate' is the rate at which:

- (a) The government borrows from banks
- (b) The RBI lends to commercial banks without any collateral
- (c) Foreign banks lend to Indian banks
- (d) Banks lend to their most valued customers
- (e) Commercial banks lend to each other

Q143. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

- (a) No improvement
- (b) As it was a rainy day
- (c) It being a rainy day, so
- (d) Because of being rainy
- (e) Being rainy day

Q144. In banking, CBS stands for:

- (a) Computerised Bank Server
- (b) Core Banking Solution
- (c) Central Bank System
- (d) Credit Balance System
- (e) Core Backup Software

Q145. A shopkeeper marks an article 40% above the cost price and gives a discount of 15%. Find his profit percentage.

- (a) 18%
- (b) 22%
- (c) 21%
- (d) 20%
- (e) 19%

Q146. The banking ombudsman scheme in India was introduced by:

- (a) SEBI
- (b) Ministry of Finance
- (c) NABARD
- (d) Reserve Bank of India
- (e) IRDAI

Q147-Q151. Study the table given below and answer the questions that follow.

Number of units of five products (A, B, C, D, E) sold by a company during 2020-2024 (in thousands):

Year	A	B	C	D	E
2020	346	200	388	333	377
2021	431	231	388	474	283
2022	240	207	391	191	455
2023	477	182	289	454	386
2024	354	212	179	179	336

Q147. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?

- (a) 1045
- (b) 996
- (c) 1032
- (d) 1034
- (e) 904

Q148. What is the average number of units of product A sold per year (in thousands)?

- (a) 379.05
- (b) 369.6
- (c) 368.31
- (d) 371.82
- (e) 350.34

Q149. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?

- (a) -26.09
- (b) -28.45
- (c) -32.34
- (d) -28.74
- (e) -22.18

Q150. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?

- (a) 9:5
- (b) 3:5
- (c) 7:6
- (d) 474:283
- (e) 1:9

Q151. In which year was the total number of units sold (across all five products) the highest?

- (a) 2022
- (b) 2021
- (c) 2023
- (d) 2020
- (e) 2024

Q152. What is the age of Ravi? I. Ravi is 5 years older than his sister Rani. II. Rani's age five years ago was 20 years.

- (a) Only statement II is sufficient
- (b) Only statement I is sufficient
- (c) Both statements together are sufficient
- (d) Both statements together are not sufficient
- (e) Either statement is sufficient

Q153. If in the word 'MAGNIFICENT' all vowels are replaced by the next letter and all consonants by the previous letter, how many letters will repeat in the new word?

- (a) Four
- (b) Three
- (c) None
- (d) Two
- (e) One

Q154. What is the full form of 'PDF'?

- (a) Printable Document Format
- (b) Public Document Format
- (c) Personal Document File

- (d) Portable Data File
- (e) Portable Document Format

Q155. A can complete a piece of work in 12 days and B in 18 days. Working together, in how many days will they complete the work?

- (a) 6.8 days
- (b) 8 days
- (c) 7.2 days
- (d) 7.5 days
- (e) 6.5 days

Q156. The average age of 5 members of a family is 32 years. If the age of the youngest member is 12 years, the average age of the family at the time of the birth of the youngest member was:

- (a) 24 years
- (b) 25 years
- (c) 23 years
- (d) 27 years
- (e) 26 years

Q157. In a certain code, 'BANK' is written as '2-1-14-11' and 'LOAN' is written as '12-15-1-14'. What is the code for 'FUND'?

- (a) 6-20-14-4
- (b) 6-21-13-4
- (c) 6-21-14-5
- (d) 6-21-14-4
- (e) 5-21-14-4

Q158. The committee _____ to approve the new loan policy next week.

- (a) expecting
- (b) have expected
- (c) are expected
- (d) is expected
- (e) were expecting

Q159. Regional Rural Banks (RRBs) were established under the RRB Act of:

- (a) 1991
- (b) 1976
- (c) 1969
- (d) 1980
- (e) 1985

Q160. Which bank is known as the 'Banker's Bank' in India?

- (a) EXIM Bank
- (b) Reserve Bank of India
- (c) SIDBI
- (d) NABARD
- (e) State Bank of India

Q161. The full form of NEFT is:

- (a) National Exchange Fund Transaction
- (b) New Electronic Funds Transfer
- (c) National Enterprise Funds Transfer
- (d) National Electronic Financial Transaction
- (e) National Electronic Funds Transfer

Q162. What is the profit percentage earned by a shopkeeper on selling an article? I. The cost price of the article is Rs. 500. II. The article was sold at a discount of 10% on the marked price of Rs. 650.

- (a) Both statements together are not sufficient
- (b) Only statement I is sufficient
- (c) Only statement II is sufficient
- (d) Either statement is sufficient
- (e) Both statements together are sufficient

Q163. In MS Excel, which symbol must precede a formula?

- (a) * (asterisk)
- (b) @ (at)
- (c) = (equal to)
- (d) \$ (dollar)
- (e) # (hash)

Q164. The full form of 'CPU' is:

- (a) Central Processing Unit
- (b) Core Processing Utility
- (c) Computer Processing Unit
- (d) Central Processor Utility
- (e) Central Program Unit

Q165. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

- (a) Government employee salaries
- (b) Shares of private companies
- (c) Liquid assets like cash, gold, and approved securities
- (d) Foreign currency reserves
- (e) Fixed deposits only

Q166. Statements: No door is a window. All windows are walls. Some walls are roofs. Conclusions: I. No door is a wall. II. Some roofs are not doors.

- (a) Only I follows
- (b) Either follows
- (c) Neither follows
- (d) Both follow
- (e) Only II follows

Q167. Which shortcut key is used to copy selected text in most applications?

- (a) Ctrl + Z
- (b) Ctrl + A
- (c) Ctrl + C
- (d) Ctrl + V
- (e) Ctrl + X

Q168. Which of the following stores data permanently even when the power is switched off?

- (a) Cache
- (b) ROM
- (c) RAM
- (d) Volatile memory
- (e) Register

Q169. The customer requested that the transaction ____ processed immediately.

- (a) was

- (b) being
- (c) be
- (d) been
- (e) is

Q170. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 1x - 6 = 0$ II. $y^2 - 6y - 7 = 0$

- (a) if $x > y$
- (b) if $x \geq y$
- (c) if $x = y$ or relationship cannot be established
- (d) if $x < y$
- (e) if $x \leq y$

Q171-Q180. Read the passage carefully and answer the questions that follow.

The Indian banking sector has undergone a significant transformation over the past decade, driven largely by the twin forces of digitalisation and financial inclusion. Initiatives such as the Pradhan Mantri Jan Dhan Yojana brought millions of previously unbanked citizens into the formal financial system, while the rise of the Unified Payments Interface (UPI) revolutionised the way ordinary Indians transact on a daily basis. Regional Rural Banks, established with the specific mandate of extending credit and other banking facilities to the rural and semi-urban population, have played a pivotal role in this journey. However, challenges remain. Non-performing assets, cybersecurity threats and the need to continuously upskill the workforce to keep pace with technological change are issues that the sector must address if it is to sustain the gains made so far. Analysts believe that a judicious blend of technology adoption and human-centric customer service will define the next phase of growth for Indian banks, particularly those serving rural India.

Q171. According to the passage, which scheme brought unbanked citizens into the formal financial system?

- (a) Pradhan Mantri Jan Dhan Yojana
- (b) Skill India Mission
- (c) Atal Pension Yojana
- (d) Mudra Yojana
- (e) Ayushman Bharat

Q172. What is described as having 'revolutionised' daily transactions in India?

- (a) NEFT
- (b) Cheques
- (c) UPI
- (d) Demand drafts
- (e) Credit cards

Q173. What is the specific mandate of Regional Rural Banks as per the passage?

- (a) Extending credit and banking facilities to rural and semi-urban population
- (b) Issuing currency notes
- (c) Collecting taxes
- (d) Regulating the stock market
- (e) Managing foreign exchange reserves

Q174. Which of the following is mentioned as a challenge facing the banking sector?

- (a) Overstaffing
- (b) Falling deposits
- (c) Non-performing assets
- (d) Excess liquidity
- (e) Excess capital

Q175. According to the passage, what will define the next phase of growth for Indian banks serving rural India?

- (a) Higher interest rates
- (b) Only technology adoption
- (c) Only branch expansion
- (d) Reduced regulation
- (e) A blend of technology adoption and human-centric service

Q176. Choose the word most similar in meaning to 'pivotal' as used in the passage.

- (a) Minor
- (b) Accidental
- (c) Irrelevant
- (d) Temporary
- (e) Central

Q177. Choose the word most similar in meaning to 'sustain' as used in the passage.

- (a) Abandon
- (b) Reverse
- (c) Weaken
- (d) Maintain
- (e) Delay

Q178. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

- (a) Legal
- (b) Organised
- (c) Official
- (d) Informal
- (e) Structured

Q179. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

- (a) Regularly
- (b) Perpetually
- (c) Constantly
- (d) Steadily
- (e) Intermittently

Q180. What, according to analysts, is necessary for banks to keep pace with technological change?

- (a) Closing rural branches
- (b) Continuously upskilling the workforce
- (c) Increasing interest rates
- (d) Reducing staff
- (e) Outsourcing all operations

Q181. Which of the following is an example of an input device?

- (a) Monitor
- (b) Printer
- (c) Keyboard
- (d) Projector
- (e) Speaker

Q182. What is the full form of 'HTTP'?

- (a) HyperText Technical Protocol
- (b) High Transfer Text Protocol
- (c) Home Text Transfer Protocol
- (d) HyperText Transfer Protocol

(e) HyperText Transmission Protocol

Q183. Neha walks 6 km north, then 8 km east, then 6 km south. How far and in which direction is she from her starting point?

- (a) 8 km, North
- (b) 6 km, East
- (c) 8 km, East
- (d) 8 km, West
- (e) 10 km, East

Q184. The Taj Mahal is located in which Indian city?

- (a) Lucknow
- (b) Jaipur
- (c) Agra
- (d) Delhi
- (e) Varanasi

Q185. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

- (a) 14%
- (b) 10%
- (c) 12.5%
- (d) 15%
- (e) 11%

Q186. A sum of Rs. 12,500 is invested at simple interest at the rate of 8% per annum for 3 years. What is the interest earned?

- (a) Rs. 3,200
- (b) Rs. 2,800
- (c) Rs. 3,000
- (d) Rs. 3,500
- (e) Rs. 2,500

Q187. What does 'URL' stand for?

- (a) Universal Reference Locator
- (b) Uniform Retrieval Link
- (c) Uniform Resource Locator
- (d) Universal Resource Link
- (e) United Resource Locator

Q188. Which of the following is NOT an operating system?

- (a) Android
- (b) MS Excel
- (c) Windows
- (d) Linux
- (e) macOS

Q189. A, B and C invest in a business in the ratio 3:4:5. If the total profit at the end of the year is Rs. 48,000, find B's share.

- (a) Rs. 12,000
- (b) Rs. 16,000
- (c) Rs. 18,000
- (d) Rs. 14,000
- (e) Rs. 20,000

Q190. Statements: Some rivers are ponds. All ponds are lakes. No lake is a sea. Conclusions: I. No pond is a sea. II. Some rivers are lakes.

- (a) Only I follows
- (b) Either follows
- (c) Both follow
- (d) Only II follows
- (e) Neither follows

Q191. Mudra Bank loans are categorised into Shishu, Kishor, and:

- (a) Vikas
- (b) Pragati
- (c) Uday
- (d) Tarun
- (e) Samriddhi

Q192. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

- (a) Chennai
- (b) New Delhi
- (c) Mumbai
- (d) Hyderabad
- (e) Bengaluru

Q193. Find the part of the sentence that has an error: The number of applicants (A)/ for the clerk post (B)/ have increased (C)/ significantly this year. (D)

- (a) A
- (b) D
- (c) B
- (d) C

Q194. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

- (a) 2017
- (b) 2015
- (c) 2014
- (d) 2013
- (e) 2016

Q195. What will come in place of the question mark (?) in the following number series? 6, 15, 29, ?, 125, 253

- (a) 61
- (b) 59
- (c) 52
- (d) 60
- (e) 58

Q196-Q200. Study the information carefully and answer the questions given below.

Six persons - V, W, X, Y, Z and U - live on six floors of a building (floor 1 to floor 6) and work in different companies - Infosys, TCS, Wipro, HCL, IBM and Accenture (not necessarily in the same order). Y lives on floor 4 and does not work in Wipro or HCL. The one who works in TCS lives immediately above Y. W lives immediately below Y and works in IBM. X lives on the topmost floor and works in Accenture. Two floors separate X and the Wipro employee. U works in HCL and lives immediately above the Wipro employee. Z works in Infosys.

Q196. Who works in TCS?

- (a) V
- (b) U

- (c) W
- (d) X
- (e) Z

Q197. On which floor does the Wipro employee live?

- (a) Floor 3
- (b) Floor 1
- (c) Floor 6
- (d) Floor 4
- (e) Floor 2

Q198. Who lives on floor 1?

- (a) V
- (b) X
- (c) W
- (d) U
- (e) Y

Q199. Which company does Y work for?

- (a) Wipro
- (b) Infosys
- (c) TCS
- (d) HCL
- (e) Accenture

Q200. Who lives immediately below U?

- (a) Z
- (b) Y
- (c) X
- (d) W
- (e) V