

IBPS RRB Clerk Mains Memory Based Paper PDF (Jan 04, 2021)

Q1. Improve the underlined part: 'He don't know the correct procedure for filling the form.'

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

Q2-Q6. 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.

Q2. Who works in TCS?

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

Q3. On which floor does the Wipro employee live?

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

Q4. Who lives on floor 1?

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

Q5. Which company does Y work for?

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

Q6. Who lives immediately below U?

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

Q7. 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. 3,000

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

Q8. Which of the following is the correct expansion of 'RTGS' used in banking?

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

Q9. Regional Rural Banks (RRBs) were established under the RRB Act of:

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

Q10. Which key is used to refresh a web page in most browsers?

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

Q11. A shopkeeper marks an article 40% above the cost price and gives a discount of 15%. Find his profit percentage.

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

Q12. Which of the following best describes 'Wi-Fi'?

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

Q13. 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 II follows
- (b) Either follows
- (c) Only I follows
- (d) Neither follows
- (e) Both follow

Q14. Which of the following is a valid email protocol used for receiving emails?

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

Q15. What is the full form of 'PDF'?

- (a) Portable Data File
- (b) Public Document Format
- (c) Portable Document Format
- (d) Printable Document Format
- (e) Personal Document File

Q16. Neither the manager nor his assistants _____ available at the moment.

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

Q17. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

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

Q18. The process of converting a program written in a high-level language to machine language is done by a:

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

Q19. Two numbers are in the ratio 5:7. If 20 is added to both, the ratio becomes 7:9. Find the smaller number.

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

Q20. The term 'phishing' in cyber security refers to:

- (a) A hardware failure
- (b) A type of firewall
- (c) A programming error
- (d) Fraudulent attempt to obtain sensitive information
- (e) A backup technique

Q21. 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) 28 years
- (b) 24 years
- (c) 30 years
- (d) 25 years
- (e) 20 years

Q22. Who is regarded as the Father of the Indian Constitution?

- (a) Rajendra Prasad

- (b) Sardar Vallabhbhai Patel
- (c) Dr. B.R. Ambedkar
- (d) Jawaharlal Nehru
- (e) Mahatma Gandhi

Q23. 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) B
- (b) D
- (c) C
- (d) A

Q24. The apex regulator of the securities market in India is:

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

Q25. Improve the underlined part: 'She is working here since 2018.'

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

Q26. 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) 7.2 days
- (c) 6.5 days
- (d) 7.5 days
- (e) 8 days

Q27. Which is the smallest state in India by area?

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

Q28. 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) None
- (b) Two
- (c) One
- (d) Four
- (e) Three

Q29. Which of the following is the smallest unit of data in a computer?

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

Q30. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 13x + 42 = 0$ II. $y^2 + 10y + 9 = 0$

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

Q31. What does CRR (Cash Reserve Ratio) refer to?

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

Q32. Statements: $P < Q \leq R$, $R < S$, $S = T$. Conclusions: I. $T > P$ II. $Q < T$

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

Q33. India's central bank digital currency is known as:

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

Q34. 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) B
- (b) A
- (c) D
- (d) C

Q35. The Taj Mahal is located in which Indian city?

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

Q36. 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. 650
- (c) Rs. 600
- (d) Rs. 550
- (e) Rs. 700

Q37-Q41. 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.

Q37. How many boxes are kept between B and E?

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

Q38. Which box is kept at the bottom?

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

Q39. Which box is kept immediately above D?

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

Q40. How many boxes are kept below F?

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

Q41. 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) D-H
- (c) A-C
- (d) F-G
- (e) C-F

Q42. 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) Either statement is sufficient
- (b) Both statements together are not sufficient
- (c) Only statement I is sufficient
- (d) Only statement II is sufficient
- (e) Both statements together are sufficient

Q43. Mudra Bank loans are categorised into Shishu, Kishor, and:

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

Q44. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

- (a) Only II follows
- (b) Either follows
- (c) Both follow

- (d) Only I follows
- (e) Neither follows

Q45. A train 180 m long crosses a platform 220 m long in 20 seconds. Find the speed of the train in km/hr.

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

Q46. What will come in place of the question mark (?) in the following number series? 14, 18, 24, 28, 34, ?

- (a) 41
- (b) 44
- (c) 40
- (d) 39
- (e) 38

Q47. A device that converts digital signals to analog signals and vice versa is called a:

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

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

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

Q49. Which of the following stores data permanently even when the power is switched off?

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

Q50. A network that covers a small geographical area such as a single office is called:

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

Q51. Which bank is known as the 'Banker's Bank' in India?

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

Q52. In MS Excel, which function is used to add a range of numbers?

- (a) COUNT()

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

Q53. The first Regional Rural Bank established in India was:

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

Q54. Who was the first Prime Minister of India?

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

Q55. She has been working in this branch ____ five years.

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

Q56. The basic unit of a computer that performs arithmetic and logical operations is the:

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

Q57. 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) 15 years
- (b) 10 years
- (c) 8 years
- (d) 9 years
- (e) 12 years

Q58. Which of the following is NOT an operating system?

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

Q59. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

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

Q60. 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) 1:3
- (c) 3:1
- (d) 4:3
- (e) 3:2

Q61. The committee _____ to approve the new loan policy next week.

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

Q62-Q66. 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: 14%

IT: 30%

Retail: 17%

Manufacturing: 26%

Others: 13%

Q62. How many candidates got selected in the Banking sector?

- (a) 756
- (b) 926
- (c) 840
- (d) 900
- (e) 821

Q63. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 795
- (b) 878
- (c) 780
- (d) 752
- (e) 842

Q64. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2566
- (b) 2329
- (c) 2281
- (d) 2215
- (e) 2340

Q65. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 1:7
- (b) 15:7
- (c) 8:8
- (d) 3:9
- (e) 8:6

Q66. In which sector were the maximum number of candidates selected?

- (a) Retail

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

Q67. Which of the following is a popular web browser?

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

Q68. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 2x - 24 = 0$ II. $y^2 - 6y + 8 = 0$

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

Q69. The Indian Constitution came into effect on:

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

Q70. What does 'URL' stand for?

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

Q71. In the same machine as above, how many steps will be required to complete the arrangement for an input of 7 words/numbers?

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

Q72. Which of the following is a valid example of cloud storage service?

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

Q73. 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) A
- (c) C
- (d) B

Q74. 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 II follows
- (b) Neither follows
- (c) Only I follows
- (d) Both follow
- (e) Either follows

Q75. 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) 40 hours
- (b) 35 hours
- (c) 32.5 hours
- (d) 38 hours
- (e) 37.5 hours

Q76. NABARD stands for:

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

Q77. Which generation of computers introduced the use of microprocessors?

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

Q78-Q82. *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.

Q78. Blank 11:

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

Q79. Blank 12:

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

Q80. Blank 13:

- (a) ignore
- (b) delay

- (c) reduce
- (d) complicate
- (e) increase

Q81. Blank 14:

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

Q82. Blank 15:

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

Q83. Which of the following is the currency of Japan?

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

Q84. The bank _____ its interest rates twice this year.

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

Q85. Which committee recommended the establishment of Regional Rural Banks?

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

Q86. 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) D
- (b) B
- (c) A
- (d) C

Q87. Which topology connects all computers to a single central cable?

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

Q88. What will come in place of the question mark (?) in the following number series? 8, 11, 16, 23, ?, 43

- (a) 28

- (b) 32
- (c) 25
- (d) 35
- (e) 30

Q89. RAM is an example of which type of memory?

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

Q90. The customer requested that the transaction ____ processed immediately.

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

Q91. Which of the following is an example of secondary storage device?

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

Q92. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

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

Q93-Q97. 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	185	395	404	340	381
2021	364	460	272	414	151
2022	325	441	283	209	152
2023	311	355	457	160	412
2024	372	444	363	132	441

Q93. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?

- (a) 1856
- (b) 2293
- (c) 1845
- (d) 2000
- (e) 2095

Q94. What is the average number of units of product A sold per year (in thousands)?

- (a) 328.73
- (b) 311.4
- (c) 309.8
- (d) 303.95

(e) 302.87

Q95. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?

- (a) 67.87
- (b) 69.43
- (c) 61.48
- (d) 54.0
- (e) 69.51

Q96. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?

- (a) 414:151
- (b) 1:9
- (c) 9:4
- (d) 6:7
- (e) 2:8

Q97. In which year was the total number of units sold (across all five products) the highest?

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

Q98. 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) 25 days
- (b) 22 days
- (c) 24 days
- (d) 18 days
- (e) 20 days

Q99. If the length of a rectangle is increased by 20% and breadth is decreased by 10%, find the percentage change in area.

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

Q100. The 'Bank Rate' is the rate at which:

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

Q101. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 8x + 12 = 0$ II. $y^2 + 3y - 18 = 0$

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

Q102. Improve the underlined part: 'The results will be declared by tomorrow evening.'

- (a) would be declared by

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

Q103. The banking ombudsman scheme in India was introduced by:

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

Q104. 'Basel Norms' are international banking regulations related to:

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

Q105. The longest river in India is:

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

Q106. The full form of ATM is:

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

Q107. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

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

Q108. What will come in place of the question mark (?) in the following number series? 15, ?, 134, 400, 1197, 3587

- (a) 47
- (b) 45
- (c) 46
- (d) 53
- (e) 41

Q109. What will come in place of the question mark (?) in the following number series? 14, 31, 65, ?, 265, 531

- (a) 124
- (b) 136
- (c) 114
- (d) 131
- (e) 139

Q110. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

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

Q111. 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) Neither follows
- (b) Only II follows
- (c) Only I follows
- (d) Both follow
- (e) Either follows

Q112. 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) B
- (c) C
- (d) D

Q113. 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) A
- (b) C
- (c) B
- (d) D

Q114. The 'Kisan Credit Card' scheme was launched to provide credit to:

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

Q115. 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) 11%
- (b) 9%
- (c) 10%
- (d) 8%
- (e) 12%

Q116. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

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

Q117. Which of the following banks is India's largest public sector bank by assets?

- (a) Canara Bank
- (b) State Bank of India
- (c) Union Bank of India

- (d) Punjab National Bank
- (e) Bank of Baroda

Q118. Which of the following file extensions represents an MS Excel file?

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

Q119. The 'Green Revolution' in India is primarily associated with:

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

Q120. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 9x + 14 = 0$ II. $y^2 - 3y - 4 = 0$

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

Q121. In MS Excel, which symbol must precede a formula?

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

Q122. What is the full form of 'HTTP'?

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

Q123. The Indian rupee symbol (₹) was officially adopted in the year:

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

Q124. In MS Word, the shortcut key to open the 'Print' dialog box is:

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

Q125. 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) 44 litres

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

Q126. 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) 4.2 hours
- (b) 4.5 hours
- (c) 4 hours
- (d) 3.5 hours
- (e) 5 hours

Q127. 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) 6 18 33 51 apple tiger mango zebra
- (b) 51 33 18 6 apple mango tiger zebra
- (c) 33 6 18 51 apple mango tiger zebra
- (d) 6 18 33 51 apple mango zebra tiger
- (e) 6 18 33 51 apple mango tiger zebra

Q128. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

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

Q129. In banking, 'IMPS' stands for:

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

Q130. 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) 26 years
- (c) 23 years
- (d) 25 years
- (e) 27 years

Q131. 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) Either follows
- (b) Both follow
- (c) Only I follows
- (d) Only II follows
- (e) Neither follows

Q132. 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. 13,600
- (c) Rs. 12,000
- (d) Rs. 14,400
- (e) Rs. 15,000

Q133-Q137. 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.

Q133. Who sits opposite to N?

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

Q134. Who among the following sits second to the right of P?

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

Q135. Which of the following pairs faces each other?

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

Q136. How many persons sit between M and O in row 1?

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

Q137. Who sits to the immediate left of R?

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

Q138. Which of the following is an example of an input device?

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

Q139. The Reserve Bank of India was established in the year:

- (a) 1949
- (b) 1926

- (c) 1947
- (d) 1951
- (e) 1935

Q140. Who was the first President of India?

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

Q141. 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) One
- (b) Two
- (c) Three
- (d) None
- (e) Four

Q142. The headquarters of the Reserve Bank of India is located in:

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

Q143. The World Bank's headquarters is located in:

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

Q144. Improve the underlined part: 'Each of the students have submitted their forms.'

- (a) having submitted forms
- (b) has submit their forms
- (c) has submitted his/her form
- (d) have submitted their form
- (e) No improvement

Q145. Which of the following is an example of an operating system?

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

Q146-Q150. 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.

Q146. In which month was Amit born?

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

Q147. Who among the following was born in September?

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

Q148. How many persons were born between Chetan and Gopal?

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

Q149. Which of the following pairs represents persons born in consecutive months?

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

Q150. 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) January
- (c) June
- (d) April
- (e) September

Q151-Q155. 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.*

Q151. Which sentence should come FIRST in the paragraph?

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

Q152. Which sentence should come SECOND in the paragraph?

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

(e) B

Q153. Which sentence should come THIRD in the paragraph?

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

Q154. Which sentence should come FOURTH in the paragraph?

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

Q155. Which sentence should come LAST in the paragraph?

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

Q156. Which of the following is an antivirus software?

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

Q157. 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) 10 km, East
- (b) 8 km, North
- (c) 8 km, West
- (d) 6 km, East
- (e) 8 km, East

Q158. PFRDA is the regulatory body for:

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

Q159. 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) A
- (b) D
- (c) C
- (d) B

Q160. 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) Both statements together are not sufficient
- (b) Either statement is sufficient

- (c) Only statement II is sufficient
- (d) Both statements together are sufficient
- (e) Only statement I is sufficient

Q161. The full form of NEFT is:

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

Q162-Q171. 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.

Q162. According to the passage, which scheme brought unbanked citizens into the formal financial system?

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

Q163. What is described as having 'revolutionised' daily transactions in India?

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

Q164. What is the specific mandate of Regional Rural Banks as per the passage?

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

Q165. Which of the following is mentioned as a challenge facing the banking sector?

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

Q166. According to the passage, what will define the next phase of growth for Indian banks serving rural India?

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

Q167. Choose the word most similar in meaning to 'pivotal' as used in the passage.

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

Q168. Choose the word most similar in meaning to 'sustain' as used in the passage.

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

Q169. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

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

Q170. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

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

Q171. What, according to analysts, is necessary for banks to keep pace with technological change?

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

Q172. In banking, CBS stands for:

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

Q173. What will come in place of the question mark (?) in the following number series? 36, 49, ?, 80, 100, 121

- (a) 71
- (b) 64
- (c) 54
- (d) 62
- (e) 65

Q174. 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) B
- (b) D
- (c) C
- (d) A

Q175. A collection of related files is known as a:

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

Q176. The Sukanya Samriddhi Yojana is a savings scheme meant for:

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

Q177. SIDBI (Small Industries Development Bank of India) is headquartered in:

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

Q178. Which shortcut key is used to copy selected text in most applications?

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

Q179. The full form of 'CPU' is:

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

Q180. 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) 6-21-13-4
- (b) 6-20-14-4
- (c) 5-21-14-4
- (d) 6-21-14-5
- (e) 6-21-14-4

Q181. What is the function of the 'Ctrl + Z' shortcut?

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

Q182. In the context of internet banking, 'OTP' stands for:

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

Q183. IRDAI regulates which sector in India?

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

Q184. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 7x - 18 = 0$ II. $y^2 - 7y + 12 = 0$

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

Q185. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

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

Q186. 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) D
- (b) C
- (c) B
- (d) A

Q187. The headquarters of the United Nations is located in:

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

Q188. Which device is used to connect multiple networks and direct data traffic between them?

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

Q189. 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 II follows
- (b) Either follows
- (c) Neither follows
- (d) Both follow

(e) Only I follows

Q190. Which of the following is used to protect a computer network from unauthorised access?

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

Q191. The National Payments Corporation of India (NPCI) developed which widely used payment system?

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

Q192. 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) A
- (b) D
- (c) B
- (d) C

Q193. In banking terminology, what does 'ATM' stand for?

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

Q194. The compound interest on Rs. 8,000 for 2 years at 10% per annum compounded annually is:

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

Q195. 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) Brother
- (b) Husband
- (c) Nephew
- (d) Son
- (e) Cousin

Q196. 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. 20,000
- (b) Rs. 18,000
- (c) Rs. 12,000
- (d) Rs. 14,000
- (e) Rs. 16,000

Q197. 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 I is sufficient
- (b) Both statements together are not sufficient
- (c) Only statement II is sufficient
- (d) Both statements together are sufficient
- (e) Either statement is sufficient

Q198. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

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

Q199. Which of the following best describes 'malware'?

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

Q200. The full form of RTGS is:

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