

IBPS RRB Clerk Mains Memory Based Paper PDF (Oct 01, 2022)

Q1. 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) Neither follows
- (b) Both follow
- (c) Either follows
- (d) Only I follows
- (e) Only II follows

Q2-Q6. 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.

Q2. In which month was Amit born?

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

Q3. Who among the following was born in September?

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

Q4. How many persons were born between Chetan and Gopal?

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

Q5. Which of the following pairs represents persons born in consecutive months?

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

Q6. If Farah is related to March and Gopal is related to November, then in the same way, Esha is related to which month?

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

Q7. Who was the first Prime Minister of India?

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

Q8. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

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

Q9. The compound interest on Rs. 8,000 for 2 years at 10% per annum compounded annually is:

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

Q10. 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) 22%
- (d) 19%
- (e) 21%

Q11. 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) A
- (c) C
- (d) B

Q12. Improve the underlined part: 'Each of the students have submitted their forms.'

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

Q13. 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. 650
- (b) Rs. 500
- (c) Rs. 550
- (d) Rs. 700
- (e) Rs. 600

Q14. The Sukanya Samriddhi Yojana is a savings scheme meant for:

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

Q15. The customer requested that the transaction _____ processed immediately.

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

Q16. The 'Kisan Credit Card' scheme was launched to provide credit to:

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

Q17. The full form of NEFT is:

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

Q18. 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) D
- (b) A
- (c) C
- (d) B

Q19. In banking, 'IMPS' stands for:

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

Q20. What will come in place of the question mark (?) in the following number series? 18, 35, 73, ?, 291, 585

- (a) 163
- (b) 145
- (c) 158
- (d) 135
- (e) 155

Q21. SIDBI (Small Industries Development Bank of India) is headquartered in:

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

Q22. The full form of ATM is:

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

Q23. 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) Only I follows
- (c) Both follow
- (d) Neither follows
- (e) Either follows

Q24. Which of the following is an example of an input device?

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

Q25. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 6x + 5 = 0$ II. $y^2 - 7y + 6 = 0$

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

Q26. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

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

Q27. Who is regarded as the Father of the Indian Constitution?

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

Q28. 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) Only statement II is sufficient
- (c) Either statement is sufficient
- (d) Only statement I is sufficient
- (e) Both statements together are sufficient

Q29. Which of the following best describes 'Wi-Fi'?

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

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

- (a) are
- (b) has been
- (c) being

- (d) was
- (e) is

Q31. 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) Either statement is sufficient
- (c) Only statement II is sufficient
- (d) Both statements together are sufficient
- (e) Only statement I is sufficient

Q32. In banking, CBS stands for:

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

Q33. 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) Both statements together are sufficient
- (b) Either statement is sufficient
- (c) Both statements together are not sufficient
- (d) Only statement II is sufficient
- (e) Only statement I is sufficient

Q34. Which of the following is the correct expansion of 'RTGS' used in banking?

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

Q35. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

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

Q36. 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 mango tiger zebra
- (b) 51 33 18 6 apple mango tiger zebra
- (c) 6 18 33 51 apple mango zebra tiger
- (d) 33 6 18 51 apple mango tiger zebra
- (e) 6 18 33 51 apple tiger mango zebra

Q37. What will come in place of the question mark (?) in the following number series? 6, 13, 22, 33, ?, 61

- (a) 43
- (b) 47
- (c) 51

- (d) 46
- (e) 48

Q38. What will come in place of the question mark (?) in the following number series? 35, 48, ?, 82, 100, 121

- (a) 61
- (b) 55
- (c) 68
- (d) 65
- (e) 63

Q39. The headquarters of the United Nations is located in:

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

Q40. 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) 4.5 hours
- (b) 4.2 hours
- (c) 4 hours
- (d) 5 hours
- (e) 3.5 hours

Q41. In banking terminology, what does 'ATM' stand for?

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

Q42. 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) B
- (c) A
- (d) D

Q43. 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) A
- (b) D
- (c) B
- (d) C

Q44. Which of the following file extensions represents an MS Excel file?

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

Q45. Which of the following is a valid example of cloud storage service?

- (a) Task Manager

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

Q46. The committee _____ to approve the new loan policy next week.

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

Q47. 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) 10 km, East
- (c) 6 km, East
- (d) 8 km, West
- (e) 8 km, East

Q48-Q52. 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.

Q48. Who sits opposite to N?

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

Q49. Who among the following sits second to the right of P?

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

Q50. Which of the following pairs faces each other?

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

Q51. How many persons sit between M and O in row 1?

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

Q52. Who sits to the immediate left of R?

- (a) Q

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

Q53. Who was the first President of India?

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

Q54. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 1x - 20 = 0$ II. $y^2 - 15y + 54 = 0$

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

Q55. 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. 2,800
- (b) Rs. 3,000
- (c) Rs. 3,500
- (d) Rs. 3,200
- (e) Rs. 2,500

Q56. The term 'phishing' in cyber security refers to:

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

Q57. 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) C
- (b) D
- (c) A
- (d) B

Q58. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

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

Q59. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

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

Q60. 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) 38 hours
- (c) 37.5 hours
- (d) 35 hours
- (e) 32.5 hours

Q61. 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) Brother
- (d) Husband
- (e) Son

Q62. The full form of 'CPU' is:

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

Q63. Improve the underlined part: 'The results will be declared by tomorrow evening.'

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

Q64. 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) 3:1
- (b) 2:3
- (c) 3:2
- (d) 1:3
- (e) 4:3

Q65. The longest river in India is:

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

Q66. 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 I follows
- (c) Either follows
- (d) Only II follows
- (e) Both follow

Q67. Which of the following stores data permanently even when the power is switched off?

- (a) RAM

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

Q68. A train 180 m long crosses a platform 220 m long in 20 seconds. Find the speed of the train in km/hr.

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

Q69. In MS Excel, which function is used to add a range of numbers?

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

Q70. What does 'URL' stand for?

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

Q71. The 'Green Revolution' in India is primarily associated with:

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

Q72. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

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

Q73. NABARD stands for:

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

Q74. 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) 6.5 days
- (b) 7.2 days
- (c) 6.8 days
- (d) 8 days
- (e) 7.5 days

Q75. 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) 27 years
- (e) 25 years

Q76. 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)

Q77. Improve the underlined part: 'She is working here since 2018.'

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

Q78. Which of the following is the currency of Japan?

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

Q79. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 5x - 6 = 0$ II. $y^2 + 7y - 18 = 0$

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

Q80. The National Payments Corporation of India (NPCI) developed which widely used payment system?

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

Q81. 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) B
- (b) D
- (c) A
- (d) C

Q82. Which generation of computers introduced the use of microprocessors?

- (a) Fifth generation
- (b) First generation

- (c) Second generation
- (d) Fourth generation
- (e) Third generation

Q83. 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) D
- (c) B
- (d) A

Q84. Which of the following banks is India's largest public sector bank by assets?

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

Q85. 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) 8%
- (b) 9%
- (c) 10%
- (d) 12%
- (e) 11%

Q86. The bank _____ its interest rates twice this year.

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

Q87. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

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

Q88-Q97. 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.

Q88. According to the passage, which scheme brought unbanked citizens into the formal financial system?

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

Q89. What is described as having 'revolutionised' daily transactions in India?

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

Q90. What is the specific mandate of Regional Rural Banks as per the passage?

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

Q91. Which of the following is mentioned as a challenge facing the banking sector?

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

Q92. According to the passage, what will define the next phase of growth for Indian banks serving rural India?

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

Q93. Choose the word most similar in meaning to 'pivotal' as used in the passage.

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

Q94. Choose the word most similar in meaning to 'sustain' as used in the passage.

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

Q95. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

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

Q96. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

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

Q97. What, according to analysts, is necessary for banks to keep pace with technological change?

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

Q98. Which of the following best describes 'malware'?

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

Q99. Which of the following is an antivirus software?

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

Q100. The Taj Mahal is located in which Indian city?

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

Q101. 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. 16,000
- (b) Rs. 18,000
- (c) Rs. 12,000
- (d) Rs. 20,000
- (e) Rs. 14,000

Q102. Which shortcut key is used to copy selected text in most applications?

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

Q103. The apex regulator of the securities market in India is:

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

(e) PFRDA

Q104. 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

Q105. Statements: $P < Q \leq R$, $R < S$, $S = T$. Conclusions: I. $T > P$ II. $Q < T$

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

Q106. In MS Excel, which symbol must precede a formula?

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

Q107. Mudra Bank loans are categorised into Shishu, Kishor, and:

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

Q108. Which of the following is NOT an operating system?

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

Q109. Which of the following is used to protect a computer network from unauthorised access?

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

Q110. What is the function of the 'Ctrl + Z' shortcut?

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

Q111-Q115. 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.

Q111. Who works in TCS?

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

Q112. On which floor does the Wipro employee live?

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

Q113. Who lives on floor 1?

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

Q114. Which company does Y work for?

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

Q115. Who lives immediately below U?

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

Q116. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

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

Q117. What is the full form of 'PDF'?

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

Q118. The Indian Constitution came into effect on:

- (a) 15 August 1950
- (b) 26 January 1950

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

Q119. What does CRR (Cash Reserve Ratio) refer to?

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

Q120. 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) Neither follows
- (b) Either follows
- (c) Only I follows
- (d) Only II follows
- (e) Both follow

Q121. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 15x + 54 = 0$ II. $y^2 + 7y + 12 = 0$

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

Q122-Q126. 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.

Q122. Which sentence should come FIRST in the paragraph?

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

Q123. Which sentence should come SECOND in the paragraph?

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

Q124. Which sentence should come THIRD in the paragraph?

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

Q125. Which sentence should come FOURTH in the paragraph?

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

Q126. Which sentence should come LAST in the paragraph?

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

Q127. 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) One
- (c) Three
- (d) None
- (e) Two

Q128. 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) Four
- (c) Seven
- (d) Six
- (e) Cannot be determined

Q129. 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) 24 days
- (b) 20 days
- (c) 22 days
- (d) 18 days
- (e) 25 days

Q130. She has been working in this branch _____ five years.

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

Q131. A collection of related files is known as a:

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

Q132-Q136. 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: 25%

IT: 15%

Retail: 20%

Manufacturing: 18%

Others: 22%

Q132. How many candidates got selected in the Banking sector?

- (a) 1538
- (b) 1396
- (c) 1500
- (d) 1687
- (e) 1405

Q133. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 298
- (b) 300
- (c) 321
- (d) 297
- (e) 263

Q134. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2605
- (b) 2401
- (c) 2681
- (d) 2400
- (e) 2134

Q135. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 5:5
- (b) 4:4
- (c) 3:5
- (d) 6:9
- (e) 6:5

Q136. In which sector were the maximum number of candidates selected?

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

Q137. Which is the smallest state in India by area?

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

Q138. In MS Word, the shortcut key to open the 'Print' dialog box is:

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

(e) Ctrl + O

Q139. PFRDA is the regulatory body for:

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

Q140. Which bank is known as the 'Banker's Bank' in India?

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

Q141. 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. 15,000
- (d) Rs. 12,000
- (e) Rs. 14,400

Q142. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

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

Q143. Improve the underlined part: 'He don't know the correct procedure for filling the form.'

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

Q144. Which of the following is an example of an operating system?

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

Q145. The Indian rupee symbol (₹) was officially adopted in the year:

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

Q146. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 1x - 12 = 0$ II. $y^2 + 8y - 9 = 0$

- (a) if $x < y$

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

Q147. 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) A
- (d) B

Q148. Which topology connects all computers to a single central cable?

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

Q149. The full form of RTGS is:

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

Q150. Which of the following is a valid email protocol used for receiving emails?

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

Q151. The first Regional Rural Bank established in India was:

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

Q152. The Reserve Bank of India was established in the year:

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

Q153. A device that converts digital signals to analog signals and vice versa is called a:

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

Q154. The basic unit of a computer that performs arithmetic and logical operations is the:

- (a) Cache

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

Q155. Which of the following is an example of secondary storage device?

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

Q156. If the length of a rectangle is increased by 20% and breadth is decreased by 10%, find the percentage change in area.

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

Q157. 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) 9 years
- (b) 15 years
- (c) 10 years
- (d) 12 years
- (e) 8 years

Q158. A network that covers a small geographical area such as a single office is called:

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

Q159. The 'Lead Bank Scheme' in India was introduced in the year:

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

Q160. What is the full form of 'HTTP'?

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

Q161. 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) 36 litres
- (d) 40 litres
- (e) 48 litres

Q162. The World Bank's headquarters is located in:

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

Q163. 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

Q164. 'Basel Norms' are international banking regulations related to:

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

Q165. 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) Three
- (c) None
- (d) Two
- (e) Four

Q166. Which of the following is the smallest unit of data in a computer?

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

Q167. The banking ombudsman scheme in India was introduced by:

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

Q168. Which committee recommended the establishment of Regional Rural Banks?

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

Q169. IRDAI regulates which sector in India?

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

Q170. The process of converting a program written in a high-level language to machine language is done by a:

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

Q171. 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) Both follow
- (b) Either follows
- (c) Only II follows
- (d) Only I follows
- (e) Neither follows

Q172. The 'Bank Rate' is the rate at which:

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

Q173. What will come in place of the question mark (?) in the following number series? 19, 23, 29, 33, 39, ?

- (a) 50
- (b) 38
- (c) 43
- (d) 45
- (e) 42

Q174. 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) 28 years
- (e) 24 years

Q175. RAM is an example of which type of memory?

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

Q176. Regional Rural Banks (RRBs) were established under the RRB Act of:

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

Q177. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

- (a) Both follow

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

Q178. 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) C
- (d) B

Q179. The headquarters of the Reserve Bank of India is located in:

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

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

Q181. Which key is used to refresh a web page in most browsers?

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

Q182-Q186. 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.

Q182. How many boxes are kept between B and E?

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

Q183. Which box is kept at the bottom?

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

Q184. Which box is kept immediately above D?

- (a) E

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

Q185. How many boxes are kept below F?

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

Q186. Four of the following five are alike in a certain way based on their position. Which does not belong to the group?

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

Q187. 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) 45
- (c) 50
- (d) 60
- (e) 65

Q188. What will come in place of the question mark (?) in the following number series? 10, ?, 39, 76, 149, 294

- (a) 23
- (b) 18
- (c) 20
- (d) 16
- (e) 17

Q189. Which device is used to connect multiple networks and direct data traffic between them?

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

*Q190-Q194. 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	342	356	436	157	449
2021	204	411	445	395	353
2022	297	456	186	327	130
2023	291	166	135	410	416
2024	279	478	353	249	304

Q190. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?

- (a) 1699
- (b) 1867

- (c) 1718
- (d) 1683
- (e) 1984

Q191. What is the average number of units of product A sold per year (in thousands)?

- (a) 269.65
- (b) 282.6
- (c) 270.32
- (d) 295.33
- (e) 296.48

Q192. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?

- (a) -28.58
- (b) -29.84
- (c) -27.42
- (d) -23.37
- (e) -23.01

Q193. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?

- (a) 7:1
- (b) 4:2
- (c) 2:4
- (d) 5:2
- (e) 395:353

Q194. In which year was the total number of units sold (across all five products) the highest?

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

Q195. Which of the following is a popular web browser?

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

Q196-Q200. 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.

Q196. Blank 11:

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

Q197. Blank 12:

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

Q198. Blank 13:

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

Q199. Blank 14:

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

Q200. Blank 15:

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