

IBPS RRB Clerk Mains Memory Based Paper PDF (Oct 06, 2024)

Q1-Q5. 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	218	380	469	329	337
2021	404	121	475	150	372
2022	390	379	427	259	391
2023	155	262	390	146	134
2024	238	194	320	318	171

- Q1. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?**
- (a) 1242
 - (b) 1336
 - (c) 1461
 - (d) 1220
 - (e) 1322
- Q2. What is the average number of units of product A sold per year (in thousands)?**
- (a) 247
 - (b) 253
 - (c) 272
 - (d) 315
 - (e) 281
- Q3. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?**
- (a) -5.33
 - (b) -12.87
 - (c) -8.67
 - (d) -12.5
 - (e) -6.92
- Q4. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?**
- (a) 6:9
 - (b) 9:7
 - (c) 25:62
 - (d) 7:3
 - (e) 4:5
- Q5. In which year was the total number of units sold (across all five products) the highest?**
- (a) 2020
 - (b) 2023
 - (c) 2021
 - (d) 2024
 - (e) 2022
- Q6. 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) Either statement is sufficient
 - (b) Both statements together are not sufficient
 - (c) Both statements together are sufficient
 - (d) Only statement II is sufficient
 - (e) Only statement I is sufficient

Q7. SIDBI (Small Industries Development Bank of India) is headquartered in:

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

Q8. 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) 6-21-14-5
- (c) 5-21-14-4
- (d) 6-21-14-4
- (e) 6-21-13-4

Q9. Which device is used to connect multiple networks and direct data traffic between them?

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

Q10. 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) A
- (c) B
- (d) D

Q11. 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. 550
- (b) Rs. 650
- (c) Rs. 600
- (d) Rs. 700
- (e) Rs. 500

Q12. 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. 1,800
- (d) Rs. 1,650
- (e) Rs. 1,600

Q13. 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) 4:3
- (b) 3:2
- (c) 2:3
- (d) 3:1
- (e) 1:3

Q14-Q18. 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.

Q14. Which sentence should come FIRST in the paragraph?

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

Q15. Which sentence should come SECOND in the paragraph?

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

Q16. Which sentence should come THIRD in the paragraph?

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

Q17. Which sentence should come FOURTH in the paragraph?

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

Q18. Which sentence should come LAST in the paragraph?

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

Q19. What is the full form of 'HTTP'?

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

Q20. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

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

Q21. Which of the following is an example of an input device?

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

Q22. 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) Two
- (b) None
- (c) Three
- (d) One
- (e) Four

Q23. In the context of internet banking, 'OTP' stands for:

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

Q24. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

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

Q25. RAM is an example of which type of memory?

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

Q26. 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) C
- (c) B
- (d) A

Q27-Q31. 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: 23%

IT: 21%

Retail: 20%

Manufacturing: 16%

Others: 20%

Q27. How many candidates got selected in the Banking sector?

- (a) 1528
- (b) 1230

- (c) 1380
- (d) 1443
- (e) 1296

Q28. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 54
- (b) 64
- (c) 52
- (d) 61
- (e) 60

Q29. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2071
- (b) 2101
- (c) 2160
- (d) 2375
- (e) 2359

Q30. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 5:5
- (b) 5:3
- (c) 2:6
- (d) 3:5
- (e) 21:23

Q31. In which sector were the maximum number of candidates selected?

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

Q32. Which of the following is used to protect a computer network from unauthorised access?

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

Q33. Which of the following is the currency of Japan?

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

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

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

Q35. Statements: $P < Q \leq R$, $R < S$, $S = T$. Conclusions: I. $T > P$ II. $Q < T$

- (a) Only II follows

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

Q36. Which of the following best describes 'Wi-Fi'?

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

Q37. Who was the first Prime Minister of India?

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

Q38. The Indian Constitution came into effect on:

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

Q39. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 2x - 35 = 0$ II. $y^2 - 17y + 72 = 0$

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

Q40. Improve the underlined part: 'She is working here since 2018.'

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

Q41. 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) Either follows
- (b) Only I follows
- (c) Both follow
- (d) Neither follows
- (e) Only II follows

Q42. 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. 2,800
- (c) Rs. 3,500
- (d) Rs. 3,200
- (e) Rs. 2,500

Q43. Who was the first President of India?

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

Q44. The full form of 'CPU' is:

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

Q45. 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) 20 years
- (b) 25 years
- (c) 28 years
- (d) 24 years
- (e) 30 years

Q46. What will come in place of the question mark (?) in the following number series? 14, 29, 61, ?, 249, 499

- (a) 127
- (b) 106
- (c) 140
- (d) 129
- (e) 123

Q47. Which committee recommended the establishment of Regional Rural Banks?

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

Q48. The banking ombudsman scheme in India was introduced by:

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

Q49. She has been working in this branch ____ five years.

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

Q50-Q54. 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.

Q50. Who works in TCS?

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

Q51. On which floor does the Wipro employee live?

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

Q52. Who lives on floor 1?

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

Q53. Which company does Y work for?

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

Q54. Who lives immediately below U?

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

Q55. IRDAI regulates which sector in India?

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

Q56. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

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

Q57. 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 sufficient

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

Q58. The Taj Mahal is located in which Indian city?

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

Q59. What is the full form of 'PDF'?

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

Q60. Improve the underlined part: 'Each of the students have submitted their forms.'

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

Q61. In the same machine as above, how many steps will be required to complete the arrangement for an input of 7 words/numbers?

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

Q62. Which is the smallest state in India by area?

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

Q63. 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) B
- (b) C
- (c) A
- (d) D

Q64. In banking, CBS stands for:

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

Q65. 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) D
- (c) A
- (d) C

Q66. The term 'phishing' in cyber security refers to:

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

Q67. Which key is used to refresh a web page in most browsers?

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

Q68. Two numbers are in the ratio 5:7. If 20 is added to both, the ratio becomes 7:9. Find the smaller number.

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

Q69. 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) 20 days
- (b) 25 days
- (c) 18 days
- (d) 24 days
- (e) 22 days

Q70. 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) 6 18 33 51 apple tiger mango zebra
- (c) 6 18 33 51 apple mango zebra tiger
- (d) 51 33 18 6 apple mango tiger zebra
- (e) 33 6 18 51 apple mango tiger zebra

Q71. Which of the following is an example of secondary storage device?

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

Q72. The bank ____ its interest rates twice this year.

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

Q73. Which of the following is a valid example of cloud storage service?

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

Q74. The Sukanya Samriddhi Yojana is a savings scheme meant for:

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

Q75. The first Regional Rural Bank established in India was:

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

Q76. 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, East
- (b) 8 km, North
- (c) 10 km, East
- (d) 8 km, West
- (e) 6 km, East

Q77. The 'Lead Bank Scheme' in India was introduced in the year:

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

Q78. Which bank is known as the 'Banker's Bank' in India?

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

Q79. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

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

Q80. In MS Excel, which function is used to add a range of numbers?

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

Q81. Improve the underlined part: 'He don't know the correct procedure for filling the form.'

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

Q82. Which of the following is the smallest unit of data in a computer?

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

Q83. 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) 10%
- (b) 9%
- (c) 12%
- (d) 8%
- (e) 11%

Q84. 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) 70 km/hr
- (c) 65 km/hr
- (d) 75 km/hr
- (e) 72 km/hr

Q85. 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) Only II follows
- (c) Neither follows
- (d) Either follows
- (e) Both follow

Q86. The full form of NEFT is:

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

Q87. 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) Only II follows
- (c) Neither follows
- (d) Only I follows
- (e) Both follow

Q88. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

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

Q89. Which of the following is an antivirus software?

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

Q90. What will come in place of the question mark (?) in the following number series? 15, ?, 134, 400, 1197, 3587

- (a) 40
- (b) 45
- (c) 46
- (d) 53
- (e) 37

Q91. The longest river in India is:

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

Q92. The full form of ATM is:

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

Q93. What will come in place of the question mark (?) in the following number series? 9, 13, 19, 23, 29, ?

- (a) 33
- (b) 27
- (c) 36
- (d) 26
- (e) 35

Q94. In banking terminology, what does 'ATM' stand for?

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

Q95. 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) 27 years
- (b) 25 years
- (c) 26 years
- (d) 23 years
- (e) 24 years

Q96. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 3x - 18 = 0$ II. $y^2 + 8y + 7 = 0$

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

Q97. The full form of RTGS is:

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

Q98. 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

Q99. Which topology connects all computers to a single central cable?

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

Q100. The Reserve Bank of India was established in the year:

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

Q101. Which of the following file extensions represents an MS Excel file?

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

Q102. 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. 13,600
- (b) Rs. 14,400

- (c) Rs. 10,400
- (d) Rs. 12,000
- (e) Rs. 15,000

Q103. 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) 37.5 hours
- (e) 38 hours

Q104. The Indian rupee symbol (₹) was officially adopted in the year:

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

Q105. Which of the following banks is India's largest public sector bank by assets?

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

Q106-Q110. 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.

Q106. In which month was Amit born?

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

Q107. Who among the following was born in September?

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

Q108. How many persons were born between Chetan and Gopal?

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

Q109. Which of the following pairs represents persons born in consecutive months?

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

Q110. If Farah is related to March and Gopal is related to November, then in the same way, Esha is related to which month?

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

Q111. In MS Excel, which symbol must precede a formula?

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

Q112. 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) Neither follows
- (c) Both follow
- (d) Either follows
- (e) Only I follows

Q113. Neither the manager nor his assistants _____ available at the moment.

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

Q114-Q118. 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.

Q114. Who sits opposite to N?

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

Q115. Who among the following sits second to the right of P?

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

Q116. Which of the following pairs faces each other?

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

Q117. How many persons sit between M and O in row 1?

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

Q118. Who sits to the immediate left of R?

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

Q119. A collection of related files is known as a:

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

Q120. Which shortcut key is used to copy selected text in most applications?

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

Q121. The apex regulator of the securities market in India is:

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

Q122. 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) 4.5 hours
- (c) 4.2 hours
- (d) 5 hours
- (e) 4 hours

Q123. What does 'URL' stand for?

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

Q124. 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) Two
- (b) None
- (c) One
- (d) Four
- (e) Three

Q125. Mudra Bank loans are categorised into Shishu, Kishor, and:

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

Q126-Q130. 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.

Q126. Blank 11:

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

Q127. Blank 12:

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

Q128. Blank 13:

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

Q129. Blank 14:

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

Q130. Blank 15:

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

(e) negligible

Q131. Which of the following is an example of an operating system?

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

Q132. Which of the following is a popular web browser?

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

Q133. The committee _____ to approve the new loan policy next week.

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

Q134. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 8x - 9 = 0$ II. $y^2 - 4y - 12 = 0$

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

Q135. 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. 20,000
- (d) Rs. 14,000
- (e) Rs. 12,000

Q136. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

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

Q137. 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) Only statement II is sufficient
- (b) Both statements together are sufficient
- (c) Both statements together are not sufficient
- (d) Either statement is sufficient
- (e) Only statement I is sufficient

Q138. The 'Green Revolution' in India is primarily associated with:

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

Q139. The National Payments Corporation of India (NPCI) developed which widely used payment system?

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

Q140. The headquarters of the United Nations is located in:

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

Q141. The process of converting a program written in a high-level language to machine language is done by a:

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

Q142. PFRDA is the regulatory body for:

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

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

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

Q144. What will come in place of the question mark (?) in the following number series? 3, 10, 19, 30, ?, 58

- (a) 48
- (b) 35
- (c) 43
- (d) 50
- (e) 42

Q145. 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) 7.2 days
- (b) 6.5 days
- (c) 6.8 days

- (d) 8 days
- (e) 7.5 days

Q146. 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

Q147. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 3x - 10 = 0$ II. $y^2 - 8y - 9 = 0$

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

Q148. Which of the following is a valid email protocol used for receiving emails?

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

Q149. The 'Kisan Credit Card' scheme was launched to provide credit to:

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

Q150. Regional Rural Banks (RRBs) were established under the RRB Act of:

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

Q151. Which of the following is the correct expansion of 'RTGS' used in banking?

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

Q152. Who is regarded as the Father of the Indian Constitution?

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

Q153. 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) A
- (c) B
- (d) D

Q154. The headquarters of the Reserve Bank of India is located in:

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

Q155. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

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

Q156. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

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

Q157. Which generation of computers introduced the use of microprocessors?

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

Q158. The basic unit of a computer that performs arithmetic and logical operations is the:

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

Q159. In MS Word, the shortcut key to open the 'Print' dialog box is:

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

Q160. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

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

Q161. A shopkeeper marks an article 40% above the cost price and gives a discount of 15%. Find his profit percentage.

- (a) 19%

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

Q162. NABARD stands for:

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

Q163. 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) B
- (b) C
- (c) A
- (d) D

Q164. Improve the underlined part: 'The results will be declared by tomorrow evening.'

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

Q165. 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) Either follows
- (b) Only II follows
- (c) Only I follows
- (d) Neither follows
- (e) Both follow

Q166. 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) 8% decrease
- (c) 10% increase
- (d) 6% increase
- (e) 12% increase

Q167. The customer requested that the transaction _____ processed immediately.

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

Q168-Q172. 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.

Q168. How many boxes are kept between B and E?

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

Q169. Which box is kept at the bottom?

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

Q170. Which box is kept immediately above D?

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

Q171. How many boxes are kept below F?

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

Q172. Four of the following five are alike in a certain way based on their position. Which does not belong to the group?

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

Q173. India's central bank digital currency is known as:

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

Q174. 'Basel Norms' are international banking regulations related to:

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

Q175. A device that converts digital signals to analog signals and vice versa is called a:

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

Q176-Q185. 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.

Q176. According to the passage, which scheme brought unbanked citizens into the formal financial system?

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

Q177. What is described as having 'revolutionised' daily transactions in India?

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

Q178. What is the specific mandate of Regional Rural Banks as per the passage?

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

Q179. Which of the following is mentioned as a challenge facing the banking sector?

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

Q180. 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

Q181. Choose the word most similar in meaning to 'pivotal' as used in the passage.

- (a) Central
- (b) Irrelevant
- (c) Minor

- (d) Accidental
- (e) Temporary

Q182. Choose the word most similar in meaning to 'sustain' as used in the passage.

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

Q183. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

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

Q184. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

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

Q185. What, according to analysts, is necessary for banks to keep pace with technological change?

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

Q186. A network that covers a small geographical area such as a single office is called:

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

Q187. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

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

Q188. What will come in place of the question mark (?) in the following number series? 26, 36, ?, 63, 80, 99

- (a) 50
- (b) 45
- (c) 57
- (d) 49
- (e) 44

Q189. Which of the following stores data permanently even when the power is switched off?

- (a) ROM

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

Q190. 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) 12 years
- (b) 8 years
- (c) 9 years
- (d) 15 years
- (e) 10 years

Q191. What does CRR (Cash Reserve Ratio) refer to?

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

Q192. The 'Bank Rate' is the rate at which:

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

Q193. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 12x + 36 = 0$ II. $y^2 + 2y - 63 = 0$

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

Q194. In banking, 'IMPS' stands for:

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

Q195. Which of the following is NOT an operating system?

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

Q196. 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) Brother
- (c) Husband
- (d) Cousin
- (e) Son

Q197. 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) 36 litres
- (b) 32 litres
- (c) 44 litres
- (d) 40 litres
- (e) 48 litres

Q198. 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) C
- (c) D
- (d) A

Q199. What is the function of the 'Ctrl + Z' shortcut?

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

Q200. 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) D
- (b) C
- (c) B
- (d) A