

IBPS RRB Clerk Mains Memory Based Paper PDF (Oct 07, 2018)

Q1. Which key is used to refresh a web page in most browsers?

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

Q2. Which of the following is an example of an operating system?

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

Q3. 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) Six
- (c) Five
- (d) Four
- (e) Cannot be determined

Q4. The longest river in India is:

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

Q5. Which of the following is an example of an input device?

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

Q6. 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) Either follows
- (b) Only II follows
- (c) Both follow
- (d) Only I follows
- (e) Neither follows

Q7. The Indian rupee symbol (₹) was officially adopted in the year:

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

Q8. Which of the following is NOT an operating system?

- (a) MS Excel

- (b) Linux
- (c) macOS
- (d) Android
- (e) Windows

Q9. Statements: Some pens are papers. No paper is plastic. All plastics are metals. Conclusions: I. Some pens are not plastic. II. Some metals are papers.

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

Q10. Which topology connects all computers to a single central cable?

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

Q11. 'Basel Norms' are international banking regulations related to:

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

Q12. 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. 12,000
- (c) Rs. 15,000
- (d) Rs. 14,400
- (e) Rs. 10,400

Q13. What will come in place of the question mark (?) in the following number series? 11, 21, 45, ?, 181, 363

- (a) 102
- (b) 91
- (c) 103
- (d) 101
- (e) 89

Q14. The Reserve Bank of India was established in the year:

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

Q15. What will come in place of the question mark (?) in the following number series? 16, 21, 28, 37, ?, 61

- (a) 44
- (b) 39
- (c) 48
- (d) 42

(e) 53

Q16. Improve the underlined part: 'He don't know the correct procedure for filling the form.'

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

Q17. 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 exchange rate maintained by the RBI
- (d) The ratio of a bank's capital to its assets
- (e) The percentage of deposits banks must keep with the RBI

Q18-Q27. 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.

Q18. 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

Q19. What is described as having 'revolutionised' daily transactions in India?

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

Q20. What is the specific mandate of Regional Rural Banks as per the passage?

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

Q21. Which of the following is mentioned as a challenge facing the banking sector?

- (a) Overstaffing
- (b) Falling deposits

- (c) Excess capital
- (d) Non-performing assets
- (e) Excess liquidity

Q22. According to the passage, what will define the next phase of growth for Indian banks serving rural India?

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

Q23. Choose the word most similar in meaning to 'pivotal' as used in the passage.

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

Q24. Choose the word most similar in meaning to 'sustain' as used in the passage.

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

Q25. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

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

Q26. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

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

Q27. What, according to analysts, is necessary for banks to keep pace with technological change?

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

Q28. RAM is an example of which type of memory?

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

Q29. A network that covers a small geographical area such as a single office is called:

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

Q30. In the context of internet banking, 'OTP' stands for:

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

Q31. Working alone, A takes 10 days more than A and B together to complete a work; B takes 40 days more than A and B together. In how many days can A and B together complete the work?

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

Q32. 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) 8% decrease
- (d) 10% increase
- (e) 6% increase

Q33. 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. $y^2 + 1y - 20 = 0$

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

Q34. 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) 24 years
- (b) 20 years
- (c) 25 years
- (d) 30 years
- (e) 28 years

Q35. Who is regarded as the Father of the Indian Constitution?

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

Q36. Which of the following is an example of secondary storage device?

- (a) Register
- (b) Cache memory
- (c) RAM

- (d) Hard disk
- (e) ALU

Q37-Q41. 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	150	211	308	317	471
2021	227	355	130	287	283
2022	275	264	181	302	400
2023	403	149	346	462	388
2024	480	337	243	229	400

- Q37. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?**
- (a) 1466
 - (b) 1316
 - (c) 1412
 - (d) 1177
 - (e) 1169
- Q38. What is the average number of units of product A sold per year (in thousands)?**
- (a) 272
 - (b) 301
 - (c) 293
 - (d) 307
 - (e) 342
- Q39. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?**
- (a) 87.3
 - (b) 98.68
 - (c) 87.08
 - (d) 94.84
 - (e) 91.16
- Q40. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?**
- (a) 4:3
 - (b) 287:283
 - (c) 6:7
 - (d) 9:2
 - (e) 8:7
- Q41. In which year was the total number of units sold (across all five products) the highest?**
- (a) 2020
 - (b) 2021
 - (c) 2022
 - (d) 2023
 - (e) 2024
- Q42. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 3x + 2 = 0$ II. $y^2 + 2y - 35 = 0$**
- (a) if $x \leq y$
 - (b) if $x > y$
 - (c) if $x < y$
 - (d) if $x = y$ or relationship cannot be established
 - (e) if $x \geq y$

Q43. In banking, 'IMPS' stands for:

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

Q44. What will come in place of the question mark (?) in the following number series? 18, ?, 71, 140, 277, 550

- (a) 41
- (b) 43
- (c) 34
- (d) 36
- (e) 39

Q45. 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) D
- (b) A
- (c) B
- (d) C

Q46. What will come in place of the question mark (?) in the following number series? 8, 15, ?, 35, 49, 63

- (a) 26
- (b) 24
- (c) 25
- (d) 23
- (e) 31

Q47. A collection of related files is known as a:

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

Q48. Who was the first Prime Minister of India?

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

Q49. Which bank is known as the 'Banker's Bank' in India?

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

Q50. 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. $y^2 - 3y - 18 = 0$

- (a) if $x > y$
- (b) if $x \geq y$

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

Q51. 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) D
- (d) C

Q52. The full form of RTGS is:

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

Q53. The committee ____ to approve the new loan policy next week.

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

Q54. 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 sufficient
- (b) Both statements together are not sufficient
- (c) Only statement II is sufficient
- (d) Either statement is sufficient
- (e) Only statement I is sufficient

Q55. 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) 9%
- (b) 10%
- (c) 12%
- (d) 11%
- (e) 8%

Q56. 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) B
- (b) D
- (c) C
- (d) A

Q57. Which shortcut key is used to copy selected text in most applications?

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

Q58. The basic unit of a computer that performs arithmetic and logical operations is the:

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

Q59. 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. 12,000
- (c) Rs. 14,000
- (d) Rs. 20,000
- (e) Rs. 18,000

Q60. 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) 6.8 days
- (c) 8 days
- (d) 7.2 days
- (e) 7.5 days

Q61. The Indian Constitution came into effect on:

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

Q62. The customer requested that the transaction _____ processed immediately.

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

Q63. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

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

Q64. The banking ombudsman scheme in India was introduced by:

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

Q65. Neither the manager nor his assistants _____ available at the moment.

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

(e) being

Q66. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

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

Q67-Q71. 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.

Q67. Who sits opposite to N?

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

Q68. Who among the following sits second to the right of P?

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

Q69. Which of the following pairs faces each other?

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

Q70. How many persons sit between M and O in row 1?

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

Q71. Who sits to the immediate left of R?

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

Q72-Q76. 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.

Q72. Which sentence should come FIRST in the paragraph?

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

Q73. Which sentence should come SECOND in the paragraph?

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

Q74. Which sentence should come THIRD in the paragraph?

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

Q75. Which sentence should come FOURTH in the paragraph?

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

Q76. Which sentence should come LAST in the paragraph?

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

Q77. What is the full form of 'HTTP'?

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

Q78. The full form of ATM is:

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

Q79. Input: 24 wall bat 15 zone 9 more 42 Step I: 9 24 wall bat 15 zone more 42 Step II: 9 15 24 wall bat zone more 42 Step III: 9 15 24 42 wall bat zone more (Following the logic above, numbers are arranged in ascending order from left, followed by words in alphabetical order.) What will be

Step III output for Input: 33 tiger 6 apple 51 zebra 18 mango?

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

Q80. Find the part of the sentence that has an error: She is one of the best employee (A)/ that this branch (B)/ has ever (C)/ employed. (D)

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

Q81. The apex regulator of the securities market in India is:

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

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

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

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

Q84. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 7x + 6 = 0$ II. $y^2 - 13y + 40 = 0$

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

Q85. Which of the following is an antivirus software?

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

Q86. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

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

Q87. IRDAI regulates which sector in India?

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

Q88. The 'Green Revolution' in India is primarily associated with:

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

Q89-Q93. 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.

Q89. In which month was Amit born?

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

Q90. Who among the following was born in September?

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

Q91. How many persons were born between Chetan and Gopal?

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

Q92. Which of the following pairs represents persons born in consecutive months?

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

Q93. If Farah is related to March and Gopal is related to November, then in the same way, Esha is related to which month?

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

(e) June

Q94. Which is the smallest state in India by area?

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

Q95. 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. 700
- (c) Rs. 600
- (d) Rs. 550
- (e) Rs. 500

Q96. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 3x - 40 = 0$ II. $y^2 - 12y + 32 = 0$

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

Q97. In what ratio must a shopkeeper mix two varieties of rice costing Rs. 60/kg and Rs. 80/kg so that the mixture costs Rs. 68/kg?

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

Q98. Improve the underlined part: 'The results will be declared by tomorrow evening.'

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

Q99. The first Regional Rural Bank established in India was:

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

Q100. 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) C
- (b) D
- (c) A
- (d) B

Q101. NABARD stands for:

- (a) National Board for Agricultural Refinance and Development

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

Q102. The Taj Mahal is located in which Indian city?

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

Q103. Which of the following best describes 'malware'?

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

Q104. Which of the following best describes 'Wi-Fi'?

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

Q105. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

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

Q106. The Sukanya Samriddhi Yojana is a savings scheme meant for:

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

Q107. Which of the following is the correct expansion of 'RTGS' used in banking?

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

Q108. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

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

Q109. The 'Lead Bank Scheme' in India was introduced in the year:

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

Q110. SIDBI (Small Industries Development Bank of India) is headquartered in:

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

Q111. 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) C
- (c) B
- (d) A

Q112. The 'Bank Rate' is the rate at which:

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

Q113-Q117. 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.

Q113. Blank 11:

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

Q114. Blank 12:

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

Q115. Blank 13:

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

Q116. Blank 14:

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

Q117. Blank 15:

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

Q118. PFRDA is the regulatory body for:

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

Q119. The World Bank's headquarters is located in:

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

Q120. 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) 6-21-14-5
- (c) 6-21-14-4
- (d) 6-20-14-4
- (e) 5-21-14-4

Q121. 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) 9 years
- (c) 8 years
- (d) 12 years
- (e) 10 years

Q122. The compound interest on Rs. 8,000 for 2 years at 10% per annum compounded annually is:

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

Q123. Regional Rural Banks (RRBs) were established under the RRB Act of:

- (a) 1985
- (b) 1991
- (c) 1976

- (d) 1969
- (e) 1980

Q124. Improve the underlined part: 'She is working here since 2018.'

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

Q125. In MS Word, the shortcut key to open the 'Print' dialog box is:

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

Q126. The full form of 'CPU' is:

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

Q127. 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) Cousin
- (c) Nephew
- (d) Son
- (e) Husband

Q128. What is the function of the 'Ctrl + Z' shortcut?

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

Q129. Which of the following banks is India's largest public sector bank by assets?

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

Q130. Which of the following is used to protect a computer network from unauthorised access?

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

Q131. A train 180 m long crosses a platform 220 m long in 20 seconds. Find the speed of the train in km/hr.

- (a) 65 km/hr

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

Q132. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

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

Q133. What does 'URL' stand for?

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

Q134. The full form of NEFT is:

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

Q135. 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) 48 litres
- (b) 40 litres
- (c) 36 litres
- (d) 44 litres
- (e) 32 litres

Q136. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

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

Q137-Q141. 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.

Q137. How many boxes are kept between B and E?

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

Q138. Which box is kept at the bottom?

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

Q139. Which box is kept immediately above D?

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

Q140. How many boxes are kept below F?

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

Q141. Four of the following five are alike in a certain way based on their position. Which does not belong to the group?

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

Q142. The process of converting a program written in a high-level language to machine language is done by a:

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

Q143-Q147. 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.

Q143. Who works in TCS?

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

Q144. On which floor does the Wipro employee live?

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

(e) Floor 4

Q145. Who lives on floor 1?

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

Q146. Which company does Y work for?

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

Q147. Who lives immediately below U?

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

Q148. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

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

Q149. Which of the following stores data permanently even when the power is switched off?

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

Q150. In MS Excel, which symbol must precede a formula?

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

Q151. Which of the following is a valid example of cloud storage service?

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

Q152. 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, West

- (c) 6 km, East
- (d) 8 km, North
- (e) 8 km, East

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

Q154. Improve the underlined part: 'Each of the students have submitted their forms.'

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

Q155. 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) 5 hours
- (b) 4.5 hours
- (c) 3.5 hours
- (d) 4 hours
- (e) 4.2 hours

Q156. 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) None
- (b) Three
- (c) Two
- (d) One
- (e) Four

Q157. What is the full form of 'PDF'?

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

Q158. 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) 50
- (c) 60
- (d) 55
- (e) 65

Q159. Which committee recommended the establishment of Regional Rural Banks?

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

Q160. 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) 38 hours
- (b) 37.5 hours
- (c) 40 hours
- (d) 32.5 hours
- (e) 35 hours

Q161. 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) B
- (c) D
- (d) C

Q162. Which of the following is a popular web browser?

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

Q163. 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) Both follow
- (b) Only I follows
- (c) Only II follows
- (d) Neither follows
- (e) Either follows

Q164-Q168. 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: 19%

IT: 16%

Retail: 23%

Manufacturing: 19%

Others: 23%

Q164. How many candidates got selected in the Banking sector?

- (a) 1140
- (b) 1206
- (c) 1103
- (d) 1047
- (e) 1210

Q165. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 420
- (b) 418
- (c) 469
- (d) 396
- (e) 391

Q166. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2520
- (b) 2782
- (c) 2379
- (d) 2633
- (e) 2543

Q167. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 3:7
- (b) 16:19
- (c) 8:9
- (d) 6:4
- (e) 9:5

Q168. In which sector were the maximum number of candidates selected?

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

Q169. 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) None
- (c) Three
- (d) Two
- (e) One

Q170. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

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

Q171. A device that converts digital signals to analog signals and vice versa is called a:

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

Q172. The headquarters of the United Nations is located in:

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

Q173. The bank _____ its interest rates twice this year.

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

(e) has revised

Q174. 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) Either follows
- (e) Only I follows

Q175. India's central bank digital currency is known as:

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

Q176. The term 'phishing' in cyber security refers to:

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

Q177. Mudra Bank loans are categorised into Shishu, Kishor, and:

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

Q178. Who was the first President of India?

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

Q179. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

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

Q180. In MS Excel, which function is used to add a range of numbers?

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

Q181. Which device is used to connect multiple networks and direct data traffic between them?

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

(e) Printer

Q182. The National Payments Corporation of India (NPCI) developed which widely used payment system?

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

Q183. Which generation of computers introduced the use of microprocessors?

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

Q184. In banking terminology, what does 'ATM' stand for?

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

Q185. 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. 3,500
- (b) Rs. 2,500
- (c) Rs. 3,200
- (d) Rs. 3,000
- (e) Rs. 2,800

Q186. A shopkeeper marks an article 40% above the cost price and gives a discount of 15%. Find his profit percentage.

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

Q187. The 'Kisan Credit Card' scheme was launched to provide credit to:

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

Q188. The headquarters of the Reserve Bank of India is located in:

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

Q189. She has been working in this branch ____ five years.

- (a) since

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

Q190. Which of the following file extensions represents an MS Excel file?

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

Q191. What will come in place of the question mark (?) in the following number series? 7, 11, 17, 21, 27, ?

- (a) 29
- (b) 25
- (c) 37
- (d) 33
- (e) 31

Q192. 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) Only I follows
- (b) Either follows
- (c) Neither follows
- (d) Both follow
- (e) Only II follows

Q193. 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

Q194. Which of the following is a valid email protocol used for receiving emails?

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

Q195. 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) Only statement II is sufficient
- (c) Either statement is sufficient
- (d) Both statements together are not sufficient
- (e) Only statement I is sufficient

Q196. In banking, CBS stands for:

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

Q197. 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) Only II follows
- (b) Either follows
- (c) Neither follows
- (d) Both follow
- (e) Only I follows

Q198. In how many days can A alone complete a work? I. A and B together can complete the work in 12 days. II. B alone can complete the work in 20 days.

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

Q199. Which of the following is the currency of Japan?

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

Q200. 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) 26 years
- (c) 23 years
- (d) 25 years
- (e) 24 years