

IBPS RRB Clerk Mains Memory Based Paper PDF (Sep 16, 2023)

Q1. Which shortcut key is used to copy selected text in most applications?

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

Q2. A collection of related files is known as a:

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

Q3. The present age of a father is 3 times that of his son. After 10 years, the father's age will be twice that of his son. Find the present age of the son.

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

Q4. 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. 550
- (c) Rs. 500
- (d) Rs. 600
- (e) Rs. 700

Q5. 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 II follows
- (c) Only I follows
- (d) Both follow
- (e) Neither follows

Q6. Find the part of the sentence that has an error: He is more taller (A)/ than any other (B)/ candidate (C)/ in the group. (D)

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

Q7. In MS Excel, which function is used to add a range of numbers?

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

Q8. 'Basel Norms' are international banking regulations related to:

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

Q9. Who was the first Prime Minister of India?

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

Q10. PFRDA is the regulatory body for:

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

Q11-Q15. 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.

Q11. Blank 11:

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

Q12. Blank 12:

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

Q13. Blank 13:

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

Q14. Blank 14:

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

Q15. Blank 15:

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

Q16. In MS Excel, which symbol must precede a formula?

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

Q17. NABARD stands for:

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

Q18-Q22. 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.

Q18. Who sits opposite to N?

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

Q19. Who among the following sits second to the right of P?

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

Q20. Which of the following pairs faces each other?

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

Q21. How many persons sit between M and O in row 1?

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

Q22. Who sits to the immediate left of R?

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

Q23. In banking, CBS stands for:

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

Q24. If the length of a rectangle is increased by 20% and breadth is decreased by 10%, find the percentage change in area.

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

Q25. Which of the following is a valid example of cloud storage service?

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

Q26. 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) 33 6 18 51 apple mango tiger zebra
- (e) 6 18 33 51 apple tiger mango zebra

Q27. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 4x + 3 = 0$ II. $y^2 + 8y - 9 = 0$

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

Q28. If in the word 'MAGNIFICENT' all vowels are replaced by the next letter and all consonants by the previous letter, how many letters will repeat in the new word?

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

Q29. What will come in place of the question mark (?) in the following number series? 15, 19, 25, 29, 35, ?

- (a) 42
- (b) 33
- (c) 36
- (d) 39
- (e) 38

Q30. 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) D
- (b) A
- (c) B
- (d) C

Q31. 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 hours
- (b) 5 hours
- (c) 4.2 hours
- (d) 3.5 hours
- (e) 4.5 hours

Q32. Improve the underlined part: 'Each of the students have submitted their forms.'

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

Q33. Regional Rural Banks (RRBs) were established under the RRB Act of:

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

Q34. A shopkeeper marks an article 40% above the cost price and gives a discount of 15%. Find his profit percentage.

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

Q35. The Indian Constitution came into effect on:

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

Q36. 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) Only statement I is sufficient
- (d) Both statements together are not sufficient

(e) Either statement is sufficient

Q37-Q41. 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.

Q37. In which month was Amit born?

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

Q38. Who among the following was born in September?

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

Q39. How many persons were born between Chetan and Gopal?

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

Q40. Which of the following pairs represents persons born in consecutive months?

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

Q41. 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) January
- (d) April
- (e) September

Q42. Which of the following stores data permanently even when the power is switched off?

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

Q43-Q47. 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: 16%

IT: 24%

Retail: 22%

Manufacturing: 12%

Others: 26%

Q43. How many candidates got selected in the Banking sector?

- (a) 960
- (b) 1083
- (c) 870
- (d) 1055
- (e) 966

Q44. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 114
- (b) 122
- (c) 120
- (d) 128
- (e) 121

Q45. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2279
- (b) 2280
- (c) 2301
- (d) 2545
- (e) 2454

Q46. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 3:2
- (b) 4:2
- (c) 7:7
- (d) 7:6
- (e) 5:4

Q47. In which sector were the maximum number of candidates selected?

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

Q48. Statements: All buses are cars. All cars are trucks. Some trucks are vans. Conclusions: I. Some vans are buses. II. Some trucks are buses.

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

Q49. Neither the manager nor his assistants _____ available at the moment.

- (a) is
- (b) was
- (c) being
- (d) are

(e) has been

Q50. The headquarters of the Reserve Bank of India is located in:

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

Q51. IRDAI regulates which sector in India?

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

Q52. Find the part of the sentence that has an error: Despite of the heavy rain (A)/ the employees reached (B)/ the office (C)/ on time. (D)

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

Q53. The 'Green Revolution' in India is primarily associated with:

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

Q54. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

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

Q55. 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) 3:2
- (b) 4:3
- (c) 2:3
- (d) 3:1
- (e) 1:3

Q56. Which of the following is NOT an operating system?

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

Q57. Which topology connects all computers to a single central cable?

- (a) Bus topology
- (b) Star topology

- (c) Ring topology
- (d) Mesh topology
- (e) Tree topology

Q58. The full form of NEFT is:

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

Q59. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

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

Q60. 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) Son
- (c) Brother
- (d) Cousin
- (e) Husband

Q61. Find the part of the sentence that has an error: If I was you (A)/ I would accept (B)/ the offer (C)/ immediately. (D)

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

Q62. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

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

Q63. Find the part of the sentence that has an error: The customer along with his family members (A)/ were waiting (B)/ outside the branch (C)/ since morning. (D)

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

Q64. 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) Only statement I is sufficient
- (c) Both statements together are not sufficient
- (d) Only statement II is sufficient
- (e) Either statement is sufficient

Q65. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

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

Q66. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 6x - 7 = 0$ II. $y^2 + 4y - 32 = 0$

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

Q67. 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. 10,400
- (d) Rs. 14,400
- (e) Rs. 15,000

Q68. What will come in place of the question mark (?) in the following number series? 18, 39, 79, ?, 317, 637

- (a) 157
- (b) 158
- (c) 139
- (d) 151
- (e) 175

Q69. 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. 18,000
- (b) Rs. 20,000
- (c) Rs. 12,000
- (d) Rs. 16,000
- (e) Rs. 14,000

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

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

Q71. 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) B
- (c) D
- (d) A

Q72. 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. 2,500
- (e) Rs. 3,200

Q73. The bank _____ its interest rates twice this year.

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

Q74. Which is the smallest state in India by area?

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

Q75. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 1x - 42 = 0$ II. $y^2 + 0y - 16 = 0$

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

Q76. In the same machine as above, how many steps will be required to complete the arrangement for an input of 7 words/numbers?

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

Q77. Which of the following is a valid email protocol used for receiving emails?

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

Q78. 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) 32.5 hours
- (d) 35 hours
- (e) 37.5 hours

Q79. Which device is used to connect multiple networks and direct data traffic between them?

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

(e) Keyboard

Q80. The Indian rupee symbol (₹) was officially adopted in the year:

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

Q81. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

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

Q82. SIDBI (Small Industries Development Bank of India) is headquartered in:

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

Q83-Q87. 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.

Q83. Who works in TCS?

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

Q84. On which floor does the Wipro employee live?

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

Q85. Who lives on floor 1?

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

Q86. Which company does Y work for?

- (a) HCL
- (b) Accenture

- (c) Infosys
- (d) TCS
- (e) Wipro

Q87. Who lives immediately below U?

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

Q88. The 'Lead Bank Scheme' in India was introduced in the year:

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

Q89. The compound interest on Rs. 8,000 for 2 years at 10% per annum compounded annually is:

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

Q90. Which generation of computers introduced the use of microprocessors?

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

Q91. The National Payments Corporation of India (NPCI) developed which widely used payment system?

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

Q92. 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) 6.8 days
- (c) 6.5 days
- (d) 8 days
- (e) 7.5 days

Q93. The Taj Mahal is located in which Indian city?

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

Q94. The customer requested that the transaction _____ processed immediately.

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

Q95. 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, East
- (e) 8 km, North

Q96. In the context of internet banking, 'OTP' stands for:

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

Q97-Q101. 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.

Q97. How many boxes are kept between B and E?

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

Q98. Which box is kept at the bottom?

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

Q99. Which box is kept immediately above D?

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

Q100. How many boxes are kept below F?

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

Q101. 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) B-E
- (c) A-C
- (d) C-F
- (e) F-G

Q102. 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) 5-21-14-4
- (b) 6-21-13-4
- (c) 6-21-14-5
- (d) 6-20-14-4
- (e) 6-21-14-4

Q103. Which of the following is the correct expansion of 'RTGS' used in banking?

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

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

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

Q105. The banking ombudsman scheme in India was introduced by:

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

Q106. What will come in place of the question mark (?) in the following number series? 10, 17, ?, 36, 50, 65

- (a) 20
- (b) 26
- (c) 22
- (d) 21
- (e) 31

Q107. Which committee recommended the establishment of Regional Rural Banks?

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

Q108. 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) 40 litres
- (d) 48 litres
- (e) 44 litres

Q109. Which of the following is a popular web browser?

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

Q110. 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) 68 km/hr
- (e) 70 km/hr

Q111. 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) 27 years
- (c) 26 years
- (d) 25 years
- (e) 23 years

Q112. The World Bank's headquarters is located in:

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

Q113. What is the full form of 'PDF'?

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

Q114. Who was the first President of India?

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

Q115. The apex regulator of the securities market in India is:

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

Q116. The committee _____ to approve the new loan policy next week.

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

Q117. What is the function of the 'Ctrl + Z' shortcut?

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

Q118. The first Regional Rural Bank established in India was:

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

Q119-Q128. 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.

Q119. According to the passage, which scheme brought unbanked citizens into the formal financial system?

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

Q120. What is described as having 'revolutionised' daily transactions in India?

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

Q121. What is the specific mandate of Regional Rural Banks as per the passage?

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

- (e) Managing foreign exchange reserves

Q122. Which of the following is mentioned as a challenge facing the banking sector?

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

Q123. According to the passage, what will define the next phase of growth for Indian banks serving rural India?

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

Q124. Choose the word most similar in meaning to 'pivotal' as used in the passage.

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

Q125. Choose the word most similar in meaning to 'sustain' as used in the passage.

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

Q126. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

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

Q127. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

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

Q128. What, according to analysts, is necessary for banks to keep pace with technological change?

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

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

- (a) State Bank of India
- (b) Bank of Baroda

- (c) Punjab National Bank
- (d) Union Bank of India
- (e) Canara Bank

Q130. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 14x + 45 = 0$ II. $y^2 - 7y + 6 = 0$

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

Q131. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 0x - 16 = 0$ II. $y^2 + 0y - 4 = 0$

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

Q132. RAM is an example of which type of memory?

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

Q133. Which of the following is used to protect a computer network from unauthorised access?

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

Q134. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

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

Q135. Two numbers are in the ratio 5:7. If 20 is added to both, the ratio becomes 7:9. Find the smaller number.

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

Q136. Mudra Bank loans are categorised into Shishu, Kishor, and:

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

Q137-Q141. 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.

Q137. Which sentence should come FIRST in the paragraph?

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

Q138. Which sentence should come SECOND in the paragraph?

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

Q139. Which sentence should come THIRD in the paragraph?

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

Q140. Which sentence should come FOURTH in the paragraph?

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

Q141. Which sentence should come LAST in the paragraph?

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

Q142. Statements: $P < Q \leq R$, $R < S$, $S = T$. Conclusions: I. $T > P$ II. $Q < T$

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

Q143. Which key is used to refresh a web page in most browsers?

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

(e) F1

Q144. The full form of 'CPU' is:

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

Q145. What will come in place of the question mark (?) in the following number series? 5, ?, 19, 36, 69, 134

- (a) 13
- (b) 14
- (c) 6
- (d) 7
- (e) 10

Q146. The full form of RTGS is:

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

Q147. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

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

Q148. 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) is worked here since
- (e) No improvement

Q149. The 'Bank Rate' is the rate at which:

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

Q150. 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) D
- (b) C
- (c) B
- (d) A

Q151. 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) C
- (b) B

- (c) A
- (d) D

Q152. In banking terminology, what does 'ATM' stand for?

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

Q153. The 'Kisan Credit Card' scheme was launched to provide credit to:

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

Q154. 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) 8%
- (c) 11%
- (d) 10%
- (e) 12%

Q155. The process of converting a program written in a high-level language to machine language is done by a:

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

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

Q157. A device that converts digital signals to analog signals and vice versa is called a:

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

Q158. Which of the following is the currency of Japan?

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

Q159. 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) 18 days
- (b) 20 days
- (c) 22 days
- (d) 24 days
- (e) 25 days

Q160. Which of the following best describes 'malware'?

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

Q161. She has been working in this branch _____ five years.

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

Q162. What will come in place of the question mark (?) in the following number series? 7, 12, 19, 28, ?, 52

- (a) 33
- (b) 44
- (c) 39
- (d) 35
- (e) 42

Q163. What is the full form of 'HTTP'?

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

Q164-Q168. 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	297	450	140	203	245
2021	346	395	173	287	313
2022	259	251	234	239	479
2023	389	137	178	423	328
2024	241	170	426	149	428

Q164. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?

- (a) 1383
- (b) 1320
- (c) 1348
- (d) 1403
- (e) 1286

Q165. What is the average number of units of product A sold per year (in thousands)?

- (a) 300.15
- (b) 301.28
- (c) 295.87
- (d) 315.78
- (e) 306.4

Q166. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?

- (a) -17.95
- (b) -23.93
- (c) -21.15
- (d) -28.81
- (e) -29.94

Q167. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?

- (a) 4:7
- (b) 287:313
- (c) 6:2
- (d) 1:5
- (e) 9:2

Q168. In which year was the total number of units sold (across all five products) the highest?

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

Q169. What does CRR (Cash Reserve Ratio) refer to?

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

Q170. A network that covers a small geographical area such as a single office is called:

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

Q171. In banking, 'IMPS' stands for:

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

Q172. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

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

Q173. Which of the following file extensions represents an MS Excel file?

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

Q174. Which of the following is an antivirus software?

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

Q175. Which of the following is the smallest unit of data in a computer?

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

Q176. Which of the following is an example of secondary storage device?

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

Q177. The basic unit of a computer that performs arithmetic and logical operations is the:

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

Q178. Which bank is known as the 'Banker's Bank' in India?

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

Q179. 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) Both follow
- (c) Only I follows
- (d) Either follows
- (e) Neither follows

Q180. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

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

Q181. In MS Word, the shortcut key to open the 'Print' dialog box is:

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

Q182. The full form of ATM is:

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

Q183. Which of the following is an example of an input device?

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

Q184. The term 'phishing' in cyber security refers to:

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

Q185. 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) Either follows
- (b) Only II follows
- (c) Only I follows
- (d) Both follow
- (e) Neither follows

Q186. 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

Q187. Improve the underlined part: 'The results will be declared by tomorrow evening.'

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

Q188. India's central bank digital currency is known as:

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

Q189. 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) 24 years
- (d) 30 years
- (e) 28 years

Q190. 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) D
- (b) A
- (c) B
- (d) C

Q191. 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) Only statement II is sufficient
- (c) Only statement I is sufficient
- (d) Both statements together are not sufficient
- (e) Either statement is sufficient

Q192. The longest river in India is:

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

Q193. Which of the following is an example of an operating system?

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

Q194. The headquarters of the United Nations is located in:

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

Q195. The Sukanya Samriddhi Yojana is a savings scheme meant for:

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

Q196. What does 'URL' stand for?

- (a) Uniform Resource Locator
- (b) United Resource Locator

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

Q197. 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) Either follows
- (c) Only I follows
- (d) Both follow
- (e) Only II follows

Q198. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

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

Q199. The Reserve Bank of India was established in the year:

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

Q200. Which of the following best describes 'Wi-Fi'?

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