

IBPS RRB Clerk Mains Memory Based Paper PDF (Sep 29, 2019)

Q1. 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) Three
- (c) Two
- (d) One
- (e) Four

Q2. What will come in place of the question mark (?) in the following number series? 11, 23, 45, ?, 187, 377

- (a) 104
- (b) 94
- (c) 93
- (d) 107
- (e) 96

Q3. Improve the underlined part: 'Each of the students have submitted their forms.'

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

Q4. 'Basel Norms' are international banking regulations related to:

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

Q5. 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

Q6. Which of the following is an example of an operating system?

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

Q7. In the context of internet banking, 'OTP' stands for:

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

Q8. 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

Q9. 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) C
- (c) D
- (d) B

Q10. 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) Only I follows
- (d) Both follow
- (e) Neither follows

Q11. 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 I is sufficient
- (b) Both statements together are not sufficient
- (c) Only statement II is sufficient
- (d) Both statements together are sufficient
- (e) Either statement is sufficient

Q12. Which committee recommended the establishment of Regional Rural Banks?

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

Q13. Which of the following is NOT an operating system?

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

Q14. 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) B
- (b) C
- (c) D
- (d) A

Q15. 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) A
- (b) D
- (c) B

(d) C

Q16. The National Payments Corporation of India (NPCI) developed which widely used payment system?

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

Q17-Q21. 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.

Q17. In which month was Amit born?

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

Q18. Who among the following was born in September?

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

Q19. How many persons were born between Chetan and Gopal?

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

Q20. Which of the following pairs represents persons born in consecutive months?

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

Q21. If Farah is related to March and Gopal is related to November, then in the same way, Esha is related to which month?

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

Q22. What is the full form of 'HTTP'?

- (a) HyperText Transmission Protocol

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

Q23. The Pradhan Mantri Jan Dhan Yojana was launched in the year:

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

Q24. Which of the following best describes 'Wi-Fi'?

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

Q25. 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) Neither follows
- (b) Both follow
- (c) Either follows
- (d) Only I follows
- (e) Only II follows

Q26. What is the full form of 'PDF'?

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

Q27. 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. 12,000
- (b) Rs. 20,000
- (c) Rs. 14,000
- (d) Rs. 16,000
- (e) Rs. 18,000

Q28. The apex regulator of the securities market in India is:

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

Q29. RAM is an example of which type of memory?

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

Q30. In banking terminology, what does 'ATM' stand for?

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

Q31. In banking, CBS stands for:

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

Q32. 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

Q33. The Sukanya Samriddhi Yojana is a savings scheme meant for:

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

Q34. The 'Kisan Credit Card' scheme was launched to provide credit to:

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

Q35. 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

Q36. The banking ombudsman scheme in India was introduced by:

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

Q37. Neither the manager nor his assistants ____ available at the moment.

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

Q38. Which key combination is used to permanently delete a file (bypassing Recycle Bin) in Windows?

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

Q39. Who is regarded as the Father of the Indian Constitution?

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

Q40. 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) 1:3
- (d) 3:1
- (e) 2:3

Q41. 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. 600
- (c) Rs. 650
- (d) Rs. 700
- (e) Rs. 500

Q42. She has been working in this branch _____ five years.

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

Q43. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 10x + 21 = 0$ II. $y^2 + 2y - 35 = 0$

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

Q44. Which is the smallest state in India by area?

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

Q45. The first Regional Rural Bank established in India was:

- (a) Punjab RRB

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

Q46. The Indian Constitution came into effect on:

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

Q47. The full form of 'CPU' is:

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

Q48. 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) 22 days
- (c) 24 days
- (d) 25 days
- (e) 18 days

Q49. NABARD stands for:

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

Q50. 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. 2,500
- (c) Rs. 3,500
- (d) Rs. 3,000
- (e) Rs. 3,200

Q51. The bank _____ its interest rates twice this year.

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

Q52. A sum of money doubles itself in 8 years at simple interest. Find the rate of interest per annum.

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

Q53. Statements: $X = Y > Z \leq W$, $W < V$. Conclusions: I. $Y > W$ II. $X > Z$

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

Q54. 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) C
- (b) A
- (c) D
- (d) B

Q55. Improve the underlined part: 'She is working here since 2018.'

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

Q56. In banking, 'IMPS' stands for:

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

Q57. Statements: All buses are cars. All cars are trucks. Some trucks are vans. Conclusions: I. Some vans are buses. II. Some trucks are buses.

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

Q58. 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) 8 days
- (b) 7.2 days
- (c) 6.5 days
- (d) 7.5 days
- (e) 6.8 days

Q59. 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) 25 years
- (b) 23 years
- (c) 24 years
- (d) 26 years
- (e) 27 years

Q60. 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. 12,000

- (b) Rs. 14,400
- (c) Rs. 13,600
- (d) Rs. 15,000
- (e) Rs. 10,400

Q61. Statements: No door is a window. All windows are walls. Some walls are roofs. Conclusions: I. No door is a wall. II. Some roofs are not doors.

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

Q62. Improve the underlined part: 'He don't know the correct procedure for filling the form.'

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

Q63. A network that covers a small geographical area such as a single office is called:

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

Q64. 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) 30 years
- (c) 25 years
- (d) 28 years
- (e) 20 years

Q65. Which shortcut key is used to copy selected text in most applications?

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

Q66. The 'Green Revolution' in India is primarily associated with:

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

Q67. 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

Q68. Statutory Liquidity Ratio (SLR) requires banks to maintain a certain percentage of deposits in the form of:

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

Q69. Which of the following is a popular web browser?

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

Q70. Pointing to a man in a photograph, a woman says, 'His brother's father is my father-in-law.' How is the man related to the woman?

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

Q71. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 2x - 15 = 0$ II. $y^2 - 4y + 3 = 0$

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

Q72. What will come in place of the question mark (?) in the following number series? 10, 17, ?, 36, 50, 64

- (a) 21
- (b) 25
- (c) 28
- (d) 27
- (e) 24

Q73. The Taj Mahal is located in which Indian city?

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

Q74. The full form of RTGS is:

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

Q75. The committee _____ to approve the new loan policy next week.

- (a) were expecting

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

Q76. Which of the following is an example of an input device?

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

Q77. Which of the following is the currency of Japan?

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

Q78. India's central bank digital currency is known as:

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

Q79-Q83. 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: 26%

IT: 14%

Retail: 25%

Manufacturing: 25%

Others: 10%

Q79. How many candidates got selected in the Banking sector?

- (a) 1683
- (b) 1474
- (c) 1752
- (d) 1647
- (e) 1560

Q80. What is the difference between the number of candidates selected in IT and Retail sectors?

- (a) 640
- (b) 696
- (c) 660
- (d) 582
- (e) 670

Q81. What is the total number of candidates selected in Manufacturing and Others sectors together?

- (a) 2287
- (b) 2095
- (c) 2100
- (d) 2231
- (e) 2333

Q82. What is the approximate ratio of candidates selected in IT to those selected in Banking?

- (a) 7:8
- (b) 7:13
- (c) 1:5
- (d) 2:8
- (e) 9:4

Q83. In which sector were the maximum number of candidates selected?

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

Q84. Which of the following is an example of secondary storage device?

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

Q85. Which of the following best describes 'malware'?

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

Q86. What does CRR (Cash Reserve Ratio) refer to?

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

Q87. PFRDA is the regulatory body for:

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

Q88. SIDBI (Small Industries Development Bank of India) is headquartered in:

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

Q89. The 'Bank Rate' is the rate at which:

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

Q90-Q94. 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.

Q90. How many boxes are kept between B and E?

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

Q91. Which box is kept at the bottom?

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

Q92. Which box is kept immediately above D?

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

Q93. How many boxes are kept below F?

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

Q94. 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) D-H
- (c) F-G
- (d) C-F
- (e) B-E

Q95. The headquarters of the United Nations is located in:

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

Q96. 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) 8 years
- (c) 9 years
- (d) 12 years
- (e) 10 years

Q97. The longest river in India is:

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

Q98. Statements: $A \geq B > C = D < E$, $F > E$. Conclusions: I. $F > D$ II. $A > D$

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

Q99. What does 'URL' stand for?

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

Q100. 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 not sufficient
- (b) Only statement II is sufficient
- (c) Only statement I is sufficient
- (d) Both statements together are sufficient
- (e) Either statement is sufficient

Q101. The 'Lead Bank Scheme' in India was introduced in the year:

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

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

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

Q103. 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, West
- (b) 8 km, East
- (c) 6 km, East
- (d) 8 km, North
- (e) 10 km, East

Q104. In MS Excel, which symbol must precede a formula?

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

(e) @ (at)

Q105-Q114. 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.

Q105. 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) Skill India Mission
- (e) Mudra Yojana

Q106. What is described as having 'revolutionised' daily transactions in India?

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

Q107. 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) Managing foreign exchange reserves
- (c) Collecting taxes
- (d) Regulating the stock market
- (e) Issuing currency notes

Q108. Which of the following is mentioned as a challenge facing the banking sector?

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

Q109. 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

Q110. Choose the word most similar in meaning to 'pivotal' as used in the passage.

- (a) Temporary

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

Q111. Choose the word most similar in meaning to 'sustain' as used in the passage.

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

Q112. Choose the word most OPPOSITE in meaning to 'formal' as used in the passage.

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

Q113. Choose the word most OPPOSITE in meaning to 'continuously' as used in the passage.

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

Q114. What, according to analysts, is necessary for banks to keep pace with technological change?

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

Q115. The term 'phishing' in cyber security refers to:

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

Q116. 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) 75 km/hr
- (c) 65 km/hr
- (d) 70 km/hr
- (e) 72 km/hr

Q117. Regional Rural Banks (RRBs) were established under the RRB Act of:

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

Q118. 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) Only I follows
- (c) Neither follows
- (d) Either follows
- (e) Both follow

Q119. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 + 2x - 8 = 0$ II. $y^2 - 13y + 36 = 0$

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

Q120. 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 hours
- (d) 4.2 hours
- (e) 5 hours

Q121. Statements: $M > N \geq O$, $O > P$, $P = Q$. Conclusions: I. $M > Q$ II. $N > Q$

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

Q122-Q126. Rearrange the following five sentences (A, B, C, D, E) in the proper sequence to form a meaningful paragraph and answer the questions that follow.

- A. As a result, the bank saw a sharp rise in the number of rural account holders.
- B. The Regional Rural Bank decided to launch a financial literacy drive in 2024.
- C. This drive included workshops in villages across the region.
- D. The workshops explained the benefits of savings accounts and digital payments in simple language.
- E. Encouraged by this success, the bank plans to expand the programme further.

Q122. Which sentence should come FIRST in the paragraph?

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

Q123. Which sentence should come SECOND in the paragraph?

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

Q124. Which sentence should come THIRD in the paragraph?

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

Q125. Which sentence should come FOURTH in the paragraph?

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

Q126. Which sentence should come LAST in the paragraph?

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

Q127. The basic unit of a computer that performs arithmetic and logical operations is the:

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

Q128. In MS Excel, which function is used to add a range of numbers?

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

Q129. Which of the following is a valid example of cloud storage service?

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

Q130. In MS Word, the shortcut key to open the 'Print' dialog box is:

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

Q131. Which of the following is the correct expansion of 'RTGS' used in banking?

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

Q132. What is the function of the 'Ctrl + Z' shortcut?

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

Q133. 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) Four
- (c) None
- (d) Three
- (e) One

Q134. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 6x - 27 = 0$ II. $y^2 - 4y - 5 = 0$

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

Q135. The customer requested that the transaction _____ processed immediately.

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

Q136. The Indian rupee symbol (₹) was officially adopted in the year:

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

Q137. The full form of ATM is:

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

Q138. Which device is used to connect multiple networks and direct data traffic between them?

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

Q139. 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) 65
- (c) 50
- (d) 55

(e) 60

Q140. Which of the following is the smallest unit of data in a computer?

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

Q141. Input: 24 wall bat 15 zone 9 more 42 Step I: 9 24 wall bat 15 zone more 42 Step II: 9 15 24 wall bat zone more 42 Step III: 9 15 24 42 wall bat zone more (Following the logic above, numbers are arranged in ascending order from left, followed by words in alphabetical order.) What will be Step III output for Input: 33 tiger 6 apple 51 zebra 18 mango?

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

Q142. Statements: $K < L \leq M$, $N < M$, $N > O$. Conclusions: I. $M > O$ II. $L > N$

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

Q143. The compound interest on Rs. 8,000 for 2 years at 10% per annum compounded annually is:

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

Q144. 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

Q145. Improve the underlined part: 'Being a rainy day, we cancelled the outdoor training.'

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

Q146. Statements: $P < Q \leq R$, $R < S$, $S = T$. Conclusions: I. $T > P$ II. $Q < T$

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

Q147. 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) A
- (b) B
- (c) D
- (d) C

Q148. The Reserve Bank of India was established in the year:

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

Q149. Who was the first Prime Minister of India?

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

Q150. Which of the following file extensions represents an MS Excel file?

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

Q151. The full form of NEFT is:

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

Q152. Which key is used to refresh a web page in most browsers?

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

Q153-Q157. 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.

Q153. Blank 11:

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

Q154. Blank 12:

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

Q155. Blank 13:

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

Q156. Blank 14:

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

Q157. Blank 15:

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

Q158. 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

Q159. 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) 37.5 hours
- (b) 32.5 hours
- (c) 35 hours
- (d) 40 hours
- (e) 38 hours

Q160. A shopkeeper marks an article 40% above the cost price and gives a discount of 15%. Find his profit percentage.

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

Q161. What will come in place of the question mark (?) in the following number series? 16, 20, 26, 30, 36, ?

- (a) 45
- (b) 46
- (c) 40

- (d) 38
- (e) 42

Q162. The Insurance Regulatory and Development Authority of India (IRDAI) is headquartered in:

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

Q163. A sum of Rs. 15,000 becomes Rs. 18,150 in 2 years at a certain rate of compound interest, compounded annually. Find the rate of interest.

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

Q164-Q168. 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.

Q164. Who sits opposite to N?

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

Q165. Who among the following sits second to the right of P?

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

Q166. Which of the following pairs faces each other?

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

Q167. How many persons sit between M and O in row 1?

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

Q168. Who sits to the immediate left of R?

- (a) T
- (b) Q
- (c) No one

- (d) O
- (e) S

Q169. A device that converts digital signals to analog signals and vice versa is called a:

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

*Q170-Q174. 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	385	336	473	283	423
2021	201	393	147	332	417
2022	189	459	199	341	343
2023	189	338	162	451	333
2024	175	251	207	239	151

Q170. What is the total number of units of product B sold during 2020 to 2024 (in thousands)?

- (a) 1806
- (b) 1733
- (c) 1866
- (d) 1826
- (e) 1777

Q171. What is the average number of units of product A sold per year (in thousands)?

- (a) 224.69
- (b) 237.88
- (c) 232.48
- (d) 227.8
- (e) 220.62

Q172. What is the percentage change in units of product C sold from 2022 to 2023 (in thousands)?

- (a) -23.63
- (b) -17.59
- (c) -22.37
- (d) -18.59
- (e) -16.17

Q173. What is the ratio of units of product D sold in 2021 to units of product E sold in 2021?

- (a) 6:7
- (b) 2:1
- (c) 332:417
- (d) 4:2
- (e) 1:3

Q174. In which year was the total number of units sold (across all five products) the highest?

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

Q175. Which of the following is an antivirus software?

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

Q176. In a certain code, 'BANK' is written as '2-1-14-11' and 'LOAN' is written as '12-15-1-14'.

What is the code for 'FUND'?

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

Q177. Which bank is known as the 'Banker's Bank' in India?

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

Q178. IRDAI regulates which sector in India?

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

Q179. In the following question, two equations I and II are given. Solve both the equations and give answer: I. $x^2 - 4x - 32 = 0$ II. $y^2 - 8y + 7 = 0$

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

Q180. Find the part of the sentence that has an error: Each of the candidates (A)/ were asked (B)/ to submit their documents (C)/ before the interview. (D)

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

Q181. The process of converting a program written in a high-level language to machine language is done by a:

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

Q182. Which of the following is used to protect a computer network from unauthorised access?

- (a) Switch only
- (b) Modem

- (c) Router only
- (d) Hub
- (e) Firewall

Q183-Q187. 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.

Q183. Who works in TCS?

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

Q184. On which floor does the Wipro employee live?

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

Q185. Who lives on floor 1?

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

Q186. Which company does Y work for?

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

Q187. Who lives immediately below U?

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

Q188. A collection of related files is known as a:

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

Q189. Mudra Bank loans are categorised into Shishu, Kishor, and:

- (a) Vikas

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

Q190. What will come in place of the question mark (?) in the following number series? 17, ?, 152, 454, 1359, 4073

- (a) 54
- (b) 60
- (c) 45
- (d) 51
- (e) 57

Q191. The World Bank's headquarters is located in:

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

Q192. Which of the following is a valid email protocol used for receiving emails?

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

Q193. What will come in place of the question mark (?) in the following number series? 3, 10, 19, 30, ?, 58

- (a) 39
- (b) 46
- (c) 43
- (d) 51
- (e) 48

Q194. Which of the following stores data permanently even when the power is switched off?

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

Q195. Which of the following banks is India's largest public sector bank by assets?

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

Q196. 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

Q197. 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

Q198. Which generation of computers introduced the use of microprocessors?

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

Q199. In the same machine as above, how many steps will be required to complete the arrangement for an input of 7 words/numbers?

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

Q200. The headquarters of the Reserve Bank of India is located in:

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