

SBI PO Mains Memory Based Question Paper PDF (Dec 05, 2023)

Directions (Q1–Q5):

Read each question carefully and choose the correct answer.

Q1. A introduces B saying, 'His mother is the only daughter of my mother.' How is B related to A?

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

Q2. Introducing a boy, a woman said, 'He is the son of my husband's sister.' How is the boy related to the woman?

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

Q3. P is the brother of Q. Q is the sister of R. R is the father of S. How is P related to S?

- (a) Brother
- (b) Uncle
- (c) Grandfather
- (d) Father
- (e) Cannot be determined

Q4. Pointing to a man, a woman said, 'His wife is the only daughter of my father.' How is the woman related to the man?

- (a) Wife
- (b) Mother
- (c) Daughter
- (d) Cousin
- (e) Sister

Q5. Pointing to a photograph, Rani said, 'She is the daughter of my grandfather's only son.' How is the girl related to Rani?

- (a) Mother
- (b) Niece
- (c) Daughter
- (d) Sister
- (e) Cousin

Directions (Q6–Q7):

Study the coding pattern carefully and answer the questions that follow.

Q6. In a certain code, 'CASH' is written as 'FDVK' (each letter shifted forward by 3 place(s) in the alphabet). Using the same logic, how is 'HSAC' written?

- (a) CASH
- (b) FDVK
- (c) KVDF
- (d) KVDX
- (e) None of these

Q7. In the same code language, 'TRAIN' is written as 'VTCKP'. How many letters in 'TRAIN' will remain at the same position when written in reverse order?

- (a) One
- (b) Three
- (c) 1
- (d) Zero
- (e) Four

Directions (Q8–Q10):

Take the statements as true even if they seem at variance with common knowledge, and decide which conclusion(s) follow.

Q8. Statements: Only a few cats are dogs. No dog is a rat. Conclusions: I. Some cats are not rats. II. All rats being cats is a possibility.

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

Q9. Statements: Only a few pens are books. All books are copies. Conclusions: I. Some pens are copies. II. All pens can never be copies.

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

Q10. Statements: Only a few phones are laptops. Some laptops are tablets. Conclusions: I. All phones are tablets. II. Some phones are tablets.

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

Directions (Q11–Q12):

Read each question carefully and choose the correct answer.

Q11. If the letters of the word COMPUTER are arranged in alphabetical order from left to right, which letter is third from the left?

- (a) O
- (b) C
- (c) M
- (d) E
- (e) U

Q12. In the word CAPITAL, how many pairs of letters have as many letters between them (in the word) as in the English alphabet (either forward or backward)?

- (a) 1
- (b) 4
- (c) 3
- (d) 2
- (e) 0

Directions (Q13–Q17):

Study the arrangement carefully and answer the questions that follow.

Seven people sit in each of two rows. Row 1 (A, B, C, D, E, F, G) faces north; Row 2 (P, Q, R, S, T, U, W) faces south, and members of the two rows face each other position-for-position (position 1 of Row 1 faces position 1 of Row 2, and so on).

Row 1 (positions 1→7, left to right): B, E, A, G, C, F, D.

Row 2 (positions 1→7, left to right): T, P, W, S, R, Q, U.

Facing pairs: B–T, E–P, A–W, G–S, C–R, F–Q, D–U.

Q13. Who faces A?

- (a) W
- (b) P
- (c) R
- (d) S
- (e) U

Q14. Who sits immediately to the right of C in Row 1?

- (a) D
- (b) F
- (c) A
- (d) F
- (e) E

Q15. How many people sit between P and Q in Row 2?

- (a) Four
- (b) Five
- (c) One
- (d) Three
- (e) 3

Q16. Who faces the person sitting at the extreme right end of Row 1?

- (a) R
- (b) U
- (c) S
- (d) U
- (e) Q

Q17. Who faces T?

- (a) C
- (b) A
- (c) B
- (d) B
- (e) G

Directions (Q18–Q22):

Study the arrangement carefully and answer the questions that follow.

Seven people A, C, E, B, G, D, F sit around a circular table facing the centre, each from a different city. Seated clockwise: A, C, E, B, G, D, F.

Cities: A–Delhi, C–Pune, E–Kolkata, B–Mumbai, G–Jaipur, D–Chennai, F–Surat.

(For a person facing the centre, left = clockwise, right = anticlockwise.)

Q18. Who sits to the immediate left of the person from Delhi?

- (a) C (Pune)
- (b) D (Chennai)
- (c) G (Jaipur)
- (d) F (Surat)
- (e) C (Pune)

Q19. Who sits third to the right of E?

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

Q20. Counting clockwise from B, how many people sit between B and F?

- (a) 2
- (b) Two
- (c) Zero
- (d) Three
- (e) One

Q21. Who sits second to the left of D?

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

Q22. The person from which city sits to the immediate right of A?

- (a) E (Kolkata)
- (b) B (Mumbai)
- (c) D (Chennai)
- (d) C (Pune)
- (e) F (Surat)

Directions (Q23–Q27):

Study the arrangement carefully and answer the questions that follow.

Nine boxes J, K, L, M, N, O, P, Q, R are stacked one above another (bottom to top, as fixed by the given clues): $M \rightarrow K \rightarrow N \rightarrow L \rightarrow O \rightarrow P \rightarrow J \rightarrow Q \rightarrow R$.

Q23. How many boxes are there between box P and box O?

- (a) Two
- (b) None
- (c) 0
- (d) Three
- (e) Four

Q24. Which box is immediately above box K?

- (a) L
- (b) O
- (c) N
- (d) Q
- (e) R

Q25. Which box is fifth from the bottom?

- (a) O
- (b) K
- (c) O
- (d) J
- (e) N

Q26. How many boxes are above box N?

- (a) 6
- (b) Four
- (c) Three
- (d) Five
- (e) Two

Q27. Which box is at the bottom of the stack?

- (a) M
- (b) J
- (c) R
- (d) Q
- (e) K

Directions (Q28–Q32):

Study the arrangement carefully and answer the questions that follow.

Seven people P, Q, R, S, T, U, V were born in different years: 1960, 1968, 1972, 1980, 1985, 1990, 1998. (Older = born earlier.)

(Order eldest→youngest, fixed from the given clues: R(1960), U(1968), P(1972), V(1980), S(1985), Q(1990), T(1998).)

Q28. Who is the eldest?

- (a) V
- (b) T
- (c) R
- (d) U
- (e) P

Q29. How many people are younger than V?

- (a) 4
- (b) 2
- (c) 5
- (d) Five
- (e) 3

Q30. Who is exactly in the middle in the age order?

- (a) Q
- (b) V
- (c) V
- (d) U
- (e) S

Q31. In which year was S born?

- (a) 1985
- (b) 1972
- (c) 1980
- (d) 1968
- (e) 1990

Q32. How many people are younger than Q?

- (a) 2
- (b) 1
- (c) Three
- (d) 0
- (e) Zero

Directions (Q33–Q35):

Study the statements and decide which conclusion(s) logically follow.

Q33. Statements: $A > B = C \geq D$. Conclusions: I. $A > D$ II. $B \geq D$. Which is/are true?

- (a) Cannot be determined
- (b) Only I is true
- (c) Neither is true
- (d) Only II is true
- (e) Both I and II are true

Q34. Statements: $A \geq B = C > D$. Conclusions: I. $A > D$ II. $B \geq D$. Which is/are true?

- (a) Neither is true
- (b) Cannot be determined
- (c) Only I is true
- (d) Only II is true
- (e) Both I and II are true

Q35. Statements: $A > B = C > D$. Conclusions: I. $A > D$ II. $B \geq D$. Which is/are true?

- (a) Cannot be determined
- (b) Only I is true
- (c) Only II is true
- (d) Both I and II are true
- (e) Neither is true

Directions (Q36–Q40):

Choose the correct answer for each question.

Q36. Which generation of computers introduced the use of microprocessors?

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

Q37. RAM stands for

- (a) Read Application Memory
- (b) Random Application Memory
- (c) Random Access Memory
- (d) Read Access Memory
- (e) Rapid Access Memory

Q38. Which of these is an example of an operating system?

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

Q39. Which key is used to refresh a webpage in most browsers?

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

Q40. A byte consists of how many bits?

- (a) 32
- (b) 2
- (c) 4
- (d) 8
- (e) 16

Directions (Q41–Q45):

Study the data carefully and answer the questions that follow.

The monthly sales (in units) of five car models are: A = 2790, B = 3090, C = 2490, D = 2990, E = 2590. (Total = 13950 units.)

Q41. Sales of model B are what percent of the total sales?

- (a) 20.15%
- (b) 24.15%
- (c) 27.15%
- (d) 22.15%
- (e) 17.15%

Q42. What is the ratio of the sales of model A to model D?

- (a) 1:1
- (b) 3:2
- (c) 2:3
- (d) 299:279
- (e) 279:299

Q43. Sales of model A are what percent more than sales of model E?

- (a) 7.72%
- (b) 4.72%
- (c) 12.719999999999999%
- (d) 10.719999999999999%
- (e) 2.7199999999999998%

Q44. In a pie chart of this data, what is the central angle for model D?

- (a) 77°
- (b) 89°
- (c) 71°
- (d) 65°
- (e) 83°

Q45. What is the average monthly sales of all five models?

- (a) 2790
- (b) 2640
- (c) 2890
- (d) 2690
- (e) 2940

Directions (Q46–Q50):

Study the data carefully and answer the questions that follow.

The monthly sales (in units) of five car models are: A = 5790, B = 6090, C = 5490, D = 5990, E = 5590. (Total = 28950 units.)

Q46. Sales of model B are what percent of the total sales?

- (a) 26.04%
- (b) 19.04%
- (c) 16.04%
- (d) 23.04%
- (e) 21.04%

Q47. What is the ratio of the sales of model A to model D?

- (a) 599:579
- (b) 3:2
- (c) 2:3
- (d) 579:599
- (e) 1:1

Q48. Sales of model A are what percent more than sales of model E?

- (a) 8.58%
- (b) 0.5800000000000001%
- (c) 3.58%
- (d) 6.58%
- (e) -1.42%

Q49. In a pie chart of this data, what is the central angle for model D?

- (a) 86°
- (b) 68°
- (c) 62°
- (d) 80°
- (e) 74°

Q50. What is the average monthly sales of all five models?

- (a) 5890
- (b) 5940
- (c) 5640
- (d) 5790
- (e) 5690

Directions (Q51–Q54):

Study the information carefully and answer the questions that follow.

Out of 1030 students, three sports — cricket, football and tennis — are surveyed. Only cricket = 143, only football = 123, only tennis = 113. Cricket & football only = 40, football & tennis only = 30, cricket & tennis only = 20, all three = 25.

Q51. How many students like cricket (in total)?

- (a) 238
- (b) 213
- (c) 228
- (d) 243
- (e) 218

Q52. How many students like exactly two of the three sports?

- (a) 85
- (b) 95
- (c) 90
- (d) 100
- (e) 80

Q53. How many students like football (in total)?

- (a) 208
- (b) 213
- (c) 218
- (d) 223
- (e) 228

Q54. How many students like none of the three sports?

- (a) 536
- (b) 526
- (c) 541
- (d) 531
- (e) 546

Directions (Q55–Q58):

Study the information carefully and answer the questions that follow.

Out of 2030 students, three sports — cricket, football and tennis — are surveyed. Only cricket = 243, only football = 223, only tennis = 213. Cricket & football only = 40, football & tennis only = 30, cricket & tennis only = 20, all three = 25.

Q55. How many students like cricket (in total)?

- (a) 338
- (b) 313
- (c) 318
- (d) 328
- (e) 343

Q56. How many students like exactly two of the three sports?

- (a) 80
- (b) 95
- (c) 85
- (d) 100
- (e) 90

Q57. How many students like football (in total)?

- (a) 328
- (b) 313
- (c) 308
- (d) 323
- (e) 318

Q58. How many students like none of the three sports?

- (a) 1231
- (b) 1241
- (c) 1236
- (d) 1246
- (e) 1226

Directions (Q59–Q64):

Study the bar graph data carefully and answer the questions that follow.

Number of Male (M) and Female (F) employees in five firms: P: M=183, F=143 | Q: M=213, F=163 | R: M=263, F=213 | S: M=153, F=173 | T: M=223, F=203.

Q59. What is the total number of employees in firm R?

- (a) 516
- (b) 476
- (c) 436
- (d) 456
- (e) 496

Q60. What is the ratio of males in firm P to females in firm Q?

- (a) 6:5
- (b) 3:2
- (c) 4:5
- (d) 5:4
- (e) 183:163

Q61. What is the total number of female employees across all five firms?

- (a) 905
- (b) 885
- (c) 915
- (d) 875
- (e) 895

Q62. In which firm is the number of females greater than the number of males?

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

Q63. What is the average number of male employees per firm?

- (a) 203
- (b) 205
- (c) 207
- (d) 211
- (e) 209

Q64. Males in firm Q are what percent of the total employees in firm Q?

- (a) 51.6%
- (b) 53.6%
- (c) 59.6%
- (d) 56.6%
- (e) 61.6%

Directions (Q65–Q70):

Study the bar graph data carefully and answer the questions that follow.

Number of Male (M) and Female (F) employees in five firms: P: M=283, F=243 | Q: M=313, F=263 | R: M=363, F=313 | S: M=253, F=273 | T: M=323, F=303.

Q65. What is the total number of employees in firm R?

- (a) 676
- (b) 636
- (c) 696
- (d) 656
- (e) 716

Q66. What is the ratio of males in firm P to females in firm Q?

- (a) 4:5
- (b) 283:263
- (c) 5:4
- (d) 3:2
- (e) 6:5

Q67. What is the total number of female employees across all five firms?

- (a) 1415
- (b) 1405
- (c) 1385
- (d) 1375
- (e) 1395

Q68. In which firm is the number of females greater than the number of males?

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

Q69. What is the average number of male employees per firm?

- (a) 311
- (b) 305
- (c) 307
- (d) 309
- (e) 303

Q70. Males in firm Q are what percent of the total employees in firm Q?

- (a) 49.3%
- (b) 59.3%
- (c) 51.3%
- (d) 54.3%
- (e) 57.3%

Directions (Q71–Q120):

Choose the correct answer for each question.

Q71. Repo rate is the rate at which

- (a) Government borrows from RBI
- (b) RBI borrows from the government
- (c) RBI lends to commercial banks
- (d) Banks lend to each other
- (e) Commercial banks lend to RBI

Q72. SBI's headquarters is located in which city?

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

Q73. Which of the following is a regulator for the insurance sector in India?

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

Q74. The apex bank for agriculture and rural development in India is

- (a) SIDBI
- (b) IDBI
- (c) NHB
- (d) NABARD
- (e) EXIM Bank

Q75. CRR refers to

- (a) Cash Reserve Ratio
- (b) Capital Reserve Ratio
- (c) Cash Retention Rate
- (d) Currency Reserve Rate
- (e) Credit Rating Ratio

Q76. What is the full form of NPCI?

- (a) National Payment Council of India
- (b) National Private Corporation of India
- (c) National Public Credit Institution
- (d) None of these
- (e) National Payments Corporation of India

Q77. Which scheme promotes financial inclusion through zero-balance bank accounts in India?

- (a) PM Mudra Yojana
- (b) Stand-Up India
- (c) Sukanya Samriddhi Yojana
- (d) Pradhan Mantri Jan Dhan Yojana
- (e) Atal Pension Yojana

Q78. Basel III norms are primarily concerned with

- (a) Fiscal deficit
- (b) Currency exchange
- (c) Liquidity and capital adequacy
- (d) Inflation targeting
- (e) Interest rate control

Q79. Which committee's recommendations led to major banking sector reforms in India, including prudential norms?

- (a) Tarapore Committee
- (b) Rangarajan Committee
- (c) Narasimham Committee
- (d) Raghuram Rajan Committee
- (e) Chakravarty Committee

Q80. MCLR stands for

- (a) Minimum Credit Lending Rate
- (b) Marginal Cost of Funds based Lending Rate
- (c) Monetary Credit Lending Ratio
- (d) Market Cost Lending Rate
- (e) Maximum Credit Lending Rate

Q81. The regulator of the capital markets in India is

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

Q82. Which bank is known as the 'lender of last resort' in India?

- (a) EXIM Bank
- (b) SIDBI
- (c) SBI
- (d) NABARD
- (e) RBI

Q83. The Insolvency and Bankruptcy Code (IBC) in India was enacted in which year?

- (a) 2014
- (b) 2018
- (c) 2020
- (d) 2016
- (e) 2012

Q84. What is the current statutory minimum capital adequacy ratio prescribed under Basel III norms?

- (a) 8%
- (b) 12%
- (c) 10.5%
- (d) 9%
- (e) 6%

Q85. Which of the following is India's first digital-only (neo) banking initiative associated with?

- (a) Traditional branch banking
- (b) Regional rural banking
- (c) Cooperative banking
- (d) Postal banking
- (e) App-based banking without physical branches

Q86. SLR stands for

- (a) Statutory Lending Rate
- (b) Standard Lending Ratio
- (c) State Liquidity Ratio
- (d) Statutory Liquidity Ratio
- (e) Secured Liquidity Reserve

Q87. Which institution issues currency notes in India (except the one-rupee note)?

- (a) SEBI
- (b) RBI
- (c) NABARD
- (d) SBI
- (e) Ministry of Finance

Q88. The Pradhan Mantri Mudra Yojana provides loans to which category of borrowers?

- (a) Government employees
- (b) Farmers only
- (c) Large corporates
- (d) Foreign investors
- (e) Micro and small enterprises

Q89. Which of these is NOT one of the four pillars of Basel III?

- (a) Leverage
- (b) Capital
- (c) Funding and Liquidity
- (d) Foreign Exchange Reserves
- (e) Risk Coverage

Q90. The Reserve Bank of India was established in which year?

- (a) 1947
- (b) 1969
- (c) 1950
- (d) 1955
- (e) 1935

Q91. Which of the following banks was India's first bank to be nationalised, way back in 1955 (via SBI Act)?

- (a) Bank of Baroda
- (b) Canara Bank
- (c) Imperial Bank of India (renamed SBI)
- (d) Punjab National Bank
- (e) Central Bank of India

Q92. What does 'KYC' stand for in banking?

- (a) Key Yield Calculation
- (b) Keep Your Contract
- (c) Know Your Customer
- (d) Keep Your Cash
- (e) Know Your Credit

Q93. Which regulatory body oversees pension funds in India?

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

Q94. The 'Bank Rate' is also known as the

- (a) Prime lending rate
- (b) Reverse repo rate
- (c) SLR
- (d) Discount rate
- (e) Repo rate

Q95. NEFT stands for

- (a) National Emergency Funds Transfer
- (b) New Electronic Fund Transaction
- (c) National Electronic Funds Transfer
- (d) National Exchange Fund Transfer
- (e) None of these

Q96. Which of the following is India's largest public sector bank by assets?

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

Q97. What is the full form of GDP?

- (a) General Domestic Price
- (b) Gross Domestic Product
- (c) Gross Distribution Product
- (d) Government Development Programme
- (e) Gross Development Plan

Q98. Which index measures inflation at the retail level in India?

- (a) Sensex
- (b) Wholesale Price Index (WPI)
- (c) Nifty
- (d) Consumer Price Index (CPI)
- (e) Index of Industrial Production

Q99. The Monetary Policy Committee (MPC) of RBI has how many members?

- (a) 6
- (b) 8
- (c) 5
- (d) 4
- (e) 7

Q100. Which of the following is NOT a scheduled commercial bank category in India?

- (a) Public Sector Banks
- (b) Regional Rural Banks
- (c) Chit Fund Companies
- (d) Foreign Banks
- (e) Private Sector Banks

Q101. What is the minimum paid-up capital requirement for a Small Finance Bank in India as prescribed by RBI guidelines?

- (a) ■50 crore
- (b) ■500 crore
- (c) ■100 crore
- (d) ■1000 crore
- (e) ■200 crore

Q102. Which committee recommended the establishment of Small Finance Banks and Payments Banks in India?

- (a) Verma Committee
- (b) Nachiket Mor Committee
- (c) Narasimham Committee
- (d) Raghuram Rajan Committee
- (e) Damodaran Committee

Q103. Which of the following is the regulator for microfinance institutions in India?

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

Q104. What does 'ATM' stand for?

- (a) Automatic Transaction Machine
- (b) Auto Transfer Money
- (c) Automated Teller Machine
- (d) Available Teller Machine
- (e) None of these

Q105. The full form of IMPS is

- (a) Immediate Payment Service
- (b) Interbank Mobile Payment Solution
- (c) None of these
- (d) Instant Money Payment System
- (e) International Money Payment Service

Q106. Which organisation compiles India's foreign exchange reserves data?

- (a) NITI Aayog
- (b) RBI
- (c) Ministry of Finance
- (d) IRDAI
- (e) SEBI

Q107. The Government of India's Union Budget is presented in which month (as per current practice)?

- (a) April
- (b) January
- (c) February
- (d) December
- (e) March

Q108. Which of these is a direct tax in India?

- (a) Excise Duty
- (b) GST
- (c) Service Tax
- (d) Income Tax
- (e) Customs Duty

Q109. GST in India was implemented in which year?

- (a) 2016
- (b) 2019
- (c) 2017
- (d) 2015
- (e) 2018

Q110. Which institution is known as the 'banker's bank' in India?

- (a) EXIM Bank
- (b) RBI
- (c) SBI
- (d) SIDBI
- (e) NABARD

Q111. What is the full form of SIDBI?

- (a) State Industrial Development Bank of India
- (b) Small Industries Development Bank of India
- (c) State Infrastructure Development Bank of India
- (d) Small Investment Development Bank of India
- (e) None of these

Q112. Which of the following best describes 'fiscal deficit'?

- (a) Excess of total expenditure over total receipts excluding borrowings
- (b) Excess of exports over imports
- (c) Excess of revenue over expenditure
- (d) None of these
- (e) Excess of imports over exports

Q113. Which of the following schemes provides collateral-free loans to street vendors?

- (a) PM SVANidhi
- (b) PM Awas Yojana
- (c) Stand-Up India
- (d) Ayushman Bharat
- (e) PM Kisan

Q114. Which international body publishes the World Economic Outlook report?

- (a) WTO
- (b) UNDP
- (c) World Bank
- (d) IMF
- (e) OECD

Q115. India's central bank digital currency (CBDC) is popularly known as

- (a) e-Rupee (Digital Rupee)
- (b) None of these
- (c) Digi-Coin
- (d) e-Cash
- (e) Crypto Rupee

Q116. Which of the following is NOT a function of RBI?

- (a) Managing foreign exchange
- (b) Formulating monetary policy
- (c) Regulating banks
- (d) Issuing currency
- (e) Collecting income tax

Q117. What is the full form of FDI?

- (a) Foreign Direct Investment
- (b) None of these
- (c) Foreign Debt Instrument
- (d) Federal Deposit Insurance
- (e) Fixed Deposit Interest

Q118. Which bank was merged with Punjab National Bank in the 2020 bank merger exercise?

- (a) Canara Bank
- (b) Oriental Bank of Commerce and United Bank of India
- (c) Bank of Baroda
- (d) Indian Bank
- (e) Union Bank of India

Q119. The full form of RTGS is

- (a) Rapid Transfer Gross System
- (b) Real Time Gross Settlement
- (c) Real Transaction Gateway System
- (d) Regional Transfer Gross Settlement
- (e) None of these

Q120. Which of the following is the regulator for microfinance institutions in India?

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

Directions (Q121–Q126):

Read the passage and fill each numbered blank with the most appropriate word from the options given.

Solar power, once considered too (A) for mass adoption, has become a viable alternative to fossil fuels. Before falling panel costs, rural electrification (B) slow and expensive. Government subsidies now (C) households to install rooftop panels affordably. This shift has (D) led to lower carbon emissions in several states. Consequently, energy access (E) in remote regions, and clean energy adoption is spreading more (F) than expected.

Q121. Which of the following words will fit in the given blank (A)?

- (a) copied
- (b) reduced
- (c) ignored
- (d) revolutionised
- (e) delayed

Q122. Which of the following words will fit in the given blank (B)?

- (a) dull
- (b) useless
- (c) remarkable
- (d) was
- (e) ordinary

Q123. Which of the following words will fit in the given blank (C)?

- (a) enables
- (b) delayed
- (c) refused
- (d) forced
- (e) prevented

Q124. Which of the following words will fit in the given blank (D)?

- (a) failure
- (b) innovation
- (c) mistake
- (d) tradition
- (e) gradually

Q125. Which of the following words will fit in the given blank (E)?

- (a) vanished
- (b) fell
- (c) rose
- (d) stopped
- (e) declined

Q126. Which of the following words will fit in the given blank (F)?

- (a) widely
- (b) hardly
- (c) narrowly
- (d) slowly
- (e) rarely

Directions (Q127–Q133):

Each sentence is split into parts (A), (B), (C), (D). Identify the part that contains an error. If there is no error, mark (e).

Q127. (A) One of the most / (B) important policies / (C) announced by the RBI / (D) were welcomed widely.

- (a) A
- (b) D
- (c) C
- (d) No error
- (e) B

Q128. (A) Neither the officer / (B) nor the clerks / (C) was present / (D) at the meeting today.

- (a) C
- (b) D
- (c) No error
- (d) B
- (e) A

Q129. (A) The committee / (B) submitted their report / (C) to the finance ministry / (D) yesterday afternoon.

- (a) A
- (b) No error
- (c) C
- (d) D
- (e) B

Q130. (A) She has been working / (B) in this branch / (C) since three years / (D) without a transfer.

- (a) A
- (b) B
- (c) C
- (d) No error
- (e) D

Q131. (A) The manager have / (B) approved the proposal / (C) submitted by the / (D) branch staff.

- (a) A
- (b) C
- (c) No error
- (d) D
- (e) B

Q132. (A) A large number of / (B) applicants was interviewed / (C) for the post of / (D) probationary officer.

- (a) A
- (b) No error
- (c) D
- (d) C
- (e) B

Q133. (A) He is senior / (B) than me / (C) by four years / (D) in this department.

- (a) D
- (b) A
- (c) No error
- (d) C
- (e) B

Directions (Q134–Q138):

Choose the best replacement for the highlighted segment. If no change is needed, mark (e).

Q134. Each of the branches were audited last month.

- (a) was audited
- (b) No replacement required
- (c) had been audit
- (d) have been audited
- (e) are audited

Q135. She is more cleverer than her sister.

- (a) cleverer
- (b) No replacement required
- (c) cleverest
- (d) most clever
- (e) more clever than

Q136. He did not know the answer to the question.

- (a) No replacement required
- (b) did not know
- (c) does not know
- (d) had not known
- (e) know

Q137. The committee have decided to postpone the meeting.

- (a) are deciding
- (b) had decided
- (c) No replacement required
- (d) has decided
- (e) have been deciding

Q138. The scenery of the hills were breathtaking.

- (a) No replacement required
- (b) was breathtaking
- (c) are breathtaking
- (d) were breathtaking
- (e) have been breathtaking

Directions (Q139–Q146):

Read the passage carefully and answer the questions that follow.

Central banks across the world have spent the past two years walking a tightrope between taming inflation and avoiding a sharp economic slowdown.

In India, the Reserve Bank has largely succeeded in this balancing act, holding the policy repo rate steady through much of the year while inflation gradually eased towards its target band.

Food prices, particularly volatile vegetable costs, have remained the biggest swing factor in headline inflation readings, often overshadowing steadier trends in core inflation.

Meanwhile, robust services exports and resilient domestic consumption have helped cushion the economy against external headwinds such as weaker global demand.

Economists now expect a shift towards a more accommodative policy stance if inflation continues to cool, though they caution that any sudden spike in food prices could delay this shift.

Q139. What has the RBI largely succeeded in doing, as per the passage?

- (a) Raising rates continuously
- (b) Eliminating inflation completely
- (c) Reducing exports
- (d) Ending food price volatility
- (e) Balancing inflation control with growth

Q140. What is described as the biggest swing factor in headline inflation?

- (a) Services exports
- (b) Core inflation
- (c) Vegetable/food prices
- (d) Global demand
- (e) Interest rates

Q141. What has helped cushion the economy against external headwinds?

- (a) Falling exports
- (b) Weaker rupee
- (c) Robust services exports and domestic consumption
- (d) Higher imports
- (e) Rising food prices

Q142. What could delay a shift to an accommodative policy stance?

- (a) Stronger rupee
- (b) A sudden spike in food prices
- (c) Rising exports
- (d) Falling global demand
- (e) Lower interest rates

Q143. Choose the word most similar in meaning to 'accommodative' as used in the passage.

- (a) Harsh
- (b) Restrictive
- (c) Supportive/flexible
- (d) Aggressive
- (e) Neutral

Q144. Choose the word most similar in meaning to 'resilient' as used in the passage.

- (a) Fragile
- (b) Able to recover/withstand pressure
- (c) Unstable
- (d) Declining
- (e) Weak

Q145. Choose the word most opposite in meaning to 'volatile' as used in the passage.

- (a) Unpredictable
- (b) Erratic
- (c) Unstable
- (d) Fluctuating
- (e) Stable

Q146. Which best describes the overall tone of the passage?

- (a) Dismissive
- (b) Cautiously optimistic
- (c) Indifferent
- (d) Alarmed
- (e) Hostile

Directions (Q147–Q152):

Pick the pair of words that fits both blanks.

Q147. The bank's ____ decision could ____ the way customers save money.

- (a) small / end
- (b) old / delay
- (c) minor / stop
- (d) failed / ruin
- (e) landmark / transform

Q148. The manager ____ the team for their ____ performance during the audit.

- (a) fired / great
- (b) blamed / poor
- (c) scolded / weak
- (d) ignored / bad
- (e) praised / outstanding

Q149. The RBI's ____ stance was seen as an attempt to ____ market volatility.

- (a) hawkish / reduce
- (b) vague / increase
- (c) aggressive / spread
- (d) careless / ignore
- (e) weak / boost

Q150. The government has ____ several measures to ____ the spread of the disease.

- (a) delayed / boost
- (b) taken / increase
- (c) introduced / curb
- (d) ignored / stop
- (e) removed / spread

Q151. Rising fuel costs have ____ transport expenses, which could ____ inflation further.

- (a) increased / fuel
- (b) hidden / control
- (c) erased / calm
- (d) reduced / lower
- (e) frozen / stop

Q152. Despite his ____ efforts, he failed to ____ the judges.

- (a) weak / please
- (b) sincere / impress
- (c) poor / satisfy
- (d) lazy / convince
- (e) honest / annoy

Directions (Q153–Q155):

Five sentences (A–E) form a paragraph on the given topic. Rearrange them in the correct order and answer the questions.

- A. Attackers increasingly target third-party vendors rather than banks directly.
- B. Even so, experts warn that no system can guarantee complete protection.
- C. Banks are investing heavily in real-time fraud detection systems as a result.
- D. Regulators have responded by tightening vendor risk-management guidelines.
- E. Cybersecurity threats to banking infrastructure have grown more sophisticated in recent years.

Q153. Which is the FIRST sentence?

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

Q154. Which is the SECOND sentence?

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

Q155. Which is the THIRD sentence?

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

Descriptive Test

Task 1: Letter/Essay Writing (25 Marks)

Write a letter to the branch manager of your bank requesting the reversal of a wrongly levied penal charge on your savings account, providing transaction details and requesting urgent resolution. (Alternatively, write a 200-250 word essay on: 'The Role of Digital Banking in Financial Inclusion.')

Task 2: Precis Writing (25 Marks)

Write a precis (in about one-third the original length) of a given passage on the impact of digital banking adoption on rural financial inclusion in India, giving it a suitable title.