

IBPS RRB SCALE II PREVIOUS PAPER

**-Held on 10th September 2023-
(Based Upon Memory)**



IBPS RRB SCALE 2 PREVIOUS PAPER HELD ON 10th SEPTEMBER 2023 (BASED UPON MEMORY)

FINANCIAL AWARENESS

Q.1) What is the theme of the Union Budget 2023-24?

- a) Sabka Saath, Sabka Vikas
- b) Vasudhaiva Kutumbakam
- c) Atmanirbhar Bharat
- d) Digital India
- e) None of the above

Answer (b): The theme of the Union Budget 2023-24 is "Vasudhaiva Kutumbakam", which means "The world is one family". This theme reflects the government's commitment to inclusive development and global cooperation.

Q.2) Which sector has been allocated the highest amount in the Union Budget 2023-24?

- a) Health
- b) Agriculture
- c) Education
- d) Infrastructure
- e) None of the above

Answer (d): The infrastructure sector has been allocated the highest amount in the Union Budget 2023-24. The government has allocated Rs. 10 lakh crore for infrastructure projects in the coming financial year.

Q.3) What is the name of the platform launched by the Ministry of MSME to facilitate online registration of Informal Micro Enterprises?

- a) Udyam Aadhaar Platform
- b) Udyam Assist Platform
- c) Udyam Registration Portal
- d) Udyam Samadhan Platform
- e) None of these

Answer (b): The Udyam Assist Platform of Ministry of MSME, facilitates online registration of Informal Micro

Enterprises through Assist Process for generation of Udyam Registration Number and Udyam Assist Certificate.

Q.4) As per the Reserve Bank of India, what is the definition of "Major shareholding" in a banking company?

- a) "aggregate holding" of five per cent or more of the paid-up share capital or voting rights in a banking company by a person
- b) "aggregate holding" of ten per cent or more of the paid-up share capital or voting rights in a banking company by a person
- c) "aggregate holding" of twenty per cent or more of the paid-up share capital or voting rights in a banking company by a person
- d) "aggregate holding" of twenty five per cent or more of the paid-up share capital or voting rights in a banking company by a person
- e) None of these

Answer (a): Prior approval for the acquisition of shares or voting rights in a banking company

- Every person intending to acquire shares or voting rights and to become a major shareholder of a banking company must obtain prior approval of the RBI.

Information to be provided for continuous monitoring

- In addition to furnishing the information sought by the banking company, major shareholders who have completed the approved acquisition or applicants who have obtained the approval to have major shareholding or applicants who have submitted the application for obtaining the prior approval shall inform the banking company of any change in the information provided in Form A or any other development which may have a bearing on the 'fit and proper' status.

Q.5) The new integrated food security scheme launched by the Centre is called:

- a) Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)
- b) Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
- c) Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

- d) Pradhan Mantri Garib Kalyan Bhojan Yojana (PMGKBY)
- e) None of the above

Answer (a): The new integrated food security scheme launched by the Centre is called **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**. The scheme was announced by the Union Minister for Consumer Affairs, Food and Public Distribution, Piyush Goyal, on December 29, 2022.

Q.6) What is the name of the dedicated portal for customers applying for foreign remittances from the Indian Bank?

- a) IND Trade NXT
- b) Indian Bank
- c) Foreign Remittance Portal
- d) Remittance NXT
- e) None of the above

Answer (a): IND Trade NXT is a dedicated portal for customers applying for foreign remittances from Indian Bank. It is a web-based application that allows customers to initiate and track their foreign remittance requests online.

Q.7) Under Basel-II norms in addition to capital adequacy 2 more broad-based pillars were introduced. Which one of the following are the 3 pillars of Basel-II?

- a) Capital Adequacy, Supervisory Review, Profit
- b) Capital Adequacy, Independent Audit, Disclosure
- c) Capital Adequacy, Supervisory Review, Disclosure
- d) Capital Adequacy, Supervisory Review, NPAs
- e) Capital Adequacy, Investment in G-Secs, Disclosure

Answer(c): Basel-II deliberations were based on three pillars.

- **Capital Adequacy Requirements:** Banks should maintain a minimum capital adequacy requirement of 8% of risk assets.
- **Supervisory Review:** Banks were needed to develop and use better risk management techniques in monitoring and managing all the three types of risks that a bank faces, viz. credit, market, and operational risks.

- **Market Discipline:** This needs increased disclosure requirements. Banks need to mandatorily disclose their CAR, risk exposure, etc. to the central bank.

Q.8) Which of the following is NOT a risk that is considered by the RBI when it sets capital adequacy requirements for financial institutions?

- a) Credit risk
- b) Market risk
- c) Liquidity risk
- d) Operational risk
- e) Reputational risk

Answer(e): Reputational risk is not considered by the RBI when it sets capital adequacy requirements for financial institutions.

Q.9) Within how many days are the banks authorised, under the SARFEASI Act, to issue a notice to the defaulting borrower and his guarantor to discharge their duties?

- a) 50 Days
- b) 120 Days
- c) 60 Days
- d) 30 Days
- e) 365 Days

Answer(c): Mentioned in section 13(2) of SARFESI Act, 2002 "13 (2) Where any borrower, who is under a liability to a secured creditor under a security agreement, makes any default in repayment of secured debt or any instalment thereof, and his account in respect of such debt is classified by the secured creditor as a non-performing asset, then, the secured creditor may require the borrower by notice in writing to discharge in full his liabilities to the secured creditor within sixty days from the date of notice failing which the secured creditor shall be entitled to exercise all or any of the rights under sub-section (4)"

Q.10) When did RBI impose restrictions on Musiri Urban Co-operative Bank?

- a) March 1, 2023
- b) March 2, 2023
- c) March 3, 2023
- d) March 4, 2023
- e) None of these

Answer(c): The restrictions on the lender will remain in force for six months from the close of business on March 3 and are subject to review, the RBI said in a statement.

The RBI said that these directions should not be construed as a cancellation of its banking license.

Q.11) Which of the following is a “Significant benchmark” as notified by Reserve Bank of India?

- a) Overnight Mumbai Interbank Outright Rate (MIBOR)
- b) Mumbai Interbank Forward Outright Rate (MIFOR)
- c) Treasury Bill Rates
- d) Modified Mumbai Interbank Forward Outright Rate (MMIFOR)
- e) All of the above

Answer (e): Notification of Significant Benchmark

The updated list of ‘significant benchmarks’ administered by Financial Benchmarks India Pvt. Ltd. (FBIL) is given below:

- Overnight Mumbai Interbank Outright Rate (MIBOR)
- Mumbai Interbank Forward Outright Rate (MIFOR)
- USD/INR Reference Rate
- Treasury Bill Rates
- Valuation of Government Securities
- Valuation of State Development Loans (SDL)
- Modified Mumbai Interbank Forward Outright Rate (MMIFOR)

Q.12) The Reserve Bank asked all large Urban Co-operative Banks (UCBs) to appoint chief compliance officers, to which of the following UCBs this circular is applicable?

- a) Tier 1 UCBs
- b) Tier 1 and 2 UCBs
- c) Tier 1, 2 and 3 UCBs
- d) Tier 3 and 4 UCBs
- e) None of these

Answer (d) :

Compliance Function and Role of Chief Compliance Officer (CCO) - Urban Co-operative Banks

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- The Reserve Bank asked all large Urban Co-operative Banks (UCBs) to appoint chief compliance officers and put in place a board-approved policy for meeting regulatory norms.
- It has been decided to introduce certain principles, standards, and procedures for Compliance Function in UCBs, keeping in view the principles of proportionality.
- Accordingly, this Circular shall be applicable to all UCBs under Tier 3 and Tier 4 categories except UCBs under All Inclusive Directions (AID). UCBs under Tier 1 and Tier 2 categories shall continue to be governed under the existing guidelines.
- The UCBs under the Tier 4 category shall put in place a Board-approved policy and a Compliance Function, including the appointment of a Chief Compliance Officer (CCO) latest by April 1, 2023. The UCBs under the Tier 3 category shall implement the same latest by October 1, 2023.

Q.13) What are the mandatory required documents for registering on the Udyam Registration Portal?

- a) Permanent Account Number (PAN) and Goods and Services Tax Identification Number (GSTIN)
- b) Aadhaar Number and Bank Account Number
- c) Trade License and Shop Act License
- d) None of the above
- e) All of these

Answer (a): The government of India has clarified that IMEs are those enterprises that are unable to get registered on the Udyam Registration Portal (URP) due to a lack of mandatory required documents such as Permanent Account Number (PAN) or Goods and Services Tax.

Q.14) The Unique Land Parcel Identification Number (ULPIN) Scheme is a program that aims to assign a _____ unique number to every plot of land in the country.

- a) 12-digit unique number
- b) 13-digit unique number
- c) 14-digit unique number
- d) 15-digit unique number
- e) None of the above

Answer(c): The Unique Land Parcel Identification Number (ULPIN) Scheme is a program that aims to assign a 14-digit unique number to every plot of land in the country. ULPIN is a part of the Digital India Land Records Modernization Programme (DILRMP) that was initiated in 2008. ULPIN would provide information on the ownership, area, and size of the land parcel, and prevent land fraud and disputes. ULPIN is also known as Bhu-Aadhar.

Q.15) The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme provides a direct cash transfer of how much per year to the small and marginal farmers in India?

- a) Rs. 3,000 per year
- b) Rs. 4,000 per year
- c) Rs. 5,000 per year
- d) Rs. 6,000 per year
- e) None of the above

Answer(d): Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme is a central sector scheme that was launched on 24 February 2019 by Prime Minister Narendra Modi. The scheme provides financial assistance of ₹6,000 per year to all landholding farmers, subject to certain eligibility conditions. The financial assistance is provided in three equal installments of ₹2,000 each. The first installment is released in April, the second installment in July, and the third installment in December.

As of February 2023, over 12 crore farmers have been registered under the scheme. The total amount of financial assistance disbursed under the scheme has crossed ₹1 lakh crore.

Q.16) The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was launched in which year?

- a) 2014
- b) 2015
- c) 2016
- d) 2017
- e) None of the above

Answer(b): Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was launched in 2015 to encourage and promote skill development in the country by providing free short-duration skill training and incentivizing this by

providing monetary rewards to youth for skill certification.

Q.17) Which of the following is the correct statement about the Atmanirbhar Clean Plant Program announced in the Union Budget 2023-24?

- a) It is a scheme to provide quality planting material for high value horticultural crops
- b) It is a scheme to promote organic farming and reduce the use of chemical fertilizers
- c) It is a scheme to enhance the production and processing of bamboo products
- d) It is a scheme to support the development of biofuels and biogas from agricultural waste
- e) None of the above

Answer(a):

Budget clearly states that the Atmanirbhar Clean Plant Program is a scheme to provide quality planting material for high value horticultural crops. The other options are incorrect because they are not related to the scheme or they are related to other schemes announced in the Budget. For example, option B is related to the Paramparagat Krishi Vikas Yojana, which is a scheme to promote organic farming and reduce the use of chemical fertilizers. Option C is related to the National Bamboo Mission, which is a scheme to enhance the production and processing of bamboo products. Option D is related to the Sustainable and Inclusive Development of Biofuels (SIDBI) scheme, which is a scheme to support the development of biofuels and biogas from agricultural waste.

Q.18) As per latest RBI circular, what is the lock-in period of shares acquired in banking companies if the shareholding in a banking company is more than 10% but less than 40%?

- a) 5 years
- b) 7 years
- c) 10 years
- d) 12 years
- e) None of these

Answer (a):

Lock-in requirement

- Where RBI permits a person to have a shareholding of 10 per cent or more of the paid-up equity share capital of the banking company but less than 40 per cent of the paid-up equity share capital, the shares acquired shall remain under **lock-in for first five years** from the date of completion of acquisition.
- Where the person is permitted to have a shareholding of 40 per cent or more of the paid-up equity share capital of the banking company, only 40 per cent of paid-up equity share capital shall remain under lock-in for first five years from the date of completion of acquisition.

Q.19) Reserve Bank of India prescribed revised norms to categorise UCBs as Financially Sound and Well Managed (FSWM) banking entities. Which of the following criteria should be satisfied by Urban Co-operative Bank?

- CRAR shall be at least 1 percentage point above the minimum CRAR applicable to an UCB
- Net NPA of not more than 3%;
- No default in the maintenance of CRR / SLR during the preceding financial year
- Core Banking Solution (CBS) fully implemented
- All of the above

Answer(e):

Review of norms for classification of Urban Co-operative Banks (UCBs) as Financially Sound and Well Managed (FSWM)

Reserve Bank of India today prescribed revised norms to categorise UCBs as Financially Sound and Well Managed (FSWM) banking entities. These norms are applicable with immediate effect. **The revised criteria, for determining the FSWM status have been given as under:**

- The CRAR shall be at least 1 percentage point above the minimum CRAR applicable to an UCB as on the reference date;
- Net NPA of not more than 3%;
- Net profit for at least three out of the preceding four years subject to it not having incurred a net loss in the immediate preceding year;
- No default in the maintenance of CRR / SLR during the preceding financial year;
- Sound internal control system with at least two professional directors on the Board;

- Core Banking Solution (CBS) fully implemented; and
- No monetary penalty should have been imposed on the bank on account of violation of RBI directives / guidelines during the last two financial years.

Q.20) What is the minimum capital requirement for setting up an asset reconstruction company (ARC)?

- Rs. 50 crores
- Rs. 100 crores
- Rs. 300 crores
- Rs. 500 crores
- None of these

Answer(c):

Review of Regulatory Framework for Asset Reconstruction Companies (ARCs):

- The Reserve Bank on raised the minimum capital requirement for setting up an asset reconstruction company (ARC) to Rs 300 crore from the existing Rs 100 crore with an aim to strengthen the securitisation sector which plays a vital role in the management of distressed financial assets.
- The existing ARCs have been given a glide path to meet the minimum net owned fund (NOF) requirement till April 2026, the RBI said in a circular amending the existing regulatory framework for such entities.

Q.21) What is the new rule introduced by the RBI on the levy of charges or fees on forex prepaid cards, store value cards, travel cards, etc, that are payable in the country?

- The charges levied on these cards must be denominated and cleared in pounds
- The charges levied on these cards must be denominated and cleared in US dollars
- The charges levied on these cards must be denominated and cleared in euros
- The charges levied on these cards must be denominated and cleared in rupees
- None of these

Answer (d): The RBI has introduced a new rule on the levy of charges or fees on forex prepaid cards, store value cards, travel cards, etc, that are payable in the country. The charges levied on forex prepaid cards,

store value cards, and travel cards payable in India must be denominated and cleared in rupees.

Q.22) Which scheme aims to provide free ration to the poor and needy people for a period of one year?

- a) Pradhan Mantri Awas Yojana
- b) Pradhan Mantri Garib Kalyan Anna Yojana
- c) Meri Policy Mere Hath
- d) Rashtriya Uchchatar Shiksha Abhiyan
- e) None of the above

Answer (b): The correct answer is B. The Pradhan Mantri Garib Kalyan Anna Yojana is a scheme that aims to provide food security to the poor and needy people of India. Under this scheme, a free ration will be provided to the poor and needy people for a period of one year. The other schemes have different objectives and do not provide a free ration.

Q.23) Which of the following is a recent addition to the priority sector lending by the RBI?

- a) Education
- b) Housing
- c) Startup sector
- d) Renewable energy
- e) None of these

Answer (c): Startup sector is a recent addition to the priority sector lending by the RBI. In August 2020, the RBI assigned priority sector lending status to India's startup sector, recognizing its potential for growth and employment generation. This move is expected to facilitate easier access to credit and lower cost of debt for startups in India.

Q.24) Which amendment to the Banking Regulation Act, 1949, increases the Reserve Bank of India's power to inspect the books of Urban Cooperative Banks?

- a) Banking Regulation (Amendment) Act, 2017
- b) Banking Regulation (Amendment) Act, 2020
- c) Banking Regulation (Amendment) Act, 2021
- d) Banking Regulation (Amendment) Act, 2018
- e) Banking Regulation (Amendment) Act, 2019

Answer (b):

The Reserve Bank of India (RBI) was given some powers to regulate co-operative banks under certain provisions
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of the Banking Regulation Act, 1949 (BR Act) which were made applicable to co-operative banks in 1965.

This was done to protect the interests of depositors and extend deposit insurance coverage to these banks

The Banking Regulation (Amendment) Act, 2020 amended the Banking Regulation Act, 1949 to increase RBI's powers over the regulation of co-operative banks including qualifications of management of these banks and supersession of board of directors

Q.25) Which of the following are external benchmarks used by banks to decide their lending rates?

- 1) RBI repo rate
- 2) Cash Management bills yield
- 3) 91-day T-bill yield
- 4) 182-day T-bill yield
- 5) Benchmarks decided by an organisation named Financial Benchmarks India Ltd.

Select the correct answer using the code given below:

- a) 1, 4 and 5 only
- b) 1, 2 and 3 only
- c) 1, 2 and 4 only
- d) 1, 2, 3, and 4 only
- e) 1, 3, 4 and 5 only

Answer (e): An individual bank has the freedom to select any External Benchmark, including the RBI repo rate, the 91-day T-bill yield, the 182-day T-bill yield, or any other benchmarks provided by an organisation called Financial Benchmarks India Ltd.

Q.26) What are the essential elements of a valid notice of dishonour as per Section 93 to 98 of the Act?

- a) It must be in writing and signed by the holder or his agent
- b) It must contain the particulars of the instrument and its dishonour
- c) It must be given within a reasonable time after dishonour
- d) All of the above
- e) None of these

Answer (d):

The notice of dishonour is a formal communication by the holder to inform the prior parties liable on the instrument about its dishonour and his intention to hold them liable. It must be in writing, signed, specific, and timely.

Q.27) What is the prescribed limit for bank loans sanctioned to education under priority sector?

- a) upto Rs. 20 lacs
- b) upto Rs. 15 lacs
- c) upto Rs. 10 lacs
- d) upto Rs. 12 lakh
- e) None of these

Answer (a): Loans to individuals for educational purposes, including vocational courses, not exceeding Rs.20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

Q.28) Getting More Than ____ of a Bank's Stock Now Requires RBI Prior Approval?

- a) 5%
- b) 6%
- c) 3.5%
- d) 7%
- e) None of these

Answer (a): Anyone who intends to make an acquisition that is likely to result in a major shareholding in a banking company must first obtain the RBI's prior approval by submitting an application, according to the Reserve Bank of India (Acquisition and Holding of Shares or Voting Rights in Banking Companies) Directions, 2023" published on January 16, 2023.

The authority conferred by Sections 12, 12B, and 35A of the Banking Regulation Act of 1949 is used to issue these directives.

A person's "aggregate holding" of 5% or more of the voting rights or paid-up share capital in a banking business is referred to as a "major shareholding."

Q.29) According to a paper in the Reserve Bank of India (RBI) January 2023 bulletin, which of the following best describes the anticipated recovery of start-up fundraising in India?

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- a) Slow and steady recovery over the next five years
- b) Immediate and significant recovery
- c) No recovery, as the market remains unstable
- d) Both a and b
- e) None of the above

Answer (e): According to a paper in the Reserve Bank of India (RBI) January 2023 bulletin titled "What Drives Startup Fundraising in India," start-up fundraising in India is anticipated to quickly recover from the macroeconomic instabilities experienced over the previous two to three years.

According to the report, their growing integration into global supply chains and banking may raise macroeconomic and financial stability concerns.

Q.30) As per the latest RBI circular, what is the deadline for banks to complete the process of renewal of agreements for the existing safe deposit lockers?

- a) 31 March 2023
- b) 31 July 2023
- c) 31 September 2023
- d) 31 December 2023
- e) None of these

Answer (d): Safe Deposit Locker/Safe Custody Article Facility provided by banks

"It has been decided to extend the deadline for banks to complete the process of renewal of agreements for the existing safe deposit lockers in a phased manner by December 31, 2023, with intermediate milestones of 50 per cent by June 30, 2023, and 75 per cent by September 30, 2023.

As part of the latest locker rules, the Central bank had instructed banks to use the Indian Banks' Association IBA-drafted Model Locker Agreement, in line with the Supreme Court's orders and guidelines. Banks were asked to make sure that any "unfair terms or conditions" are not covered in their locker agreements. Further, the central bank had advised lenders to install CCTV camera at entry and exit points of the strong room and the common areas of operation. The banks were ordered to keep the recording for a period of not less than 180 days.

As per the revised rules, depositors can get up to 100 times the bank charges if the valuables stored in the

vaults are ransacked or lost due to fire or building collapse. It may be noted that the lender will not be responsible for any damage and/or loss of contents of locker originating from natural calamities or 'Acts of God'.

Q.31) To which category an Urban Co-operative Bank (UCBs) would belong to if it has deposit of Rs. 12,000 crores?

- a) Tier 1
- b) Tier 2
- c) Tier 3
- d) Tier 4
- e) None of these

Answer(d) : Categorization of Urban Co-operative Banks (UCBs)

Please refer to the Reserve Bank's Press Release dated July 19, 2022 on Revised Regulatory Framework for Urban Co-operative Banks (UCBs) in terms of which UCBs have been categorised into following four tiers for regulatory purposes:

- Tier 1** - All unit UCBs and salary earner's UCBs (irrespective of deposit size), and all other UCBs having deposits up to Rs 100 crore;
- Tier 2** - UCBs with deposits more than Rs 100 crore and up to Rs 1000 crore;
- Tier 3** - UCBs with deposits more than Rs 1000 crore and up to Rs 10,000 crore;
- Tier 4** - UCBs with deposits more than Rs 10,000 crore.

Q.32) Which of the following entities are covered under Integrated Ombudsman Scheme, 2021?

- a) Credit information
- b) Commercial Banks
- c) Regional Rural Banks
- d) Regional Rural Banks
- e) All of the above

Answer (e): Reserve Bank - Integrated Ombudsman Scheme, 2021

The Reserve Bank decided to expand the scope of Internal Ombudsman framework by including Credit Information Companies (CICs) with a view to strengthening grievance redressal system.

Q.33) Which of the following financial services providers have not undergone corporate insolvency IBPS RRB SCALE II Previous Paper

resolution process under the Insolvency and Bankruptcy Code, 2016?

- a) Yes Bank Limited
- b) Dewan Housing Finance Corporation Limited
- c) SREI Equipment Finance Limited
- d) Reliance Capital Limited

Answer (a): https://www.youtube.com/watch?v=4to_uSrRf0

Q.34) Under Basel-II norms in addition to capital adequacy 2 more broad based pillars were introduced. Which one of the following are 3 pillars of Basel-II?

- a) Capital Adequacy, Supervisory Review, Profit
- b) Capital Adequacy, Independent Audit, Disclosure
- c) Capital Adequacy, Supervisory Review, Disclosure
- d) Capital Adequacy, Supervisory Review, NPAs
- e) Capital Adequacy, Investment in G-Secs, Disclosure

Answer (c): Basel-II deliberations were based on three pillars.

Capital Adequacy Requirements: Banks should maintain a minimum capital adequacy requirement of 8% of risk assets.

Supervisory Review: Banks were needed to develop and use better risk management techniques in monitoring and managing all the three types of risks that a bank faces, viz. credit, market and operational risks.

Market Discipline: This needs increased disclosure requirements. Banks need to mandatorily disclose their CAR, risk exposure, etc. to the central bank.

Q.35) As per latest Priority sector guidelines by RBI, from FY22 onward, a higher weight of _____ would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs.6,000).

- a) 125%
- b) 110%
- c) 150%
- d) 175%
- e) None of these

Answer (a): To address regional disparities in the flow of priority sector credit at the district level, it has been decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit. Accordingly, from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs.6000), and a lower weight (90%) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than Rs.25,000).

Q.36) How much amount of Sovereign Green Bonds will be issued by the RBI?

- a) 7000 crore
- b) 5000 crore
- c) 16,000 crore
- d) 20,000 crore
- e) None of these

Answer(c): The Reserve Bank of India (RBI) has stated that it intends to issue two tranches of Rs 8,000 crore each in Sovereign Green Bonds on January 25 and February 9. The proceeds from the bonds will go toward public sector initiatives targeted at lowering India's economy's carbon intensity. The bonds will be sold in two denominations, at Rs 4,000 crore each, with maturities of five and ten years. Five percent of the entire amount will be set aside for retail investors, and they will be released through uniform price auctions.

Q.37) Which of the following best describes the Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)?

- a) A scheme to provide free education to poor children in India
- b) A scheme to provide free healthcare to poor people in India
- c) An integrated food security scheme launched by the Central Government of India to provide free foodgrains to more than 80 crore poor people across the country
- d) A scheme to provide financial assistance to small and medium businesses in India
- e) None of these

Answer(c): An integrated food security program called Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY) was introduced by the Indian Central Government in January 2023. More than 80 crore underprivileged individuals in the country are to receive free food grains as part of the program.

Union Minister Bhupender Yadav announced incentives for utilizing BHIM-UPI and RuPay debit cards. Banks will utilize these incentives to encourage Point of Sale (PoS) and e-commerce transactions using RuPay and UPI. This program is in keeping with the government's intention to continue encouraging digital payments, which was mentioned in Union Finance Minister Nirmala Sitharaman's budget statement from the previous year.

Q.38) What is the main purpose of the final guidelines issued by RBI on "Interest Rate Risk in Banking Book" (IRRBB)?

- a) To mandate banks to measure, monitor, and disclose their exposure to IRRBB
- b) To increase the interest rates of loans offered by banks
- c) To decrease the capital base of banks
- d) To decrease the earnings of banks
- e) None of the above

Answer (a): The final IRRBB guidelines are consistent with the revised framework issued by the Basel Committee on Banking Supervision (BCBS). The bank's board is accountable for identifying the nature and extent of the bank's IRRBB exposure, while ALCO (Asset-Liability Committee) is responsible for managing and monitoring IRRBB.

Q.39) What is the Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund?

- a) India's first active short-duration index fund
- b) India's first passive long-duration index fund
- c) India's first passive short-duration index fund
- d) India's first active long-duration index fund
- e) None of these

Answer (e): Edelweiss Asset Management Limited has recently introduced the "Edelweiss CRISIL IBX 50:50 Gilt plus SDL Short Duration Index Fund". This is India's first passive short-duration index fund and is open for subscription from January 27th to February 10th, 2023. This cost-effective index fund is ideal for investors who

want to incorporate fixed income into their asset allocation strategy.

Edelweiss Asset Management Limited is authorised by the Securities and Exchange Board of India and operates under the Companies Act of 1956.

Q.40) Which of the following is not an objective of the Insolvency and Bankruptcy Code,2016?

- a) Promoting availability of credit
- b) Promoting availability of credit
- c) Insolvency resolution of corporate persons
- d) Recovery of loans by creditors
- e) None of these

Answer (d): https://www.youtube.com/watch?v=-4to_uSrRf0

REASONING

Instruction

Directions: Study the following information carefully to answer the given questions

Seven Members Sania, Kamal, Pankaj, Anand, Arjun, Shewag and Sreejesh represents seven different states Madhya Pradesh, Uttar Pradesh, Bihar, Kerala, Haryana, Odisha and Maharashtra in seven different games Hockey, Chess, Cricket, Badminton, Table Tennis, Golf and Billiards. The order of persons, states and games is not necessarily in the same order.

- Anand represents Kerala in chess. Arjun represents golf team but not from Maharashtra or Uttar Pradesh.
- Sania represents Madhya Pradesh for either badminton or table tennis. Pankaj represents Odisha but not for cricket or Table tennis.
- The one who represents Bihar represent in Table tennis
- The one who represents Hockey represents Uttar Pradesh.
- Shewag represents Cricket and from Neither Bihar nor Uttar Pradesh. Sreejesh does not represent Bihar.

Q.1) Who among the following represents Bihar?

- a) Kamal
- b) Anand
- c) Sreejesh

- d) Sania
- e) None of these

Answer(a):

Members	States	Games
Sania	Madhya Pradesh	Badminton
Kamal	Bihar	Table Tennis
Pankaj	Odisha	Billiards
Anand	Kerala	Chess
Arjun	Haryana	Golf
Shewag	Maharashtra	Cricket
Sreejesh	Uttar Pradesh	Hockey

Instruction

Directions: Study the information below and answer the given questions.

Nine people A, B, C, D, E, F, G, H and J stay in a building, not necessarily in the same order. The building has nine floors and only one person stays on one floor. All of them wear one shirt each, and each shirt is a different colour i.e. blue, grey, white, black, yellow, green, red, orange and pink not necessarily in the same order. The ground floor is numbered 1, the floor above it number 2 and so on and the topmost floor is numbered 9. H wears a black coloured shirt and stays on an even-numbered floor. A stays on any even-numbered floor below the floor on which H stays. The one who wears an orange coloured shirt stays on the fourth floor. E stays on the second floor and wear a white coloured shirt. The one who wears a pink coloured shirt stays on the third floor. A does not wear a green coloured shirt. There are two floors between the floors on which the people wearing the red and black coloured shirts. C wears a grey coloured shirt. There are three floors between the floors on which C and G stay. D stays on a floor immediately above J's floor. There is one floor between the floors on which F and G stay. F does not wear a pink coloured shirt. The one who wears the blue shirt stays on the topmost floor. F does not stay on the ground floor.

Q.2) Which of the following is true as per the given information?

- a) B stays on a floor immediately below the floor on which H stays
- b) G stays on a floor immediately above the floor on which A stays
- c) F stays on the eighth floor
- d) D wears the orange coloured shirt
- e) None is true

Answer (d):



Q.3) On which of the following floors does G stay?

- a) 1st
- b) 6th
- c) 5th
- d) 7th
- e) None of these

Answer (c): 5th

Q.4) Who amongst the following stays on the topmost floor?

- a) F
- b) G
- c) D
- d) C
- e) None of these

Answer (e): None of these

Q.5) A wears a shirt of which of the following colors?

- a) Orange
- b) Pink
- c) Yellow
- d) Blue
- e) None of these

Answer (c):

Instruction: In each question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be

true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q.6)

Statements:

All buses are cars.

All scooters are buses.

Conclusions:

I. No scooter is a bus.

II. All cars are buses.

- a) Either conclusion I or II follows
- b) Only conclusion I follows
- c) Neither conclusion I nor II follows
- d) Only conclusion II follows
- e) Both conclusions I and II follow.

Answer (c): (i) All buses are cars= Universal Affirmative (A-type).

(ii) Some drugs are medicines= Particular Affirmative (I-type).

(iii) No auditorium is hall= Universal Negative (E-type).

(iv) Some auditorium are not halls= Particular Negative (O-type).

A+A= A-type of conclusion

"All scooters are cars."

Neither conclusion I nor conclusion II follows.

Q.7)

Statements

All chairs are sofas.

All sofas are books.

All books are nets.

All nets are gardens.

Conclusions

1. Some nets are sofas.
2. Some gardens are books.
3. Some nets are chairs.
4. All books are chairs.

- a) All I, II, III and IV follow

- b) Only I, III and IV follow
- c) Only II, III and IV follow
- d) Only I, II and III follow
- e) None of the above

Answer (d):

Q.8)

Statements

All monkeys are parrots.
 No parrots is crow.
 Some crows are horses.
 All horses are tigers.

Conclusions

- 1. Some tigers are parrots.
- 2. Some crows are monkeys.
- 3. No tiger is parrot.
- 4. Some horses are parrots.

- a) None follows
- b) Only II follows
- c) Only III follows
- d) Only I follows
- e) Only either I or III follows

Answer (e):

- 1. All mirrors are chalks- Universal Affirmative (A-type).
- 2. Some tools are radios- Particular Affirmative (I-type).
- 3. No parrot is crow- Universal Negative (E-type).
- 4. Some parrots are not crows- Particular Negative (O-type).

A+E= E-type of Conclusion

“No monkey is crow.”

E+I= O1 –type of Conclusion

“Some horses are not parrots.”

I+A= I-type of Conclusion

“Some crows are tigers.”

Conclusion I and II form a Complementary Pair.

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Therefore, either I or III follows.

Q.9)

Statements

All houses are rooms.
 All rooms are baskets.
 All baskets are tyres.
 Some tyres are lanterns.

Conclusions

- 1. Some lanterns are rooms.
- 2. Some tyres are houses.
- 3. Some tyres are rooms.
- 4. All houses are baskets.

- a) Only I, II and III follow
- b) Only II, III and IV follow
- c) Only I, III and IV follow
- d) All I, II, III and IV follow
- e) None of the above

Answer (b): All mirrors are chalks- Universal Affirmative (A-type).

- 1. Some tools are radios- Particular Affirmative (I-type).
- 2. No parrot is crow- Universal Negative (E-type).
- 3. Some parrots are not crows- Particular Negative (O-type).

A+A= A-type of Conclusion

“All houses are baskets.”

This is Conclusion IV.

A+A= A-type of Conclusion

“All rooms are tyres.”

Conclusion III is Converse of it.

A+A= A-type of Conclusion

“All houses are tyres.”

Conclusion II is converse of it.

Instruction:

Directions: Read the following information carefully and answer the following questions:

If A+B means A is the father of B.

If A ×× B means A is the sister of B.

If A\$B means A is the wife of B.

If A% B means A is the mother of B.

If A ÷÷ B means A is the son of B.

Q.10) What should come in place of a question mark to establish that J is the brother of T in the expression?

J ÷÷ P% H?T%L

- a) ××
- b) ÷÷
- c) \$
- d) Either ÷÷ or ××
- e) Either + or ÷÷

Answer (b): We put ' × ' in place of question mark (?). Then we have Option (a)

Instruction:

P, Q, R and S are the corners of a rectangular field such that P is to the North of Q. R is 0.2km to the East of P and the longer side of the rectangular field is 2km. U, V, W and X are the corners of another rectangular field such that U is 1.6km to the west of W. X is 1.2km to the south of W and in the East of V.

Rectangle field UVWX intersects the line joining PQ and RS at YZ and MN respectively. It is also known that Y is 0.9km towards the East of U and N is 0.4km towards the North of S.

Q.11) What is the distance between point U and point M?

- a) 0.9 Km
- b) 1.6 km
- c) 1.4 km
- d) 1.1 km
- e) None of these

Answer (d): 1. P, Q, R and S are the corners of a rectangular field such that P is to the North of Q. R is

0.2km to the East of P and the longer side of the rectangular field is 2km.

2. U, V, W and X are the corners of another rectangular field such that U is 1.6km to the west of W. X is 1.2km to the south of W and in the East of V.

3. Rectangle field UVWX intersects the line joining PQ and RS at YZ and MN respectively. It is also known that Y is 0.9km towards the East of U and N is 0.4km towards

the North of S.

Hence, the distance between point U and point M is 1.1 km.

Q.12) I is 15m to the west of J. J is 20m to the north of K. K is 12m to the east of L. M is 16m to the north of L. If I have to meet M through the shortest distance and then has to meet K from M's point through the shortest distance, then what is the total distance travelled by I?

- a) 20m
- b) 30m
- c) 25m
- d) 10m
- e) 15m

Answer (c): 1. I is 15m to the west of J. J is 20m to the north of K. K is 12m to the east of L. M is 16m to the north of L.

2. Distance covered by I to meet M through the shortest distance:

$$(4)^2 + (3)^2 = \sqrt{16+9} = \sqrt{25} = 5 \text{m}$$
$$(4)^2 + (3)^2 = 16+9=25=5$$

Distance covered by I to meet K through M's point:

$$(16)^2 + (12)^2 = \sqrt{256+144} = \sqrt{400} = 20 \text{m}$$
$$\sqrt{2^2(16)^2 + (12)^2} = 2\sqrt{16^2 + 144} = 400 = 2$$

Total distance covered = 20 + 5 = 25m

Instruction:

Directions: Study the following information to answer the given questions:

In a certain code

'for profit order now' is written as 'ho ja ye ga',
'right now for him' is written as 'ga ve ja se',
'place order for profit' is written as 'ga bi ho ye'
and 'only in right order' is written as 've du ye zo'.

Q.13) What is the code for 'him'?

- a) ga
- b) ve
- c) ja
- d) se
- e) Cannot be determined

Answer (d): The code for 'him' is 'se'.

Instruction:

Directions: Read the following information carefully and answer the questions given below it:

Six persons i.e. I, J, K, L, M and N have their anniversaries on two different dates 23rd and 30th of three given months viz. March, June and August. They all like different colours viz. Red, Blue, Black, Yellow, White and Green but not necessarily in the same order.

K has his anniversary in the month having 30 days. Only one person have anniversary between K and the one likes green. Only three persons have their anniversaries between the one who likes black and green. A number of persons have their anniversaries before J is the same as the number of persons has their anniversary after the one who likes Black. Only two persons have anniversary between J and the one who likes Red. L likes white. N has his anniversary immediately after M. M does not has the anniversary in the month having less than 31 days. J and I do not like blue and green.

Q.14) Who among the following has an anniversary on 23rd August?

- a) J
- b) K
- c) The one who likes White
- d) The one who likes Red
- e) None of these

Answer (c):

Instruction:

Directions: Read the following information carefully and answer the questions given below it:

Six persons i.e. I, J, K, L, M and N have their anniversaries on two different dates 23rd and 30th of three given months viz. March, June and August. They all like different colours viz. Red, Blue, Black, Yellow, White and Green but not necessarily in the same order.

K has his anniversary in the month having 30 days. Only one person have anniversary between K and the one likes green. Only three persons have their anniversaries between the one who likes black and green. A number of persons have their anniversaries before J is the same as the number of persons has their anniversary after the one who likes Black. Only two persons have anniversary between J and the one who likes Red. L likes white. N has his anniversary immediately after M. M does not has the anniversary in the month having less than 31 days. J and I do not like blue and green.

Q.15) Who among the following has anniversary immediately after N?

- a) I
- b) The one who likes red
- c) The one who likes black
- d) L
- e) J

Answer (b):

Instruction:

Directions: Study the following arrangement carefully and answer the questions given below

R E 5 D A P \$ 3 T I Q 7 9 B # 2 K % U 1 M W 4 * J 8 N

Q.16) Which of the following is exactly in the middle between 3 and 1 in the above arrangement?

- a) B
- b) K
- c) 9
- d) #
- e) None of these

Answer (a): There are 11 elements between 3 and 1. So, the middle letter will be the sixth one, which is B.

Instruction:

Directions: Study the following arrangement carefully and answer the questions given below

R E 5 D A P \$ 3 T I Q 7 9 B # 2 K % U 1 M W 4 * J 8 N

Q.17) How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and not immediately followed by a consonant?

- a) None
- b) One
- c) Two
- d) Three
- e) None of these

Answer (c):

R E 5 D A P \$ 3 T I Q 7 9 B # 2 K % U 1 M W 4
* J 8 N

Instruction:

Directions: Each of the questions below consists of a question and two statements numbered I and II is given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and Give answer

- (1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question
- (2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question
- (3) if the data either in statement I alone or in statement II alone are sufficient to answer the question
- (4) if the data even in both statements I and II together are not sufficient to answer the question
- (5) if the data in both statements I and II together are necessary to answer the question

Q.18) Which direction Shashidhar is facing?

Statements

- 1. In the early morning, Shashidhar was standing in front of a puppet and the shadow of the puppet was falling to the right of Shashidhar.

- 2. In the early morning, Shashidhar was standing on the ground. His shadow was falling behind him when he turned to his left.

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Answer (c): From statement I,

In the morning the shadow of an object is formed towards West. Therefore, the right side of Shashidhar was West. It implies that Shashidhar was facing South.

From statement II,

The left side of Shashidhar was East. Therefore, Shashidhar was facing South.

Therefore, the data either in statement I alone or in statement II alone are sufficient to answer the question.

Q.19) Who among A, B, C, D and E does teach History?

Statements

- 1. Each one of them teaches only one subject. B teaches Mathematics, while E teaches Science. A or C does not teach Geography. A or D does not teach English.
- 2. C and E are teachers of English and Science respectively and A is the teacher of Mathematics.

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Answer (a): From statement I,

A History

B Mathematics

C English

D Geography

E Science

It is clear from the table that A teaches History.

From statement II,

A Mathematics B

C English

D

E Science

No answer.

Thus, the data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.

Q.20) In a row of boys facing South who is immediate left to Ramakant?

Statements

1. Suresh is immediate right to Chandrakant, who is fourth to the right of Ramakant.
2. Suresh is third to the right of Ramakant and Naresh is second to the right of Suresh.

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Answer (d):

Q.21) What does 'pit' mean in a certain code language?

1. 'ja na pit sod' means 'beautiful bunch of flowers' in that code language.
2. 'na sod pa tok' means 'huge bunch of twigs' in that code language.

- a) 4
- b) 2
- c) 3
- d) 1
- e) 5

Answer (a):

Q.22) Who has secured the maximum marks among six friends A, B, C, D, E and F?

Statements

1. B secured less marks than that of A and F but not less than C, D and E.
2. F secured more marks than B but not as much as that of A.

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Answer (e): From statement I,

$A, F > B > C, D, E$

No answer.

From statement II,

$A > F > B$

No answer.

From both the statements,

$A > F > B > C, D, E$

It is clear that A secured maximum marks.

Instruction:

Directions: Read the following information carefully and answer the given questions-

A word and number arrangement machine when given an input line of words and number rearranges them following a particular rule. The following is an illustration of input and rearrangement-

Input: '44 rate 34 60 over 47 tin 32 fix 63 profit use expenses 37'.

Step-I: 'use 44 rate 34 60 over 47 tin 32 fix profit expenses 37 63'.

Step-II: 'tin use 44 rate 34 over 47 32 fix profit expenses 37 63 60'.

Step-III: 'rate tin use 44 34 over 32 fix profit expenses 37 63 60 47'.

Step-IV: 'profit rate tin use 34 over 32 fix expenses 37 63 60 47 44'.

Step-V: 'over profit rate tin use 34 32 fix expenses 63 60 47 44 37'.

Step-VI: 'fix over profit rate tin use 32 expenses 63 60 47 44 37 34'.

Step-VII: 'expenses fix over profit rate tin use 63 60 47 44 37 34 32'.

Step-VII is the last step of the rearrangement of the above input as the intended rearrangement is obtained.

As per the rules followed in the above steps, indicate the answer in each of the following questions with respect to the appropriate step for the given input. Input for the questions is,

Input: 40 of must attend 30 60 80 regular school 70 students 20 class 50'

(All the numbers are two digits numbers)

Q.23) Which step number will be the following output? 'of regular school students 40 must attend 30 20 class 80 70 60 50'?

- a) Step- V
- b) Step-III
- c) Step- IV
- d) Step- VI
- e) There is no such step

Answer (c): Input: 40 of must attend 30 60 80 regular school 70 students 20 class 50

Step I: students 40 of must attend 30 60 regular school 70 20 class 50 80

Step II: school students 40 of must attend 30 60 regular 20 class 50 80 70

Step III: regular school students 40 of must attend 30 20 class 50 80 70 60

Step IV: of Regular school students 40 must attend 30 20 class 80 70 60 50

Step V: must of regular school students attend 30 20 class 80 70 60 50 40

Step VI: class must of regular school students attend 20 80 70 60 50 40 30

Step VII: attend class must of regular school students 80 70 60 50 40 30 20

Q.24) In Step-V, if 'Regular' is related to '60' and 'students' is related to '80' in a certain way, which of the following would 'attend' be related to in the same pattern?

- a) 20
- b) 30
- c) 40
- d) Class
- e) 50

Answer (d): Input: 40 of must attend 30 60 80 regular school 70 students 20 class 50

Step I: students 40 of must attend 30 60 regular school 70 20 class 50 80

Step II: school students 40 of must attend 30 60 regular 20 class 50 80 70

Step III: regular school students 40 of must attend 30 20 class 50 80 70 60

Step IV: of Regular school students 40 must attend 30 20 class 80 70 60 50

Step V: must of regular school students attend 30 20 class 80 70 60 50 40

Step VI: class must of regular school students attend 20 80 70 60 50 40 30

Step VII: attend class must of regular school students 80 70 60 50 40 30 20

Q.25) How many terms are there between term 'school' and '60' in Step-V?

- a) Four
- b) Six
- c) Seven
- d) Eight
- e) None of these

Answer (c): Input: 40 of must attend 30 60 80 regular school 70 students 20 class 50

Step I: students 40 of must attend 30 60 regular school 70 20 class 50 80

Step II: school students 40 of must attend 30 60 regular 20 class 50 80 70

Step III: regular school students 40 of must attend 30 20 class 50 80 70 60

Step IV: of Regular school students 40 must attend 30 20 class 80 70 60 50

Step V: must of regular school students attend 30 20 class 80 70 60 50 40

Step VI: class must of regular school students attend 20 80 70 60 50 40 30

Step VII: attend class must of regular school students 80 70 60 50 40 30 20

Q.26) Which word/number would be at 4th to the left of '20' in Step- IV'?

- a) 40
- b) 50
- c) Must
- d) Students
- e) School

Answer (a): Input: 40 of must attend 30 60 80 regular school 70 students 20 class 50

Step I: students 40 of must attend 30 60 regular school 70 20 class 50 80

Step II: school students 40 of must attend 30 60 regular 20 class 50 80 70

Step III: regular school students 40 of must attend 30 20 class 50 80 70 60

Step IV: of Regular school students 40 must attend 30 20 class 80 70 60 50

Step V: must of regular school students attend 30 20 class 80 70 60 50 40

Step VI: class must of regular school students attend 20 80 70 60 50 40 30

Step VII: attend class must of regular school students 80 70 60 50 40 30 20

Q.27) Which of the following statements is definitely true?

- a) In Step-III, there are four elements between '40' and 50',
- b) In Step-IV, there are five elements between '30' and '40'.
- c) In Step-V, there are three elements between '20' and '80'.
- d) In Step-IV, there are three elements between '20' and '40'.
- e) None of these

Answer (d): Input: 40 of must attend 30 60 80 regular school 70 students 20 class 50

Step I: students 40 of must attend 30 60 regular school 70 20 class 50 80

Step II: school students 40 of must attend 30 60 regular 20 class 50 80 70

Step III: regular school students 40 of must attend 30 20 class 50 80 70 60

Step IV: of Regular school students 40 must attend 30 20 class 80 70 60 50

Step V: must of regular school students attend 30 20 class 80 70 60 50 40

Step VI: class must of regular school students attend 20 80 70 60 50 40 30

Step VII: attend class must of regular school students 80 70 60 50 40 30 20

Instruction:

Directions- In making decisions about important questions, it is desirable to be able to distinguish

between 'strong' arguments and 'Weak' arguments so far as they relate to the questions. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.

Q.28) Statement Should government established higher level Institutes of Technology (IITs) be privatized?

Arguments

I. Yes, privatization will make these institutes financially healthy, competitive and quality conscious.

II. Yes, privatization is the key of the new era-can we survive without it?

- a) If only argument I is strong
- b) If only argument II is strong
- c) If either I or II is strong
- d) If neither I nor II is strong
- e) If both I and II are strong

Answer (d): Neither of the arguments is strong. It is true that privatisation may make Institutes of Technology financially healthy and competitive considering the prevalent trend of market. But it cannot be taken as universally true. Hence, argument I is not strong. The second argument lacks any substance and hence it is not strong.

Q.29) Statements Should vacations of court judges be reduced?

Arguments

I. Yes, it will speed up the judicial process and many people are likely to get justice in a reasonable time.

II. Yes, it is a sign of British legacy, why should we carry it further?

- a) If only argument I is strong
- b) If only argument II is strong
- c) If either I or II is strong
- d) If neither I nor II is strong
- e) If both I and II are strong

Answer (a): Taking into account the fact that a large number of cases are pending in the courts for a long time, it is desirable that vacations of court judges must be reduced to speed up the judicial process. Therefore, the argument I seem to be strong. Argument II is based on an example and we know that citing an example is a bad argumentation.

Instruction:

Directions- In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer

- (1) If only assumption I is implicit
- (2) If only assumption I or assumption II is implicit
- (3) If either assumption I or assumption II is implicit
- (4) If neither assumption I nor II is implicit
- (5) If both assumption I and II are implicit

Q.30) Statement The largest domestic airlines corporation has announced new summer schedules in which more number of flights in trunk routes are introduced.

Assumptions

I. More number of passengers may travel by this airlines corporation during summer months in trunk routes.

II. Other airlines companies may also increase the number of flights in all the sectors.

- a) If only assumption I is implicit
- b) If only assumption I or assumption II is implicit
- c) If either assumption I or assumption II is implicit
- d) If neither assumption I nor II is implicit
- e) If both assumption I and II are implicit

Answer (a): Only assumption I is implicit in the statement. The use of term 'all' in the second assumption makes it invalid.

Instruction:

Directions- In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer

- (1) If only assumption I is implicit
- (2) If only assumption I or assumption II is implicit
- (3) If either assumption I or assumption II is implicit
- (4) If neither assumption I nor II is implicit
- (5) If both assumption I and II are implicit

Q.31) Statement The chairman of the company decided to hold a grand function to celebrate silver jubilee during the next weekend and invited a large number of guests.

Assumptions

I. The company officials may be able to make all the necessary preparations for the silver jubilee celebration.

II. Majority of the guests invited by the chairman may attend the function.

- a) If only assumption I is implicit
- b) If only assumption I or assumption II is implicit
- c) If either assumption I or assumption II is implicit
- d) If neither assumption I nor II is implicit
- e) If both assumption I and II are implicit

Answer (e): Clearly both the assumptions are implicit in the statement. A function is organised assuming that all the necessary preparations for the same can be accomplished on time. Again, we invited people assuming that people will respond positively.

Instruction: Read the following information and answer the question which follows.

“The upcoming marathon seems to be an impossible task for me. I can only run 5 km at a stretch. Even if I double that I would still not reach halfway through the marathon” Rohan.

Q.32) Which of the following statements can be inferred from Rohan's statement?

- a) Any runner who can complete the marathon can definitely finish first five kilometres of the marathon faster than Rohan.
- b) If Rohan runs four times his capacity, he would finish the marathon
- c) Had the specified time for marathon been one hour, Rohan would have completed it in two hours time.
- d) The specified distance of the upcoming marathon is definitely more than 20 km
- e) If Rohan runs 5 more kilometres, he will reach exactly half way through the marathon's specified distance

Answer (d): It is clearly given in the statement that Rohan can run only 5 km at a stretch and even he doubles it i.e. 10 km. He would still not reach half way. Therefore, it is clearly shown that the specified distance of the upcoming marathon is definitely more than 20 km.

Instruction: Read the following information carefully and answer the question that follows.

State Government imposes a monthly tax on the salary of all employees. The tax amount varies according to the income slab. The Central Government also impose a tax on the same income which is known as the income tax. This is against the theory of taxation.

Q.33) Which of the following conclusion can be drawn from the above statement?

- a) Tax should be imposed only once on an individual
- b) Income tax should not vary according to the income slabs
- c) The Central Government should not collect any tax on income
- d) A regular collection, irrespective of the income slab, by the Central Government is the income tax
- e) Its upto an individual to pay tax or not

Answer (a): Tax should be imposed only once on an individual, so option (a) is correct.

Instruction:

Directions- In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer

- (1) If only assumption I is implicit
- (2) If only assumption I or assumption II is implicit
- (3) If either assumption I or assumption II is implicit
- (4) If neither assumption I nor II is implicit
- (5) If both assumption I and II are implicit

Q.34) Statements: $G \geq L$; $X < O$; $L < O$; $J > G$

Conclusions:

I. $O > G$

II. $L = G$

III. $X > O$

IV. $G > L$

- a) Only III is True
- b) Both I and II are True
- c) Either II or IV
- d) Only IV is True
- e) None of these

Answer (c): Given statements: $G \geq L$; $X < O$; $L < O$; $J > G$
Combined statement: $J > G \geq L < O > X$

Instruction

Directions: An alphanumeric machine accepts letters as input and delivers numbers as output through different steps where every step is obtained by applying an operation different from the previous step. Below mentioned is an example of the same.

Input: shift your mind from negative to positive thinking.

Step 1: 8 4 6 6 8 2 8 12

Step 2: 4 0 6 4

Step 3: 10 4

Step 4: 7

Input: Surround your mind with peaceful thought, not stress.

Q.35) What is the cube of the sum of the numbers of step 2?

- a) 1331
- b) 2197
- c) 2744
- d) 1225
- e) None of these

Answer (c): Step 1:

The 1st step is done by doubling the number of consonants of each word.

For 'surround' number of consonants are 5 so its respective number becomes 10. (5×2)

Step 2:

The mathematical operation is Subtraction.

The first value of step 2 is the difference of first and second numbers (from the left end).

The second value is the difference of third and fourth numbers.

The third value is the difference of fifth and sixth numbers.

The fourth value is the difference of seventh and eighth numbers.

Step 3:

Here the mathematical operation is addition.

Addition of the first and third numbers from the left end.

Second value is obtained by adding second and fourth numbers from the left end.

Step 4:

Here the operation performed is Average.

the value of step 7 is $(10+4)2=7(10+4)2=7$

Input: surround your mind with peaceful thought, not stress.

Step 1: 10 4 6 6 8 10 4 10

Step 2: 6 0 2 6

Step 3: 8 6

Step 4: 7

Instruction

Directions: Study the following information carefully and answer the given questions.

'M x N' means 'M is the daughter of N'.

'M+N' means 'M is the father of N'.

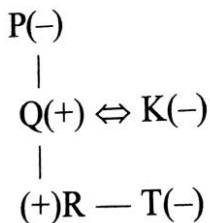
'M ÷ N' means 'M is the mother of N'.

'M-N' means 'M is the brother of N'.

Q.36) Then in the expression 'P ÷ Q+R-TxK', how 'P is related to K'?

- a) Daughter-in-law
- b) Sister-in-law
- c) Aunt
- d) Mother
- e) None of these

Answer (e): (Clearly, 'P' is the mother-in-law of 'K'.)

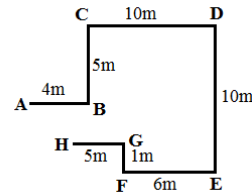


There are 8 people standing randomly. B is 4m to the east of A. C is 5m to the north of B. Distance between C and D is 10m. D is to the east of C. E is 10 m to the South of D. H is 5m to the west of G. E is 6m to the east of F.F is 1m to the south of G.

Q.37) what is the longest distance between C and F?

- a) 20
- b) 24
- c) 26
- d) 30
- e) None of these

Answer (c):

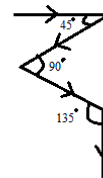


There are 8 people standing randomly. B is 4m to the east of A. C is 5m to the north of B. Distance between C and D is 10m. D is to the east of C. E is 10 m to the South of D. H is 5m to the west of G. E is 6m to the east of F.F is 1m to the south of G.

Q.38) A person starts walking in east direction and takes a turn of 45 degrees clockwise and then a 90-degree shift in an anti-clockwise direction and finally a 135 degree shift clockwise direction. Now in which direction he is facing?

- a) East
- b) South-East
- c) South
- d) North
- e) North-West

Answer (c):



Instruction

Solve the given questions based on the coded sentences.

In a certain code language,

They are coming is written as tu ke je.

But they are dancing is written as je ke pe me.

He loves dancing is written as me te fe.

They will see him is written as ke re ce de

Q.38) What is the code for 'He'?

- a) fe
- b) te
- c) me
- d) fe or te
- e) None of these

Answer (d): He will be either coded as fe or te.

On solving,

They= ke

Are= je

Coming= tu

But= pe

Dancing= me

He= fe/te

Loves= fe/te

Instruction

Direction: Study the given information and answer the question:

Q.40) In a row of students, the position of Daya from the left end of the row is 25th and her position from the right end of the row is 32nd. Find the total number of students.

- a) 56
- b) 53
- c) 67
- d) 54
- e) None of these

Answer (a): Total = (Position from left end + position from right end) – 1

$$(25 + 32) - 1 = 56$$

Hence, total number of students is 56.

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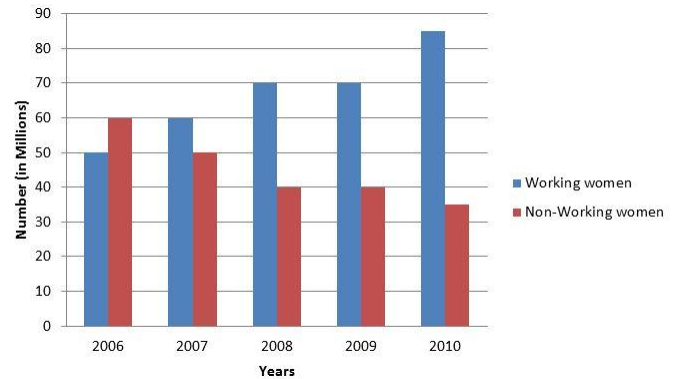
Quantitative Aptitude

Instruction:

Directions: Study the following multiple bars graph carefully and answer the questions.

Survey of the Number of Working and Non-working

Women Over the Years



Q.1) The number of non-working women in the year 2010 was approximately (correct up to an integer) what per cent of the total number of working as well as non-working women in that year?

- a) 23%
- b) 25%
- c) 29%
- d) 31%
- e) None of these

Answer (c): Non-working women in the year 2010= 35

Sum of working and non-working women in the year 2010= 35+85= 120

$$\text{Percentage} = \frac{35}{120} \times 100 = 29.1 \approx 29\%$$

Q.2) What is the ratio of the number of working women to the non-working women in the year 2009?

- a) 7:4
- b) 4:7
- c) 2:3
- d) 3:2
- e) None of these

Answer (a): The ratio of working and non-working women in the year 2009

$$= 70:40$$

$$= 7:4$$

Q.3) What is the ratio of the number of women working in the year 2006 to the number of women working in the year 2010?

- a) 5:17
- b) 17:5
- c) 17:10
- d) 10:17
- e) None of these

Answer (d): Ratio of number of women working in the year 2006 to the number of women working in the year 2010

$$=50:85$$

$$=10:17$$

Q.4) In which year was the difference between the number of working and non-working women the highest?

- a) 2007
- b) 2008
- c) 2009
- d) 2010
- e) None of these

Answer (d): By observation method, in 2010 the difference between the number of working and non-working women is the highest.

Q.5) In which year or years, the difference between the number of working and non-working women the lowest?

- a) 2006 and 2007
- b) 2007 and 2008
- c) Only 2006
- d) Only 2007
- e) None of these

Answer (a): By observation on method, in 2006 and 2007, the difference between the number of working and non-working women the lowest.

Conclusions:

I. $O > G \rightarrow$ False (as $G \geq L$ and $L < O \rightarrow$ thus clear relation between O and G cannot be determined)

II. $L = G \rightarrow$ False (as case can be $G > L$ also)

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III. $X > O \rightarrow$ False (as statements satisfy $O > X$)

IV. $G > L \rightarrow$ False (as according to statements $G = L$ can also be True)

Statement II and IV is forming a complementary pair

Hence, Either II or IV follows.

Instruction:

Directions: Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give your answer.

1. If the data in Statement I alone are sufficient to answer the questions, while the data in Statement II alone are not sufficient to answer the question.
2. If the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.
3. If the data in Statement I alone or in Statement II alone are sufficient to answer the question.
4. If the data in both the statements I and II are not sufficient to answer the question.
5. If the data in both the statements I and II together are necessary to answer the question.

Q.6) How many square floor tiles of size x will it take to cover a rectangular kitchen floor?

1. The width of the kitchen floor is $10x$.
2. The length of the kitchen floor is $30x$.

- a) 1
- b) 2
- c) 3
- d) 5
- e) 4

Answer (d): Number of tiles = $\frac{\text{Area of floor}}{\text{Area of the tile}}$

Area of tile = x^2

To derive the area of the kitchen, we need both its width and length, i.e., given in both the statements I and II. So, both the statements are required,

$$\text{So, the number of tiles} = \frac{10 \times 30 \times x^2}{x^2} = 300 \text{ tiles}$$

Hence, the solution is derived by using both the statements together.

Q.7) What is the height of a cylindrical condenser having a can with a diameter of 4 inches?

1. The number of cubic inches in the volume of the can is 10 times the radius of the can.
2. The can holds 2 kg of milk.

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Answer (a):

Q.8) If $a+b+c=50$, what is the value of a ?

1. $C=4a-b$
2. The average of b and c is $2a$.

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Answer (c): $a+b+c=50$

Using Statement I:

$$C=4a-b$$

$$c=50-a-b$$

$$=50-a-b=4a-b$$

$$50-a=4a$$

$$5a=50$$

$$a=10$$

Using Statement II:

$$\text{Sum of } b \text{ and } c = 4a$$

$$a+b+c=50$$

$$a+4a=50$$

$$5a=50$$

$$a=10$$

Hence, solution can be derived by using the statements alone.

Q.9) If x is an integer, is x an odd number?

1. X^3 is not negative.
2. X is either a negative number or an odd number, but not both.

- a) 1
- b) 2
- c) 4
- d) 3
- e) 5

Answer (a): Using Statement I:

It provides information that x^3 could be even or odd.

Using Statement II:

It is not clear if x is odd or not.

Hence, the solution cannot be derived by using both statements.

Q.10) If the ratio of boys to girls attending the School S in 2004 was 1:2, what was the ratio of boys to girls attending the School S in 2005?

1. 50 more boys were attending the School S in 2005 than in 2004.
2. 50 more girls were attending the School S in 2005 than in 2004.

- a) 1
- b) 2

- c) 3
- d) 5
- e) 4

Answer (e): Let the number of boys in 2004 = x

Number of girls in 2004 = 2x

Using Statements I:

Number of boys in 2005 = x + 50

Using Statements II:

Number of girls in 2005 = 2x + 50

Using both the statements together:

Ratio of boys to girls in 2005 = $\frac{x+50}{2x+50} = \frac{x+50}{2(x+25)}$

We cannot proceed further.

Hence, solution cannot be derived.

Instruction:

Directions- In the following questions, two equations I and II have been given. You have to solve both equations.

Q.11) I. $2x^2 - 19x + 45 = 0$

II. $6y^2 - 48y + 90 = 0$

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

Answer (b): I. $2x^2 - 19x + 45 = 0$

$$= 2x^2 - 10x - 9x + 45 = 0$$

$$= 2x(x-5) - 9(x-5) = 0$$

$$= (x-5)(2x-9) = 0$$

$$= x = 5 \text{ or } \frac{9}{2}$$

II. $6y^2 - 48y + 90 = 0$

$$= 6y^2 - 30y - 18y + 90 = 0$$

$$= 6y(y-5) - 18(y-5) = 0$$

$$= (6y-18)(y-5) = 0$$

$$= 6(y-3)(y-5) = 0$$

$$= y = 5 \text{ or } 3$$

Instruction:

Directions- In the following questions, two equations I and II have been given. You have to solve both equations.

Q.12) I. $2x^2 + 15x + 28 = 0$

II. $4y^2 + 18y + 14 = 0$

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

Answer (d): I. $2x^2 + 15x + 28 = 0$

$$= 2x^2 + 8x + 7x + 28 = 0$$

$$= 2x(x+4) + 7(x+4) = 0$$

$$= (2x+7)(x+4) = 0$$

$$= x = -\frac{7}{2} \text{ or } -4$$

II. $4y^2 + 18y + 14 = 0$

$$= 2y^2 + 9y + 7 = 0$$

$$= 2y^2 + 2y + 7y + 7 = 0$$

$$= 2y(y+1) + 7(y+1) = 0$$

$$= (2y+7)(y+1) = 0$$

$$= y = -\frac{7}{2} \text{ or } -1$$

Instruction:

DIRECTIONS: In the following questions two values are coded as X and Y. Find the values of X and Y then answer as

- (a) If $X > Y$
- (b) If $X < Y$
- (d) If $X \leq Y$ or $X \geq Y$
- (e) If relation can't be established between X and Y

Q.13) A train is moving with uniform speed. Another train is moving with 50% more speed than the first train in the opposite direction. They cross a person in 20 sec and 15 sec respectively then

X=Length of the first train

Y=Length of the second train

- a) a
- b) b
- c) c
- d) d
- e) e

Answer (b): Let the speed of the first train be x km/h and speed of the second train be $x * \frac{150}{100}$ km/h

$$X = x * \frac{5}{18} * 20 = \frac{50}{9}x = 5.55x$$

$$Y = \frac{3x}{2} * \frac{5}{18} * 15 = \frac{225}{36}x = \frac{25x}{4} = 6.25x$$

Hence, If $X < Y$

Instruction:

DIRECTIONS: In the following questions two values are coded as X and Y. Find the values of X and Y then answer as

- (a) If $X > Y$
- (b) If $X < Y$
- (c) If $X = Y$
- (d) If $X \leq Y$ or $X \geq Y$

(e) If relation can't be established between X and Y

Answer (b):

Q.14) A, B and C are running together on a race track. In a 200m race, A beats B by 10 sec and C by 40 m. If A gives a start of 50m to B then they finish at the same time then:

X=Speed of B

Y=Speed of C

- a) a
- b) b
- c) c
- d) d
- e) e

Answer (b):

Q.15) A cubical room is 12 m wide; find the maximum number of children that can be accommodated in 5 such rooms if one child requires a minimum of 86.4 cu m space.

- a) 80
- b) 100
- c) 140
- d) 20
- e) None of these

Answer (b): Number of children

$$= 5 \left(\frac{\text{volume of a cubical room}}{86.4} \right)$$

$$= 5 * \frac{12 * 12 * 12}{86.4} = 100 \text{ children}$$

Q.16) A 3 cm cube is cut into a 1.5 cm cube volume. What is the percentage increase in the surface area?

- a) 100%
- b) 200%
- c) 300%
- d) 400%
- e) None of these

Answer (a): Volume of a cube with edge 3 cm=
 $(3)^3=27\text{cm}^3$

Volume of a cube with edge (1.5) cm= $(1.5)^3$

$$= 3.375 \text{ cm}^3$$

Number of smaller cubes that can be cut=
 $27/3.375=8\text{cubes}$

Surface area of the bigger cube= $6a^2=54\text{cm}^2$

Surface area of the smaller cubes= $8 \times 6(1.5)^2=108\text{cm}^2$

Percentage increase= $108-54/54 \times 100=100\%$

Q.17) A boat rows 22 km downstream and 10 km upstream in 4 hours each side. Find the speed of the current.

- a) 1 km/hour
- b) 1.5 km/hour
- c) km/hour
- d) km/hour
- e) None of these

Answer (b):

Q.18) Find the ratio of the rate downstream and upstream if a man can row at 5 km/hour in the still water and the rate of current is 1 km/hour and when a man takes 40 minutes to go and come back to the starting point.

- a) 6:5
- b) 5:1
- c) 3:2
- d) 1:5
- e) 4:3

Answer (c): Downstream rate= $5+1= 6 \text{ km/hour}$

Upstream rate= $5-1= 4 \text{ km/hour}$

Required ratio= $6:4= 3:2$

Q.19) What is the ratio of CI on a certain sum at 12% p.a. for 2 years to SI on the same sum at 15% p.a. for the same duration?

- a) 106:125
- b) 117:138
- c) 125:106

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- d) 138:117
- e) None of these

Answer (a):

Q.20) Prashant borrowed Rs 17 lakh from his friend at 12% p.a. simple interest. He lent it to Bhaskar at the same rate but at CI. Find Prashant's gain after 2 years.

- a) Rs 24,840
- b) Rs 28,440
- c) Rs 28,044
- d) Rs 24,480
- e) Rs 20,448

Answer (d): Difference= $\frac{\text{Sum} \times R}{100 \times 100}$

$$= \frac{17,00,000 \times 12 \times 12}{100 \times 100} = 24,480$$

So, Prashant will gain Rs 24,480.

Q.21) A sum of money kept in a bank amounts to Rs 1,240 in 4 years and Rs 1,600 in 10 years at simple interest. Find the sum.

- a) Rs 1,000
- b) Rs 800
- c) Rs 1,050
- d) Rs 1,100
- e) None of these

Answer (a): Simple interest for six years

$$= \text{Rs } 1,600 - \text{Rs } 1,240 = \text{Rs } 360$$

Simple interest for one year

$$= 360/6 = \text{Rs } 60$$

Simple interest for 10 years

$$= \text{Rs } (60 \times 10) = \text{Rs } 600$$

$$\text{Sum} = \text{Amount} - \text{Simple interest} = 1,600 - 600$$

$$\text{Sum} = \text{Rs } 1,000$$

Q.22) A single discount equivalent to the following three successive discounts of 30%, 20% and 10% is given by:

- a) 50.60%
- b) 49.40%
- c) 50.40%
- d) 49.6%
- e) None of these

Answer (d):

Q.23) In a stock clearance sale, Bata Shoe Company announces a 20% discount. If the discounted price of a pair of shoes is Rs 1,520, find its original price.

- a) Rs 1,800
- b) Rs 1,900
- c) Rs 1,950
- d) Rs 2,000
- e) None of these

Answer (b):

Q.24) Find the time taken by Ravi to do a certain work, which his sister can do in 25656 days and together they can do it in 2 days.

- a) $6\frac{4}{5}$
- b) 6 days
- c) $3\frac{2}{3}$ days
- d) 3 days
- e) 4 days

Answer (a): Work done by both in one day = $\frac{1}{2}$

Work done by Ravi's sister in one day = $\frac{6}{17}$

So, work done by Ravi in one day = $\frac{1}{2} - \frac{6}{17}$
 $= \frac{17-12}{34} = \frac{5}{34}$

So, Ravi will complete the work in 34 days
 $= \frac{6}{5} \times 34$ days

Q.25) $33\frac{1}{3}\%$ of a man's daily output is equal to 50% of a second man's daily output. If the second man turns out 1,500 screws daily, then the first man's output in terms of making screws is:

- a) 500
- b) 1,000
- c) 2,000
- d) 2,250
- e) None of these

Answer (b):

Q.26) Reena began a business with Rs 8,400 and was joined afterwards by Mehak with Rs 4,800. When did Mehak join, if the profit at the end of the year was divided in the ratio 7:3?

- a) 3.5 months
- b) months
- c) 1 month
- d) 10 months
- e) 11 months

Answer (b):

Q.27) A and B invest Rs 2,600 and Rs 2,700 in business respectively. If at the end of the year, their profit is Rs 1,484, then find the share of A.

- a) Rs 650
- b) Rs 600
- c) Rs 700
- d) Rs 728
- e) Rs 500

Answer (d): Ratio of their investments = 2,600:2,700 = 26:27

A's Share = $\frac{26}{26+27} \times 1,484$

= $\frac{26}{53} \times 1,484 = \text{Rs } 728$

Q.28) The average age of 10 men is increased by 4 years when two of them whose ages are 31 years and 33 years are replaced by two new men. Find the average ages of the two new men.

- a) 51 years
- b) 49 years
- c) 55 years
- d) 52 years
- e) 50 years

Answer (d): Total age increased = $(10 \times 4) = 40$ years

Sum of ages of two new men = $(31+33+40)$ years = 104 years

\therefore Average age of two new men = $\frac{104}{2}$ years

= 52 years

Q.29) The average age of 30 boys in a class is 10 years. If however, the age of their teacher is also included, then the average increases by one year. What is the age of the teacher?

- a) 38 years
- b) 40 years
- c) 30 years
- d) 41 years
- e) None of these

Answer (d): The average age of 30 boys in the class= 10 years

Total age of 30 boys= $10 \times 30 = 300$ years

According to the statement,

When the age of the teacher is included, then the average age will be 31 years.

So, the total age of boys and teacher= $31 \times 31 = 961$

Age of teacher= Total age of boys and teacher - total age of boys = $961 - 300 = 661$ years

Q.30) A cistern which usually takes 10 hours to be filled, takes 12 hours to fill because of leakage at the bottom. Find the time in which the leakage can empty tank if it is $\frac{715}{715}$ th filled and the inlet is closed.

- a) 28 hours
- b) 42 hours
- c) 17 hours
- d) 60 hours
- e) 30 hours

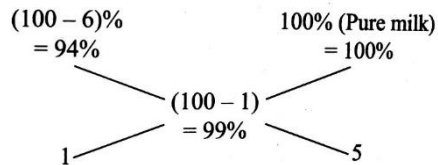
Answer (a):

Q.31) A milkman sold milk containing 6% of water. What quality of pure milk should be added to 15 litres of the solution so that the water content comes down to 1%?

- a) 49 litre
- b) 75 litre
- c) 70 litre
- d) 60 litre
- e) 27 litre

Answer (b):

Percentage of milk



Q.32) A train running at a speed of 144 km/hour passes a man riding a horse in the direction of the train at the speed of 10 m/sec in 5.5 seconds. Find the length of the train?

- a) 150 m
- b) 179 m
- c) 165 m
- d) 180.25 m
- e) Cannot be determined

Answer (c): Speed of the train= 144 km/hour = $144 \times \frac{5}{18} = 40$ m/sec

Relative speed= $40 - 10 = 30$ m/s

Length of the train= $30 \times 5.5 = 165$ m

Q.33) What should come in the place of Question mark (?) in the following Number series?

9 19 40 83 ? 345 696

- a) 162
- b) 170
- c) 175
- d) 166
- e) None of these

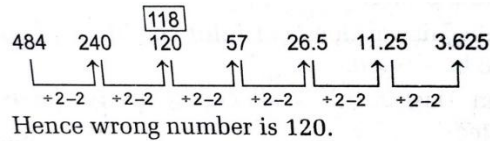
Answer (b):

Q.34) In the following number series, only one number is wrong. Find out the wrong number?

484 240 120 57 26.5 11.25 3.625

- a) 240
- b) 120
- c) 57
- d) 26.5
- e) 11.25

Answer (b):



Q.35) The price of garlic has been increased by 40%. In order to keep the expenditure on garlic the same, the percentage of reduction in consumption has to be:

- a) 27%
- b) 28.55%
- c) 26%
- d) 25.55%
- e) 25.25%

Answer (b):

Q.36) 29 percent of 3,420+17 percent of 388-310=x

- a) 750
- b) 600
- c) 850
- d) 950
- e) 500

Answer (a):

Q.37) Paschim Express left Delhi for Mumbai at 14.30 hours travelling at a speed of 60 kmph. August Kranti Express left Delhi for Mumbai on the same day at 16:30 hours travelling at a speed of 80 kmph. How far away from Delhi will the two trains meet (stoppages excluded)?

- a) 500 km
- b) 360 km
- c) 480 km
- d) 240 km
- e) 70

Answer (c): Speed of Paschim Express= 60 kmph

Starting Time= 14.30 hour

Speed of August Kranti Express= 80 kmph

Starting time= 16.30 hours

So, the distance covered by Paschim Express in 2 hours= speed×time=60×2=120kms

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According to the statement,

Reaching time is the same= y hours

Let distance covered by August Kranti Express

= x km

Let the distance covered by Paschim Express= (x-120) km.

So, $y=x/80$(i)

$y=x-12060$(ii)

From (i) and(ii)

$$x/80=x-\frac{120}{60}$$

$$60x=80x-9,600$$

$$20x=9,600$$

$$20x=9,600x=480kms$$

Q.38) A box filled with paper bundles weights 36 kg. If the weight of the box and paper bundles respectively are in the ratio of 3:22, then the weight of the papers in grams is:

- a) 30,680
- b) 30,710
- c) 31,500
- d) 31,680
- e) None of these

Answer (d): Total weight of box and paper bundles= 36 kg

$$1 \text{ kg}= 1,000 \text{ g}$$

$$36 \text{ kg}= 36,000 \text{ g}$$

Ratio of the weight of box and paper bundles= 3x:22x

$$\text{So, } 3x+22x=36,000$$

$$25x=36,000$$

$$x= 36,000/25=1,440$$

Weight of papers in grams = $22x = 22 \times 1,440 = 31,680 \text{ kg}$

Q.39) Six playing cards are lying face down on a table, where two of them are kings. Two cards are drawn at random. Let a denote the probability that at least one of the cards are drawn is king, and b denotes the probability of not drawing a king. The ratio $\frac{a}{b}$ is:

- a) ≥ 0.25 and < 0.5
- b) ≥ 0.5 and < 0.75
- c) ≥ 0.75 and < 1.0
- d) ≥ 1.0 and < 1.25
- e) ≥ 1.25

There are three scenarios.

Either two are kings, only one card is king, none of the two is king.

In all, the number of combinations of taking 2 cards out of 6 = $6C_2$

$$6!/4!2! = 6 \times 5 \times 4!/4! \times 2 \times 1 = 15$$

Split of this is like this:

The number of combinations of the two cards being kings = $2C_2 = 1$

The number of combinations of only one card being a king = $2C_2 \times 4C_1 = 2 \times 4 = 8$

The number of combinations of neither cards being a king = $4C_2 = 6$

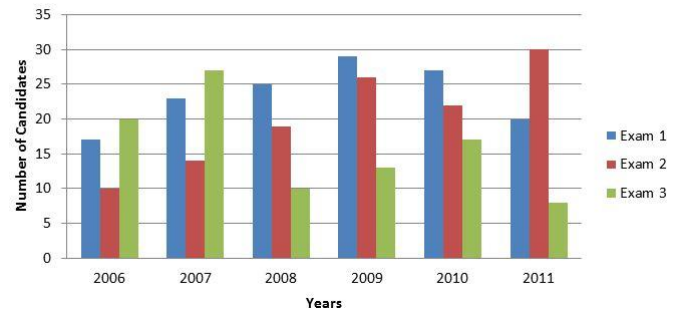
Now, $a = P(\text{at least one king}) - P(\text{one king}) + P(\text{two king})$

$$= (8+1) \frac{1}{5} = \frac{3}{5}$$

$$= \frac{a}{b} = \frac{3}{2} = 1.5$$

Q.40) Directions: Study the following graph carefully to answer the questions that follow.

Number of Candidates (in thousands) Appeared in Three Different Exams in Six Different Years



If 25 per cent of the total candidates appeared in all the three examinations together in the year 2009 got cleared, then what was the number of candidates who were not able to clear in all the three examinations in the year 2009?

- a) 52,000
- b) 42,000
- c) 17,000
- d) All of the above
- e) None of these

Answer (e): In 2009, total candidates appeared in all the three examinations together = 68,000 students

$$\text{Passed students} = \frac{25000 \times 68000}{100}$$

$$= 17,000 \text{ students}$$

$$\text{Students who do not clear examinations} = 68,000 - 17,000 = 51,000 \text{ students.}$$

English

Instruction:

Direction: Read the passage carefully and answer the questions given below it. There are some blanks given in the passage based on which some questions are framed, and some words are highlighted as well to help you answer some of the questions.

Gandhi felt his end was near. He had lost the wish and hope to live the full span of life "in view of the - (A) _____ darkness". If, however, people ushered in a new era of peace and amity, he would "be 'commanded' to wish to live the full span", he told Margaret Bourke-White on January 29. Days and hours before his assassination, as he repeatedly referred to it,

he must have been ruminating on death, which he often called the great friend.

The economy was a **(B)virtue** for Gandhi, and he would not leave even the obverse side of an envelope unused. Would he have seen death as something to be put to good use? We speak of his death in terms of martyrdom, as his final sacrifice in his life-long yajna. What were his own thoughts? He possibly started the decidedly stoic practice of **(C)contemplation** of death during the civic resistance struggle in South Africa. The Gita and its message of the eternity of the soul, along with the death of Socrates and Jesus Christ offered him a way of making sense of the end of life — as life brought to perfection.

From the Gita, the “perennial guide to conducting” for him, he derived his philosophy as a way of life and also of death. He believed it was composed “to remove the fear of death”. Speaking on the shraddha day of C R Das in Kolkata in 1925, he singled out this verse: “What is non-Being is never known to have been, and what is being never known not to have been. Of both these, the secret has been seen by the seers of the truth.” (Gita, II, 16) He then added, “If Hinduism has asserted anything in the clearest possible terms, it is that the body and all that we behold is *asat*.”

In 1904, exhorting the Indian community in South Africa to strengthen the movement, Gandhi spoke of sacrifice as “the law of life”, running through and governing every walk of life. “We can do nothing or get nothing without paying a price for it, as it would be said in commercial **(D)parlance** or, in other words, without sacrifice. It would secure the salvation of the community to which we belong; we must pay for it, that is, sacrifice self. ...Christ dies on the Cross of Calvary, and left Christianity as a glorious heritage.” The image of Christ crucified endured with him. After seeing a painting of the crucified Christ in the Sistine Chapel of Rome, he commented, “I saw there at once that nations like individuals could only be made through the agony of the cross and in no other way”.

Gandhi was so moved by Plato’s Defence and Death of Socrates, that (as with John Ruskin’s *Unto This Last*) that he paraphrased it in Gujarati for the readers of the Indian Opinion in 1908. “*Ek Satyavirni Katha Athva Socratesno Bachav*” notes, “**I want to explain (A)/to you the meaning of death as I see it. (B)/Believe that what has happened to me is a good thing and (C)/that**

those who believe that death is evil must be mistaken. (D)”

Gandhi acknowledged many interpretations of the term yajna, but saw only one meaning acceptable to all faiths: “To be ready even to lay down one’s life for true welfare.” “Life comes out of death. A seed must disintegrate under the earth and perish before it can grow into the grain. Harishchandra went through endless suffering to honour his word as a man of truth, Jesus put on a crown of thorns to win salvation for his people, allowed his hands and feet to be nailed and suffered **(E) agonies** before he gave up the ghost. This has been the law of yajna from immemorial times. Without yajna, this earth cannot exist even for a moment.”

The yajna he had in mind in 1948, amid the aftermath of Partition, was aimed at nurturing Hindu-Muslim unity. Offering something we value in order to keep the universe in balance is yajna. What can be more valuable than life itself? This has an interesting parallel in western philosophy. The French philosopher Brice Parain argued that the Logos (language and rationality) is constantly under threat of disorder, as in thermodynamics. The only way to sustain the Logos is the death of an individual. He was referring to the death of Socrates.

Q.1) Which of the words can fill the blank marked as (A) in the first Para of the given passage?

- a) striking
- b) declining
- c) incumbent
- d) prevailing
- e) None of these

Answer (d): The correct statement- Gandhi felt his end was near. He had lost the wish and hope to live the full span of life “in view of the (A)prevailing darkness”.

Striking and declining cannot be used because if striking is used it will make no sense and declining is less appropriate. Prevailing is more appropriate because it speaks of the situation of that time. Incumbent means are necessary for someone as a duty or responsibility. This word is clearly irrelevant here.

Q.2) According to Mahatma Gandhi, the Gita was composed for what sole reason?

- a) to keep evil spirits away
- b) to die at one's desired time
- c) to remove the fear of death
- d) to make someone understand the meaning of karma
- e) None of these

Answer (c): It is clearly mentioned in the third paragraph of the given passage "Gandhi believed the Gita was composed to remove the fear of death." Thus option C is the correct choice for this question here.

Q.3) What is the meaning of "the law of life", as mentioned in the passage?

- a) Death
- b) Gandhi's own sacrifice
- c) Life after Death
- d) Civil disobedience
- e) None of these

Answer (b): It is clearly mentioned in the passage—"In 1904, exhorting the Indian community in South Africa to strengthen the movement, Gandhi spoke of sacrifice as "the law of life", running through and governing every walk of life."

Q.4) What is the antonym of the word which is mentioned in the passage in (B)?

- a) character
- b) antithesis
- c) ethic
- d) imperfection
- e) generosity

Answer (d): Imperfection is the word with the nearly opposite meaning to the word virtue. Virtue means behaviour showing high moral standards or righteousness. Antithesis means a person or thing that is the direct opposite of someone or something else. The rest of the options are synonyms of the word virtue.

Q.5) What is the antonym of the word, which is mentioned in the passage in (C)?

- a) ambition
- b) cogitation
- c) disdain
- d) musing
- e) reverie

Answer (c): Contemplation means the action of looking thoughtfully at something for a long time.

Disdain is just the opposite of contemplation. The rest of the options are words which have similar meaning with contemplation. Hence option C is the correct choice here.

Q.6) What is the synonym of the word which is mentioned in the passage in (D)?

- a) patois
- b) standard
- c) listening
- d) eerie
- e) ebullient

Answer (a): Parlance is a particular way of speaking or using words, especially a way common to those with a particular job or interest. Patois is the word with similar meaning of parlance. Options B and C are antonyms of the word parlance. Options D, that is eerie means something that is bizarre or frightening. Option E, that is, ebullient means agitated or effusive.

Q.7) According to Gandhi what was the proper meaning and significance of Yajna?

- a) To be ready even to lay down one's life for true welfare
- b) To seek the ultimate truth in life
- c) To live the life of an ascetic
- d) To renounce all material wealth
- e) None of these

Answer (a): As given in the sixth paragraph of the given passage according to Gandhi the proper meaning of Yajna is 'to be ready even to lay down one's life for true welfare.' Hence option B is the correct answer choice here.

Q.8) Find which part contains an error(if any). Mark that option as your answer.

- a) I want to explain
- b) To you the meaning of death as I see it.
- c) Believe that what has happened to me is a good thing and
- d) That those who believe that death is an evil must be mistaken.
- e) No Error

Answer (e): The given sentence in the passage does not contain an error. Hence option E is the correct answer choice here.

Q.9) What was the main aim of the yajna he had in mind in 1948, amid the aftermath of Partition?

- a) In order to prevent the British from destroying the Nation
- b) Its main aim was to divide and rule
- c) The sole aim was to appease the Muslims
- d) It was aimed at nurturing Hindu-Muslim unity
- e) None of these

Answer (d): As mentioned in the last paragraph in the passage, the main aim of the yajna Gandhi had in mind in 1948, amid the aftermath of Partition was to nurture Hindu-Muslim unity.

Q.10) What is the antonym of the word, which is mentioned in the passage in (E)?

- a) anguish
- b) torment
- c) throes
- d) dolor
- e) contentment

Answer (e): Agony means 'extreme physical or mental suffering'. Anguish, throes, dolor and torment are all synonyms of the word agony. Contentment is the word just the opposite meaning of agony. Contentment means a state of happiness and satisfaction.

Instruction: A paragraph is provided which has some words and some sentences missing, you need to find out the correct filler for the blank and mark your answer accordingly

After dealing firmly with large corporate loan defaulters, the government has started _____ (A) a simpler version of the insolvency and bankruptcy code for partnership and proprietorship firms, the legal form that most small and medium enterprises (SMEs) take.

Though the loans are _____ (B) in value, SME borrowers far outnumber companies, resulting in their borrowings _____ (C) a significant influence in the financial sector's stability. The insolvency and bankruptcy code that _____ (D)

One reason the government is keen to _____ (E) an efficient and low-cost insolvency code for the SME sector is its ability to create jobs with low capital and the need for the quick redeployment of capital in the event of an enterprise's failure.

Q.11) Find the appropriate word (A):

- a) Drawing up
- b) Drawing out
- c) Framed
- d) Written up
- e) Formulate

Answer (a): draw up is to prepare something or to write something

After has+ V3 V+ing is used for continuity so option III IV V are eliminated draw out means to increase the length which is irrelevant according to the passage so option I is correct one.

Q.12) Find the appropriate word (B):

- a) Larger
- b) Smaller
- c) Extended
- d) Broad
- e) Bigger

Answer (b): Smaller

Q.13) Find the appropriate word (C):

- a) Holding
- b) Striving
- c) Applying
- d) Exerting
- e) Utilize

Answer (d): Blank needs a word which means to make so that it will be borrowings make a significant influence in the financial sector's stability for this exert is the only choice.

Q.14) Find the appropriate word (D):

- a) is expected to be drawn up by the Insolvency and Bankruptcy Board of India (IBBI) by the end of this month.
- b) is limited to the extent of their share capital.
- c) is different from that of big companies.
- d) is currently in place deals only with companies, not other forms of organized economic activity.
- e) None of these

Answer (d): As it is talking about IBBI so II III IV are irrelevant II is out of context III is talking about the extent of share capital IV is talking about the difference from companies which is not the case so in V it is saying

that it deals with companies which helps in the continuity of sentence so V) is correct.

Instruction: A paragraph is provided which has some words and some sentences missing, you need to find out the correct filler for the blank and mark your answer accordingly

After dealing firmly with large corporate loan defaulters, the government has started _____ (A) a simpler version of the insolvency and bankruptcy code for partnership and proprietorship firms, the legal form that most small and medium enterprises (SMEs) take.

Though the loans are _____ (B) in value, SME borrowers far outnumber companies, resulting in their borrowings _____ (C) a significant influence in the financial sector's stability. The insolvency and bankruptcy code that _____ (D)

One reason the government is keen to _____ (E) an efficient and low-cost insolvency code for the SME sector is its ability to create jobs with low capital and the need for the quick redeployment of capital in the event of an enterprise's failure.

Q.15) Find the appropriate word (E):

- a) Give
- b) Overlay
- c) Evolve
- d) Break out
- e) None of these

Answer (c): Evolve

Instruction: Direction: Given below are three sentences I, II and III. Each sentence is divided into five parts (a), (b), (c), (d) and (e). Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be one part of the sentence where part (e) denotes no error. You are given five options suggesting which part of each of the sentences together can have a grammatical error. Identify the correct option.

Q.16) (I). New marks arise when a lack of clarity needs to be redressed, (a)/communicating controlled and sense disambiguated, (b)/an emergency perhaps stemming from greater reliance on written diplomacy

(c)/as well as the newly fashionable art of letter writing.(d)/

(II). Following the assassination of Qasem Soleimani, one of Iran's top Generals and Commander of its Qods Force, (a)/and several of his associates, in a U.S.-directed airstrike in the vicinity of Baghdad Airport, (b)/the extent of fury in Iran and Iraq, (c)/and to a large extent across the entire Muslim world, has been intense.(d)/

(III). We send each other millions of faces each day, (a)/hoping to press complex emotional tones into waywardly arranged punctuation marks:(b)/ a colon, a dash, half a bracket, closed if happier, (c)/open if sad, this seems like a radical reinvention of these marks, yet the real leap of thought happened much earlier.(d)/

- a) add
- b) cbc
- c) dab
- d) bec
- e) bbc

Answer (d): bec

Instruction:

Direction: Given below are three sentences I, II and III. Each sentence is divided into five parts (a), (b), (c), (d) and (e). Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be one part of the sentence where part (e) denotes no error. You are given five options suggesting which part of each of the sentences together can have a grammatical error. Identify the correct option.

Q.17) (I). The eye may linger, enter the bracket, at its end circle back to the beginning of the sentence, (a)/then jump over those already-read words to the other side of the parenthesis and continue the rest of the sentence, (b)/or we may re-read the entirely sentence without leaping around, (c)/or read right through the bracket in the first place, only just registering that there has been a disturbance.(d)/

(II). A study by the Environmental Working Group found glyphosate, (a)/the active ingredient in Roundup and a possible carcinogen, in all the food it tested containing conventionally grown oats and even in one-third of products (b)/made with organic oats, however, (c)/the popular Oatly brand oat milk company maintains its oats are certified glyphosate free.(d)/

(III). Exertion of “maximum pressure” by the U.S. (a)/to minimise Iran’s influence and reduce its support to proxies(b)/ in the region and elsewhere, combined to Iran’s only slightly less provocative posture as seen towards the end of 2019,(c)/ had resulted in a major stand-off by the beginning of 2020.(d)/

- a) add
- b) cbc
- c) dab
- d) bec
- e) bbc

Answer (b):cbc

Instruction:

Direction: Given below are three sentences I, II and III. Each sentence is divided into five parts (a), (b), (c), (d) and (e). Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be one part of the sentence where part (e) denotes no error. You are given five options suggesting which part of each of the sentences together can have a grammatical error. Identify the correct option.

Q.18 (I). Faced with a potential loss of meaning, scribes and scholars introduced a system of mark pauses, (a)/which included a pause between elements of a single sentence whose sense is not complete (which would become a comma), (b)/a pause between elements whose sense is complete yet their sentence is not (the future colon) (c)/and a pause between two sentences (the full stop).(d)/

(II). First, they live in a certain fear of it, because the kind of reception that (a)/their future books will have might be contingent on their relationship with the person they are reviewing, second, (b)/there’s a lot of insistence that the book reviewing world is going through some challenges, (c)/and there’s very little consensus about who is responsible for making changes.(d)/

(III). From a national perspective, 2019 posited at best, (a)/a mixed bag. Political tensions had intensified in the first half of the year (b)/in view of the General Elections held in April-May, (c)/and from the backdrop of victories of Opposition parties in the Assembly Elections in Madhya Pradesh, Rajasthan and Chhattisgarh towards the end of 2018.(d)/

- a) add

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- b) cbc
- c) dab
- d) bec
- e) bbc

Answer (a): add

Q.19 (I). There is often more than one right answer, (a)/partly because human values and the cultures (b)/they variously contribute to are irreducibly distinct from one another(c)/ – cannot be translated into the terms of a common denominator.(d)/

(II). Well before this, in February 2019, a relative calmly that had existed on the terror front since November 2008(a)/ — though in the intervening years, terror attacks of a lesser magnitude had taken place(b)/ — had been shattered when a suicide bomber (owing allegiance to Pakistan’s Jaish-e-Mohammed),(c)/ carried out a massive explosive attack on a Central Reserve Police Force (CRPF) convoy in Pulwama, killing 44 personnel.(d)/

(III). The proposed changes at the Board level: re-designating the Chairman as Chairman and CEO, (a)/reducing the number of Railway Board members excluding the Chairman, from the existing eight to four and rationalising their responsibilities(b)/ on functional lines and the induction of four members, (c)/from outside the Railway hierarchy in an advisory capacity are all, prima facie, unexceptionable.(d)/

- a) add
- b) cbc
- c) dab
- d) bec
- e) bbc

Answer (c): dab

Q.20 (I). Berlin occasionally defined genius as (a)/the ability to turn a paradox in a platitude, (b)/and part of his own genius was to effect such a transformation about matters central(c)/ to human self-understanding, which he saw as the fundamental objective of philosophy. (d)/

(II). On the contrary, a strong sense of camaraderie and mutual respect,(a)/ in general, pervades day-to-day working among the various departments, also departmental rivalry varies between departments over a wide range, (b)/from the relatively more prevalent,

say between the Mechanical and Electrical Departments because of the nature of the functions performed (c)/and the turf they cover (which tend to overlap) to almost negligible say between service departments such as Personnel or Stores vis-à-vis other departments. (d)/

(III). For a malady that significantly afflicts(a)/ only a few departments is there a justification to overhaul(b)/ the recruitment procedure, the results of which may became apparent only after more than 25- 30 years, (c)/when those recruited through the new scheme reach senior positions? (d)/

- a) add
- b) cbc
- c) dab
- d) bec
- e) bbc

Answer (e): bbc

Instruction: In the question given below, there are two statements, each statement consists of two blanks. You have to choose the option which provides the correct set of words that fits both the blanks in both the statements appropriately and in the same order making them meaningful and grammatically correct.

Q.21) (1) With a firm _____, the government should be able to focus more on the strategy to further _____ growth and demand

(2) They can't accept the attack on their electoral _____ which has the chances to negatively _____ their voters.

- a) edict, deter
- b) mandate, stimulate
- c) directives, appease
- d) denial, prompt
- e) authority, dissuade

Answer (b): **Edict** - an official order or proclamation issued by a person in authority. **Deter** - discourage (someone) from doing something by instilling doubt

Mandate - an official order or commission to do something. **Stimulate** - raise levels of physiological or nervous activity in (the body or any biological system).

Directives: Instruction (an official or authoritative instruction). **Appease:** satisfy, fulfil (assuage or satisfy (a demand or a feeling).

Denial: contradiction (the action of denying something). **Prompt:** Quick (done without delay; immediate).

Authority: Power Command, **Dissuade:** Prevent, turn aside

Hence, option (B) fits in the given context.

Q.22)

(1) It is a great misfortune that an internal _____ has moved _____ towards a full-blow crisis.

(2) While _____ still exists between the status of men and women in the world, the tide of history is flowing _____ in favour of women.

- a) controversy, wrongly
- b) unity, adamantly
- c) cleft, impeccably
- d) concordance, doggedly
- e) rift, inexorably

Answer (e): **controversy:** Dispute, **wrongly:** Incorrectly

Unity: union, **adamantly:** inflexible

cleft: split, **impeccably:** Flawless

Concordance: Agreement, consistency, **doggedly:** Intently

rift: Fault, crack **inexorably:** Sure, Unavoidable

According to the sentence, we need a negative word for the first blank and a strong word for the second blank to support it, thus, the right option is (e).

Q.23)

(1) He appeared to be the _____ as everyone in the party was _____ about him.

(2) Being the _____ of the meeting, he was busy _____ about the new project laid by his company.

- a) cynosure, talking
- b) nonentity, discussing
- c) hotshot, skeptical

- d) linchpin, aporetic
- e) boss, incredulous

Answer (a): Cynosure- the centre of attention or admiration **talking:** engaging in speech

nonentity: A person of no importance, **discussing:** Talk about

hotshot: Master, genius **sceptical:** doubtful

linchpin: A person or things vital to an organization, **aporetic:** expressing doubt

boss: Head or Chief **incredulous:** unbelieving

we need a positive word for both the blank, hence option(a) suits the sentence.

Q.24)

(1) As the sun rose higher in the sky, the temperature _____ into hundreds and Martha felt her energy begin to _____.

(2) The _____ prices of the onion in the last month its consumption.

- a) increased, improve
- b) drifted, lessen
- c) ascended, enhance
- d) soared, dwindle
- e) towered, increase

Answer (d): increased: built **improve:** update or change

drifted: Floated, **lessen:** Decrease

ascended: Rose, Sprouted, **enhance:** Become, flatter

soared: fly or rise high in the air, sailed, glid, **dwindle:** decrease, lessen

towered: Overlooked, **increase:** Further, Build

option(d) fits in the sentence.

Q.25)

(1) The Soldier refused to accept a _____ for his bravery because he felt he was _____ performing his duty.

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(2) The Inexperienced Singer was surprised to receive a _____ for _____ singing in the chorus.

- a) Compliment, ambiguously
- b) reward, effortlessly
- c) plaudit, Simply
- d) Bestowal, Normally
- e) citation, callously

Answer (c): Compliment: Praise, Honour, **ambiguously:** open to argument

reward: Pay, compensation, **effortlessly:** easy, uncomplicated

plaudit:an expression of praise or approval, **Simply:** only, just

Bestowal: Conferring something especially an honor **Normally:** Unusually

Citation: Quote, reference **callously:** Unfeelingly

In both the sentences, we need an affirmative word to satisfy the situation, thus, option(c) is the right choice.

Instruction: Select the correct meaning of the Idioms/Phrases from the given five alternatives.

Q.26) Back to the drawing board

- a) To start drawing again
- b) To start something again
- c) To reach the deadlock situation
- d) To inspire people for drawing
- e) To get back to someone

Answer (b): Back to the drawing board means to start all over again when an initial plan fails.

Q.27) Whole nine yards

- a) To cover a distance of nine yards.
- b) Something very difficult.
- c) Something that is nine yards away.
- d) The entire thing, all of something
- e) Something that can be reached with little effort.

Answer (d): Whole nine yards means entire thing.

Q.28) Let the cat out of the bag

- a) To reveal something that was not meant to be revealed.
- b) To let the cat get out of the bag.
- c) To emerge out of a problem.
- d) To talk about a serious problem.
- e) To tell a lie to someone.

Answer (a): Let the cat out of the bag means to reveal any information which was asked or considered to be kept a secret.

Q.29) One track mind

- a) To take out solution for a problem.
- b) To think a lot about something.
- c) To talk about only one thing.
- d) To think in only a particular way or manner.
- e) To take things very seriously.

Answer (d): One track mind means to think in only a particular way or manner.

Q.30) See eye to eye

- a) To fight with someone.
- b) To mutually agree on something.
- c) To disagree on anything.
- d) To have a heated argument.
- e) To close a matter.

Answer (b): One track mind means to think in only a particular way or manner.

Instruction:

Directions: Select the phrase/ connector/ word-pair from the given three options to form a single sentence from the two-sentence given, implying the same meaning as expected in the original sentences. The phrase/ connector must appear at the beginning of the final sentence

Q.31)

(I) You live in North America.

(II) You might have enjoyed the bright songs of black-capped chickadees or red-breasted nuthatches on your street.

- a) unless
- b) though
- c) but
- d) if

- e) and

Answer (d): Here we are using “if” as it becomes a conditional statement, which is quite evident from statement II.

After connecting two sentences the final sentence will be ‘If you live in North America, you might have enjoyed the bright songs of black-capped chickadees or red-breasted nuthatches on your street’.

Q.32)

(I) On December 18, four days after the eruption began, volcanic pumice washed up on the island’s eastern shore.

(II) The result of magma finally oozing out from the subsurface into coastal waters.

- a) so
- b) but
- c) though
- d) even though
- e) likely

Answer (e): “Likely” here is used as “probable reason”. Hence, it is the only appropriate option here.

After connecting two sentences the final sentence will be ‘On December 18, four days after the eruption began, volcanic pumice washed up on the island’s eastern shore — likely the result of magma finally oozing out from the subsurface into coastal waters’.

Q.33)

(I) Vanuatu sits near the tectonic collision zone between the Pacific and Indo-Australian plates, which compresses the region.

(II) The latest analysis suggests that Vanuatu’s pressure-packed position isn’t a problem.

- a) so
- b) and
- c) however
- d) when
- e) but

Answer (c): “However” in this context is used to contradict the fact stated in statement I.

After connecting two sentences the final sentence will be 'Vanuatu sits near the tectonic collision zone between the Pacific and Indo-Australian plates, which compresses the region, however, the latest analysis suggests that Vanuatu's pressure-packed position isn't a problem'.

Q.34) (I) Von Bellingshausen was technically the first to see the unknown continent, writes historian David Day

(II) His accomplishment was hidden for decades by an incorrect translation of his journal that led historians to assume he hadn't actually seen land.

- a) though
- b) being
- c) for
- d) which
- e) but

Answer (a): Since Von Bellingshausen has an achievement already and his achievement remained hidden, the only appropriate connector here is "though".

After connecting two sentences the final sentence will be 'Though von Bellingshausen was technically the first to see the unknown continent, writes historian David Day, his accomplishment was hidden for decades by an incorrect translation of his journal that led historians to assume he hadn't actually seen land'.

Q.35) (I) Scott's entire party perished, and the expedition is still regarded as a failure.

(II) When Amundsen spoke to the Royal Geographic Society in a ceremony honouring his achievement, writes historian Edward J. Larson, attendees cheered for the explorer's dogs, but not for him.

- a) and
- b) yet
- c) so
- d) even though
- e) being

Answer (b): Solution: "Yet" is used here as "nevertheless". None of the other options are appropriate here.

After connecting two sentences the final sentence will be 'Scott's entire party perished, and the expedition is

still regarded as a failure yet when Amundsen spoke to the Royal Geographic Society in a ceremony honouring his achievement, writes historian Edward J. Larson, attendees cheered for the explorer's dogs, but not for him'.

Instruction:

Directions: In the questions given below, a sentence has been broken down into four fragments (a), (b), (c) and (d). Find the correct order of arrangement from the options given below. In case, the sentence is the correct form, select (E) as your answer.

Q.36) For banks, which will increase their lendable resources (a) / proposed measures such as reduction (b) / in the leverage ratio under Basel norms (c) / the central bank has also (d).

- a) abcd
- b) bcda
- c) dbca
- d) dcba
- e) No rearrangement required

Answer (c): Elimination: fragments a and b do not make a meaningful sentence if we consider it as the first fragment.

Connectors: c and a. key point is 'Basel norms for banks'. Also d and b.

So the correct sentence is - The central bank has also proposed measures such as a reduction in the leverage ratio under Basel norms for banks, which will increase their lendable resources.

Q.37) In order to provide an impetus to (a) / digital funds movement, it has (b) / been decided to do away with the (c)/ charges levied by the RBI for transactions processed in the RTGS and NEFT systems (d).

- a) bcda
- b) abcd
- c) cadb
- d) dacb
- e) No rearrangement required

Answer (b): All the fragments are arranged correctly so there is no need for any correction.

Q.38) Norms on liquidity risk management (a) / the central bank has released draft (b) / non-deposit taking NBFCs (c) /for deposit taking and (d).

- a) badc
- b) acbd
- c) cdac
- d) dbca
- e) No arrangement required

Answer (a): Elimination method – fragment d cannot be the first fragment. Fragments d and c are connectors.

So the correct sentence is - The central bank has released draft norms on liquidity risk management for deposit-taking and non-deposit taking NBFCs.

Q.39) High-quality liquid assets that can be quickly and easily converted into cash (a) / which is the proportion of assets that an NBFC needs to hold in the form of (b) / would have to comply with a higher liquidity coverage ratio (LCR), (c) / according to these proposed rules, NBFCs (d).

- a) abdc
- b) bcda
- c) dcba
- d) dcab
- e) No arrangement required

Answer (c): Elimination method: fragment b cannot be the first fragment.

Connectors: (c, b) and (b, a) are connectors.

So the correct sentence is - According to these proposed rules, NBFCs would have to comply with a higher liquidity coverage ratio (LCR), which is the proportion of assets that an NBFC needs to hold in the form of high-quality liquid assets that can be quickly and easily converted into cash.

Q.40) The new norms, which are expected (a)/ to be implemented by the RBI over (b)/ four years starting from April 2020, (c)/would likely put significant pressure on the margins of NBFCs (d).

- a) bcda
- b) acdb
- c) cbda
- d) dcab
- e) No arrangement required

Answer (e): All the fragments are arranged correctly so there is no need to any correction.

Computer Awareness

Q.1) The ability of an OS to run more than one application at a time is called.

- a) Multitasking
- b) Object Oriented Programming
- c) Multi-use Computing
- d) Time sharing
- e) None of these

Answer (a): The ability to execute more than one task at the same time is called as multitasking. An instance of a program in execution is called a process or a task.

Q.2) You can use the _____ bar to type URL and display a Web page or type a keyword to display a list of related Web pages.

- a) Menu
- b) Title
- c) Search
- d) Web
- e) Address

Answer (e): The address bar (also location bar or URL bar) is a graphical control element that shows the current URL.

Q.3) Which part interprets program instructions and initiate control operations?

- a) Input
- b) Storage unit
- c) Logic unit
- d) Control unit
- e) None of the above

Answer (d): Control unit interprets program instructions and initiate control operations.

Q.4) The components that process data are located in the

- a) input devices
- b) Output devices
- c) System unit

- d) Storage component
- e) None of these

Answer (c): The system unit, also known as a "tower" or "chassis," is the main part of a desktop computer. It includes the motherboard, CPU, RAM, and other components.

Q.5) _____ cells involve creating a single cell by combining two or more selected cells.

- a) Formatting
- b) Merging
- c) Embedding
- d) Splitting
- e) None of these

Answer (b): Merging involves creating a single cell by combining two or more selected cells. A chart that is drawn on the same worksheet as the data. Displays the average of the numbers in a selected range.

Q.6) Compiling creates a(n)

- a) Error-free program
- b) Program specification
- c) Subroutine
- d) Algorithm
- e) Executable Program

Answer (e): The compiler is primarily used for programs that translate source code from a high-level programming language to a lower level language (e.g., assembly language, object code, or machine code) to create an executable program.

Q.7) A device that connects to a network without the use of cable is said to be

- a) Distributed
- b) Non-wired
- c) Centralized
- d) Open Source
- e) Wireless

Answer (e): A device that connects to a network without the use of cable is known as wireless network.

Q.8) A program designed to destroy data on your computer which can travel to "infect" other computers is called a

- a) Disease
- b) Torpedo
- c) Hurricane
- d) Virus
- e) Infector

Answer (d): A computer virus, much like a flu virus, is designed to spread from host to host and has the ability to replicate itself.

Q.9) You organise files by storing them in

- a) Archies
- b) Lists
- c) Indexes
- d) Folders
- e) None of these

Answer (d): Files are organised and stored in folders.

Q.10) What type of computers are client computers (most of the time) in a client-server system?

- a) Microcomputer
- b) Mini-computer
- c) Mainframe
- d) PDA
- e) None of these'

Answer (a): Microcomputers are client computers in a client-server system. The main feature of a microcomputer is that its CPU acts as a microprocessor.

Q.11) To protect yourself from computer hacker, you should install a

- a) Firewall
- b) Mailer
- c) Macro
- d) Script
- e) None of these

Answer (a): Firewalls prevent unauthorized access to your business network and alert you of any intrusion attempts. Basically, it acts as a barrier to keep safe your home network from the offensive website and Hackers.

Q.12) To view information on the Web you must have a _____.

- a) Cable Modem
- b) Web Browser

- c) Domain name Server
- d) Hypertext Viewer
- e) None of these

Answer (b): A web is a software application for accessing information on the World Wide Web and Web Browser is used to View and Access the Websites.

Q.13) The computer's capability of distinguishing spoken words is called _____.

- a) Voice analysis
- b) Voice recognition
- c) Speech acknowledgement
- d) Speech interpretation
- e) None of these

Answer (b): Voice recognition is the technique by which the computer can recognize the words that are spoken by the user. It is the process by which the user can give the input to the computer.

Q.14) To access a mainframe or supercomputer, users often use a

- a) Terminal
- b) Node
- c) Desktop
- d) Hand held
- e) None of these

Answer (a): A computer terminal is an electronic or electromechanical hardware device that is used for entering data into, and displaying data from, a computer or a computing system.

Q.15) A device for changing the connection on a connector to a different configuration is _____.

- a) A converter
- b) A component
- c) An attachment
- d) An adapter
- e) None of these

Answer (d): An adapter is a physical device that allows one hardware or electronic interface to be adapted to another hardware or electronic interface. In a computer, an adapter is often built into a card that can be inserted into a slot on the computer's motherboard.

Q.16) CD and DVD drives are examples of _____.

- a) Coding media
- b) Printers
- c) Zip drives
- d) Storage devices
- e) None of these

Answer (d): A storage device is any computing hardware that is used for storing, porting and extracting data files and objects. It can hold and store information both temporarily and permanently and can be internal or external to a computer, server or any similar computing device.

Q.17) The part of a computer that co-ordinates all its functions is called its _____.

- a) ROM program
- b) Control Unit
- c) System board
- d) Arithmetic logic unit
- e) None of these

Answer (b): The control unit (CU) is a component of a computer's central processing unit (CPU) that directs the operation of the processor. Following Functions are performed by the control unit:

- The control unit obtains data/instructions from memory
- Interprets/decodes the instructions into commands / signals
- Controls transfer of instructions and data in the CPU
- Coordinates the parts of the CPU

Q.18) Which of the following is not telecommunication equipment?

- a) Modem
- b) Fax Machine
- c) Tele-printer
- d) Hub
- e) None of these

Answer (d): Hub is a Network Equipment. Hub serves as a central connection for all of your network equipment and handle a data type known as frames. Frames carry

your data. When a frame is received, it is amplified and then transmitted on to the port of the destination PC.

Q.19) Computer networking devices are also called as _____.

- a) Inter working unit
- b) System equipment
- c) Projectors
- d) Software
- e) None of these

Answer (a): Computer networking devices are also called network equipment, Intermediate Systems (IS) or InterWorking Unit (IWU).

Q.20) ASCII stands for _____.

- a) American special computer for Information Interaction
- b) American standard computer for Information Interchange
- c) American standard code for Information Interchange
- d) American special code for Information Interaction
- e) None of these

Answer (c): ASCII, (American Standard Code for Information Interchange), is a standard code set for representing characters. It consists of 128 characters including letters, numbers, punctuation and symbols. Each character has been assigned a unique binary string.

Q.21) A program written in a high-level language is referred to as :

- a) Source code
- b) Object code
- c) Machine code
- d) Assembly code
- e) None of these

Answer (a): A compiler is a computer program that translates a program written in a high-level language to the machine language of a computer. The high-level program is referred to as 'the source code.'

Q.22) Computer language used on Internet is _____.

- a) Pascal
- b) Java
- c) LOGO
- d) BASIC
- e) None of these

Answer (b): HTML, or "Hyper Text Markup Language," is a programming language used most often in the creation of Web Pages. HTML, a mix between the computer's language and our own, gives us a way to easily communicate with computers. HTML has made many advancements, from basic HTML to XML, Java, and finally javascript.

Q.23) Which of the following is not a programming language of a computer.

- a) BASIC
- b) FORTRAN
- c) LASER
- d) PASCAL
- e) None of these

Answer (c): LASER is not a programming language of a computer.

Q.24) The UNIX, which command is used to display the message or value of any variable on the screen.

- a) Cat
- b) Echo
- c) Display
- d) Char
- e) None of these

Answer (b): On Unix-like operating systems, the echo command prints text to standard output, e.g., the terminal and is used to display the message or value of any variable on the screen.

Q.25) Which of the following is related with persons associated with the computing process?

- a) Hardware
- b) Software
- c) Firmware
- d) Humanware
- e) None of these

Answer (b): Software, instructions that tell a computer what to do. Software comprises the entire set of

programs, procedures, and routines associated with the operation of a computer system.

Q.26) Which of the following is hardware and not a software?

- a) Excel
- b) Printer driver
- c) Operating system
- d) System board
- e) None of these

Answer (d): The motherboard is a printed circuit board that is the foundation of a computer, located on the back side or at the bottom of the computer chassis. It allocates power and allows communication to the CPU, RAM, and all other computer hardware components.

Q.27) A device that connects multiple network segments along the data link layer is called as _____.

- a) Multiplexer
- b) Modem
- c) Bridge
- d) Hub
- e) None of these

Answer (c): A bridge is a device that connects two LANs (local area networks) or two segments of the same LAN. In the OSI model, bridging is performed in the data link layer (layer 2).

Q.28) A programmer that converts a high-level language source file into a machine language file is called a _____.

- a) Translator
- b) Assembler
- c) Compiler
- d) Linker
- e) None of these

Answer (c): A compiler is a computer program that translates computer code written in one programming language (the source language) into another programming language (the target language). The name compiler is primarily used for programs that translate source code from a high-level programming language to a lower level (Machine, Object) language to create an executable program.

Q.29) Most application software today come with an interface called _____.

- a) Graphical User interface
- b) Character user interface
- c) Iron user interface
- d) Button user interface
- e) None of these

Answer (a): A graphical user interface is a form of user interface that allows users to interact with electronic devices through graphical icons and visual indicators such as secondary notation, instead of text-based user interfaces, typed command labels or text navigation. GUIs were introduced in reaction to the perceived steep learning curve of command-line interfaces (CLIs), which require commands to be typed on a computer keyboard.

Q.30) Microsoft Windows came to dominate the World's personal Computer Market with _____% market share.

- a) 90%
- b) 82%
- c) 91%
- d) 65%
- e) None of these

Answer (a): Microsoft Windows came to dominate the world's personal computer (PC) market with over 90% market share, overtaking Mac OS, which had been introduced in 1984.

Q.31) What types of keys are 'Ctrl' and 'Shift' ?

- a) Adjustment
- b) Function
- c) Modifier
- d) Alphanumeric
- e) None of these

Answer (c): A modifier key modifies the action of another key when the keys are pressed at the same time. Common modifier keys include Shift, Function, Control, Alt, Command, and Option.

Q.32) In which toolbar we will find a short button for "Auto Sum"?

- a) Formatting Bar
- b) Standard Bar

- c) Clipboard Bar
- d) Formula Bar
- e) None of these

Answer (d): A toolbar at the top of the Microsoft Excel spreadsheet window that you can use to enter or copy an existing formula into cells or charts. It is labelled with function symbol (fx). By clicking the Formula Bar, or when you type an equal (=) symbol in a cell, the Formula Bar will activate.

- Home tab > Editing group > AutoSum
- Formulas tab > Function Library group > AutoSum

Q.33) In order to move from one worksheet to another in an Excel workbook, which of the following should be clicked?

- a) Active cell
- b) Scroll bar
- c) Worksheet tab
- d) Tab button
- e) None of these

Answer (c): In Microsoft Excel, a sheet, a sheet tab, or worksheet tab is used to display the worksheet that a user is currently editing. By clicking a worksheet tab, users may move between the various worksheets.

Q.34) In which chart, only one data series can be plotted?

- a) Pie
- b) Line
- c) Stacked bar
- d) Embedded
- e) None of these

Answer (a): A Pie Chart can only display one series of data. A data series is a row or column of numbers used for charting.

Q.35) Coded entries which are used to gain access to a computer system are called _____.

- a) Entry codes
- b) Passwords
- c) Code words
- d) Security commands
- e) None of these

Answer (b): Passwords are encrypted codes which allow access to the computer system.

Q.36) What type of software is most useful for the creation of brochures, posters and newsletters?

- a) Spreadsheet software
- b) Web authorising software
- c) Multimedia authorising software
- d) Desktop publishing software
- e) None of these

Answer (d): A desktop publishing software give you the most powerful ability to create stunning Brouchers, Flyers, Letterheads, Address labels, Business Cards, Envelops, Announcements, Newsletter, Posters etc.

Q.37) The box that contains the central electronic components of the computer is _____.

- a) Motherboard
- b) System Unit
- c) Peripheral
- d) Input device
- e) None of these

Answer (b): The system unit, also known as a "tower" or "chassis," is the main part of a desktop computer. It includes the motherboard, CPU, RAM, and other components. The system unit also includes the case that houses the internal components of the computer.

Q.38) Which key is used in combination with another key to perform a special task?

- a) Control
- b) Function
- c) Arrow
- d) Space bar
- e) None of these

Answer (a): A Control key is a modifier key which, when pressed in conjunction with another key, performs a special operation like Holding down the Control key + S, while selecting items allows you to select several items at once. The Ctrl key is also used in many keyboard shortcuts.

Q.39) Units which are the last receiver or generate data are called _____.

- a) Data center equipment

- b) Data Receiving equipment
- c) Data terminal equipment
- d) Domain name server
- e) None of these

Answer (c): Data terminal equipment (DTE) is an end instrument that converts user information into signals or reconverts received signals. These can also be called tail circuits. A DTE device communicates with the data circuit-terminating equipment (DCE). The DTE/DCE classification was introduced by IBM.

Q.40) COBOL is widely used in _____ application.

- a) Commercial
- b) Scientific
- c) Space
- d) Mathematical
- e) None of these

Answer (a): COBOL is primarily used in business, finance, commercial and administrative systems for companies and governments. COBOL is still widely used in legacy applications deployed on mainframe computers, such as large-scale batch and transaction processing jobs.