

IBPS RRB Clerk Main 2021 Memory Based Paper (Download PDF)

1. What is the rate of interest on NSC (National Saving Certificate)?

- A. 5.8%
- B. 6.2%
- C. 6.8%
- D. 7.6%
- E. 7.8%

2. What is India's rank in the cyber security index 2021?

- A. 10th
- B. 11th
- C. 12th
- D. 13th
- E. 14th

3. Manna Patel is an Indian swimmer. What is her style of swimming?

- A. freestyle
- B. backstroke
- C. breaststroke
- D. butterfly
- E. sidestroke

4. In the Global Liveability Index 2021 published by the Economist Intelligence Unit (EIU) top five cities are _____.

- A. **two from Australia, two from Japan and one from New Zealand**
- B. **two from New Zealand, two from Japan and one from Australia**
- C. **One from New Zealand, two from Japan and two from Australia**

D. two from Switzerland, two from Japan and one from Canada

E. One from Sweden, two from New Zealand and one from Australia

5. What is the full form of 'HAM' projects?

- A. hybrid annuity mode
- B. hybrid annuity model
- C. hybrid Assessment model
- D. hybrid annuity method
- E. highest annuity method

6. Milkha Singh who won gold stood at 4th position in which Olympic?

- A. **Rome Olympic, 1960**
- B. Tokyo Olympic, 1964
- C. Melbourne Olympic, 1956
- D. Helsinki Olympic 1952
- E. London Olympic, 1948

7. The Reserve Bank of India (RBI) has granted the National Asset Reconstruction Company (NARCL), the licence to register as an asset reconstruction company (ARC). It is also dubbed as _____.

- A. Bad Bank
- B. Asset Management Company
- C. Asset Monetization Company
- D. PARA
- E. None of the above

8. What is the full form of OPC?

- A. One Person Company



- B. Online Payment Companies
- C. One payment Code
- D. Only Possible Case
- E. None of the above

9. National Chartered Accountants Day is celebrated on 1st July every year. In which year the Chartered Accountants Act was passed?

- A. 1935
- B. 1947
- C. 1949
- D. 1951
- E. 1962

10. Who is the author of the book Alchemist?

- A. Salman Rushdie
- B. James Patterson
- C. John Grisham
- D. Paulo Coelho
- E. Dan Brown

11. According to govt data, which country is India's top export destination in fiscal 2021?

- A. China
- B. Saudi Arabia
- C. UAE
- D. USA
- E. Japan

12. The World Wetland Day 2021 was celebrated on 2nd February with the theme 'Wetlands and Water'. This year marked which year of this celebration?

- A. 40
- B. 45
- C. 50
- D. 55
- E. 60

13. Union Finance Minister Nirmala Sitharaman has been ranked at what position in the Forbes' ranking of 100 most powerful women in the world?

- A. 61st
- B. 23rd
- C. 35th
- D. 41st
- E. 45th

14. National Statistics Day is observed every year on which day?

- A. June 13
- B. June 30
- C. June 29
- D. June 27
- E. None of the above/More than one of the above

15. Who becomes the youngest chess Grandmaster, breaking the record of 12 years and seven months set by Sergey Karjakin in 2002?

- A. Abhimanyu Mishra
- B. Arjun Erigaisi
- C. Aryan Chopra
- D. Anish Giri
- E. Jiten Patel



16.As per the new definition of small and medium sized companies (SMCs) by the Ministry of Corporate Affairs (MCA) what should be the sale limit of the company?

- A. Rs 50 Crore
- B. Rs 100 Crore
- C. Rs 150 Crore
- D. Rs 200 Crore
- E. Rs 250 Crore

17.The Reserve Bank of India has raised the limit for collateral free loans to Self-Help Groups (SHG) under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) from Rs 10 lakhs to _____ .

- A. Rs 12 Lakhs
- B. Rs 15 Lakhs
- C. Rs 20 Lakhs
- D. Rs 25 Lakhs
- E. Rs 50 Lakhs

18.According to third edition of NITI Aayog's Sustainable Development Goals (SDG) India Index 2020-21 rankings which state got the top spot in the ranking?

- A. Kerala
- B. Tamil Nadu
- C. Himachal Pradesh
- D. Karnataka
- E. Gujarat

19.The Government of India has extended the Faster Adoption and Manufacturing of Electric Vehicles in India Phase II (FAME Phase II) till _____ .

- A. 2022
- B. 2023
- C. 2024
- D. 2025
- E. 2028

20.The first Arab space mission dubbed as 'HOPE Probe' was launched by United Arab Amirate (UAE) from which of the following countries?

- A. China
- B. Israel
- C. Japan
- D. India
- E. South Korea

21.The Finance Minister Nirmala Sitharaman has recently announced a new scheme 'PM AtmaNirbhar Swasth Bharat Yojana', What is the budget amount for the implementation of this scheme?

- A. ₹64,000 crore
- B. ₹64,800 crore
- C. ₹64, 180 crore
- D. ₹68, 560 crore

###COMMON###22###26###
Direction: Study the following information carefully and answer the following questions.



Eleven people i.e. A, B, C, D, E, P, Q, R, S, T and U sit in a circular table with equal distance to each other. All of them face towards the center of the table. Three people sit between Q and B. C sits third to the right of B. Two people sit between C and T. Number of people sit between T and Q is same as number of people sit between T and A. D sits third to the left of A. U sits second to the right of R. U does not sit near B. Two people sit between E and P. E does not sit near S.

22. How many people sit between A and S when counted from right of S?

- A. Five
- B. Three
- C. One
- D. Four
- E. Six

23. What is the position of E with respect to C?

- A. Immediate right
- B. Fourth to the left
- C. Second to the right
- D. Third to the left
- E. None of these

24. Four of the following five are alike in a certain way and hence form a group. Which of the following does not belong to that group?

- A. Q, D
- B. R, A
- C. E, S

D. P, C

E. E, B

25. Who sits third to the left of D?

- A. S
- B. P
- C. B
- D. E
- E. None of these

26. Which statement is true?

- I. T sits near A
 - II. E sits third to the right of R
 - III. Only two people sit between S and Q when counted from right of Q.
- A. Both II and III
 - B. Only II
 - C. Only III
 - D. Both I and III
 - E. All are correct

Direction: (27-29) In the following questions assuming the given statement to be true, find which of the conclusion(s) among given conclusions is/are definitely true and then give your answers accordingly.

27. **Statement:**

$F \geq U$; $G < B = C > F$; $D \leq S \leq F = R \leq G$

Conclusion:

- I. $B > S$
 - II. $U \leq C$
- A. Only I follows
 - B. Only II follows
 - C. Either I or II follows



- D. Both I and II follow
- E. Neither I nor II follow

28. Statement:

$$O = K \geq N > V; L < H \leq I > O; Y = F \geq G = L$$

Conclusion:

- I. $O < G$
- II. $Y \geq H$
- A. Only I follows
- B. Only II follows
- C. Either I or II follows
- D. Both I and II follow
- E. Neither I nor II follow

29. Statement:

$$O \geq U = Y; F < G = H \geq J; Y < T \leq F$$

Conclusion:

- I. $T < O$
- II. $H > Y$
- A. Only I follows
- B. Only II follows
- C. Either I or II follows
- D. Both I and II follow
- E. Neither I nor II follow

Direction: Study the following information carefully and answer the following questions.

Ram starts walking from point A towards the south direction and stops at some point after 10m. Then he takes a left turn and walks for another 12m. After that, he takes a right turn and walks for

6m. Then he takes a right turn and stops at point B after 10m.

At some point, Suresh starts a walk and stops after 4m. Then he takes a left turn and walks for 16m. After that, he takes another left turn and walks for 8m. Then he takes a left turn and stops at Point B after 10m.

30. What is the direction of B with respect to Suresh's starting point?
- A. South west
 - B. North
 - C. North west
 - D. South east
 - E. None of these

Direction: Study the following information carefully and answer the following questions.

Ram starts walking from point A towards the south direction and stops at some point after 10m. Then he takes a left turn and walks for another 12m. After that, he takes a right turn and walks for 6m. Then he takes a right turn and stops at point B after 10m.

At some point, Suresh starts a walk and stops after 4m. Then he takes a left turn and walks for 16m. After that, he takes another left turn and walks for 8m. Then he takes a left turn and stops at Point B after 10m.

31. What is the direction of Suresh's first turning point with respect to Ram's second turning point?
- A. West
 - B. South east
 - C. East
 - D. North
 - E. None of these

###ANSWERS###



###ANSWERS###

The National Savings Certificate (NSC) is a fixed income investment scheme that you can open with any post office branch.

* The scheme is a Government of India initiative. It is a savings bond that encourages subscribers – mainly small to mid-income investors – to invest while saving on income tax.

* Currently, the scheme is generating a guaranteed return at the rate of 6.8% for investors.

* The returns offered by NSC have generally been higher than FDs.

* India has made it to the top 10 in Global Cybersecurity Index (GCI) 2020 by ITU, moving up 37 places to rank as the tenth best country in the world on key cybersafety parameters.

* India is emerging as a global IT superpower, asserting its digital sovereignty with firm measures to safeguard data privacy and online rights of citizens.

* As per the ranking, India has moved up by 37 places to rank as the tenth best country in the world in the Global Cybersecurity Index (GCI) 2020 launched by the International Telecommunication Union (ITU) on June 29, 2021.

* **Female swimmer Maana Patel competed at Tokyo Olympic Games in the women's 100m backstroke.**

* **She has earned a Universality quota place.**

* The 21-year-old from Gujarat was the third Indian swimmer to get a ticket to Japan.

New Zealand and Australian cities dominated the Global Liveability Index 2021 published by the Economist Intelligence Unit (EIU), owing to their strong response to the coronavirus disease (Covid-19) pandemic.

The data for the liveability survey was collected from February 22, 2020, to March 21, 2021, the period that witnessed multiple waves of pandemic across the world. According to the EIU report, the overall global average liveability fell by seven points as compared with the pre-pandemic score.

Auckland has been ranked the best on liveability rankings due to the ability of New Zealand city to contain Covid-19 faster, leading to the early lifting of restrictions than other cities around the world.

According to the EIU survey, six of the top 10 cities are in New Zealand and Australia, where tighter border controls from the early days of the pandemic allowed residents to live a relatively normal life.

Top five cities are:

- 1. Auckland**
- 2. Osaka**
- 3. Adelaide**
- 4. Wellington**



5. Tokyo

* The full form of 'HAM' is hybrid annuity model (HAM).

* **The union government approved the hybrid annuity model for building national highways, paving the way for construction of 28 projects worth Rs. 36,000 crore this fiscal year.**

* **The move will speed up the construction of roads in the country by renewing interest of private developers in highway projects as the risk will be distributed between the government and the private players.**

* **The government plans to build 28 national highway projects worth Rs.36,000 crore this fiscal year**

* Milkha Singh, also known as The Flying Sikh, was an Indian track and field sprinter who was introduced to the sport while serving in the Indian Army.

* He is the only athlete to win gold at 400 metres at the Asian Games as well as the Commonwealth Games.

* He also won gold medals in the 1958 and 1962 Asian Games.

* He represented India in the 1956 Summer Olympics in Melbourne, the 1960 Summer Olympics in Rome and the 1964 Summer Olympics in Tokyo.

* The Reserve Bank of India (RBI) has granted the National Asset Reconstruction Company (NARCL), which is seeking to turn around bad loans worth Rs 2

trillion, the licence to register as an asset reconstruction company (ARC).

* The licence to NARCL, dubbed as bad bank, was granted by the central bank on Monday, said an official.

* The approval to the entity has been accorded under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002.

* A new concept has been introduced in the Company's Act 2013, about the One Person Company (OPC). In a Private Company, a minimum of 2 Directors and 2 Members are required whereas in a Public Company, a minimum of 3 Directors and a minimum of 7 members. A single person could not incorporate a Company previously.

* One Person Company (OPC) is a company incorporated by a single person. Before the enforcement of the Companies Act, 2013, a single person could not establish a company. If an individual wanted to establish his business, he/she could opt only for a sole proprietorship as there had to be a minimum of two directors and two members to establish a company.

* As per Section 2(62) of the Company's Act 2013, a company can be formed with just 1 Director and 1 member. It is a form of a company where the compliance requirements are lesser than that of a private company.



* India celebrates Chartered Accountants Day every year on July 1 to commemorate the findings of the Institute of Chartered Accountants of India (ICAI) by Parliament in 1949.

* The only licensing and regulatory body for the financial audit and accounting profession in India will celebrate the 73rd Chartered Accountants day this year.

* ICAI is deemed as the second biggest accounting organization in the world with about 2.5 lakh members.

* After Independence in the year 1948, an expert committee recommended that a separate autonomous association of accountants should be set up to regulate the profession of accountants in the country.

* The Indian government adhered to the recommendation and passed an act in the Parliament that gave birth to a statutory body named The Institute of Chartered Accountants of India (ICAI).

*** Paulo Coelho wrote the best-selling novel, 'The Alchemist,' which sold 35 million copies and is the most translated book in the world by a living author.**

*** Paulo Coelho is a Brazilian author. When Coelho was 38 years old, he had a spiritual awakening in Spain and wrote about it in his first book, The Pilgrimage.**

*** It was his second book, The Alchemist, which made him famous. He's sold 35 million**

copies and now writes about one book every two years.

* The US remained the country's top export partner, according to government data.

* China replaced the UAE as the second largest export destination for India in fiscal 2021, with outbound shipments to the neighbouring country rising 27.53% to \$21.18 billion in the pandemic year.

* World Wetlands Day is observed every year on February 2 globally.

* The day aims to raise awareness about the crucial role played by wetlands for people and our planet.

* The international theme for World Wetlands Day 2021 is 'Wetlands and Water'. 2021 marks 50 years of the Convention on Wetlands.

* The day is celebrated to mark the date of the adoption of the Convention on Wetlands on February 2, 1971, in the Iranian city of Ramsar on the shores of the Caspian Sea. World Wetlands Day was first celebrated in 1997.

* This year the day marked its 50th Anniversary.

• Union Finance Minister Nirmala Sitharaman is among the Forbes' ranking of 100 most powerful women in the world.

• FM Sitharaman, is ranked 41st, and other Indians in the list include HCL Corporation CEO and Executive Director Roshni Nadar Malhotra and Biocon Founder Kiran Mazumdar-Shaw.



- German Chancellor Angela Merkel grabbed the No. 1 slot for the 10th consecutive year, with European Central Bank head Christine Lagarde coming in second for the second year in a row. US Vice President-elect Kamala Harris made the list for the first time—debuting in the No. 3 spot.

National Statistics Day is observed every year on June 29. This day is celebrated on the birth anniversary of Late Professor P C Mahalanobis. For his contributions, he has been considered the father of modern statistics in India.

The theme of Statistics Day 2021 is SDG 2 (End Hunger, Achieve Food Security and Improved Nutrition and Promote Sustainable Agriculture). Hence, option C is correct.

- In Chess, Abhimanyu Mishra made history by becoming the youngest chess Grandmaster, breaking the record of 12 years and seven months set by Sergey Karjakin in 2002.

- Abhimanyu reached the milestone in 12 years, four months, and 25 days.

- The 12-year-old player from New Jersey scored his third GM norm in Budapest, having already crossed the required 2500 ELO rating barrier.

- He went on to defeat 15-year-old Indian GM Leon Luke Mendonca, securing a performance rating higher than 2600 over nine rounds, which constitutes a GM norm.

- The Ministry of Corporate Affairs (MCA) has expanded the definition of small and medium sized companies (SMCs) by raising their turnover and borrowing limits.

- The move is to simplify accounting processes and lessen compliance burden for small firms.

- According to the new definition, an SMC is an unlisted company, which are not banks, financial institutions or insurance firms with sales of up to Rs 250 crore and borrowings up to Rs 50 crore.

- Earlier, companies with sales of Rs 50 crore and borrowings of Rs 10 crore under the general accounting standards were qualified to be called SMC.

- The Companies (Accounting Standards) Rules, 2021, will be effective from April 1, 2021.

- * RBI has raised the limit for collateral free loans to Self-Help Groups (SHG) under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) from Rs. 10 lakhs to Rs. 20 Lakhs.

- * Generally, commercial banks provide loans to SHG.

- * No collateral and no margin will be charged will be there for SHGs loan of up to 10 Lakhs.

- * For SHGs loans of 10 lakh to 20 lakh: No collateral should be charged and no lien should be marked against savings bank account of SHGs.

- * However, entire loan will be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).



- Kerala retained its position at the top of the rankings in the third edition of the index, with a score of 75, followed by Tamil Nadu and Himachal Pradesh, both scoring 72.
 - At the other end of the scale, Bihar, Jharkhand and Assam were the worst performing States.
 - However, all States showed some improvement from last year's scores, with Mizoram and Haryana seeing the biggest gains.
 - Developed by a global consultative process on holistic development, the 17 SDGs have a 2030 deadline.
 - The NITI Aayog launched its index in 2018 to monitor the country's progress on the goals through data-driven assessment, and foster a competitive spirit among the States and Union Territories in achieving them.
 - The GoI has extended the Faster Adoption and Manufacturing of Electric Vehicles in India Phase II (FAME Phase II) by 2 yrs.
 - It is an ambitious scheme to expedite the adoption of electric vehicles launched on April 1, 2019, for 3 yrs.
 - The extension will help push EV sales, especially in the two and three-wheeler segments in the coming years.
 - According to data available, only 5 percent or around Rs 500 crore of the allocated Rs 10,000 crore has been spent so far to make green mobility affordable.
- * UAE's historic journey to Mars has been successfully started from

the Tanegashima Space Center in Japan. The spacecraft Hope Probe took off in an early morning launch.

* H2A, the rocket carrying the Hope Probe to space, was launched from the Tanegashima Space Centre in Japan. It is the Arab world's first interplanetary landmark mission, putting UAE firmly ahead of all the countries in the Middle East in the area of space and technology.

* Hope Probe Spacecraft is expected to reach the Red Planet by February 2021, to coincide with UAE's 50th anniversary of its formation.

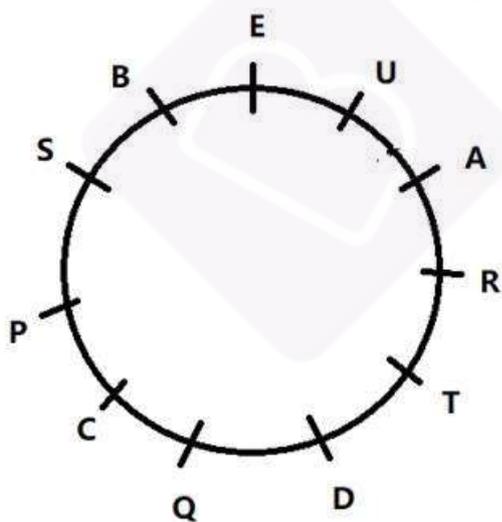
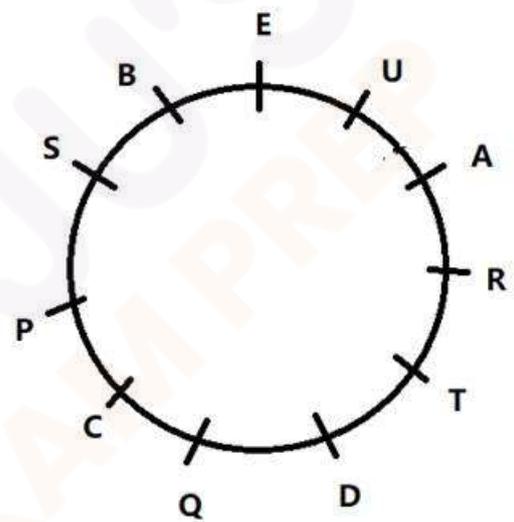
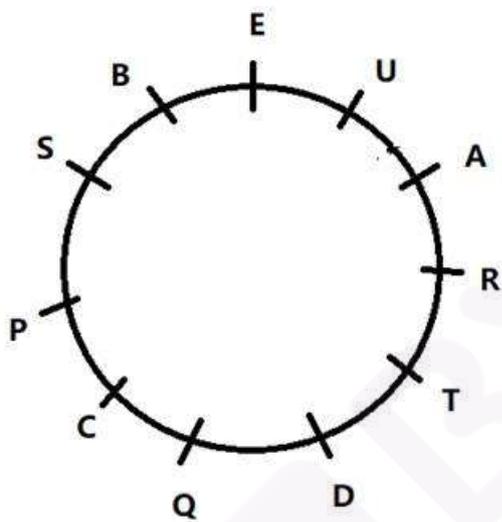
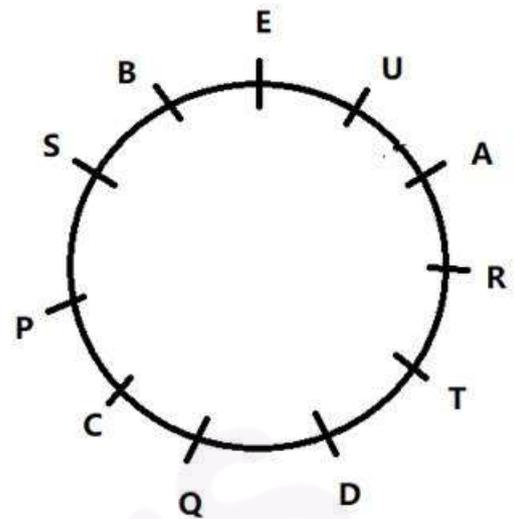
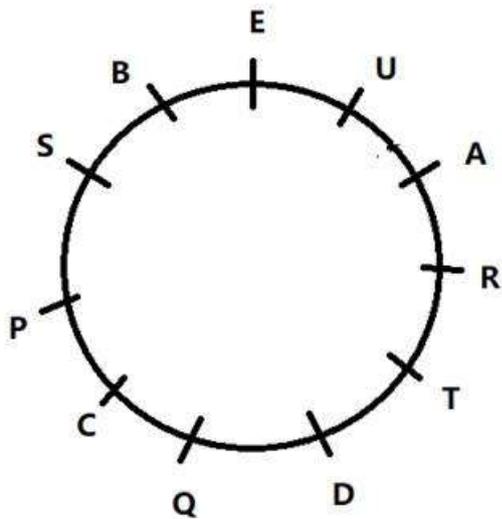
* The orbiter Hope is expected to take images and send back data of the distant Red Planet.

* Finance Minister Nirmala Sitharaman announced a new centrally sponsored scheme, 'PM AtmaNirbhar Swasth Bharat Yojana' during the Budget speech on February 1, 2021.

* This scheme would be launched with an outlay of about ₹64,180 crore over 6 years.

* This scheme will launch to improve primary, secondary, and tertiary care health systems, strengthen existing national institutions, create new institutions, to cater to detection and cure of new and emerging diseases.





- I. $B > S \rightarrow B = C > F; S \leq F$
- II. $U \leq C \rightarrow C > F; F \geq U$
- I. $O < G - L < H \leq I > O; G = L$
- II. $Y \geq H - Y = F \geq G = L; L < H$
- I. $T < O - O \geq U = Y; Y < T$
- II. $H > Y - F < G = H; Y < T \leq F$



