

# **IDBI Assistant Manager 2021 Memory Based Questions 4th September 2021 Download PDF**



1. Where is the headquarters of DICGC located?

**Ans: Mumbai**

2. On which date is World Lion Day observed every year?

**Ans: 10th August**

3. New Shekel is the currency of which country?

**Ans: Israel**

4. Which is the First Payments bank in India?

**Ans: Airtel Payments Bank**

5. WTO has how many member countries?

**Ans: 159**

6. Where is the headquarters of Standard Chartered Bank located?

**Ans: London, UK**

7. The first ever Joint Naval Exercise 'Al-Mohed Al-Hindi 2021' was held between India and which country in August 2021?

**Ans: Saudi Arabia**

8. The Prime Minister of India, Narendra Modi inaugurated the Zen Garden in which state of India?

**Ans: Ahmedabad, Gujarat**

9. Who is the author of the book titled "The Golden Threshold" ?

**Ans: Sarojini Naidu**

10. HSBC was the first bank to introduce the \_\_\_\_\_ in 1987.

**Ans: ATM concept**

11. What does 'M' stand for in EMV?

**Ans: Mastercard ("Europay, Mastercard, and Visa")**

12. What is the name of the Gift City Stock Exchange located in Gandhinagar Gujarat

**Ans: The India International Exchange Limited (India INX)**

13. A region based ministry was formulated to ensure speedy development of infrastructure and ensure focus on the needs of North- East India. Who is the current Union Minister of DONER?

**Ans: G. Kishan Reddy**

14. Which food delivery major has invested \$100-million in Grofers India Pvt. Ltd?

**Ans: Zomato Ltd**

15. The Satyajit Ray Lifetime Achievement Award for Excellence in Cinema" has been instituted from this year. The award would be given at \_\_\_\_\_ every year starting from this year.

**Ans: International Film Festival of India (IFFI)**

16. What is the minimum entry age for the Senior Citizen Saving Scheme?

**Ans: 60 years**

17. Which app uses UPI?

**Ans: BHIM**

18. Railtel collaborated with which company to provide free wifi?

**Ans: Google**

19. Prepaid Instrument Entities are authorised by\_\_\_\_\_.

**Ans: RBI**

20. Instruments with 91, 282 and 364 days validity are known as \_\_\_\_\_.

**Ans: Treasury Bills**

21. On 01 June 2021, Indian Army celebrated the \_\_\_\_\_ of the raising of Army Educational Corps (AEC).

**Ans: 100th anniversary**

22. Which book fair is the largest and held every year?



**Ans: International Kolkata Book Fair**

23. Electoral Bonds are issued by which bank?

**Ans: State Bank of India (SBI)**

24. Venture Capital Fund companies are regulated by \_\_\_\_\_.

**Ans: Securities and Exchange Board of India**

25. KVIC developed (use and throw) \_\_\_\_\_ to support the hand made paper industry?

**Ans: Slippers**

26. RBI -DPI for March 2021

27. Mutual Funds which invest in government securities are called \_\_\_\_\_.

**Ans: Gilt Fund**

28. India is ranked 122nd on a new Global Youth Development Index (GYDI), released by which organization?

**Ans: Commonwealth Secretariat, London**

29. In Insolvency and bankruptcy code 2016 time bound solvency of stressed assets are known as \_\_\_\_\_.

**Ans: Non performing Assets**

30. In the 2021 Fortune Global ranking which company is in first place?

**Ans: Walmart**

31. Marginal standing facility (MSF) is a window for banks to borrow from **the** \_\_\_\_\_.

**Ans: Reserve Bank of India**

32. April 2021 the Reserve Bank of India has increased the limit of Payments bank from Rs 1 lakh to \_\_\_\_\_.

**Ans: Rs 2 lakh**

33. Name the plastic money that we use in our purchases and hence increases our credit?

**Ans: Credit card**

34. RBI-Digital Payments Index (DPI) for March 2021 rises to \_\_\_\_\_.as per july 2021 report?

**Ans: 270.59**

35. Which is not a General Insurance company?

**Ans: Agriculture General Insurance Company**

36. Which has launched a vendor onboarding mobile app for its upcoming e-commerce portal 'Bharat e Market'?

**Ans: Confederation of All India Traders (CAIT)**

37. Under Sovereign Gold Bond Scheme investors applying online and making payments against application through digital mode discount of \_\_\_\_\_.

**Ans: ₹50/- per gram**

38. AICTE developed an artificial tool that translated English into how many different languages?

**Ans: eleven different languages**

39. According to the World Bank \_\_\_\_\_ is a big enabler to reduce extreme poverty and boost shared prosperity.

**Ans: Financial Inclusion**



**Direction(1-5):** The following question carries a statement with two blanks. From the given options, choose the option that would fit in both the blanks to make the sentence grammatically correct and meaningful.

1. Why \_\_\_\_\_ birds migrate and others do not, is the focus of a complex and active field of \_\_\_\_\_.

- . only, science
- B. some, research
- C. certain, study
- A. Only A
- B. Only B
- C. Only C
- D. Both A and B
- E. Both B and C

Ans: E

2. Now more than ever, many are \_\_\_\_\_ of how much our well being is \_\_\_\_\_ to the natural world

- A. Aware, linked
- B. Conscious, connected
- C. Debating, tied
- A. Only A
- B. Only B
- C. Only C
- D. Both A and B
- E. Both B and C

Ans: D

3. \_\_\_\_\_ spring, the twinkling \_\_\_\_\_ from thousands of fireflies illuminate the forests.

- A. Each, luminescence
- B. Every, lights
- C. In, brightness
- A. Only A
- B. Only B
- C. Only C
- D. Both A and B
- E. Both B and C

Ans: B

4. Ever since it became \_\_\_\_\_ to carry one, explorers have \_\_\_\_\_ cameras to record and share the wonders they have discovered.

- A. Practical, used
- B. Available, took
- C. Invented, brought
- A. Only A
- B. Only B



- C. Only C
  - D. Both A and B
  - E. Both B and C
- Ans: A

5. A ship is any large floating vessel \_\_\_\_\_ of crossing open waters as \_\_\_\_\_ to a boat, which is generally a smaller craft.

- A. Capable, opposed
  - B. Able, intended
  - C. Suited, unlike
- A. Only A
  - B. Only B
  - C. Only C
  - D. Both A and B
  - E. Both B and C
- Ans: A

**Direction(6-8):** In the given question, a part of the sentence is printed in bold. Below the sentence, alternatives to the emboldened part are given as (A), (B), (C) and (D), which may help improve the sentence. Choose the correct alternative out of the given five options.

6. It is **fair to presume** that changes in the sun's energy output would cause the earth's climate to change.

- A. Presumably true that
  - B. Reasonable to assume
  - C. Understandably true
  - D. Understandable to accept
  - E. None of the above
- Ans: B

7. Any natural stream of water that flows in a channel with defined banks **is known as** a river.

- A. Is known to
  - B. Is considered
  - C. Will be considering
  - D. Will regard as
  - E. None of the above
- Ans: E

8. Over the past hundred years or so, the **collective weight of** human activities has emerged as an important factor in guiding the trajectory of global and regional climates.

- A. Overall mass of
  - B. Weights of combined
  - C. Combined strength
  - D. Majority of
  - E. None of the above
- Ans: E



9. Chimpanzees are **adept at using** tools that make their lives a little easier.

- A. used to make
- B. adapting the usage
- C. good at utilizing
- D. adopted to using
- E. None of the above

Ans: E

**Direction(10-14):** In the following question, a word is given that is followed by three statements. All these three statements carry the given word. Identify the sentence(s) in which the word fits to make them grammatically correct and meaningful.

9. **Replete**

I. Because the museum is **replete** with valuable paintings, it is guarded twenty-four hours a day.

II. If you are too **replete** with the salt, the dish will be too salty for most taste buds.

III. The **replete** chemical reaction produced a lot of carbon monoxide.

- A. Only I
- B. Only II
- C. Both I and II
- D. Both II and III
- E. All I, II and III

Ans: A

10. **Placate**

I. The police officer tried to **placate** the two scared drivers at the scene of the accident.

II. To **placate** our upset teenage daughter, we had to buy her a concert ticket and a new pair of shoes.

III. Seeing the puppy hurt on the side of the road made the kind-hearted driver feel sad and **placated**.

- A. Only I
- B. Only II
- C. Both I and II
- D. Both II and III
- E. All I, II and III

Ans: C

11. **Meddle**

I. The machine is working fine so please do not **meddle** with the settings.

II. The government should never **meddle** with religious affairs.

III. The bully tried to **meddle** the small kids into giving him their lunch money.



- A. Only I
  - B. Only II
  - C. Both I and II
  - D. Both II and III
  - E. All I, II and II
- Ans: C

12. Peddle

- I. Because she is allergic to shellfish, Krish cannot **peddle** crab or clams.
- II. It is rather impossible to **peddle** some items like a house or a car because they are too big to carry around.
- III. When the editor of the children's magazine asked his employees to **peddle** each activity, they quickly drew quick cartoon pictures.

- A. Only I
  - B. Only II
  - C. Both I and II
  - D. Both II and III
  - E. All I, II and II
- Ans: B



### IDBI AM\_4th Sep 2021\_1st Shift

1. Answer the following questions based on the arrangement given below:

35 RAT 16 LTD 49 MEN 28 FOR 73 CUB

If 'L' is added before the first letter of each word which is preceded by an odd number and 'M' is added after the third letter of each word which is preceded by an even number then, how many meaningful English words will be formed?

- A. One
- B. Two
- C. Three
- D. Four
- E. None of these

Ans. A

Sol:

When L is added - LRAT LMEN LCUB

When M is added - LTDM **FORM**

Hence, FORM is a meaningful word.

**Direction (2-5):** Answer the following questions based on the arrangement given below:

Six people P, Q, R, S and T have a different height. Each person likes different colors i.e. Yellow, Red, Blue, Orange, Green and Violet. The one who likes Blue is taller than R but shorter than the one who likes Green. The one who likes Green is not the tallest. U is shorter than the one who likes Green but taller than the one who likes Blue. U likes Red. Q is taller than the one who likes Yellow but shorter than U. The one who likes Yellow is taller than T. P likes neither Green nor Violet. The height of the second tallest person is 192cm and height of the second shortest person is 153cm.

2. Who among the following likes orange?

- A. P
- B. S
- C. U
- D. Q
- E. R

Ans. A

Sol: Height  $\rightarrow P > S > U > Q > R > T$

Color  $\rightarrow$  Orange > Green > Red > Blue > Yellow > Violet

3. If the sum of the height of U and S is 370, then what is the sum of the height of U and R.

- A. 341
- B. 331
- C. 351
- D. 361
- E. None of these

Ans. B

Sol: Height  $\rightarrow P > S > U > Q > R > T$

Color  $\rightarrow$  Orange > Green > Red > Blue > Yellow > Violet



4. How many people are shorter than U?

- A. One
- B. Two
- C. Three
- D. Four
- E. None

Ans. C

Sol: Height  $\rightarrow P > S > U > Q > R > T$

Color  $\rightarrow$  Orange  $>$  Green  $>$  Red  $>$  Blue  $>$  Yellow  $>$  Violet

5. Find the correct combination from the following.

- A. S - Red
- B. Q - Yellow
- C. T - Orange
- D. Q - Green
- E. S - Green

Ans. E

Sol: Height  $\rightarrow P > S > U > Q > R > T$

Color  $\rightarrow$  Orange  $>$  Green  $>$  Red  $>$  Blue  $>$  Yellow  $>$  Violet

6. Six people P, Q, R, S, T and U are sitting in a row facing north. R sits third from one of the extreme ends. The number of people sitting to the right of R is the same as the number of people sitting to the left of U. T sits to the immediate left of Q. P sits second to the left of U. What is the position of S with respect to U?

- A. Immediate right
- B. Third to the left
- C. Cannot be determined
- D. Second to the left
- E. None of these

Ans. C

Sol: There are two possibilities

**Case 1**

S P R U T Q

**Case 2**

P S U R T Q

**Direction (7-11):** Answer the following questions based on the arrangement given below:

Eleven people work in three departments i.e. Sales, Operations and IT of a company. At least two and not more than five people work in each department.

D works with G and H but not in the IT department. K works with L. L neither works with H nor N. N works with Y. Y neither works with G nor with X. X works with U and Z. Neither Y nor Z works with E. Neither E nor X works in the Operations department.

7. Who amongst the following works in the Operation department?

- A. D
- B. G
- C. H
- D. Y



E. U

Ans. D

SOL:

People	Department
D	Sales
G	
H	
E	
N	Operation
Y	
X	IT
U	
Z	
K	
I	

8. Who amongst the following works with K?

A. I

B. Y

C. D

D. G

E. None of these

Ans. A

SOL:

People	Department
D	Sales
G	
H	
E	
N	Operation
Y	
X	IT
U	
Z	
K	
I	

9. Who Amongst the following works in IT department?

A. G, H, E and N



- B. E, Y and N  
C. X, U, Y and N  
D. X, U, Z, K and I  
E. None of these  
Ans. D

SOL:

People	Department
D	Sales
G	
H	
E	
N	Operation
Y	
X	IT
U	
Z	
K	
I	

10. How many people work in the Sales Department?

- A. Two  
B. Three  
C. Four  
D. Five  
E. None of these  
Ans. C

SOL:

People	Department
D	Sales
G	
H	
E	
N	Operation
Y	
X	IT
U	
Z	
K	
I	



11. Which of the following pairs is true?

- A. Z - IT
- B. E - IT
- C. H - Operation
- D. U - IT
- E. Both Z - IT and U - IT

Ans. E

SOL:

People	Department
D	Sales
G	
H	
E	
N	Operation
Y	
X	IT
U	
Z	
K	
I	

**Direction (12-13):** In the question below are given three statements followed by few conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically **does not follow** from the given statements disregarding commonly known facts.

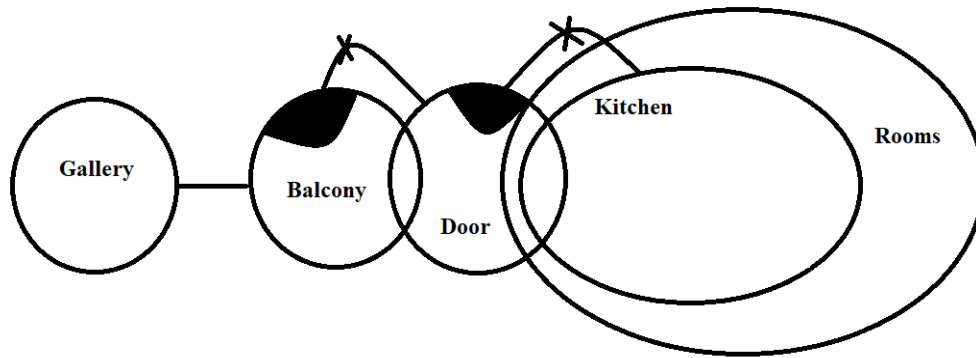
**12. Statements:**

- All Kitchens are Rooms.
- Only a few Balconies are Doors
- No Gallery is a Balcony.
- Only a few Doors are Kitchen.
- A. Some Balcony is not Door
- B. Some Door is not Gallery
- C. Some Rooms are Door
- D. No Kitchen is Balcony
- E. Some Doors are not Kitchen

Ans. D

Sol:





**13. Statements:**

No Rain is Shadow.

All Clouds are Shadow.

All Birds Cloud.

Only a few Trees are Rain.

A. Some Tree is not Shadow

B. No Bird is Rain

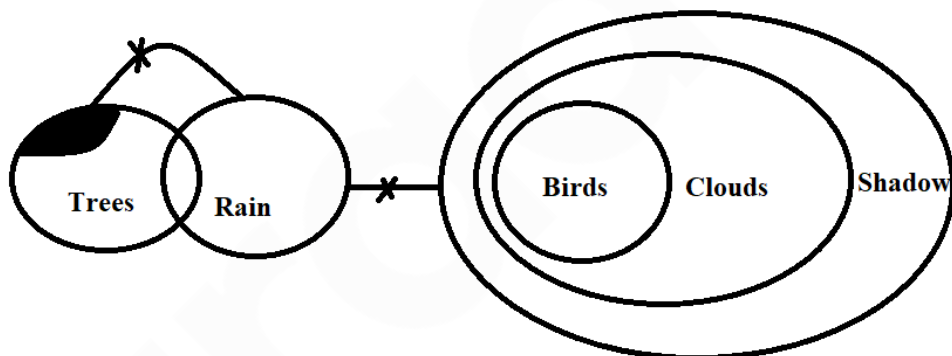
C. No Cloud is Rain

D. At least some Birds are Shadow

E. Some Rain is not tree

Ans. E

Sol:



**Direction:** What approximate value will come in place of the question mark (?) in the following question? (You are not expected to calculate the exact value).

1.

$$340.01 + 136.01 \div 2.01 - 191.95 = ?$$

- A. 216
- B. 398
- C. 129
- D. 456
- E. 258

2.  $(81.02 \times 25.06) \div 26.99 + 51 \times 17.99 \div 6 = ?$

- A. 208
- B. 102
- C. 332
- D. 260
- E. 228

3. ?% of 1200 -  $19.99 \times 125.98 \div 7 = 564$

- A. 64
- B. 25
- C. 33
- D. 77
- E. 89

4.  $229.99 + (6.99)^3 - 60\% \text{ of } 450.2 = ?$

- A. 311
- B. 125
- C. 303
- D. 289
- E. 256

**Direction:** In the following question two equations are given in variables X and Y. You have to solve these equations and determine the relation between X and Y.

5.

I.  $2X^2 + 9X + 10 = 0$

II.  $Y^2 + 7Y + 12 = 0$

- A.  $Y > X$
- B.  $X > Y$
- C.  $X \leq Y$
- D.  $X \geq Y$
- E.  $X = Y$  or no relation can be established

6.

I.  $X^2 + 9X + 20 = 0$

II.  $Y^2 + 6Y + 8 = 0$

- A.  $Y > X$
- B.  $X > Y$
- C.  $X \leq Y$
- D.  $X \geq Y$
- E.  $X = Y$  or no relation can be established

**Direction:** In the following question two equations are given in variables X and Y. You have to solve these equations and determine the relation between X and Y.



7.

I.  $X^2 - 19X + 78 = 0$

II.  $2Y^2 - 17Y + 33 = 0$

A.  $Y > X$

B.  $X > Y$

C.  $X \leq Y$

D.  $X \geq Y$

E.  $X = Y$  or no relation can be established

8.

I.  $6X^2 + 5X + 1 = 0$

II.  $12Y^2 + 7Y + 1 = 0$

A.  $Y > X$

B.  $X > Y$

C.  $X \leq Y$

D.  $X \geq Y$

E.  $X = Y$  or no relation can be established

9.

I.  $2X^2 - 11X + 14 = 0$

II.  $Y^2 - 11Y + 28 = 0$

A.  $Y > X$

B.  $X > Y$

C.  $X \leq Y$

D.  $X \geq Y$

E.  $X = Y$  or no relation can be established

10.

I.  $X^2 - 10X + 24 = 0$

II.  $Y^2 - 8Y + 15 = 0$

A.  $Y > X$

B.  $X > Y$

C.  $X \leq Y$

D.  $X \geq Y$

E.  $X = Y$  or no relation can be established

## ANSWERS:

1. Ans. A.

By approximation, we get:

$$\begin{aligned} ? &= 340 + 136 \div 2 - 192 \\ &= 340 + 68 - 192 \\ &= 408 - 192 \\ &= 216 \end{aligned}$$

2. Ans. E.

By approximation, we get:

$$\begin{aligned} ? &= (81 \times 25) \div 27 + 51 \times 18 \div 6 \\ &= \frac{81 \times 25}{27} + \frac{51 \times 18}{6} \\ &= 75 + 153 \\ &= 228 \end{aligned}$$

3. Ans. D.

By approximation, we get:

$$\begin{aligned} ?\% \text{ of } 1200 - 20 \times 126 \div 7 &= 564 \\ \Rightarrow \frac{?}{100} \times 1200 - 20 \times \frac{126}{7} &= 564 \\ \Rightarrow ? \times 12 - 20 \times 18 &= 564 \\ \Rightarrow ? \times 12 - 360 &= 564 \\ \Rightarrow ? \times 12 &= 924 \\ \Rightarrow ? &= \frac{924}{12} = 77 \end{aligned}$$

4. Ans. C.

By approximation, we get:

$$\begin{aligned} ? &= 230 + 7^3 - 60\% \text{ of } 450 \\ &= 230 + 343 - 270 \\ &= 573 - 270 \\ &= 303 \end{aligned}$$

5. Ans. B.

$$\begin{aligned} \text{I. } 2X^2 + 9X + 10 &= 0 \\ \Rightarrow 2X^2 + 4X + 5X + 10 &= 0 \\ \Rightarrow 2X(X + 2) + 5(X + 2) &= 0 \\ \Rightarrow (2X + 5)(X + 2) &= 0 \\ \Rightarrow X &= -2, -\frac{5}{2} \end{aligned}$$

$$\begin{aligned} \text{II. } Y^2 + 7Y + 12 &= 0 \\ \Rightarrow Y^2 + 4Y + 3Y + 12 &= 0 \\ \Rightarrow Y(Y + 4) + 3(Y + 4) &= 0 \\ \Rightarrow (Y + 3)(Y + 4) &= 0 \\ \Rightarrow Y &= -3, -4 \end{aligned}$$

Hence,  $X > Y$ .

6. Ans. C.

$$\begin{aligned} \text{I. } X^2 + 9X + 20 &= 0 \\ \Rightarrow X^2 + 4X + 5X + 20 &= 0 \\ \Rightarrow X(X + 4) + 5(X + 4) &= 0 \\ \Rightarrow (X + 4)(X + 5) &= 0 \\ \Rightarrow X &= -4, -5 \\ \text{II. } Y^2 + 6Y + 8 &= 0 \end{aligned}$$



$$\begin{aligned}\Rightarrow Y^2 + 4Y + 2Y + 8 &= 0 \\ \Rightarrow Y(Y + 4) + 2(Y + 4) &= 0 \\ \Rightarrow (Y + 4)(Y + 2) &= 0 \\ \Rightarrow Y &= -4, -2\end{aligned}$$

Hence,  $X \leq Y$ .

7. Ans. B.

$$\begin{aligned}\text{I. } X^2 - 19X + 78 &= 0 \\ \Rightarrow X^2 - 13X - 6X + 78 &= 0 \\ \Rightarrow X(X - 13) - 6(X - 13) &= 0 \\ \Rightarrow (X - 13)(X - 6) &= 0 \\ \Rightarrow X &= 13, 6\end{aligned}$$

$$\begin{aligned}\text{II. } 2Y^2 - 17Y + 33 &= 0 \\ \Rightarrow 2Y^2 - 6Y - 11Y + 33 &= 0 \\ \Rightarrow 2Y(Y - 3) - 11(Y - 3) &= 0 \\ \Rightarrow (Y - 3)(2Y - 11) &= 0\end{aligned}$$

$$\Rightarrow Y = 3, \frac{11}{2}$$

Hence,  $X > Y$ .

8. Ans. C.

$$\begin{aligned}\text{I. } 6X^2 + 5X + 1 &= 0 \\ \Rightarrow 6X^2 + 3X + 2X + 1 &= 0 \\ \Rightarrow 3X(2X + 1) + 1(2X + 1) &= 0 \\ \Rightarrow (2X + 1)(3X + 1) &= 0\end{aligned}$$

$$\Rightarrow X = -\frac{1}{2}, -\frac{1}{3}$$

$$\begin{aligned}\text{II. } 12Y^2 + 7Y + 1 &= 0 \\ \Rightarrow 12Y^2 + 4Y + 3Y + 1 &= 0 \\ \Rightarrow 4Y(3Y + 1) + 1(3Y + 1) &= 0 \\ \Rightarrow (3Y + 1)(4Y + 1) &= 0\end{aligned}$$

$$\Rightarrow Y = -\frac{1}{3}, -\frac{1}{4}$$

Hence,  $X \leq Y$ .

9. Ans. A.

$$\begin{aligned}\text{I. } 2X^2 - 11X + 14 &= 0 \\ \Rightarrow 2X^2 - 4X - 7X + 14 &= 0 \\ \Rightarrow 2X(X - 2) - 7(X - 2) &= 0 \\ \Rightarrow (X - 2)(2X - 7) &= 0\end{aligned}$$

$$\Rightarrow X = 2, \frac{7}{2}$$

$$\begin{aligned}\text{II. } Y^2 - 11Y + 28 &= 0 \\ \Rightarrow Y^2 - 7Y - 4Y + 28 &= 0 \\ \Rightarrow Y(Y - 7) - 4(Y - 7) &= 0 \\ \Rightarrow (Y - 7)(Y - 4) &= 0 \\ \Rightarrow Y &= 7, 4\end{aligned}$$

Hence,  $Y > X$ .

10. Ans. E.

$$\begin{aligned}\text{I. } X^2 - 10X + 24 &= 0 \\ \Rightarrow X^2 - 6X - 4X + 24 &= 0 \\ \Rightarrow X(X - 6) - 4(X - 6) &= 0 \\ \Rightarrow (X - 6)(X - 4) &= 0 \\ \Rightarrow X &= 6, 4\end{aligned}$$

$$\text{II. } Y^2 - 8Y + 15 = 0$$



$$\begin{aligned}\Rightarrow Y^2 - 5Y - 3Y + 15 &= 0 \\ \Rightarrow Y(Y - 5) - 3(Y - 5) &= 0 \\ \Rightarrow (Y - 5)(Y - 3) &= 0 \\ \Rightarrow Y &= 5, 3\end{aligned}$$

**Hence,** no relation can be established.



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