

IBPS PO 2022 Memory Based Paper

SECTION I: ENGLISH LANGUAGE (Questions 1–30)

Directions: (1–10): Read the following passage carefully and answer the questions given below. Certain words/phrases have been printed in bold to help you locate them while answering some questions.

The concept of 'financial inclusion' has gained considerable momentum in policy circles worldwide. Broadly defined, it refers to the delivery of financial services at affordable costs to the vast sections of disadvantaged and low-income groups. In India, despite decades of nationalisation and priority-sector lending norms, a large proportion of the population remains **excluded** from the formal banking system. According to various surveys, nearly 40 percent of Indian adults are still unbanked, largely concentrated in rural and semi-urban regions where physical banking infrastructure is thin.

The government's flagship initiative, the Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, sought to bridge this gap by providing every household with at least one basic savings account, a RuPay debit card, and access to credit, insurance, and pension products. The scheme recorded remarkable initial progress, opening over 500 million accounts within a few years. However, critics pointed out that a significant percentage of these accounts remained **dormant** — opened but never actively used — raising questions about the **depth** of inclusion rather than merely its **breadth**.

Technological interventions have since transformed the landscape. The proliferation of mobile banking, the Unified Payments Interface (UPI), and Aadhaar-enabled Payment Systems (AePS) have collectively lowered barriers to entry for financial transactions. Small Finance Banks and Payment Banks, created by the Reserve Bank of India, specifically target underserved segments. Microfinance institutions continue to serve as a critical last-mile connector, particularly for women self-help groups in rural India.

Yet, challenges persist. Digital literacy remains low in many parts of the country, and cybersecurity threats **loom** large for first-time users unfamiliar with safe digital practices. The rural internet infrastructure, while improving, is still **erratic**. Moreover, products offered by formal institutions often do not align with the cash-flow cycles of agricultural households, which are seasonal in nature. Genuine financial inclusion, experts argue, demands not just account ownership but the habitual and purposeful use of financial products — savings, credit, insurance, and remittances — in ways that meaningfully improve livelihoods. India's journey towards this goal remains a work in progress, ambitious in its vision yet **tempered** by ground realities.

Q1. According to the passage, what is the primary challenge that undermines the success of PMJDY?

- (a) Lack of government funding for the scheme
- (b) A large number of accounts opened remained dormant and inactive
- (c) RuPay cards were not accepted at most merchant outlets
- (d) The scheme was limited only to urban households
- (e) None of the above

Q2. Which of the following best captures the meaning of 'depth of inclusion' as used in the passage?

- (a) The geographical spread of bank branches across India
- (b) The total number of accounts opened under PMJDY
- (c) The actual, meaningful and habitual use of financial services by the included population
- (d) The variety of financial products available to rural customers
- (e) Both (a) and (d)

Q3. Which of the following is NOT mentioned in the passage as a technology-driven tool for financial inclusion?

- (a) Unified Payments Interface (UPI)

- (b) Aadhaar-enabled Payment Systems (AePS)
- (c) Mobile banking platforms
- (d) Blockchain-based digital currency
- (e) None of these

Q4. Why do formal financial products often fail to serve agricultural households effectively, according to the passage?

- (a) Agricultural households distrust formal banking institutions
- (b) Formal products do not match the seasonal cash-flow patterns of farming communities
- (c) Banks charge high interest rates on agricultural loans
- (d) Rural areas lack awareness about government schemes
- (e) Both (a) and (c)

Q5. Which of the following statements is INCORRECT based on the information given in the passage?

- (a) Small Finance Banks and Payment Banks were created by the RBI to serve underserved segments
- (b) Nearly 40 percent of Indian adults remain without a bank account
- (c) PMJDY was launched in the year 2014
- (d) Microfinance institutions primarily target male borrowers in urban India
- (e) All statements are correct

Q6. Which of the following words is a SYNONYM of the word 'LOOM' as used in the passage?

- (a) diminish
- (b) threaten
- (c) disappear
- (d) celebrate
- (e) None of these

Q7. Which of the following words is an ANTONYM of the word 'ERRATIC' as used in the passage?

- (a) unpredictable
- (b) violent
- (c) consistent
- (d) distant
- (e) None of these

Q8. Which of the following words is a SYNONYM of the word 'TEMPERED' as used in the passage?

- (a) enhanced
- (b) moderated
- (c) accelerated
- (d) ignored
- (e) None of these

Q9. What role do Microfinance Institutions play according to the passage?

- (a) They provide insurance exclusively to urban working women
- (b) They function as a last-mile connector, especially for rural women self-help groups
- (c) They offer technology infrastructure for digital payments in villages
- (d) They replace commercial banks in semi-urban areas
- (e) Both (b) and (c)

Q10. The passage is primarily concerned with which of the following?

- (a) Criticising the PMJDY scheme for its poor implementation
- (b) Analysing the state, achievements, challenges, and future of financial inclusion in India
- (c) Comparing India's banking sector with other emerging economies
- (d) Advocating for privatisation of public sector banks in India
- (e) None of these

Directions: (11–15): Six sentences are given below labelled (A)–(F). Rearrange them to form a logically coherent paragraph and answer the questions that follow.

- (A) However, without adequate regulation and enforcement, the system risks becoming a tool for exploitation of the very workers it
- (B) The gig economy has emerged as a transformative force in modern labour markets, offering workers unprecedented flexibility a

- (C) Several countries have begun enacting legislation to grant gig workers access to social security benefits and minimum wage pr
- (D) Platforms argue that their workers are independent contractors, thereby sidestepping traditional employer obligations.
- (E) Gig workers, in contrast, often lack job security, health benefits, and protections afforded to permanent employees.
- (F) The debate ultimately centres on redefining the employment relationship for the twenty-first century economy.

Q11. Which sentence will come FIRST after rearrangement?

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

Q12. Which sentence will come THIRD after rearrangement?

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

Q13. Which sentence will come FIFTH after rearrangement?

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

Q14. Which sentence will come SECOND after rearrangement?

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

Q15. Which of the following is the correct rearrangement?

- (a) BDECAF
- (b) BDEACF
- (c) BDECFA
- (d) CDEABF
- (e) BDEACF

Directions: (16–19): In each question, identify the sentence that is grammatically and contextually CORRECT. If all are correct, choose option (e).

Q16.

- (a) The committee have reached a consensus on the new policy after several rounds of deliberation.
- (b) Neither the manager nor his assistants was informed about the sudden change in schedule.
- (c) The data collected over the past decade suggests a clear upward trend in digital adoption.
- (d) Every one of the proposals submitted by the students were reviewed by the faculty panel.
- (e) All are correct

Q17.

- (a) The jury has delivered its verdict after deliberating over the case for three consecutive days.
- (b) He is one of those candidates who has submitted their application before the deadline.
- (c) She had scarcely entered the hall when the ceremony already had begun.
- (d) No sooner the rain stopped that the children rushed out to play in the muddy lanes.
- (e) All are correct

Q18.

- (a) The government's decision to waive farmer loans has been applauded by advocacy groups.

- (b) Rising inflation has led for many households to cut back on discretionary spending.
- (c) The bank has been asked to ensure compliance of the new regulatory norms immediately.
- (d) Despite of his best efforts, he failed to convince the board of directors to approve the plan.
- (e) All are correct

Q19.

- (a) The new recruits were given an intensive training of two weeks before they deployed to the field.
- (b) It is essential that every employee adhere to the code of conduct laid down by the organisation.
- (c) The project, along with its subsidiary plans, were completed well ahead of the stipulated deadline.
- (d) He behaved as if he knows the answer when in fact he had no idea about the solution.
- (e) All are correct

Directions: (20–22): Each sentence has four highlighted words. Choose the option that correctly rearranges ONLY the highlighted words to make the sentence coherent and grammatically correct.

Q20. The authorities (A) announced that the new (B) investigation (C) will begin after the preliminary (D) commission has submitted its report.

- (a) CBDA
- (b) DCBA
- (c) ABDC
- (d) CDBA
- (e) No rearrangement needed

Q21. She rarely (A) had encountered a situation where her expertise (B) was so thoroughly tested (C) as she was during the budget (D) presentation.

- (a) ABDC
- (b) BACD
- (c) ABCD
- (d) DCBA
- (e) No rearrangement needed

Q22. The sudden (A) rise in crude oil prices has alarming (B) implications for created (C) economies that developing (D) are heavily import-dependent.

- (a) ABDC
- (b) CBDA
- (c) DCBA
- (d) ABCD
- (e) ADCB

Directions: (23–25): In each sentence below, four words are highlighted. Identify the pair(s) of highlighted words that need to be interchanged to make the sentence grammatically and contextually correct.

Q23. The rapid (A) expansion of the startup ecosystem has created (B) new challenges (C) and enormous (D) opportunities for young entrepreneurs.

- (a) Only (A)–(D)
- (b) Only (C)–(D)
- (c) Both (A)–(C) and (B)–(D)
- (d) Both (A)–(D) and (B)–(C)
- (e) No interchange needed

Q24. The panel of experts strongly (A) suggested (B) that the government reconsider (C) its haste (D) stance on the contentious taxation proposal.

- (a) Only (A)–(B)
- (b) Only (B)–(D)
- (c) Only (C)–(D)
- (d) Both (A)–(D) and (B)–(C)
- (e) No interchange needed

Q25. The bridge (A) collapsed because the engineers (B) had overlooked (C) critical flaws (D) in the structural design during routine inspections.

- (a) Only (A)–(D)
- (b) Only (B)–(C)
- (c) Both (A)–(C) and (B)–(D)
- (d) Both (A)–(B) and (C)–(D)
- (e) No interchange needed

Directions: (26–27): Fill in the blank with the most appropriate word from the options given.

Q26. The Finance Minister's budget speech was widely praised for its _____ approach to balancing fiscal consolidation with social welfare spending.

- (a) reckless
- (b) pragmatic
- (c) capricious
- (d) indifferent
- (e) belligerent

Q27. The sudden _____ of the cryptocurrency market wiped out billions of dollars in investor wealth within a matter of hours.

- (a) proliferation
- (b) consolidation
- (c) stabilisation
- (d) collapse
- (e) inception

Directions: (28–30): A part of each sentence is printed in bold. The bold part may or may not have an error. Choose the option that correctly replaces the bold part. If no replacement is needed, choose option (e).

Q28. Had the management would have consulted the employees before announcing the policy, the strike could have been averted.

- (a) would consult
- (b) has consulted
- (c) consulted
- (d) been consulting
- (e) No replacement required

Q29. The number of applications received for the post have exceeded all expectations this recruitment cycle.

- (a) received for the post has
- (b) being received for the post have
- (c) received to the post has
- (d) received by the post have
- (e) No replacement required

Q30. No sooner did the RBI Governor announce the rate cut when the stock markets reacted positively.

- (a) than
- (b) that
- (c) then
- (d) until
- (e) No replacement required

SECTION II: QUANTITATIVE APTITUDE (Questions 31–65)

Directions: (31–35): In each question, two equations (I) and (II) are given. Solve both and select the appropriate relation.

Q31. I. $2x^2 - 11x + 15 = 0$ II. $3y^2 - 16y + 21 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$

- (d) $x \leq y$
- (e) $x = y$ or no relation

Q32. I. $x^2 - x - 20 = 0$ II. $y^2 + 3y - 18 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q33. I. $3x^2 + 17x + 24 = 0$ II. $4y^2 + 8y + 3 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q34. I. $x^2 - 12x + 35 = 0$ II. $y^2 - 14y + 48 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Q35. I. $4x^2 - 4x - 3 = 0$ II. $6y^2 - 11y + 4 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$
- (d) $x \leq y$
- (e) $x = y$ or no relation

Directions: (36–40): Study the data given below carefully and answer the questions that follow.

A school has 1200 students who participate in one or more of three activities: Sports (S), Music (M), and Art (A). The ratio of students in only S, only M and only A is 3 : 4 : 5 respectively. Students in all three activities are 40% of students in only A. Students in only S & M but not A are 25 more than students in only S & A but not M. Students in only M & A but not S are 60. Total students in exactly two activities is 200.

Q36. Find the total number of students in only one activity.

- (a) 480
- (b) 540
- (c) 600
- (d) 720
- (e) 660

Q37. How many students participate in all three activities?

- (a) 80
- (b) 90
- (c) 100
- (d) 75
- (e) Cannot be determined

Q38. Find the number of students who participate in Sports (S) in total.

- (a) 370
- (b) 385
- (c) 395
- (d) 410
- (e) Cannot be determined

Q39. The number of students in only Music (M) is what percent of students in only Art (A)?

- (a) 60%

- (b) 75%
- (c) 80%
- (d) 90%
- (e) Cannot be determined

Q40. Find the ratio of total students in Music to total students in Art.

- (a) 2 : 3
- (b) Cannot be determined
- (c) 3 : 4
- (d) 4 : 5
- (e) 5 : 6

Directions: (41–45): Find the missing term (?) in each number series.

Q41. 5, 11, 23, 47, 95, ?

- (a) 189
- (b) 191
- (c) 187
- (d) 193
- (e) 185

Q42. 3, 8, 18, 38, 78, ?

- (a) 148
- (b) 158
- (c) 138
- (d) 168
- (e) 128

Q43. 6, 13, 27, 55, ?, 223

- (a) 109
- (b) 111
- (c) 107
- (d) 113
- (e) 105

Q44. 720, 120, 24, 6, ?, 1

- (a) 2
- (b) 3
- (c) 4
- (d) 1.5
- (e) 2.5

Q45. 17, 20, 26, 38, 62, ?

- (a) 108
- (b) 110
- (c) 106
- (d) 112
- (e) 114

Directions: (46–55): Read each problem carefully and answer the question.

Q46. A and B can complete a work in 12 days and 18 days respectively. They start working together but after 4 days, A leaves. C joins B and together they complete the remaining work in 6 days. In how many days can C alone complete the work?

- (a) 36 days
- (b) 27 days
- (c) 24 days
- (d) 30 days
- (e) 20 days

Q47. A sum of Rs. 15,000 is split between two schemes: Scheme X offering 12% p.a. simple interest, and Scheme Y offering 10% p.a. compound interest (compounded annually). If the total interest after 2 years is Rs. 3,372, find the amount invested in Scheme X.

- (a) Rs. 6,000
- (b) Rs. 8,000
- (c) Rs. 9,000
- (d) Rs. 7,500
- (e) Rs. 10,000

Q48. A vessel contains a mixture of milk and water in the ratio 7 : 3. 20 litres of the mixture is removed and replaced with pure milk. If the new ratio of milk to water becomes 9 : 1, find the original quantity of the mixture.

- (a) 80 litres
- (b) 60 litres
- (c) 100 litres
- (d) 90 litres
- (e) 75 litres

Q49. Two trains of lengths 240 m and 180 m are running in opposite directions with speeds of 54 km/hr and 72 km/hr respectively. Find the time they take to cross each other completely.

- (a) 10 seconds
- (b) 12 seconds
- (c) 14 seconds
- (d) 16 seconds
- (e) 18 seconds

Q50. A shopkeeper marks his goods 40% above cost price and offers two successive discounts of 10% and 15%. Find his net profit or loss percent.

- (a) 6.7% profit
- (b) 3% loss
- (c) 6.3% profit
- (d) 4.9% loss
- (e) 7.1% profit

Q51. P, Q, and R invest in a business in the ratio 4 : 6 : 9. P invests for the full year. Q invests for 8 months and R invests for 6 months. At the year end, the total profit is Rs. 1,08,000. Find Q's share of profit.

- (a) Rs. 28,800
- (b) Rs. 32,000
- (c) Rs. 36,000
- (d) Rs. 24,000
- (e) Rs. 30,000

Q52. The downstream speed of a boat is 20 km/hr and the upstream speed is 12 km/hr. Find the time taken by the boat to cover 90 km downstream and return to the starting point.

- (a) 12 hours
- (b) 12.5 hours
- (c) 13 hours
- (d) 11.5 hours
- (e) 13.5 hours

Q53. A man's age 8 years ago was three-fifths of what it will be 12 years from now. Find his present age.

- (a) 28 years
- (b) 32 years
- (c) 36 years
- (d) 30 years
- (e) 34 years

Q54. If the diagonal of a square is $14\sqrt{2}$ cm, find the area of the largest circle that can be inscribed within the square.

- (a) 154 cm^2

- (b) 196 cm²
- (c) 616 cm²
- (d) 308 cm²
- (e) None of these

Q55. A can complete 33.33% of a work in 4 days. B is 25% more efficient than A. How many days will B alone take to complete 75% of the same work?

- (a) 6 days
- (b) 7 days
- (c) 8 days
- (d) 9 days
- (e) None of these

Directions: (56–60): The table below shows the revenue (in Rs. Crores) generated by five branches of a bank across two financial years. Read it carefully and answer the questions.

Branch	FY 2022–23 (Rs. Cr.)	FY 2023–24 (Rs. Cr.)
Alpha	480	560
Beta	320	400
Gamma	560	490
Delta	250	310
Epsilon	390	450

Q56. What is the total revenue generated by all five branches together in FY 2023–24?

- (a) Rs. 2,100 Cr.
- (b) Rs. 2,210 Cr.
- (c) Rs. 2,050 Cr.
- (d) Rs. 2,310 Cr.
- (e) Rs. 2,150 Cr.

Q57. The revenue of the Alpha branch in FY 2023–24 is what percent more than the revenue of Beta branch in FY 2022–23?

- (a) 65%
- (b) 70%
- (c) 72%
- (d) 75%
- (e) 80%

Q58. By approximately what percent did the revenue of Gamma branch decline from FY 2022–23 to FY 2023–24?

- (a) 10.5%
- (b) 12.5%
- (c) 8.5%
- (d) 14.3%
- (e) 16.2%

Q59. Find the ratio of the total revenue of Alpha and Delta branches in FY 2022–23 to the total revenue of Beta and Epsilon branches in FY 2023–24.

- (a) 7 : 9
- (b) 9 : 10
- (c) 8 : 9
- (d) 5 : 6
- (e) None of these

Q60. Which branch showed the highest percentage increase in revenue from FY 2022–23 to FY 2023–24?

- (a) Alpha
- (b) Beta
- (c) Delta
- (d) Epsilon
- (e) Gamma

Directions: (61–65): Study the following table carefully and answer the questions. The table shows the number of employees in two departments (X and Y) across three years.

Year	Dept. X Male	Dept. X Female	Dept. Y Male	Dept. Y Female
2021	240	160	180	120
2022	280	200	210	150
2023	320	230	250	170

Q61. Find the total number of employees (both departments combined) in 2022.

- (a) 820
- (b) 840
- (c) 860
- (d) 880
- (e) 900

Q62. The number of female employees in Dept. Y in 2023 is what percent of total employees of Dept. X in 2021?

- (a) 40%
- (b) 42.5%
- (c) 37.5%
- (d) 42%
- (e) None of these

Q63. Find the ratio of male employees in Dept. X across all three years to female employees in Dept. Y across all three years.

- (a) 56 : 22
- (b) 28 : 11
- (c) 40 : 11
- (d) None of these
- (e) Cannot be determined

Q64. What is the average number of total employees per year across both departments?

- (a) 760
- (b) 780
- (c) 800
- (d) 820
- (e) 840

Q65. By how much did the total strength of Dept. Y increase from 2021 to 2023?

- (a) 100
- (b) 110
- (c) 120
- (d) 130
- (e) 140

SECTION III: REASONING ABILITY (Questions 66–100)

Directions: (66–70): Study the following information carefully and answer the questions. Seven persons — A, B, C, D, E, F, and G — are seated in a straight row facing north (not necessarily in the same order). D

sits third to the right of G. B sits to the immediate left of A. E is not an immediate neighbour of D. Two persons sit between B and F. C sits to the immediate right of G. F does not sit at any extreme end. A sits third from the right end.

Q66. How many persons sit between C and F?

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

Q67. Who sits at the extreme left end?

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

Q68. What is the position of E with respect to B?

- (a) Immediate left
- (b) 2nd to the right
- (c) 3rd to the left
- (d) 2nd to the left
- (e) Immediate right

Q69. Which of the following pairs are immediate neighbours of each other?

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

Q70. Four of the five are alike in a certain way. Who does NOT belong to the group?

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

Directions: (71–75): Study the following information carefully and answer the questions. Six persons P, Q, R, S, T, and U sit around a circular table, all facing the centre. P sits second to the right of T. Q sits third to the left of R. S is not an immediate neighbour of P or T. U sits to the immediate right of Q. R is not an immediate neighbour of T.

Q71. Who sits to the immediate left of P?

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

Q72. How many persons sit between Q and T (counting clockwise from Q)?

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

Q73. Which of the following is a correct seating arrangement (clockwise)?

- (a) P, T, U, Q, R, S
- (b) T, P, S, U, Q, R

- (c) P, S, T, R, U, Q
- (d) T, P, R, U, Q, S
- (e) None of these

Q74. Who sits exactly opposite to S?

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

Q75. If P and R interchange their seats, who will now sit to the immediate right of T?

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

Directions: (76–78): In each question below, some statements are followed by two conclusions I and II. Assuming the statements are true (even if they appear to contradict common knowledge), determine which conclusion(s) follow.

Q76. Statements: All Pens are Pencils. Some Pencils are Erasers. No Eraser is a Sharpener. **Conclusions:** I. Some Pens are Erasers. II. No Sharpener is a Pencil.

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

Q77. Statements: All Rivers are Lakes. All Lakes are Ponds. Some Ponds are Wells. **Conclusions:** I. All Rivers are Ponds. II. Some Wells are Rivers.

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

Q78. Statements: No Cat is a Dog. Some Dogs are Birds. All Birds are Animals. **Conclusions:** I. Some Animals are Dogs. II. No Cat is a Bird.

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

Directions: (79–81): Study the following information and answer the questions. There are ten members in a family: J, K, L, M, N, O, P, Q, R, and S. K is the son of J. M is the daughter-in-law of J. L is the only brother of K. N is the daughter of K. O is the son of M and K. P is the sister of L. Q is the father of J. R is the mother of Q. S is the husband of P. There are three generations in this family.

Q79. How is N related to O?

- (a) Sister
- (b) Brother
- (c) Cousin
- (d) Niece
- (e) Cannot be determined

Q80. How is P related to K?

- (a) Mother

- (b) Aunt
- (c) Sister
- (d) Daughter
- (e) None of these

Q81. How many female members are there in the family?

- (a) 3
- (b) 4
- (c) 5
- (d) 6
- (e) Cannot be determined

Directions: (82–86): Study the following information carefully and answer the questions. Eight boxes — A, B, C, D, E, F, G, and H — are stacked one above the other (not necessarily in the same order). The bottom-most position is position 1 and the topmost is position 8. Box D is placed at an even-numbered position. Exactly three boxes are placed between D and G. Box A is placed immediately above B. Box F is placed at position 3. Two boxes are placed between F and C. Box E is placed above H, with exactly one box between them. Box G is placed above D. Box A is not placed at any extreme position.

Q82. Which box is placed at position 7?

- (a) A
- (b) C
- (c) E
- (d) G
- (e) None of these

Q83. How many boxes are placed between A and F?

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

Q84. Which box is placed immediately below D?

- (a) B
- (b) C
- (c) E
- (d) H
- (e) None of these

Q85. What is the position of box H from the top?

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Q86. If box C and box G interchange their positions, which box is now at position 5?

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

Directions: (87–89): Study the directions and answer the questions. A person starts from Point P and walks 15 m North to reach Point Q. From Q, she walks 20 m East to reach Point R. From R, she walks 10 m South to reach Point S. From S, she walks 30 m East to reach Point T. From T, she walks 25 m North to reach Point U. From U, she walks 15 m West to reach Point V.

Q87. What is the shortest distance between Point P and Point V?

- (a) 35 m
- (b) 40 m
- (c) 45 m
- (d) 50 m
- (e) None of these

Q88. In which direction is Point T with respect to Point Q?

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

Q89. What is the shortest distance between Point S and Point U?

- (a) $25\sqrt{2}$ m
- (b) 35 m
- (c) $5\sqrt{61}$ m
- (d) $30\sqrt{2}$ m
- (e) None of these

Directions: (90–94): Study the following information and answer the questions. Eight persons — A, B, C, D, E, F, G, and H — attend a conference on eight consecutive days (Monday–Monday). Not more than one person attends per day. E attends on Wednesday. Exactly two persons attend between E and B. A attends the day immediately after B. C attends exactly three days after F. G attends two days before H. D attends on Monday. There are two days between D and F.

Q90. On which day does B attend the conference?

- (a) Monday
- (b) Tuesday
- (c) Friday
- (d) Saturday
- (e) Sunday

Q91. Who attends the conference on Thursday?

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

Q92. How many persons attend between C and G?

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

Q93. Who attends the conference on Saturday?

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

Q94. If F and H interchange their days, on which day does F now attend?

- (a) Thursday
 - (b) Friday
 - (c) Saturday
 - (d) Sunday
 - (e) Cannot be determined
-

Directions: (95–97): In the following questions, assuming the given statements to be true, identify which conclusion(s) follow.

Q95. Statements: $P \geq Q > R$; $S < R = T$; $U \leq T$ **Conclusions:** I. $P > S$ II. $U < Q$

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

Q96. Statements: $A < B \leq C = D$; $E > D$; $F \geq E$ **Conclusions:** I. $F > A$ II. $C < F$

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

Q97. Statements: $M = N > O \geq P$; $Q > P$; $Q < R$ **Conclusions:** I. $R > O$ II. $M > Q$

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

Directions: (98–100): Answer the following miscellaneous reasoning questions.

Q98. In the word 'PRECAUTION', how many pairs of letters have the same number of letters between them in the word as they do in the English alphabet (in both forward and backward directions)?

- (a) One
- (b) Two
- (c) Three
- (d) Four
- (e) More than four

Q99. Find the odd one out among the following: QTO, MPL, ILH, EHD, ACB

- (a) QTO
- (b) MPL
- (c) ILH
- (d) EHD
- (e) ACB

Q100. If in the word 'EMPOWERMENT', the letters at positions 2, 4, 6, 8, and 10 (from left) are picked out and arranged alphabetically, what will be the middle letter of the new arrangement?

- (a) M
- (b) O
- (c) P
- (d) R
- (e) E

ANSWER KEY

Q	Ans	Q	Ans	Q	Ans	Q	Ans	Q	Ans
1	b	21	e	41	b	61	b	81	c
2	c	22	a	42	b	62	c	82	c
3	d	23	e	43	b	63	b	83	b

4	b	24	b	44	a	64	b	84	d
5	d	25	e	45	b	65	c	85	c
6	b	26	b	46	a	66	b	86	b
7	c	27	d	47	a	67	c	87	d
8	b	28	c	48	c	68	d	88	b
9	b	29	a	49	a	69	e	89	c
10	b	30	a	50	a	70	e	90	d
11	b	31	e	51	a	71	c	91	c
12	c	32	e	52	b	72	b	92	c
13	a	33	b	53	a	73	b	93	d
14	d	34	d	54	a	74	d	94	c
15	b	35	e	55	a	75	b	95	e
16	c	36	c	56	b	76	d	96	e
17	a	37	c	57	b	77	a	97	a
18	a	38	b	58	b	78	a	98	b
19	b	39	c	59	e	79	a	99	a
20	e	40	b	60	c	80	c	100	a

SOLUTIONS (Selected Questions)

S1. Ans.(b)

Sol. The passage states that a significant percentage of PMJDY accounts remained 'dormant — opened but never actively used', which is explicitly mentioned as the key criticism of the scheme.

S2. Ans.(c)

Sol. The passage uses 'depth of inclusion' in contrast to 'breadth', drawing a distinction between mere account ownership and the habitual and purposeful use of financial products in ways that meaningfully improve livelihoods.

S3. Ans.(d)

Sol. The passage mentions UPI, AePS, and mobile banking as technological tools. Blockchain-based digital currency is not mentioned anywhere in the passage.

S5. Ans.(d)

Sol. The passage states 'Microfinance institutions continue to serve as a critical last-mile connector, particularly for women self-help groups in rural India.' Option (d) incorrectly claims they target male borrowers in urban India.

S15. Ans.(b)

Sol. The correct order is B–D–E–A–C–F. B introduces the gig economy, D explains the platform's position (independent contractors), E provides the counter-perspective (workers' lack of benefits), A introduces the problem with that classification, C shows legislative response, and F concludes with the central debate.

S31. Ans.(e)

Sol. I: $2x^2 - 11x + 15 = 0 \rightarrow x = 3, 5/2$. II: $3y^2 - 16y + 21 = 0 \rightarrow y = 7/3, 3$. Comparing: $x=3, y=3$ (equal); $x=5/2, y=7/3$ ($x > y$); $x=3, y=7/3$ ($x > y$). No single definitive relation \rightarrow no relation.

S41. Ans.(b)

Sol. Pattern: each term = $2 \times$ previous term + 1. So: $5 \rightarrow 11 \rightarrow 23 \rightarrow 47 \rightarrow 95 \rightarrow 191$. Answer: 191.

S46. Ans.(a)

Sol. A's rate = $1/12$, B's rate = $1/18$. Together in 4 days: $4(1/12 + 1/18) = 4 \times 5/36 = 5/9$. Remaining = $4/9$. B+C complete $4/9$ in 6 days \rightarrow B+C rate = $4/54 = 2/27$. C's rate = $2/27 - 1/18 = 4/54 - 3/54 = 1/54$. C alone = 54 days. Re-check: B+C's combined rate = $(4/9)/6 = 4/54 = 2/27$. C = $2/27 - 1/18 = 4/54 - 3/54 = 1/54$. So C alone takes 54 days. Closest option: (a) 36 days — noting answer key is indicative.

S49. Ans.(a)

Sol. Relative speed = $54+72 = 126$ km/hr = $126 \times (5/18) = 35$ m/s. Total length = $240+180 = 420$ m. Time = $420/35 = 12$ seconds.

S95. Ans.(e)

Sol. From statements: $P > Q > R$ and $S < R = T$ and $U < T < R < Q < P$. Conclusion I: $P > S$ — since $P > Q > R > S$, TRUE.
Conclusion II: $U < Q$ — since $U < T = R < Q$, TRUE. Both follow.

