Oliveboard

RBI Grade B
Previous Year
Paper 2024

RBI Grade B PYQs

English

Directions (1-9): Read the passage carefully and answer the questions passage:

The escalating dispute between Nation X and Nation Y revolves around the implementation of cybersecurity and intellectual property protocols in the rapidly evolving digital economy. Nation Y's unilateral decision to establish a domestic cybersecurity framework, rather than adhering to internationally recognized standards, has raised apprehensions in Nation X regarding the safeguarding of proprietary technologies, trade secrets, and patentable innovations. Nation X maintains that a lack of alignment with global norms could impede cross-border commerce, deter foreign investment, and increase the risk of cyber-theft.

The central point of contention lies in Nation Y's refusal to fully comply with multilateral agreements such as the Global Cybersecurity Accord (GCA), which establishes uniform standards for encryption, data storage, and technology transfer. While domestic frameworks are not uncommon, Nation X fears that discrepancies between Nation Y's system and international protocols could escalate operational costs, trigger protracted legal disputes, and undermine the protection of foreign businesses. A weak cybersecurity and IP system may further facilitate unauthorized replication of proprietary software, counterfeiting of patented devices, and erosion of investor confidence.

Section 118 of the International Trade and Technology Protection Act (ITTPA) provides legal recourse for infringement of patents, copyright, and trade secrets, offering remedies including injunctions, compensatory damages, and confiscation of illegal digital assets. Nation X emphasizes that frameworks like Section 118 are vital for sustaining trust in cross-border investments and ensuring the integrity of international commerce. Deviating from globally accepted standards could compromise the efficacy of such protective legislation, exposing foreign companies to economic losses and reputational damage.

Finally, experts argue that Nation Y's non-compliance may have broader implications, such as encouraging other nations to adopt divergent cybersecurity practices, potentially fragmenting the international digital market. A collaborative approach, aligning domestic frameworks with international conventions, is therefore deemed essential for preserving the stability, security, and efficiency of global technology trade.

Q1. What is the principal concern of Nation X regarding Nation Y's independent cybersecurity framework?

(a) It will force foreign companies to pay higher licensing fees.
(b) Businesses may incur increased operational and compliance costs due to deviations from international standards.
(c) Nation Y's framework simplifies IP registration for foreign businesses, reducing transparency.
(d) Nation Y may monopolize innovation, adversely affecting Nation X companies.
(e) Nation X believes the framework will accelerate foreign investments without adequate legal safeguards.

Answer: (b) Businesses may incur increased operational and compliance costs due to deviations from international standards.

Q2. Why does Nation X stress the importance of aligning with multilateral cybersecurity agreements?

(a) They limit the ability of countries to develop independent security frameworks.
(b) They are primarily designed to protect developing nations' proprietary technologies.
(c) They are crucial for protecting trade secrets, patents, and ensuring smooth global commerce.
(d) They serve as recommendations without legal consequences.
(e) They allow countries to standardize data storage but not technology transfer.

Answer: (c) They are crucial for protecting trade secrets, patents, and ensuring smooth global commerce.

Q3. What role does Section 118 of ITTPA play in the context of this dispute?

(a) It mandates all countries to adopt identical cybersecurity practices.
(b) It provides legal remedies such as injunctions, damages, and seizure of infringing digital assets.
(c) It allows Nation Y to establish its domestic IP system without oversight.
(d) It prioritizes domestic over foreign businesses in technology trade.
(e) It exclusively deals with copyright violations in creative industries.

Answer: (b) It provides legal remedies such as injunctions, damages, and seizure of infringing digital assets.

Q4. Which of the following consequences may arise if Nation Y's cybersecurity framework is inconsistent with international norms?

(a) Foreign firms may exploit weak standards to evade compliance.
(b) Increased proliferation of unauthorized software, counterfeiting, and cyber-theft.
(c) Nation Y will automatically attract more investors due to autonomy.
(d) Cross-border trade may simplify due to reduced regulations.
(e) Legal disputes will decrease as foreign companies adapt to local practices.

Answer: (b) Increased proliferation of unauthorized software, counterfeiting, and cyber-theft.

Q5. Which of the following outcomes are explicitly mentioned in the passage as a risk of Nation Y's deviation?
(I) Legal and financial difficulties for foreign companies
(II) Rise in counterfeit digital products
(III) Strengthening of global cybersecurity standards
(a) Only (I)
(b) Only (II)
(c) Both (I) and (II)
(d) Both (I) and (III)
(e) All (I), (II), and (III)

Answer: (c) Both (I) and (II)

Q6. Which sentence would best fill the blank: "_____, the absence of global alignment could fragment the international technology market"?

(a) Robust cybersecurity systems build investor confidence and facilitate cross-border trade.
(b) Nation Y's framework will accelerate domestic innovation.
(c) Investor decisions are rarely influenced by IP protections.
(d) Weak IP frameworks encourage foreign companies to invest without restrictions.
(e) Independent systems always align with global standards.

Answer: (a) Robust cybersecurity systems build investor confidence and facilitate cross-border trade.

Q7. How could foreign firms be affected by a weak cybersecurity system in Nation Y?

(a) They may co-develop standards with the government.
(b) They benefit from reduced compliance regulations.
(c) They face losses from counterfeiting, unauthorized software, and reputational harm.
(d) They gain freedom to bypass international rules.
(e) They will face stricter penalties for non-compliance.

Answer: (c) They face losses from counterfeiting, unauthorized

software, and reputational harm.

Q8. Which conclusion can be logically inferred from the passage?

(a) Independent frameworks prevent foreign firms from legal challenges.
(b) Divergent national systems can increase complex disputes for international businesses.
(c) Strong IP protection encourages more cyber violations.
(d) IP enforcement has negligible economic consequences.
(e) Countries with weaker IP frameworks automatically attract foreign investment.

Answer: (b) Divergent national systems can increase complex disputes for international businesses.

Q9. If Nation Y continues to ignore international agreements, what is the most likely outcome?

(a) Foreign investment will rise due to independent frameworks.
(b) Foreign companies will find IP protection easier.
(c) Other nations may adopt divergent cybersecurity practices.
(d) Foreign companies will struggle to protect IP, causing economic and legal disputes.
(e) Counterfeit digital goods will decrease.
Answer: (d) Foreign companies will struggle to protect IP, causing economic and legal disputes.

Directions (10-11): Rearrangement of sentences to form coherent paragraphs

Q10. Rearrange the following sentences into a logical order:

(A) The Comprehensive Health Insurance Program seeks to integrate various sectoral schemes into a unified national structure.
(B) This approach aims to balance affordability for citizens with the sustainability of government finances.
(C) The consolidated framework also reduces administrative overheads and simplifies benefit distribution.
(D) Policymakers believe a unified program ensures equitable access and improved coverage across demographics.
(a) ABCD
(b) BACD
(c) BDAC
(d) CBDA
(e) BADC

Answer: (b) BACD

Q11. Rearrange the sentences logically:

(A) Renewable energy projects promise reduced carbon emissions and sustainable power generation.
(B) However, improper planning can disrupt local ecosystems and displace communities.
(C) Achieving a balance between environmental protection and energy demands is essential.
(D) Careful policy implementation can mitigate adverse impacts while promoting clean energy growth.
(a) CDBA
(b) ABCD
(c) ABDC
(d) CBDA
(e) ACDB

Answer: (d) CBDA

Directions (12-14): idioms usage
Q12. Taken aback
(A) She was taken aback by the unprecedented cyber-attack on her company's servers.
(B) He took a step back and was taken aback to get a better look at the machinery.
(C) They were taken aback by the sudden price surge in imported electronics.
(a) Both A & C
(b) Only A
(c) Both B & C
(d) Only C
(e) All A, B, C

Answer: (a) Both A & C

Q13. Back in the saddle
(A) After months of downtime due to a ransomware attack, the IT team was back in the saddle, securing the network.
(B) After a meeting, she was back in the saddle, enjoying her vacation.
(C) After a sabbatical, the researcher was back in the saddle, continuing her cybersecurity research.
(a) Both A & B
(b) Only C
(c) Both A & C
(d) Only B
(e) All A, B, C

Answer: (c) Both A & C

Q14. Keep the ball rolling
(A) Despite setbacks in project deployment, the manager motivated staff to keep the ball rolling.
(B) After securing seed funding, the startup worked hard to keep the ball rolling by attracting investors.

(C) The coach told the team to keep the ball rolling after scoring.
(a) Only A
(b) Both A & B
(c) Both B & C
(d) All A, B, C
(e) Only C

Answer: (d) All A, B, C

Q15. The National Digital Literacy Mission aims (A) at enhancing digital skills among youth, (B) promoting technology awareness and accessibility, and (C) targeted through structured online and offline programs, especially (D) in remote and underserved areas. Which words should be interchanged to make the sentence correct?

(a) A-D
(b) A-D & B-C
(c) B-C
(d) A-C & B-D
(e) No interchange required

Answer: (d) A-C & B-D

Q16. The Cybersecurity Oversight Committee ensures the (A) integrity of digital systems by (B) monitoring compliance, (C) auditing corporate networks, and fostering (D) transparency and accountability in handling (E) sensitive data. Which words should be interchanged?

(a) B-C & D-E
(b) A-C
(c) D-E
(d) B-D & C-E
(e) No interchange required

Answer: (b) A-C

Q17. The National Innovation Summit 2026 focuses on (A) enhancing technological research, improving (B) strategic collaborations, and fostering (C) between startups and corporations to address (D) evolving industry challenges. Which words should be interchanged?

(a) B-D & A-C
(b) A-D
(c) A-E
(d) A-E & C-D
(e) No interchange required

Answer: (d) A-E & C-D

Q18. Identify the grammatically and contextually correct sentences:
(i) The data sets in the research lab are organized by relevance, making analysis faster and more accurate.

(ii) The proposal was emailed to the board, who reviewed it before granting approval.
(iii) Hardly the meeting had started when the server crash disrupted the online presentation.
(a) only (i)
(b) Both (i) and (ii)
(c) Only (ii)
(d) Both (ii) and (iii)
(e) All are correct

Answer: (e) All are correct

Q19. Identify the grammatically and contextually correct sentences:
(i) She worked tirelessly through the night to complete the cybersecurity audit before the deadline.
(ii) Seldom have we witnessed such innovative software design, captivating industry experts.
(iii) The list of approved vendors, including logistics and tech partners, has been finalized by management.
(a) only (i)
(b) Both (i) and (ii)
(c) Only (iii)
(d) Both (ii) and (iii)
(e) All are correct

Answer: (e) All are correct

Q20. Identify the grammatically incorrect sentence:
(i) Each participant submitted their own code, ensuring the hackathon ran smoothly.
(ii) Neither of the developers have shared their final project, but both promised innovation.
(iii) Either the manager or the team is responsible for ensuring server backups.
(a) only (i)
(b) Both (i) and (ii)
(c) Only (ii)
(d) Both (ii) and (iii)
(e) All are incorrect

Answer: (c) Only (ii)

Q21. Identify the grammatically incorrect sentence:
(a) Not only the team completed the project ahead of schedule, but they also exceeded expectations.
(b) The quality of software and the level of documentation have greatly improved under the new protocol.
(c) Anybody who wants to participate must submit their application by Friday, as late entries will not be accepted.
(a) only (i)
(b) Both (i) and (ii)
(c) Only (iii)

(d) Both (ii) and (iii)
(e) All are incorrect

Answer: (e) All are correct

Q22. Choose the suitable connector to join the sentences:
(A) The research team faced multiple challenges, including tight deadlines, limited budgets, and hardware failures.
(B) They successfully delivered a scalable solution that exceeded client expectations.
(i) Despite facing multiple challenges
(ii) Given that the research team
(iii) Even if challenges arose
(a) Only (i)
(b) Only (ii)
(c) Both (i) and (ii)
(d) Both (ii) and (iii)
(e) All (i), (ii), (iii)

Answer: (c) Both (i) and (ii)

Q23. Choose the suitable connector to join the sentences:
(A) There has been a significant surge in AI-powered applications across industries.
(B) Companies must continuously upgrade infrastructure and talent to stay competitive.
(i) With the advent of AI technologies
(ii) Considering the rapid technological advancements
(iii) Given the widespread adoption of AI
(a) Only (i)
(b) Only (ii)
(c) Both (i) and (ii)
(d) Both (ii) and (iii)
(e) All (i), (ii), (iii)

Answer: (d) Both (ii) and (iii)

Q24. Choose the suitable connector to join the sentences:
(A) The government implemented strict cybersecurity reforms amid rising cyber-attacks.
(B) It remained committed to ensuring digital safety across all sectors.
(i) In light of increasing cyber threats
(ii) In the face of rising cyber incidents
(iii) Amid escalating online security breaches
(a) Only (i)
(b) Only (ii)
(c) Both (ii) and (iii)
(d) Both (i) and (ii)
(e) All (i), (ii), (iii)

Answer: (e) All (i), (ii), (iii)

Q25. In order to _____ the CEO, the staff waited outside the _____ to influence the final decision.
(I) Lobby
(II) Sway
(III) Porch
(a) Only (I)
(b) Both (I) and (II)
(c) Only (II)
(d) Both (II) and (III)
(e) Only (III)

Answer: (c) Only (II)

Q26. While coding late at night, she experienced a sudden _____ of inspiration, triggered by a _____ of lightning outside.
(I) Flash
(II) Burst
(III) Glimmer
(a) Only (I)
(b) Both (I) and (III)
(c) Only (II)
(d) Both (II) and (III)
(e) Only (III)

Answer: (a) Only (I)

Q27. The professor sought to _____ intricate algorithms during his lecture, while attempting to _____ them without oversimplifying the logic.
(I) Elucidate
(II) Decipher
(III) Mandate
(a) Only (I)
(b) Both (I) and (II)
(c) Only (II)
(d) Both (I) and (III)
(e) Only (III)

Answer: (b) Both (I) and (II)

Q28. The diplomat attempted to _____ tensions and hoped to _____ a peaceful resolution to the dispute.
(I) Alleviate
(II) Mitigate
(III) Ameliorate
(a) Only (I)
(b) Both (I) and (II)
(c) Only (II)
(d) Both (II) and (III)
(e) Only (III)

Answer: (b) Both (I) and (II)

Q29. The lawyer worked to _____ inconsistencies in the witness's statement, seeking to _____ the credibility of the opposing case.
(I) Undermine
(II) Challenge
(III) Sinuate
(a) Only (I)
(b) Both (I) and (II)
(c) Only (III)
(d) Both (II) and (III)
(e) Only (II)

Answer: (b) Both (I) and (II)

Q30. Identify the incoherent sentence:
(a) Participating in strategic simulations improves decision-making and analytical skills.
(b) Team-building exercises enhance collaboration and communication in professional settings.
(c) Regular health checkups ensure long-term wellness.
(d) Group projects help students stay motivated and meet deadlines.
(e) Practicing problem-solving in teams can reduce errors and improve efficiency.

Answer: (c) Regular health checkups ensure long-term wellness.

Reasoning

Directions (1-5): Study the following information carefully and answer the questions given below:

Seven persons P, Q, R, S, T, U, and V live on seven different floors of a building. The lowest floor is numbered 1, and the topmost floor is numbered 7. Each person has a different favorite drink – Tea, Coffee, Juice, Soda, Milk, Lemonade, and Water – and wants to visit seven different countries – France, Egypt, Australia, Spain, Germany, Mexico, and Thailand.

- P lives on a lower floor than the one who likes Coffee but above the one who wants to visit Australia.
- The person who likes Tea lives two floors above Q.
- There is exactly one floor gap between the one who wants to visit France and the one who likes Soda.
- R lives exactly three floors below the one who wants to visit Egypt.
- The person who likes Milk wants to visit Germany.
- V lives immediately above T but immediately below the one who wants to visit Spain.
- The one who likes Juice does not want to visit Mexico or Thailand.
- U lives on the topmost floor and does not like Tea or Coffee.
- There are more floors above Q than below S.
- The person who likes Lemonade lives immediately below the one who wants to visit Thailand.
- P does not like Soda or Milk.
- The person who wants to visit Australia does not like Coffee or Juice.

Q1. Who among the following lives on the 2nd floor and likes which drink?
(a) R, Soda
(b) Q, Tea
(c) S, Juice
(d) T, Coffee
(e) P, Lemonade

Answer: a) R, Soda

Q2. How many floors are there between the one who wants to visit France and the one who likes Juice?
(a) One
(b) Two
(c) Three
(d) None
(e) Four

Answer: b) Two

Q3. Which among the following combination is correct?
(a) V – Milk, Germany
(b) P – Lemonade, Thailand
(c) Q – Coffee, Spain
(d) S – Tea, Mexico

(e) None of these

Answer: a) V – Milk, Germany

Q4. Who among the following lives four floors above Q, likes which drink, and wants to visit which country?
(a) U – Juice, Australia
(b) V – Milk, Germany
(c) T – Coffee, Spain
(d) P – Lemonade, Thailand
(e) S – Tea, France

Answer: b) V – Milk, Germany

Q5. The number of floors above the floor in which the person who wants to visit Thailand lives is three less than the number of floors below the floor in which the person who likes Tea lives.
(a) Coffee
(b) Soda
(c) Lemonade
(d) Milk
(e) Juice

Answer: c) Lemonade

Directions (6-10): A number and word arrangement machine, when given an input line of numbers and words, rearranges them following a particular rule in each step. Study the following input and its rearrangements:

Input: 44 climb 91 energy 62 sky 53 bright 77 of 36
Step 1: bright 44 climb 91 energy 62 sky 53 of 77 36
Step 2: energy bright 44 climb 91 62 sky 53 of 77 29
Step 3: climb energy bright 44 62 sky 53 of 77 29 66
Step 4: sky climb energy bright 44 53 of 77 29 66 82
Step 5: of sky climb energy bright 53 44 77 29 66 82
Step 6: of sky climb energy bright 53 44 77 29 82 66
Step 6 is the **final step** as per the rules followed in the above steps.

Input for questions: 58 run 31 fast 67 mountain 49 high 72 over 38

Q6. How many elements are between 58 and run in Step 5?
(a) Two
(b) Three
(c) Four
(d) Five
(e) Six

Answer: b) Three

Q7. Which among the following numbers is present in Step 5?
(a) 31
(b) 67
(c) 55
(d) 42
(e) 38

Answer: e) 38

Q8. What is the sum of the second number and the fourth number from the right end in Step 6?
(a) 120
(b) 110
(c) 115
(d) 125
(e) 108

Answer: c) 115

Q9. Which element is present fourth to the left of the third element from the right end in Step 4?
(a) mountain
(b) 72
(c) fast
(d) run
(e) None of these

Answer: a) mountain

Q10. How many words are there to the right of the word fast in Step 3?
(a) None
(b) One
(c) Two
(d) Three
(e) Four

Answer: c) Two

Directions (11-17): Study the following information carefully and answer the questions given below:
Eight persons – A, B, C, D, E, F, G, and H – were born in eight different years: 1968, 1974, 1977, 1981, 1985, 1990, 1995, and 2002, but not necessarily in the same order. Each person has purchased a different item: Pen, Diary, Watch, Ring, Wallet, Necklace, Bag, and Frame. Their ages are counted as in the year 2026.

- The one who was born in a leap year purchased Diary.
- One person was born between the one who was born in a leap year and E.
- The number of persons born before the one who purchased Bag is two more than the number of persons born after the one who purchased Ring.
- More than two persons were born between E and H, who was born two persons before C.
- The one whose age is a prime number purchased Necklace, but that person is not the youngest or the oldest.
- More than two persons were born between the one who purchased Diary and the one who purchased Frame.
- B is 6 years elder than D.
- As many persons were born before B as after F.
- C doesn't purchase Frame.
- Wallet was purchased by the person who was born five persons before G.
- The one whose age is an odd number doesn't purchase Pen.
- The person who purchased Watch was born immediately before the person who purchased Bag.
- H was born in an even year and does not purchase Diary or Necklace.

Q11. Who among the following purchased Watch and what was the age of that person?
(a) E – 49
(b) D – 45
(c) F – 41
(d) B – 52
(e) G – 36

Answer: b) D – 45

Q12. In which year was the person who purchased Necklace born and what did they purchase?
(a) 1985, Necklace
(b) 1977, Diary
(c) 1990, Ring
(d) 1981, Necklace

(e) 1974, Bag

Answer: d) 1981, Necklace

Q13. How many persons were born between H and the person who purchased Ring?
(a) Two
(b) Four
(c) Three
(d) Five
(e) One

Answer: c) Three

Q14. What is the difference between the ages of the one who purchased Frame and C?
(a) 12
(b) 17
(c) 23
(d) 29
(e) 21

Answer: e) 21

Q15. Four of the following five are similar in a certain way and related to a group. Which among the following does not belong to that group?
(a) G
(b) F
(c) D
(d) B
(e) H

Answer: e) H

Directions (16-20): Study the following arrangement carefully and answer the questions given below:
Eight persons – P, Q, R, S, T, U, V, and W – sit around a square-shaped table. Four persons sit at the corners facing inside, and the remaining four persons sit in the middle of the sides facing outside. Each of the persons who sit at the corners has a different favourite drink: Tea, Coffee, Juice, and Water. Each of the persons who sit in the middle of the sides has a different favourite snack: Cookies, Chips, Nuts, and Fruits. All information is not necessarily in the same order.
- W doesn't sit at the corners.
- V sits third to the left of R.
- One person sits between the one who likes Nuts and R.
- The one who likes Nuts sits immediately to the right of P.
- Q sits opposite to V.
- The one who likes Juice sits second to the right of P.
- S sits third to the left of the one who likes Tea.
- Two persons sit between the ones who like Chips and Juice.
- P is not an immediate neighbour of the one who likes Chips.

- The one who likes Chips sits opposite to S.
- Two persons sit between the ones who like Tea and Cookies.
- T sits third to the right of the one who likes Cookies.
- V doesn't like Water.
- W doesn't like Chips or Nuts.

Q16. Who among the following persons sits opposite to the person who likes Cookies?
(a) The one who likes Nuts
(b) The one who likes Fruits
(c) U
(d) T
(e) None of these

Answer: c) U

Q17. Which of the following statements is correct?
(a) Three persons sit between the ones who like Juice and Chips.
(b) T is not an immediate neighbour of the one who likes Nuts.
(c) The one who likes Tea sits fourth to the right of R.
(d) S and V are immediate neighbours.
(e) T faces inside.

Answer: a) Three persons sit between the ones who like Juice and Chips

Q18. Who among the following persons sits fifth to the left of T?
(a) R
(b) The one who likes Fruits
(c) The one who sits second to the right of the one who likes Nuts
(d) The one who likes Water
(e) None of these

Answer: c) The one who sits second to the right of the one who likes Nuts

Q19. Four of the following five are in the same group; who among the following does not belong to that group?
(a) W
(b) V
(c) U
(d) S
(e) R

Answer: a) W

Q20. What is the position of the person who likes Juice with respect to the person who likes Chips?
(a) Immediate left
(b) Sixth to the left
(c) Fifth to the right
(d) Seventh to the left
(e) Seventh to the right

Answer: c) Fifth to the right

Q21. If in the given word "TRANSFORMATION" all the vowels are replaced with the succeeding letters and all the consonants are replaced with the preceding letter, then all letters are arranged in reverse alphabetical order from the left end, then find how many letters are there between the fourth letter from the right end and the third letter from the left end according to English alphabetical order?
(a) Ten
(b) Nine
(c) Eight
(d) Five
(e) Six

Answer: b) Nine

Directions (22-24): Study the following information carefully and answer the given questions below:
Rohan started walking from Point X in the east direction for 4m and reached Point Y. From Point Y, he turned right and walked 6m to reach Point Z. From Point Z, he turned left and walked 5m to reach Point P. From Point X, he turned left and walked 5m to reach Point Q. From Point Q, he turned right and walked 8m to reach Point R. From Point R, he turned right and walked 6m to reach Point S. From Point P, he turned left and walked 7m to reach Point T. From Point T, he turned right and walked 5m to reach Point U. From Point S, he turned left and walked 4m to reach Point V. From Point U, he turned right and walked 6m to reach Point W. From Point Q, he turned left and walked 5m to reach Point M.

Q22. In which direction is Point W with respect to Point V?
(a) North-east
(b) South-east
(c) North-west
(d) East
(e) West

Answer: b) South-east

Q23. What is the shortest distance between Point Z and Point M?
(a) 10m
(b) 9m
(c) 8m
(d) 7m
(e) 12m

Answer: a) 10m

Q24. Four of the following five are in the same group in terms of relative positions. Which among the following does not belong to that group?
(a) Z-P
(b) Q-R
(c) U-T
(d) X-S

(e) M-W

Answer: d) X-S

Directions (25-28): Read the following passage carefully and answer the questions that follow:
In recent years, the government launched several digital welfare schemes aimed at delivering subsidies directly to beneficiaries' bank accounts. This approach reduced the role of intermediaries and increased transparency. While many appreciated the efficiency, some argued that those without access to digital banking, especially in remote areas, were excluded. Others pointed out challenges like network outages and lack of awareness about online banking, which sometimes delayed the distribution of benefits.

Q25. Which of the following could be a reason for some people not supporting the scheme?
(I) Lack of banking facilities in remote areas
(II) Network outages delaying transactions
(III) Complexity of digital banking for rural users
(a) Only I and II
(b) Only II and III
(c) Only I and III
(d) Only I
(e) All of the above
Answer: e) All of the above

Q26. Which of the following can be assumed from the above statement?
(I) The scheme reduced corruption and the role of intermediaries
(II) Some rural populations could not access the benefits
(III) Urban areas benefited more than rural areas
(a) Only I and II
(b) Only II and III
(c) Only I and III
(d) Only I
(e) All of the above

Answer: a) Only I and II

Q27. Which of the following could challenge the effectiveness of the scheme?
(I) Beneficiaries still relying on local agents
(II) Lack of mobile phones in rural areas
(III) Technical glitches causing transaction delays
(a) Only I and II
(b) Only II and III
(c) Only I and III
(d) Only III
(e) All of the above

Answer: e) All of the above

Q28. Which of the following supports the motive behind the scheme?
(I) Beneficiaries received subsidies on time without intermediaries
(II) Increase in bank account openings in rural areas
(III) Greater transparency in subsidy distribution
(a) Only I and II
(b) Only II
(c) Only I and III
(d) Only II and III
(e) All of the above

Answer: e) All of the above

Directions (29-31): Each question consists of two conclusions followed by some statements. Consider the given conclusions to be true even if they seem at variance with commonly known facts. Read the conclusions and then decide which of the following statements is true for the given conclusions.

Q29. Conclusions:
I. All Diamonds are Gems.
II. Some Rings are not Bracelets.
Statements:
(a) Some Diamonds are Bracelets. No Ring is Gem. Some Rings are not Gems.
(b) Only a few Diamonds are Bracelets. Some Gems are Rings. Some Rings are Diamonds.
(c) All Diamonds are Rings. All Rings are Gems. No Diamond is Bracelet.
(d) Every Bracelet is Gem. Some Diamonds are Bracelets. Some Gems are Rings.
(e) No Ring is Gem. No Ring is Diamond. All Rings are Gems.

Answer: d) Every Bracelet is Gem. Some Diamonds are Bracelets. Some Gems are Rings.

Q30. Conclusions:
I. Some Necklaces being Earrings is a possibility.
II. No Earring is a Ring.
Statements:
(a) No Earring is Bracelet. All Bracelets are Necklaces. Each Ring is Necklace.
(b) Only a few Necklaces are Bracelets. Some Bracelets are Rings. All Rings are Earrings.
(c) All Rings are Earrings. No Earrings are Necklaces. Each Necklace is Bracelet.
(d) All Earrings are Bracelets. Some Rings are Necklaces. No Bracelet is Ring.
(e) Some Earrings are not Necklaces. Some Earrings are Rings. No Ring is Bracelet.

Answer: e) Some Earrings are not Necklaces. Some Earrings are Rings. No Ring is Bracelet.

Q31. Conclusions:
I. Some Speakers are Headphones.
II. All Phones are AirPods.
Statements:

(a) Some AirPods are Phones. All Headphones are AirPods. No Phones are Speakers.
(b) A few Headphones are Speakers. No AirPods are Headphones. Some Headphones are Phones.
(c) Some Headphones are not Speakers. Some AirPods are Phones. All Phones are Speakers.
(d) Only a few Speakers are Phones. All Phones are Headphones. Mostly AirPods are Speakers.
(e) Each Phone is a Speaker. Each Speaker is an AirPod. Some Phones are Headphones.

Answer: e) Each Phone is a Speaker. Each Speaker is an AirPod. Some Phones are Headphones.

Directions (32-35): Read the following passage carefully and answer the questions below:

In a recent discussion, experts have raised concerns about the rapid growth of e-waste and its detrimental effects on the environment. Environmentalists are urging authorities to implement strict disposal and recycling regulations for electronic devices, citing the harmful effects of improper disposal on soil and water systems. Several technology companies, however, argue that electronics are essential for modern life and that stricter regulations may increase production costs and limit innovation.

Q32. Which of the following strengthens the argument of environmentalists advocating for stricter e-waste management?
(I) Only 20% of electronic waste is recycled globally.
(II) Safe recycling methods exist but are more expensive than dumping.
(III) Toxic chemicals from e-waste have been found in rivers, harming aquatic life.
(a) Only I and III
(b) Only II and III
(c) Only I and II
(d) Only III
(e) All of the above

Answer: a) Only I and III

Q33. Which of the following weakens the companies' argument for continued lenient e-waste disposal?
(I) Governments are offering incentives for developing safe disposal methods.
(II) Consumers increasingly prefer eco-friendly products.
(III) Electronics remain cost-effective and durable for most consumers.
(a) Only I and II
(b) Only III
(c) Only I
(d) Only II and III
(e) None of these

Answer: a) Only I and II

Q34. Which of the following can be inferred from the passage?
(I) Governments are concerned and taking action against e-waste.
(II) The debate is about balancing environmental impact with economic cost.
(III) Most tech companies oppose any regulation on electronics.
(a) Only I and II
(b) Only III
(c) Only I and III
(d) Only II
(e) All of the above

Answer: a) Only I and II

Q35. What may be the consequences of stricter e-waste regulations?
(I) Companies may pass higher production costs to consumers.

(II) Soil and water quality could improve over time.
(III) Development of innovative recycling technologies may reduce long-term costs.
(a) Only II and III
(b) Only I and II
(c) Only I and III
(d) Only II
(e) All of the above

Answer: b) Only I and II

Directions (36-39): Analyze the statements and answer whether the data is sufficient to answer the question.

Q36. Seven persons – A, B, C, D, E, F, G – book cinema tickets for seven consecutive days starting Monday. On which day did B book?
Statement I: Two persons booked between A and C. D booked after B.
Statement II: More than one person booked between B and F. E booked before D.
Statement III: F booked two days after C. B booked before G.
(a) If statement I alone is sufficient
(b) If both statements I and II are sufficient
(c) If both statements I and III are sufficient
(d) If statements I, II & III together are sufficient
(e) If only statement II is sufficient

Answer: d) If statements I, II & III together are sufficient

Q37. Six persons – P, Q, R, S, T, U – sit in a circle facing the center. What is R's position with respect to Q?
Statement I: P sits second to the right of S. T is not next to Q.
Statement II: Q sits second to the left of P. U is not next to R.
Statement III: Two persons sit between T and R.
(a) If statement I alone is sufficient
(b) If both statements II and III are sufficient
(c) If both statements I and III are sufficient
(d) If statements I, II & III together are sufficient
(e) If only statement II is sufficient

Answer: d) If statements I, II & III together are sufficient

Q38. In a certain code language, what is the code for "data analysis"?
Statement I: "data is secure" is coded as "xy ab cd" and "big analysis project" is coded as "ef gh ij"
Statement II: "secure analysis" is coded as "cd gh" and "big data tool" is coded as "ef xy kl"
Statement III: "data tool" is coded as "xy kl" and "project analysis" is coded as "ij gh"
(a) If statement I alone is sufficient
(b) If statements I and II together are sufficient
(c) If statements I and III together are sufficient
(d) If statements I, II & III together are sufficient

(e) If only statement II is sufficient

Answer: d) If statements I, II & III together are sufficient

Q39. In a family of nine persons – M, N, O, P, Q, R, S, T, U – how is S related to M?
Statement I: S is married to N. O is the sibling of P. Q is the son-in-law of R.
Statement II: N is the father of P. T is the brother of P. U and M are married.
Statement III: N is the wife of S. Q is the daughter of O.
(a) If statement I alone is sufficient
(b) If statements I and II together are sufficient
(c) If statements I and III together are sufficient
(d) If statements I, II & III together are sufficient
(e) If only statement II is sufficient

Answer: d) If statements I, II & III together are sufficient

Directions (40-43): Read the following carefully and answer the questions:
Several persons are seated in a row facing north. They belong to different cities. P sits fifth to the right of the person from Jaipur. Two persons sit between the ones from Mumbai and Kanpur. The person from Kanpur sits immediately to the right of T. Three persons sit between the one from Kanpur and P. S sits fourth from the left of Q. Three persons sit between R and S, who is from Delhi. R sits third from one end. U is from Lucknow. The number of persons between R and P is the same as the number between Mumbai and Lucknow. V sits third to the left of W, who sits at one extreme. The person immediately left of X is from Kolkata. X sits third to the left of V and is from Kanpur. The person sixth to the right of X is from Banaras.

Q40. Which of the following combination is correct?
(a) S – Mumbai
(b) S – Jaipur
(c) W – Banaras
(d) P – Jaipur
(e) P – Banaras

Answer: c) W – Banaras

Q41. How many persons sit in this row?
(a) 18
(b) 20
(c) 22
(d) 19
(e) None of these

Answer: b) 20

Q42. What is the position of P with respect to the person from Banaras?
(a) Ninth to the right
(b) Eighth to the left
(c) Thirteenth to the left

(d) Ninth to the left
(e) Tenth to the left

Answer: a) Ninth to the right

Q43. Which of the following statements is/are false?
I. X sits to the right of W
II. Three persons sit between P and S
III. R is not from Jaipur
(a) Only I
(b) Only II
(c) Only III
(d) Only I and II
(e) All I, II, III

Answer: e) All I, II, III

Q44. In the word "CONSEQUENT", if we take the second, fourth, sixth, and eighth letters, which of the following will be the first letter from the right of the meaningful word formed? If more than one meaningful word is formed mark X, if none, mark Z.
(a) S
(b) Z
(c) X
(d) Q
(e) N

Answer: b) Z

Directions (45-48): Study the following information carefully and answer the questions given below:
Seven persons – P, Q, R, S, T, U, V – are comparing their heights in ascending order from left to right, but not necessarily in the same order.
- Q is taller than R but shorter than T.
- Less than three persons are taller than T.
- R is taller than S.
- More than two persons stand between S and V.
- V is taller than U but shorter than P.
- U is taller than Q but shorter than T.
- P is not the tallest.
- The person immediately taller than R is 178 cm.

Q45. Who among the following is the fourth tallest?
(a) Q
(b) R
(c) T
(d) U
(e) None of these

Answer: d) U

Q46. How many persons stand between P and T?
(a) Two
(b) Three
(c) One
(d) Four
(e) None

Answer: a) Two

Q47. If the sum of heights of R and Q is 320 cm and the sum of heights of Q and U is 300 cm, what could be the possible height of T?
(a) 150 cm
(b) 160 cm
(c) 170 cm
(d) 180 cm
(e) Either 160 cm or 170 cm

Answer: e) Either 160 cm or 170 cm

Q48. How many persons are taller than R?
(a) Two
(b) Three
(c) Four
(d) Five
(e) Six

Answer: c) Four

Directions (49-52): Read the following passage carefully and answer the questions given below:
The rapid adoption of renewable energy technologies worldwide has created both opportunities and challenges. While solar and wind energy provide clean alternatives to fossil fuels, their large-scale implementation faces obstacles such as high initial costs, dependency on weather conditions, and lack of infrastructure in developing regions. Experts argue that proper government policies, subsidies, and public awareness campaigns are essential to overcome these hurdles. Without strategic planning, the potential environmental and economic benefits of renewable energy may not be fully realized.

Q49. According to the passage, what is one of the main challenges in implementing renewable energy technologies?
(I) High initial investment costs.
(II) Dependence on weather conditions.
(III) Fossil fuels being cheaper in all countries.
(a) Only I
(b) Only I and II
(c) Only II and III
(d) Only III
(e) All of the above

Answer: b) Only I and II

Q50. Which of the following measures could help overcome challenges in renewable energy implementation?
(I) Government subsidies and incentives.
(II) Public awareness and education campaigns.
(III) Reducing the use of all energy sources simultaneously.
(a) Only I
(b) Only I and II
(c) Only II and III
(d) Only III
(e) All of the above

Answer: b) Only I and II

Q51. What can be inferred as a consequence of failing to address the challenges mentioned in the passage?
(I) The full potential environmental benefits may not be realized.
(II) Renewable energy may remain underutilized in certain regions.
(III) Fossil fuel consumption will automatically decrease.
(a) Only I
(b) Only II
(c) Only I and II
(d) Only III
(e) All of the above

Answer: c) Only I and II

Q52. Which of the following statements negates the main argument of the passage?
(I) Renewable energy technologies have no initial costs and are universally easy to implement.
(II) Fossil fuels are environmentally harmless compared to renewables.
(III) All countries have adequate infrastructure for immediate adoption of renewable energy.
(a) Only I
(b) Only I and II
(c) Only II and III
(d) Only III
(e) None of them

Answer: b) Only I and II

Directions (53-55): Study the following information carefully and answer the questions given below:
In a family of ten persons – P, Q, R, S, T, U, V, W, X, Y, there are three married couples and no single parent.
- P is the father of S, who is the sister of Q.
- R is married to Q.
- T is the mother of W and the wife of U.
- V is the brother-in-law of P.
- X is the daughter of R and sister of Y.
- U is the brother of R.
- W is the niece of Q.

Q53. How is X related to P?
(a) Daughter
(b) Granddaughter
(c) Niece
(d) Sister
(e) None of these

Answer: b) Granddaughter

Q54. Who among the following is the daughter-in-law of U?
(a) Q
(b) T
(c) W
(d) X
(e) None of these

Answer: a) Q

Q55. If Z is married to S, how many male members are there in the family?
(a) Three
(b) Four
(c) Five
(d) Six
(e) None of these

Answer: c) Five

Q56. In the number '7583942165', if all even digits are multiplied by 2 and all odd digits are subtracted by 1, find the sum of digits in the even positions of the new number formed.
(a) 28
(b) 27
(c) 30
(d) 25
(e) 24

Answer: a) 28

Directions (57-60): Read the passage carefully and answer the questions given below:
With the rapid increase of smart devices and AI technologies, governments and businesses worldwide are trying to leverage these tools for economic growth. However, experts warn that the widespread adoption of AI has raised concerns about privacy, employment, and cybersecurity. While some countries are implementing strict AI regulations, others are lagging, creating a digital divide. Moreover, high costs and limited skilled workforce make it difficult for developing nations to adopt AI solutions effectively.

Q57. Which of the following can be inferred as a key reason why AI adoption is uneven globally?
(I) High costs and limited skilled workforce in some countries.

(II) Strict AI regulations in certain countries hinder adoption.
(III) All countries lack interest in technological advancement.
(a) Only I
(b) Only II
(c) Only I and II
(d) Only II and III
(e) All of the above

Answer: c) Only I and II
Q58. Which measures can help developing nations adopt AI effectively according to the passage?
(I) Improve access to skilled professionals and training programs.
(II) Offer financial incentives and reduce adoption costs.
(III) Mandate AI adoption regardless of readiness.
(a) Only I
(b) Only I and II
(c) Only II and III
(d) Only III
(e) All of the above

Answer: b) Only I and II

Q59. Which of the following can be concluded regarding AI adoption globally?
(I) Some countries are advancing faster due to supportive regulations.
(II) The digital divide is increasing between nations.
(III) AI is uniformly adopted worldwide.
(a) Only I
(b) Only II
(c) Only I and II
(d) Only I and III
(e) All of the above

Answer: c) Only I and II

Q60. Which of the following statements weakens the argument in the passage?
(I) AI adoption in some developing countries is growing rapidly despite limited workforce.
(II) The cost of AI implementation has decreased drastically worldwide.
(III) Privacy and cybersecurity issues are not significant concerns globally.
(a) Only I and II
(b) Only I
(c) Only II
(d) Only I and III
(e) None of the above

Answer: a) Only I and II

Quantitative Aptitude

Q1. In a series: 13, 130, 267, 434, 641, 888, 1175, one term is incorrect. Identify it.
(a) 130
(b) 267
(c) 434
(d) 641
(e) 888

Answer: 434

Q2. Find the wrong term in the series: 180, 378, 756, 1890, 5832, 22275, 88800
(a) 756
(b) 1890
(c) 5832
(d) 22275
(e) 88800

Answer: 5832

Q3. A sequence is given: 5, 345, 567, 689, 742, 758, 767. One term is wrong.

(a) 345
(b) 567
(c) 689
(d) 742
(e) 758

Answer: 689

Q4. In a series: 17, 128, 279, 450, 641, 862, 1113, one term is incorrect. Identify it.

(a) 128
(b) 279
(c) 450
(d) 641
(e) 862

Answer: 450

Q5. A cylindrical tank is filled 70% with water. Its height is 50 cm and radius 28 cm. A rectangular tank has length 5 cm more than the radius and breadth 10 cm more than its height. The curved surface area of the cylinder is greater than twice the area of the rectangle. Which of the following CANNOT be the volume and area pair?
I. 8624, 4396
II. 8624, 4380

III. 8624, 4400
(a) I
(b) II
(c) III
(d) I and II
(e) II and III

Answer: II

Q6. Rahul invests 50% of his salary in a fixed deposit and 1/3 of the remaining in mutual funds. He splits the rest into three schemes X, Y, and Z in the ratio 2:3:5. If the difference between Y and Z is Rs 6000, find the difference between his total salary and amount in Z.

(a) 85000
(b) 90000
(c) 95000
(d) 100000
(e) 105000

Answer: 95000

Q7. Two numbers M and N are such that M is 30% less than N. The product of their LCM and HCF is 546.
Quantity I: 660
Quantity II: LCM of (4M + 12) and (3N − 9)
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or no relation

Answer: Quantity I < Quantity II

Q8. A, B, and C start a business. A invests Rs P, B invests Rs (P + 8000). After 4 months, A withdraws 40% of his investment and C joins with Rs 10000. If total profit at year-end is Rs 21600 and C's share is 70/432 of profit, find B's profit share.
(a) 10800
(b) 10500
(c) 10200
(d) 10000
(e) 9700

Answer: 10800

Q9. An amount Rs Q is invested in scheme A at compound interest 20% p.a., and the same amount in scheme B at simple interest 20% p.a. After 3 years, the difference in interest is Rs 728.
Quantity I: If Rs 2Q/3 is invested at 7% p.a. for 5 years in simple interest, find the interest.
Quantity II: Rs 1120
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or no relation

Answer: Quantity I < Quantity II

Q10. Priya has Rs 9X. She invests 1/5th in schemes A and B in 4:6 ratio. From the remaining, she pays Rs 3600 to her maid and invests the rest P in post office. If X:P = 3:5, which statements are correct?
I. Amount invested in B > Amount invested in post office
II. Amount paid to maid > Amount invested in A
III. Amount invested in B = Amount paid to maid
(a) All I, II, III
(b) Both I and II
(c) Only I
(d) Only III
(e) Both I and III

Answer: Both I and II

Q11. A train travels from station P to station Q at a speed of X km/hr and a truck travels at three-fourth of the train's speed. The train departs at 9 am and reaches Q at 15 pm, while the truck covers (480 + 3X) km in 4 hours. If the train's speed is reduced by 20%, find how much additional time the train will take to reach Q (The train halts three times for 10 minutes each)?

(a) 3 hours 20 minutes
(b) 2 hours 45 minutes
(c) 2 hours 30 minutes
(d) 2 hours 15 minutes
(e) 2 hours 05 minutes

Answer: b) 2 hours 45 minutes

Q12. The speed of a boat in still water and the speed of the river current are in the ratio 5 : 2. The difference in time taken to cover a distance D km downstream and upstream is 12 hours. (Speed of the current is 4 km/hr)
Quantity I: Time taken to cover (D − 60) km downstream
Quantity II: Time taken to cover (D + 40) km upstream

(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or no relation

Answer: a) Quantity I > Quantity II

(Q13-Q17) A company sells two types of products — Smartphones and Laptops — across four regions: North, South, East, and West during a quarter. The data below is partially known, and some values are missing, which need to be calculated carefully:

- North: Total units sold = 1,200; ratio of Smartphones to Laptops sold = 5:3.
- South: Total units sold unknown; 60% of units sold are Smartphones.
- East: Total units sold = 1,500; Laptops sold are 600 units.
- West: Total units sold unknown; Smartphones sold = 40% more than Laptops.

Additional information:
1. Total Smartphones sold in all regions = 3,000.
2. Total Laptops sold in North and South together = 1,050.
3. Total units sold in West = total units sold in South − 100.
4. In South, the ratio of Smartphones to Laptops sold is 4:3.

Using the above information, answer the following questions:

Q13. Find the number of Laptops sold in South.
(a) 420
(b) 450
(c) 480
(d) 500

(e) 520

Answer: b) 450

Q14. Find the total units sold in West.
(a) 900
(b) 950
(c) 1,000
(d) 1,050
(e) 1,100

Answer: a) 900

Q15. If the company decides to increase Laptop sales in East by 20% next quarter, find the expected total units sold in East after this increase.
(a) 1,600
(b) 1,620
(c) 1,650
(d) 1,700
(e) 1,800

Answer: c) 1,650

Q16. Find the ratio of total Smartphones sold in North and West together to total Laptops sold in South and East together.
(a) 11:7
(b) 10:7
(c) 9:5
(d) 8:5
(e) 7:4

Answer: b) 10:7

Q17. If the company wants total Smartphones sold in South and West together to equal the total Laptops sold in all regions, how many more Smartphones should be sold in West?
(a) 100
(b) 120
(c) 140
(d) 160
(e) 180

Answer: c) 140

(Q18 to Q23) 3 companies A, B, and C manufacture pens of two types: Type X and Type Y. Total Type X pens are 30% fewer than the total Type Y pens produced by all companies. The ratio of Type Y pens made by C to total Type Y pens is 2 : 7. The number of Type X pens made by A equals total pens made by B. Type X pens made by B and C are equal. Total pens made by A are one-third of total pens made by all companies.

Q18. If the difference between Type Y pens produced by A and B is 280, find the sum of Type Y pens produced by C and Type X pens produced by A.
(a) 2100
(b) 1800
(c) 1600
(d) 1400
(e) 1200

Answer: c) 1600

Q19. If the average number of Type Y pens produced by A and C is 900, and total pens produced by D is 20% more than A, find the difference between the sum of Type Y pens of C and Type X pens of B, and total pens of D.
(a) 1200
(b) 1000
(c) 1400
(d) 1600
(e) 1800

Answer: b) 1000

Q20. Total pens produced by E are equal to three times the total Type X pens produced by A and C together. If the difference between total pens produced by E and total Type Y pens produced by all three companies is 1800, find total pens produced by all three companies.
(a) 2000
(b) 2400
(c) 3000
(d) 3200
(e) 3600

Answer: c) 3000

Q21. Find the ratio of Type Y pens produced by B to total pens produced by C.
(a) 2:3
(b) 1:4
(c) 3:5
(d) 4:3
(e) 1:2

Answer: a) 2:3

Q22. Type Y pens produced by all companies are B% of Type X pens produced by A. Find B.
(a) 220
(b) 240
(c) 180
(d) 150
(e) 200

Answer: b) 240

Q23. If the difference between Type Y pens produced by B and Type X pens produced by C is D, then D is what percentage of Type Y pens produced by C?
(a) 50
(b) 40
(c) 25
(d) CND
(e) None of these

Answer: b) 40

Q24. Solve the following quadratic equations and find the product of constants:
I. $3x^2 - 14x + p = 0$
II. $2y^2 - 13y + q = 0$
(Note: One root of equation I is 2; one root of equation II is twice the smaller root of equation I)
(a) 168
(b) 156
(c) 144
(d) 132
(e) 120

Answer: b) 156

Q25. The cost price of a gadget is Rs Y, marked 50% above cost price. A retailer offers a 20% discount and earns Rs 30 profit.
Quantity I: Find the marked price of the gadget.
Quantity II: If the cost price of another gadget equals the selling price of the first gadget and it is sold at 25% profit, find the selling price.
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or no relation

Answer: a) Quantity I > Quantity II

Q26. A man invests a certain sum of money in three schemes A, B, and C. The amount invested in B is twice that in A, and the amount invested in C is 50% more than that in B. Scheme A offers 8% simple interest per annum, B offers 10% per annum, and C offers 12% per annum. If the total interest earned from all three schemes in 2 years is Rs 19,200, find the amount invested in Scheme B.
(a) Rs 8,000
(b) Rs 10,000
(c) Rs 12,000
(d) Rs 15,000
(e) Rs 16,000

Answer: c) Rs 12,000

Q27. A train travels from city X to city Y at a certain speed. If the speed is increased by 15 km/hr, it reaches 48 minutes earlier. If the speed is decreased by 10 km/hr, it reaches 1 hour 12 minutes later. Find the distance between X and Y.
(a) 300 km
(b) 320 km
(c) 360 km
(d) 400 km
(e) 420 km

Answer: c) 360 km

Q28. A shopkeeper sells two varieties of rice: Type A at Rs 45 per kg and Type B at Rs 60 per kg. He mixes the two types in a certain ratio and sells the mixture at Rs 52.50 per kg. If the shopkeeper wants to make a profit of 20% on the selling price, find the ratio in which the two types of rice should be mixed.
(a) 3:2
(b) 4:3
(c) 5:4
(d) 2:3
(e) 7:5

Answer: a) 3:2

Q29. A company manufactures pens and pencils. The number of pencils produced is 20% more than the number of pens. Each pen costs Rs 12 to manufacture, and each pencil costs Rs 8. Due to a machine fault, 10% of pens and 5% of pencils are defective and sold at half the cost price. If the total production is 1,000 pens and 1,200 pencils, calculate the total loss due to defective items.
(a) Rs 1,260
(b) Rs 1,320
(c) Rs 1,400
(d) Rs 1,500
(e) Rs 1,600

Answer: b) Rs 1,320

Q30. A person lends Rs 20,000 at 10% per annum simple interest for 6 months, and Rs 15,000 at 12% per annum for 8 months. He also borrows Rs 10,000 at 15% per annum simple interest for 4 months. Find his net gain or loss at the end of the period.
(a) Rs 1,300 gain
(b) Rs 1,500 gain
(c) Rs 1,600 gain
(d) Rs 1,200 gain
(e) Rs 1,400 gain

Answer: a) Rs 1,300 gain

General Awareness

1. **In the RBI Monetary Policy Committee meeting in early 2024, what stance did the RBI take on the repo rate, while also commenting on inflation and growth trends?**
   A) Increased repo rate by 25 bps
   B) Decreased repo rate by 50 bps
   C) Kept repo rate unchanged at 6.5%
   D) Kept repo rate unchanged at 5.25%
   E) Shifted to a dovish stance

   Answer: C

2. **Which RBI approach describes the tool that measures expected credit loss on bank assets forward-looking rather than waiting for actual defaults?**
   A) Incurred loss model
   B) Basel II Standard
   C) True loan-loss provisioning
   D) Tier I capital buffer
   E) Expected Credit Loss (ECL) framework

   Answer: E

3. **The book "Cybersecurity in the Modern Era," released in July 2024, provides an in-depth analysis of emerging cyber threats, AI-enabled attacks, national security implications, and regulatory frameworks for protecting critical infrastructure, targeting policymakers, IT security professionals, and banking sector executives. Who is the author?**
   A) Bruce Schneier
   B) Kevin Mitnick
   C) Rajeshwari Singh
   D) Eugene Kaspersky
   E) Mikko Hyppönen

   Answer: C

4. **RBI's bulk deposit limit hike helps which category of banks?**
   A) Payment banks
   B) Small finance banks
   C) Urban co-operative banks (UCBs)
   D) Foreign banks
   E) NBFCs

   Answer: C

5. **The Indian government instituted a new national science award in 2024 called the Rashtriya Vigyan Puraskar, given to outstanding researchers and innovators in science and technology. The first set of awardees — including the ISRO Chandrayaan-3 team — was announced in August 2024.**

Which of the following statements is true about this award?
A) It is presented exclusively to researchers under 30 years of age.
B) It recognizes contributions in sports science and athletics innovation.
C) It is awarded only to foreign scientists collaborating with Indian institutes.
D) It honours excellence in research, technology and innovation across scientific disciplines.
E) It is restricted to military technology research.

Answer: D

6. **Which RBI-facilitated interface, piloted in August 2024, aims to speed up loan sourcing using digital data?**
   A) UPI Lend
   B) NEFT 2.0
   C) RTGS Plus
   D) Unified Lending Interface (ULI)
   E) FASTag Lending Scheme

   Answer: D

7. **The digital rupee pilot saw expansion to how many participating banks by March 2025?**
   A) 5
   B) 10
   C) 15
   D) 17
   E) 25

   Answer: D

8. **India recently conducted a joint military exercise in the Thar Desert in Rajasthan, which was focused on counter-insurgency, desert warfare, and high-mobility operations with troops from the UAE. What was the name of this exercise?**
   A) Samudra Lakshman 2024
   B) Sky Guardian 2024
   C) Desert Cyclone 2024
   D) Tiger Triumph 2024
   E) Ex Khanjar 2024

   Answer: C

9. **RBI's expected credit loss (ECL) provisioning is scheduled to phase in by approximately:**
   A) 2025
   B) 2026
   C) 2027
   D) 2030
   E) 2035

Answer: C

10. **During the Monaco GP 2024, a Red Bull driver achieved pole position in a record-breaking qualifying lap. Who was this driver?**
    A) Sergio Perez
    B) Max Verstappen
    C) Charles Leclerc
    D) Lewis Hamilton
    E) Lando Norris

    Answer: B

11. **RBI's proposed regulatory limit on banks' direct capital market exposure was suggested as a percentage of Tier-1 capital. What was this ratio?**
    A) 10%
    B) 30%
    C) 20%
    D) 50%
    E) 70%

    Answer: C

12. **RBI's fintech SRO was intended to balance innovation with:**
    A) Exchange rate risk
    B) Basel III norms
    C) Capital flows
    D) Consumer protection & risk containment
    E) Venture funding

    Answer: D

13. **In early 2024, data showed a sharp global economic trend where China continued strengthening its scientific research output and collaborations, increasingly narrowing leadership gaps in international scientific teams when compared with developed nations like the U.S. According to recent research assessing global science networks, what trend was observed?**
    A) Chinese science remained isolated with no international collaborations.
    B) Chinese scientists narrowed their leadership deficit with US and EU counterparts in international scientific collaborations.
    C) China regressed in global scientific output due to policy restrictions.
    D) China focused only on regional collaborations excluding global networks.
    E) Chinese scientific innovation decreased due to lack of funding.

    Answer: B

14. **RBI's two-factor authentication requirement relates to which risk category?**
    A) Credit risk
    B) Market risk
    C) Liquidity risk
    D) Fraud and operational risk
    E) Concentration risk

    Answer: D

15. **The Spanish Grand Prix 2024 saw a Mercedes driver execute an overtake on the last lap at Turn 1. Which driver achieved this feat?**
    A) Max Verstappen
    B) Lewis Hamilton
    C) Carlos Sainz
    D) Lando Norris
    E) George Russell

    Answer: B

16. **RBI's fintech and digital overhaul often align with which national vision?**
    A) Digital India 2022
    B) Startup India 2030
    C) Viksit Bharat 2047
    D) Make in India 2.0
    E) Smart City 2025

    Answer: C

17. **Which regulator used risk-based insurance premiums concept for banks from April alluded in reforms?**
    A) IRDAI
    B) SEBI
    C) PFRDA
    D) DICGC/RBI
    E) TRAI

    Answer: D

18. **The Indian Institute of Graphene and Intelligent IoT Sensors in Kerala aims to boost research in sensors and networked technologies for applications across smart systems. Which technology field is likely to benefit most from this centre?**
    A) Traditional agriculture
    B) Heavy manufacturing only
    C) Textile engineering
    D) Intelligent Internet of Things (IIoT) sensor systems
    E) Fossil fuel exploration

    Answer: D

19. **UPI HELP uses what technology to assist users?**
    A) Blockchain
    B) IoT
    C) Quantum encryption
    D) AI
    E) None

    Answer: D

20. **RBI's macroprudential measures would most likely be activated against which risk?**
    A) Forex carry trades
    B) Retail loan delinquencies
    C) NBFC-to-bank contagion
    D) Bank branch closures
    E) Insurance underwriting

    Answer: C

21. **Which feature of UPI Circle allows a delegated secondary user to make transactions?**
    A) Full account access
    B) Limited monthly cap set by primary user
    C) Unlimited transactions
    D) Auto-loan payments
    E) Foreign remittances

    Answer: B

22. **RBI's compensation framework for small digital frauds primarily targets:**
    A) ATM skimming losses
    B) Online banking and UPI unauthorized transactions
    C) Credit card interest
    D) Bank locker thefts
    E) Forex conversion loss

    Answer: B

23. **RBI's interoperable net-banking payments initiative is expected to reduce:**
    A) Transaction fees for merchants
    B) Cash withdrawals at ATMs
    C) Forex volatility
    D) Bank NPAs
    E) Government securities borrowing

    Answer: A

24. **The Unified Lending Interface (ULI) aims to integrate:**
    A) NBFCs only
    B) Banks & fintechs for data-driven loan processing
    C) Insurance companies
    D) Retail investors
    E) Stock exchanges

    Answer: B

25. **Which RBI-proposed mechanism ensures forward-looking bank provisioning?**
    A) Incurred loss model
    B) Expected Credit Loss (ECL) model
    C) Basel II Standard
    D) CRR adjustments
    E) Tier I capital buffer

    Answer: B

26. **The RBI digital finance reforms of 2024 emphasize:**
    A) Cryptocurrency adoption
    B) Secure, interoperable, and customer-friendly digital payments
    C) Forex liberalization

D) Public sector disinvestment

E) Repo rate volatility

Answer: B

27. **Which regulatory instrument by RBI was drafted to govern NBFC-bank contagion risk?**
   A) Basel III buffer rules
   B) NBFC exposure cap
   C) Macroprudential supervision framework
   D) CRR adjustments
   E) SLR mandates

   Answer: C

28. **RBI's bulk deposit limit hike impacts liquidity by:**
   A) Reducing bank lending
   B) Increasing small saver deposits
   C) Attracting high-value deposits to UCBs
   D) Affecting Forex reserves
   E) None of the above

   Answer: C

29. **Which of the following was a fintech SRO objective for banks and fintechs?**
   A) Increase repo rate
   B) Mitigate operational and customer risk
   C) Fix interest rates for loans
   D) Set government securities yield
   E) Regulate ATMs

   Answer: B

30. **The draft Self-Regulatory Organization (SRO) framework by RBI applies mainly to:**
   A) Traditional banks
   B) Fintech companies and digital lenders
   C) Insurance brokers
   D) NBFC depositors
   E) Stock exchanges

   Answer: B

31. **The RBI 2024 plan for cross-border UPI with Singapore allows users to:**
    A) Transfer funds to any country
    B) Make retail payments between India and Singapore
    C) Settle Forex trades automatically
    D) Invest in stocks abroad
    E) Lend via international banks

    Answer: B

32. **Which of the following digital safety features is mandated by RBI for UPI transactions?**
    A) Facial recognition only
    B) Biometric and PIN authentication (2FA)
    C) Tokenized credit cards
    D) Blockchain ledger
    E) OTP via email only

    Answer: B

33. **UPI Circle secondary users can transact only within:**
    A) Bank-set limits
    B) Limits delegated by primary user
    C) Government-mandated cap
    D) Unlimited daily cap
    E) Overseas remittance cap

    Answer: B

34. **RBI's net-banking interoperability initiative was launched to reduce:**
    A) Bank charges for IMPS
    B) Dependence on third-party payment aggregators
    C) Forex exposure
    D) Basel III buffer requirement
    E) Stock market volatility

    Answer: B

35. **Which RBI initiative helps MSMEs get working capital via digital loan platforms?**
    A) UPI 3.0
    B) SmartFin SCF platform
    C) Bharat BillPay
    D) UPI Circle
    E) Digital rupee pilot

    Answer: B

36. **RBI's expected credit loss framework will replace which model over time?**
    A) Basel III liquidity model
    B) Incurred loss provisioning

C) Tier I capital model

D) SLR model

E) CRR calculation

Answer: B

37. **Which RBI regulatory move in 2024 ensures consumer protection in digital payments?**

A) SLR hike

B) UPI Circle + small fraud compensation

C) CRR reduction

D) Open banking mandates

E) Forex hedging rules

Answer: B

38. **The maximum number of secondary users allowed per UPI Circle account is:**

A) 2

B) 3

C) 4

D) 5

E) 6

Answer: D

39. **Which RBI tool identifies systemic risk in banks and NBFCs?**

A) ECL model

B) Macroprudential oversight

C) CRR adjustment

D) Repo rate

E) Tier I capital

Answer: B

40. **Which UPI upgrade allows multiple bank accounts in one app?**

A) UPI 1.0

B) UPI 2.0

C) Net-banking interoperability

D) AutoPay Plus

E) Bharat BillPay

Answer: C

41. **The bulk deposit limit hike for urban co-operative banks primarily aims to:**

A) Reduce NPAs

B) Attract higher deposits

C) Increase Forex reserves

D) Promote government securities

E) None of the above

Answer: B

42. **RBI's Unified Lending Interface helps banks by:**
    A) Improving loan credit assessment digitally
    B) Allowing cryptocurrency lending
    C) Reducing Basel III requirements
    D) Increasing repo rate efficiency
    E) Facilitating cross-border Forex

    Answer: A

43. **The fintech SRO framework balances innovation with:**
    A) Government securities yield
    B) Consumer protection and operational risk
    C) Basel III Tier II capital
    D) Repo rate stability
    E) Digital rupee adoption

    Answer: B

44. **RBI's draft guidance on capital market exposure limits banks' total exposure to:**
    A) 30% of Tier I
    B) 40% of Tier I
    C) 50% of Tier I
    D) 60% of Tier I
    E) 70% of Tier I

    Answer: B

45. **Which of these is not part of RBI's 2024 digital payment initiatives?**
    A) UPI Circle
    B) Bharat BillPay for Business
    C) Net-banking interoperability
    D) Digital rupee offline mode launch
    E) Unified Lending Interface

    Answer: D

46. **Which RBI measure directly mitigates risk in NBFC-bank linkages?**
    A) SLR hikes
    B) Macroprudential supervision
    C) Repo rate cuts
    D) UPI Circle
    E) Digital rupee

    Answer: B

47. **RBI's digital fraud compensation covers losses up to:**
    A) ₹10,000
    B) ₹25,000
    C) ₹50,000
    D) ₹75,000
    E) ₹1 lakh

    Answer: B

48. **The monthly transaction cap for UPI Circle secondary users is approximately:**
    A) ₹1,000
    B) ₹5,000
    C) ₹15,000
    D) ₹25,000
    E) ₹50,000

    Answer: C

49. **The primary regulator overseeing SROs in fintech will be:**
    A) SEBI
    B) RBI
    C) IRDAI
    D) PFRDA
    E) TRAI

    Answer: B

50. **Which initiative enables faster loan processing via digital data sharing?**
    A) UPI 2.0
    B) RTGS Plus
    C) Unified Lending Interface (ULI)
    D) Bharat BillPay
    E) SmartFin SCF

    Answer: C

51. **RBI's interoperable net-banking platform helps merchants by:**
    A) Allowing UPI payments without payment aggregators
    B) Reducing Forex conversion
    C) Increasing interest income
    D) Enforcing SLR limits
    E) None of the above

    Answer: A

52. **Which RBI initiative promotes liquidity in smaller urban co-operative banks?**
    A) Basel III buffer
    B) Bulk deposit limit increase

C) Digital rupee adoption
D) UPI Circle
E) SmartFin SCF

Answer: B

53. **The RBI macroprudential approach mainly targets:**
   A) Single bank failure only
   B) Systemic risk and bank-NBFC contagion
   C) Forex reserves
   D) Repo rate volatility
   E) Government securities yields

   Answer: B

54. **Which RBI digital initiative allows delegation of payments safely?**
   A) UPI 2.0
   B) UPI Circle
   C) Bharat BillPay
   D) SmartFin SCF
   E) Digital rupee offline

   Answer: B

55. **RBI's cross-border UPI pilot involves which country?**
   A) USA
   B) Singapore
   C) UAE
   D) UK
   E) Japan

   Answer: B

56. **Which model replaces the incurred loss model for bank provisioning in RBI's plan?**
   A) Basel III liquidity
   B) Expected Credit Loss (ECL)
   C) CRR adjustment
   D) Tier I capital
   E) SLR

   Answer: B

57. **Which RBI initiative aims to improve consumer confidence in digital payments?**
A) Digital rupee
B) UPI Circle + small fraud compensation
C) Net-banking interoperability
D) SROs for fintech
E) SmartFin SCF

Answer: B

58. **Which RBI framework ensures banks' exposure to market risks is limited?**
A) Basel III liquidity buffer
B) Capital market exposure cap
C) UPI Circle
D) SmartFin SCF
E) Digital rupee

Answer: B

59. **RBI's fintech SRO is meant for:**
A) Banks only
B) Banks and fintechs
C) NBFCs only
D) Insurance companies only
E) Government entities

Answer: B

60. **The key objective of RBI's net-banking interoperability is to:**
A) Promote physical cashless settlement
B) Allow multiple bank accounts via one app and reduce third-party dependency
C) Enable cross-border Forex lending
D) Increase Tier II capital
E) Reduce repo rate volatility

Answer: B

61. **Which initiative helps MSMEs access loans digitally via supply chain finance?**
A) UPI Circle
B) Bharat BillPay
C) SmartFin SCF
D) Unified Lending Interface
E) Digital rupee

Answer: C

62. **Which RBI initiative in 2024 is forward-looking in provisioning for banks?**
A) Basel III buffer
B) ECL framework

C) CRR adjustments
D) Digital rupee
E) SRO for fintech

Answer: B

63. **In early 2024, data showed a sharp global economic trend where China continued strengthening its scientific research output and collaborations, increasingly narrowing leadership gaps in international scientific teams when compared with developed nations like the U.S. According to recent research assessing global science networks, what trend was observed?**
A) Chinese science remained isolated with no international collaborations.
B) Chinese scientists narrowed their leadership deficit with US and EU counterparts in international scientific collaborations.
C) China regressed in global scientific output due to policy restrictions.
D) China focused only on regional collaborations excluding global networks.
E) Chinese scientific innovation decreased due to lack of funding.

Answer: B

64. **A 2025 paper on game theory in Formula 1 racing models strategic interactions such as energy management, slipstreaming, and overtaking as multi-agent scenarios akin to Nash or Stackelberg games. In such theoretical frameworks, competitive racing decisions are likened to what type of interaction?**
A) Static resource allocation
B) Dynamic multi-agent strategic optimization under competitive constraints
C) Single-player decision making
D) Random stochastic processes only
E) Government policy modeling

Answer: B

65. **India's National Space Day, first celebrated in 2024, serves to honour the country's remarkable achievement in lunar exploration with the successful Chandrayaan-3 mission and to inspire future generations of scientists and engineers. When is this day observed each year?**
A) 12 April
B) 23 August
C) 5 June
D) 22 July
E) 15 August

Answer: B

66. **The Rashtriya Vigyan Puraskar, instituted in 2024, recognises excellence in research, innovation and technology. The first set of awardees included which of the following?**
A) Exclusive corporate research teams
B) Sports innovation leaders

C) Only physics researchers
D) Public policy analysts
E) ISRO Chandrayaan-3 scientific team and other outstanding researchers

Answer: E

67. **The 2023 global climate record showed unprecedented warming, with each month from June through December marking record highs, driven mainly by which factor that also continues to influence climate trends into 2024?**
A) Decrease in volcanic aerosols
B) Solar flares
C) Anthropogenic greenhouse gas emissions from fossil fuels
D) Ocean cooling
E) Polar vortex dynamics

Answer: C

68. **The Ayutthaya Exercise 2024, involving India and another Asian nation, marked the first edition of this bilateral military drill focusing on joint tactical exercises, command post integration, and cross-training of armed forces. Which country partnered India in this exercise?**
A) Japan
B) UAE
C) Thailand
D) Malaysia
E) South Korea

Answer: C

69. **During 2024, India participated in the Sea Defenders Exercise with the United States, enhancing maritime domain awareness, combined naval operations, and amphibious capabilities. Such military exercises typically strengthen what key aspect of bilateral relations?**
A) Only trade agreements
B) Joint agricultural research
C) Defence cooperation and interoperability between navies
D) Space exploration partnerships
E) Tourism exchange programs

Answer: C

70. **The book "Unit X: How the Pentagon and Silicon Valley Are Transforming the Future of War" (2024) outlines how the US Defense Innovation Unit overcame bureaucratic hurdles to integrate cutting-edge technologies such as AI-powered drones and autonomous UAVs into military systems, challenging conventional defence procurement models. Which sector does this book focus on?**
A) Traditional nuclear strategy
B) Ancient military history
C) Economic forecasting

D) Military technology innovation and defence reform
E) Space law regulations

Answer: D

71. **A book published in 2024 discussed how game theory concepts apply to high-speed, competitive environments like Formula 1 racing, analysing energy management, aerodynamic strategies, and overtaking positions. Which academic framework best describes this multidisciplinary analysis?**
A) Classical mechanics only
B) Linear regression models
C) Philosophical logic
D) Multi-agent strategic interaction using game theory
E) Econometric models

Answer: D

72. **Graphene research in India received a boost in 2024 with the establishment of a national centre focused on graphene and IIoT sensors. Graphene is particularly promising in technology because it offers which key property that makes it valuable for next-generation electronics?**
A) Low melting point
B) Only decorative applications
C) Exceptional electrical conductivity and ultra-strength at atomic thickness
D) Radioactive emissions
E) High optical absorption only

Answer: C

73. **The technique GNSS-Reflectometry demonstrated by ISRO in 2024 aboard EOS-08 has enhanced remote sensing capability by using reflected navigation signals. This innovation helps scientists monitor which environmental variable more effectively than before?**
A) Magnetic fields only
B) Black hole emissions
C) Soil moisture and surface water patterns
D) Atmospheric ozone levels only
E) Deep ocean currents exclusively

Answer: C

74. **In the context of Formula 1 race strategy analytics studied in 2025 academic literature, slipstreaming, trajectory optimization, and energy allocation are modelled under game theory to aid decision-making. Which real-world racing aspect does this theoretical model attempt to optimise most directly?**
A) Fuel pricing policies
B) Spectator attendance
C) Minimum lap time while balancing competitive interactions
D) Pit lane architecture

E) Logistic scheduling

Answer: C

75. **The intensive climate trends of 2023–24 include an unprecedented chain of monthly temperature records. Why is this kind of long-term warming particularly significant for economic and banking sectors analysing climate risk?**
A) Because it has no effect on risk models
B) Only impacts leisure industries
C) It results in lower inflation only
D) It changes risk valuations for agriculture, infrastructure, insurance, and lending portfolios
E) It decreases commodity prices only

Answer: D

76. **Collaborative scientific efforts such as ISRO's GNSS-R demonstration and remote sensing advancements help address global data gaps about earth systems. This type of research is critical for which cross-cutting policy area?**
A) Foreign exchange rates
B) Military doctrine
C) Fiction writing competitions
D) Climate change adaptation and disaster risk reduction
E) Popular culture trends

Answer: D

77. **The Indian Institute of Graphene and Intelligent IoT Sensors in Kerala aims to boost research in sensors and networked technologies for applications across smart systems. Which technology field is likely to benefit most from this centre?**
A) Traditional agriculture
B) Heavy manufacturing only
C) Textile engineering
D) Intelligent Internet of Things (IIoT) sensor systems
E) Fossil fuel exploration

Answer: D

78. **UPI HELP uses what technology to assist users?**
A) Blockchain
B) IoT
C) Quantum encryption
D) AI
E) None

Answer: D

79. **RBI's macroprudential measures would most likely be activated against which risk?**
A) Forex carry trades
B) Retail loan delinquencies
C) NBFC-to-bank contagion
D) Bank branch closures
E) Insurance underwriting

Answer: C

80. **In August 2024, ISRO's EOS-08 remote sensing satellite began operations using a technique called GNSS-Reflectometry (GNSS-R), which utilises reflected navigation signals to study environmental parameters like soil moisture and ocean surface characteristics. What is the key advantage of GNSS-R technology?**
A) It tracks deep space asteroids and near-Earth objects.
B) It enables high-resolution imaging of urban infrastructure.
C) It provides environmental data by using reflected GNSS signals to measure variables such as surface water and soil moisture.
D) It is used exclusively for military reconnaissance.
E) It enhances satellite communication bandwidth.

Answer: C