



# RBI Grade B Previous Year Paper 2023

RBI Grade B PYQs



## General Awareness

**1. How many years had the Basic Statistical Returns (BSR) system completed by October 2022?**

- a) 10 years
- b) 20 years
- c) 30 years
- d) 40 years
- e) 50 years

**Answer: 30 years**

**2. During 2022-23, what was the range of maturity periods for securities issued to meet investor demand in different maturity buckets?**

- a) 7 days to 1 year
- b) 91 days to 40 years
- c) 6 months to 10 years
- d) 1 year to 20 years
- e) 5 years to 50 years

**Answer: 91 days to 40 years**

**3. Which country achieved full gender parity in the 17th edition of the Global Gender Gap Index?**

- a) Norway
- b) Iceland
- c) Finland
- d) Sweden
- e) New Zealand

**Answer: Iceland**

**4. Which South American nation awarded its highest civilian honor, the Grand Order of the Chain of Yellow Star, to President Droupadi Murmu?**

- a) Brazil
- b) Suriname
- c) Argentina
- d) Chile
- e) Colombia

**Answer: Suriname**

**5. What is the minimum export value for a town to qualify as a Town of Export Excellence (TEE), and the specific threshold for Handloom and Handicraft sectors?**

- a) ₹50 crore; ₹2 crore
- b) ₹100 crore; ₹5 crore
- c) ₹200 crore; ₹10 crore
- d) ₹150 crore; ₹7 crore
- e) ₹300 crore; ₹20 crore

**Answer: ₹100 crore; ₹5 crore**

**6. According to reports, the planned trilateral highway from Kolkata will end in which city?**

- a) Bangkok
- b) Yangon
- c) Mandalay
- d) Hanoi
- e) Kathmandu

**Answer: Yangon**

**7. What is the name of the mobile app launched by NITI Aayog to promote awareness of electric vehicles?**

- a) EV India
- b) e-Mobility
- c) GoElectric
- d) Niti EV
- e) E-Drive

**Answer: GoElectric**



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**8. According to the Economic Survey 2022-23, what is the projected growth rate range for India's GDP for the year ending March 2023?**

- a) 5–5.5%
- b) 6–6.5%
- c) 6.5–7%
- d) 7–7.5%
- e) 7.5–8%

**Answer: 6.5–7%**

**9. What is the name of India's first international cruise vessel, and from which city was it flagged off to Sri Lanka?**

- a) Angriya; Mumbai
- b) Cordelia; Kochi
- c) Angriya; Mumbai
- d) Pride of India; Chennai
- e) Vasco da Gama; Goa

**Answer: Angriya; Mumbai**

**10. What does DCA, a facility mandated by TRAI for digital consent registration, stand for?**

- a) Digital Consent Application
- b) Direct Consent Authorization
- c) Digital Customer Agreement
- d) Direct Consumer Access
- e) Digital Consent Architecture

**Answer: Direct Consent Architecture**

**11. To which organization was Mr. Girish Chandra Murmu re-elected as External Auditor, and for which term?**

- a) WHO; 1 year
- b) UNGA; 2 years
- c) UNODC; 3 years
- d) UN; 1 year
- e) IMF; 2 years

**Answer: UN; 1 year**

**12. Which international forum does India not belong to?**

- a) G20
- b) BRICS
- c) OECD
- d) BIMSTEC
- e) ASEAN

**Answer: OECD**



**13. Out of the 14 PLI beneficiary sectors, which sector is not among the six non-performing sectors?**

- a) Automobile
- b) Pharmaceutical
- c) Telecom
- d) Electronics
- e) Textiles

**Answer: Pharmaceutical**

**14. Which countries are members of both ASEAN and BIMSTEC?**

- a) India and Thailand
- b) Myanmar and Thailand
- c) Sri Lanka and Bangladesh
- d) Indonesia and India
- e) Nepal and Bhutan

**Answer: Myanmar and Thailand**

**15. The RBI informs the government if inflation exceeds the upper threshold for how many consecutive quarters?**

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

**Answer: 2 quarters**

**16. Which scheduled commercial bank saw the largest increase in branches during FY 2022-23?**

- a) SBI
- b) PNB
- c) ICICI Bank
- d) HDFC Bank
- e) Bank of Baroda

**Answer: SBI**

**17. What is the base year for calculating the Digital Payment Index (DPI)?**

- a) 2015-16
- b) 2016-17
- c) 2017-18
- d) 2018-19
- e) 2019-20

**Answer: 2017-18**

**18. Which mascots are used by RBI for financial literacy campaigns?**

- a) Mithoo and Rinku
- b) Rupee Rani and Kuber
- c) Arjun and Veer
- d) Gyan and Dhan
- e) Bansi and Tinku

**Answer: Mithoo and Rinku**

**19. What is the minimum consignment value for which an e-way bill is mandatory?**

- a) ₹10,000
- b) ₹25,000
- c) ₹50,000
- d) ₹75,000
- e) ₹1,00,000

**Answer: ₹50,000**

**20. In the Union Budget 2023-24, what is the total amount of 50-year interest-free loans allocated to states?**

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

**Answer: ₹2 lakh crore**

**21. Which bank launched the integrated corporate banking platform called 'FYN'?**

- a) HDFC Bank
- b) ICICI Bank
- c) Axis Bank
- d) SBI
- e) Kotak Mahindra Bank

**Answer: ICICI Bank**

**22. For an NBFC-UL, the total exposure to a single counterparty cannot exceed what percentage of its eligible capital base?**

- a) 5%
- b) 10%
- c) 15%
- d) 20%
- e) 25%

**Answer: 10%**

**23. Which e-commerce company signed an MoU with ICAR to assist farmers in scientific cultivation?**

- a) Amazon India
- b) Flipkart
- c) BigBasket
- d) Reliance Digital
- e) Snapdeal

**Answer: Amazon India**

**24. Where is the European Central Bank (ECB) headquartered, and which anniversary did it recently celebrate?**

- a) Frankfurt; 25th
- b) Berlin; 20th
- c) Paris; 30th
- d) Brussels; 25th
- e) Vienna; 20th

**Answer: Frankfurt; 25th**

**25. Which Indian company's stock price crossed ₹1 lakh per share for the first time?**

- a) Reliance Industries
- b) Infosys
- c) TCS
- d) HDFC
- e) Adani Enterprises

**Answer: TCS**

**26. What is the complete theme of the Payments Vision 2025 document?**

- a) Digital payments for all
- b) Empowering payments ecosystem
- c) Payment system for a digital economy
- d) Safe, efficient, and accessible payments
- e) Transforming payments for the future

**Answer: Payment system for a digital economy**

**27. Which organization launched the financial inclusion dashboard called 'Antardrishti'?**

- a) SEBI
- b) RBI
- c) NITI Aayog
- d) IRDAI
- e) PFRDA

**Answer: RBI**

**28. What is the term for the “Indian Nino” phenomenon in the Indian Ocean between Indonesia and Africa?**

- a) Indian La Niña
- b) Indian Nino
- c) Indian Ocean Dipole
- d) Monsoon Oscillation
- e) Bay of Bengal Anomaly

**Answer: Indian Ocean Dipole**

**29. Which statement is incorrect about the NIRF Rankings 2023?**

- a) IIT Madras topped the engineering category
- b) IISc Bangalore topped overall rankings
- c) Rankings include management, pharmacy, and law institutions
- d) Only government institutions are ranked
- e) Rankings are annual

**Answer: Only government institutions are ranked**

**30. Which types of risks affect the deployment of foreign exchange reserves according to RBI reports?**

- a) Market, credit, and operational risks
- b) Political and sovereign risks only
- c) Liquidity risk only
- d) Regulatory risk only
- e) Inflation risk only

**Answer: Market, credit, and operational risks**

**31. Which company has most of its assets under management (AUM) invested in central government securities?**

- a) LIC Mutual Fund
- b) SBI Mutual Fund
- c) HDFC Mutual Fund
- d) ICICI Prudential Mutual Fund
- e) Kotak Mahindra Mutual Fund

**Answer: LIC Mutual Fund**

**32. What are the main pillars of India’s Foreign Trade Policy 2023?**

- a) Export promotion and import substitution
- b) Market diversification and competitiveness
- c) Export facilitation, infrastructure development, and incentives
- d) Digital trade, logistics, and e-commerce
- e) Trade liberalization and customs reduction

**Answer: Export facilitation, infrastructure development, and incentives**



**33. The Total Expense Ratio (TER) of a mutual fund is calculated as a percentage of what?**

- a) Fund's net assets
- b) Investor's total return
- c) Fund's gross revenue
- d) NAV at issuance
- e) Total investment

**Answer: Fund's net assets**

**34. Which financial instrument accounted for the highest share of household savings in 2022-23?**

- a) Bank deposits
- b) Life insurance
- c) Mutual funds
- d) Equity shares
- e) Public Provident Fund

**Answer: Bank deposits**

**35. Regarding India's CBDC, which statement is correct about pilot launch dates?**




- a) Both wholesale and retail pilots launched in 2022
- b) Wholesale pilot launched first in 2022, retail pilot later in 2023
- c) Retail pilot launched first in 2022, wholesale in 2023
- d) Only wholesale pilot launched
- e) Only retail pilot launched

**Answer: Wholesale pilot launched first in 2022, retail pilot later in 2023**



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**36. Which small savings scheme offered the highest interest rate (8.2%) for the quarter ending September 30?**

- a) Public Provident Fund (PPF)
- b) Kisan Vikas Patra (KVP)
- c) Senior Citizens Savings Scheme (SCSS)
- d) Sukanya Samriddhi Yojana (SSY)
- e) National Savings Certificate (NSC)

**Answer: Sukanya Samriddhi Yojana (SSY)**

**37. In the NASA spacecraft MAVEN, what does the letter "V" stand for?**

- a) Velocity
- b) Vehicle
- c) Venus
- d) Venture
- e) Volatile

**Answer: Venus**

**38. The Atlantic Declaration economic framework was formed between which two countries?**

- a) US and UK
- b) US and France
- c) US and Germany
- d) US and Canada
- e) UK and Germany

**Answer: US and UK**

**39. What is the minimum Net Owned Fund (NOF) required for Housing Finance Companies as fixed by RBI?**

- a) ₹5 crore
- b) ₹10 crore
- c) ₹15 crore
- d) ₹20 crore
- e) ₹25 crore

**Answer: ₹10 crore**

**40. Who chaired the B20 grouping under India's G20 Presidency?**

- a) Nandan Nilekani
- b) Sanjiv Mehta
- c) Uday Kotak
- d) Aditya Puri
- e) Rajiv Bajaj

**Answer: Uday Kotak**

**41. The "World's Largest Grain Storage Plan in the Cooperative Sector" integrates schemes from which ministries?**

- a) Agriculture and Food Processing
- b) Agriculture and Rural Development

- c) Food and Civil Supplies only
- d) Agriculture and Finance
- e) Food Processing and Commerce

**Answer: Agriculture and Food Processing**

**42. Which statement correctly reflects RBI guidelines on Default Loss Guarantee (DLG) in digital lending?**

- a) Digital lenders cannot provide DLG
- b) DLG must cover only principal repayment
- c) DLG can cover principal and interest defaults
- d) Only banks can provide DLG
- e) DLG is optional for all NBFCs

**Answer: DLG can cover principal and interest defaults**

**43. According to RBI's Annual Report, what improved due to better monetary policy transmission to lending rates?**

- a) Inflation
- b) Credit growth
- c) Deposit rates
- d) Currency circulation
- e) Forex reserves

**Answer: Credit growth**

**44. According to the latest Survey of Professional Forecasters, what are India's real GDP growth forecasts for 2023-24 and 2024-25?**

- a) 6% and 6.5%
- b) 6.4% and 6.5%
- c) 6.5% and 6.8%
- d) 6.8% and 7%
- e) 7% and 7.2%

**Answer: 6.4% and 6.5%**

**45. In which state will the legislative assembly's term end only in January 2024?**

- a) West Bengal
- b) Karnataka
- c) Gujarat
- d) Telangana
- e) Rajasthan

**Answer: Karnataka**

**46. What is the latest base year used for calculating the NHB RESIDEX housing price index?**

- a) 2015-16
- b) 2017-18
- c) 2018-19
- d) 2019-20

e) 2020–21

**Answer: 2017–18**

**47. Which urbanization schemes were launched by the Government of India in 2015?**

- a) Smart Cities Mission and AMRUT
- b) Atal Mission for Rejuvenation and Urban Transformation only
- c) Swachh Bharat Mission only
- d) AMRUT and PMAY
- e) Smart Cities Mission only

**Answer: Smart Cities Mission and AMRUT**

**48. Under Regulation 30 of LODR, which information is considered 'material' when linked to UPSI?**

- a) Minor operational updates
- b) Changes in top management
- c) Acquisition or merger details
- d) Routine financial transactions
- e) Office relocations

**Answer: Acquisition or merger details**

**49. Professor Joyeeta Gupta received the prestigious Spinoza Prize (Dutch Nobel Prize) for her work in which field?**

- a) Climate change and sustainability
- b) Economics
- c) Physics
- d) Agriculture
- e) Biotechnology

**Answer: Climate change and sustainability**

**50. What is the tournament category of the 2023 Malaysia Masters badminton championship?**

- a) BWF Super 100
- b) BWF Super 300
- c) BWF Super 500
- d) BWF Super 750
- e) BWF Super 1000

**Answer: BWF Super 500**

**51. Which three states ranked highest in the larger category of the State Food Safety Index?**

- a) Gujarat, Maharashtra, Kerala
- b) Tamil Nadu, Karnataka, Kerala
- c) Gujarat, Tamil Nadu, Maharashtra
- d) Punjab, Haryana, Gujarat
- e) Rajasthan, Tamil Nadu, Kerala

**Answer: Gujarat, Tamil Nadu, Maharashtra**

**52. What was the share of agriculture and allied sectors in India's Gross Value Added (GVA) for 2022-23?**

- a) 15%
- b) 18%
- c) 20%
- d) 22%
- e) 25%

**Answer: 18%**

**53. Which sector contributed the most to India's services exports during April–December 2021?**

- a) IT & BPM
- b) Tourism
- c) Transport
- d) Financial services
- e) Telecommunications

**Answer: IT & BPM**

**54. Which three countries were the top sources of FDI into India?**

- a) USA, UK, Japan
- b) USA, Singapore, Mauritius
- c) Japan, Germany, UK
- d) Singapore, Germany, USA
- e) Mauritius, UK, Germany

**Answer: USA, Singapore, Mauritius**

**55. The government achieved "very good" status in the Twenty Points Program by meeting more than what percentage of its target?**

- a) 60%
- b) 65%
- c) 70%
- d) 75%
- e) 80%

**Answer: 75%**



**56. Which statement about Sovereign Gold Bonds (SGB) is incorrect?**

- a) They earn a fixed interest of 2.5%
- b) They are tradable on stock exchanges
- c) They are issued in multiples of 1 gram of gold
- d) Capital gains tax is exempt if held till maturity
- e) Minimum investment is ₹1 lakh

**Answer: Minimum investment is ₹1 lakh**

**57. Which organization celebrates its foundation day on July 1st?**

- a) RBI
- b) SEBI
- c) IRDAI
- d) PFRDA
- e) NABARD

**Answer: RBI**

**58. Which global body is the US rejoining after a four-year absence?**

- a) UNESCO
- b) WHO
- c) UNFCCC
- d) IMF
- e) WTO

**Answer: WHO**

**59. What is the numerical value of a petaflop, equivalent to one quadrillion calculations per second?**

- a)  $10^{12}$
- b)  $10^{15}$
- c)  $10^{18}$
- d)  $10^{20}$
- e)  $10^{21}$

**Answer:  $10^{15}$**

**60. Which metal is not part of the constituent metals of the commemorative Rs 75 coin?**

- a) Nickel
- b) Copper
- c) Silver
- d) Zinc
- e) Aluminum

**Answer: Silver**

**61. For the National Pension System (NPS), what was the average monthly net subscription during April–October 2022?**

- a) ₹3,000 crore
- b) ₹4,000 crore
- c) ₹5,000 crore
- d) ₹6,000 crore
- e) ₹7,000 crore

**Answer: ₹5,000 crore**

**62. Where is the 437-metric tonne gold held overseas by the RBI stored?**

- a) London and New York
- b) London and Singapore
- c) New York and Singapore
- d) Zurich and London
- e) Tokyo and New York

**Answer: London and New York**

**63. SEBI mandated additional requirements for listing which sub-category of green debt securities?**

- a) Green bonds
- b) Climate bonds
- c) Sustainability-linked bonds
- d) ESG bonds
- e) Renewable energy bonds

**Answer: Green bonds**

**64. What is the minimum Net Owned Fund (NOF) required for NBFC-MFIs operating in the North-East region?**

- a) ₹5 crore
- b) ₹10 crore
- c) ₹15 crore
- d) ₹20 crore
- e) ₹25 crore

**Answer: ₹5 crore**

**65. What is the full form of DRS, the technology system used in cricket officiating?**

- a) Decision Review System
- b) Digital Review System
- c) Data Replay System
- d) Decision Recording System
- e) Digital Referee System

**Answer: Decision Review System**

**66. Who is the Chief Investment Officer of the SWAMIH fund for stalled housing projects?**

- a) Uday Kotak
- b) Girish Chandra Murmu
- c) Rajesh Sharma
- d) Deepak Parekh
- e) Ramesh Nair

**Answer: Deepak Parekh**

**67. Which statement about the PM-KUSUM scheme is correct?**

- a) It supports solar energy for farmers
- b) It provides subsidies for irrigation pumps only
- c) It funds wind energy projects only
- d) It targets urban rooftop solar alone
- e) It finances only solar batteries

**Answer: It supports solar energy for farmers**

**68. Which statement correctly describes the objectives and financing of the Smart Cities Mission?**

- a) Focus on rural housing development
- b) Urban transformation through infrastructure and technology with central and state funding
- c) Financing only from private investors
- d) Only waste management is targeted
- e) Mission funded solely by the central government

**Answer: Urban transformation through infrastructure and technology with central and state funding**

**69. What were the primary themes discussed at the SAI20 Summit held in Goa?**

- a) Sports management and tourism
- b) Sustainable development, innovation, and global trade
- c) Health and education only
- d) Climate change and renewable energy
- e) Technology startups

**Answer: Sustainable development, innovation, and global trade**

**70. In which city is the climate clock installed to track global temperature targets?**

- a) New York
- b) Paris
- c) London
- d) Berlin
- e) Tokyo

**Answer: New York**

**71. Which statements are correct regarding the Unified Payments Interface (UPI)?**

- a) Operates 24x7 and supports multiple banks
- b) Limited to weekdays only
- c) Only supports government transactions
- d) Requires internet banking only
- e) Cannot be used for international payments

**Answer: Operates 24x7 and supports multiple banks**

**72. Which statement is correct regarding the tenor and governing body of the Payments Infrastructure Development Fund (PIDF)?**

- a) Managed by RBI, aims to boost payment acceptance infrastructure
- b) Managed by SEBI, aims to regulate payments
- c) Managed by NITI Aayog, focuses on digital literacy
- d) Managed by NPCI, aims for card issuance
- e) Managed by Ministry of Finance, funds banks only

**Answer: Managed by RBI, aims to boost payment acceptance infrastructure**



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**73. Gross Domestic Saving (GDS) is expressed as a percentage of which macroeconomic indicator?**

- a) Gross Domestic Product (GDP)
- b) Gross National Product (GNP)
- c) Net National Income (NNI)
- d) Capital formation
- e) National income

**Answer: Gross Domestic Product (GDP)**

**74. Which entity is not recognized by SEBI as a clearing corporation?**

- a) NSCCL
- b) ICCL
- c) MCX-SXCCL
- d) NSE Clearing Ltd
- e) RBI Clearing Ltd

**Answer: RBI Clearing Ltd**

**75. Which features characterize the Bharat Bill Payment System (BBPS)?**

- a) Centralized bill payment platform, interoperable across banks, 24x7 availability
- b) Bill payments only through mobile apps
- c) Cash-only bill payments
- d) Limited to electricity bills only
- e) Requires physical branch visits

**Answer: Centralized bill payment platform, interoperable across banks, 24x7 availability**

**76. Which Article of the Indian Constitution defines the division of powers between Union and State governments?**

- a) Article 245
- b) Article 246
- c) Article 250
- d) Article 251
- e) Article 252

**Answer: Article 246**

**77. Which multilateral development agency released the Country Partnership Strategy (CPS) 2023-2027 for India?**

- a) IMF
- b) ADB
- c) World Bank
- d) UNDP
- e) OECD

**Answer: ADB**



**78. Which country is the largest gold producer in the world?**

- a) Australia
- b) USA
- c) Russia
- d) China
- e) South Africa

**Answer: China**

**79. How many parties are involved in the Trade Receivables electronic Discounting System (TReDS)?**


- a) Two
- b) Three
- c) Four
- d) Five
- e) Six

**Answer: Three**


**80. Which insurers are classified as Domestic Systemically Important Insurers (D-SIIs) by IRDAI?**







- a) Only LIC
- b) LIC and SBI Life
- c) LIC, SBI Life, ICICI Lombard, HDFC Life
- d) Only private insurers
- e) All general insurers

**Answer: LIC, SBI Life, ICICI Lombard, HDFC Life**



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## English

**Directions (1):** Choose the sentence which contains grammatical or contextual error.

**Q1.**

- (a) The governor's remarks, replete with nuanced observations, underscored the urgency of fiscal recalibration.
- (b) Seldom has the financial ecosystem encountered such an intricate confluence of risks.
- (c) Neither the committee nor its advisory panel have endorsed the proposal unequivocally.
- (d) Macroeconomic resilience hinges upon credible institutions and prudent policymaking.
- (e) All are correct

**Answer: (c)**

**Directions (2–3):** Sentence Rearrangement

**Q2.** amid escalating volatility (A)/ institutional investors (B)/ recalibrated their portfolios (C)/ to hedge systemic exposure (D)

- (a) BACD
- (b) ABCD
- (c) CBAD
- (d) BDCA
- (e) CADB

**Answer: (a) BACD**

**Q3.** despite transient optimism (A)/ structural imbalances persisted (B)/ within emerging economies (C)/ necessitating calibrated reforms (D)

- (a) ABCD
- (b) BACD
- (c) B A C D
- (d) CBAD
- (e) DBCA

**Answer: (c) BACD**

**Directions (4): Paragraph Rearrangement**  
**Q4.**

- (A) Consequently, policymakers grappled with the dilemma of sustaining growth without fuelling inflationary spirals.  
(B) In response to a protracted slowdown, central banks initiated unprecedented liquidity infusions.  
(C) Initially, these measures engendered optimism across equity markets.  
(D) However, latent supply-side constraints soon eroded the efficacy of accommodative policies.  
(E) Analysts began questioning the long-term sustainability of expansionary stances.

- (a) BCDEA  
(b) B C D E A  
(c) CBADE  
(d) DBCEA  
(e) EBCDA

Answer: (a) BCDEA

**Directions (5–7): Identify the expression that simultaneously satisfies the semantic requirement and syntactic structure of the given sentences.**

**Q5.**

- (I) The negotiations descended into \_\_\_\_\_, rendering consensus virtually unattainable.  
(II) Escalating deficits appeared to be \_\_\_\_\_, unsettling global investors.

- (a) a foregone conclusion  
(b) spiralling beyond containment  
(c) in high esteem  
(d) under benign neglect  
(e) an academic exercise

Answer: (b)

**Q6.**

- (I) Market optimism began to \_\_\_\_\_ once regulatory ambiguities resurfaced.  
(II) The reform agenda threatened to \_\_\_\_\_ amid bureaucratic inertia.

- (a) gain ascendancy  
(b) reach equilibrium  
(c) hold steadfast  
(d) crystallize rapidly  
(e) unravel precipitously

Answer: (e)

Q7.

(I) The empirical evidence \_\_\_\_\_ prevailing orthodoxies within monetary theory.

(II) The unexpected fiscal announcement \_\_\_\_\_ entrenched market expectations.

- (a) reinforced
- (b) unsettled
- (c) validated
- (d) circumvented
- (e) simplified

**Answer: (b)**

  
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**Directions (8–15):** Read the following passage attentively and respond to the questions that follow by selecting the option that best aligns with the author's intent, tone, and logical progression.

**Passage:**

In the post-crisis epoch, the epistemology of central banking has undergone a profound metamorphosis, migrating from deterministic rule-based frameworks toward reflexive and probabilistic policy architectures. This transition reflects an implicit acknowledgement that macroeconomic equilibria are neither static nor fully observable, but rather contingent upon evolving expectations, endogenous risk formation, and nonlinear feedback mechanisms. Consequently, the once-dominant paradigm of policy precommitment has been supplanted by a more iterative model of conditional signalling, wherein ambiguity itself becomes an instrument of governance.

Yet this recalibration has not been devoid of contestation. Critics argue that excessive reliance on discretionary judgement engenders credibility erosion, particularly when forward guidance is repeatedly recalibrated in response to transient shocks. Proponents, however, maintain that rigid adherence to prescriptive rules risks policy myopia, especially in environments characterized by regime uncertainty and structural breaks. The debate thus transcends technical disagreements, touching upon deeper philosophical divergences regarding the nature of economic knowledge and institutional legitimacy.

Complicating this discourse is the ascendance of machine-mediated market participation. Algorithmic agents, operating on compressed temporal horizons, have amplified the reflexivity of financial markets, rendering them simultaneously more efficient and more fragile. Minor semantic deviations in policy communication can cascade into disproportionate asset repricing, illustrating the precarious symbiosis between language and liquidity. In such an environment, regulatory inertia may prove as destabilizing as regulatory overreach.

Ultimately, the resilience of the financial system may depend less on the precision of individual policy instruments and more on the adaptability of institutional cognition itself. The capacity to reinterpret entrenched doctrines, assimilate heterogeneous data streams, and cultivate epistemic humility may constitute the defining attributes of effective governance in an era defined by radical uncertainty.

**Q8. Which of the following inferences can most logically be drawn if policymakers completely abandon “conditional signalling” in favour of rigid precommitment?**

- (a) Market participants would rely more on interpretative nuances of policy language
- (b) The probability of policy myopia during structural shifts may increase
- (c) Algorithmic trading systems would become irrelevant
- (d) Institutional legitimacy would automatically strengthen
- (e) None

**Answer: (b)**

**Q9. Consider the following statements:**

- I. Reflexive policy frameworks assume markets influence policy as much as policy influences markets.
- II. The author believes transparency should always override flexibility.
- III. Algorithmic markets magnify the effects of linguistic precision.



**Which of the above is/are consistent with the passage?**

- (a) Only I
- (b) Only II
- (c) I and III only
- (d) II and III only
- (e) I, II and III

**Answer: (c)**

**Q10. If a central bank deliberately uses highly deterministic language removing all ambiguity, which paradoxical outcome does the author most likely anticipate?**

- (a) Enhanced epistemic humility
- (b) Reduced expectations anchoring
- (c) Constrained future policy manoeuvrability
- (d) Elimination of reflexivity in markets
- (e) None

**Answer: (c)**

**Q11. Fill in the blanks with the most contextually appropriate pair:**

“The transition toward probabilistic governance reflects an acknowledgment that economic equilibria are \_\_\_\_\_, while policy responses must remain \_\_\_\_\_.”

- (a) immutable – inflexible
- (b) endogenous – adaptive
- (c) predictable – mechanical
- (d) transparent – rigid
- (e) linear – prescriptive

**Answer: (b)**

**Q12. Which of the following scenarios would best exemplify the concept of “regulatory inertia” as implied in the passage?**

- (a) Regulators frequently altering policies to match technological changes
- (b) Authorities delaying response despite evolving algorithmic risks
- (c) Markets ignoring central bank announcements entirely
- (d) Governments abolishing financial supervision
- (e) None

**Answer: (b)**

**Q13. Arrange the following ideas in the logical sequence in which they are developed across the passage:**

1. Algorithmic agents intensify reflexivity.
2. Shift from rule-based orthodoxy to probabilistic frameworks.
3. Debate over discretion versus credibility.
4. Institutional cognition as the ultimate determinant of resilience.

- (a) 2 → 3 → 1 → 4
- (b) 3 → 2 → 4 → 1
- (c) 1 → 2 → 3 → 4

- (d)  $2 \rightarrow 1 \rightarrow 3 \rightarrow 4$   
(e) None

**Answer: (a)**

**Q14. Which of the following best captures the author's implicit warning?**

- (a) Excessive technological optimism may destabilize governance if not matched by institutional adaptability  
(b) Algorithmic trading eliminates the need for central banks  
(c) Transparency should be reduced entirely  
(d) Policy ambiguity guarantees market stability  
(e) None

**Answer: (a)**

**Q15. Identify the option that weakens the author's central argument the most:**

- (a) Evidence that algorithmic systems ignore linguistic nuances in policy statements  
(b) Data showing that discretionary frameworks improved crisis response outcomes  
(c) Research indicating markets react strongly to forward guidance revisions  
(d) Studies suggesting institutional learning enhances policy effectiveness  
(e) None

**Answer: (a)**

**Directions (16–17): Evaluate the pragmatic deployment of the idiom across the statements below and choose the alternative that preserves idiomatic authenticity and contextual coherence.**

**Q16. WALK A TIGHTROPE**

- (I) Policymakers must walk a tightrope between inflation control and growth stimulation.  
(II) The acrobat walked a tightrope during the circus performance.  
(III) Regulators walk a tightrope while balancing innovation and risk.

- (a) I and III  
(b) Only II  
(c) Only I  
(d) II and III  
(e) All

**Answer: (a)**

**Q17. SHIFT THE NEEDLE**

- (I) Incremental reforms failed to shift the needle on unemployment levels.  
(II) The tailor shifted the needle while stitching the garment.  
(III) Policy recalibration helped shift the needle toward financial inclusion.

- (a) Only II

- (b) I and III
- (c) Only I
- (d) II and III
- (e) All

**Answer: (b)**

**Directions (18–21):** Read the following passage carefully. Certain words have been omitted and replaced with numbered blanks. Select the most contextually appropriate option that restores the semantic coherence and grammatical integrity of the passage.

Passage:

Global markets often (A) when confronted with protracted uncertainty. Investors monitor currency (B) to decipher risk sentiment. Addressing this (C) necessitates coherent communication and structural reforms. The (D) of macroeconomic equilibrium remains paramount.

**Q18. Which option most effectively reinstates the intended meaning in Blank A?**

- (a) falter
- (b) flourish
- (c) consolidate
- (d) stabilize
- (e) escalate

**Answer: (a)**

**Q19. Which option most effectively reinstates the intended meaning in Blank B?**

- (a) distortions
- (b) fluctuations
- (c) illusions
- (d) divergences
- (e) interruptions

**Answer: (b)**

**Q20. Which option most effectively reinstates the intended meaning in Blank C?**

- (a) volatility
- (b) harmony
- (c) neutrality
- (d) stability
- (e) clarity

**Answer: (a)**

**Q21. Which option most effectively reinstates the intended meaning in Blank D?**

- (a) pursuit
- (b) denial
- (c) erosion
- (d) surrender
- (e) closure

**Answer: (a)**

**Directions (22): Examine the syntactic construction of the sentence and determine the portion that violates standard grammatical conventions.**

**Q22.**

- (a) Each of the policy recommendations were subjected to rigorous scrutiny.
- (b) The governor articulated a cautiously optimistic outlook.
- (c) Inflation expectations appear to be moderating gradually.
- (d) Institutional credibility underpins monetary effectiveness.
- (e) All are correct

**Answer: (a)**



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**Directions (23–27):** Evaluate the sentence for deviations in syntax, usage, or contextual appropriateness, and identify the erroneous component.

**Q23.** No sooner had the communiqué issued (A)/ than markets recalibrated (B)/ their risk exposure. (C)/ No error (D)

**Answer: (a)**

**Q24.** The proliferation of fintech platforms (A)/ have transformed (B)/ the contours of retail banking. (C)/ No error (D)

**Answer: (b)**

**Q25.** Not only did the policy enhanced liquidity (A)/ but it also restored investor confidence. (B)/ No error (C)

**Answer: (a)**

**Q26.** She is among the economists (A)/ who has consistently challenged (B)/ conventional macroeconomic narratives. (C)/ No error (D)

**Answer: (b)**

**Q27.** The reforms aim to (A)/ bolster institutional capacity (B)/ and fostering inclusive growth. (C)/ No error (D)

**Answer: (c)**

**Directions (28): Short Passage**

A regional regulator introduced real-time supervisory analytics to pre-empt systemic disruptions. By enhancing oversight granularity, the framework curtailed risk accumulation and reinforced institutional resilience.

**Q28. What was the principal outcome?**

- (a) Reduced oversight
- (b) Strengthened systemic resilience
- (c) Increased opacity
- (d) Decline in innovation
- (e) None

**Answer: (b)**

**Directions (29): Error Identification**

**Q29.**

- (a) Neither the liquidity infusion nor the fiscal stimulus have produced immediate results.
- (b) Analysts remain circumspect about long-term growth trajectories.



- (c) Regulatory coherence fosters investor confidence.
- (d) Monetary tightening dampens speculative excesses.
- (e) All are correct

**Answer: (a)**

**Directions (30): Odd One Out**  
Q30.

- (a) Monetary policy anchors inflation expectations.
- (b) Fiscal consolidation enhances macroeconomic stability.
- (c) Financial regulation mitigates systemic risk.
- (d) Postmodern literature explores fragmented narratives.
- (e) Central banks monitor capital flows.

**Answer: (d)**

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## Quantitative Aptitude

**Q1.** AB is a two-digit number where A is tens and B is units. Product of A and B = 0. Unit digits of  $A^3$ ,  $A^2$ , and A are same. Possible values of AB are:

- (a) 10, 20, 30
- (b) 10, 40, 50
- (c) 10, 70, 90
- (d) 10, 60, 80
- (e) None of these

**Answer: (a) 10, 20, 30**

**Q2.** The volume of a cube is  $3375 \text{ cm}^3$ . A circle of diameter equal to the side of the cube is drawn on each face. Cost of painting the circular part Rs.  $x/\text{m}^2$  and remaining part Rs.  $(x - 4)/\text{m}^2$ ; total cost = Rs. 8100. Value of x is:

- (a) 12
- (b) 10
- (c) 9
- (d) 6
- (e) 8

**Answer: (b) 10**

**Q3.** To find the total profit at year-end, which statements are required?  
Statement 1: A & B invested Rs.  $(X+2000)$  and  $(Y+2000)$ ; C joined after 4 months with Z.

Statement 2: Profit share of C = Rs. 15000.

Statement 3: Difference between profit of A & B = Rs. 2000.

- (a) 1 and 2 together
- (b) 2 and 3 together
- (c) 1 and 3 together
- (d) All together
- (e) None together

**Answer: (d) All together**

**Q4.** The roots of  $x^2 - (13m)x + 180 = 0$  are natural numbers, and the sum of their squares is 544. Which of the following is/are true?

- (i)  $m = 2$
- (ii) Roots are 20 and 9
- (iii) Difference of roots is 11

- (a) Only (i) and (ii)
- (b) Only (i) and (iii)
- (c) Only (ii) and (iii)
- (d) Only (i)

(e) None of these

**Answer: (c) Only (ii) and (iii)**

**Q5. Three carpenters are hired to make furniture. After working for 3 hours, the owner inspected the work and suggested corrections. The total payment made to them was Rs. 3600. Which of the following can be reasonably assumed?**

- (i) The owner was not fully satisfied with their work.
- (ii) The cost of the senior carpenter is more than the combined cost of the two juniors.
- (iii) One carpenter worked slower than the others.

- (a) Only I and II
- (b) Only II and III
- (c) Only I and III
- (d) Only I
- (e) All three

**Answer: (c) Only I and III**

**Q6. Rs.  $(1500 + x)$  is invested at 12% CI for 2 years. Interest received = Rs. 576. Interest received on  $3x$  invested at 15% CI for same time =  $(y + 1) \times$  Rs. 810. Which of the following is/are incorrect?**

- (i)  $x =$  Rs. 500
- (ii)  $y = 1$
- (iii)  $x =$  Rs. 600

- (a) Only (i) and (ii)
- (b) Only (i) and (iii)
- (c) Only (ii) and (iii)
- (d) Only (iii)
- (e) None of these

**Answer: (b) Only (i) and (iii)**

**Q7. A mixture of  $X$  liters contains 40% water. Which of the following is/are correct?**

- (i) Adding  $X/2$  liters of water increases water content by 30% of total mixture.
- (ii) Removing  $2X/5$  liters of milk makes milk:water ratio 4:5.
- (iii) Taking out 20% of the mixture reduces the difference between milk and water by  $X/8$  liters.

- (a) Only (i) and (ii)
- (b) Only (i) and (iii)
- (c) Only (ii) and (iii)
- (d) Only (i)
- (e) None of these

**Answer: (b) Only (i) and (iii)**

**Q8. One root of  $x^2 + Px + 96 = 0$  is  $-24$ . Value of  $P$  is how much more than the other root?**

- (a) 16
- (b) 12
- (c) 20
- (d) 18
- (e) 22

**Answer: (a) 16**

**Q9. A boat and a car both move at speed  $x$  km/hr. The boat travels  $d$  km upstream and returns to its starting point in 10 hours. If the car covers the same total distance in 45 minutes less, and the boat takes 30 minutes more to cover 12 km downstream than 8 km upstream in a stream of speed  $y$  km/hr, then the time required by the boat to cover  $(3d + 60)$  km in still water is:**

- (i)  $\frac{3d}{x-y} + 2y$
- (ii)  $\frac{3d}{x+y} - y$
- (iii)  $\frac{180}{x-y} + 4$

- (a) Both (i) & (iii)
- (b) Both (ii) & (iii)
- (c) Both (i) & (ii)
- (d) Only (iii)
- (e) Only (i)

**Answer: (a) Both (i) & (iii)**

**Q10. The cost price and marked price of an electronic gadget are in the ratio  $A:B$ . If the selling price is  $(B + 2):(B + 3)$  of marked price, and a discount of Rs. 75 is offered, the selling price becomes Rs. 225. Which of the following is/are correct?**

- (i)  $B$  is an even number
- (ii) Maximum possible profit is Rs. 125
- (iii) Cost price can be Rs. 300

- (a) Only (i) and (ii)
- (b) Only (i) and (iii)
- (c) Only (ii) and (iii)
- (d) Only (i)
- (e) None of these

**Answer: (b) Only (i) and (iii)**

**Directions (Q11–Q16): Read the information and answer the following questions**

There are  $N$  students in a school. Each student likes at least one subject from Maths (M), Science (S), and English (E).

- The number of students who like all three subjects = 96
- 18% of the total students like Maths and Science but not English
- 12% of the total students like Science and English but not Maths
- 5% of the total students like Maths and English but not Science
- The ratio of students who like only Maths : only Science : only English = 3:4:2
- 50% of the students who like only one subject are girls
- Total number of students who like at least two subjects = 280

**Q11. Find the number of students who like only one subject.**

- (a) 240
- (b) 180
- (c) 160
- (d) 220
- (e) 200

**Answer: (a) 240**

**Q12. Find the number of girls who like exactly one subject.**

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

**Answer: (a) 120**

**Q13. Find the number of boys who like exactly two subjects, if one-third of the two-subject students are girls.**

- (a) 120
- (b) 136
- (c) 128
- (d) 124
- (e) 132

**Answer: (e) 132**

**Q14. If total students who like at least one subject =  $N$ , find the value of  $N$ .**

- (a) 480
- (b) 420
- (c) 450
- (d) 500
- (e) 460

**Answer: (a) 480**



**Q15. The number of students who like all three subjects is what percentage less than the total students?**

- (a) 80%
- (b) 70%
- (c) 20%
- (d) 40%
- (e) 25%

**Answer: (a) 80%**

**Q16. Find the ratio of girls to boys in the school.**

- (a) 4:5
- (b) 22:21
- (c) 20:21
- (d) Can't determine
- (e) None of these

**Answer: (d) Can't determine**



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**Directions (Q17–Q19): Advanced Series****Series 1:** 7, 12, 24, 51, X, 141, Y**Series 2:** (P+42), 162, 189, Q, 236, 271, 308**Hints:** Differences are **non-linear**, involving squares and cumulative sums.**Q17. Find the value of X in Series 1.**

- (a) 78
- (b) 75
- (c) 72
- (d) 74
- (e) 76

**Answer: (c) 72****Q18. Find the value of Y in Series 1.**

- (a) 200
- (b) 201
- (c) 198
- (d) 204
- (e) 205

**Answer: (b) 201****Q19. Find the value of P in Series 2.**

- (a) 120
- (b) 125
- (c) 115
- (d) 130
- (e) 135

**Answer: (b) 125****Directions (Q20–Q22): Work and equation based – high difficulty****Q20. In how much time can A and B together complete a work?**

Statement 1: A and B can complete the work working alternatively starting from A in 14 days

Statement 2: Ratio of efficiency of A and B = 5:3

Statement 3: C can complete the work alone in 30 days, while A and C together can complete it in 10 days

- (a) 1 and 2 together
- (b) 2 and 3 together
- (c) Either 1 alone or 2 & 3 together
- (d) All together
- (e) None together

**Answer: (b) 2 and 3 together****Q21. Find the wrong number in the series: 19, 27, 41, 59, 83, 107, 137**

- (a) 27
- (b) 41
- (c) 59

- (d) 107  
(e) 137

**Answer: (a) 27**

**Q22. There are two equations:**

I.  $x^2 - 18x + 80 = 0$

II.  $y^2 + 12y + 32 = 0$

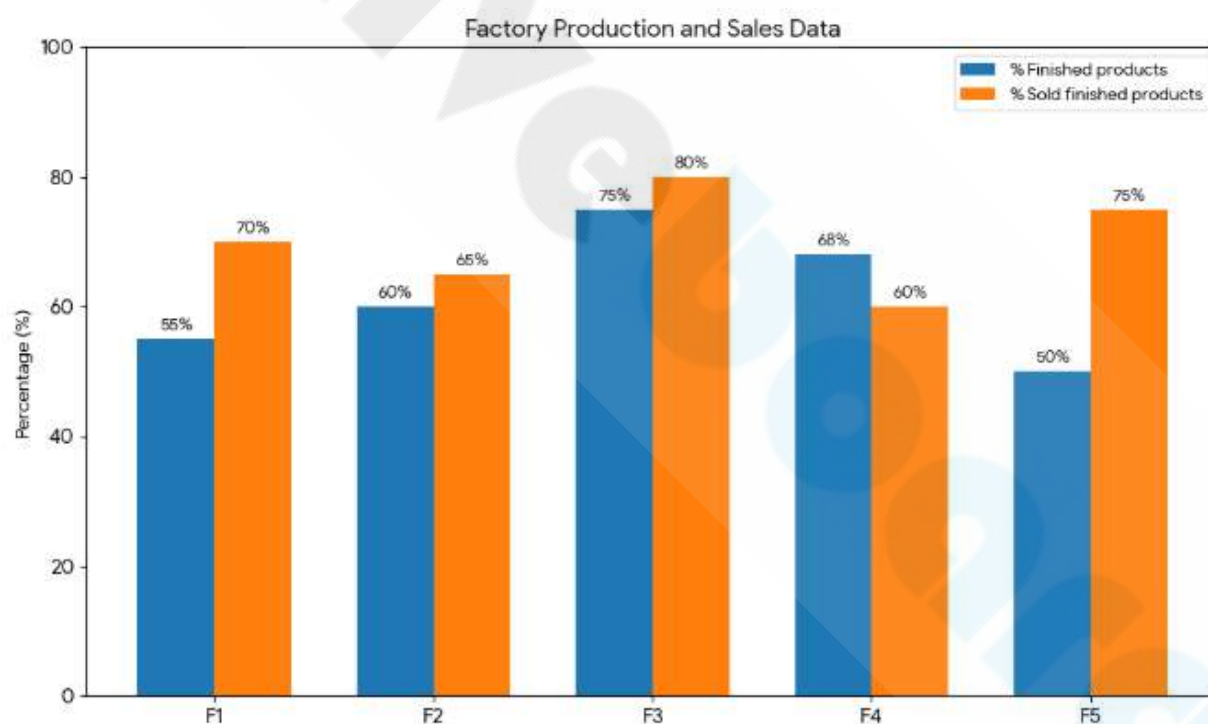
The highest root of equation I is what percentage of the lowest root of equation II?

- (a) 150%  
(b) 125%  
(c) 110%  
(d) 100%  
(e) 135%

**Answer: (b) 125%**

**Directions (Q23-Q28):**

The bar graph shows the percentage of finished products out of total production and the percentage of finished products sold in five factories F1, F2, F3, F4, F5.



**Notes:**

1. Total finished products in F3 = 540
2. Total sold finished products in F4 = 480
3. Total products = finished + unfinished products
4. Total finished products = sold + unsold finished products

**Q23.** Find the **unsold finished products** in F4.

- (a) 320
- (b) 350
- (c) 380
- (d) 400
- (e) 420

**Answer: (d) 400**


**Q24.** Find the sum of total production in F3 and F4.

- (a) 1400
- (b) 1450
- (c) 1500
- (d) 1550
- (e) 1600


**Answer: (c) 1500**







**Q25.** Find the ratio of unfinished products in F3 to that in F4.

- (a) 7:5
- (b) 5:7
- (c) 6:5
- (d) 5:6
- (e) 4:3



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**Answer: (b) 5:7**

**Q26. If total production in F1 is 40% more than unfinished products in F4, find the number of sold finished products in F1.**

- (a) 280
- (b) 308
- (c) 330
- (d) 315
- (e) 300

**Answer: (b) 308**

**Q27. The number of sold finished products in F2 is what percentage of unfinished products in F2?**

- (a) 25%
- (b) 27%
- (c) 30%
- (d) 28%
- (e) 32%

**Answer: (d) 28%**

**Q28. If the unfinished products in F5 are the same as F4, find the number of unsold finished products in F5.**

- (a) 320
- (b) 325
- (c) 330
- (d) 335
- (e) 340

**Answer: (b) 325**

**Q29. A container has a mixture of milk, water, and sugar syrup in the ratio 5:3:2 by volume.**

- 30 liters of this mixture is removed and replaced with water.
- After this operation, the ratio of milk to water becomes 5:5.
- The sugar syrup remains the same.

Question: Find the initial volume of the mixture.

- (a) 100 liters



- (b) 120 liters
- (c) 150 liters
- (d) 180 liters
- (e) 200 liters

**Answer: (b) 120 liters**

**Q30. A boat can travel at a speed of 18 km/h in still water. The speed of the stream is 4 km/h.**

- The boat travels upstream for 12 km and then returns downstream to the starting point.
- It takes 2 hours more to go upstream than downstream.
- Another boat travels 36 km in still water at its usual speed.

**Question:** Find the time taken by the second boat to cover 36 km.

- (a) 2 hours
- (b) 2.5 hours
- (c) 3 hours
- (d) 3.5 hours
- (e) 4 hours

**Answer: (c) 3 hours**



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## Reasoning

**Directions (Q1-Q5):** Ten persons A, B, C, D, E, F, G, H, I and J sit around a circular table facing the centre. All are related to H in some way. F is the brother-in-law of H and sits third to the right of H. The father of C sits opposite H. A is the only daughter of H and sits second to the left of her mother. G is the paternal uncle of D. J sits between B and G. E sits immediate right of the husband of I. Only two persons sit between C and D.

**Q1. How many persons sit between H and E?**

- (a) One (b) Two (c) Three (d) Four (e) Five

**Answer: (a) One**

**Q2. Who sits opposite A?**

- (a) C (b) D (c) G (d) I (e) None

**Answer: (c) G**

**Q3. How is G related to H?**

- (a) Brother (b) Cousin (c) Brother-in-law (d) Uncle (e) None

**Answer: (a) Brother**

**Q4. Who sits immediate left of J?**

- (a) B (b) E (c) A (d) F (e) None

**Answer: (a) B**

**Q5. Four of the following form a group. Who does not belong?**

- (a) A (b) D (c) F (d) I (e) J

**Answer: (c) F**

**Directions (6–10):** Study the following information carefully and answer the questions given below.

In a certain complex code language, each word is coded using a specific pattern of letters and numbers.

- "Silver market rises quickly" is coded as **U37Q6 W33K6 V37P5 B42O7**
- "Golden river flows silent" is coded as **Q21E6 U36P5 V25D5 W39Q6**
- "Ancient temple holds secrets" is coded as **W21Y7 H25R6 V27F5 V38Q7**
- "Digital world grows fast" is coded as **O16B7 G27U5 V26E5 W26D4**

**Q6. What is the code for "Silver temple" in the given language?**

- (a) U37Q6 H25R6  
(b) H25R6 U37Q6  
(c) U37P6 H25R6  
(d) U36Q6 H25R6

(e) None of these

**Correct Answer: (a) U37Q6 H25R6**

**Q7. The code "O16B7 G27U5" stands for which of the following?**

- (a) Digital grows
- (b) Digital world
- (c) World digital
- (d) Fast world
- (e) None of these

**Correct Answer: (b) Digital world**

**Q8. What is the code for "river rises"?**

- (a) U36P5 V37P5
- (b) V37P5 U36P5
- (c) U35P5 V37P5
- (d) U36P6 V37P5
- (e) None of these

**Correct Answer: (a) U36P5 V37P5**

**Q9. What is the code for "Galaxy" in the given code language?**

- (a) B32E6
- (b) E32B6
- (c) B23E6
- (d) B32E5
- (e) None of these

**Correct Answer: (a) B32E6**

**Q10. How many such pairs of letters are there in the word 'CHARACTERISTICS', each of which have as many letters between them in the word as they have in the English alphabet (both forward and backward directions)?**

- (a) Two
- (b) Three
- (c) Four
- (d) Five
- (e) Six

**✓ Correct Answer: (c) Four**

**Directions (11–15): Study the following information carefully and answer the questions given below.**

Eleven saints A, B, C, D, E, F, G, H, I, J and K are chanting on two different dates (4th and 19th) in different months — January, February, March, April, May and June. Not more than two saints chant in the same month. Each saint chants at a different temple — Kedarnath, Badrinath, Somnath, Kashi Vishwanath, Rameshwaram, Jagannath Temple, Dwarkadhish, Meenakshi Temple, Tirupati

Balaji, Konark Temple and Kamakhya Temple. All information is not necessarily in the same order.

- The one who chants in Kedarnath chants before the one who chants in Konark Temple, and both chant on the same date.
- C chants immediately after the one who chants in Tirupati Balaji, but not in the same month.
- The number of saints chanting before F is equal to the number of saints chanting after H.
- F does not chant in January or June.
- At least three saints chant between H and the one who chants in Meenakshi Temple.
- Exactly five saints chant between the ones who chant in Meenakshi Temple and Somnath Temple.
- H does not chant in Somnath Temple.
- J chants immediately before the one who chants in Dwarkadhish, but not in the same month.
- E chants in Jagannath Temple.
- B chants immediately before A in the same month.
- More than two saints chant between K and the one who chants in Rameshwaram.
- The one who chants in Kamakhya Temple chants on an even date.
- I chants after D but before G.

**Q11. How many saints chant between J and the one who chants in Jagannath Temple?**

- (a) Four
- (b) Three
- (c) Five
- (d) Six
- (e) None of these

**Correct Answer: (b) Three**

**Q12. Who among the following chants on 19th May?**

- (a) K
- (b) The one who chants in Tirupati Balaji
- (c) H
- (d) The one who chants in Jagannath Temple
- (e) None of these

**Correct Answer: (c) H**

**Q13. \_\_\_\_\_ chants on 4th of the month in \_\_\_\_\_.**

- (a) A, Meenakshi Temple
- (b) F, Kedarnath
- (c) J, Dwarkadhish
- (d) C, Tirupati Balaji
- (e) None of these

**Correct Answer: (b) F, Kedarnath**

**Q14. Which of the following statements is NOT true?**

- I. J chants on an odd date.
- II. E chants before B.
- III. A chants in the same month as B.
- (a) Only I
- (b) Both I and II
- (c) Only II
- (d) Both II and III
- (e) Only III

**Correct Answer: (a) Only I**

**Q15. The number of saints chanting between B and K is twice the number of saints chanting between \_\_\_\_\_ and \_\_\_\_\_.**

- (a) D and the one who chants in Kamakhya Temple
- (b) H and the one who chants in Rameshwaram
- (c) I and the one who chants in Somnath Temple
- (d) J and the one who chants in Dwarkadhish
- (e) None of these

**Correct Answer: (b) H and the one who chants in Rameshwaram**



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**Directions (16–17):** In each of the questions below, some statements are given followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follow from the given statements, disregarding commonly known facts.

**Q16. Statements:**

Most Pens are Books.  
Only a few Books are Papers.  
No Paper is Ink.  
Only a few Ink are Colours.

**Conclusions:**

- I. All Books can be Ink.  
II. Some Pens are not Colours.  
III. Some Books are not Papers.  
(a) Only I and II follow  
(b) Only II and III follow  
(c) Only III follows  
(d) None follows  
(e) Only I and III follow

**Correct Answer: (b) Only II and III follow**

**Q17. Statements:**

All Mango are Fruits.  
Only a few Fruits are Sweet.  
All Sweet are Desserts.  
All Desserts are Food.

**Conclusions:**

- I. Some Food are not Fruits.  
II. Some Mango can be Dessert.  
III. All Sweet can be Mango.  
(a) Both I and II follow  
(b) Only II  
(c) Either II or III follows  
(d) Both II and III follow  
(e) None follows

**Correct Answer: (b) Only II**

**Q18. If we form a meaningful word by the second, third, fifth, seventh and tenth letters of the word "TRANSFORMER", then which of the following will be the last letter of the word thus formed? If more than one word is formed mark Y as your answer. If no meaningful word is formed, mark X as your answer.**

- (a) R  
(b) X  
(c) O  
(d) Y  
(e) M

**Correct Answer: (b) X**

**Directions (19–21):**

After several rounds of intense campaigning in a large state election, the regional party led by a young leader secured a decisive victory despite strong competition from a national party. Senior leaders conducted multiple rallies across districts. The winning party focused on local employment issues and welfare schemes, while the opposition highlighted national policies. Political analysts observed that grassroots connections and consistent messaging played a significant role in influencing voters.

**Q19. What may be the reason for the defeat of the national party?**

- (a) Failure to address local employment concerns effectively.
- (b) Excessive dependence on national-level campaigning strategies.
- (c) Strong grassroots connection of the regional party.
- (d) Both (a) and (c)
- (e) Both (b) and (c)

**Correct Answer: (d) Both (a) and (c)**

**Q20. What can be assumed from the given election result?**

- (a) Welfare-focused campaigns can influence voter decisions.
- (b) National leaders always guarantee electoral success.
- (c) Voters may prioritize regional issues over national narratives.
- (d) Both (a) and (c)
- (e) Both (b) and (c)

**Correct Answer: (d) Both (a) and (c)**

**Q21.**

- I. Supporters of the winning party began celebrations across several districts, and reports of minor clashes emerged between rival party workers.
- II. The regional party secured a clear majority with a large seat margin over its opponent.

Give answer:

- (a) If Statement I is the cause and Statement II is its effect.
- (b) If Statement II is the cause and Statement I is its effect.
- (c) If both the Statements I and II are independent causes.
- (d) If both the Statements I and II are effects of independent causes.
- (e) If both the Statements I and II are effects of some common causes.

**Correct Answer: (b) If Statement II is the cause and Statement I is its effect.**

**Directions (22–24):** In each of the questions below, some statements are given followed by conclusions/group of conclusions. You have to assume all the statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically does not follow from the information given in the

**statements.**

**Q22. Statements:**

Some Mumbai are Jaipur.

Some Pune are Kochi.

No Jaipur is Kochi.

**Conclusions:**

- (a) All Mumbai cannot be Kochi
- (b) Some Pune can be Jaipur
- (c) All Jaipur can be Pune
- (d) Some Jaipur are not Mumbai
- (e) Some Mumbai can be Kochi

**Correct Answer: (e) Some Mumbai can be Kochi**

**Q23. Statements:**

All Rahul are Sohan.

Some Meena are Kavya.

No Rahul are Kavya.

**Conclusions:**

- (a) Some Sohan can be Meena
- (b) All Rahul can be Meena
- (c) All Meena can be Rahul
- (d) Some Sohan are not Kavya
- (e) Some Sohan are Rahul

**Correct Answer: (c) All Meena can be Rahul**

**Q24. Statements:**

All Apple are Mango.

All Mango are Banana.

Some Banana are Orange.

**Conclusions:**

- (a) Some Mango can be Orange
- (b) Some Apple can be Banana
- (c) All Orange can be Apple
- (d) All Apple are Banana
- (e) Some Banana are Apple

**Correct Answer: (c) All Orange can be Apple**

**Q25. Statement: Should parents strictly limit children's screen time on digital devices?**

**Arguments:**

I. Yes. Excessive screen exposure may affect children's health and concentration.

II. No. Digital tools help children learn new skills and access educational resources.

- (a) If only argument I is strong
- (b) If only argument II is strong

- (c) If either I or II is strong
- (d) If neither I nor II is strong
- (e) If both I and II are strong

**Correct Answer: (e) If both I and II are strong**

**Directions (26–30): Study the following information carefully and answer the questions given below.**

Ten persons – J, K, L, M, N, O, P, Q, R and S are working in different departments – HR, Sales, IT and Accounts of a company, but not necessarily in the same order. At least two persons work in each department.

- L doesn't work in Accounts whereas K neither works in HR nor works with L.
- P either works in Accounts or IT but neither works with K nor L.
- Only J and M work in the same department but not in Sales.
- N works with K but not in Accounts.
- Only one person works with Q who doesn't work in IT.
- The department in which R works doesn't have the maximum number of persons.
- R doesn't work in Sales department.
- Neither HR nor IT department has the maximum number of persons.
- R doesn't work with L whereas S doesn't work with P.

**Q26. Who among the following works in the IT department?**

- (a) K
- (b) L
- (c) R
- (d) S
- (e) Both (a) and (d)

**Correct Answer: (e) Both (a) and (d)**

**Q27. In which of the following department does Q work?**

- (a) Accounts
- (b) HR
- (c) IT
- (d) Sales
- (e) Either (a) or (b)

**Correct Answer: (b) HR**

**Q28. Four of the following five are alike in a certain way and hence form a group. Find the one that doesn't belong to that group.**

- (a) The one who works with K
- (b) N
- (c) S
- (d) The one who works in IT department
- (e) L

**Correct Answer: (c) S**

**Q29. Which of the following statement(s) is/are true with respect to the final arrangement?**

- I. Only two persons work in HR department.
- II. Q works with R in HR department.
- III. Neither K nor L works in the same department.
- (a) Only II
- (b) Both I and II
- (c) Both II and III
- (d) Both I and III
- (e) All statements are true

**Correct Answer: (d) Both I and III**

**Q30. Who among the following works in Sales department?**

- (a) M
- (b) K
- (c) N
- (d) S
- (e) None of these

**Correct Answer: (a) M**

**Directions (31–34): Study the following alphanumeric series carefully and answer the questions given below:**

*R # 5 8 T 2 M L A W \* H % 4 N O 6 \$ 7 Z P & R # 5 8 T N O 6 2 M L A W \* H % 4 3 B 9 Q @ S*

**STEP I:** The letters which are immediately preceded and immediately followed by a number are arranged at the end of the series in alphabetical order.

**STEP II:** The symbols which are immediately preceded by a letter and immediately followed by a number are arranged between @ and S in the same order.

**STEP III:** The numbers which are immediately followed by a symbol interchange their position with the element just after them.  
(STEP II is applied after STEP I and STEP III is applied after STEP II)

**Q31. How many letters are arranged at the end of the series in STEP-I?**

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

**Correct Answer: (c) Three**

**Q32. Which among the following are the elements of the series which are second from the left end and sixth from the right end in STEP-III?**

- (a) 5#
- (b) M@
- (c) 9Q
- (d) B@
- (e) None of these



**Correct Answer: (d) B@**

**Q33. How many symbols are immediately followed by numbers in STEP-III?**

- (a) Two
- (b) Three
- (c) Four
- (d) Five
- (e) None of these

**Correct Answer: (c) Four**

**Q34. How many symbols are there between the 8th element from the left end and the 7th element from the right end in the final step?**

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

**Correct Answer: (b) Four**

**Directions (35–39): Study the following information carefully and answer the questions below.**

Ten boxes are placed one above the other. All boxes have different weights (only integer values). The total weight of all the boxes is 315 kg. No box weighs less than 28 kg or more than 38 kg.

- Only three boxes are placed above box K, whose weight is a multiple of 7.
- Box S is placed five places below box K.
- The number of boxes placed above S is the same as the number of boxes placed below the box whose weight is 2 kg less than box K.
- One box is placed between box K and box R. The weight of box R is a perfect square.
- Weight of box H is a prime number and it is placed just above box R.
- Box T is placed above box G, but they are not adjacent.
- Weight of box G is equal to the average weight of box H and box R. G's weight is not even.
- Total weight of box T and box G is 67 kg.
- More than four boxes are placed below box D.

**Q35. Which box is placed just above box T?**

- (a) S
- (b) R
- (c) K
- (d) D
- (e) None of these

**Answer: (c) K**

**Q36. The weight of the box which is placed just below G is \_\_\_\_ kg?**

- (a) 36
- (b) 33
- (c) 31
- (d) 29
- (e) None of these

**Answer: (b) 33**

**Q37. How many boxes are placed between box T and box D?**

- (a) More than four
- (b) Three
- (c) Two
- (d) Four
- (e) None

**Answer: (b) Three**

**Q38. How many boxes have more weight than H?**

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

**Answer: (c) Three**

**Q39. Which among the following combination of box and weight is correct?**

- (a) H – 31 kg
- (b) G – 34 kg
- (c) T – 36 kg
- (d) D – 29 kg
- (e) R – 32 kg

**Answer: (a) H – 31 kg**

**Directions (Q40–Q42):** Each question below consists of a question and two statements numbered I and II. You have to decide whether the data provided in the statements are sufficient to answer the question.

**Choose:**

- (a) if statement I alone is sufficient, II alone is not.
- (b) if statement II alone is sufficient, I alone is not.
- (c) if either I or II alone is sufficient.
- (d) if both I and II together are not sufficient.
- (e) if both I and II together are necessary.

**Q40.** What is the position of M with respect to K?

**Statement I:** P is in North of Q. M is in East of P. K is in South of Q.

**Statement II:** L is in West of K. M is in North of L. Q is in South of K.

**Answer: (e) Both statements together are necessary**

**Q41.** Who is the youngest among five friends?

**Statement I:** R is younger than S but older than T. U is younger than R. V is older than S.

**Statement II:** T is younger than U. V is not the youngest. S is older than U.

**Answer: (e) Both statements together are necessary**

**Q42.** Six people are sitting in a row. Who sits at the extreme right?

**Statement I:** A sits third from the left. C sits immediate left of B. E sits second from the right.

**Statement II:** D sits second from the left. B is not at any end. F sits immediate right of C.

**Answer: (e) Both statements together are necessary**

**Directions (Q43–Q44):** Each of the questions below consists of a question and two statements numbered I and II. Decide whether the data provided are sufficient to answer the question.

Choose:

- (a) if statement I alone is sufficient, II alone is not.
- (b) if statement II alone is sufficient, I alone is not.
- (c) if either I or II alone is sufficient.
- (d) if both I and II together are not sufficient.
- (e) if both I and II together are necessary.

**Q43.** Five friends stand in a queue. How many friends stand after X?

**Statement I:** One person stands between P and Q. At least two persons stand between R and P.

**Statement II:** Three persons stand between Q and X. R stands exactly between Q and X. S does not stand immediately before or after X. T stands after S.

**Answer: (e) Both statements together are necessary**

**Q44.** Five boxes are stacked from top to bottom. Which box is placed immediately below box F?

**Statement I:** The number of boxes below box A is equal to the number of boxes above box E. Box B is below box F but not immediately.

**Statement II:** Box C is two positions above box E. More than one box is between box A and box B. Box E and F are not adjacent.

**Answer: (e) Both statements together are necessary**

**Q45.** In the number **6381592471**, the first and tenth digits are interchanged, the second and ninth digits are interchanged, and so on. What is the sum of digits at **odd-numbered positions from right to left**?

- (a) 31
- (b) 28
- (c) 33
- (d) 30
- (e) 29

**Answer: (d) 30**

**Directions (Q46–Q48):** Study the following notations:

- **X#Y** → X is 12m north of Y
- **X€Y** → X is 8m east of Y
- **XαY** → X is 6m west of Y
- **X@Y** → X is 14m south of Y
- **X%Y** → X is 10m west of Y
- **XΩY** → X is 9m south of Y

**Q46.** P is 11m northwest of L and O lies exactly between P and R either horizontally or vertically in the expression '**OαL#M€N**'. What is the direction of M with respect to R?

- (a) South-west
- (b) South-east
- (c) North-west
- (d) East
- (e) Can't be determined

**Answer: (e) Can't be determined**

**Q47.** If the shortest distance between F and K equals the distance between K and B, which lies north of G in the expression '**FΩG@H, G%JaK**', what is the distance between B and H?

- (a) 6m
- (b) 10m
- (c) 8m
- (d) 5m
- (e) None of these

**Answer: (c) 8m.**

**Q48.** In the expression '**M#AαB@S%RCN**', which of the following points **does not lie southwest of N**?

- (a) M
- (b) B
- (c) S
- (d) A
- (e) Either 'S' or 'M'

**Answer: (d) A**

**Q49.** Four of the following five follow the same pattern. Which does **not belong**?

- (a) DGP
- (b) ILV
- (c) LOU
- (d) CFK
- (e) PSY

**Answer: (c) LOU**

**Q50. In the number 8394516270, the first and tenth digits are interchanged, second and ninth are interchanged, and so on. What is the sum of digits at odd-numbered positions from right to left?**

- (a) 32
- (b) 28
- (c) 30
- (d) 34
- (e) 31

**Answer: (c) 30**



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**Directions (Q51–Q56):** Number and word arrangement. Input line is rearranged step by step.

**Input:** 34 Tango 57 Victor 19 83 India 62 Juliet 41 Kilo 76 28 Lima 90 Oscar 15

**Step I:** 34 Tango 57 Victor 19 83 India 62 Juliet 41 Kilo 76 28 Lima 90 Oscar 15

**Step II:** 34 Tango 57 Victor 19 83 India 62 Juliet 41 Kilo 76 Lima 90 Oscar 28 15

**Step III:** 34 Tango 57 Victor 62 19 83 India Juliet 41 Kilo 76 Lima 90 Oscar 28 15

**Step IV:** 34 Tango 57 Victor 62 83 India Juliet 41 Kilo 76 Lima 90 Oscar 28 19 15

**Step V:** 34 Tango 57 Victor 62 83 India Juliet 76 Kilo 41 Lima 90 Oscar 28 19 15

**Step VI:** 34 Tango 57 Victor 62 83 India Juliet 76 Kilo 90 Lima 41 Oscar 28 19 15

**Step VII:** 34 Tango 57 Victor 62 83 India Juliet 76 Kilo 90 Lima 41 Oscar 28 19 1

**New Input:**

Input: 45 Alpha 72 Bravo 31 88 Charlie 54 Delta 29 Echo 63 17 Foxtrot 81 Golf 22

**Q51. How many words are between "54" and "Golf" in the last step?**

- (a) Four
- (b) Five
- (c) Six
- (d) Seven
- (e) Three

**Answer: (c) Six**

**Q52. How many steps are required to complete the arrangement?**

- (a) Six
- (b) Seven
- (c) Eight
- (d) Nine
- (e) Five

**Answer: (c) Eight**

**Q53. Which element is third from the right in Step V?**

- (a) Foxtrot
- (b) Echo
- (c) 31
- (d) Golf
- (e) 29

**Answer: (c) 31**

**Q54. In Step IV, what is the sum of the numbers which are second from the left and second from the right?**

- (a) 100
- (b) 103
- (c) 95
- (d) 107
- (e) 110

**Answer: (b) 103**

**Q55. The number of elements arranged to the left of "Delta" in Step VI is equal to the number of elements arranged to the right of \_\_\_\_\_ in Step II?**

- (a) 88
- (b) Bravo
- (c) 72
- (d) Charlie
- (e) 54

**Answer: (b) Bravo**

**Directions (Q56-Q60):** Twelve people – A, B, C, D, E, F, G, H, I, J, K, L – live in a four-floor building, each floor has three flats (flat 1, flat 2, flat 3). Flats are aligned such that flat 1 is west of flat 2 and flat 2 is west of flat 3.

- D lives on an even floor southeast of F.
- B lives just above F's flat.
- Two floors gap between C and B.
- L lives two floors above C, east of H.
- C lives in prime-numbered flat southeast of G.
- G does not live in odd-numbered flat.
- E lives northwest of K.
- E and A live on the same floor.
- J lives below I.
- G lives south of F.

**Q56. On which floor and flat does J live?**

- (a) 2nd floor, flat 1
- (b) 4th floor, flat 2
- (c) 2nd floor, flat 3
- (d) 1st floor, flat 1
- (e) None of these

**Answer: (d) 1st floor, flat 1**

**Q57. How many floors gap is between A and C?**

- (a) One
- (b) Two
- (c) Either one or two
- (d) None
- (e) Can't be determined

**Answer: (b) Two**

**Q58. Four of the following five are alike in a certain way. Who does not belong?**

- (a) B
- (b) D
- (c) F
- (d) G
- (e) L

**Answer: (d) G**

**Q59. Which statements are true?**

**I. L and A live on the same floor**

**II. E lives immediately above H**

**III. I lives in flat 3**

- (a) Both I and II
- (b) Both II and III
- (c) Only II
- (d) Both I and III
- (e) Only III

**Answer: (d) Both I and III**

**Q60. Who lives in flat 3 on floor 3?**

- (a) C
- (b) L
- (c) F
- (d) E
- (e) None of these

**Answer: (b) L**

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