



# **RBI Grade B Finance and Management Previous Year Paper**

**2021-2025**

**#beexamready**

# Preface

Dear Students,

We are pleased to present this recollected question paper with answer keys for the **RBI Grade B Finance and Management** subject, covering the past five years **from 2021 to 2025**. This document has been meticulously prepared to serve as a valuable resource for candidates preparing for the RBI Grade B Phase 2 Exam.

By practising questions that have been actually asked in the examination, aspirants can gain clarity on the **exam pattern, difficulty level, and types of questions** likely to appear in the upcoming exam.

We wish you all the best in your exam preparation journey and hope that this document serves as a valuable asset in strengthening your performance and confidence.

**Disclaimer:** While every effort has been made to ensure the accuracy and relevance of the questions and answer keys, minor variations in question wording or options may exist due to the memory-based nature of this compilation. Candidates are advised to use this document as a reference tool to enhance their comprehensive understanding of the syllabus and overall exam readiness for the RBI Grade B examination.



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**RBI Grade B 2021  
Finance and  
Management  
Recollected  
Questions**

## Finance and Management

### Objective

**Direction (Q1 – Q3) - Read the passage given below and answer the following questions:**

The economic, political, and social frameworks that each society has - its laws, institutions, policies, etc. - result in different distributions of benefits and burdens across members of the society. These frameworks are the result of human political processes and they constantly change both across societies and within societies over time. The structure of these frameworks is important because the distributions of benefits and burdens resulting from them fundamentally affect people's lives.

(This is a recreated passage and not the exact one asked in the exam)

**Q1. Which type of justice relates to employees input to appropriate Rewards/Output?**

- A. Distributive Justice
- B. Integrative Justice
- C. Procedural Justice
- D. Social Justice
- E. Economic Justice

**Q2. Which of the following will involve the study of psychological aspects?**

- A. Personality and Motivation
- B. Mental Intelligence
- C. Merit Rating
- D. 360-degree appraisal
- E. None of Above

**Q3. Which subject deals with formation and management of team?**

- A. Sociology
- B. Anthropology
- C. Psychology
- D. Archaeology
- E. None of Above

**Direction (Q4 – Q5) - Read the passage given below and answer the following questions:**

\_\_\_\_\_ has developed the \_\_\_\_\_ program to meet the electronic tolling requirements of the Indian market. It offers an interoperable nationwide toll payment solution including clearing house services for settlement and dispute management. Interoperability, as it applies to \_\_\_\_\_ system, encompasses a common set of processes, business rules and technical specifications which enable a customer to use their \_\_\_\_\_ accounts as payment mode on any of the toll plazas irrespective of who has acquired the toll plaza.

(This is a recreated passage and not the exact one asked in the exam)

**Q4. The paragraph is talking about the \_\_\_\_\_ system and \_\_\_\_\_ account.**

- A. NFS; Bank
- B. NETC; FASTag
- C. NHAI; Bank
- D. NFS; FASTag
- E. None of the above

**Q5. Who introduced National E-Toll Collection (NETC) system to meet the electronic tolling requirements of the Indian market?**

- A. RBI
- B. NPCI
- C. SEBI
- D. SBI
- E. SIDBI

**Direction (Q6– Q8) - Read the passage given below and answer the following questions:**

The **capital market** is a financial market where long-term funds are raised and traded through instruments such as shares, debentures, and bonds. It plays a vital role in economic development by mobilising savings and channelising them into productive investments. The capital market helps companies raise capital for expansion and allows investors to earn returns on their savings. It also ensures efficient allocation of resources, promotes transparency, and encourages financial discipline. A well-developed capital market contributes to economic growth, stability, and increased employment opportunities in an economy.

(This is a recreated passage and not the exact one asked in the exam)

**Q6. Which of the following is true?**

- I. SEBI is the regulator of commodity markets
- II. RBI is the regulator of NBFCs
- III. SEBI is the regulator of Capital Market

- F. Only I
- G. I and III only
- H. I, II and III
- I. II and III only
- J. None of the above

**Q7. According to a circular released by SEBI in 2018, apart from ASBA process, applicants can also apply for an IPO through \_\_\_\_\_.**

- A. UPI
- B. NACH
- C. IMPS
- D. NEFT
- E. None of the above

**Q8. ASBA applications can be made through \_\_\_\_\_.**

- A. POST OFFICE
- B. SCSBs
- C. Any Commercial Bank
- D. Only through RBI
- E. None of the above

**Direction (Q9 – Q11) - Read the passage given below and answer the following questions:**

Introduced in January 2016 to revive investments in road infrastructure projects, has seen good initial success. It is a mix of the EPC (engineering, procurement, and construction) and BOT (build, operate, transfer) models. Under the EPC model, NHAI pays private players to lay roads. The private player has no role in the road's ownership, toll collection or maintenance (it is taken care of by the government). Under the BOT model though, private players have an active role — they build, operate, and maintain the road for a specified number of years — say 10-15 years — before transferring the asset back to the government.

**Q9. Which model is described in the passage?**

- A. BOT
- B. BOOT
- C. DBFO
- D. HAM
- E. None of the above

**Q10. In the above model the support provided by the govt during the construction phase and later in annuities during the operation phase will be in the ratio of . What will come in the place of the blank?**

- A. 20:80
- B. 50:50
- C. 40:60
- D. 70:30
- E. 10:90

**Q11. In which sector the PPP model is majorly used?**

- A. Manufacturing
- B. Infrastructure
- C. Textiles
- D. Food Processing
- E. None of the above

**Direction (Q12 – Q13) - Read the passage given below and answer the following questions:**

\_\_\_\_\_ refers to the actions in which a company or business alters a major component of its organization, such as its culture, the underlying technologies or infrastructure it uses to operate, or its internal processes.

(This is a recreated passage and not the exact one asked in the exam)

**Q12. What the paragraph is talking about?**

- A. Organizational Change
- B. Organizational Structure
- C. Organizational Conflict
- D. Organizational Justice
- E. None of the above

**Q13. What is the name of the second stage of the Lewin Model?**

- A. Change
- B. Development
- C. Resistance
- D. Compliance
- E. None of the above

**Direction (Q15 – Q16) - Read the passage given below and answer the following questions:**

**Financial markets** are platforms where financial assets such as shares, bonds, currencies, and derivatives are bought and sold. They play a crucial role in the economy by facilitating the flow of funds from savers to borrowers. Financial markets provide liquidity, help in price discovery, and reduce transaction costs. They enable businesses and governments to raise capital and allow investors to earn returns on their investments. A well-regulated and efficient financial market promotes economic growth, financial stability, and overall development of the economy.

(This is a recreated passage and not the exact one asked in the exam)

**Q14. Which of the following is the regulator of Capital Market?**

- A. SEBI
- B. RBI
- C. NPCI
- D. SBI
- E. NSE

**Q15. Which of the following are depositories?**

- I. NSDL
  - II. CDSL
  - III. CCIL
  - IV. CRISIL
- A. I and II only
  - B. I, II and III only
  - C. II and III only
  - D. III and IV only
  - E. All of the above

**Q16. Name of the Payment Regulator formed in 2007?**

- A. NPCI
- B. CCIL
- C. Paytm
- D. BBPS
- E. None of the above

**Direction (Q17 – Q19) - Read the passage given below and answer the following questions:**

Bhashantra, an event addressing Indian Languages was organized by FICCI, Technology Development for Indian Languages(TDIL), Ministry of Electronics and IT, Govt. of India, and Indian Cellular Association (ICA) in New Delhi under the joint sponsorship of Google and Devnagri. The event took place on 30th July 2018 and it had a direct concern about the Indian language usage and its real-time translation for Indic Lingula's.

Moving a step ahead the IT ministry introduced \_\_\_\_\_, a software that can make editing of text printed on scanned documents happen. The software was made free for Indian language users, they can format the text & can keep it in a separate file as well.

(This is a recreated passage and not the exact one asked in the exam)

**Q17. The event highlighted in the passage will try to address what type of barrier in communication?**

- A. Linguistic
- B. Psychological
- C. Emotional Barriers.
- D. Physical Barriers.
- E. Cultural Barriers

**Q18. Which of the following is the software as highlighted in above passage, has been launched by the government to overcome the barriers in communication in local languages?**

- A. SWAYAM
- B. E-ShodhSindhu
- C. Swayam Prabha
- D. E-aksharayan
- E. E- shiksha

**Q19. What is the name of the mission announced by the government in the union budget 2021 to provide big boost to regional languages?**

- A. National Language Translation Mission
- B. National Linguistic Mission
- C. National Language Mission
- D. National Mission for Manuscripts
- E. None of Above

**Q20. Recently, RBI has released the second \_\_\_\_\_ with the theme “Cross Border Payments” under the \_\_\_\_\_ for live testing of new products or services in a controlled/test regulatory environment.**

- A. Cohort, Regulatory Sandbox
- B. Seminar, Regulatory Sanddunes
- C. Coverage, Reserve Box
- D. Statement, Reserve Platform
- E. None of the above

**Q21. Which of the following is a Revenue expenditure?**

- I. Subsidies
- II. Interest Payments
- III. III. Loan to State Government

- A. Only I
- B. Only II
- C. Only II and III
- D. Only I and II
- E. All of the above

**Q22. Which type of perceptual error sees an Individual as a part of a group?**

- A. Stereotyping
- B. Illusion
- C. Hallucination
- D. Halo Effect
- E. None of the above

**Q23. Which of the following is a process theory?**

- A. Maslow’s hierarchy of Needs
- B. McClelland theory of Learned Needs
- C. Theory X and Theory Y
- D. Vroom’s Expectancy theory
- E. None of the above

**Q24. According to Johari Window, Quadrant known to self but not known to others is called as?**

- A. Open
- B. Blind
- C. Hidden
- D. Unknown
- E. None of above

**Q25. What is maximum limit of FDI in under government approved mechanism in Public Sector Banks, Maximum permissible FDI in Private Banks and maximum individual stake in bank?**

- A. 40:100:10
- B. 20:74:10
- C. 26:49:26
- D. 74:100:26
- E. None of Above

**Q26. Two banks Fuddy and Guddy has the same number of outstanding shares, equity capital, dividend and earning. But the Market price of Fuddy is 1800 and of Guddy is 600. Which of the following is true?**

- A. P/E of one is Higher than the other
- B. EPS of one is Higher than other
- C. Book value of one is Higher than other
- D. Dividend of one is Higher than other
- E. None of the above

**Q27. If a translator is not proficient in 2 language, what type of barrier it creates in communication?**

- A. Physical
- B. Semantic
- C. System
- D. Psychological
- E. None of Above .

**Q28. Which of the following theory suggests making communication in an organization based on Hierarchy, highly structured, and formalized?**

- A. Frederick Taylor – Theory of Scientific Management.
- B. Henri Fayol – Administrative Management Theory.
- C. Max Weber - Bureaucratic Theory of Management.
- D. Elton Mayo – Behavioral Theory of Management
- E. None of the above.

**Q29. During Merger and Acquisitions, which of the following are relevant to Change Management:**

- 1. Digital Transformation**
  - 2. Smooth Transition**
  - 3. Restructuring**
- A. I only  
B. II only  
C. III only  
D. II and III only  
E. All of the above

**Q30. Low employee turnover in a company indicates which of the following?**

- A. High number of Employees Leaving the Organization  
B. Employees are committed towards the Organization  
C. Low Morale of Employees with the Organization  
D. All of the Above  
E. None of the above.

## **Descriptive**

**15 marker (600 words)**

**Q1. Discuss 5 announcements of Union Budget 2021?**

**Q2. What is Transformational leadership and Transactional Leadership? State difference in transactional leader and transformational leader.**

**Q3. What is Corporate Governance. Define it's need and Principles.**

**10 marker (400 words)**

**Q4. Discuss –SIDBI, NHB , NABARD, RRB and EXIM.**

**Q5. What are Basel Norms? Discuss major pillars of Basel III.**

**Q6. What is Behavioural Reinforcement? Discuss the Positive and negative Behaviour reinforcements in brief.**

**RBI Grade B 2021  
Finance and  
Management  
Recollected  
Questions  
Answer Key**

## Finance and Management

### Objective's

Question	Answer	Question	Answer	Question	Answer
1	A	11	B	21	D
2	A	12	A	22	A
3	A	13	A	23	D
4	B	14	A	24	C
5	A	15	A	25	B
6	C	16	A	26	A
7	A	17	A	27	B
8	B	18	D	28	C
9	D	19	A	29	A
10	C	20	A	30	B

**RBI Grade B 2022  
Finance and  
Management  
Recollected  
Questions**

## Finance and Management

### Objective

**Direction (Q1 – Q3) - Read the passage given below and answer the following questions.**

Organization is the mechanism which determines the relationship of various people. With the help of a well-defined organization management is able to perform the functions of direction, coordination and control. An ill-defined organization plan will not enable the management to make an effective exhibition of its managerial talents to realize business goals.

Proper understanding of organizational behaviour can result in many positive effects on the organization and its employees. It also studies how people behave in and around the workplace, which will be the organization.

(This is a recreated passage and not the exact one asked in the exam)

**Q1. How many levels are there in organisational behavior?**

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of the above

**Q2. Identify the level of organisational behaviour, wherein an employee's motivation, personality aspect, and job interest are studied.**

- A. Individual Level
- B. Organizational Level
- C. Team Level
- D. Group
- E. None of Above

**Q3. With regards to the above-mentioned paragraph, from the following options, identify the concept which explains the heterogeneous composition of employees of an organization in terms of age, gender, language, ethnic origin, education and marital status.**

- A. Workplace Diversity
- B. Employee varsity
- C. Organization dynamics
- D. Organization teamwork
- E. None of Above

**Direction (Q4 – Q7) - Read the passage given below and answer the following questions.**

Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable to itself, its stakeholders, and the public. By practicing corporate social responsibility, also called corporate citizenship, companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental.

To engage in CSR means that, in the ordinary course of business, a company is operating in ways that enhance society and the environment instead of contributing negatively to them.

(This is a recreated passage and not the exact one asked in the exam)

**Q4. As per Section 135 of the Companies Act, every company having net worth of rupees \_\_\_\_\_ crore or more will be eligible for CSR activities?**

- A. 50 Crore
- B. 500 Crore
- C. 10 Crore
- D. 100 Crore
- E. None of the above

**Q5. As per Section 135 of the Companies Act, every company having net profit of rupees \_\_\_\_\_ crore or more will be eligible for CSR?**

- A. 5 Crore
- B. 10 Crore
- C. 15 Crore
- D. 20 Crore
- E. None of the above

**Q6. According to SEBI, Companies eligible for CSR shall constitute a Corporate Social Responsibility Committee of the Board consisting of \_\_\_\_\_ "A" \_\_\_\_\_ or more directors, out of which at least \_\_\_\_\_ "B" \_\_\_\_\_ shall be an independent director.**

**Identify "A" from the following given options.**

- A. 1
- B. 2
- C. 3
- D. 4

**Q7. According to SEBI, Companies eligible for CSR shall constitute a Corporate Social Responsibility Committee of the Board consisting of \_\_\_\_\_ "A" \_\_\_\_\_ or more directors, out of which at least \_\_\_\_\_ "B" \_\_\_\_\_ shall be an independent director.**

**Identify "B" from the following options.**

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of the above

**Direction (Q8 – Q11) - Read the passage given below and answer the following questions.**

Commercial paper is an unsecured, short-term loan taken by a corporation, typically for financing accounts receivable and inventory. It is usually issued at a discount, reflecting current market interest rates. It is also called unsecured promissory note since this issuer makes a promise to pay back the face value after the maturity period, but that promise is unsecured in the sense there is no guarantee that your money will come back.

For the most part, commercial paper is a very safe investment because the financial situation of a company can easily be predicted over a few months. Furthermore, typically only companies with high credit ratings and credit worthiness issue commercial paper.

(This is a recreated passage and not the exact one asked in the exam)

**Q8. Commercial Paper can be issued for a minimum of \_\_\_\_\_ number of days**

- A. 2 days
- B. 7 days
- C. 15 Days
- D. 14 Days
- E. NONE OF THE ABOVE

**Q9. Commercial Paper can be issued for a maximum duration of \_\_\_\_\_ days?**

- A. 366 Days
- B. 365 Days
- C. 150 Days
- D. 225 Days
- E. None of the above

**Q10. In India commercial papers are issued in denominations of Rs. \_\_\_\_\_ lakh or multiples.**

- A. 1 Lakh
- B. 2 Lakh
- C. 3 Lakh
- D. 4 Lakh
- E. 5 Lakh

**Q11. Commercial papers are issued in India in which of the following forms?**

- A. Participatory Notes
- B. Promissory Notes
- C. Debt bills
- D. Equity Bills
- E. None of the above

**Direction (Q12 – Q14) - Read the passage given below and answer the following questions**

Worldwide, banks are increasingly using outsourcing, as a means of both reducing cost and accessing specialist expertise not available internally and achieving strategic aims.

Outsourcing' may be defined as a bank's use of a third party (either an affiliated entity within a corporate group or an entity that is external to the corporate group) to perform activities on a continuing basis that would normally be undertaken by the bank itself, now or in the future.

(This is a recreated passage and not the exact one asked in the exam)

**Q12. Typically outsourced financial services include application processing, loan origination, credit card and \_\_\_\_\_?**

- A. Document processing
- B. Investment management
- C. Supervision of loans
- D. Data processing
- E. All of the above

**Q13. There are certain activities which cannot be outsourced by bank, some of them are \_\_\_\_\_ "A" \_\_\_\_\_ and \_\_\_\_\_ "B" \_\_\_\_\_.**

**Identify A from the following option?**

- A. Investment management
- B. Core management functions
- C. Marketing and research
- D. Supervision of loans
- E. None of the above

**Q14. There are certain activities which cannot be outsourced by bank, some of them are \_\_\_\_\_ "A" \_\_\_\_\_ and \_\_\_\_\_ "B" \_\_\_\_\_.**

**Identify B from the following option?**

- A. Investment management
- B. Determining compliance with KYC norms
- C. Data processing
- D. Document processing
- E. None of the above

**Direction (Q15 – Q17) - Read the passage given below and answer the following questions.**

Ram is currently working in the XYZ company, and he has been employed in the company for a long period of time. Another company which is very much in the news is ABC company. ABC company operates on a small scale, and it has huge growth potential. Ram got fascinated by the growth prospectus of the ABC company and thereby he decided to join the ABC company. ABC company offered a highly reputed job position to Ram and thereby Ram accepted the job offer.

Soon after joining the ABC company, the colleagues of his ABC company were not happy with Ram, because Ram was directly recruited from outside and straight away, he was promoted to the senior most position.

Moreover, after some time Ram complained about the poor working conditions of the Air Conditioner (AC), Desk and chair in the office, but the office authorities didn't pay any attention to Ram's complaint and after getting frustrated Ram decided to leave ABC company and he decided to start his own venture.

(This is a recreated passage and not the exact one asked in the exam)

**Q15. Ram complained about poor working conditions of the Air conditioners, desk, and chair. As per Clayton Herzberg theory, which of the following needs of Ram is not met?**

- A. Satisfiers needs
- B. Hygiene needs
- C. Motivating needs
- D. Growth needs
- E. None of the above

**Q16. As Ram shifted from XYZ company to ABC company, this change of job can be explained by which of the following Theory of motivation?**

- A. Existence needs – Alderfer Theory of motivation
- B. Achievement needs – David McClelland Theory of motivation
- C. Belongingness Needs – Maslow Theory of Motivation
- D. Growth Needs - Alderfer Theory of motivation
- E. None of the above

**Q17. As Ram is a very talented employee, what could ABC company have provided to Ram, so that Ram can be retained back in the organisation?**

- A. Interpersonal relationships
- B. Autonomy
- C. Higher pay
- D. Social Environment
- E. None of the above

**Direction (Q18 – Q20) - Read the passage given below and answer the following questions**

Communication is one of the main principles of organization. It has been considered as an effective tool for achieving the goals of an organization. All organizations may be small or big, simple, or complex, general, or technical, have the necessity of communication network. It plays a vital role, as functioning of all other Important principles of the organization depends upon its availability and effectivity. Effective Communication is considered as foundation of sound management. Chester Barnard a famous American executive once remarked “The first executive function is to develop and maintain a system of communication”.

The communication cycle refers to the steps through which communication takes place between the sender and the receiver. This process starts with conceptualizing an idea or \_\_\_\_\_” A” \_\_\_\_\_ by the sender and then encoding of the message takes place, then the sender selects the medium of the channel and then the sender transmits the message to the receiver.

At the receiver’s end the decoding of the message takes place and at last, a loop is formed wherein the receiver shares \_\_\_\_\_” B” \_\_\_\_\_ with the sender.

(This is a recreated passage and not the exact one asked in the exam)

**Q18. The above-mentioned passage indicates which of the following aspects of communication?**

- A. Communication Dynamics
- B. Communication Process
- C. Communication Terminology
- D. Communication Physiology
- E. None of the above

**Q19. Read the above-mentioned passage and identify “\_\_\_\_\_A\_\_\_\_\_” from the following options.**

- A. Key element of communication
- B. Message
- C. Encoding
- D. Feedback
- E. None of the above

**Q20. Read the above-mentioned passage and identify “\_\_\_\_\_B\_\_\_\_\_” from the following options.**

- A. Key element of communication
- B. Message
- C. Encoding
- D. Feedback
- E. None of the above

**Q21. The PIDF Scheme, operationalized by the Reserve Bank from 1<sup>st</sup> January 2021, subsidizes deployment of Points of Sale (POS) infrastructure (physical and digital modes) in tier-3 to tier-6 centers and northeastern states of the country. In the same regard, RBI envisages creating \_\_\_\_\_ lakh new touch points every year for digital payments.**

- A. 10 Lakhs
- B. 20 Lakhs
- C. 30 Lakhs
- D. 40 Lakhs
- E. 50 Lakhs

**Q22. \_\_\_\_\_ is a 20-character alpha-numeric code used to uniquely identify parties to financial transactions worldwide.**

- A. Legal Entity Identifier (LEI)
- B. Bank Identifier Code (BIC)
- C. SWIFT code
- D. IFSC Code
- E. None of the above

**Q23. Under which method, communication flows from top to bottom in an organization?**

- A. Scalar Chain
- B. Vertical Command
- C. Line of Authority
- D. Communication Line
- E. None of the above

**Q24. MSME plays a very crucial role in the development of the Indian economy. In the same regard, what is the small-scale Industries Limit investment wise \_\_\_\_\_ and turnover wise \_\_\_\_\_?**

- A. 50 Crore and 10 Crore
- B. 10 Crore and 50 Crore
- C. 1 Crore and 5 Crore
- D. 5 Crore and 1 Crore
- E. None of the above

**Q25. In which stage of the Lewin Change Management Model, do we see reinforcement strategies practiced by the management?**

- A. Change
- B. Un-freezing
- C. Re-Freezing
- D. Dynamic
- E. None of the above

**Q26. In an organization, an employee is reliable, dependable, goal-oriented, and cooperative. Which of the following personalities of the employee is reflected as per Big Five Personality Model?**

- A. Agreeableness
- B. Conscientiousness
- C. Emotional Stability
- D. Extroversion
- E. None of the above

**Q27. As per the recent development in the financial markets, what is the FPI limit on corporate bonds?**

- A. 10%
- B. 15%
- C. 20%
- D. 25%
- E. None of the above

**Q28. In the most general language, blaming one's unethical behaviour on others is called as \_\_\_\_\_?**

- A. Displacement of responsibility
- B. Euphemistic Labelling
- C. Diffusion
- D. Ethical Delusion
- E. None of the above

**Q29. Identify the form of communication when messages flow through all levels of organization and under such form of communication messages cross all the levels of hierarchy present in the organization.**

- A. Vertical Communication
- B. Downward Communication
- C. Diagonal Communication
- D. Horizontal Communication
- E. None of the above

**Q30. Import and Export Code (IEC) is mandatory and applicable to which of the following institutions \_\_\_\_\_?**

- A. HUF
- B. Sole Proprietor
- C. LLPs
- D. Partnerships
- E. All of the above

## **Descriptive**

**15 marker (600 words)**

**Q1. Identify barriers to impersonal or interpersonal communication and how can a manager reduce it?**

**Q2. People and organizations are resistant to change. Describe measures to eradicate it**

**Q3. Will block-chain disrupt banking?**

**10 marker (400 words)**

**Q4. What is a Long-Term Repo Operation?**

**Q5. Describe India's response in 2008 Global Financial\_Crisis**

**Q6. Describe Manager's role in encouraging ethical behavior in an organization**

**RBI Grade B 2022  
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Questions  
Answer Key**

## Objective's

Question	Answer	Question	Answer	Question	Answer
1	C	11	B	21	C
2	A	12	E	22	A
3	A	13	B	23	A
4	B	14	B	24	B
5	A	15	B	25	C
6	C	16	D	26	B
7	A	17	D	27	B
8	B	18	B	28	A
9	B	19	B	29	C
10	E	20	D	30	E

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## Finance and Management

### Objective

**Direction (Q1 – Q5) - Read the passage given below and answer the following questions**

Indian Government is committed to provide financial inclusiveness and support to the marginalized and hitherto socio-economically neglected classes. Financial Inclusion is a national priority of the Government as it is an enabler for inclusive growth. It is important as it provides an avenue for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders.

In the same regard, one such \_\_\_\_\_"X" \_\_\_\_\_ scheme to promote financial inclusion, was launched by the government on 15th August 2014, which is one of the biggest financial inclusion initiatives in the world.

Moving forward, to create a universal social security system for all Indians, especially the poor and the under-privileged, three ambitious Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were announced by the Government in the Budget for 2015-16. The schemes were launched on 9th May 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojana (b) Pradhan Mantri Jeevan Jyoti Yojana and (C) Atal Pension Yojana.

(This is a recreated passage and not the exact one asked in the exam)

**Q1. Read the above passage carefully and identify the "\_\_\_\_X\_\_\_\_" scheme launched by the government on 15th August 2014.**

- A. Pradhan Mantri Jeevan Kalyan Yojana
- B. Pradhan Mantri Jan Dhan Yojana
- C. Pradhan Mantri Jan Arogya Yojana
- D. Pradhan Mantri Jan Manthan Yojana
- E. Pradhan Mantri Jan Yojana

**Q2. What is the insurance limit under Pradhan Mantri Jeevan Jyoti Bima Yojana?**

- A. 1,00,000
- B. 3,00,000
- C. 2,00,000
- D. 4,00,000
- E. None of Above

**Q3. With regards to the above-mentioned paragraph, what is the age limit to join the Pradhan Mantri Jeevan Jyoti Bima Yojana?**

- A. 50 Years
- B. 55 Years
- C. 60 Years
- D. 65 Years
- E. 40 Years

**Q4. With regards to the above mentioned paragraph, what is the maximum pension received under PM-Atal Pension Yojana?**

- A. 5000
- B. 2000
- C. 1000
- D. 1500
- E. None of the above

**Q5. With regards to the above mentioned paragraph, what is the premium paid under Pradhan Mantri Suraksha Bima Yojana?**

- A. Rs. 10
- B. Rs. 20
- C. Rs. 12
- D. Rs. 40
- E. Rs. 25

**Direction (Q6 – Q8) - Read the passage given below and answer the following questions**

Motivation is the driving force that compels individuals to act and pursue goals, stemming from internal desires or external incentives. It energizes behavior, directs efforts toward achieving objectives and satisfying needs, influencing performance and satisfaction in various aspects of life.

Two eminent contributors to the field of motivation are Abraham Maslow and David McClelland. They have identified specific workplace motivational needs. In this context, David McClelland proposed \_\_\_\_"X"\_\_\_\_ motivating elements, while Maslow presented the hierarchical structure of the need pyramid. Their seminal work has significantly advanced the understanding of human motivation in organizational settings.

(This is a recreated passage and not the exact one asked in the exam)

**Q6. With regards to the above-mentioned paragraph, Identify “X” from the following given options.**

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of the above

**Q7. With regards to the above paragraph, if an employee is currently at physiological needs, then what will be the highest level as per Maslow motivational theory?**

- A. Safety Needs
- B. Security Needs
- C. Belongingness Needs
- D. Self Esteem Needs
- E. Self-Actualization Needs

**Q8. Managers' perceptions of employees can vary significantly. Some may view certain employees as lazy and disliking work, while others may perceive them as enthusiastic and enjoying their job. Identify the theory of motivation which explains such different Managers' perceptions of employees.**

- A. Adam Equity Theory
- B. Vroom Expectancy Theory
- C. Theory X and Theory Y
- D. ERG theory
- E. None of the above

**Direction (Q9 – Q10) - Read the passage given below and answer the following questions**

Leadership is the process of guiding and influencing individuals or groups to achieve shared goals. Effective leaders inspire and motivate others, foster collaboration, and make strategic decisions. Leadership involves traits like communication, empathy, vision, and adaptability, empowering people to realize their potential and achieve collective success.

Kurt Lewin, a psychologist, made significant contributions to the study of leadership through his research on group dynamics and social psychology.

(This is a recreated passage and not the exact one asked in the exam)

**Q9. With regards to the above-mentioned paragraph, which of the following are the three leadership styles introduced by Kurt Lewin in 1930?**

- A. Autocratic, Democratic, and Equity
- B. Autocratic, Democratic, and Laissez-faire.
- C. Autocratic, Delegative, and Equity
- D. Power, Democratic, and Equity
- E. Autocratic, Democratic, and Supportive

**Q10. There are multiple leadership styles which a leader can follow, in the same regard, which of the following is/are the examples of contingency theory of leadership?**

- A. Fiedler Contingency Theory
- B. House path Goal Theory
- C. Blake and Mouton Managerial Grid
- D. Both Option A and B
- E. Both Option A and C

**Direction (Q11 – Q15) - Read the passage given below and answer the following questions**

A Discussion Paper on 'Governance in Commercial Banks in India' was issued by the Reserve Bank on June 11, 2021, to review the framework for governance in the commercial banks. In order to address a few operative aspects received through such feedback, it has been decided to issue instructions with regard to the Chair and meetings of the board, composition of certain committees of the board, age, tenure and remuneration of directors, and appointment of the whole-time directors (WTDs).

Under the revised guidelines for Appointment of Directors and Constitution of Committees of the Board, The Chair of the board shall be an independent director. In the absence of the Chair of the board, the meetings of the board shall be chaired by an independent director. The quorum for the board meetings shall be \_\_\_\_\_ "X" \_\_\_\_\_ of the total strength of the board or three directors, whichever is higher. At least half of the directors attending the meetings of the board shall be independent directors.

Moreover, banks are required to form, Audit Committee of the Board (ACB) and the Risk Management Committee of the Board (RMCB).

The revised instructions would be applicable to all the Private Sector Banks including Small Finance Banks (SFBs) and wholly owned subsidiaries of Foreign Banks. In respect of the State Bank of India and Nationalized Banks.

(This is a recreated passage and not the exact one asked in the exam)

**Q11. Which part of the banking system is being addressed by RBI in the above mentioned passage?**

- A. Corporate Management
- B. Corporate Governance
- C. Risk Management
- D. Outsourcing the IT process
- E. Outsourcing the KYC Process

**Q12. With regards to the above mentioned paragraph, The Audit Committee of the Board (ACB) shall be constituted with only \_\_\_\_\_.**

- A. Independent Directors
- B. Non-Independent Directors
- C. Non-executive directors (NEDs)
- D. Promoters
- E. None of the above

**Q13. With regards to the above-mentioned paragraph, under the Risk Management Committee of the Board (RMCB), the board shall constitute an RMCB with a majority of NEDs. The RMCB shall meet with a quorum of three members. Meetings of RMCB shall be chaired by an \_\_\_\_\_.**

- A. Independent Directors
- B. Non-Independent Directors
- C. Non-executive directors (NEDs)
- D. Promoters
- E. None of the above

**Q14. With regard to the above mentioned paragraph, Identify "X".**

- A. 1/2
- B. 1/3
- C. 2/3
- D. 3/2
- E. None of the above

**Q15. The Chair of the board may be a member of the RMCB only if he/she has the requisite \_\_\_\_\_ expertise.**

- A. Finance Expertise
- B. Risk management Expertise
- C. Audit Expertise
- D. Corporate Expertise
- E. None of the above

**Direction (Q16 – Q18) - Read the passage given below and answer the following questions**

Rohan's career journey was full of changes, trying out different roles. However, poor communication always held him back. Despite his skills, he felt the need to conquer this obstacle for true success. Like Rohan, many people face multiple barriers to the communication process, some of them are listed below -

- A. Misunderstanding due to translation error caused due to lack of proficiency of translator in both languages.
- B. Lack of confidence of subordinates to communicate and give feedback to superior.

- C. Rules and regulations hindering the communication and Complexity in Organizational structure
- D. Lack of time due to preoccupied mind

Lastly, Rohan can improve his communication skills through several steps. Firstly, he should actively listen to others and be open to feedback. Practicing clear and concise expression will help him articulate his ideas better.

(This is a recreated passage and not the exact one asked in the exam)

**Q16. With regards to the above mentioned passage, which of the following is/are example(s) of personal barriers in the communication process?**

- A. Only A
- B. Only B
- C. Only C and B
- D. Only A, B and C
- E. Only B and D

**Q17. Identify the barriers of communication, wherein the person (Sender or Receiver) is unable to translate the language in the required manner.**

- A. Personal Barriers
- B. Semantic Barriers
- C. Organizational Barriers
- D. Emotional Barriers
- E. Psychological barriers

**Q18. Which of the following is an example of Non-Verbal Communication?**

- A. Writing letter
- B. Memos
- C. Body Language and Gestures
- D. Flyers and posters
- E. Infographics

**Q19. Power is the capacity to exert authority, influence decisions, direct actions, or command resources, often to attain specific objectives or maintain control. There are different types or bases of power. Raven has identified power bases of two broad categories: positional and personal, in the same regards, identify the correct option from below –**

- A. Positional (legitimate, reward, Coercive), Personal (knowledge, referent)
- B. Personal (legitimate, reward, Coercive), Positional (knowledge, referent)
- C. Personal (Charismatic power), Positional (knowledge, referent power)
- D. Positional (Coercive power), Personal (Reward Power)
- E. None of the above

**Q20. Identify the theory of corporate governance, which is based on the perception that a corporation for its effective function has to forge a number of relations with different people/institutions including suppliers, consumers, employees, government.**

- A. StewardShip Theory
- B. Stakeholder Theory
- C. Agency Theory
- D. Feedback Theory
- E. None of the above

**Q21. The National Bank for Financing Infrastructure and Development Bill, 2021 was introduced in Lok Sabha on March 22, 2021. The Bill seeks to establish the National Bank for Financing Infrastructure and Development (NaBFID) as the principal development financial institution (DFIs) for \_\_\_\_\_ sector.**

- A. Finance
- B. Infrastructure
- C. Railway
- D. Roadways
- E. Export

**Q22. From the following details calculate the return to assets ratio.**

- **Income = 100 Lakh**
  - **Assets = 500 Lakh**
- A. 10%
  - B. 30%
  - C. 20%
  - D. 40%
  - E. 50%

**Q23. As per OCEAN model, if a person is organized, self-disciplined and he or she is achievement oriented, then which of the following personality traits can be associated with him or her?**

- A. Openness
- B. Extraversion
- C. Agreeableness
- D. Conscientiousness
- E. Neuroticism

**Q24. In the field of Management, \_\_\_\_\_ describes the difference between true and exposed emotions.**

- A. Perception Defense
- B. Emotional Intelligence
- C. Cognitive Dissonance
- D. Emotional dissonance
- E. Emotional Management

**Q25. Which of the following theories of ethics, focuses on consequences of greater good and evil?**

- A. Teleological Theory of Ethics
- B. Deontological Theory of Ethics
- C. Virtue Ethics
- D. Ethics-Justice Theory
- E. None of the above

**Q26. Generally, \_\_\_\_\_ is the principle which focuses on the kind of value which displaces concerns of others.**

- A. Distribution
- B. Justice
- C. Right
- D. Entitlements
- E. Care

**Q27. Under the Liberalized Remittance Scheme, all resident individuals, including minors, are allowed to freely remit up to \_\_\_\_\_ per financial year (April – March) for any permissible current or capital account transaction or a combination of both.**

- A. INR 2,50,000
- B. USD 2,50,000
- C. USD 50,000
- D. INR 50,000
- E. INR 15,000

**Q28. In the field of finance, which of the following is an example of Alternative Sources of Finance?**

- A. Overdraft Credit
- B. G-secs
- C. Bonds
- D. Bank Loan
- E. Forfaiting

**Q29. In general context, which of the following is a type of non-Tax revenue?**

- A. GST
- B. Custom Duties
- C. Interest
- D. Production Duties
- E. None of the above

**Q30. Ramesh lent Rupees 25000 to Suresh for 3 months. After three months Ramesh had to pay rupees 25000 to Rajesh so he underwrote an instrument obliging Suresh to pay rupees 25000 directly to Rajesh and thus absolving himself from the liability. What kind of negotiable instrument will they use?**

- A. Line of Credit
- B. Promissory Note
- C. Bill of Exchange
- D. Bill of Lading
- E. Commercial Paper

## **Descriptive**

**15 marker (600 words)**

**Q1. What is the contribution of Henry Fayol in the field of management? Also, explain fourteen principles of management as given by him?**

**Q2. Discuss the big-five model of personality.**

**Q3. Briefly explain the Retail direct scheme of the Reserve Bank of India (RBI)?**

**10 marker (400 words)**

**Q4. What is Open Network for Digital Commerce (ONDC)? How it will beat other e-commerce giants like Amazon and Flipkart**

**Q5. What is a code of conduct? How it is implemented in an organization**

**Q6. RBI has Allowed Pre-Sanctioned Credit Lines Via UPI. How is it a step towards financial inclusion?**

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Answer Key**

## Finance and Management

### Objective's

Question	Answer	Question	Answer	Question	Answer
1	B	11	B	21	B
2	C	12	C	22	C
3	A	13	A	23	D
4	A	14	B	24	D
5	B	15	B	25	A
6	C	16	E	26	E
7	E	17	B	27	B
8	C	18	C	28	E
9	B	19	A	29	C
10	D	20	B	30	C

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## Finance and Management

### Objective

**Direction (Q1 - Q4) - Read the passage given below and answer the following questions**

Culture profoundly shapes individual behaviour, influencing attitudes, perceptions, and interactions within a society. Over time, theories have emerged to understand how cultural norms impact personal development and social behaviour on a global scale. Historical events and cultural shifts have prompted researchers to explore ideas around cognitive growth and its connections to social environments, originally studied within specific regions but later observed on a worldwide scale. Among these, certain theories illustrate how social interactions are essential to individual development, impacting various facets of cognitive and behavioural adaptation.

For example, Vygotsky's theories, initially developed in Russia, emphasize that learning is inherently social and dependent on cultural context. His work highlights the idea that knowledge construction occurs through interactions with more knowledgeable others, helping individuals develop cognitive skills that are both culturally and socially relevant. These theories have gained relevance worldwide, influencing educational practices and organizational behaviour models beyond their initial cultural context. By recognizing how social factors contribute to learning, researchers underscore the powerful role of culture in shaping human development.

In the organizational sphere, culture has a considerable impact on employees' approaches to work, collaboration, and innovation. Organizational culture is often moulded by adaptable factors like economic conditions, social influences, and advancements in technology, which organizations can strategically shape to align with their values and goals. However, certain factors are less flexible; for example, biological factors are largely inherent and do not play a significant role in the cultural setting of an organization. Instead, the focus remains on elements that can be influenced or adapted to create a productive and cohesive work environment.

Understanding the critical role of culture in the workplace, some companies have developed tools to measure and assess organizational culture. One such company offers an online survey tool designed for organizations seeking insights into employee alignment with company values and satisfaction. These surveys allow organizations to evaluate their cultural strengths and identify areas for improvement, contributing to an informed approach to organizational management. With such tools, companies can gather data to support cultural alignment and foster an inclusive environment that benefits both employees and organizational goals.

Organizations that prioritize cultural alignment and actively engage in evaluating cultural dynamics often see positive changes in their operations. Companies focusing on these factors report that communication across departments and regions improves, as employees feel more connected to shared values and goals. This enhanced alignment fosters a collaborative environment, reduces conflicts, and improves employee satisfaction. By prioritizing culture,

organizations can develop strong internal relationships that support overall productivity and resilience in a competitive landscape.

(This is a recreated passage and not the exact one asked in the exam)

**Q1. The passage mentions theories that have expanded beyond their original development in Russia. Which theory is being referred to?**

- A. Maslow's Hierarchy of Needs
- B. Vygotsky's Theory
- C. Theory of Planned Behaviour
- D. Herzberg's Two-Factor Theory
- E. Bandura's Social Learning Theory

**Q2. Which factor does NOT significantly affect organizational culture, according to the passage?**

- A. Economic factors
- B. Social factors
- C. Technological factors
- D. Biological factors
- E. Cultural factors

**Q3. What tool does the company mentioned in the passage offer to organizations?**

- A. Training module
- B. Survey tool
- C. Financial audit
- D. Cultural handbook
- E. Compliance checklist

**Q4. According to the passage, organizations focusing on cultural assessment may observe an improvement in:**

- A. Financial performance
- B. Inter-departmental communication
- C. Marketing reach
- D. Legal compliance
- E. Product innovation

**Direction (Q5 – Q8) - Read the passage given below and answer the following questions**

In recent efforts to streamline transactions and enhance investor security, the X has introduced new measures for public issues of debt securities. These measures require individual investors seeking to apply through intermediaries to use a specific method to block funds, especially for smaller subscription amounts. Investors will need to provide an account-linked payment ID associated with a bank in their bid-cum-application forms. By doing so, X

aims to reduce dependency on traditional banking routes and encourage the adoption of faster, digital options for managing subscriptions.

The circular issued by X outlines that this updated process will apply to public issues of multiple debt instruments, including redeemable preference shares, municipal bonds, and securitized debt products. These changes, designed to safeguard the interests of retail investors, will be implemented soon, thus requiring intermediaries to update their application protocols. Under the revised guidelines, X expects more efficient fund blocking that enhances transaction speed and reduces the risk of errors or delays, contributing to a more secure investment environment.

X makes such amendments to ensure that the new protocols align with national standards for market regulation. While investors may choose other approved methods for larger applications, smaller transactions are expected to follow this updated pathway, underscoring X's commitment to modernizing financial processes for the benefit of all participants in the securities market.

(This is a recreated passage and not the exact one asked in the exam)

**Q5. What is the maximum subscription amount under which investors are required to use the designated fund-blocking method?**

- A. ₹1 lakh
- B. ₹2 lakh
- C. ₹3 lakh
- D. ₹4 lakh
- E. ₹5 lakh

**Q6. Which method must be used to block funds for certain debt securities subscriptions, as indicated by SEBI?**

- A. Net Banking
- B. ASBA
- C. Cheque Payment
- D. UPI
- E. Direct Bank Transfer

**Q7. Which organization has introduced these updated guidelines for debt securities subscriptions?**

- A. Reserve Bank of India
- B. Ministry of Finance
- C. SEBI
- D. Department of Financial Services
- E. Indian Bankers Association

**Q8. When will the newly implemented guidelines for debt securities subscriptions take effect?**

- A. October 1, 2024
- B. November 1, 2024
- C. December 1, 2024
- D. January 1, 2025
- E. September 1, 2024

**Direction (Q9 – Q12) - Read the passage given below and answer the following questions**

In 2014, the Reserve Bank of India introduced a new category of banks specifically designed to address the financial needs of underserved sections of society. These institutions were established to improve access to financial services in rural and semi-urban areas where traditional banking infrastructure is limited. They are focused on providing support to small and marginalized sections, including micro and small enterprises, unorganized sector workers, and lower-income households, who often struggle to access formal banking channels.

These banks are required to provide credit and savings options tailored to the needs of individuals and small businesses with limited resources. The primary goal of these institutions is to bridge the gap in financial access for communities that are typically excluded from mainstream banking services. Despite being smaller in scale compared to commercial banks, the objective of these banks is, however, not small. They play a vital role in connecting underserved regions to basic banking services and aim to make a significant impact on the financial landscape.

Additionally, these institutions emphasize building strong relationships within local communities, contributing to reduced income disparity and fostering economic growth in areas lacking established financial networks. Through this model, they also support literacy, empowering clients to manage their savings effectively and access affordable credit for personal or business use.

(This is a recreated passage and not the exact one asked in the exam)

**Q9. Identify the type of bank described in the passage.**

- A. Regional Rural Bank
- B. Microfinance Bank
- C. Cooperative Bank
- D. Small Finance Bank
- E. Payment Bank

**Q10. What is the primary aim of the banks described in the passage?**

- A. Maximizing profit
- B. Expanding international operations
- C. Serving the financial needs of underserved populations
- D. Investment banking services
- E. Corporate financing

**Q11. The banks mentioned in the passage primarily cater to which groups?**

- A. Large corporations
- B. High-net-worth individuals
- C. Small enterprises and lower-income households
- D. Government agencies
- E. Foreign investors

**Q12. In addition to providing financial services, these banks also contribute by:**

- A. Reducing reliance on foreign investments
- B. Promoting financial literacy among underserved communities
- C. Offering competitive interest rates to large corporations
- D. Increasing automation in urban areas
- E. Supporting only high-yield investments

**Direction (Q13 – Q16) - Read the passage given below and answer the following questions**

The World Management Survey, developed by researchers including Raffaella Sadun, focuses on analysing and enhancing management practices across various industries. Management practices, such as performance tracking, goal setting, and employee incentivization, are fundamental for organizational success. Studies show that well-managed companies experience greater productivity, yet many firms fall short in implementing effective management practices.

One of the survey's tools allows organizations to measure the effectiveness of their management practices objectively, offering a comprehensive assessment framework. This tool uses specific indicators that evaluate areas like operational efficiency, resource allocation, and innovation responsiveness. By regularly evaluating these metrics, organizations can gain insights into areas needing improvement.

However, introducing these practices can be challenging. Managers often hesitate to undertake extensive training due to concerns that new knowledge or processes may increase their workload or even diminish their roles through automation advancements. Despite these reservations, research indicates that companies investing in management training and improvements in workplace processes ultimately experience increased productivity and employee satisfaction.

Contrary to the notion that management implementation is straightforward, establishing these practices often requires considerable effort. Effective practices are “easy to pull” when applied with the right tools and consistent training, fostering a culture that supports sustainable growth and operational success. Organizations that adapt to these standards tend to outperform those that resist change.

(This is a recreated passage and not the exact one asked in the exam)

**Q13. Based on the passage, which type of practices are integral to organizational success?**

- A. Financial practices
- B. Marketing practices
- C. Management practices
- D. Sales practices
- E. Legal practices

**Q14. Why do managers might resist engaging in training programs, according to the passage?**

- A. Fear of being replaced by artificial intelligence
- B. Concerns over increased workload and responsibilities
- C. Preference for traditional management methods
- D. Training programs are too costly.
- E. Lack of availability of training resources

**Q15. As per the developed tool mentioned in the passage, how can companies measure the effectiveness of management practices?**

- A. By tracking financial growth quarterly
- B. Through a framework assessing operational efficiency and innovation
- C. By recording employee turnover rates
- D. Using employee satisfaction surveys only
- E. Evaluating customer feedback exclusively

**Q16. Contrary to common assumptions about management practices, the passage suggests that effective implementation is:**

- A. costly yet sustainable without much oversight
- B. easily achievable with advanced technology
- C. more complicated than anticipated but manageable with the right approach
- D. traditionally achievable without training or tools
- E. best suited for well-established organizations only

**Direction (Q17 – Q20) - Read the passage given below and answer the following questions**

In recent decades, Earth's natural systems have shown signs of distress, with studies on planetary boundaries underscoring how human activities impact ecological limits. Several boundaries, such as those related to water, land, and pollution, have been stretched, indicating risks to the stability of ecosystems essential for life. These boundaries aim to set safe thresholds, allowing humanity to thrive without overwhelming Earth's capacity to regenerate. However, industrial expansion, resource extraction, and land use changes have accelerated, placing various ecosystems under significant strain.

To manage these pressures, global frameworks have been introduced over time, starting with development-focused goals that emphasized poverty and health. The evolution of these

frameworks has led to comprehensive strategies addressing ecological issues alongside social and economic concerns. Efforts like these have also influenced environmental initiatives worldwide, encouraging models that prioritize resource sustainability and waste reduction. These models include rethinking production and consumption cycles to promote long-term resilience and ecological health.

Efforts to maintain ecological balance must balance immediate needs with the planet's regenerative capacities. In response, certain sectors focus on building more resilient urban infrastructures and improving water resource management to curb pollution impacts. Yet, while governments and organizations promote sustainability, individual actions also play a role in supporting ecological goals and reducing ecological footprints. Cooperative global actions and technological advancements are pivotal, with frameworks and sustainable models aiming to meet both current and future needs.

Organizations have called for integrated solutions that address interconnected issues across regional and global levels, given that ecological changes are rarely isolated. Climate resilience, biodiversity preservation, and innovative systems will be essential in mitigating risks as nations and industries strive for responsible resource use. Without such efforts, ecosystems may face long-lasting changes with unpredictable outcomes, ultimately affecting communities and economies globally.

(This is a recreated passage and not the exact one asked in the exam)

**Q17. As per the cited report on planetary boundaries, humans have crossed the boundaries in which sector?**

- A. Freshwater and environmental pollutants
- B. Ocean acidification
- C. Land and biomass degradation.
- D. Atmospheric aerosol loading
- E. Stratospheric ozone depletion

**Q18. Consequently, to tackle the environmental boundary breaches, what initiative was adopted?**

- A. Sustainable Cities
- B. Clean Water and Sanitation
- C. Green Economy
- D. Circular Economy
- E. Agenda 2020

**Q19. What preceded the Sustainable Development Goals (SDGs)?**

- A. Millennium Development Goals (MDGs)
- B. Global Health Initiatives
- C. Climate Action Framework
- D. International Sustainable Charter
- E. Green Economy Pact

**Q20. The goals of the Millennium Development Goals (MDGs) ranged from:**

- A. Halving global poverty to tackling HIV-related targets
- B. Eradicating hunger to combating climate change
- C. Promoting economic equality to environmental conservation
- D. Increasing renewable energy access to reducing emissions
- E. Enhancing global infrastructure to digital innovation.

**Q21. In which of the following motivation theories is motivation determined by how much the person values the outcome?**

- A. Goal-Setting Theory
- B. Expectancy Theory
- C. Equity Theory
- D. Maslow's Hierarchy of Needs
- E. Herzberg's Two-Factor Theory

**Q22. What is the regulatory limit for investment in Small and Medium Real Estate Investment Trusts (SM REITs)?**

- A. ₹10 crore
- B. ₹25 crore
- C. ₹40 crore
- D. ₹50 crore
- E. ₹75 crore

**Q23. What are the Ways and Means Advances (WMA) limits for the second half of the fiscal year 2024-25?**

- A. ₹10,000 crore
- B. ₹30,000 crore
- C. ₹40,000 crore
- D. ₹50,000 crore
- E. ₹1,00,000 crore

**Q24. In the Johari Window model, which quadrant represents the part known to the individual but unknown to others?**

- A. Open
- B. Blind
- C. Hidden
- D. Unknown
- E. Shadow

**Q25. Who developed the Managerial Grid, a framework for analysing leadership styles?**

- A. Herzberg and McClelland
- B. Blake and Mouton
- C. Maslow and Alderfer
- D. McGregor and Lewin
- E. Kotter and Bennis

**Q26. In which communication structure does a person communicate with one on either side, but not with anyone else?**

- A. Chain
- B. Star
- C. Circle
- D. Wheel
- E. Network

**Q27. Which management approach emphasizes managing transitions and guiding organizations through change?**

- A. Transformational Management
- B. Transitional Management
- C. Situational Management
- D. Adaptive Leadership
- E. Contingency Management

**Q28. How many secondary users can be delegated access in a UPI (Unified Payments Interface) circle?**

- A. 2
- B. 3
- C. 4
- D. 5
- E. 6

**Q29. The settlement timeline for debt securities and non-convertible bonds was reduced from T+6 to which of the following?**

- A. T+1
- B. T+2
- C. T+3
- D. T+4
- E. T+5

**Q30. For Non-Banking Financial Companies (NBFCs), which risks are considered in the Capital to Risk (Weighted) Assets Ratio (CRAR) calculation?**

- A. Credit risk only.
- B. Market risk only
- C. Operational risk only
- D. All three risks
- E. Credit and Market risks.

## **Descriptive**

**15 marker (600 words)**

**Q1. What are derivatives? Discuss the different types of derivatives, the key market participants, their significance in financial markets, and the risks associated with them.**

**Q2. What is a channel of communication? Briefly explain the different types of communication channels and their importance in an organization.**

**Q3. What is the difference between trait theories and behavioural theories of leadership?**

**10 marker (400 words)**

**Q4. What are the key factors that influence ethics in business?**

**Q5. What are Additional Tier 1 (AT1) bonds? Discuss their unique features and explain how they differ from other types of bonds?**

**Q6. What is the difference between value investing and growth investing?**

**RBI Grade B 2024  
Finance and  
Management  
Recollected  
Questions  
Answer Key**

## Finance and Management

### Objective's

Question	Answer	Question	Answer	Question	Answer
1	B	11	C	21	B
2	D	12	B	22	D
3	B	13	C	23	D
4	B	14	B	24	C
5	E	15	B	25	B
6	D	16	C	26	C
7	C	17	A	27	B
8	B	18	D	28	D
9	D	19	A	29	C
10	C	20	A	30	D

**RBI Grade B 2025  
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Questions**

## Finance and Management

### Objective

**Direction (Q1 – Q2) - Read the passage given below and answer the following questions:**

To address the need for a long-term capital provider with a comprehensive, cross-sectoral mandate, unlike the niche-focused mandates of other Development Finance Institutions (DFIs), the \_\_\_\_\_ was established as an infrastructure-focused DFI. The \_\_\_\_\_ accorded it the status of an All-India Financial Institution (AIFI) on 8 March 2022, making it the fifth AIFI in India.

It pursues both financial and developmental objectives. Its financial objective is to lend or invest, directly or indirectly, in infrastructure projects and to catalyse investments from private sector and institutional investors, thereby supporting sustainable economic development. Its developmental objective is to coordinate with the central and state governments, regulators, financial institutions, institutional investors, and other relevant stakeholders to strengthen the infrastructure financing ecosystem.

(This is a recreated passage and not the exact one asked in the exam)

**Q1. Which of the following organization is being referred to in the above paragraph?**

- F. National Bank for Agriculture and Rural Development (NABARD)
- G. Infrastructure Development Finance Company (IDFC)
- H. National Bank for Financing Infrastructure and Development (NaBFID)
- I. Small Industries Development Bank of India (SIDBI)
- J. Industrial Development Bank of India (IDBI Bank)

**Q2. The organisation mentioned in the above paragraph is regulated by which of the following authorities?**

- A. Securities and Exchange Board of India (SEBI)
- B. Ministry of Finance, Government of India
- C. Reserve Bank of India (RBI)
- D. Department of Economic Affairs
- E. National Institution for Transforming India (NITI Aayog)

**Direction (Q3 – Q4) - Read the passage given below and answer the following questions:**

\_\_\_\_\_ is a screen-based, electronic, anonymous order-matching system for secondary market trading in Government securities, owned and operated by the Reserve Bank of India. Membership of the system is currently open to entities such as banks, primary dealers, insurance companies, and mutual funds, i.e., entities that maintain Subsidiary General Ledger (SGL) accounts with the RBI. These entities are designated as Primary Members (PMs) of the system and are permitted by the RBI to participate directly. Gilt Account Holders, who maintain gilt accounts with these Primary Members, are allowed indirect access to the system

and may place trades by requesting their respective Primary Members to submit orders on their behalf on the system.

(This is a recreated passage and not the exact one asked in the exam)

**Q3. Which of the following systems is being referred to in the above paragraph?**

- F. Negotiated Dealing System – Order Matching (NDS-OM)
- G. Electronic Clearing Service (ECS)
- H. Core Banking Solution (CBS)
- I. Real Time Gross Settlement (RTGS)
- J. Centralised Treasury System (CTS)

**Q4. Which of the following executes transactions on the NDS-OM platform?**

- F. Reserve Bank of India (RBI)
- G. Clearing Corporation of India Ltd. (CCIL)
- H. National Payments Corporation of India (NPCI)
- I. Central Depository Services (India) Ltd. (CDSL)
- J. National Securities Depository Ltd. (NSDL)

**Direction (Q5 – Q6) - Read the passage given below and answer the following questions:**

Infrastructure Investment Trusts (InvITs) are investment vehicles designed to facilitate investment in infrastructure assets through a trust structure. They allow developers to monetise completed and revenue-generating infrastructure projects, while providing investors with a stable income stream. InvITs raise funds from investors and invest primarily in infrastructure assets such as roads, power transmission, pipelines, and telecom infrastructure. They are regulated by the Securities and Exchange Board of India (SEBI) and are required to distribute a substantial portion of their cash flows to unit holders. InvITs can be publicly listed or privately placed, enhancing liquidity and transparency. By attracting long-term capital, they play an important role in financing India's infrastructure development.

(This is a recreated passage and not the exact one asked in the exam)

**Q5. In case of a public issue of an Infrastructure Investment Trust (InvIT), \_\_\_\_\_ of the units are reserved for Qualified Institutional Buyers (QIBs) and \_\_\_\_\_ for retail investors.**

- K. 65% and 15%
- L. 70% and 20%
- M. 75% and 10%
- N. 80% and 5%
- O. 60% and 25%

**Q6. Up to \_\_\_\_\_ of the portion available for allocation to Institutional Investors can be allocated to Anchor Investors.**

- F. 30%
- G. 40%
- H. 50%
- I. 60%
- J. 75%

**Direction (Q7 – Q9) – Based on the given information answer the following questions:**

Reserves = 6,00,000

Equity = 4,00,000

Debt to Net Worth = 0.5

Assets Turnover Ratio = 2: 1

Gross Profit = 30% on sales

**Q7. What is the Gross Profit?**

- A. ₹6,00,000
- B. ₹7,50,000
- C. ₹9,00,000
- D. ₹12,00,000
- E. ₹15,00,000

**Q8. Based on the above information, what is the total debt of the company?**

- F. ₹3,00,000
- G. ₹4,00,000
- H. ₹5,00,000
- I. ₹6,00,000
- J. ₹8,00,000

**Q9. Based on the above information, what are the total liabilities of the company?**

- A. ₹10,00,000
- B. ₹12,00,000
- C. ₹14,00,000
- D. ₹15,00,000
- E. ₹18,00,000

**Direction (Q10 – Q11) - Read the passage given below and answer the following questions:**

In a large financial institution, several top-level managers gradually began engaging in unethical practices, such as favouring certain clients and bypassing due-diligence norms. Observing this behaviour, many lower-level employees also started compromising their ethical standards. One junior officer even approved a clearly risky and unethical loan that later turned into a bad loan. When questioned, he justified his action by saying, “Everyone else in the organization is doing this, so why shouldn’t I? If the seniors can do it, we can also follow the same practice.” This attitude reflects how unethical conduct at the top can cascade down the hierarchy and influence the behaviour of the entire organization.

(This is a recreated passage and not the exact one asked in the exam)

**Q10. Which ethical theory best explains the behaviour of the lower-level employee who justified his unethical action by saying, “Everyone is doing it, so I am also doing it”?**

- F. Utilitarianism
- G. Deontological (Duty-based) ethics
- H. Ethical Relativism
- I. Virtue Ethics
- J. Justice Theory

**Q11. Based on the above passage, if the organization implements and strictly enforces a formal Code of Ethics, which of the following outcomes is most likely to be observed?**

- F. Increased tolerance of unethical practices at lower levels
- G. Increase in ethical behaviour across the organization
- H. Greater dependence on informal norms rather than rules
- I. Higher short-term profitability despite ethical compromise
- J. Reduction in accountability of senior management

**Direction (Q12 – Q14) - Read the passage given below and answer the following questions:**

A growing manufacturing company initially relied heavily on precise work-measurement techniques to improve efficiency. Managers conducted detailed time studies, motion studies, and work standardisation exercises to break tasks into smaller units and ensure maximum productivity from each worker. Over time, as the organisation expanded, coordination became difficult, so it adopted a strict hierarchy-based structure with clear authority lines to maintain control.

Later, realising that employee involvement improves motivation and decision-making, the company moved toward a participative style where workers’ opinions were actively included in planning and problem-solving. Eventually, as the business environment became more dynamic, the company embraced a systems-based approach, recognising that all departments are interrelated and that organisational success depends on the smooth functioning of the entire system.

(This is a recreated passage and not the exact one asked in the exam)

**Q12. Which of the following management theories emphasises work specialisation, time study, and motion study?**

- F. Human Relations Theory
- G. Scientific Management Theory
- H. Systems Theory
- I. Contingency Theory
- J. Behavioural Management Theory

**Q13. Which of the following management thinkers is most closely associated with a strict hierarchy-based organisational structure with clear lines of authority?**

- F. Frederick W. Taylor
- G. Elton Mayo
- H. Henry Fayol
- I. Chester Barnard
- J. Peter F. Drucker

**Q14. Which of the following is a key feature of the Systems Theory of management?**

- F. Closed and self-contained organisational structure
- G. Emphasis on unity of command and scalar chain
- H. Interaction with the external environment (open system)
- I. Task specialisation through time and motion studies
- J. Centralised decision-making for efficiency

**Direction (Q15 – Q16) - Read the passage given below and answer the following questions:**

The Government of India initiated a comprehensive reform process in the financial system during 1992–93, following the recommendations of the Committee on the Financial System (1991). As part of the second phase of reforms, another committee was constituted in December 1997 under the chairmanship of M. Narasimham. The committee focused on strengthening the banking system through improved regulation, competition, and efficiency. Its terms of reference clearly indicated an emphasis on banking sector reforms, including prudential norms and market-oriented monetary tools. The committee recommended greater participation of private and foreign banks to enhance competition. It also emphasised shifting from direct controls to indirect instruments of monetary policy for liquidity management. Several structural and operational reforms of the banking system were guided by these recommendations.

(This is a recreated passage and not the exact one asked in the exam)

**Q15. Which of the following statements is/are correct with reference to the above paragraph?**

- 1. The committee referred to in the paragraph is the Committee on Banking Sector Reforms.**
- 2. The committee recommended licensing of new private banks, including domestic and foreign banks.**
- 3. The committee recommended continued reliance on CRR as the primary tool for liquidity management.**

- A. Only 1
- B. Only 1 and 2
- C. Only 2 and 3
- D. Only 1 and 3
- E. 1, 2 and 3

**Q16. \_\_\_\_\_ was introduced on the recommendation of the Narasimham Committee to manage liquidity through indirect monetary policy instruments.**

- F. Cash Reserve Ratio (CRR)
- G. Statutory Liquidity Ratio (SLR)
- H. Liquidity Adjustment Facility (LAF)
- I. Market Stabilisation Scheme (MSS)
- J. Bank Rate

**Q17. What is the name of the curve that shows an inverse relationship between inflation and unemployment in an economy?**

- F. Laffer Curve
- G. Phillips Curve
- H. Kuznets Curve
- I. Beveridge Curve
- J. Lorenz Curve

**Direction (Q18 – Q20) - Read the passage given below and answer the following questions:**

Micro, Small and Medium Enterprises (MSMEs) play a crucial role in India's economic development by contributing significantly to employment, exports, and industrial output. Despite their importance, MSMEs often face challenges related to delayed payments and limited access to formal credit. To address these issues, digital platforms have been introduced to improve liquidity and working capital availability. One such mechanism enables MSMEs to discount their trade receivables online in a transparent manner. These platforms connect MSME sellers, buyers, and financiers to facilitate invoice-based financing. The system reduces dependence on collateral-based lending and improves cash flow for small businesses. It also promotes financial inclusion and strengthens supply-chain financing. The platform operates under a regulated framework to ensure safety, transparency, and efficiency.

Participation is voluntary but encouraged for faster realization of dues. Such initiatives support the overall resilience of the MSME sector.

(This is a recreated passage and not the exact one asked in the exam)

**Q18. The Trade Receivables Discounting System (TReDS), a digital platform that enables MSMEs to discount their invoices, is regulated and controlled by which authority?**

- F. Securities and Exchange Board of India (SEBI)
- G. Ministry of MSME
- H. Reserve Bank of India (RBI)
- I. Clearing Corporation of India Ltd. (CCIL)
- J. National Payments Corporation of India (NPCI)

**Q19. With reference to the Trade Receivables Discounting System (TReDS), consider the following statements:**

1. TReDS enables MSMEs to obtain liquidity by facilitating the discounting of trade receivables arising from sales to corporate and government buyers through an electronic platform.
2. The platform addresses the issue of delayed payments to MSMEs by allowing multiple financiers to bid on invoices accepted by buyers.
3. TReDS entities are recognised as market infrastructure institutions.

**Which of the statements given above is/are correct?**

- A. Only 1
- B. Only 1 and 2
- C. Only 2 and 3
- D. Only 1 and 3
- E. 1, 2 and 3

**Q20. Which of the following statements correctly describes the settlement mechanism under the Trade Receivables Discounting System (TReDS)?**

- A. Settlement of funds on TReDS is carried out through RBI-regulated payment and settlement systems
- B. MSMEs receive payment only on the invoice due date, not at the time of discounting
- C. Financiers recover funds directly from MSMEs in case of buyer default
- D. Settlement timelines on TReDS are determined by mutual agreement between MSMEs and financiers
- E. TReDS operates outside the formal financial system to reduce regulatory burden

**Q21. In which type of communication can an employee provide feedback, complaints, or suggestions to the upper management?**

- F. Downward communication
- G. Upward communication
- H. Horizontal communication
- I. Diagonal communication
- J. Informal (grapevine) communication

**Q22. What does the JAM Trinity stand for?**

- F. Jan Dhan, Aadhaar, Mobile
- G. Jan Dhan, Agriculture, Microfinance
- H. Jan Suraksha, Aadhaar, Mobile
- I. Jan Dhan, Aadhaar, Money
- J. Jan Suraksha, Agriculture, Mobile

**Q23. What is the current corpus (amount) of the Contingency Fund of India?**

- F. ₹500 crore
- G. ₹30,000 crore
- H. ₹10,000 crore
- I. ₹50,000 crore
- J. ₹1,00,000 crore

**Q24. If the Consumer Price Index (CPI) is increasing while the Wholesale Price Index (WPI) is decreasing, what does it indicate?**

- F. Retail prices are increasing while wholesale prices are declining
- G. Retail prices and wholesale prices are both increasing
- H. Retail prices are stable while wholesale prices are declining
- I. The economy is experiencing deflation at all levels
- J. The economy is in a phase of economic recession

**Q25. SEBI's T+2 settlement cycle is applicable for which of the following corporate actions?**

- F. Rights Issue
- G. Bonus Issue
- H. Initial Public Offer (IPO)
- I. Follow-on Public Offer (FPO)
- J. Preferential Allotment

**Q26. What is the ethical theory that holds that universal, fixed, and unchanging moral principles apply to all individuals, irrespective of situation or culture?**

- F. Ethical Relativism
- G. Utilitarianism
- H. Ethical Absolutism
- I. Virtue Ethics
- J. Situational Ethics

**Q27. Which theory explains that people's attitudes influence their motivation and performance at work?**

- F. Maslow's Need Hierarchy Theory
- G. Porter and Lawler Theory
- H. Reinforcement Theory
- I. Herzberg's Two-Factor Theory
- J. None of these

**Q28. Which of the following statements best explains cost-push inflation in an economy?**

(This question and theme may not be exact as per the exam.)

- F. Inflation caused by excess aggregate demand over aggregate supply during high economic growth
- G. Inflation resulting from an increase in wages and raw material costs, leading to higher production costs
- H. Inflation arising due to excessive money supply created by the central bank
- I. Inflation caused by higher indirect taxes imposed by the government without any change in costs
- J. Inflation occurring due to increased productivity and technological advancement

**Q29. Which of the following statements is most accurate regarding zero-coupon bonds?**

(This question and theme may not be exact as per the exam.)

- F. Zero-coupon bonds are issued at a discount and redeemed at face value, with the return earned entirely through price appreciation
- G. Zero-coupon bonds provide periodic coupon payments but no capital gains
- H. Zero-coupon bonds are not affected by changes in market interest rates
- I. Zero-coupon bonds always have lower duration than coupon-paying bonds
- J. Zero-coupon bonds cannot be issued by the government

**Q30. In the context of index futures, which of the following statements is most accurate?**

(This question and theme may not be exact as per the exam.)

- A. Index futures eliminate systematic risk through daily mark-to-market settlement.
- B. Index futures prices are independent of spot index movements due to arbitrage restrictions
- C. Index futures are cash-settled and their fair value reflects the cost of carry model
- D. Index futures always trade at a discount to the spot index during high volatility
- E. Index futures margins are fixed by the issuing company and remain constant till expiry.

## **Descriptive**

**15 marker (600 words)**

**Q1. Discuss how the Capital market is seen as the growth engine of India. Also, list the steps taken by SEBI for the Capital markets.**

**Q2. Why do employees resist organisational change? What is the systematic approach for bringing organisational change?**

**Q3. What is the advantage of Non-Verbal communication in an organisation? List its usage for leadership, work culture and collaboration.**

**10 marker (400 words)**

**Q4. Define various concepts related to the Union Budget. Explain how monetary and fiscal policy is used to balance between Growth and inflation control.**

**Q5. Explain the role of the RBI in the supervision and regulation of financial markets.**

**Q6. State the risks and challenges associated with use of AI - it's new dimensions and Ethical standards with respect to the financial system.**

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Answer Key**

## Finance and Management

### Objective's

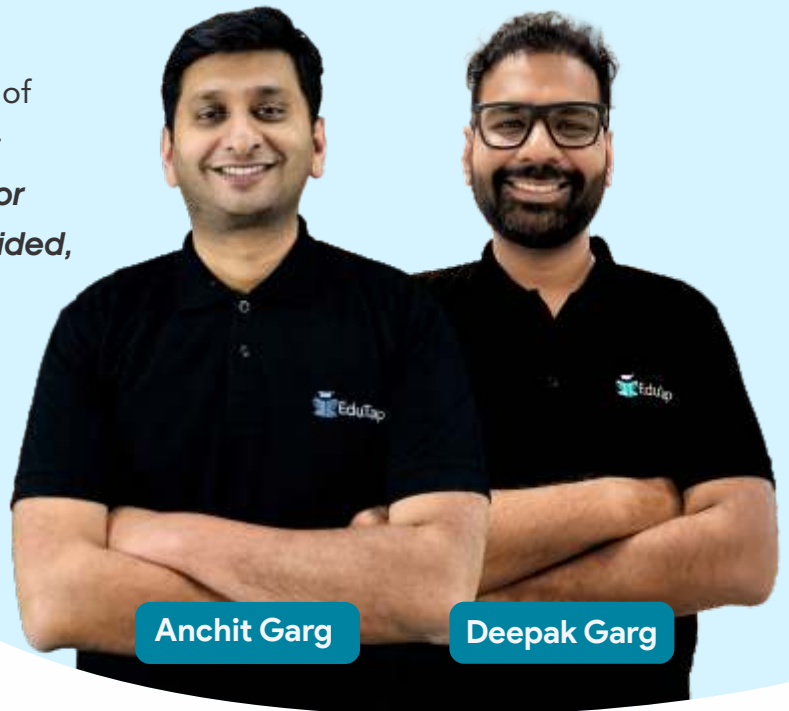
Question	Answer	Question	Answer	Question	Answer
1	C	11	B	21	B
2	C	12	B	22	A
3	A	13	C	23	B
4	B	14	B	24	A
5	C	15	B	25	B
6	D	16	C	26	C
7	C	17	B	27	B
8	C	18	C	28	B
9	D	19	B	29	A
10	C	20	A	30	C

# What Next?

- 1. Identify Right Source:** Follow the best study resources (books, online courses, videos, etc.) for each topic on the list. Do not follow multiple sources for the same topic but rather follow good sources multiple times.
- 2. Topic Prioritization:** Review the document to identify key topics that require special attention. Prioritize your study schedule based on the significance of each topic in the syllabus. Ensure a balanced approach, allocating more time to critical subjects.
- 3. Width of Syllabus:** Merely going through the syllabus is not enough; Regularly revisit the document to reassess what topics actually need to be covered.
- 4. Depth of Understanding:** Recognize the varying depths at which topics should be covered. While some concepts demand a broad understanding, others require a more in-depth analysis. Tailor your study approach, accordingly, allocating more time to complex topics that demand deeper comprehension.

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