



RBI Grade B 2024

Previous Year Paper

Phase 1+2

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Preface

Dear Students,

It is with great pleasure that we present to you this recollected question paper document with the answer key for **Phase 1+2 of the RBI Grade B 2024 Exam**. This document has been meticulously prepared to serve as a valuable resource for candidates preparing for the RBI Grade B Exam.

Aspiring candidates are often confused about the pattern, difficulty level and types of questions that may appear in their upcoming exam.

Each question is provided along with the answer key, helping you verify your responses and assess your level of preparation. This will assist you in effective practice, better exam familiarity, and identifying areas that need improvement.

We wish you all the best in your exam preparation journey and hope that this document proves to be a valuable asset in your pursuit of success.

Disclaimer: While every effort has been made to ensure the accuracy and relevance of the questions, there can be some variations in the question language and options. Therefore, we encourage you to use these questions as a reference point. This will help you acquire a comprehensive understanding of the syllabus and increase your chances of success in the upcoming RBI Grade B Exam.



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RBI Grade B 2024 Phase 1 - Recollected Questions

General Awareness

Q1. Spanish tennis sensation Carlos Alcaraz has not won which of the following grand slams?

- A. US Open
- B. Wimbledon
- C. French Open
- D. Australian Open
- E. None of the above

Q2. To boost participation of small investors in the securities market, Securities and Exchange Board of India (SEBI) has increased the threshold for the basic service demat account to _____ from the current Rs 2 lakh.

- A. Rs 25 lakh
- B. Rs 20 lakh
- C. Rs 15 lakh
- D. Rs 10 lakh
- E. Rs 5 lakh

Q3. Which of the following parameters has the highest weightage in the 'Digital Payments Index (DPI)' released biannually by Reserve Bank of India?

- A. Demand-side factors
- B. Payment Infrastructure
- C. Supply-side factors
- D. Payment Performance
- E. Consumer Centricity

Q4. India has not signed the Free Trade Agreement (FTA) with which of the following countries in recent times?

- A. Mauritius
- B. Brazil
- C. South Korea
- D. UAE
- E. Australia

Q5. RBI has released a bulk deposit limit for scheduled commercial banks, regional rural banks, small finance banks and local area banks. What is the minimum limit of the bulk deposit for the local area banks?

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

Q6. Recently, Indian shooting icon Abhinav Bindra has been awarded the prestigious Olympic Order in recognition of his "distinguished contribution" to the Olympic movement. Bindra, became India's first-ever Olympic individual gold medallist in the _____ with his top finish in 10m air rifle event.

- A. 2008 Beijing Olympics
- B. 2012 London Olympics
- C. 2014 Sochi Olympics
- D. 2016 Rio Olympics
- E. 2010 Vancouver Olympics

Q7. Recently, the Reserve Bank of India (RBI) has tightened norms related to public deposit acceptance by housing finance companies (HFCs). What is the maximum deposit duration for the housing finance companies?

- A. 60 months
- B. 50 months
- C. 40 months
- D. 30 months
- E. 20 months

Q8. Mark Rutte has recently been appointed the NATO Chief amid concerns over Russia-Ukraine conflict. He has served as the Prime Minister of which country?

- A. Denmark
- B. Ireland
- C. Netherlands
- D. Scotland
- E. France

Q9. Which of the following insurers has launched the AI-powered health insurance plan 'Elevate'?

- A. Aditya Birla Health Insurance Co. Ltd.
- B. ICICI Lombard
- C. V Care Health Insurance Ltd.
- D. Galaxy Health and Allied Insurance Co.
- E. Manipal Cigna Health Insurance Company Limited

Q10. The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0. This ambitious scheme aims to construct 1 crore houses for urban poor and middle-class families over the next five years, with an investment of ₹10 lakh crore and a government subsidy of _____.

- A. ₹ 2.30 lakh crore
- B. ₹ 2.50 lakh crore
- C. ₹ 2.70 lakh crore
- D. ₹ 2.90 lakh crore
- E. ₹ 3.10 lakh crore

Q11. Which of the following countries is not a member of the Columbo Security Conclave?

- A. India
- B. Sri Lanka
- C. Maldives
- D. Thailand
- E. Mauritius

Q12. Which of the following companies have emerged as India's top 3 'attractive employer brands' according to the Randstad Employer Brand Research (REBR) 2024?

- 1. Microsoft
- 2. TCS
- 3. Amazon
- 4. Google India
- 5. Reliance
- A. 1, 2 & 3
- B. 1, 3 & 4
- C. 2, 4 & 5
- D. 3, 4 & 5
- E. 1, 4 & 5

Q13. What is the asset size for the NBFC-NDs to appoint an internal ombudsman as per the RBI Internal Ombudsman Scheme?

- A. Rs 5,000 crore
- B. Rs 4,000 crore
- C. Rs 3,000 crore
- D. Rs 2,000 crore
- E. Rs 1,000 crore

Q14. Which of the following government initiatives has been launched for reducing NPAs in India? Identify the incorrect statement mentioned below along with their launch years?

- A. Debt Recovery Tribunal - 1993
- B. National Asset Reconstruction Company Ltd - 2021
- C. SARFAESI Act - 2005
- D. Insolvency and Bankruptcy Code - 2016
- E. None of the above

Q15. Recently (July 2024), two MLAs from Jharkhand State Assembly have been disqualified under the anti-defection law under the ____ schedule of the Indian Constitution.

- A. 10th
- B. 9th
- C. 8th
- D. 7th
- E. 6th

Q16. Indian government bonds have been included in JP Morgan's emerging markets index. Foreign Portfolio Investor (FPI) holdings of outstanding FAR bonds could rise to ____ by 2025.

- A. 2.4%
- B. 3.4%
- C. 2.9%
- D. 3.9%
- E. 5.0%

Q17. Under the Sovereign Gold Bond scheme, premature redemption can be done after how many years from issuance?

- A. 5 years
- B. 7 years
- C. 2 years
- D. 3 years
- E. 9 years

Q18. As per the RBI's report on Currency and Finance, which one of the following is/are the outcomes of increase in digital payments?

- A. Better targeting of government schemes
- B. Higher financial inclusion and inclusive growth
- C. Better credit assessment and credit availability
- D. Higher demand for money
- E. All the above

Q19. As per Union Budget 2024, it has been decided to remove the penalty of Rs 10 lakh under Sections 42 and 43 of the Black Money Act (applicable till now) if you fail to report any foreign assets (other than immovable property) where the aggregate value does not exceed _____. This amendment will take effect from October 1, 2024.

- A. ₹35 lakh
- B. ₹30 lakh
- C. ₹25 lakh
- D. ₹20 lakh
- E. ₹15 lakh

Q20. As per the National Pension System (NPS) scheme, partial withdrawal can happen maximum of 3 times during entire tenure of subscription if the subscriber has completed at least 3 years from the date of joining where a beneficiary can withdraw up to ____% of contribution at any time.

- A. 25%
- B. 20%
- C. 15%
- D. 10%
- E. 12.5%

Q21. The Financial Inclusion Index captures information on various aspects of financial inclusion in a single value ranging between 0 and 100, where 0 represents complete financial exclusion and 100 indicates full financial inclusion. Which parameter brought maximum increase in the FI Index March 2024?

- A. Quality
- B. Access
- C. Usage
- D. All the above
- E. None of the above

Q22. Recently, the Parliament of India has passed the 'Public Examinations (Prevention of Unfair Means) Act, 2024'. As per this Act, the service provider shall be liable to be punished with imposition of a fine up to ____ rupees.

- A. One crore
- B. Two crores
- C. Three crores
- D. Four crores
- E. Five crores

Q23. _____ Trade Receivables Discounting System (TReDS) platform has achieved a significant milestone, facilitating financing of over 50 lac invoices worth ₹1,00,000 crore since its inception providing accessible working capital financing solutions to Micro, Small, and Medium Enterprises (MSMEs) in India.

- A. Receivables Employment Exchange of India Limited
- B. Remittance Exchange of India Limited
- C. Exchange Rate of India Limited
- D. Receivables Exchange of India Limited
- E. Revenue Exchange of India Limited

Q24. Which of the following was/were the top three country/countries in the 2024 International Mathematical Olympiad (IMO)?

- A. United States
- B. China
- C. South Korea
- D. All the above
- E. None of the above

Q25. In the Union Budget 2024-25, the TReDS onboarding turnover threshold has been reduced from Rs 500 Crore to ____.

- A. Rs 450 crore
- B. Rs 400 crore
- C. Rs 350 crore
- D. Rs 300 crore
- E. Rs 250 crore

Q26. As per the Global Peace Index 2024, which region remains the least peaceful region?

- A. Middle East and North Africa (MENA) region
- B. South Asia
- C. South America
- D. North America
- E. Europe

Q27. According to a recent RBI report, India's foreign exchange reserves are now sufficient to cover over ____ of projected imports.

- A. 11 months
- B. 10 months
- C. 9 months
- D. 8 months
- E. 7 months

Q28. The Reserve Bank of India released the final guidelines for setting up a self-regulatory organisation (SRO) for the fintech sector. To be eligible, the applicant should have a minimum net worth of _____ within a period of one year after recognition as an SRO-FT by RBI, or before commencement of operations as an SRO-FT, whichever is earlier.

- A. Rupees one crore
- B. Rupees two crore
- C. Rupees three crore
- D. Rupees four crore
- E. Rupees five crore

Q29. As per the recent Monetary Policy Committee meeting of August 2024, the limit for the UPI for the tax payments has been increased from Rs 1 lakh to ____.

- A. Rs 10 lakh
- B. Rs 5 lakh
- C. Rs 15 lakh
- D. Rs 3 lakh
- E. Rs 2 lakh

Q30. Which of the following statements is incorrect regarding the Environmental Performance Index?

- A. It has been released by Yale Center for Environmental Law and Policy and the Columbia Center for International Earth Science Information Network.
- B. Estonia is the top performing nation in the Environmental Performance Index.
- C. The index analyses 180 countries across the world.
- D. Vietnam is the worst performer of the index at 180th position.
- E. There are 3 countries which have performed worse than India in the Environmental Performance Index.

Q31. How many days did Aditya-L1 spacecraft take to complete its first halo orbit around the Sun-Earth L1 point after its launch on September 2, 2023?

- A. 158 days
- B. 168 days
- C. 188 days
- D. 178 days
- E. 208 days

Q32. Recently a drone attack was launched on Israel and the group responsible for the attack was the Houthi group. The Houthi group belongs to which country?

- A. Pakistan
- B. Syria
- C. Iran
- D. Yemen
- E. Afghanistan

Q33. As per International Energy Agency, which one of the following countries is the largest and the second largest consumer of coal?

- 1. China
- 2. India
- 3. South Africa
- 4. Brazil
- A. Both 1 & 2
- B. Both 2 & 3
- C. Both 3 & 4
- D. Both 1 & 4
- E. Both 2 & 4

Q34. As per the MPC of August 2024, from May 2022 to Feb 2023 what was the change in the policy repo rate?

- A. 300 basis points
- B. 250 basis points
- C. 200 basis points
- D. 150 basis points
- E. 100 basis points

Q35. SDG India Index 2023-24, the fourth edition of the country's principal tool for measuring national and subnational progress on the Sustainable Development Goals (SDG) was released by NITI Aayog. The overall SDG score for the country improved from 57 in _____ to 71 in 2023-24.

- A. 2018
- B. 2017
- C. 2012
- D. 2014
- E. 2013

Q36. Which of the following parameters has/have increased in the ASUSE Report released recently?

- 1. Number of establishments
- 2. Number of workers
- 3. GVA added
- A. Both 1 & 2
- B. 2 only
- C. 3 only
- D. Both 1 & 3 only
- E. All of the above

Q37. As per the Reserve Bank of India (RBI) notification on Depositor Education Awareness Fund (DEA Fund), funds in accounts/deposits that are inoperative/unclaimed for _____ or more are transferred to the RBI DEA Fund Scheme along with interest.

- A. 10 years
- B. 9 years
- C. 8 years
- D. 7 years
- E. 6 years

Q38. The Department of Regulation is one of the departments at the Reserve Bank of India. Which of the following entity(s) is/are being regulated by the above mentioned department?

- A. Commercial Banks
- B. Co-operative Banks
- C. Non-Banking Financial Companies
- D. All India Financial Institutions
- E. All of the above

Q39. The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved India signing the Biodiversity Beyond National Jurisdiction (BBNJ) agreement. The BBNJ agreement is also known as _____.

- A. Big Seas Treaty
- B. Small Seas Treaty
- C. Deep Seas Treaty
- D. High Seas Treaty
- E. Largest Seas Treaty

Q40. How many ports of India made it to the Global Top 100 in the latest edition of Container Port Performance Index (CPPI), 2023 - a report prepared by the World Bank and S&P Global Marketing Intelligence?

- A. 9
- B. 8
- C. 7
- D. 6
- E. 5

Q41. Recently (August 2024), the Indian government has reinstated interest subsidy under the Pradhan Mantri Awas Yojana (Urban) 2.0 and allocated _____ for the Credit Linked Subsidy Scheme (CLSS). The scheme, which provides subsidized home loans based on income, is being implemented through three verticals: Beneficiary Led Construction/Enhancement, Affordable Housing in Partnership, and In-situ Slum Redevelopment.

- A. Rs 3,000 crore
- B. Rs 5,000 crore
- C. Rs 6,000 crore
- D. Rs 7,000 crore
- E. Rs 4,000 crore

Q42. In the United Kingdom, the business of Parliament takes place in two Houses. Which of the following are the two houses in the parliament of the UK?

- 1. House of King
 - 2. House of Commons
 - 3. House of Lords
 - 4. House of Public
- A. 1 and 2
 - B. 1 and 3
 - C. 2 and 3
 - D. 2 and 4
 - E. 1 and 4

Q43. In India, the South-West Monsoon is a major seasonal wind system that brings substantial rainfall to the Indian subcontinent from June to September. Which one of the following is responsible for the same?

1. La Nina
 2. El Nino
 3. Indian Ocean Dipole
- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. All of the above
E. None of the above

Q44. The Reserve Bank of India (RBI) came out with guidelines for the voluntary conversion of small finance banks (SFBs) into universal banks. Those intending to convert must have a minimum net worth of _____ and a satisfactory track record of at least _____.

- A. Rs 500 crore; three years
B. Rs 1,000 crore; five years
C. Rs 1,500 crore; five years
D. Rs 2,000 crore; three years
E. Rs 2,500 crore; five years

Q45. Who is presently serving as the G-20 Sherpa for India?

- A. Sitaram Yechury
B. Sharad Powar
C. Amit Shah
D. Nirmala Sitharaman
E. Amitabh Kant

Q46. Which one of the following statements is/are correct about the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

- A. All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.
B. At present all co-operative banks are covered by the DICGC, while the Primary cooperative societies are not insured by the DICGC.
C. DICGC insures all deposits such as savings, fixed, current, recurring, etc.
D. DICGC insures principal and interest up to a maximum amount of ₹ 5 lakhs.
E. All of the above

Q47. Piyush Gupta, the Indian origin Chief Executive of Singapore's largest bank _____, will step down in March 2025. He will be succeeded by Tan Su Shan, who was appointed as deputy CEO.

- A. DBS Bank
- B. OCBC Bank
- C. United Overseas Bank
- D. Bank of Singapore
- E. Trust Bank

Q48. The startups that have the potential to enter the unicorn club soon are also called "_____". These startups are often backed by angel investors or financial speculators based on future projections or apparent valuations.

- A. Lovecorn
- B. Billioncorn
- C. Soonicorns
- D. Decacorn
- E. Rushcorn

Q49. As per Economic Survey 2023-24, the Foreign Exchange Reserves of India stood at \$653.7 billion on June 21, 2024, enough to cover more than _____ of imports projected for FY25 and more than 98 per cent of total external debt outstanding at the end of March 2024.

- A. 9 months
- B. 10 months
- C. 11 months
- D. 8 months
- E. 7 months

Q50. Which one of the following institutions is not All India Financial Institutions?

- A. NABARD
- B. NHB
- C. SIDBI
- D. DICGC
- E. None of the above

Q51. As per Union Budget, the Mudra loan limit will be enhanced to _____ from the current Rs. 10 lakhs for those who have availed and successfully repaid loans previously taken under the Tarun category.

- A. Rs. 15 lakhs
- B. Rs. 25 lakhs
- C. Rs. 30 lakhs
- D. Rs. 20 lakhs
- E. Rs. 35 lakhs

Q52. To standardize the opening price discovery/ equilibrium price across exchanges during special pre-open session for initial public offer (IPO) for the SME platform, the National Stock Exchange (NSE) has decided to put an overall capping up to _____ over the Issue price for SME IPOs.

- A. 50%
- B. 60%
- C. 75%
- D. 90%
- E. 25%

Q53. Kantar released the 12th edition of its annual Brand Footprint India report. The report ranks the Most Chosen (in-home & out-of-home) FMCG Brands based on Consumer Reach Points (CRP's). Which of the following are the top-3 most-chosen FMCG brands of India?

- 1. Parle Products
 - 2. Amul
 - 3. Britannia
 - 4. Clinic Plus
- A. 1, 2 and 3
 - B. 2, 3 and 4
 - C. 1, 2 and 4
 - D. 1, 3 and 4
 - E. None of the above

Q54. Under RBI's Fully Accessible Route (FAR), certain specified categories of Central Government securities were opened fully for non-resident investors without any restrictions, apart from being available to domestic investors as well. It has been decided to exclude all new securities of _____ tenors from FAR.

- A. 10-year and 15-year
- B. 14-year and 30-year
- C. 10-year and 30-year
- D. 14-year and 20-year
- E. 10-year and 20-year

Q55. CERT-In and _____ India sign MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector.

- A. Mastercard
- B. VISA
- C. RazorPay
- D. Rupay
- E. Amazon

Q56. The Presidencies of the 2023, 2024, and 2025 UN Climate Change Conferences have formed the COP Presidencies Troika and launched the 'Roadmap to Mission 1.5°C,' to "significantly enhance international cooperation and the international enabling environment to stimulate ambition in the next round of nationally determined contributions. Which of the following countries are a part of this troika?

- A. France, Azerbaijan, and Germany
- B. United Arab Emirates (UAE), Azerbaijan, and Brazil
- C. United State of America (USA), Azerbaijan, and Brazil
- D. United Arab Emirates (UAE), India, and Brazil
- E. United Arab Emirates (UAE), Indonesia, and Brazil

Q57. As per a new report by UN body World Intellectual Property Organisation (WIPO), which one of the following countries has filed the maximum number of GenAI patents?

- A. China
- B. South Korea
- C. Thailand
- D. Nepal
- E. South Africa

Q58. Which organisation has signed up as the official kit sponsor of sports body, Athletics Federation of India (AFI) under which the sports brand will exclusively supply performance kits, speed suits and travel gear to all athletes under AFI?

- A. Puma India
- B. Adidas
- C. Nike
- D. Skechers
- E. Asics

Q59. India has signed an agreement to acquire five lithium mines with a country which is also a part of the "Lithium Triangle". The group together holds more than half of the world's total lithium resources. Which of the following countries is/are a part of the "Lithium Triangle"?

- A. Argentina
- B. Bolivia
- C. Chile
- D. All of the above
- E. None of the above

Q60. Which of the following taxes have been subsumed under GST in India?

- A. Central Sales Tax
- B. Central Excise Duty
- C. Service Tax
- D. OCTROI
- E. All of the above

Q61. What is the amount of out-of-pocket allowance which is given to core group athletes under Target Olympic Podium Scheme?

- A. Rs 10,000
- B. Rs 20,000
- C. Rs 30,000
- D. Rs 40,000
- E. Rs 50,000

Q62. Which of the following ministries was the top achiever in achieving the targets of the National Monetization Pipeline?

- A. Ministry of Commerce
- B. Ministry of Defence
- C. Ministry of Road Transport and Highways
- D. Ministry of Home Affairs
- E. Ministry of Finance

Q63. In which of the following sports did India not participate in the recently held Paris Olympics?

- A. Javelin Throw
- B. Hockey
- C. Rowing
- D. Table Tennis
- E. Fencing

Q64. Which of the following statements is not correct with respect to IFSCA?

1. It was established in 2010, under International Financial Services Centres Authority Act, 2009.
 2. It serves as a unified authority for the development and regulation of financial products, services and institutions in the International Financial Services Centre (IFSC) in India.
 3. International Financial Services Centres Authority (IFSCA) has established an expert committee to position GIFTIFSC as a global trading hub.
- A. Both 1 & 2
 - B. Both 2 & 3
 - C. Both 1 & 3
 - D. Only 2
 - E. Only 1

Q65. As per Financial Stability Report, the CRAR declined for _____ that had higher shares of certain categories of loans for which risk weights were increased under regulatory measures.

- A. PVBs
- B. FBs
- C. PSBs
- D. Both A & B
- E. All of the above

Q66. How many information commissioners are there in the Central Information Commission?

- A. 10
- B. 9
- C. 8
- D. 7
- E. 6

Q67. Indian Financial Network (INFINET) is a membership-only Closed User Group (CUG) Network that comprises the Reserve Bank of India, Member Banks and Financial Institutions. As the network platform for the National Payments System, mostly catering to interbank applications _____ and _____. INFINET is also used by member banks to access RBI _____, CCIL systems, and other RBI mandated systems.

- A. NEFT, RTGS, and e-Kuber
- B. NEFT, UPI, and e-Kuber
- C. UPI, RTGS, and e-Kuber
- D. NEFT, RTGS, and UPI
- E. NEFT, RTGS, and CTS

Q68. Through which of the following formats, the state and UT governments borrow from RBI?

- A. Special Drawing Facility
- B. Ways and Means Advances
- C. Overdraft
- D. All of the above
- E. None of the above

Q69. As per the RBI Guidelines, Banks can reckon outstanding deposits with NABARD under Agriculture and overall PSL achievement, while deposits with SIDBI, MUDRA and NHB can be reckoned only for overall PSL achievement. However, the deposits with which one of the following entities cannot be reckoned for sub-target achievement viz. SMF, NCF, Micro and weaker sections?

- A. Deposits from NHB
- B. Deposits from SIDBI
- C. Deposits from MUDRA
- D. Deposits from NABARD
- E. All of the above

Q70. The Reserve Bank of India set up various notable committees on customer service over the years. Which of the following committees is incorrectly matched with its year of setting up?

- A. Talwar Committee on Customer Service 1975
- B. Goiporia Committee 1990
- C. Tarapore Committee on Procedures and Performance Audit on Public Services 2004
- D. Damodaran Committee on Customer Service 2010
- E. None of the above

Q71. The Securities and Exchange Board of India has proposed that the government should allow tax benefits to companies investing in zero coupon zero principal bonds issued by non-profit organisations listed on the Social Stock Exchange. Under this, the investors or donors purchasing these bonds will receive tax benefits under Section _____ of Income Tax rules.

- A. 80D
- B. 80E
- C. 80F
- D. 80G
- E. 80H

Q72. As per the Migration & Development brief Report, in the fourth quarter of 2023, the global average costs of sending USD 200 continued to be high at 6.4 per cent, 0.2 percentage points higher than the previous year. SDG 10.C underscores the commitment of countries to reducing the transaction costs associated with migrant remittances to less than _____. This target aims to establish a global average for sending USD 200.

- A. 5%
- B. 3.5%
- C. 3%
- D. 2.5%
- E. 1%

Q73. The maximum limit of Retirement gratuity and death gratuity shall be increased to _____ from existing Rs 20 Lakh on account of revision of Dearness Allowance payable to Central Government Employees.

- A. Rs. 21 Lakh
- B. Rs. 22 Lakh
- C. Rs. 23 Lakh
- D. Rs. 24 Lakh
- E. Rs. 25 Lakh

Q74. Which of the following bank(s) do/does not use subsidiaries for their credit card issuance?

- A. State Bank of India
- B. Punjab National Bank
- C. Bank of Baroda
- D. Canara Bank
- E. All of the above

Q75. Union Home Minister Amit Shah launched the MANAS (Madak Padarth Nisedh Asuchna Kendra) Portal with a toll-free number _____ to seek advice on de-addiction and rehabilitation and share information on drug trafficking.

- A. 1933
- B. 1911
- C. 1801
- D. 9011
- E. 9013

Q76. The Indo-Nepal Remittance Facility (INRF, Scheme) is a cross-border remittance scheme to transfer funds from India to Nepal (one-way only), enabled under the NEFT ecosystem. One can remit up to _____ per transaction to the beneficiary residing in Nepal, provided the sender maintains an account with any NEFT enabled bank branch in India.

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

Q77. With which country has India signed a Memorandum of Understanding (MoU), aimed at enabling Micro, Small, and Medium Enterprises (MSMEs) from both countries to participate more effectively in global markets and foster trade?

- A. U.S.
- B. South Korea
- C. Thailand
- D. Nepal
- E. South Africa

Q78. The Reserve Bank of India has recently (November 2023) decided to directly regulate all entities facilitating cross-border payment transactions for the import and export of goods and services. In respect of import and export transactions processed by PA-CBs, the maximum value per unit of goods / services sold / purchased shall be _____.

- A. ₹5,00,000
- B. ₹10,00,000
- C. ₹15,00,000
- D. ₹20,00,000
- E. ₹25,00,000

Q79. Which one of the following statements is/are incorrect with respect to the Beti Bachao Beti Padhao (BBBP) scheme?

- A. The scheme was launched in 2015 under the Ministry of Women and Child Development to prevent gender biased sex selective elimination.
- B. The Pan India Expansion of the scheme covering all districts of the country was launched in 2018.
- C. It aims to improve the Sex Ratio at Birth (SRB) by 2 points every year.
- D. The scheme has been subsumed into Mission Shakti - Sambal sub-scheme from 2021-2022.
- E. None of the above

Q80. What is the name of India's first all-in-one payment product that integrates Point of sale (POS), Quick Response (QR), and speaker into one device?

- A. BharatPe One
- B. PayTm One
- C. PhonePe One
- D. AmazonPay One
- E. NPCI one

Quantitative Aptitude

Q81. Two cars P and Q start travelling at the same time towards each other with uniform speed from stations Dehradun and Bangalore respectively. Car P reaches Bangalore in 10 hours, while car Q takes 9 hours to reach Dehradun after meeting car P at Lucknow. If total time taken by car Q to travel from Bangalore to Dehradun is 't' hours, then find which of the following is incorrect.

I. $t + 1 = 4^2$

II. t is a perfect number

III. t is an even number

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

Direction (Q82-Q86): Read the information and answer the following questions.

There are three manufacturers A, B and C manufacturing two products bags and bottles. The ratio of bags and bottles manufactured by A is 9:5 and the number of bags manufactured by B is 25% of bottles manufactured by A. Number of bottles manufactured by C is 1500. The number of bottles sold by A is equal to the least number of products manufactured from shop A and B. The number of bags sold by B and C are equal and a perfect square of multiple of 5. The number of bags sold by B is $\frac{1}{5}$ th times the unsold bottles by B. Unsold bottles by B and C are the same. Total number of unsold bottles by all the shops lies between (1000 - 3000).

Note -

- (i) Total product manufacture = Total product sold + total product unsold.
- (ii) Equal number of products manufactured by all the shops.
- (iii) The difference between bottles sold and unsold by A is 500.

Q82. The ratio of products sold by A to B is 25:43 and unsold bags of A are 60% more than bags sold by D. If the unsold bags of D are 40% more than that of B, then the total bags manufactured by D is what percentage of bottles sold by C?

- A. 71%
- B. 10%
- C. 171%
- D. can't be determined
- E. None of these

Q83. If the ratio of total products sold to total bottles sold by all the shops is 4:3, then find the unsold Bags of A is what percentage of unsold bottles by B.

- A. 200%
- B. 180%
- C. 150%
- D. 100%
- E. None of these

Q84. The cost of each bag and each bottle is Rs(x) and Rs(x+10) and total revenue generated by C and A by selling is the same i.e., 21000, then find the bags unsold by A.

- A. 50
- B. 100
- C. 200
- D. 150
- E. 1600

Q85. If the number of defective bags sold by A is 20% more than the unsold bags by C, if the number of non-defective bags sold by A is 240 less than the bags unsold by A, then find that a bag sold by A is how much more/less than a bottle manufactured by C?

- A. 0
- B. 1000
- C. 1500
- D. 500
- E. None of these

Q86. Find the ratio of average of total bags manufactured by A, B & C to the average of total unsold bottles of A, B & C.

- A. 67:35
- B. 65:32
- C. 67:41
- D. 61:31
- E. 71:37

Q87. There are two rooms A and B of different length and same breadth and height attached with a door. The length and breadth of the door are in the ratio of $x:(x-3)$. The breadth of the rooms is 50% more than the length of the door and height of the rooms is 60 cm less than the breadth of the rooms. Length of room A is 40 cm less than the length of room B. The area of four walls of room A including door is 1.92 m^2 less than the area of area of four walls room B including door.

If the sum of the length and breadth of the door is less than 300 cm, then what is the range of the area of the door?

- A. 14000, 18000
- B. 10000, 16000
- C. 12000, 17000
- D. 12000, 20000
- E. 15000, 30000

Direction (Q88-Q93): Read the following table carefully and answer the questions given below.

Table shows the total number of employees (males + females) in four (K, L, M & N) different companies. Table also shows the percentage of male employees and female employees in these companies. Companies total number of Percentage of males & females is $(X + Z) \%$ of employees

Companies	Total number of Employees	Percentage of Males	Percentage of Females
K	$\frac{5}{3} \times Z^2$	20%	$(X+Z) \%$
L	$X+800$	Y%	—
M	500	2Z%	40%
N	$15Y-200$	$(X-5) \%$	E%

Note: Ratio of Y to X is 8:5 respectively.

Q88. If the total number of female employees in company P is '4.5Y' and total number of male employees in company P is '3X', then find the ratio of total employees in company K to company P.

- A. 50:17
- B. 45:19
- C. 54:11
- D. 42: 23
- E. 40: 27

Q89. Find the total number of female employees in L is what percentage of total number of male employees in M?

- A. 8.33%
- B. 66.67%
- C. 12.50%
- D. 33.33%
- E. 56.67%

Q90. Number of male employees in N work in two different departments, i.e., HR & Sales and are in a ratio of 8:7 respectively. If the number of female employees in N work in Sales 20% more than that of male employees working in the same department, then find the difference between the number of male and female employees working in HR. (Total employees in N work in only two departments)

- A. 67
- B. 44
- C. 58
- D. 42
- E. 38

Q91. If $R = \sqrt{X + E + Z + 9}$, then find the value of $\frac{Y}{R}$

- A. 5.95
- B. 2.50
- C. 6.67
- D. 4.67
- E. 8.32

Q92. In company K, '2E' number of males and '2.5X' number of females resign from the company, then find the total number of remaining employees in company K.

- A. 1550
- B. 1090
- C. 1175
- D. 1450
- E. 1265

Q93. Find the ratio of the average of Male employees from Company K, L, M & N to the average of Female employees from company K, L, M & N.

- A. 151:165
- B. 161:173
- C. 173: 212
- D. 183:227
- E. 181:231

Direction (Q94-Q97): Following questions have two quantities as Quantity I and Quantity II. You have to determine the relationship between them and give an answer accordingly.

Q94. Boat A can travel D km upstream in 108 minutes, while the boat can cover D^2 km downstream in D hours and 12D minutes.

Quantity I: Find the speed of the boat A in still water is what percent more than the speed of stream?

Quantity II. If the speed of boat B in still water is 60% more than that of boat A, and boat B can row in the same river as boat A, then the downstream speed of boat B is what percentage of the speed of boat A in still water.

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I $\geq$ Quantity II
- D. Quantity I $\leq$ Quantity II
- E. Quantity I = Quantity II or No relation

Q95. A person invested Rs. 40000 at the rate of 5R% per annum simple interest for R years and received Rs. 18000 as interest.

Quantity I: Find the compound interest received after 2 years, if he had invested Rs. 30000 at the $(R+7)$ % per annum compounded annually.

Quantity II: If Rs. $8000R$ is invested at the rate of 18% per annum simple interest, then interest received after 4 years.

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I $\geq$ Quantity II
- D. Quantity I $\leq$ Quantity II
- E. Quantity I = Quantity II

Q96. The ratio of the income of A to that of B is 7:6 and the expenditure of B is 10% less than that of A. The savings of A is $\frac{1}{3}rd$ more than that of B. The income of A is Rs. 10000 more than the expenditure of B and the income of B is Rs. 4000 more than the expenditure of A.

Quantity I: The difference between the expenditure and savings of B.

Quantity II: The total income (expenditure + savings) of A.

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I $\geq$ Quantity II
- D. Quantity I $\leq$ Quantity II
- E. Quantity I = Quantity II

Q97. The Product of LCM & HCF of two numbers a, b is 294 & b is $33\frac{1}{3}\%$ less than a.

Quantity I Find value of $7a^2 - 15b - 607$

Quantity II: Find LCM of $(6a-28)$ & $(3b+1)$

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I $\geq$ Quantity II
- D. Quantity I $\leq$ Quantity II
- E. Quantity I = Quantity II

Q98. Anmol invests Rs. $(2P + 1500)$ in a bank, offering simple interest at 11.11% per annum. After three years he withdrew all amounts from the bank and invested in a scheme which offered compound interest at 50% per annum. Total amount received from the scheme after two years is Rs. $(10.2P - 1800)$.

Find which of the following statement(s) is/are definitely true?

I). Interest received from the scheme is $(5.2P - 300)$.

II). Amount invested by Anmol in bank is Rs. 4500

III). Interest received from the Bank is Rs. P

- A. II only
- B. I and II only
- C. I and III only
- D. II and III only
- E. None of these

Q99. The ratio of amount invested by Rakesh in first and second half of a year in a SIP is x: y respectively, while the ratio of amount invested by Payal in first and second half of a year in a SIP is y: x respectively. The average amount invested by Rakesh in the second half and Payal in the first half is Rs 9100. The total amount invested by Rakesh for the whole year is 60% more than that of the total amount invested by Payal for the whole year.

If the total amount invested by Payal in second half of the year is Rs. 1000 less than that of in first half, then which of the following statement/s is or are false for total amount invested by Rakesh for the whole year in the SIP.

I. The difference between the total amount invested by Rakesh and Payal for the whole year is multiple of 13.

II. Invested amount is more than 65% of the total amount invested by both for the whole year in the SIP.

III. If Payal invested Rs 4000 more in each half of the year in SIP, then she will invest more amount than Rakesh in the whole year

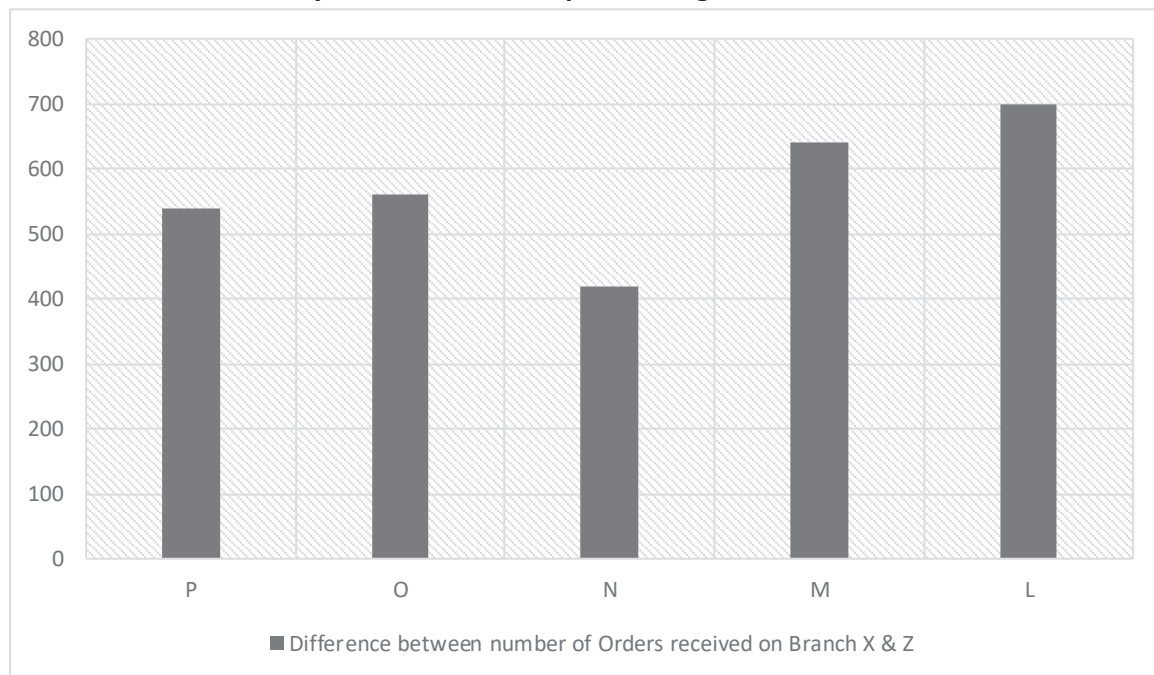
- A. Only III
- B. Only I
- C. None of these
- D. Both II and III

E. Only II

Q100. L and M started a business by investing amounts in the ratio 6: 5 respectively. L invested Rs.4000 more than M. After months, N joined them by investing Rs.16000 and L withdrew ____% of his investment. After next 6 months, M withdrew Rs.____ and N added Rs.2000. At the end of 2 years partnership, the profit received by L, M and N is in the ratio 120: 110: 69 respectively. Which of the following options is possible to fill the given blanks in the same order?

- A. 8, 25, 4000
- B. 6, 20, 2000
- C. 8, 20, 6000
- D. 4, 25, 2000
- E. 6, 30, 4000

Direction (101-106): The bar graph given below shows the difference between the number of orders received on branch X and Z of KFC which were delivered by five delivery men L, M, N, O and P. The table given below shows the ratio of orders received from branch X, Y and Z of KFC. Read the data carefully and answer the questions given below.



Delivery Men	Ratio of order received on Branch X to Y (X: Y)	Ratio of Order received on Branch Y to Z (Y: Z)
L	1:2	3:5
M	2:1	1:3
N	3:1	1:5
O	1:1	3:1
P	3:4	1:3

Q101. If the average number of orders delivered by M from all three branches is 'x', then find the value of $\frac{5x}{2}$.

- A. 3000
- B. 2000
- C. 3200
- D. 1800
- E. 3600

Q102. Total orders delivered by P of branch Y is what percent less than total orders delivered by M of branch X?

- A. 18.75%
- B. 72.25%
- C. 80.25%
- D. 81.25%
- E. 90.25%

Q103. The delivery cost of each order which is delivered by O of branch Z is Rs x and delivery cost of each order which is delivered by N of branch Z is Rs y. If the ratio of total amount received by O to deliver orders from Z to amount received by N to deliver orders from Z is 1:6 and total amount both received are Rs 49000, then find delivery cost of each order which is delivered by O of branch Z and order which delivered by N of branch Z respectively.

- A. 25 & 40
- B. 15 & 18
- C. 20 & 32
- D. 30 & 48
- E. Can't be determined

Q104. Find the difference between total orders delivered by L and P from all three branches.

- A. 660
- B. 760
- C. 720
- D. 740
- E. 860

Q105. The ratio of orders delivered by N from branch Y to males and females is 5:2 respectively, while the ratio of orders delivered by O from all three branches to males and females is 7: 3. Find the sum of orders delivered by N from branch Y to males and orders delivered by O from all three branches to females.

- A. 1522
- B. 648
- C. 728
- D. 738
- E. 718

Q106. Calculate the ratio of the total orders received by Branch X from delivery men L, M, N, O, and P to the total orders received by Branch Y from the same delivery men.

- A. 321:251
- B. 323:253
- C. 330:271
- D. 350:267
- E. 321:253

Direction (Q107-Q109): Study the following information carefully and answer the questions given below.

Q107. Find out the wrong number in the following series.

47, 240, 1446, 10120, 81040, 729369

- A. 240
- B. 1446
- C. 10120
- D. 47
- E. 81040

Q108. Find out the wrong number in the following series.

2 ,14, 91 ,546, 3003 ,15517, 67567.5

- A. 3003
- B. 91
- C. 15517
- D. 546
- E. 14

Q109. Find out the wrong number in the following series.

25, 187, 793, 3181, 9553, 19117, 19129

- A. 793
- B. 3181
- C. 25
- D. 187
- E. 9553

Q110. The monthly income of Q is 33.33% less than that of P and both spend equal amounts on food. P spends 40% of the income on food and the amount spent by Q on shopping is 0.25Y times the amount spent on food. P and Q spend their monthly income on shopping and food only. The amount spent on food by P is Rs 10800 more than the amount spent on shopping by Q. If 50% of the remaining monthly income of P is spent on shopping, then find the monthly income of P (in Rs)

- A. 36000
- B. Can't be determined
- C. 24000
- D. None of these
- E. 18000

Reasoning

Direction (Q111-Q115): Study the following data carefully and answer the questions accordingly.

There are seven persons I, J, K, L, M, N and O who are born in different years viz. 1968, 1976, 1983, 1991, 1996, 2001 and 2007 but not in the same order. Calculations are done with respect to the year 2024 and assuming the month and date to be the same. They all collect different things viz. key chain, eraser, ring, pen, cream, sharpener and bottle but not in the same order. Only one person is born between the one who collects the bottle and N, whose age is a prime number. M's age is a prime number, and he is born immediately before the one who collects the sharpener. Neither M nor N is the youngest. I's age is multiple of 4. K is 5 years younger than J. The age of O is three times the age difference between the one who collects sharpeners and J. Only two people are born between the one who collects keychains and I, who does not collect bottles. As many persons born between L and the one who collects bottles are the same as between the persons who were born between N and the one who collects eraser. K is not older than the person who collects the ring. The person who collects the ring is born after the person who collects the cream.

Q111. What is the difference between the ages of M and N?

- A. 26 Years
- B. 15 Years
- C. 16 Years
- D. 18 Years
- E. 14 Years

Q112. Who among the following collected bottles?

- A. One who was born in 1991
- B. One whose age is 56 years
- C. One whose age is 28 years
- D. One who was born in 1983
- E. None of these

Q113. How many people are born between O and the one who collected Pen?

- A. 2
- B. 3
- C. 4
- D. 5
- E. None

Q114. Which is the incorrect combination?

- A. 1976 – O – Cream
- B. Key chain – J – 33
- C. M – 22 - Pen
- D. N – 1983 – Ring
- E. K – 28 – Bottle

Q115. What is the difference between the ages of the one who collected the key chain and the one who collected the cream?

- A. 15
- B. 13
- C. 12
- D. 11
- E. 17

Direction (Q116-Q120): Study the following data carefully and answer the questions accordingly.

A certain number of persons are sitting in a row facing north and they belong to different countries. A sits three places away from D. Only three persons sit between J and D who belong to Qatar. Four persons sit between A and the one who belongs to Australia. B belongs to Mongolia and sits second to the right of the one who belongs to Australia and second to the left of C who doesn't sit at the end of the row. The one who belongs to Finland sits fourth from one of the ends of the row and sits adjacent to the one who belongs to Mongolia. G sits four places away from the one who belongs to Finland. Six persons sit between G and the one who belongs to Oman. The one who belongs to Yemen sits third to the right of the one who belongs to Oman. Three persons sit between the one who belongs to Yemen and M who sits immediately to the left of the one who belongs to Japan, who sits at one of the extreme ends. The number of persons sitting in the row is a prime number.

Q116. How many people are sitting in the row?

- A. 26
- B. 23
- C. 22
- D. 15
- E. 20

Q117. Which of the following statement(s) is/are true with respect to the final arrangement?

- A. A sits third to the right of the one who belongs to Mongolia
- B. G sits immediate right of J
- C. B sits immediate right of the one who belongs to Australia
- D. A sits third to the left of M
- E. Both C and D

Q118. How many persons are sitting between the persons who belong to Yemen and Qatar in the final arrangement?

- A. 6
- B. 1 less than between G and J
- C. 3 more than between B and D
- D. Same as the number of persons sitting to the right of D
- E. 10

Q119. How many people are sitting between the people who belong to Finland and Japan in the final arrangement?

- A. The number is a multiple of 5
- B. The number is a multiple of 6
- C. The number is a multiple of 7
- D. The number is a multiple of 4
- E. 8

Q120. What is the incorrect combination with respect to the final arrangement?

- A. B and the persons belong to Finland
- B. The persons belong to Japan and M
- C. G and D
- D. A and J
- E. C and A

Q121. If 2 is subtracted from the second, fifth, seventh and eighth digits of the number '543637894' and add 1 to the remaining numbers then eliminate those digits which are repeating in the new number. Then arrange the remaining digits in descending order from left to right direction. Find the sum of the second digit from the left and the third digit from the right of the number after the rearrangement.

- A. 9
- B. 4
- C. 3
- D. 11
- E. 5

Q122. If we take the third letter from the left end of each word of the set of words to form a four-letter meaningful English word. Then which of the following will not form a meaningful English word?

- A. Came, Mile, Male, Shine
- B. Began, Glove, Cow, Cold
- C. Door, Bank, Green, Battle
- D. Care, Tank, Hassle, Foam
- E. Towel, Given, Flame, Chair

Q123. Read the statement carefully and answer the question that follows.

A comprehensive analysis involving 50 NEET coaching institutes across City Y, randomly chosen from diverse socio-economic backgrounds, revealed an intriguing pattern. The study found that coaching institutes with the highest average student test scores were typically smaller in size; indeed, the top-performing 7% of coaching institutes were consistently among the smallest 7% in terms of student enrollment. This suggests that fostering the growth of smaller coaching institutes could be a key strategy for enhancing overall student performance in NEET.

Which of the following can be inferred from the above statement?

- A. Coaching institutes with small sizes have good teaching methods.
- B. Size of the coaching institutes is correlated with student's achievements.
- C. Small coaching institutes have better student-teacher ratios than large schools.
- D. It is a coincidence that smaller coaching institutes have better student achievement.
- E. None of the above

Q124. Read the statement carefully and answer the question that follows.

There appears to be significant concern regarding the new environmental regulations imposed on small manufacturers. The regulations, introduced as part of a 2023 policy aimed at reducing carbon emissions, require small manufacturers to pay substantial heavy fines if their operations exceed specified emission thresholds.

Which of the following provides a strong reason for why these new environmental regulations might be viewed as excessively harsh and unfair to small manufacturers?

- A. Large corporations often have more resources to implement advanced pollution control technologies than smaller manufacturers.
- B. Stricter regulations could lead small manufacturers to adopt more innovative, eco-friendly production methods.
- C. The fines collected from small manufacturers could be used to fund large-scale environmental conservation projects.
- D. Imposing heavy fines on small manufacturers could drive them out of business, leading to job losses and economic harm in local communities.
- E. Enhanced regulations are essential for global environmental leadership and will ensure compliance with international climate agreements.

Q125. A recent study analyzed the performance of various types of community centers across different neighbourhoods. It found that centers with more specialized programs, such as after-school tutoring or mental health workshops, consistently had higher engagement and positive outcomes compared to those offering more general services.

Which of the following provides the best reason why specialized community centers might be considered more effective than those offering general services?

- A. Specialized programs attract more diverse funding sources and sponsorships than general programs.
- B. Community centers with specialized programs may better meet specific needs of the local population, leading to more targeted and impactful support.

- C. General community centers are more cost-effective and can serve a larger number of people with less financial investment.
- D. Specialized programs often require more trained staff and resources, which could lead to higher operational costs.
- E. Community centers with specialized programs may have higher visibility and recognition within the community, attracting more volunteers.

Direction (Q126-Q128): Study the following data carefully and answer the questions accordingly.

Ekta started driving from point P towards the east for 5 km and reached point Q. Then, she took a right turn and drove 8 km to reach point R where she took a left turn. Driving for 5 km in the same direction, she takes a left turn from point S and drives for 14 km. Then she takes a right turn from point T and drives for another 3 km and finally stops at point U.

R is 20m to the north of point G. Point T is 8m to the east of point H. Point P is 16m to the north of point W. Point Y is 20m to the south of point T. Point O is 18m to the east of point W.

Q126. If the petrol cost is Rs.89/litre and the mileage of the car is 5 kmpl, then what will be the total cost of the journey of Ekta to reach its destination?

- A. Rs. 533
- B. Rs. 623
- C. Rs. 633
- D. Rs. 528
- E. Rs. 632

Q127. What is the shortest distance between the points W and U?

- A. $\sqrt{233}$ km
- B. $\sqrt{133}$ km
- C. $\sqrt{653}$ km
- D. $\sqrt{63}$ km
- E. $\sqrt{630}$ km

Q128. Which of the following is incorrect?

- A. G is southwest of T
- B. O is southeast of U
- C. Y is east of W
- D. P is southwest of H
- E. Y is northwest of O

Direction (Q129-Q130): In the question below there are some conclusions followed by four or five sets of statements in the options. You have to take the four given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the set of statements satisfies the conclusions.

Q129. Conclusions:

Some trees are not plants.

Some plants may be wood.

Statements:

- A. No flowers are trees. All trees are leaves. No leaves are wood. Some plants are leaves.
- B. Some flowers are trees. No trees are leaves. No leaves are wood. All plants are leaves.
- C. Some flowers are trees. Some trees are leaves. All leaves are wood. No plants are leaves.
- D. No flowers are trees. No trees are leaves. All leaves are wood. No plants are leaves.
- E. None of These

Q130. Conclusions:

Some rows are not tables

Statements:

- A. Some rows are lines. No lines are columns. All columns are tables.
- B. No rows are lines. Some lines are columns. Some columns are tables.
- C. 41% rows are lines. No lines are columns. No columns are tables.
- D. Some rows are lines. No lines are columns. Only columns are tables.
- E. None of These

Q131. If all the consonants of the word 'MALNOURISHED' changed into previous letter and all the vowel changed into the next letter in English alphabetical series and then all the letters arranged in English alphabetical order from left to right then how many consonants are there English alphabetical series between the second letter from left and fourth letter from right end of the newly formed word?

- A. 10
- B. 6
- C. 7
- D. 11
- E. 9

Direction (Q132-Q136): Study the following data carefully and answer the questions accordingly.

Eight people are sitting around the square table. Four persons are sitting at the corner faces inside the table and four persons are sitting at the middle faces outside the table. The persons sitting at the corner like different flowers – Jasmine, Rose, Lily and Sunflower. The persons sitting in the middle like different fruits – Watermelon, Mango, Kiwi and Orange.

The one who likes Orange sits second to the left of the one who likes Kiwi, who is not the immediate neighbour of A. Only one person sits between B and the one who likes sunflowers.

The one who likes jasmine sits third to the right of H. A sits second to the right of the one who likes jasmine. The one who likes watermelon is an immediate neighbour of A. The one who likes roses sits opposite to the one who likes lily. C sits second to the right of G. F faces the one who likes sunflowers. E and G sit opposite to each other. E does not like sunflowers. Lily is not an immediate neighbour of the one who likes mango. Neither D nor C sits second to the right of the one who likes lilies. The one who likes Rose does not sit immediately to the left of the one who likes watermelon.

Q132. Who sits fourth to the right of C?

- A. Person who sits opposite to E
- B. Person who sits immediate left of B
- C. Person who sits immediate right of A
- D. Person who sits second to right of F
- E. Person who sits third to right of E

Q133. Who sits sixth to the left of the one who likes watermelon?

- A. Person who sits third to the right of C
- B. Person who sits second to the right of H
- C. Person who sits opposite to C
- D. Person who sits second to the left of E
- E. None of these

Q134. Which of the following statements is/are true with respect to E?

- I. Both D and B are the immediate neighbours of E
- II. E sits second to the left of the person who sits opposite to C
- III. More than two persons sit between E and F from both directions.
- A. Only I and II
- B. Only II
- C. Only II and III
- D. All I, II and III
- E. Only I

Q135. Four of the following five are alike in a certain way and hence, form the group. Which is the one that does not belong to the group?

- A. DA
- B. EC
- C. CG
- D. FB
- E. DE

Q136. In which of the following statements the first person sits to the immediate left and immediate right of the second and third persons respectively?

I. BGC

II. FCG

III. GAD

- A. Only I
- B. Only II
- C. Only I and III
- D. All I, II and III
- E. None of these

Q137. In art history, the portrayal of animals has changed over time. Early artworks often showed animals in a very stylized or symbolic way. Recently, it has been observed that many paintings by Lee, a modern artist, depict animals in an exaggeratedly sentimental manner. Some argue that Lee must have a personal bias towards animals, given the emotional nature of these portrayals.

Which of the following weakens the argument above?

- A. Other modern artists also depict animals in a sentimental manner.
- B. Lee has a personal collection of animal-themed artwork.
- C. The way animals are depicted in art does not necessarily reflect the artist's personal feelings towards animals.
- D. Lee's paintings are known for being emotionally intense in general.
- E. None of these

Q138. Even though the Indian market size is often considered limited and challenging, generally, it's very difficult for foreigners to do business in India because India doesn't like foreigners and keeps them away. The biggest proof of this is brand X, which has many stores in Russia, but not a single fully-owned store in India, simply because India doesn't like overseas businessmen.

Which of the following is an assumption made in drawing the conclusion above?

- A. There is nothing that can make India like foreign businessmen.
- B. The fact that brand X has many stores in Russia proves that Russia loves foreigners.
- C. The limited size of the Indian market hasn't stopped brand X from entering India.
- D. Any foreign brands other than brand X are also not present in India.
- E. Russia's policies are probably more favourable towards foreigners than India's policies.

Direction (Q139-Q143): Study the following data carefully and answer the questions accordingly.

Eight persons - P, Q, R, S, T, U, V and W visited their favourite place one after another, but not necessarily in the same order. Each person visits different places viz., London, Dubai, France, Singapore, Kuala Lumpur, Istanbul, Tokyo and Bangkok.

Q visited three persons after P and just before the one who visited Dubai. As many persons visited before S as after the one who visited Singapore. Only three persons visited a place between W and the one who visited London. Neither Q nor R visited France. P visited two persons before the one who visited London. U visited Bangkok but before the one who visited Singapore. As many persons visited between W and Q as between R and the one who visited London. More than two persons visited between R and S, who visited Tokyo but after R. The one who visited Kuala Lumpur visited immediately after V.

Q139. As many persons visited before Q as after _____.

- A. One who visited Istanbul
- B. One who visited immediately before the one who visited Bangkok
- C. One who visited Kuala Lumpur
- D. One who visited between V and T
- E. None of these

Q140. Who among the following persons visited a place at first?

- A. One who visited Kuala Lumpur
- B. One who visited Dubai
- C. One who visited Singapore
- D. One who visited two persons before U
- E. One who visited two persons before S

Q141. Who among the following persons visited Singapore?

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

Q142. If all the persons visited their favourite places in the alphabetical order from last to first, then how many persons remain unchanged in their position?

- A. Four
- B. Three
- C. Two
- D. Five
- E. One

Q143. What is the position of V with respect to the final arrangement?

- A. Immediately before the one who visited Dubai
- B. Three persons after the one who visited France
- C. V is the fifth person to visit its favourite place
- D. Four persons before the one who visited Tokyo
- E. None of these

Direction (Q144-Q146): Study the following data carefully and answer the questions accordingly.

Six kids - P, Q, R, S, T, and U have different weights. The weight of P is four more than that of Q but less than R. U's weight is thrice that of T. Q's weight is more than T. The number of persons heavier than R is the same as the number of persons lighter than Q. At least one person is heavier than R. U is heavier than S. The number of persons between R and S is the same as the number of persons between U and P. T's weight is 30 kg. R's weight is 5kg more than P.

Q144. Who among the following persons is not heavier than Q?

- A. U
- B. P
- C. R
- D. S
- E. All are heavier than Q

Q145. If Q's weight is 59 kg, then what is the difference between the weight of U and R?

- A. 21kg
- B. 23kg
- C. 24kg
- D. 22kg
- E. 27kg

Q146. What is the correct order of the persons in increasing order of their weights?

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

Direction (Q147-Q151): Study the following data carefully and answer the questions accordingly.

Six persons viz. A, B, C, D, E and F are living in a six-storey building such that the lowermost floor is numbered as 1 and the topmost floor is numbered as 6, but not necessarily in the same order. Each person likes different fruits viz. Kiwi, Grapes, Guava, Orange, Watermelon and Papaya. Each person also belongs to a different place.

The one who likes Guava lives in the adjacent floor of B. A belongs to Raipur. Only one person lives between the one who belongs to Raipur and B. Only three people live between A and the one who likes Kiwi. D lives immediately above A and two floors above the one who likes Watermelon.

Only one person lives between A and the one who belongs to Nagpur, who lives two floors above the one who likes Grapes. The number of floors below the one who likes Grapes is the same as above C. More than one floor is there between the one who likes Orange and the one who belongs to Kashipur. E does not belong to Ambala. There are two floors between the one who belongs to Ranchi and the one who likes Papaya who does not live immediately below the one who likes Guava. F lives above the one who belongs to Keshav Garh but not immediately above.

Q147. Who belongs to Ambala and Ranchi respectively?

- A. C, F
- B. F, E
- C. E, F
- D. A, D
- E. D, A

Q148. Which of the following is correct?

- A. The one who lives on fourth floor likes Papaya
- B. The one who lives on fifth floor belongs to Keshav Garh
- C. The one who likes Grapes lives on third floor
- D. The one who likes Grapes lives on fifth floor
- E. The one who likes Orange belongs to Nagpur

Q149. How many persons live between F and the one who belongs to Keshav Garh?

- A. Four
- B. Two
- C. Five
- D. Three
- E. One

Q150. Which of the following is the incorrect combination?

- A. F – Kiwi – Sixth Floor
- B. Guava – C – Ambala
- C. D – Papaya – Raipur
- D. Watermelon – Kashipur – E
- E. A – Grapes – Second Floor

Q151. Find the odd one out.

- A. Ranchi, Ambala
- B. Nagpur, Kashipur
- C. Raipur, Kashipur
- D. Nagpur, Ranchi
- E. Nagpur, Raipur

Q152. Consider the following passage and answer the question that follows.

The mayor of City Y is up for re-election in a month's time and is extremely apprehensive of his chances. According to a recent survey conducted by a news channel in Somphul, City Y's most populous Town, more than 80 percent of the respondents stated that they would not vote for the current mayor.

The mayor's apprehensions are based on which of the following assumptions?

- A. The people who were part of the survey will in no case change their mind.
- B. The opinion of the residents of Somphul is a pretty accurate representation of the opinion of the residents of City Y as a whole.
- C. The mayor was recently involved in a corruption scandal that received a lot of negative publicity in the print media.
- D. The mayor did not do enough to help the victims of the hurricane that struck City Y last year.
- E. In the last three elections for the post of the mayor in City Y, the incumbent mayor has never been re-elected to office.

Q153. Consider the following passage and answer the question that follows.

According to a nationwide survey of college students, 70% of the students who majored in Science in high school were likely to pursue an engineering degree in college. Interestingly, according to the same survey, 70% of the students pursuing an engineering degree in college had not majored in science in high school.

Which of the following inferences is best supported from the above statements?

- A. The number of students who studied science in high school is the same as the number of students who are pursuing an engineering degree in college but who did not major in science in high school.
- B. There are more students pursuing science in high school than there are students pursuing science in colleges in the country.

- C. There are more students pursuing an engineering degree who had taken up a non-science major in high school than there are students pursuing an engineering degree who had majored in science in school.
- D. A student's major in high school has no impact on the specialization she chooses to pursue in college.
- E. 30% of the students pursuing an engineering degree in the country had taken up a non-science major in high school.

Q154. Consider the following passage and answer the question that follows.

Dr. Ranjan stunned the world in 2002 when he revealed that certain therapy sessions may help breast cancer patients live longer. These sessions also seem to help them live better. So, if you suffer from breast cancer there is a good chance that you can improve your life, and maybe even extend it, by joining a professionally led therapy session that uses Dr. Ranjan's supportive-expressive model.

If the statements above are true, which of the following conclusions is most strongly supported by them?

- A. It would be a good idea for cancer patients to be part of some therapy sessions.
- B. Being part of a therapy session increases a breast cancer patient's desire to get better.
- C. One way of curing breast cancer is to make the patient join a therapy session.
- D. Being part of a therapy session can have beneficial effects for a certain age of people.
- E. Doctors recommend joining therapy sessions as a means to alleviate the discomfort caused by breast cancer.

Direction (Q155-Q156): The question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the arguments is either a 'strong' argument or 'weak' argument or both or neither of them is 'strong' or 'weak'.

Q155. Statement: Transparency provides clear benefits by allowing investors and depositors to make informed choices and enabling regulators to respond quickly to issues.

Arguments:

- I. Yes, transparency plays a critical role in ensuring the stability of the financial system, especially within banks.**
- II. Yes, by preventing bank managers from hiding troubled assets, transparency helps mitigate the risk of sudden bank failures caused by poor asset quality.**

- A. Only I is strong
- B. Only II is strong
- C. Both I and II are strong
- D. Either I or II is strong
- E. Neither I nor II is strong

Q156. The liberal economic view suggests that for developing countries to achieve significant growth, they should integrate themselves into the global marketplace, particularly through trade and investment. By focusing on their unique strengths, these nations can harness the advantages of international trade to bolster their economies. Additionally, attracting foreign investment and receiving aid from wealthier countries and international agencies are vital for enhancing their economic infrastructure.

Arguments:

I. No, developing countries should also focus on improving their domestic market infrastructure to build national pride and unity.

II. Yes, adopting strategies like open trade policies and encouraging foreign investment are the most effective approaches for advancing economic development in emerging economies.

- A. Only I is strong
- B. Only II is strong
- C. Both I and II are strong
- D. Either I or II is strong
- E. Neither I nor II is strong

Q157. Consider the information given in the statements, and answer the question that follows.

The impact of tourism extends beyond mere travel; it intersects with various socio-political dimensions, affecting economies, cultures, and environments. Trends in global tourism offer a reflection of broader global patterns, such as the blending of traditional and modern lifestyles, economic disparities, and the forces driving globalization. Tourism serves as a lens through which the complexities and benefits of these global processes can be observed.

Which of the following best supports the statement above?

I. Most travellers are primarily motivated by leisure activities, which sets them apart from those who migrate for other purposes.

II. Tourism reveals both the advantages and inequalities that influence local and regional development.

III. The influence of tourism has become increasingly important in shaping a country's economic vitality and global image.

- A. Only I
- B. Only I and II
- C. Only II and III
- D. All of the above
- E. None of the above

Direction (Q158-Q162): A number and word arrangement machine when given an input of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and steps of rearrangement.

Input: Beauty Sales 32 You 43 Together 21 Reference 28 Extraordinary 57 48

- I. Extraordinary Beauty Sales 32 You 43 Together 21 Reference 28 48 46
- II. Reference Extraordinary Beauty Sales 32 You 43 Together 21 28 46 59
- III. Together Reference Extraordinary Beauty Sales 32 You 21 28 46 59 32
- IV. Beauty Together Reference Extraordinary Sales You 21 28 46 59 32 43
- V. Sales Beauty Together Reference Extraordinary You 21 46 59 32 43 39
- VI. You Sales Beauty Together Reference Extraordinary 46 59 32 43 39 10

And Step VI is the last step of the above input. As per the logic followed in the above steps, find the appropriate step for the given input and answer each of the following questions that follows.

Input: 12 Layout 23 Designs Preparation 45 66 Motivate 81 Grow Reply 96

Q158. Which of the following steps will be the last but one for the following input?

- A. Grow Reply Designs Motivate Preparation 12 Layout 23 45 107 70 77
- B. Layout Designs Motivate Preparation 12 23 Grow Reply 107 70 77 34
- C. Reply Layout Designs Motivate Preparation 12 Grow 107 70 77 34 12
- D. Reply Grow Layout Designs Motivate Preparation 107 70 77 34 12 23
- E. None of these

Q159. Which of the following is step III of the given input?

- A. Grow Reply Designs Motivate Preparation 12 Layout 23 45 107 70 77
- B. Designs Motivate Preparation 12 Layout 23 45 Grow Reply 107 70 77
- C. Designs Motivate Reply Layout Preparation 12 Grow 107 70 77 34 12
- D. Reply Grow Layout Designs 70 77 Motivate Preparation 107 34 12 23
- E. None of these

Q160. 'Layout Designs Motivate Preparation 12 23 Grow Reply 107 70 77 34' represents which step of the given input?

- A. IV
- B. II
- C. V
- D. VI
- E. I

Q161. Which of the following elements lies exactly between 12 and 107 in step II?

- A. Grow
- B. 66
- C. Designs
- D. 45
- E. Motivate

Q162. What is the sum of the element which is 6th from the left end in step I and the element which is second from the right end in step VI?

- A. 57
- B. 65
- C. 53
- D. 41
- E. None of these

Direction (Q163-Q167): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statement is sufficient to answer the question. Read both the statements and answer the question that follows:

Q163. Six persons i.e. P, Q, R, S, T and U visited the market on different days of the same week from Monday to Saturday but not necessarily in the same order. Who among the following visited the market immediately after T?

I. R visited immediately before U. Only three persons between R and P. S visited before T. Q visited after S.

II. Only two people visited between P and Q, who visited on Wednesday or Saturday. U visited immediately before Q. Not more than one person visited between S and T.

- A. If the data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
- B. If the data in statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C. If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- D. If the data even in both statements I and II together are not sufficient to answer the question.
- E. If the data in both statements I and II together are necessary to answer the question.

Q164. How is 'away' definitely coded in a language?

I. In a certain code language, 'keep away from' is coded as 'gv zb lg' and 'keep direct sunlight' is coded as 'ug te zb'.

II. In a certain code language, 'store away from' is coded as 'gv lg mq', and 'keep closed from' is coded as 'zb gv aq'.

- A. If the data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
- B. If the data in statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C. If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- D. If the data even in both statements I and II together are not sufficient to answer the question.
- E. If the data in both statements I and II together are necessary to answer the question.

Q165. How is Y related to D?

I. Q is married to Y. V is the sister of Q. Y has only one daughter J. J is the granddaughter of D.

II. Q is married to Y. Q is the daughter of D. Y is the only child of A.

- A. If the data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
- B. If the data in statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C. If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- D. If the data even in both statements I and II together are not sufficient to answer the question.
- E. If the data in both statements I and II together are necessary to answer the question.

Q166. Six persons P, Q, R, S, T and U are sitting around a circular table facing the centre. Who sits on the immediate right of P?

I. T sits on the immediate right of S, who is not an immediate neighbour of R. S is an immediate neighbour of Q and T. S sits opposite U.

II. R sits on the immediate left of S and second to the right of P, who is an immediate neighbour of T and U.

- A. If the data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
- B. If the data in statement II alone are sufficient to answer the question while the data in statement I alone are not sufficient to answer the question.
- C. If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- D. If the data even in both statements I and II together are not sufficient to answer the question.
- E. If the data in both statements I and II together are necessary to answer the question.

Q167. Which of these following sets of letters, when placed from left to right in the given blanks make 'F > R' definitely true?

__ < G > __; __ < __ = F

- A. R, O, V, O
- B. R, O, O, V
- C. V, D, O, R
- D. O, D, R, V
- E. None of the above

Q168. Which of the following symbols should replace the question mark (?) in the given expression in order to make the expression ' $G \geq S$ ' and ' $F \leq L$ ' definitely false?

$B \geq S$ (?) $A < G = F$ (?) $E \leq L$

- A. $\leq, >$
- B. $>, >$
- C. $\geq, >$
- D. $=, <$
- E. None of the above

Direction (Q169–Q170): In each question below are given some statements 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 follows/follow from the given statements, disregarding commonly known facts.

Q169. Statements:

No dog is a tiger.

Not a single tiger is a cat.

Every cat is a bear.

Conclusions:

I. Some bears are dogs.

II. No dog is a cat.

III. Some bears are not tigers.

IV. No dog is a bear.

- A. Either conclusion I or IV and conclusion III follow
- B. Only conclusion I, conclusion II and conclusion III follow
- C. Only conclusion II and conclusion IV follow
- D. All follows
- E. None of these

Q170. Statements:

No contract is a marriage.

Some marriages are agreements.

All agreements are collaborations.

Some collaborations are a responsibility.

Conclusions:

I. Some marriages are not collaborations.

II. Some agreements are not contracts.

III. Some responsibilities are agreements.

IV. Some marriages are not contracts.

- A. No conclusion follows
- B. Only conclusions II and IV follow
- C. Only conclusions II, III and IV follow
- D. Only conclusions I, III and IV follow
- E. All conclusions follow

English

Direction (Q171-Q178): Read the passage carefully then answer the questions given below.

The trade relationship between the United States and Singapore has evolved significantly over the past few decades. As a major trading partner in Southeast Asia, Singapore serves as a strategic gateway for US goods and services entering the region. In 2020, bilateral trade between the two countries reached an impressive \$62 billion, encompassing various sectors such as technology, pharmaceuticals, and consumer goods. This dynamic trade relationship has been bolstered by agreements such as the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP), which provides a framework for trade facilitation and dispute resolution.

Singapore's robust economy, characterized by a strong services sector, has attracted US companies seeking to expand their footprint in Asia. The city-state's investment in innovation and technology creates a favorable environment for American firms, particularly in the areas of finance, logistics, and healthcare. In fact, many US tech giants have established their regional headquarters in Singapore to capitalize on its strategic location and advanced infrastructure. Additionally, both nations have engaged in collaborative initiatives aimed at addressing global challenges, such as climate change, cybersecurity, and public health crises.

Despite the favorable trade conditions, challenges remain. Trade tensions, particularly concerning tariffs and regulations, can impact the seamless flow of goods. For instance, recent global events have prompted discussions about supply chain resilience, leading both countries to reassess their trade strategies. Furthermore, as both countries navigate the evolving geopolitical landscape, it is essential for them to maintain open lines of communication and cooperation to ensure mutual benefits. The interconnectedness of their economies suggests that disruptions in one can significantly affect the other.

As the US and Singapore continue to deepen their trade ties, they are also exploring new areas of collaboration, including sustainability and green technologies. This forward-looking approach reflects their commitment to not only enhance economic growth but also to tackle pressing global issues. The focus on innovation is expected to yield long-term benefits for both economies, particularly as they adapt to changing market conditions.

Q171. In the context of the passage, which of the following best illustrates the strategic significance of Singapore for US trade in the region?

- A. Singapore's low labor costs attract US manufacturing.
- B. The country's position as a regional logistics hub enhances US market access.
- C. Singapore's stringent regulations provide a framework for US firms.
- D. The city-state's historical ties with the US foster deeper economic integration.
- E. Singapore's reliance on agriculture limits its trade capabilities.

Q172. The passage mentions the CPTPP. What inference can be drawn about its role in US-Singapore relations?

- A. It primarily benefits Singapore's agricultural sector.
- B. It signifies a shift towards unilateral trade policies.
- C. It establishes a multilateral platform for resolving trade disputes.
- D. It has limited relevance due to existing bilateral agreements.
- E. It reflects a decline in US interest in Southeast Asia.

Q173. Which of the following can be inferred about the nature of trade challenges mentioned in the passage?

- A. They are solely due to external economic pressures.
- B. They suggest a need for stricter trade regulations.
- C. They indicate the complexities of international trade dynamics.
- D. They are temporary and likely to resolve without intervention.
- E. They are primarily driven by technological advancements.

Q174. Considering the information provided, what might be a potential consequence of failing to maintain communication between the US and Singapore?

- A. An increase in agricultural exports from Singapore.
- B. A reduction in technology transfers from the US.
- C. Heightened trade tensions leading to economic isolation.
- D. A surge in cultural exchanges between the two nations.
- E. A shift in Singapore's focus towards Europe.

Q175. What does the passage imply about Singapore's economic strategies in relation to US firms?

- A. They prioritize local companies over foreign investments.
- B. They focus on traditional sectors rather than innovation.
- C. They actively foster a conducive environment for foreign collaboration.
- D. They impose heavy restrictions on foreign businesses.
- E. They solely depend on US investments for growth.

Q176. How does the passage characterize the evolution of the US-Singapore trade relationship over the decades?

- A. As a stable and predictable alliance.
- B. As increasingly reliant on political cooperation.
- C. As a dynamic interplay influenced by global trends.
- D. As marked by frequent trade disputes.
- E. As largely benefiting one side.

Q177. Which statement best captures the underlying theme of collaboration between the US and Singapore?

- A. Both countries prioritize military agreements over economic ones.
- B. Their cooperation is mainly limited to trade agreements.
- C. They work together on shared global challenges beyond trade.
- D. Economic interests overshadow environmental concerns.
- E. Collaborative efforts are mostly symbolic.

Q178. What can be concluded about the potential future of US-Singapore trade relations based on the passage?

- A. They are likely to diminish due to rising nationalism.
- B. They will remain stagnant without further agreements.
- C. They will thrive with continued communication and cooperation.
- D. They will become exclusively focused on technology.
- E. They will pivot towards closer ties with China.

Direction (Q179-Q181): In the following questions, a sentence is divided into four parts which are jumbled. Rearrange the following parts to form a coherent and grammatically correct sentence:

Q179. The groundbreaking research indicates (A)/ are more severe than previously understood, (B)/ necessitating immediate conservation efforts across multiple ecosystems (C)/ that the implications of climate change (D)/

- A. ABDC
- B. CDBA
- C. DBCA
- D. BACD
- E. ADBC

Q180. In response to emerging threats, such as (A)/ cyberattacks on critical infrastructure (B)/ governments must implement comprehensive strategies (C)/ that not only safeguard data but also enhance overall resilience (D)/

- A. ABCD
- B. DCBA
- C. BADC
- D. ADBC
- E. CABD

Q181. The initiative aims to foster innovative (A)/ and community needs, thereby (B)/ ensuring sustainable development in urban areas (C)/ solutions that bridge the gap between technological advancements (D)/

- A. BADC
- B. DACB
- C. ADBC
- D. CDBA
- E. ABCA

Direction (Q182-Q185): In each of the following sentences, A sentence is divided into 5 parts. Identify the part that contains an error. Select the option corresponding to the error in the sentence.

Q182. The committee, which was (A) constituted to address the growing concerns (B) regarding climate change and sustainability, have (C) submitted their recommendations last week, (D) but the government is yet to act on them. (E)

- A. A
- B. B
- C. C
- D. D
- E. E

Q183. If the project had been (A) approved sooner, it would have significantly reduced (B) the risk of failure that the team is (C) currently facing, illustrating (D) the importance of timely decisions. (E)

- A. A
- B. B
- C. C
- D. D
- E. E

Q184. The author's intention was to provoke (A) thoughts and stimulate discussions, which (B) are often overlooked by (C) readers who take for granted (D) the depth of the narrative. (E)

- A. A
- B. B
- C. C
- D. D
- E. E

Q185. While many scholars argue (A) that technology has revolutionized the way we communicate, there remains (B) a notable absence of evidence (C) supporting the claim that (D) it has significantly improved interpersonal relationships. (E)

- A. A
- B. B
- C. C
- D. D
- E. E

Direction (Q186-Q188): In each of the following questions a grammatically correct and meaningful sentence is given with four words underlined in each. Which of the following words should replace each other to form a meaningful and grammatically correct sentence? The meaning can be different from the one in question.

Q186. After you believe(A), you need to commit time to learning—say an hour every day to explore(B) that new software at your workplace and finally, you will repetition(C) in engage(D) and apply the new knowledge to convert it into a skill.

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

Q187. Your command over language is not stepping(A) but what matters is critical(B) into your audience's shoes and working hard to entertaining(C) in a relatable, communicate(D) and informative manner.

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

Q188. Although the Central Bureau of Investigation argued(A) that cold-blooded interpreted(B) by security forces would not require any sanction for prosecution(C), the court murder(D) the requirement of sanction widely.

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

Direction (Q189-Q190): In each of the following sets of sentences, five sentences are provided. Your task is to rearrange the sentences to form a coherent and logically structured paragraph. Choose the correct order from the options provided.

Q 189.

- A. The intricacies of global trade have necessitated a re-evaluation of traditional economic paradigms.
 - B. As a result, policymakers are compelled to consider a multifaceted approach to regulation.
 - C. This evolving landscape is characterized by rapid technological advancements and shifting consumer preferences.
 - D. Consequently, businesses must navigate a labyrinth of new challenges while seeking competitive advantage.
 - E. Such a comprehensive perspective is essential for fostering sustainable growth in a volatile market.
- A. A-C-B-D-E
 - B. C-A-D-B-E
 - C. A-D-C-B-E
 - D. D-B-C-A-E
 - E. E-C-A-D-B

Q190.

- A. In an era marked by information overload, discernment has emerged as an invaluable skill.
 - B. The ability to critically evaluate sources is paramount in navigating the complexities of the digital age.
 - C. Thus, educational institutions must prioritize teaching methods that cultivate this essential competency.
 - D. Without such skills, individuals may find themselves susceptible to misinformation and manipulation.
 - E. Ultimately, fostering a generation of informed citizens hinges on equipping learners with the tools to assess information rigorously.
- A. B-A-C-D-E
 - B. A-C-B-E-D
 - C. C-A-B-D-E
 - D. E-D-A-B-C
 - E. D-B-C-A-E

Direction (Q191-Q193): For each question, you will be given an idiom or phrase used in a sentence along with multiple-choice options. Your task is to select the option that best describes the meaning of the given idiom or phrase. Choose the correct answer from the options provided.

Q191. Sentence: After a successful start to the project, the manager encouraged the team to keep the ball rolling to maintain their momentum.

Choose the correct meaning of the idiom "keep the ball rolling":

What is the main idea of the passage?

- A. To maintain momentum in an ongoing activity
- B. To play a sport that involves a ball
- C. To cause a delay in progress
- D. To make a ball move quickly
- E. To change direction suddenly

Q192. Sentence: After recovering from her injury, Jenna was back in the saddle, ready to ride her horse again.

Choose the correct meaning of the phrase "back in the saddle":

- A. Returning to a previous position or situation
- B. Starting a new job after a long break
- C. Having difficulty with an old task
- D. Enjoying a ride on a horse again
- E. Taking a break from work

Q193. Sentence: When he learned about the sudden change in plans, he was completely taken aback by the news.

Choose the correct meaning of the phrase "taken aback":

- A. Surprised or shocked
- B. Returning to a previous place
- C. Being held back
- D. Moving forward confidently
- E. Feeling regretful

Direction (Q194-Q197): In each of the following sentences, two words or phrases are missing. Choose the most appropriate pair from the options provided to fill in the blanks and create a coherent and contextually meaningful sentence.

Q194. The scientist's groundbreaking research was met with _____, as her radical theories _____ established norms within the academic community.

- A. acclaim / reaffirmed
- B. skepticism / challenged
- C. indifference / validated
- D. enthusiasm / circumvented
- E. hostility / diminished

Q195.The diplomat's remarks were deliberately _____ to avoid _____ the sensitive nature of ongoing negotiations.

- A. ambiguous/undermining
- B. verbose/clarifying
- C. provocative/inflaming
- D. forthright/disclosing
- E. insightful/trivializing

Q196.The artist's latest exhibit, filled with _____ imagery, was intended to provoke _____ reflections on societal norms.

- A. mundane/superficial
- B. chaotic/introspective
- C. abstract/contrived
- D. grotesque/trivial
- E. vivid/critical

Q197. The professor's lecture on existentialism was _____ yet profoundly _____, leaving students both puzzled and intrigued.

- A. opaque/enlightening
- B. monotonous/enlightening
- C. lucid/convoluted
- D. esoteric/illuminating
- E. straightforward/perplexing

Direction (Q198-Q200): In each of the following questions, two statements are provided along with five connectors. Only one of the connectors can be used to combine the given two statements into one coherent sentence without changing the meaning. Choose the correct connector as your answer.

Q198.

Statements:

1. The report outlined the dire consequences of climate change, detailing how rising temperatures and extreme weather events could devastate ecosystems and economies worldwide.
2. Critics argued that the document was overly pessimistic and did not adequately consider technological innovations that could mitigate these effects.

Connectors:

- A. notwithstanding
- B. similarly
- C. although
- D. therefore
- E. in light of

Q199. Statements:

1. The author's latest novel weaves a complex narrative that explores the intricacies of human relationships and the profound impact of societal expectations on individual choices.
2. many critics have pointed out that the storyline suffers from pacing issues, which detracts from the overall emotional resonance of the characters' journeys.

Connectors:

- A. consequently
- B. although
- C. even so
- D. in addition
- E. therefore

Q200. Statements:

1. The government's new policy initiative aims to promote renewable energy sources, encouraging both private investment and public engagement in sustainable practices.
2. Detractors have raised concerns about the feasibility of the initiative, arguing that it may lead to economic instability in the short term due to job losses in traditional energy sectors.

Connectors:

- A. despite
- B. as a result
- C. therefore
- D. while
- E. in contrast

**RBI Grade B
2024 Phase 1
- Recollected
Questions'
Answer Key**

General Awareness

Question	Answer	Question	Answer	Question	Answer	Question	Answer
1	D	21	C	41	E	61	E
2	D	22	A	42	C	62	C
3	D	23	D	43	C	63	E
4	B	24	D	44	B	64	E
5	E	25	E	45	E	65	D
6	A	26	A	46	E	66	A
7	A	27	A	47	A	67	A
8	C	28	B	48	C	68	D
9	B	29	B	49	B	69	E
10	A	30	E	50	E	70	E
11	D	31	D	51	D	71	D
12	A	32	D	52	D	72	C
13	A	33	A	53	A	73	E
14	C	34	B	54	B	74	D
15	A	35	A	55	A	75	A
16	B	36	E	56	B	76	B
17	A	37	A	57	A	77	A
18	E	38	E	58	A	78	E
19	D	39	D	59	D	79	E
20	A	40	A	60	E	80	A

Quantitative Aptitude

Question	Answer	Question	Answer	Question	Answer
81	E	91	C	101	C
82	A	92	E	102	D
83	B	93	C	103	A
84	C	94	A	104	B
85	A	95	B	105	D
86	A	96	B	106	B
87	B	97	B	107	C
88	A	98	E	108	C
89	E	99	E	109	D
90	C	100	A	110	B

Reasoning

Question	Answer	Question	Answer	Question	Answer
111	D	131	E	151	D
112	C	132	C	152	B
113	B	133	B	153	C
114	C	134	A	154	D
115	A	135	E	155	C
116	B	136	B	156	B
117	A	137	C	157	C
118	C	138	C	158	C
119	B	139	B	159	B
120	D	140	D	160	A
121	A	141	A	161	D
122	D	142	B	162	A
123	B	143	E	163	D
124	D	144	E	164	E
125	B	145	D	165	B
126	B	146	C	166	D
127	C	147	A	167	D
128	C	148	E	168	D
129	C	149	B	169	A
130	D	150	C	170	B

English Language

Question	Answer	Question	Answer	Question	Answer
171	B	181	C	191	A
172	C	182	C	192	A
173	C	183	C	193	A
174	C	184	C	194	B
175	C	185	B	195	A
176	C	186	B	196	B
177	C	187	D	197	D
178	C	188	E	198	A
179	E	189	A	199	B
180	E	190	B	200	D

RBI Grade B 2024 Phase 2 - Recollected Questions

Descriptive English

Essay Writing

Q1. Write an Essay of about 600-620 words on any one of the following topics: (40 Marks)

- A. Discuss what would be the social, economic and environmental impacts of hosting Olympics for India.**
- B. How Climate change impacts global migration. Discuss impacts on countries from which people emigrate and on countries to which they immigrate to.**
- C. Importance of mental health of employees in an organisation. What steps can organisations take to ensure the well being of employees?**
- D. “Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young.” - ‘Henry Ford’. Elaborate.**

Precis Writing

Q2. Make a precis based on the given passage in 180 – 200 words: - (30 Marks)

In the age of rapid technological advancement, artificial intelligence (AI) has become a transformative force reshaping industry worldwide. One of the most fascinating developments is the concept of AI serving as the Chief Executive Officer (CEO) of an organization. While this idea might seem futuristic, it is increasingly becoming a plausible reality, with AI systems evolving in complexity and capability. The prospect of an AI CEO brings a host of benefits, challenges, and ethical considerations that are worth exploring.

An AI CEO could revolutionize the way companies operate. AI's capability to process massive amounts of data in real time would allow it to make decisions quickly and efficiently, free from human bias or fatigue. Imagine an AI system that continuously analyzes market trends, monitors internal performance, and identifies opportunities or risks faster than any human could. Such capabilities could lead to optimized business strategies, improved financial outcomes, and heightened competitiveness. AI, as a CEO, would be driven by algorithms that prioritize efficiency, eliminating redundancies and ensuring every aspect of the business operates at peak performance.

Moreover, an AI CEO would be able to make unbiased, data-driven decisions that are not influenced by emotions, personal gain, or corporate politics—issues that often plague human leaders. Decisions on investments, mergers, and resource allocation could be made purely based on predictive analytics and historical data. This impartiality could result in a fairer and more transparent corporate environment, potentially increasing shareholder trust and improving stakeholder relationships.

Unlike human CEOs, AI does not need sleep, breaks, or vacations. An AI CEO would work around the clock, ensuring that the organization is constantly monitored and managed. It could handle global operations seamlessly, adapting to different time zones and markets without delay. Such a presence would be invaluable in crisis situations, where immediate action is required. AI's

ability to react instantly and coordinate responses across all levels of the organization could minimize damage and ensure continuity.

Furthermore, AI's scalability allows it to lead multiple organizations or manage expansive conglomerates simultaneously, something a human CEO could never achieve. With access to the vast networks of cloud computing, an AI system could execute millions of operations per second, tailoring strategies for each subsidiary or business unit without compromising the overall vision. This ability to scale efficiently might redefine the structure of large organizations, enabling them to become more agile and responsive to global changes.

Despite the advantages, there are significant challenges and ethical concerns surrounding the idea of an AI CEO. One of the primary issues is accountability. In traditional corporate structures, the CEO is accountable to shareholders, boards, and regulatory bodies. However, with an AI CEO, it becomes unclear who is to blame when things go wrong. Is it the AI's fault, the company that developed it, or the organization that deployed it? These questions pose complex legal and ethical dilemmas that would require new frameworks and regulations.

Another concern is the lack of human empathy and understanding in AI. While an AI CEO can analyse data and predict outcomes with accuracy, it lacks the human intuition and emotional intelligence necessary for some aspects of leadership. For instance, managing a team of employees, negotiating with business partners, or responding to a public relations crisis requires a level of empathy and tact that current AI technology cannot replicate. Human leaders can inspire and motivate people through emotional connections, something that an algorithm-driven entity may struggle to achieve.

Moreover, AI-driven leadership may exacerbate inequality and unemployment. As AI becomes more proficient in handling complex tasks traditionally performed by top executives, the displacement of human workers, including mid-level managers and decision-makers, could become a serious issue. The rise of AI CEOs could potentially accelerate the trend of automation, leaving many employees without opportunities for advancement or even employment.

Rather than replacing human CEOs entirely, a more balanced approach could involve AI serving as an advanced executive assistant. In this role, AI would provide human CEOs with data-driven insights, predictive analytics, and strategic recommendations. The human leader would remain the face of the organization, making the final call and handling the interpersonal aspects of leadership. This hybrid model would leverage the strengths of both human and AI capabilities, maximizing efficiency while retaining the essential human touch in leadership.

The concept of an AI CEO is no longer confined to the realm of science fiction; it is an emerging possibility as AI technology continues to advance. While the efficiency, scalability, and objectivity that AI brings to the table are enticing, there are significant ethical, legal, and societal challenges that need to be addressed. The future might not see AI entirely replacing human leaders but rather collaborating with them, forming a new model of leadership that combines the best of both worlds. As organizations continue to explore this potential, it is essential to develop frameworks that ensure AI's role in leadership remains ethical, transparent, and beneficial for all stakeholders.

Reading Comprehension

Q3. Read the given passage and answer the questions that follow: (30 Marks)

Customer Relationship Management (CRM) represents a sophisticated integration of technology, strategy, and organizational processes aimed at enhancing the management of customer interactions across the entire business spectrum. CRM systems are not merely technological tools; they embody a comprehensive business philosophy designed to foster stronger, more personalized customer relationships. As the nexus of customer-centric operations, CRM systems provide a unified platform that centralizes customer data, tracks interactions, and facilitates communication across sales, marketing, and customer service departments. This holistic approach enables organizations to maintain a 360-degree view of their customer base, thereby optimizing both customer experience and business outcomes.

The primary function of a CRM system is to consolidate customer information from various touchpoints, including emails, social media interactions, web activity, phone conversations, and face-to-face meetings. By compiling these data streams, CRM systems offer an integrated, real-time view of each customer's profile, encompassing their purchase history, preferences, service requests, and any previous interactions with the organization. A detailed customer repository not only assists sales teams in tailoring their strategies but also enables marketing departments to deploy targeted, data-driven campaigns, and customer service teams to deliver prompt and efficient support.

CRM systems play a crucial role in streamlining and automating workflows within an organization. By automating routine tasks like data entry, lead management, and follow-up notifications, CRMs reduce manual effort and the potential for human error, enhancing productivity and operational efficiency. Advanced CRM platforms also incorporate artificial intelligence (AI) and machine learning algorithms to provide predictive analytics and insights, allowing businesses to anticipate customer needs, forecast sales trends, and optimize resource allocation. This transformation from reactive to proactive customer engagement is essential in today's highly competitive market landscape, where customer expectations are continually evolving.

Moreover, CRM systems act as a critical linkage between various organizational departments, ensuring that customer data is accessible and actionable across all units. This cross-functional integration promotes a culture of collaboration, wherein sales, marketing, and customer service teams have a unified understanding of the customer's journey and can coordinate efforts to deliver a cohesive and consistent experience. For instance, when a customer logs a service issue, the information is immediately accessible to the sales team, enabling them to adapt their approach and prevent potential dissatisfaction from escalating.

The implementation of a CRM system, however, is not a one-size-fits-all solution and often depends on the scale, industry, and specific needs of the organization. Small and medium-sized enterprises (SMEs) might opt for cloud-based CRM platforms due to their scalability, flexibility, and lower upfront costs. These platforms, hosted on third-party servers, allow businesses to scale resources up or down based on demand.

The adoption of CRM systems also poses certain challenges. Transitioning to a CRM requires organizational commitment and a shift in culture, as it involves re-engineering existing processes and training employees to adapt to new technologies. Without proper training and support, employees may resist change, leading to low adoption rates and suboptimal usage of the CRM's capabilities. Furthermore, selecting the wrong CRM platform, one that does not align with the company's strategic goals, can result in inefficiencies and a poor return on investment (ROI). Organizations must therefore conduct thorough needs assessments and strategic planning before investing in a CRM solution.

In summary, CRM systems have become indispensable tools in modern business operations, serving as the cornerstone for implementing customer-centric strategies. They provide the technological infrastructure and data-driven insights necessary for organizations to build and maintain meaningful, long-term customer relationships. By aligning technology, people, and processes, CRM systems empower organizations to anticipate customer needs, enhance service delivery, and drive sustainable business growth in a highly competitive market environment.

- A. What is the primary function of a CRM system in an organization, and how does it benefit businesses?**
- B. How does CRM facilitate cross-departmental collaboration within an organization?**
- C. What are some key differences between cloud-based and on-premises CRM systems, and when might a business choose one over the other?**
- D. What challenges might an organization face when implementing a CRM system?**
- E. How do advanced CRM systems leverage artificial intelligence (AI) to enhance business operations?**

Economic and Social Issues

Objective

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

__X__ is a World Economic Forum's report that benchmarks the evolution of gender-based gaps in four areas: economic participation and opportunity; educational attainment; health and survival; and political empowerment. It is the longest-standing index tracking the progress of numerous economies' efforts towards closing these gaps over time. It has informed us that the lack of meaningful, widespread change since the last edition effectively slows down the rate of progress to attain parity.

At the World Economic Forum in January this year, India took the mission for gender equity several steps ahead with the launch of the ' __Y__ '. This multi-stakeholder initiative has placed India centre stage for accelerating the socio-economic cause as it will have a sustained global impact. With the Alliance, India has managed to transition the two buzzwords, equity and equality, to the working agendas of stakeholders around the world.

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

Q1. 'Y' which marks India's mission for gender equity has been signed at the side-line of the World Economic Forum's annual meeting that has taken place in ____.

- A. Geneva
- B. New York
- C. London
- D. Davos
- E. Paris

Q2. Consider the following statements about the " __Y__ " launched at the World Economic Forum, Annual Meeting in 2024:

1. The Alliance will be housed and anchored by the CII Centre for Women Leadership.
2. The Bill and Melinda Gates Foundation has extended support for the alliance.
3. World Economic Forum as a 'Network Partner' and Invest India as an 'Institutional Partner'.

Which of the above statements is/are correct?

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

Q3. According to the report __X__ by the World Economic Forum (WEF), what is the primary reason for India's decline in the Global Index ranking?

- A. Economic participation
- B. Health and survival
- C. Educational attainment
- D. Political empowerment
- E. Employment opportunities

Q4. Which of the following organisations has launched the report _X_ mentioned in the passage?

- A. World Bank
- B. IMF
- C. World Economic Forum
- D. OECD
- E. WMO

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

Middle Income countries are facing a critical juncture in their development journey. While many have successfully risen from low-income levels and made significant strides in eradicating extreme poverty since the 1990s, their ambition to reach high-income status remains elusive. Despite efforts over the last few decades, the income per capita in most middle-income countries has stagnated, remaining far below that of advanced economies. As these nations grapple with aging populations, increasing protectionism, and the urgent need to accelerate the energy transition, the path forward is more challenging than ever. The World Development Report 2024 identifies crucial transitions these countries must undertake to escape the “X trap” and advance toward high-income status, emphasizing the need for innovation and modernization of their economies.

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

Q5. Who is the Director of the World Development Report (WDR) 2024 at the World Bank?

- A. David Malpass
- B. Kristalina Georgieva
- C. Carmen Reinhart
- D. Somik V. Lall
- E. Gita Gopinath

Q6. The World Development Report (WDR) 2024 suggests various strategies to escape economic traps. Consider the following statements:

- 1. The report suggests a 3i strategy focusing on investment, innovation, and infusion of technology.**
- 2. It highlights the forces of creation, preservation, and destruction as key to driving economic transformation.**
- 3. The participation of women in the workforce is emphasized as a critical factor for sustainable development.**

Which of the above statements is/are correct?

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

Q7. According to the World Bank, how many middle-income economies have successfully transitioned to high-income status since 1990?

- A. 20**
- B. 25**
- C. 34**
- D. 40**
- E. 50**

Q8. Consider the following statements about India as per the recent report:

- 1. At current trends, it will take India 75 years to reach one-quarter of U.S. income per capita.**
- 2. As of the end of 2023, India is classified as a middle-income country, with a GDP per capita ranging between \$1,136 to \$13,845.**
- 3. In India, firms typically double in size over 40 years, compared to a sevenfold increase for firms of the same age in the U.S.**

Which of the above statements is/are correct?

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

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

India's real GDP is expected to grow between 6.5–7 percent in 2024-25, according to the __A__. The Indian economy has demonstrated a robust recovery from the pandemic, with real GDP in FY24 surpassing pre-COVID levels by 20 percent. Despite uncertain global conditions, domestic growth drivers have bolstered economic performance. However, the __A__ also cautions that escalating geopolitical tensions in 2024 could lead to supply disruptions, rising commodity prices, and renewed inflationary pressures, potentially influencing the Reserve Bank of India's monetary policy. On a positive note, global trade is expected to improve in 2024, and India's export potential, particularly in business, consultancy, and IT-enabled services, could expand. The __A__ underscores India's economic resilience, with real GDP growing by 8.2 percent in FY24, driven by stable consumption and rising investment demand.

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

Q9. What does A refer to here in the above passage?

- A. Index of Industrial Survey
- B. Economic Survey 2023-24
- C. Global Economic Outlook
- D. World Economic Prospects
- E. None of the above

Q10. India is the second-largest producer of _____ and the largest producer of _____.

- A. Milk, Rice
- B. Pulses, Wheat
- C. Cotton, Spices

Select the appropriate options.

- A. Only A
- B. Only B and C
- C. None of A, B and C
- D. Only B
- E. Only C

Q11. As per the __A__, what has been the average annual growth rate of the agriculture sector in India over the last five years?

- A. 2.4%
- B. 4.18%
- C. 8.2%
- D. 20.2%
- E. 2.25%

Q12. India's economy needs to generate nearly 78.51 lakh jobs annually in _____ to accommodate the growing working-age population.

- A. Agricultural sector
- B. Service sector
- C. Non-farm sector
- D. Industrial sector
- E. Manufacturing sector

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

The World Economic Outlook (WEO) and the Global Risks Report offer critical insights into the global economic landscape and potential future challenges. Published semi-annually, the WEO assesses economic trends and projections, addressing key issues across advanced, emerging, and developing economies to support IMF's surveillance of economic stability. Complementing this, the Global Risks Report identifies severe global risks emerging over the next decade, particularly in the context of technological shifts, climate change, economic instability, and geopolitical tensions. Together, these reports underscore the need for resilient policies in an era of complex and interconnected challenges.

The event is set against the backdrop of what has been termed a __X__, where multiple crises, such as environmental degradation, the aftermath of a global pandemic, geopolitical tensions, and rising economic concerns, intersect. Through collaborative discussions, the forum aims to foster solutions by focusing on key themes, including strengthening security and cooperation, driving economic growth, leveraging artificial intelligence, and shaping a sustainable strategy for climate, nature, and energy.

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

Q13. As per the World Economic Outlook (WEO) April 2024 forecast, what is the projected global growth rate for the year 2024?

- A. 2.8%
- B. 3.0%
- C. 3.2%
- D. 3.5%
- E. 4.0%

Q14. Which term is used to describe a situation where multiple crises—environmental, health, geopolitical, and economic pressures—converge?

- A. Megacrisis
- B. Polycrisis
- C. Multicrisis
- D. Hypercrisis
- E. Omnicrisis

Q15. The term ‘__X__,’ describes the interplay between several global challenges. Which of the following does NOT describe the challenge?

- A. COVID-19 pandemic
- B. War in Ukraine
- C. Cost-of-living crisis
- D. Political empowerment crisis
- E. Climate crisis

Q16. As per the Global Risk report, which of the following is not a long-term risk the world will face?

- A. Misinformation and disinformation
- B. Cyber insecurity
- C. Biodiversity loss and ecosystem collapse
- D. Geopolitical tensions
- E. Involuntary migration

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

India is trailing behind in achieving more than 50% of indicators under the United Nations Sustainable Development Goals (SDGs) seven years before the 2030 deadline, according to a study published in the __X__ in journal in February 2023. It highlights that the country is trailing on more than 50% of its indicators just seven years before the 2030 deadline. Despite some progress, 75% of Indian districts remain off target in critical areas such as poverty reduction, anaemia, child marriage, and domestic violence.

In a move towards supporting agricultural development, Union Minister for Agriculture and Farmers’ Welfare and Rural Development launched a web portal developed jointly by the Department of Agriculture and Farmers’ Welfare (DA&FW) and __X__, aiming to automate and expedite the settlement of interest subvention claims of banks under the Agriculture Infrastructure Fund (AIF). Additionally, he has briefed that Sustainable and organic farming is imperative for preserving environmental health, enhancing soil fertility, and ensuring long-term food security. These practices reduce reliance on synthetic chemicals, promote biodiversity, and mitigate climate change.

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

Q17. According to a recent study, how many key indicators has India fallen behind on, _____ out of the _____ identified for assessing progress towards 9 Sustainable Development Goals (SDGs)?

- A. 11, 29
- B. 13, 29
- C. 15, 31
- D. 17, 31
- E. 19, 33

Q18. Which publication was responsible for this midline assessment of India's progress towards the 2030 Agenda, that indicated that more than 75% of Indian districts are off target for achieving key SDG indicators?

- A. The New England Journal of Medicine
- B. The BMJ
- C. The Lancet
- D. Nature
- E. Science

Q19. The Department of Agriculture and Farmers' Welfare (DA&FW) launched a web portal developed jointly by _____ to automate and speed up the process of settlement of interest subvention claims of banks submitted under the Agriculture Infrastructure Fund (AIF).

- A. ICAR, New Delhi
- B. RBI
- C. NABARD
- D. Dr Rajendra Prasad Central Agricultural University, Pusa, Bihar
- E. Central Agricultural University (CAU), Imphal

Q20. The PM-PRANAM scheme is a scheme that aims to promote sustainable agricultural practices and reduce environmental degradation approved by the Cabinet Committee on Economic Affairs (CCEA) in 2023. Consider the following statement with respect to the scheme:

- 1. The term PM-PRANAM stands for the PM Programme for Restoration, Awareness Generation, Nourishment, and Amelioration of Mother Earth.**
- 2. The scheme provides 50% of the saved fertilizer subsidy to States or Union Territories that reduce chemical fertilizer usage compared to the previous three-year average.**
- 3. The Department of Expenditure is responsible for overseeing the disbursement of grants under this scheme through its existing schemes.**

Which of the above statements is/are correct?

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

Q21. The Ministry of Labour and Employment is implementing the National Career Service (NCS) Project as a Mission Mode Project to provide various employment-related services, including career counselling, vocational guidance, and information on skill development courses. The NCS Portal was launched by the Prime Minister on 20th July 2015. Who among the following can benefit from the services offered by the NCS Portal?

- 1. Individuals seeking jobs abroad.**
- 2. Apprenticeship opportunities.**
- 3. Job placements for ex-servicemen.**

Which of the above statements is/are correct?

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

Q22. Mission Vatsalya is a strategic initiative focused on advancing child development and protection in line with the Sustainable Development Goals (SDGs). Consider the following beneficiaries under Mission Vatsalya:

1. A grant for marriage purpose
2. Married couples who have adopted a child.
3. Orphans living with guardians receiving financial support of ₹4,000.
4. NGOs facilitating adoption for children above 6 years of age.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 2, and 3 only
- D. 2, 3, and 4 only
- E. 1, 2, 3, and 4

Q23. Pradhan Mantri Kisan Maandhan Yojana (PM-KMY) provides social security to land-holding Small and Marginal Farmers (SMFs) through a voluntary and contributory pension scheme. Consider the following ineligibility criteria under the PM-KMY:

1. A farmer who is a beneficiary of the PM-KISAN scheme.
2. A farmer with a landholding of 1.78 hectares.
3. A farmer aged 42 years.

Which of the above farmers would be ineligible for enrolment under the PM-KMY?

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

Q24. Consider the following eligibility criteria for Startup recognition in India:

1. The Startup should be incorporated as a private limited company, partnership firm, or a limited liability partnership.
2. The turnover of the Startup should be less than INR 100 Crores in any of the previous financial years.
3. An entity formed by splitting up or reconstructing an existing business shall not be considered a "Startup."

Which of the above statements is/are correct?

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

Q25. Which of the following groups are eligible to receive assistance from the Prime Minister's National Relief Fund (PMNRF)?

- A. Families of those killed in natural calamities such as floods, cyclones, and earthquakes.
- B. Victims of major accidents and riots.
- C. Patients requiring medical treatment for conditions such as heart surgeries, kidney transplants, cancer, and acid attacks.
- D. All the above.
- E. None of the Above

Q26. The Agriculture Infrastructure Fund (AIF) aims to provide medium to long-term debt financing for investment in viable projects related to post-harvest management and community farming infrastructure. Who among the following is eligible to receive funding under the AIF scheme?

1. A person who owns a flour mill.
 2. A person who produces pickles.
 3. A person who is a farmer.
 4. A person who cultivates mushrooms in Meghalaya.
- A. 1 and 2 only
 - B. 3 and 4 only
 - C. 2 and 3 only
 - D. 1, 3, and 4 only
 - E. 1, 2, 3, and 4

Q27. Under the Foreign Trade Policy 2023, which of the following transactions is/are considered as "Deemed Exports"?

1. Supply of goods to Export Oriented Units (EOUs) / Software Technology Park (STP) units / Electronic Hardware Technology Park (EHTP) units / Biotechnology Park (BTP) units.
2. Supply of capital goods to Export Promotion Capital Goods (EPCG) Authorisation holders.
3. Supply of goods to projects funded by UN agencies.

Which of the above statements is/are correct?

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

Q28. Which among the following is eligible to apply under the National Pension System (NPS)?

1. Ramesh, an Indian citizen residing in India, aged 25, applying under the All-Citizen Model.
2. Suresh, a Person of Indian Origin, aged 30, currently living abroad.
3. Geeta, employed by a State Autonomous Body, joined the service after the respective State Government notification.
4. Priya, an Overseas Citizen of India, aged 40, working in an international organization operating in India.

Select the correct option:

- A. Only 1 and 3
- B. Only 1, 3, and 4
- C. Only 1 and 4
- D. Only 2, 3, and 4
- E. All the above

Q29. Based on the eligibility criteria of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, assess the eligibility of each individual below for receiving the scheme benefits:

1. Anil is a small landholding farmer with 1.5 hectares of agricultural land in his name. He is also a government employee working in the postal department.
2. Sunita owns 2 hectares of agricultural land and works part-time as a private tutor. She does not have any government or institutional employment.
3. Ramesh has 3 hectares of farmland, inherited from his family but is not using it for cultivable purposes, and operates a small shop in his village. He has not held any government positions and does not pay income tax.

- A. Only Anil is eligible
- B. Only Sunita is eligible
- C. Only Ramesh is eligible
- D. Both Sunita and Ramesh are eligible
- E. None of them are eligible

Q30. Mrs. Sharma, a resident individual, is interested in investing in the Sovereign Gold Bonds (SGBs) Scheme to diversify her portfolio. She wants to invest in 3 kg of gold this fiscal year. Mrs. Sharma also intends to have the flexibility of redeeming her investment after a few years if needed. Based on the eligibility criteria and features of the SGBs scheme, which of the following options best applies to her situation?

- A. Mrs. Sharma can invest up to 4 kg as an individual with an option for premature redemption after 5 years.'
- B. Mrs. Sharma can invest only up to 2 kg of gold as an individual
- C. Mrs. Sharma can redeem her investment any time before the 5-year period if needed.
- D. Mrs. Sharma is not eligible to invest as an individual in the SGBs scheme.
- E. Mrs. Sharma must invest a minimum of 5 kg of gold to be eligible for SGBs.

Descriptive

15 marker (600 words)

Q1. Discuss the challenges of youth employment in India and suggest possible solutions.

Q2. Answer the following questions-

(a) Discuss the five key digital initiatives introduced in the Union Budget and their potential impact on India's digital economy.

(b) Explain the transformational journey of the Digital India initiative.

Q3. Explain the inherent conflict between sustainable development and economic growth, focusing on the challenges posed by pursuing both simultaneously?

10 marker (400 words)

Q4. Rural India needs to give priority to women-led development. Discuss.

Q5. Explain the objectives and significance of the National Industrial Corridor Development.

Q6. Examine the pros and cons of implementing Artificial Intelligence (AI) in the banking sector?

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
Phase 2 -
Recollected
Questions'
Answer Key**

Economic and Social Issues

Objective

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

Finance and Management

Objective

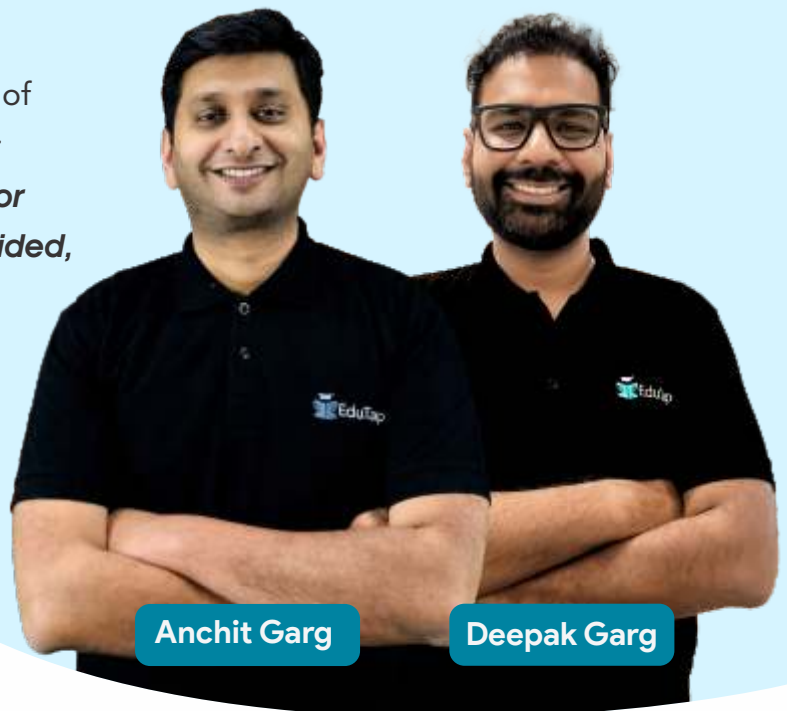
Question	Answer	Question	Answer	Question	Answer
1	B	11	C	21	B
2	D	12	B	22	D
3	B	13	C	23	D
4	B	14	B	24	C
5	E	15	B	25	B
6	D	16	C	26	C
7	C	17	A	27	B
8	B	18	D	28	D
9	D	19	A	29	C
10	C	20	A	30	D

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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