



RBI Grade B 2025

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 2025 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
2025
Phase 1 -
Recollected
Questions

General Awareness

Q1. The Pulitzer Prize, established in 1917, is among the world's most prestigious honours in journalism and literature. Who was the first Indian recipient of this award, winning it in 1937 for his outstanding work in science reporting?

- A. R. K. Narayan
- B. Gobind Behari Lal
- C. K. K. Menon
- D. Khushwant Singh
- E. V. S. Naipaul

Q2. The Exercise Sea Dragon, a multinational anti-submarine warfare (ASW) drill hosted by the United States Navy's 7th Fleet at Guam, is conducted with what frequency to enhance Indo-Pacific maritime security and coordination?

- A. Quarterly
- B. Biennially
- C. Annually
- D. Once every three years
- E. Semi-annually

Q3. Who won the FIDE Women's Grand Swiss 2025, held in Samarkand, Uzbekistan, becoming the first-ever player to win the event twice in a row?

- A. Kateryna Lagno
- B. Koneru Humpy
- C. Vaishali Rameshbabu
- D. Divya Deshmukh
- E. Tan Zhongyi

Q4. As part of India's effort to promote cooperative federalism and evidence-based policymaking, the NITI Aayog was established by replacing the Planning Commission in which year?

- A. 2014
- B. 2015
- C. 2016
- D. 2017
- E. 2018

Q5. Who holds the record for the most Australian Open men's singles titles, with 10 championship wins to his name?

- A. Roger Federer
- B. Rafael Nadal
- C. Novak Djokovic
- D. Andy Murray
- E. Pete Sampras

Q6. Who is the current President of the Confederation of Indian Industry (CII) for the 2025–26 term?

- A. Sanjiv Puri
- B. Rajiv Memani
- C. Uday Kotak
- D. R. Dinesh
- E. Pawan Munjal

Q7. Who serves as the Ex-officio President of the Council of Scientific & Industrial Research (CSIR), India's premier national R&D organization established in 1942?

- A. Union Minister of Science and Technology
- B. Cabinet Secretary of India
- C. Prime Minister of India
- D. Finance Secretary (Expenditure)
- E. Director-General of CSIR

Q8. In which year did the Indian Air Force (IAF) first commission the MiG-21 aircraft, marking the beginning of India's supersonic aviation era?

- A. 1959
- B. 1960
- C. 1963
- D. 1965
- E. 1971

Q9. What was the theme of World Population Day 2025, observed annually on July 11?

- A. "Ensuring Reproductive Rights and Choices for All"
- B. "Empowering young people to create the families they want in a fair and hopeful world"
- C. "Building a Sustainable Future through Family Planning"
- D. "Investing in Women for a Resilient Future"
- E. "Population and Development: Balancing People and Planet"

Q10. The International Day for the Elimination of Violence Against Women is observed annually on which date to raise awareness about gender-based violence worldwide?

- A. November 20
- B. November 25
- C. December 1
- D. December 10
- E. October 11

Q11. Who is the author of the novel “The Loneliness of Sonia and Sunny,” recently shortlisted for the Booker Prize?

- A. Arundhati Roy
- B. Jhumpa Lahiri
- C. Kiran Desai
- D. Anita Desai
- E. Salman Rushdie

Q12. Which of the following countries are members of the European Free Trade Association (EFTA)?

- A. Iceland
- B. Liechtenstein
- C. Norway
- D. Switzerland
- E. All of the above

Q13. Infosys signed a Memorandum of Understanding (MoU) with which global financial technology company to enhance cross-border payment solutions for financial institutions?

- A. Visa
- B. PayPal
- C. Mastercard
- D. American Express
- E. Ripple Labs

Q14. On which of the following daily consumption articles was the GST rate reduced to NIL, effective 22nd September 2025, as per the recommendations of the 56th GST Council Meeting?

- A. Pre-packaged paneer
- B. Cheese & Dairy Spreads
- C. Pre-packaged Namkeens, Bhujia & Mixtures
- D. Butter and Ghee
- E. Juice-based drinks

Q15. India's agreement for the supply of fortified rice primarily caters to which of the following Sustainable Development Goals (SDGs)?

1. By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production.
 2. By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.
 3. By 2030, end all forms of malnutrition, including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age.
- A. 1 only
B. 2 only
C. 1 and 2 only
D. 2 and 3 only
E. 1, 2 and 3

Q16. Which state became the first in India to issue identity cards for women Self-Help Group (SHG) members?

- A. Kerala
B. Tamil Nadu
C. Andhra Pradesh
D. Karnataka
E. Maharashtra

Q17. Which organisation earned the Guinness World Record for issuing the most life insurance policies in a single day, with over 5.88 lakh policies sold across India?

- A. HDFC Life Insurance
B. ICICI Prudential Life Insurance
C. Life Insurance Corporation of India (LIC)
D. SBI Life Insurance
E. Max Life Insurance

Q18. Which fintech platform became one of the first non-banking entities to offer Central Bank Digital Currency (CBDC) ₹ wallets in collaboration with the Reserve Bank of India (RBI) and Yes Bank?

- A. Paytm
B. PhonePe
C. MobiKwik
D. Razorpay
E. Google Pay

Q19. Which regulatory body is responsible for overseeing and regulating Venture Capital Funds (VCFs) in India?

- A. Reserve Bank of India (RBI)
- B. Ministry of Finance
- C. Securities and Exchange Board of India (SEBI)
- D. Small Industries Development Bank of India (SIDBI)
- E. NITI Aayog

Q20. Which country hosted the Women's Hockey Asia Cup 2025?

- A. India
- B. Japan
- C. South Korea
- D. China
- E. Malaysia

Q21. Which international financial institution has launched the India Green Finance Facility (IGFF) in partnership with the Green Climate Fund (GCF) to boost clean energy investments in India?

- A. World Bank
- B. Asian Development Bank (ADB)
- C. International Monetary Fund (IMF)
- D. Asian Infrastructure Investment Bank (AIIB)
- E. International Finance Corporation (IFC)

Q22. As per the revised guidelines announced by the National Payments Corporation of India (NPCI), effective September 15, 2025, what is the new maximum UPI transaction limit for Person-to-Merchant (P2M) payments in sectors such as Capital Markets, Insurance, Government e-Marketplace, and Travel?

- A. ₹2 lakh per transaction
- B. ₹3 lakh per transaction
- C. ₹4 lakh per transaction
- D. ₹5 lakh per transaction
- E. ₹10 lakh per transaction

Q23. The headquarters of the Geological Survey of India (GSI), which celebrated its 175th Foundation Day in 2025, is located in which Indian city?

- A. New Delhi
- B. Hyderabad
- C. Kolkata
- D. Bengaluru
- E. Pune

Q24. In the abbreviation AERB, which word does the letter 'E' stand for?

- A. Environment
- B. Electricity
- C. Energy
- D. Engineering
- E. Establishment

Q25. Which additional Nobel Prize was introduced in 1968 by the Central Bank of Sweden (Sveriges Riksbank) to commemorate its 300th anniversary?

- A. Nobel Prize in Peace
- B. Nobel Prize in Literature
- C. Nobel Prize in Economic Sciences
- D. Nobel Prize in Physiology or Medicine
- E. Nobel Prize in Chemistry

Q26. India's first bamboo-based ethanol plant, also recognised as the world's first green bamboo bioethanol plant, has been set up in which Indian state?

- A. Arunachal Pradesh
- B. Meghalaya
- C. Assam
- D. Tripura
- E. Manipur

Q27. What is the name of the world's first tri-services all-women circumnavigation sailing expedition, flagged off from the Gateway of India, Mumbai?

- A. Sagarika
- B. Samudra Pradakshina
- C. Triveni Shakti
- D. Nari Shakti Sagar Parikrama
- E. Vayu-Nari Mission

Q28. As per the Constitution of India, what happens when the office of the Vice President of India becomes vacant due to resignation or any other reason?

- A. The President nominates an interim Vice President until elections are held.
- B. The Prime Minister temporarily assumes the duties of the Vice President.
- C. The Deputy Chairman of the Rajya Sabha presides over the Upper House until a new Vice President is elected.
- D. The Chief Justice of India acts as the Vice President until Parliament meets.
- E. The Election Commission directly appoints a new Vice President.

Q29. Who is the current Director General of the Indian Council of Medical Research (ICMR), who also serves as the Secretary of the Department of Health Research?

- A. Dr. Soumya Swaminathan
- B. Dr. Rajiv Bahl
- C. Dr. Balram Bhargava
- D. Dr. Randeep Guleria
- E. Dr. V.K. Paul

Q30. The Image (Nano Banana), recently introduced as an advanced image editing AI model, has been based on which model?

- A. Bloom
- B. Llama 3.1
- C. Gemini 2.5 Flash
- D. Claude 3.7 Sonnet
- E. Grok

Q31. What is the name of the newly commissioned Indian Navy establishment in Gurugram, serving as a hub for Command, Control, and Maritime Domain Awareness (MDA) operations?

- A. INS Vikrant
- B. INS Aravali
- C. INS Hansa
- D. INS Shivaji
- E. INS Kalinga

Q32. What is the authorised capital of the India Infrastructure Finance Company Ltd (IIFCL) as on 31st March 2025?

- A. ₹5,000 Crore
- B. ₹8,000 Crore
- C. ₹10,000 Crore
- D. ₹15,000 Crore
- E. ₹12,000 Crore

Q33. As per the latest update, how many Maharatna Central Public Sector Enterprises (CPSEs) are there in India after Hindustan Aeronautics Limited (HAL) was upgraded to Maharatna status?

- A. 12
- B. 13
- C. 14
- D. 15
- E. 16

Q34. Thewa Art, a traditional form of jewellery-making that fuses intricately worked gold foil onto colored glass, originated in which Indian state?

- A. Gujarat
- B. Rajasthan
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. Maharashtra

Q35. Which of the following is NOT a subsidiary of IFCI Limited?

- A. IFCI Venture Capital Fund Ltd. (IVCF)
- B. IFCI MPCON Ltd.
- C. IFCI Infrastructure Development Ltd. (IIDL)
- D. India Infrastructure Finance Company Ltd. (IIFCL)
- E. Stock Holding Corporation of India Ltd. (SHCIL)

Q36. Sardar Vallabhbhai Patel earned the title “Sardar” (leader) for his leadership during which major event of India’s freedom struggle?

- A. Kheda Satyagraha
- B. Champaran Movement
- C. Bardoli Satyagraha
- D. Non-Cooperation Movement
- E. Quit India Movement

Q37. Based on the Top 10 Largest Countries by Area (2025), which of the following statements is not correct?

- A. China – 3rd Largest Country
- B. Brazil – 5th Largest Country
- C. USA – Largest Country
- D. Canada – 2nd Largest Country
- E. None of the above

Q38. Which of the following banks are members of the Partnership for Carbon Accounting Financials (PCAF)?

1. Union Bank of India (UBI)
2. Indian Overseas Bank (IOB)
3. Punjab National Bank (PNB)
4. IDFC FIRST Bank

Select the correct answer using the code given below:

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

Q39. Which of the following initiatives has been launched by the Ministry of Health and Family Welfare (MoHFW) and the Ministry of Women and Child Development (MoWCD) to empower women and families for a healthier India through comprehensive health screenings and community-driven support systems?

- A. Nari Shakti Swasthya Abhiyaan
- B. Swasthya Samriddhi Pariwar Yojana
- C. SwasthyaSarathi Mission
- D. Swasth Nari Sashakt Parivar Abhiyaan
- E. Samagra Aarogya Sashakt Pariwar Programme

Q40. From which date was the Corporate Social Responsibility (CSR) framework formally implemented in India under the Companies Act, 2013?

- A. January 1, 2013
- B. April 1, 2014
- C. March 31, 2015
- D. July 1, 2016
- E. October 1, 2017

Q41. Which of the following organisations is responsible for conducting the All India Debt and Investment Survey (AIDIS)?

- A. NITI Aayog
- B. Reserve Bank of India (RBI)
- C. National Statistics Office (NSO) under the Ministry of Statistics and Programme Implementation (MoSPI)
- D. Ministry of Finance
- E. Indian Statistical Institute (ISI)

Q42. As per the Report of the Committee to develop a Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) in the Financial Sector, the framework is structured around how many strategic pillars?

- A. Four
- B. Five
- C. Six
- D. Seven
- E. Eight

Q43. Which of the following is not a parameter under the Quality Dimension of the Reserve Bank of India's Financial Inclusion Index (FI-Index)?

- A. Financial Literacy
- B. Consumer Protection
- C. Inequalities and Deficiencies in Services
- D. Credit Accessibility and Outreach
- E. None of the above

Q44. Under the Reserve Bank of India's *Integrated Ombudsman Scheme, 2021*, an Ombudsman can be appointed for a maximum period of how many years at a time?

- A. Two years
- B. Three years
- C. Four years
- D. Five years
- E. None of the above

Q45. The 11th World Green Economy Summit (WGES) was held, focusing on positioning itself as a global hub for sustainable development and climate action. The summit was organised by the DSCE, DEWA, and the World Green Economy Organization (WGEO). The event took place in _____ and was co-hosted with _____.

- A. Abu Dhabi; Expo 2025
- B. Riyadh; World Energy Forum 2025
- C. Dubai; WETEX 2025
- D. Doha; Green Future Summit 2025
- E. Muscat; Global Sustainability Meet 2025

Q46. As per the Reserve Bank of India (Regulation of Payment Aggregators) Directions, 2025, for an entity seeking to become a Payment Aggregator (PA), what is the minimum net worth requirement at the time of registration?

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

Q47. Which of the following schemes implemented by the Government of India are aimed at promoting Skill Development and Vocational Training across various sectors of the economy?

- A. Jan Shikshan Sansthan (JSS)
- B. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
- C. National Apprenticeship Promotion Scheme (NAPS)
- D. All of the above
- E. None of the above

Q48. Which one of the following categories of people is not targeted under the Financial Education Programme for Adults (FEPA) launched to promote financial literacy among financially excluded sections?

- A. Farmers
- B. Anganwadi and ASHA Workers
- C. Self-Help Groups and Skill-Development Trainees
- D. Government School Students
- E. Women's Groups

Q49. Which of the following is a Kharif forage crop?

- A. Egyptian clover
- B. Oat
- C. Cluster bean
- D. Lucerne/Alfalfa
- E. Perennial ryegrass

Q50. As per the Ministry of Agriculture & Farmers Welfare Annual Report 2024-25, which of the following statements is/are correct?

1. Net sown area in India is more than half of the total geographical area.
2. Sugarcane occupies a significant area among commercial crops.
3. A major share of irrigation in India is done using tubewells.

- A. Only 1 and 2
- B. Only 2 and 3
- C. Only 1 and 3
- D. 1, 2 and 3
- E. None of the above

Q51. Which of the following is not a quantitative tool used by the Reserve Bank of India to control the money supply?

- A. Open Market Operations (OMO)
- B. Cash Reserve Ratio (CRR)
- C. Statutory Liquidity Ratio (SLR)
- D. Credit Rationing
- E. All of the above

Q52. Basel III norms are applicable to which of the following?

- A. Private Banks
- B. Regional Rural Banks
- C. Local Area Banks
- D. Cooperative Banks
- E. Payment Banks

Q53. Which of the following is updated daily on the Reserve Bank of India (RBI) website?

- A. Liquidity Adjustment Facility
- B. Exchange Rates
- C. Money Market Operations
- D. Government Securities Market Data
- E. All of the above

Q54. As per the Master Direction – Reserve Bank of India (Interest Rate on Deposits), interest on domestic rupee savings deposits shall be calculated on a daily product basis, with a uniform rate applicable on balances up to what amount?

- A. ₹50,000
- B. ₹75,000
- C. ₹1,00,000
- D. ₹1,50,000
- E. ₹2,00,000

Q55. The World Mental Health Day is observed every year to raise awareness about mental health issues and to mobilize global efforts in support of mental well-being. On which date is this day celebrated annually across the world?

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

Q56. In the QS World University Rankings 2026, which among the following Indian institutions has been placed within the top 500 universities globally, reflecting its strong academic and research performance?

- A. Jawaharlal Nehru University
- B. Indian Institute of Technology Delhi (IITD)
- C. Indian Institute of Technology BHU Varanasi
- D. Jadavpur University
- E. Birla Institute of Technology and Science

Q57. Which of the following states represent the top three rice-producing states in India in 2023–24 according to the Economic Survey 2024–25?

1. Telangana
2. Uttar Pradesh
3. Punjab

- A. 2 only
- B. 1 only
- C. 1 and 2
- D. 2 and 3
- E. All of the above

Q58.With reference to the findings of the Global Innovation Index (GII) 2025: Innovation at a Crossroads, consider the following statements regarding India's performance:

1. India's Input Rank in the Global Innovation Index 2025 is 44.
2. India's Output Rank in the same index is 32.
3. India ranks at par with its development level.

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

Q59.Which among the following countries is NOT included in the top 5 most competitive economies globally as per the International Institute for Management Development (IMD) World Competitiveness Ranking 2025?

- A. Switzerland
- B. Singapore
- C. Hong Kong
- D. Norway
- E. UAE

Q60.Which of the following components of the Human Development Index (HDI) has shown improvement in India since the 1990s, according to the Human Development Report 2025?

1. Longevity (Life expectancy at birth)
2. Education/Knowledge
3. Income per capita

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

Q61.Rating and Investment Information, Inc. (R&I) recently upgraded India's long-term sovereign credit rating to 'BBB+' from 'BBB', while maintaining a Stable outlook. The R&I rating agency belongs to which of the following countries?

- A. United States of America
- B. Japan
- C. United Kingdom
- D. France
- E. Germany

Q62. Which fintech company has recently launched India's first fully UPI-powered physical bank branch, offering digital-first banking services such as instant account opening and seamless UPI transactions?

- A. PhonePe
- B. Google Pay (GPay)
- C. Paytm
- D. slice
- E. BharatPe

Q63. With reference to important international declarations and organizations completing milestone years in 2025, consider the following statements:

1. The Beijing Declaration and Platform for Action completes 30 years in 2025.
2. The Food and Agriculture Organization (FAO) celebrates its 80th anniversary in 2025.
3. The UN Security Council Resolution 1325 on Women, Peace and Security completes 25 years in 2025.

Which of the statements given above is/are correct?

- A. 1 and 3
- B. 3 only
- C. 1 and 2
- D. 2 only
- E. All of the above

Q64. The Citizen's Charter of the Reserve Bank of India (RBI) aims to enhance transparency, accountability, and efficiency in the delivery of public services to citizens. The Charter is currently being implemented in _____ departments of the RBI.

- A. 15
- B. 18
- C. 11
- D. 20
- E. 23

Q65. India is planning to establish a small nuclear reactor programme as part of its clean energy transition. Which of the following pairs of countries already have operational or grid-connected small nuclear reactors (SMRs)?

- A. Russia, Japan
- B. Japan, China
- C. Russia, China
- D. China, South Korea
- E. Japan, South Korea

Q66. Which of the following statements regarding the conditions under which a payment bank can be upgraded to a small finance bank is correct?

- A. A payment bank can apply for conversion into an SFB immediately after it starts operations, provided it meets the minimum capital requirement.
- B. Conversion is permitted only if the payment bank has a satisfactory track record of operations for at least five years.
- C. The payment bank must have already obtained scheduled bank status before applying for SFB conversion.
- D. There is no minimum paid-up capital requirement for a payment bank to convert into an SFB.
- E. The payment bank must first convert to a universal bank before becoming an SFB.

Q67. Which of the following statements regarding the features of a BSBDA (Basic Savings Bank Deposit Account) under Reserve Bank of India guidelines is correct?

- A. The account holder is required to maintain a minimum balance of ₹1,000 every month.
- B. The account holder is eligible to open multiple BSBDA accounts in the same bank simultaneously.
- C. The account can be opened by any individual—there are no age or income criteria set for eligibility.
- D. A BSBDA account permits unlimited free withdrawals from ATMs every month.
- E. A BSBDA-Small Account variant allows total credits of up to ₹5 lakh in a year.

Q68. Since 2004–05, the Reserve Bank of India (RBI) has suspended the issuance of new licences for which category of banks as part of its sector-consolidation measures?

- A. Regional Rural Banks (RRBs)
- B. Urban Co-operative Banks (UCBs)
- C. Local Area Banks (LABs)
- D. Private Sector Banks (PSBs)
- E. Small Finance Banks (SFBs)

Q69. In several countries across the world, the administrative, legislative, and judicial functions are distributed among different capital cities instead of being concentrated in a single city. With reference to this, consider the following countries and identify which among them have more than one capital city officially designated for different branches of governance:

1. South Africa
2. Singapore
3. Bolivia

Select the correct combination using the code given below:

- A. 1 and 3
- B. 1 only
- C. 3 only
- D. 2 and 3
- E. All of the above

Q70.The UNESCO World Heritage List includes several Indian sites recognized for their cultural, historical, and architectural significance.

With reference to this, consider the following sites:

1. Elephanta Caves
2. Chhatrapati Shivaji Terminus (formerly Victoria Terminus)
3. Fatehpur Sikri
4. Shantiniketan

Which of the above sites are included in the UNESCO World Heritage List?

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

Q71.The Government of India's S3WAAS platform, developed by the National Informatics Centre (NIC), enables the creation of secure and accessible websites for district administrations across the country.

With reference to this initiative, which of the following words does NOT represent the letter 'S' in S3WAAS?

- A. Smart
- B. Scalable
- C. Sugamya
- D. Secure
- E. None of the above

Q72.Four of the following mountain peaks belong to the same country. Which one does not belong to that category?

- A. Anamudi
- B. Mount Everest
- C. Mount Kamet
- D. Kanchenjunga
- E. Nanda Devi

Q73. NASA's Jet Propulsion Laboratory (JPL) released a mosaic image captured by the Mars Odyssey's THEMIS instrument, showing Olympus Mons, the largest volcano in the solar system. Olympus Mons is located on which planet?

- A. Venus
- B. Jupiter
- C. Saturn
- D. Mercury
- E. Mars

Q74. Shri Piyush Goyal is a senior leader in the Union Cabinet who has been entrusted with several important economic and infrastructural portfolios over the years.

With reference to his current responsibilities in the Union Government, consider the following ministries:

1. Ministry of Railways
2. Ministry of Commerce and Industry
3. Ministry of Coal

Which of the above ministries has ever been served by Piyush Goyal?

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

Q75. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 provides for the establishment of a particular type of institution to acquire and manage non-performing assets (NPAs) of banks and financial institutions. Which one of the following types of entities has been established under the provisions of this Act?

- A. Asset Reconstruction Company (ARC)
- B. Asset Management Company (AMC)
- C. Asset Securitisation Fund (ASF)
- D. Debt Recovery Tribunal (DRT)
- E. Credit Information Company (CIC)

Q76. Match the following major rivers with the continents on which they flow:

Rivers	Continents
A. Nile	1. South America
B. Amazon	2. North America
C. Yangtze	3. Asia
D. Mississippi	4. Africa

Select the correct code:

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

Q77. The Indian Space Research Organisation (ISRO) plays a vital role in advancing India's space technology and promoting the peaceful use of outer space. Consider the following statements about ISRO:

1. Dr. Vikram Sarabhai was the first Chairman of ISRO.
2. ISRO was established in the year 1957 under the Department of Space.
3. The headquarters of ISRO is located in Chennai, Tamil Nadu.

Which of the statements given above is/are correct?

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

Q78. The Green National Highways Corridor Project (GNHCP) is being implemented by the Government of India in partnership with the World Bank to promote the development of safe, green, and climate-resilient highways.

Under this project, in which of the following state/states are the highway corridors being developed?

- A. Himachal Pradesh
- B. Rajasthan
- C. Uttar Pradesh
- D. Andhra Pradesh
- E. All of the above

Q79. As per the recent RBI guidelines revising the prudential norms for Urban Cooperative Banks (UCBs), match the following tiers of UCBs with their corresponding maximum individual housing loan limits per dwelling unit:

List I (Tier of UCBs) List II (Loan Limit)

- | | |
|------------------|----------------|
| 1. Tier-I UCBs | A. ₹1.40 crore |
| 2. Tier-II UCBs | B. ₹2 crore |
| 3. Tier-III UCBs | C. ₹3 crore |
| 4. Tier-IV UCBs | D. ₹60 lakh |

Select the correct code:

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

Q80. Minimum credit rating required for NBFCs is:

- A. BB+
- B. Aaa
- C. BBB-
- D. AA+
- E. None of the above

Quantitative Aptitude

Q81. Cost price of item L is Rs. L and cost price of item M is Rs. ____ less than item L. Item L is sold at X% profit and item M is sold at Y% profit. If item L has been sold for Rs. ____ more, (X + 2) % would have gained and if item M has been sold for Rs. ____ more, (Y + 4) % profit has been gained. Which of the following option/s is/are true for the value of second blank, third blank, and fourth blank respectively?

(A) 100, 10, 16

(B) 50, 20, 35

(C) 150, 15, 24

A. Both A and B

B. Both B and C

C. Both A and C

D. Only A

E. All A, B and C

Direction (82-85): Find the missing term (?) in the following series

Q82. 112, 106, 142, 135, 184, ? , 240

A. 161

B. 176

C. 168

D. 181

E. 184

Q83. 4, 10, 22, 42, ? , 114, 170

A. 72

B. 75

C. 80

D. 81

E. 86

Q84. 6, ? , 36, 180, 1260, 13860, 180180

A. 10

B. 15

C. 12

D. 16

E. 14

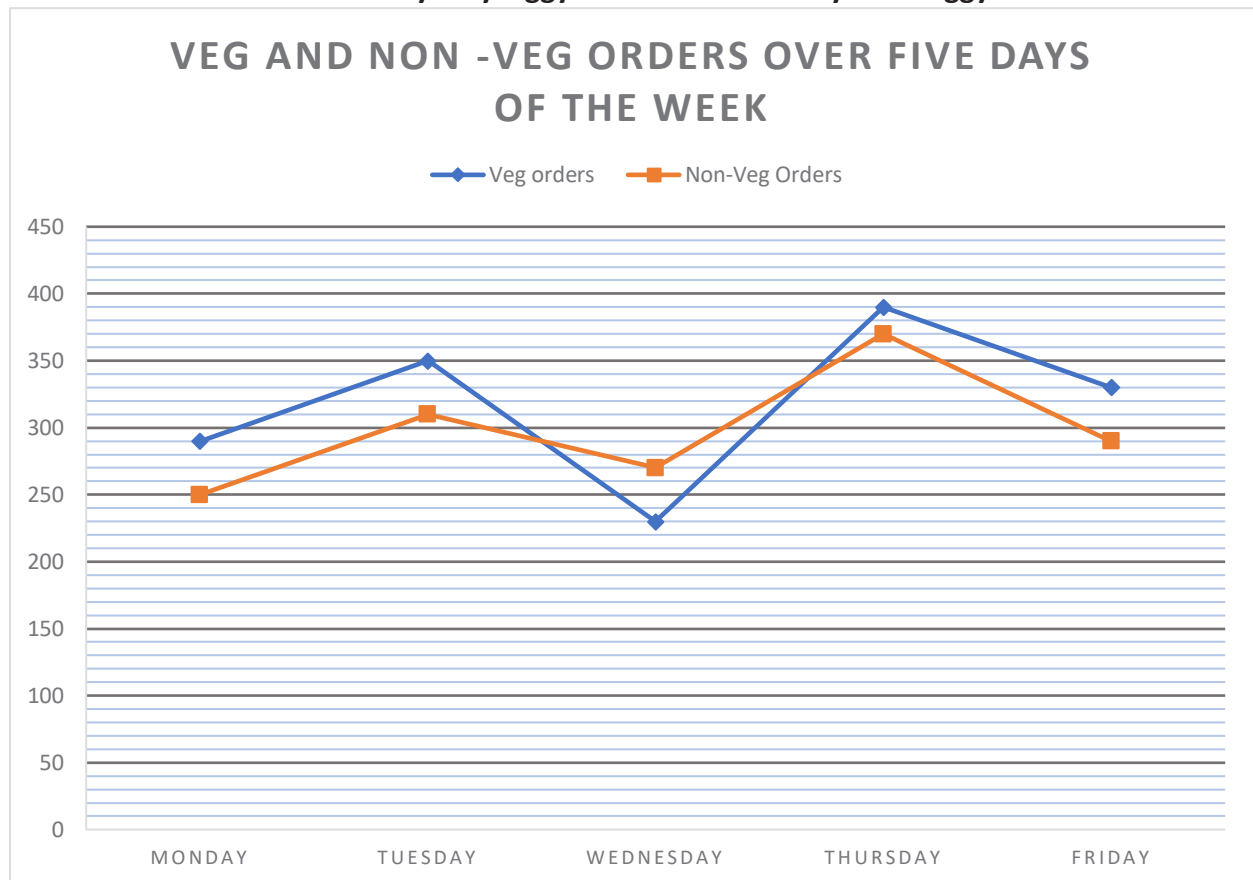
Q85. 20000, 4000, 2400, 2400, 3360, ? , 13305.6

- A. 5508
- B. 6605
- C. 6065
- D. 6048
- E. 6985

Direction (86-90): Study the following data carefully and answer the questions:

The line graph illustrates the number of Veg and Non-Veg orders received by Ziggy over five days of the week. There are two companies — Ziggy and Zomato. Ziggy delivers some orders, while Zomato delivers the remaining orders.

Note: All orders are received by only Ziggy but are delivered by both Ziggy and Zomato.



The table presents the percentage of orders delivered by Ziggy on Monday, Tuesday, Wednesday, Thursday, and Friday, along with the ratio of veg to non-veg orders for each of these five days for Zomato.

Day	Ziggy Delivery (%)	Veg to Non-Veg Ratio of Zomato
Monday	80	3:1
Tuesday	85	5:4
Wednesday	75	3:2
Thursday	90	1:3
Friday	80	3:1

Q86. Find the ratio of the total number of veg orders delivered by Zomato on Monday, Wednesday & Friday to the total number of non - veg orders on Tuesday, Wednesday by Zomato.

- A. 243:98
- B. 253:91
- C. 261:97
- D. 249:94
- E. 250:99

Q.87. What is the percentage of Veg orders delivered by Ziggy on Thursday & Friday in comparison to Zomato's total non-Veg orders delivered on the same day?

- A. 920.12 %
- B. 911.25 %
- C. 818.18 %
- D. 950.25 %
- E. 970.25 %

Q88. If Ziggy's total deliveries across the five days represent 80% of all orders, If another company Zepto has 10% more orders with respect to total orders of Ziggy on Saturday & the ratio of veg to non veg orders of Zepto on Saturday is 2:3 then Find the total Non-Veg orders of Zepto on Saturday & Ziggy on Friday.

- A. 2831
- B. 2900
- C. 2950
- D. 2800
- E. 2950

Q89. Find the percentage change in number of veg orders by Zomato on Five given days to the number of non – veg orders on five given days.

- A. 45.45%
- B. 48.88%
- C. 54.54%
- D. 60.25%
- E. 52.50%

Q90. If the total number of orders receive on Saturday by ziggy is 160 more than total orders received on Friday & the ratio of Veg : Non veg orders by ziggy on Saturday is 6:7 then find total number of Non veg orders by ziggy on Monday ,Wednesday & Saturday.

- A. 1060
- B. 1050
- C. 1040
- D. 1020
- E. 1080

Q91. If a principal of Rs. $(x + 5000)$ is invested in SI at a rate of 12.5% per annum for 4 years earns Rs. $(y + 4500)$ as the interest and Rs. $(x + 2000)$ is invested in SI at a rate of 10% per annum for 4 years earns Rs. $(y + 2000)$ as the interest. If Rs. $(x + y)$ is invested in SI at a rate of 7.5% per annum for 6 years for SI, then find the interest obtained.

- A. Rs. 5400
- B. Rs. 4000
- C. Rs. 3500
- D. Rs. 4500
- E. Rs.4200

Q92. 'L' alone can do a work in 48 days and the efficiency of 'L' is 33.33% more than that of 'M'. They together start working and worked for 6 days and after that, another person 'N' joins them and together they finish the remaining work in 10 more days. If the share of 'M' is 1312.5 Rs. then find the total amount for which they undertook to do the given work.

- A. Rs. 4250
- B. Rs. 4650
- C. Rs. 5250
- D. Rs. 5750
- E. Rs. 6000

Q93. The ratio of the salary of Nayan and Kamal is 7: 8. Nayan spends 25% of his salary on groceries, 20% of his salary on rent and 50% of remaining he spent on children education and the rest of the salary he saves. Kamal spends 30% of his salary on children education, 20% on groceries and 60% of the remaining salary he spent on rent and the rest of the salary he saves. If Nayan spends Rs. 9500 less than Kamal on their children education, then how much amount spend by both on rent?

- A. Rs. 123000
- B. Rs. 78000
- C. Rs. 12700
- D. Rs. 76000
- E. None of these

Direction (94-96): The question below is followed by two statements I and II. You have to determine whether the data given in the statements is sufficient to answer the question.

Q94. Tanmay, Naman and Vineet entered into a partnership with investment in the ratio 5:8:9. After one year, Tanmay invested Rs.40000 more. After one more year, Naman invested Rs.20000 more. At the end of three years, they earned a total profit of Rs.142000. Find the share of Naman in the profit.

Statement I: Respective ratio of the shares of Tanmay and Vineet in the profit is 19:27.

Statement II: Share of Tanmay in the profit is Rs.38000.

- A. Statement I alone is sufficient to answer the question, but the statement II alone is not sufficient.
- B. Statement II alone is sufficient to answer the question, but the statement I alone is not sufficient.
- C. Either statement I alone or statement II alone is sufficient to answer the question.
- D. Both statements I and II together are needed to answer the question.
- E. Both statements I and II together are not sufficient to answer the question.

Q95. Length of the rectangle is how much more than its breadth?

Statement (I): Perimeter of the rectangle is 90 cm and its area is 504 cm².

Statement (II): Length and perimeter of the rectangle are in the ratio 4: 15 respectively.

- A. Statement I alone is sufficient to answer the question, but the statement II alone is not sufficient.
- B. Statement II alone is sufficient to answer the question, but the statement I alone is not sufficient.
- C. Either statement I alone or statement II alone is sufficient to answer the question.
- D. Both statements I and II together are needed to answer the question.
- E. Both statements I and II together are not sufficient to answer the question.

Q96. Income of 'A', 'B' and 'C' are in ratio 3:4:2, respectively. Savings of 'A' is equal to savings of 'C' whereas savings of 'B' is equal to expenditure of 'A'. Find the savings of 'A'

Statement I: Savings of 'A' is Rs. 4,000 less than expenditure of 'B'

Statement II: Total amount spent by 'A' is Rs. 4000 more than that by 'C'.

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

Direction (97-100): Study the following data carefully and answer the questions:

Data given below is related to the number of Bikes Manufactured in five Months namely March, April, May, June and July in two companies Royal Enfield and Honda.

The pie chart given below shows the percentage distribution of the number of Bikes Manufactured by each of the given Months in company Royal Enfield.

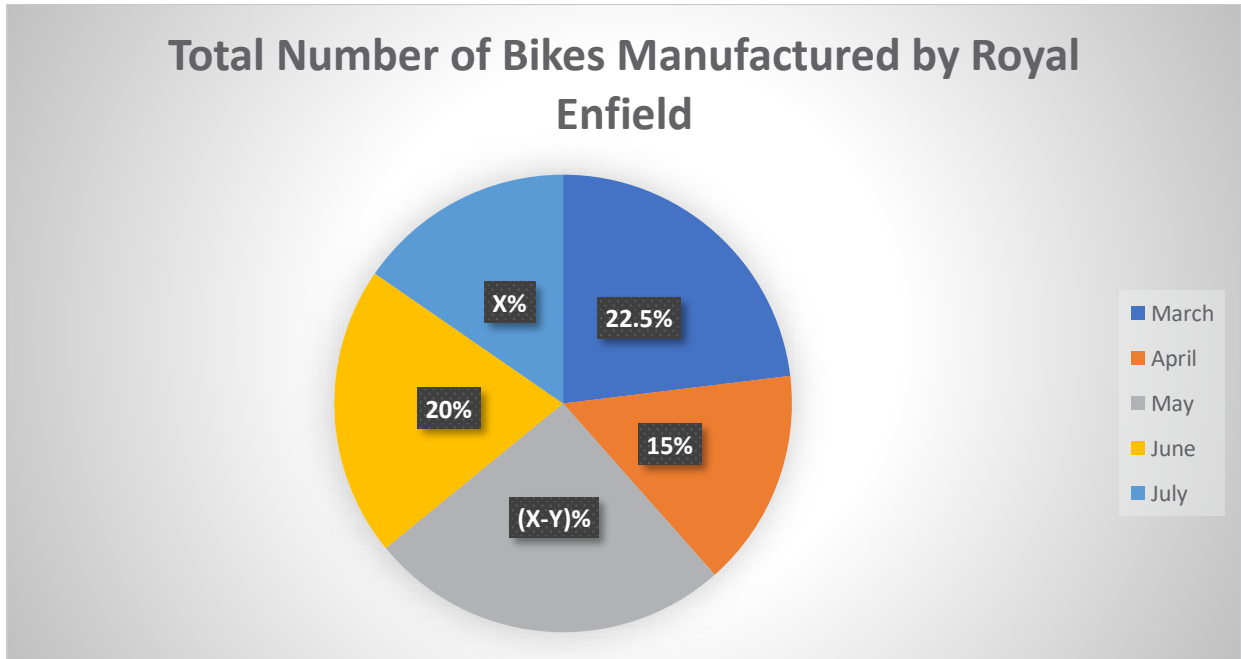


Table given below shows the ratio of the number of Bikes Manufactured in company Royal Enfield to that of Bikes Manufactured in company Honda by each of the given Months.

Months	Bikes Manufactured by Royal Enfield: Bikes Manufactured by Honda
March	9:8
April	4:5
May	14:11
June	4:3
July	20:17

Notes:

- (i). In company Royal Enfield, the number of Bikes Manufactured in June is 36 less than that Manufactured by July.
- (ii). In company Honda, the number of Bikes Manufactured in June is 45 less than that Manufactured by July.
- (iii). 1 score is awarded for each right Bike Manufactured and 0.25 scores are deducted for each wrong Bike Manufactured.

Q97. If the ratio of the number of right Bikes Manufactured to the number of wrong Bikes Manufactured in April by company Honda is 22: 5 and the ratio of the number of right Bikes Manufactured to the number of wrong Bikes Manufactured in May by company Honda is 9: 2, then find the ratio of April's scores to May's scores in company Honda?

- A. None of these
- B. 83: 73
- C. 215: 106
- D. 183: 173
- E. 415: 306

Q98. If the average number of Bikes Manufactured by Royal Enfield per Meteor bikes Manufactured in March by companies Royal Enfield and Honda are 27 and 36 respectively, and the average number of Bikes Manufactured by Royal Enfield per Meteor bikes Manufactured in July in companies Royal Enfield and Honda are 30 and 17 respectively, then find the ratio of the total number of Meteor & CB 350 Bikes Manufactured in March by both the companies together to that Meteor & CB 350 Bikes Manufactured in July by both the companies together?

- A. Data inadequate
- B. 2: 3
- C. 5: 6
- D. 1: 2
- E. 5: 7

Q99. If the number of Bikes Manufactured in August by company Royal Enfield is $4(Y - 1)$ less than that Manufactured in May by company Royal Enfield and the number of Bikes Manufactured in August in company Honda is $4(2Y + 1)$ less than that Manufactured in July by company Honda, then find that the total number of Bikes Manufactured in August by both the companies together is what percent of that Manufactured in June by in both the companies together?

- A. $66\frac{2}{3}\%$
- B. 80 %
- C. 64 %
- D. 75 %
- E. $83\frac{1}{3}\%$

Q100. If April's scores in company Royal Enfield is $(4X - 2Y + 5.5)$, the number of wrong Bikes Manufactured in May company Royal Enfield is $(Y + 0.5)$ more than that Manufactured in April by company Royal Enfield, and the number of wrong Bikes Manufactured in July by company Royal Enfield is $(X - 2)$ more than that Manufactured in April by company Royal Enfield, then find the difference between the number of right Bikes Manufactured in May and July by company Royal Enfield?

- A. 39
- B. 31
- C. 49
- D. 45
- E. 33

Q101. Length of train P is 40% less than train Q. Trains P and Q are moving with same speeds and train P can cross bridge of length 30m in 6 seconds whereas train Q can cross bridge of length 25 m in 9 seconds. If train P crossed train Q in T seconds, then what is the value of T?

- A. 6.4 seconds
- B. 5.4 seconds
- C. 8 seconds
- D. 6 seconds
- E. Other than above

Direction (102-105): In each of the following questions, two equations are given. You must solve both equations to find the relation between x and y.

Q102. (I) $2x^2 - 11x + 15 = 0$

(II) $10y^2 - 21y + \sqrt[3]{729} = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x \leq y$
- D. $x < y$
- E. $x = y$ or no relation can be established between x & y

Q103. (I) $5x^2 - 32x + 48 = 0$

(II) $2y^2 - 25y + 72 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x \leq y$
- D. $x < y$
- E. $x = y$ or no relation can be established between x & y

Q104. (I) $20x^2 - 41x + 9 = 0$

(II) $5y^2 - 34y + 45 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x \leq y$
- D. $x < y$
- E. $x = y$ or no relation can be established between x & y

Q105. (I) $4x^2 + 31x + 21 = 0$

(II) $3y^2 + 13y + 4 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x \leq y$
- D. $x < y$
- E. $x = y$ or no relation can be established between x & y

Q106. Shreya receives successive profits of 15% and 20% respectively on her accessories sold to Nisha. Nisha sells 70% of them to Harsh at 10% profit and remaining at same price to Shweta. If cost price of accessories for Shreya is Rs. 5000 for 10 pieces then calculate selling price of accessories for Nisha.

- A. Rs. 8767
- B. Rs. 4987
- C. Rs. 7383
- D. Rs. 6453
- E. Rs. 5867

Directions (107-110): Study the following information carefully and answer the related questions.

A person has his own 4 buildings P, Q, R and S. Each building has different number of flats. Each building has 3BHK and 2BHK flats. The rent on each building is different.

- Average rent on all flats in building P is Rs.500 more than the average rent on all flats in building S.
- The respective ratio of 3BHK flats to 2BHK flats in building Q is 3: 5. The number of 2BHK flats in building P and S are equal.
- Total 60 flats are there in building P and Q together out of which 32 are 2BHK flats.
- Total rent collected from building P and R together per month is Rs.152000.
- In building R, 75% flats are 3BHK flats and rest 4 are 2BHK flats.
- Total rent collected per month from building R is Rs.40000 which is Rs.56000 less than the rent collected per month from building Q.
- Number of 3BHK flats in building R is 4 more than the number of 3BHK flats in building S and 4 less than the number of 3BHK flats in building P.

Q107. Total number of 3BHK flats in all four buildings together is what percent of the total number of 2BHK flats in all four buildings together?

- A. 120%
- B. 150%
- C. 90%
- D. 100%
- E. 95%

Q108. In building S, if the average rent for 2BHK flats is Rs.250 less than the average rent for 3BHK flats, then find the average rent for 2BHK flats.

- A. Rs.2800
- B. Rs.3400
- C. Rs.3500
- D. Rs.2700
- E. Rs.3100

Q109. If the total number of flats in building P and R together is $(2X - 4.5)\%$ more than the total number of flats in building Q, then find the value of X.

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

Q110. Average rent collected from buildings P, Q and S is how much more/less than the average rent collected from building R?

- A. Rs.475
- B. Rs.1125
- C. Rs.225
- D. Rs.975
- E. Rs.525

Reasoning

Directions (111-116) Study the following information carefully and answer the questions below.

Eight boxes – P, Q, R, S, T, U, V, and W are kept one above another in the stack. The lowermost position is numbered as one, and the topmost position is numbered as eight. The boxes contain the different items - Spoon, Plate, Bowl, Jar, Cup, Knife, Spatula, and Fork, but not necessarily in the same order. The box that contains the Bowl is kept two boxes above the box that is kept four boxes below T. Only two boxes are kept between T and the one that contains the Jar. Only three boxes are kept between the Spoon box and the Jar box. The box that contains the Plate is kept adjacent to the Spoon box. The number of boxes kept between the Plate box and the Bowl box is the same as between the Jar box and box V. Box V is kept below the Jar box and is not kept at the lowermost position. The number of boxes kept above the Knife box is the same as below box Q. Box Q is kept in one of the positions below Bowl Box. Box W is kept two positions above the box that contains the Fork. Neither the Q nor the S box contains the Fork. The number of boxes kept between the Fork box and Q is the same as between boxes P and U. Box P does not contain the Spoon and Bowl. The number of boxes kept above R is two less than the number of boxes kept below the Cup box.

Q111. Which of the following statements is not correct?

- I. Box W contains Cup.
 - II. Spatula is the lowermost box.
 - III. Box U is kept two boxes above Q.
- A. Only II
 - B. Only III
 - C. Both I and III
 - D. Only I
 - E. Both II and III

Q112. What is the position of P with respect to box V?

- A. Immediately below
- B. Three boxes below
- C. Four boxes above
- D. Three boxes above
- E. Immediately above

Q113. How many boxes are kept above the Cup box?

- A. As many boxes are kept below the U box
- B. As many boxes are kept below the Knife box
- C. As many boxes are kept between box S and W
- D. As many boxes are kept between box P and R
- E. None of these

Q114. If boxes T and U are interchanged their positions in the same way boxes P and Q are interchanged their positions, then which of the following box is two boxes above box P?

- A. Box V
- B. Box U
- C. Box R
- D. Box T
- E. None of these

Q115. Which of the following boxes is kept at the fourth position from the top?

- A. The box contains a jar.
- B. The box that is immediately above W
- C. Box S
- D. The box contains the Cup.
- E. None of these

Q116. If all boxes are arranged in alphabetical order from the top, then how many boxes remain unchanged in their positions?

- A. One
- B. Two
- C. Three
- D. None
- E. More than three

Q117. If a meaningful word can be formed by using the First, fourth, eighth and eleventh letters of the word “Prerequisite”, then what is the first letter of the newly formed word? Mark X as your answer if more than one word is formed. Mark Z if no meaningful word can be formed.

- A. R
- B. I
- C. X
- D. T
- E. Y

Q118. How many such pairs of digits are there in the number “573941286” each of which has as many digits between them in the given number (both forward and backward direction) as they have between them in the number series?

- A. None
- B. Four
- C. Five
- D. Three
- E. More than Five

Directions (119-123) Study the following information carefully and answer the questions given below.

Ten persons, A, B, C, D, U, V, W, X, Y, and Z received the parcel on two different dates, either the 17th or 28th of five different months, viz., February, April, June, August and December of the same year.

Z received the parcel in the month that has more than 30 days. C received the parcel two persons after Z. Only four persons received the parcel between C and D. Only three persons received the parcel between D and X, who didn't receive the parcel before June. The number of persons received the parcel before X is one less than the number of persons received the parcel after V. Y received the parcel immediately after V, but not in the same month. W received the parcel three persons after V. B didn't receive on the same date as D. U received the parcel after A.

Q119. Four of the following are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- A. Y-D
- B. A-U
- C. B-V
- D. Z-X
- E. C-U

Q120. Which of the following statements is correct?

- I. B received the parcel just before Y
- II. Z and X received the parcel in the same month
- III. A received the parcel just after D
- A. Only II
- B. Only III
- C. Both I and III
- D. Only I
- E. Both II and III

Q121. Who among the following persons received the parcel on 17th June?

- A. The one who received in the same month as X
- B. The one who received in the same month as Y
- C. The one who received in the same month as V
- D. The one who received in the same month as C
- E. None of these

Q122. How many persons received the parcel between B and the person who received on 28th December?

- A. Five
- B. Six
- C. As many as received the parcel C and W
- D. As many as received the parcel after V
- E. None of these

Q123. A received his parcel on which of the following months and dates?

- A. April 17th
- B. August 17th
- C. December 17th
- D. April 28th
- E. June 28th

Q124. Which of the following statements is incorrect?

- A. B received the parcel immediately before D
- B. U is the last one to receive the parcel
- C. W received the parcel on the same date as Y
- D. Only one person received the parcel between C and D.
- E. More than one option

Directions (125): Read the given information carefully and answer the following questions.

Q155. If, in the given word "Providentially", all the consonants are replaced by the previous letter and all the vowels are replaced by the next letter according to the English alphabetical order, and then all the letters are arranged in ascending order from left to right, after that, the repeated letters are removed — which letter will be sixth from the left end?

- A. J
- B. K
- C. O
- D. M
- E. None of these

Directions (126-128): Read the following instructions and answer the given questions.

Two people, Daniel and William, start walking from two different offices, "Q" and "R" respectively, to reach the common metro station "W".

Daniel walks 8 km north to reach point B and turns right and walks 5 km to reach point D. After that, he turns left and walks 7 km to reach point L. Finally turns right and walks 4 km to reach the metro station "W".

Similarly, William walks 6 km north to reach point G and turns right, and walks 4 km to reach point H. After that, he turns left and walks 6 km to reach point J and then turns left and walks 8 km to reach point K. Finally, he turns right and walks 3 km to reach the metro station "W".

Q126. What is the shortest distance between L and H?

- A. 20
- B. 25
- C. 15
- D. $\sqrt{215}$
- E. None of these

Q127. Which of the following statements is incorrect?

- I. The Office of William is southwest of point D
- II. The Metro station is northeast of the Point J
- III. Point K is north of point G
- A. Only II
- B. Only III
- C. Both I and III
- D. Only I
- E. All I, II and III

Q128. Four of the following five are alike in a certain way as per the given arrangement and thus form a group. Which one of the following does not belong to that group?

- A. LK
- B. DJ
- C. BH
- D. KG
- E. BR

Direction (129-132): Study the following information carefully and answer the questions given below.

Ten persons, namely P, Q, R, S, T, U, V, W, X, and Y are sitting in two parallel rows containing five people each in such a way that there is an equal distance between adjacent persons. People sitting in Row-1 are facing north direction while people sitting in Row-2 are facing south. Therefore, people sitting in Row-1 face the people sitting in Row-2. They like the different flowers, viz, Rose, Tulip, Lily, Orchid, Daisy, Jasmine and Lotus. Exactly two persons like the same flowers - Lily, Orchid and Daisy. All the above information is not necessarily in the same order. S sits exactly in the middle of the north-facing row. T sits exactly between X and W and opposite to U. P sits at the extreme right end of the south-facing row. Only one person sits between the two people who like Lily. Q sits opposite to R and to the immediate right of the person who likes Orchid. R doesn't face the south direction. W likes Lotus. The person who likes Tulip sits to the immediate right of Y and opposite to the person who likes Lily. The person, like Rose, sits to the right of the person who likes Jasmine, but they don't sit at any of the ends. Only one person sits between the two people who like Orchid.

Q129. Who sits immediately right of U?

- A. The one who likes Rose
- B. The one who likes Tulip
- C. The one who likes Lotus
- D. The one who sits second right of S
- E. The one who sits opposite to P

Q130. Which of the following pairs likes the same flower?

- A. P and U
- B. R and T
- C. V and Y
- D. W and Q
- E. Both B and C

Q131. Four out of the five are similar in a certain way and form a group, which of the following does not belong to the group?

- A. Orchid – Y
- B. Lily – U
- C. Rose - T
- D. Lily – V
- E. Orchid - S

Q132. Which of the following statements is true?

- A. Only two people sit between the two people who like Daisy.
- B. The one who likes Jasmine facing X
- C. Three people sit between P and the one who likes Lotus
- D. Both B and C
- E. All are true

Q133. In a certain code language, "HUNGER" is written as "@@#%£¥" and "PRODUCTION" is written as "♠¥*♦@!^Ωβ#" How is 'NOTHING' written in that code language?

- A. #*^@Ω#%
- B. ♠¥*^@♦@
- C. @Ω#%β*♠
- D. ^!#♠¥^@
- E. %£Ω#¥%@

Directions (134): Read the information carefully and answer the following questions:

Q134.Statement:

A significant number of young graduates are leaving their jobs in metropolitan cities to return to their hometowns and start small businesses. Experts believe this shift is driven by dissatisfaction with long working hours and a desire for work-life balance.

Courses of Action:

- I). The government should organize awareness programs highlighting the benefits of stable corporate jobs.
- II). The government should conduct a survey to understand the reasons behind this shift and support local entrepreneurship.
- A. Only course of action I follows.
- B. Only course of action II follows.
- C. Either course of action I or II follows.

- D. Neither course of action I nor II follows.
- E. Both courses of action I and II follow.

Directions (135): The question below has a statement followed by two conclusions numbered I and II. On the basis of the information given in the statement, you have to find an option that gives the best conclusion for the given statement.

Q135.Statement:

Any new vaccine developed for a fast-spreading viral disease must be tested on humans before mass distribution. However, conducting large-scale human trials during an ongoing outbreak is often not feasible due to time and ethical constraints.

Conclusions:

- I). The effectiveness of a newly developed vaccine cannot be guaranteed before it is used on the general public.
- II). Every newly developed vaccine for a fast-spreading disease will fail when first used on people.

- A. Only I follows
- B. Only II follows
- C. Either I or II follows
- D. Both I and II follow
- E. None follows

Directions (136-139): 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 statements are sufficient to answer the question:

Q136. Six persons- J, K, L, R, S, and T are sitting in a row, but not necessarily in the same order. Who among the following persons sits third from the left end of the row? (all are facing North).

Statement I: S sits second to the right of R. T sits immediately left of R. Neither S nor T sits at the end of the table. Only two people are seated between J and L. L does not sit adjacent to S.

Statement II: Only three persons are seated between K and T. Only one person sits between J and T. L sits immediately left of T. R sits second to the left of S.

- 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 given 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.

Q137. There are six boxes- A, B, C, D, E, and F kept one above another but not necessarily in the same order. How many boxes are kept below F?

Statement I: The number of boxes that are kept above Box D is the same as below box E. Only one box is kept between E and F. Box F is kept below Box B. Box D is kept above Box F. Statement II: Box A is kept two boxes above the box which is kept three boxes below F. Only one box is kept between B and F. Neither Box B nor Box D is kept below Box 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 given 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.

Q138. What is the code for “Peony Jasmine Lotus Daffodil”?

Statement I:

In a certain code language, Lily Peony Rose Daffodil is coded as ‘vx jp qr te’, Jasmine Rose Lotus Peony is coded as ‘ul qr cm jp’, Lily Orchid Daffodil Lotus is coded as ‘vx ni te cm’.

Statement II:

In the same language, Jasmine Orchid Tulip Rose is coded as ‘ul ni sw qr’, Peony Tulip Lotus Camellia is coded as ‘jp sw cm zk’, Lily Camellia Daffodil Marigold is coded as ‘vx zk te md’.

- 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 given 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.

Q139. Five employees — A, B, C, D, and E, each holds a different designation, namely Manager, Assistant Manager, Clerk, Executive, and Trainee, Manager is the seniormost designation and trainee is the junior most designation. Who among the following is the Manager?

Statement I: B is junior to A but senior to C. Only one person is senior to A. D is senior to E.

Statement II: C is not the Trainee. E is junior to all. B’s designation is higher than E’s but lower than A’s.

- 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 given 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.

Directions (140): In the question below is given a statement followed by two inferences numbered I and II. An inference is something that can be deduced or found out on the basis of the given facts. You have to consider the statement and the following inferences and decide which of them is implicit from the statement.

Q140.Statement:

Several universities have started using Artificial Intelligence tools to evaluate student essays, claiming that it saves time for teachers and ensures unbiased grading.

Inferences:

- I). Universities are integrating technology to improve efficiency in evaluation.
- II). Teachers are no longer involved in assessing students' written work.
- A. if only inference I is implicit.
- B. if only inference II is implicit.
- C. if either I or II is implicit.
- D. if neither I nor II is implicit.
- E. if both I and II are implicit.

Directions: (141-146) Read the following information carefully and answer the given questions.

A, B, C, D, E, F, G, H, I, and J visit three cities – Osaka, Tokyo and Kyoto. Not more than four persons visit the same City and not fewer than three persons visit the same City. Each of them has a different item, viz. – Brushes, Bronzer, Palettes, Primer, Blush, Lipstick, Highlighter, Concealer, Eyeliner and Foundation.

E and G visit the same City, but not Tokyo. The people who have Highlighter and Primer visit the same city but neither the same City as E nor Kyoto. Both D and C visit neither the same City as G nor the one who have Primer. Neither D nor C have Brushes. A, who has the Blush, visits the City visited by the maximum number of persons. A and J visit the same City. H have a Lipstick and visits a different City from the one visited by J and I. H visits the same City as B and F. J visits neither Kyoto nor the same City as the one who has Concealer. An odd number of people visit Tokyo. Neither J nor G have Brushes. I have a Foundation. Either C or G have Palettes. The one who has a palette visits the City with the one who has a Concealer. J doesn't have a Bronzer.

Q141. Which of the following pairs of persons does not visit the same city?

- A. E and A
- B. B and H
- C. C and I
- D. G and D
- E. None of these

Q142. Who among the following has a Concealer?

- A. C
- B. G
- C. A
- D. I
- E. None of these

Q143. Which of the following cities is visited by an even number of persons?

- I). The one visited by I.
- II). The one visited by the one who has an eyeliner.
- III). Tokyo
- A. Only II
- B. Only II and III
- C. Only I and III
- D. Only III
- E. All I, II and III

Q144. Which of the following is not definitely correct?

- A. E - Brushes
- B. D - Concealer
- C. H - Lipstick
- D. B - Primer
- E. All are correct

Q145. Which among the following combinations shows people who visited Osaka?

- A. B, F, H
- B. C, D, I
- C. E, G, H
- D. G, A, J
- E. None of these

Q146. Which of the following statements are true regarding the final arrangement?

- A. G and J visit Kyoto
- B. Neither A nor H has Blush
- C. Either F or B have the Highlighter
- D. D and I visit Osk
- E. All are true

Directions (147): In each question below is given a statement followed by two arguments numbered I and II. You have to consider the statement and the following arguments and decide which of the arguments is strong and which of the argument is weak.

Q147. Statement:

Privatisation of public sector enterprises means transferring ownership and management of government-owned businesses to private individuals or companies.

Arguments:

- I). Privatisation leads to improved efficiency and productivity as private firms are profit-driven and more accountable for performance.
- II). Privatisation may result in job insecurity and exploitation of workers as private companies focus more on profit than employee welfare.

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

Directions (148-151): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q148. Statements:

No Turtle is Calm

Some Calm are Dolphin

All Dolphin are Oyster

Only a Few Oyster are Whale

Conclusions:

- A. Some Whale are dolphins
- B. Some Oyster are Not Calm
- C. All Oyster being Whale is a Possibility
- D. No Dolphin is Turtle
- E. Some Oyster are Not Turtle

Q149. Statements:

Some Sea are Lion.

All Lions are Coral.

No Coral are Tiger.

No Tiger is Puma.

Conclusion:

- A. Some Sea are Puma.
- B. No Coral are Lion.
- C. No Lion is Sea.
- D. No Puma are Tiger
- E. None of the above

Q150. Statements:

All Pink are City.

Some City are Metro.

No Metro is Delhi.

All Delhi are Public.

Conclusion:

- A. All Public are City.
- B. Some City are Pink.
- C. All Pink are Metro
- D. No Delhi are City.
- E. None of these

Q151. Statements:

Only a few Grape is Guava

No Guava is Fruit

Only Fruit is Banana

Some Fruit is Apple

Conclusions

- A. Some Guava being Fruit is a possibility
- B. All Apple can be Guava
- C. No Guava is Apple
- D. Some Banana is Grape
- E. None of the above

Directions (152) Study the following information carefully and answer the questions given below.

Q152.Statement:

The municipal corporation has decided to introduce rooftop gardening schemes in urban areas to reduce the city's temperature and improve air quality.

Which of the following assumptions, if true, support the given statement?

- A. Rooftop gardens can help lower urban heat and absorb pollutants from the air.
- B. Citizens are unwilling to participate in any environment-related initiative.
- C. Urban construction is not responsible for increasing the city's temperature.
- D. Rooftop gardening requires advanced technology that most people can't afford.
- E. None of the above

Directions (153-157) Study the following information carefully and answer the questions given below.

An uncertain number of persons are sitting in a circle facing the centre, and they like different brands. Only three people sit between B and G who like Zara. N sits three places away from G. Four people sit between N and the one who likes Gucci. T likes Dior and sits second to the right of the one who likes Gucci and second to the left of W, who doesn't sit immediately right of G. The one who likes Chanel sits adjacent to the one who likes Dior. C sits four places away from the one who likes Chanel and sits immediately right of B. Six people sit between C and the one who likes Prada. The one who likes Celine sits third to the right of the one who likes Prada. Three people sit between the one who likes Celine and Z, who sits immediately right of the one who likes Fendi. W doesn't like Prada. Not more than two people sit between T and the one who likes Fendi.

Q153. How many people are sitting in the Circle?

- A. Twenty
- B. Eighteen
- C. Seventeen
- D. Twenty-one
- E. None of these

Q154. How many people sit between the one who likes Fendi and the one who sits third to the left of N?

- A. Six
- B. Three
- C. Seven
- D. Five
- E. Eight

Q155. Which of the following statements is/are true with respect to the final arrangement?

- A. The one who likes Gucci sits immediately left of Celine
- B. The one who likes Fendi sits immediately right of T
- C. Three persons sit between W and the one who likes Prada
- D. Six persons sit between the one who likes Dior and N
- E. All are false

Q156. Who among the following persons sits fourth to the left of the one who sits second to the right of Z?

- A. The one who likes Chanel
- B. The one who sits second right of T
- C. The one who likes Celine
- D. The one who sits immediately left of C
- E. None of these

Q157. What is the position of G with respect to the one who likes Prada?

- A. Second to the right
- B. Third to the left
- C. Fifth to the right
- D. Immediate right
- E. Cannot be determined

Directions (158-159): In the following question, a statement is given, followed by two assumptions. You have to decide which of the assumptions are implicit in the statement.

Q158.Statement:

As climate change worsens, several countries are investing heavily in developing renewable energy sources such as solar, wind, and hydroelectric power. Critics argue that these investments are costly and may strain national budgets, while supporters believe that such initiatives are crucial for long-term environmental stability.

Assumptions:

- I. Governments believe that renewable energy can help reduce the negative effects of climate change in the future.
- II. Transitioning to renewable energy will immediately solve all environmental and financial challenges faced by nations.

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

Q159.Statement:

"Merely providing modern infrastructure and smart classrooms will not improve the quality of education; the commitment, training, and motivation of teachers are equally important." – An education expert.

Assumptions:

- I. The quality of education depends not only on infrastructure but also on the effectiveness of teachers.
 - II. Improving the motivation and training of teachers will help enhance the quality of education.
- A. If only assumption I is implicit
 - B. If only assumption II is implicit
 - C. If either I or II is implicit
 - D. If neither I nor II is implicit
 - E. If both I and II are implicit

Directions (160-164) Study the following information carefully and answer the questions given below.

An alphanumeric machine when given an input, rearranges them by following a particular rule in each step. The following is an illustration of the input and steps rearrangement:

Input: 12 apple 44 bat 55 orange 30 cat 71 egg 19 dog

Step I: 14 apple 44 bat 55 30 cat 71 egg 19 dog qqcmfg

Step II: gff 14 apple 44 bat 55 30 cat 71 dog qqcmfg 17

Step III: 32 gff 14 apple 44 bat 55 30 cat 71 qqcmfg 17 fni

Step IV: ezv 32 gff 14 apple 44 bat 30 71 qqcmfg 17 fni 53

Step V: 46 ezv 32 gff 14 apple 30 71 qqcmfg 17 fni 53 dzv

Step VI: cookg 46 ezv 32 gff 14 30 qqcmfg 17 fni 53 dzv 69

Step VI is the last and final step of the rearrangement. With the same rules followed in the above arrangement, determine the steps for the following given input.

Input: 26 ink 33 pot 72 ear 49 sun 84 owl 15 map

Q160. Which of the following statements follows?

- I). 74 is the immediate right of the ear in step V
 - II). 13 is exactly between qvk and utp in step VI
 - III). 31 is the immediate right of qvk in step IV
- A. Only II
 - B. Only II and III
 - C. Only I and III
 - D. Only III
 - E. All I, II and III

Q161. Which of the following will be the fourth step of the given input?

- A. ozr 74 rnv 28 ink ear 49 84 utp 13 qvk 31
- B. 86 ozr 74 rnv 28 ear 49 utp 13 qvk 31 kmj
- C. 74 rnv 28 ink 33 ear 49 84 map utp 13 qvk
- D. ozr 74 rnv 28 ink 49 ear 84 utp 13 qvk 31
- E. ozr 74 rnv 28 ink ear 49 13 qvk 31 84 utp

Q162. What is the position of "28" with respect to "kmj " in STEP V?

- A. Third to the Right
- B. Seventh to the Left
- C. Fourth to the Right
- D. Sixth to the Left
- E. Immediate Right

Q163. Which of the following statements is correct?

- A. Ink is exactly between 49 and 28 in step IV
- B. Sum of all the numbers in step VI is 278
- C. Difference between the first number from the left end and the second number from the right end, 73 in step V
- D. Both B and C are correct
- E. All are correct

Q164. How many numbers are between "ozr" and "47" in step VI?

- A. Three
- B. One
- C. Two
- D. Four
- E. More than four

Directions (165-168): In the given questions, the relationship between different elements is shown in the statements followed by two conclusions. Find the conclusion which is definitely true.

Q165. Statements:

$Z < G = N \leq V$; $Q \leq L = V$; $Q = R > T$; $N > S \leq W = Y$

Conclusions:

- I). $Z < Y$
- II). $L > Z$
- A. Only conclusion I is true
- B. Only conclusion II is true
- C. Either conclusion I or II is true
- D. Neither conclusion I nor II is true
- E. Both conclusions I and II are true

Q166. Statements:
 $B > C < T = F; B \leq K = G \leq N; G \geq P > W$

Conclusions:

I). $C < N$

II). $G \geq F$

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

Q167. Statements:
 $H \geq O > L > N > G; S > K < B; C > R = S < Y \leq O$

Conclusions:

I). $H > K$

II). $B < L$

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

Q168. Statements:
 $Y \geq J > K > L; U = N \leq J \leq Q \leq R; A \geq S < U \geq W$

Conclusions:

I). $Q > L$

II). $R \geq W$

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

Directions (169): Given below is a statement followed by three conclusions numbered I, II, and III. Read the statement carefully and select which of the conclusions logically follow(s) the given statement.

Q169. Statement:

Chess is a board game that requires strategic thinking and concentration, where two players compete to checkmate each other's king using different pieces with specific movements.

Conclusions:

- I. Anyone who knows how to move chess pieces can be called a chess player.
- II. Every chess player must possess strategic thinking and concentration skills.
- III. Chess is a game played between two opponents.

- A. Only conclusion I follows
- B. Only conclusion III follows
- C. Both conclusions II and III follow
- D. Only conclusion II follows
- E. All conclusions follow

Directions (170): Study the following information carefully and decide which of the following statement is sufficient to answer the question.

Seven people are living in a seven-floor building marked 1 to 7 from bottom to top. Who among the following people lives immediately below X?

Column I	Column II
A. G lives on floor number 5. Two persons are living between G and H.	D. H lives two floors below L. W and H are living on the adjacent floor.
B. K lives on an even number floor. Two persons are living between X and K.	E. W lives immediately below H. Two persons are living between H and G.
C. Two persons are living between E and L. W and L are not living together.	F. Neither G nor H lives on the adjacent floor of E. Three persons are living between E and X.

- A. Both BD and CE
- B. Only AF
- C. Both AE and CD
- D. Only CD
- E. None of these

English

Directions (171–178): Read the passage carefully and answer the questions that follow.

Choose the most appropriate option among the five given choices.

For centuries, termites have been reviled as **silent saboteurs**—gnawing through wood, eroding dwellings, and sabotaging harvests. These tiny insects have long been associated with destruction, prompting humans to exterminate them whenever they appeared. Yet, modern ecological research reveals a remarkable irony embedded in this familiar narrative. The very creatures often annihilated in haste may, in fact, be indispensable to the health of the soils upon which human survival ultimately depends. What was once regarded purely as pestilence now emerges as a cornerstone of environmental balance.

While sculpting their labyrinthine mounds, termites perform a process that goes far beyond mere architectural ingenuity. They transport mineral-laden subsoil upward from the depths below, mixing it meticulously with organic detritus accumulated on the surface. This alchemy transforms otherwise sterile dust into a nutrient-rich substrate capable of capturing moisture and fostering microbial life. In regions prone to drought, such as parts of Africa and South Asia, satellite imagery has revealed striking green halos encircling termite mounds—verdant sanctuaries where crops such as maize and millet manage to survive, even under severe water stress. By enhancing soil fertility in this manner, termites contribute indirectly but decisively to food security and local agricultural productivity.

The subterranean labour of termites also has broader environmental benefits. Their mounds contribute to carbon sequestration, moderate soil temperature, and paradoxically, slow the advance of desertification—an ecological catastrophe that their extermination would otherwise exacerbate. In effect, the small engineers maintain complex systems of order beneath the surface, shaping microenvironments that support both plant and microbial communities. Their work illustrates the delicate interplay between organisms and the ecosystems they inhabit, highlighting how even minuscule creatures can exert outsized influence on ecological stability. Such revelations have begun to challenge traditional agricultural dogmas. Farmers long conditioned to view termites as adversaries are now being urged to consider coexistence rather than eradication. Some agronomists argue that mechanized ploughing, not termites, has inflicted more profound ecological damage over the years, disrupting soil structure and depleting nutrients. Consequently, the termite mound stands as a monument to a humbling truth: sustainability may hinge not on human domination, but on sympiosis. The smallest engineers, often overlooked and undervalued, frequently maintain the grandest systems of order beneath our inattentive feet, reminding us that ecological wisdom sometimes lies in restraint and observation rather than in conquest.

Q171. Which statement best captures the paradox presented in the passage?

- A. Termites both destroy and preserve human settlements.
- B. The species once deemed harmful may be indispensable for ecological balance.
- C. Agricultural mechanization improves soil fertility better than termite activity.
- D. Farmers now rely on termites for irrigation.
- E. Termites sustain ecosystems only in tropical regions.

Q172. The term “silent saboteurs” most nearly means—

- A. insignificant builders
- B. destructive designers
- C. small yet skillful creators
- D. accidental organizers
- E. invisible enemies

Q173. Which factor contributes most directly to the fertility around termite mounds?

- A. Accumulation of termite waste near the soil surface
- B. The decomposition of wooden structures by termites
- C. Upward transport and mixing of mineral-rich subsoil with organic matter
- D. Nutrient absorption from surrounding plants
- E. Their ability to trap rainwater in tunnels

Q174. Which of the following best describes the author’s tone?

- A. Sarcastic yet uncertain
- B. Analytical and reverent
- C. Alarmist and speculative
- D. Indifferent but factual
- E. Optimistic yet dismissive

Q175. The phrase “green halos encircling termite mounds” symbolically refers to—

- A. chemical reactions within termite colonies
- B. vegetation thriving due to termite-induced soil enrichment
- C. the spiritual reverence communities hold for termite mounds
- D. artificial irrigation methods around mounds
- E. cyclical pest infestations visible from satellite imagery

Q176. Fill in the blank:

The author implies that modern agriculture’s greatest flaw lies in its obsession with _____ rather than _____.

- A. extermination / equilibrium
- B. productivity / profitability
- C. irrigation / innovation
- D. experimentation / exploitation
- E. surveillance / sustenance

Q177. Which of the following words is the closest synonym of “detritus” as used in the passage?

- A. Erosion
- B. Sediment
- C. Debris
- D. Wastewater
- E. Fossil

Q178. In the context of the passage, which word is closest in meaning to “symbiosis”?

- A. Conflict
- B. Competition
- C. Cooperation
- D. Stratification
- E. Resistance

Directions (179–184): In the passage below, some words have been highlighted in bold. Choose the most appropriate option to replace each bolded word to make the paragraph meaningful.

Soil degradation remains one of the most **(1) negligible** challenges of modern agriculture. Decades of intensive ploughing and chemical dependency have **(2) enhanced** soil erosion and depleted its organic content. In response, researchers advocate a system of regenerative farming that **(3) disregards** nature’s existing cycles. They suggest that farmers mimic natural processes—using cover crops, crop rotation, and biological compost—to restore fertility.

Interestingly, in certain regions, termite mounds have become models of **(4) fragility**, revealing how underground ecosystems can recycle nutrients efficiently. However, this transformation requires not just technological innovation but also a mental shift: to see the soil not as an inert medium but as a **(5) sterile** community of living organisms that demands respect. Sustainable farming, then, becomes less about dominance and more about **(6) obliteration** of balance.

Q179. Which can replace word (1)?

- A. Negligible
- B. Monumental
- C. Obscure
- D. Transient
- E. peripheral

Q180. Which can replace word (2)?

- A. Reduced
- B. Accelerated
- C. Neutralized
- D. Concealed
- E. Evaporated

Q181. Which can replace word (3)?

- A. Imitates
- B. Contradicts
- C. Reinforces
- D. Neglects
- E. intensifies

Q182. Which can replace word (4)?

- A. Adaptability
- B. Rigidity
- C. Fragility
- D. Stability
- E. fertility

Q183. Which can replace word (5)?

- A. Sterile
- B. Dynamic
- C. Synthetic
- D. Inert
- E. independent

Q184. Which can replace word (6)?

- A. Maintenance
- B. Destruction
- C. Imitation
- D. Balance
- E. cultivation

Directions (185 – 188): Each question contains four sentences (A–D). Identify the grammatically correct sentence.

Q185.

- A. The board of directors, together with the managing committee and several external consultants, were deliberating for hours on the intricate modalities of the proposed financial restructuring plan.
 - B. Neither the central bank nor its regional offices has yet provided any clarification regarding the recently issued and widely debated regulatory guidelines.
 - C. Each of the shortlisted applicants were instructed to submit all notarized credentials and supporting documents well before the stipulated deadline mentioned in the circular.
 - D. The governor, along with his senior economic advisers, has outlined an elaborate and forward-looking strategy aimed at curbing the persistent inflationary pressures that have plagued the economy for months.
- A. A
 - B. B
 - C. C
 - D. D
 - E. None of these

Q186.

- A. Despite having issued repeated and urgent warnings to all relevant departments, the government fails to implement the proposed fiscal reforms with the consistency and efficiency that the situation demands.
 - B. The policy makers, as well as the panel of technical experts, has recommended a series of immediate and coordinated revisions to the controversial draft legislation.
 - C. Every one of the stakeholders, including those representing minority interests, have expressed deep reservations regarding the far-reaching amendments in the banking regulatory framework.
 - D. The central bank directed to conduct the audit of all public sector banks within the upcoming quarter to ensure compliance with new transparency standards.
- A. A
B. B
C. C
D. D
E. None of these

Q187.

- A. Hardly had the finance minister concluded his comprehensive and data-intensive budget speech when a chorus of analysts began dissecting the underlying assumptions and potential fiscal implications of the proposed measures.
 - B. Scarcely had the committee submitted its exhaustive report on monetary reforms when the board are issuing a set of contradictory directives to the regional offices, thereby creating confusion across the network.
 - C. No sooner the Reserve Bank released the long-awaited policy notification than several commercial banks were scrambling to ensure immediate compliance with the revised liquidity norms.
 - D. Barely had the new regulatory framework been made public when a few financial institutions starts implementing ad hoc measures without awaiting official confirmation.
- A. A
B. B
C. C
D. D
E. None of these

Q188.

- A. No sooner did the government announce the comprehensive relief package for small industries than the affected sectors began approaching various ministries for clarification on eligibility and implementation criteria.
- B. No sooner the monetary policy was revised then the banks had already adjusted their lending rates and liquidity reserves in anticipation of higher credit demand.
- C. No sooner had the RBI issued the detailed circular than the cooperative banks rush to align their internal procedures with the prescribed prudential norms.

- D. No sooner did the Finance Ministry released the much-awaited statement on fiscal consolidation than the equity markets reacted sharply, posting significant intraday gains.
- A. A
- B. B
- C. C
- D. D
- E. None of these

Directions (189 – 192): Each question uses an idiom in a complex sentence. Choose the option that best expresses the meaning of the idiom in context.

Q189. “Able to pull through”

Despite facing multiple setbacks in the budget implementation, including delayed approvals and unexpected fiscal deficits, the finance ministry was ultimately able to pull through without compromising the key reform agenda.

- A. To succeed in an examination
- B. To recover from illness or difficulty
- C. To avoid responsibility cleverly
- D. To dominate a conversation
- E. To persuade someone to agree

Q190. “Spill the beans”

The senior analyst accidentally spilled the beans about the proposed regulatory changes during the press briefing, leaving the central bank scrambling to clarify its official stance.

- A. To waste an opportunity
- B. To reveal a secret unintentionally
- C. To destroy someone’s trust
- D. To exaggerate a story
- E. To make an honest confession out of guilt

Q191. “Cut down on”

In an effort to improve capital adequacy ratios, several banks were instructed to cut down on non-performing asset exposure while maintaining liquidity for operational purposes.

- A. To reduce the consumption of something
- B. To remove something completely
- C. To criticize someone severely
- D. To replace one habit with another
- E. To divide work equally among members

Q192. “Go back on”

The corporation threatened to go back on its earlier commitment to invest in rural infrastructure if the state government failed to provide the promised tax incentives.

- A. To recall a pleasant memory
- B. To withdraw from a promise or commitment
- C. To take revenge for an insult
- D. To depend upon someone’s help
- E. To restore a broken relationship

Directions (193–195):In each of the following sentences, three Underlined words (labelled A, B, C) are in the jumbled order. Choose the option that gives the correct sequence to make the sentence grammatically and contextually correct.

Q193. The displacement (A) of artificial intelligence on job impact (B) is a topic that requires proactive (C) measures to ensure a just transition.

- A. ABC
- B. ACB
- C. BAC
- D. BCA
- E. CBA

Q194.The renewable (A) of adoption (B) energy by governments worldwide requires urgent (C) policy reforms.

- A. ABC
- B. ACB
- C. BAC
- D. BCA
- E. CBA

Q195.The immediate (A) of strict environmental (B) regulations demands implementation (C) action from all industries.

- A. ABC
- B. ACB
- C. BAC
- D. BCA
- E. CAB

Directions (196–197): Each question consists of five sentences. Identify the sentence that does not logically fit with the others or breaks the coherence of the paragraph.

Q196.

- A. The global transition to renewable energy has accelerated in the past decade, with many countries setting ambitious targets to reduce carbon emissions in line with international climate agreements.
- B. Investment in wind, solar, and hydroelectric projects has grown substantially, encouraged by both technological advancements and government policy incentives that aim to make clean energy more cost-competitive.
- C. Many corporations now publicly disclose detailed reports of their carbon footprints, adopting transparency as a strategic measure to improve stakeholder confidence and regulatory compliance.
- D. The development of sustainable fashion trends, including eco-friendly color palettes and materials, is directly linked to the same fiscal policies promoting renewable energy infrastructure.
- E. Policy frameworks and subsidies continue to incentivize research, development, and deployment of low-emission technologies across multiple sectors, creating an environment conducive to sustainable economic growth.

Q197.

- A. The rapid expansion of online education platforms has fundamentally transformed access to learning, enabling students from remote areas to pursue courses previously unavailable to them.
- B. Digital technologies facilitate global interaction among learners, allowing them to collaborate across countries and share diverse perspectives, which enhances the overall educational experience.
- C. The flexibility in scheduling online courses is particularly beneficial for working professionals who would otherwise be unable to balance employment and continuing education.
- D. While traditional classroom-based education continues to emphasize face-to-face interaction, it is increasingly supplemented by hybrid models incorporating digital tools for enhanced pedagogical outcomes.
- E. The exponential growth of fast food chains in urban centers has simultaneously reshaped dietary habits and consumer behavior, influencing lifestyle trends but remaining largely unrelated to educational access or digital learning innovations.

Directions (198): In the following sentence, four words have been Underlined. Identify which of them are correctly used in context.

Q198. The CEO's succinct (A) remarks were derogatory (B) to the employees' morale, though his intention (C) was to motivate (D) them to work harder.

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

Directions (199): Combine the following three sentences into one grammatically correct statement without changing the meaning.

Q199. 1. Climate change is accelerating.

2. It threatens biodiversity across ecosystems.

3. Global cooperation is required to mitigate its effects.

- A. Climate change, which threatens biodiversity, can be mitigated only through global cooperation.
- B. Global cooperation threatening biodiversity is caused by climate change.
- C. Biodiversity, which causes climate change, can be mitigated through cooperation.
- D. Climate change and biodiversity both require global cooperation.
- E. Global cooperation accelerates climate change threatening biodiversity.

Directions (200): The following four sentences (A), (B), (C), and (D) form a coherent paragraph when arranged properly. Identify the correct sequence from the options given.

Q200.

- A. In the wake of repeated financial crises and structural inefficiencies, policymakers across emerging economies began emphasizing the importance of institutional reforms designed to enhance fiscal transparency and long-term economic stability.
 - B. Yet, without sufficient coordination between central banks, financial regulators, and government ministries, such reforms often remain fragmented, producing overlapping jurisdictions and policy contradictions that undermine their intended outcomes.
 - C. Consequently, the challenge for modern governance lies not merely in designing sound regulatory blueprints, but in cultivating a culture of inter-institutional trust, accountability, and evidence-based decision-making capable of sustaining reform momentum.
 - D. Over time, this recognition evolved into a broader debate about the limits of monetary policy autonomy and the complex interplay between fiscal prudence, political accountability, and institutional credibility in shaping national economic resilience.
- A. A–D–B–C
 - B. D–A–C–B
 - C. A–B–D–C
 - D. D–B–A–C
 - E. B–A–D–C

**RBI Grade B
2025
Phase 1 -
Recollected
Questions'
Answer Key**

General Awareness

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

Quantitative Aptitude

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

Reasoning

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

English Language

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

RBI Grade B 2025 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. India committed to reducing the emissions intensity of its GDP by 45% by 2030 (from 2005 levels) as part of its updated Nationally Determined Contributions (NDCs). What is the way forward?**
- B. Shift in Advertisement strategies from paper billboards to digital billboards. Role of technological change in Media.**
- C. How can youngsters help older people in keeping up with times in Education sector?**
- D. We are copying startups of western countries. Are such startups relevant for developing countries like India?**

Precis Writing

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

The Amazon rainforest is inching toward a "hypertropical" climate regime that has not existed on Earth for at least 10 million years, new research suggests.

Scientists predict this regime will cause more frequent and extreme droughts, which could lead to mass tree dieoffs. By 2100, hot droughts could bake the Amazon for 150 days of the year, extending even into the wet season, according to a study published Wednesday (Dec. 10) in the journal Nature.

"When these hot droughts occur, that's the climate that we associate with a hyper tropical forest, because it's beyond the boundary of what we consider to be tropical forest now," study lead author Jeff Chambers, a professor of geography at the University of California, Berkeley, said in a statement.

Scientists think a hyper tropical climate last existed between 40 million and 10 million years ago, during the Eocene and Miocene periods. The average global temperature during the middle Eocene was 82 degrees Fahrenheit (28 degrees Celsius) — 25 F (14 C) warmer than the average today — and previous research suggests forests near the equator had fewer mangroves and evergreen trees.

Currently, the Amazon rainforest experiences hot drought conditions a few days or weeks of the year. But due to climate change, the region's dry season — which typically lasts from July to September — is getting longer, and the annual proportion of hotter-than-normal days is increasing.

Chambers and his colleagues analyzed 30 years of temperature, humidity, soil moisture and sunlight intensity data from a patch of forest north of Manaus, a city in the heart of the Brazilian Amazon. The researchers also examined information from sensors that measured water and sap flow inside tree trunks at this site, which helped them understand how the trees coped with drought conditions.

During droughts, trees struggled to access water and stopped absorbing carbon dioxide (CO₂), the researchers found. That's because evaporation rates surged during droughts, reducing soil moisture. Trees responded by closing the pores on their leaves that control water and gas exchange with the atmosphere, so they preserved water. But this simultaneously blocked CO₂ absorption, which in plants is necessary for tissue growth and repair.

As a result, when drought conditions were extreme, a proportion of the trees died from CO₂ starvation. And when soil moisture dropped below a threshold of 33% meaning only one-third of the soil's pores were filled with water — trees also developed bubbles in their sap that were akin to clots in human blood vessels, preventing normal circulation inside the plants' fluid-filled xylem.

"If there are enough embolisms, the tree just dies," Chambers said. The soil moisture threshold leading to this collapse was remarkably consistent across two El Niño years in 2015 and 2023, and it matched thresholds measured at another study site in the Amazon. "That was really surprising to everyone," he said.

Slow-growing trees like the Shihuahuaco (*Dipteryx micrantha*) are more resistant to drought conditions than fast-growing trees. (Image credit: Angela Ponce for The Washington Post via Getty Images)

Annual tree mortality in the Amazon rainforest is currently just above 1%, but it could rise to 1.55% by 2100, the researchers found. This may seem insignificant, but it makes a huge difference on the scale of the entire rainforest, Chambers said.

Fast-growing trees were more vulnerable to hot droughts than their slow-growing counterparts, because they needed abundant water and CO₂ to sustain this growth. This suggests slow-growing trees, such as the yellow ipê (*Handroanthus chrysanthus*) and the Shihuahuaco (*Dipteryx micrantha*), will eventually dominate the Amazon as temperatures rise — if these trees can cope with increasing water stress and the rate of temperature change, that is.

The results indicate that rainforests in other parts of the world, such as western Africa and Southeast Asia, may also be transitioning to a hyper tropical climate regime. This shift has dramatic implications for Earth's carbon cycle, because rainforests absorb huge amounts of CO₂ that would otherwise end up in the atmosphere.

The predictions of what could happen to the Amazon by 2100 assume negligible reductions in CO₂ emissions, so "it's up to us to what extent we're actually going to create this hyper tropical climate," Chambers said. "If we're just going to emit greenhouse gases as much as we want, without any control, then we're going to create this hyper tropical climate sooner."

Reading Comprehension

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

In the Middle East, Africa, and elsewhere, regions with severe water shortages make extensive use of desalination facilities that process seawater into usable freshwater. The Japanese city of Fukuoka, which has no major river nearby, has also adopted desalination technology to solve its frequent water supply issues. But Fukuoka's desalination plant is very different from other facilities around the world: along with freshwater, it also generates electricity. How did Japanese

engineers put two previously unused wastewater streams to work creating renewable energy through osmotic power generation?

The Uminonakamichi Nata Seawater Desalination Center (Mamizupia) has served the Greater Fukuoka metropolitan area since 2005. The plant was built to address the lack of readily available freshwater in Greater Fukuoka, which has 2.6 million residents but no large rivers nearby. Mamizupia can produce around 50,000 cubic meters of freshwater daily—enough to meet the needs of some 250,000 people.

HIROKAWA Kenji heads Mamizupia for the Facilities Department at the Fukuoka District Waterworks Agency, which manages Greater Fukuoka's water supply. According to Hirokawa, concentrated seawater, which contains the salt and impurities caught by filters that allow only water molecules to pass, is roughly 8% salt—more than twice the 3.5% salt content of regular seawater. Because discharging concentrated seawater directly into the sea could damage marine ecosystems, Mamizupia initially disposed of it by mixing it with the discharge from a nearby sewage processing plant. Before Mamizupia went into operation, however, researchers were already exploring possibilities for using concentrated seawater instead of simply discarding it. Given global trends toward energy conservation and decarbonization, osmotic power generation was pursued as the best option.

One key player in the osmotic generation project was Kyowakiden Industry Co., Ltd., a water processing plant construction firm that was involved in building Mamizupia. Dr. UYAMA Tetsuro of Kyowakiden explains the phenomenon of osmosis utilized in osmotic power generation. When two bodies of water with different salt content—like saltwater and freshwater—are separated by a semi-permeable barrier known as an osmotic membrane, water from the side with lower salt content crosses the membrane to the other side, seeking an equilibrium in salt concentration. Osmotic power generation harnesses the kinetic energy of this flow to turn turbines and generate electricity.

Osmotic power generation at Mamizupia has two main strengths. First, it puts two previously unused wastewater streams, one from the nearby sewage treatment plant, to work generating power. Second, it can generate power 24 hours a day, virtually unaffected by the weather, with extremely high utilization rates of around 90%. Mamizupia is expected to generate around 880,000 kWh per year, which is enough to power 300 average households.

Given the virtues of the technology, Ueyama is optimistic about its broader possibilities. "A system like this could be deployed in any densely populated region with the necessary infrastructure nearby—a desalination plant, like Mamizupia, and a sewage treatment facility—which gives it high potential for global expansion. Our initial target is the Middle East. Not only does the region have more desalination facilities than anywhere else in the world, but many of those facilities are very large. For example, the United Arab Emirates is home to one of the world's largest desalination plants, which produces around 909,000 cubic meters of water daily. The utilization rate of osmotic power generation rises in proportion to the facility's size. So compared to Mamizupia, which generates around 110 kW from 20,000 cubic meters of water per day, we can expect vast amounts of electricity to be produced."

Hirokawa chimes in again on the ultimate objectives of the project. “Eventually, we hope to achieve osmotic power generation using ordinary, non-concentrated seawater. Since seawater makes up some 97.5% of all water on the planet’s surface, this would be a major contribution to building a sustainable world.”

To achieve this breakthrough, Hirokawa adds, the most urgent necessity is more efficient osmotic membranes. Japan is among the world’s leaders in water treatment technology, with a roughly 60% share of the global market for desalination membranes. The day when a next-generation membrane enables osmotic power generation with regular seawater may not be far away. As a key facility for verifying advances in that field, Mamizupia is sure to attract notice from around the world.

- A. Why was the Uminonakamichi Nata Seawater Desalination Center (Mamizupia) established, and how does it address Fukuoka’s water challenges?**
- B. What environmental problem did concentrated seawater pose, and how did it influence the adoption of osmotic power generation?**
- C. Explain the principle of osmosis and how it is used to generate electricity at Mamizupia.**
- D. What are the major advantages of osmotic power generation at Mamizupia compared to other renewable energy sources?**
- E. What is the future potential of osmotic power generation, and what technological advancement is necessary to expand its use globally?**

Economic and Social Issues

Objective

Q1. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a government-backed accident insurance scheme aimed at providing social security coverage to individuals, especially from economically weaker sections. Below 3 statements are given based on certain parameters related to the scheme. You have to identify which of the following case holds true with respect to above scheme.

1. Raju has dies due to accident. The insurance cover under the scheme is ₹2 lakh for accidental death.
2. Ramesh lost one foot in the accident. In this case, Ramesh will get insurance claim of ₹1 lakh.
3. Sarita, 75 years old, has taken insurance coverage of ₹2 lakh under the scheme.

Which of the following case is/are correct?

- A. 1 only
- B. 2 only
- C. 1 and 2 only
- D. 3 only
- E. None

Q2. The Public Provident Fund (PPF) is a long-term small savings scheme introduced by the Government of India in 1968 to encourage household savings and provide old-age income security. It is governed by the Public Provident Fund Act, 1968, and administered through post offices and authorized banks. A PPF account can be opened by resident individuals, including minors through guardians. The scheme has a lock-in period of 15 years, with an option to extend in blocks of 5 years.

Consider the following statements regarding PPF:

1. Partial withdrawals are permitted only after the completion of 15 years.
2. The maximum loan amount is restricted to 25% of the balance available at the end of the second year preceding the year of application.
3. The minimum annual investment required to keep the account active is ₹500.
4. If a subscriber fails to deposit the minimum amount, the account is discontinued and the balance is forfeited by the government.

Choose the correct option:

- A. 1 and 2 only
- B. 2 and 3 only
- C. 3 and 4 only
- D. 1 and 4 only
- E. None

Q3. A private training organisation proposes to open a Pradhan Mantri Kaushal Kendra (PMKK) in a semi-urban district of India. The organisation claims to have experience in skill training, access to adequate infrastructure, and willingness to follow National Skill Qualification Framework (NSQF) norms.

Consider the following statements regarding eligibility for opening a PMKK:

- 1. The minimum built-up area for a PMKK in a district with a population of 5 Lakh is 8,000 sq. ft.**
- 2. For the purpose of PMKK project, any entity with positive net worth meeting and rating of A – and above shall be considered as a Corporate under PMKK**
- 3. Private entities, including Trusts, Societies, NGOs and Companies, can apply for PMKK provided they have been in existence for at least 5 years.**

Which of the following statements given above are correct?

- A. 1 only
- B. 2 and 3 only
- C. 2 only
- D. 3 only
- E. None

Q4. Consider the following statement with reference to PM Surya Ghar Muft Bijli yojana?

- 1. Person X wants to install a rooftop solar system. He can receive a maximum subsidy of Rs 78,000, which is available only upto 3 kw capacity.**
- 2. Person Y has already installed a 2 kw rooftop solar system and received subsidy accordingly. He is now planning to upgrade to 3 kw and want to avail additional subsidy of 35% on the extra 1 kw capacity allowed under the scheme.**
- 3. Person Z is a tenant and wants to apply for the scheme, even though he does not own the house or rooftop but wishes to claim the subsidy.**

Which of the statements given above are correct?

- A. 1 only
- B. 2 only
- C. 3 only
- D. 1 and 2 only
- E. None

Q5. Amit is a 45 year old who recently enrolled under NPS, which of the following is true?

- 1. He can contribute for 25 more years.**
- 2. He will be eligible for withdrawal after 3 years**
- 3. He made an investment of 40 lakh and on premature withdrawal He will be eligible for a lump sum of 10 lakh.**
- 4. He can change his fund manager 5 times in a year.**

- A. 1 and 2 only
- B. 2 and 3 only

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

Q6. Which of the following are eligible under the CARA rules 2025?

1. A female single parent aged 45 want to adopt a male or female child aged 4 years.
2. Parents having composite age 92 years want to adopt a child aged upto 4 years.
3. A single male parent wants to adopt a female child aged 2 years.

- A. 1 and 3 only
- B. 1 only
- C. 3 only
- D. 1 and 2 only
- E. None

Q7. Which of the following students are eligible to receive benefits under SHRESHTA scheme?

1. The scheme is open to students from Scheduled Castes, Scheduled Tribes, and Other Backward Classes.
2. The annual income of the parents of the applicant from all sources must not exceed ₹2.5 Lakh.
3. Student passed 7th class will be eligible for scholarship.
4. A girl taking admission in 11th class will get a scholarship of two lakhs for school fees and hostel fees

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

Q8. With reference to Atal Vayo Abhyuday Yojana, consider the following statements.

1. A person belong to BPL and who is above 60 is eligible.
2. The Ministry of Social Justice provides equity support of up to ₹1 crore to selected startups.
3. The old age home shall have minimum Area of bedroom/dormitory per resident is 7.5 sq.mtr
4. NGOs are eligible to get 40% grant to set up old age home.

Which of the following 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, 3 and 4 only

Q9. Which of the following persons are eligible to enroll under PM Shram Yogi Mandhan Yojana?

1. X earns Rs 18,000 per month and is 65 years old and would receive Rs 3000 monthly pension under the scheme.
 2. Y is already a member of NPS through his workplace and now wants to enroll in the pension scheme for an additional benefit.
 3. Z works in the unorganized sector, earns Rs 14,000 per month, is 32 year old.
- A. Only X
B. Both X and Z
C. Only Y
D. Only Z
E. None

Q10. Specialized Investment Funds (SIFs) are a new category of investment products in India, introduced by the Securities and Exchange Board of India (SEBI) in early 2025. They are designed to bridge the gap between traditional mutual funds (MFs), which have limited flexibility, and Portfolio Management Services (PMS) or Alternative Investment Funds (AIFs), which have very high minimum investment thresholds.

Consider the following statements regarding Specialized Investment Funds (SIFs):

1. An investor must commit a minimum of ₹50 lakh per strategy to be eligible for enrollment.
2. The unhedged short exposure in a SIF is capped at 50% of the fund's net assets.
3. Notice periods for redemptions in SIFs can extend up to 15 working days.
4. An individual with a net worth of at least ₹7.5 crore, of which at least ₹3.75 crore is in financial assets is called accredited investor eligible under investment in SIF.

Which of the following statement given above is correct?

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

Direction (Q11 – Q14) - Read the passage given below and answer the following questions

The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) is a groundbreaking government initiative launched to revolutionize Indian agriculture by making it more productive, sustainable, and financially rewarding for farmers. Announced on February 1, 2025, during the Union Budget 2025-26 by Finance Minister Nirmala Sitharaman and approved by the Union Cabinet on July 16, 2025, PMDDKY targets 100 underperforming districts where farming faces challenges like low crop yields, water scarcity, and limited access to resources. With an annual budget of _____ for six years (2025-26 to 2030-31), totaling _____, the scheme aims to support 1.7 crore farmers, particularly small and marginal farmers owning less than 2 hectares of land, who constitute 86% of India's farming population (Economic Survey 2024-25).

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

Q11. Which fintech company has signed MoU with the Ministry of Micro, Small and Medium Enterprises (MSMEs), and the Small Industries Development Bank of India, to register more small merchants?

- A. BharatPe
- B. Google Pay
- C. Cred
- D. PhonePe
- E. Amazon Pay

Q12. _____A_____ is a platform launched by the government in 2020 to formalise more MSMEs, and SIDBI has already worked on an “assist platform” to make it easier for merchants to register. What will come in place of A?

- A. Udyam Portal
- B. Udyam Assist Platform
- C. TReDS portal
- D. Bhuvan Portal
- E. None of the above

Q13. Which of the following is the primary regulator of the platform A?

- A. RBI
- B. SEBI
- C. SIDBI
- D. Ministry of MSME
- E. NITI Aayog

Q14. With reference to the MSME sector as per the Economic Survey 2024-25, consider the following statements:

- 1. MSMEs contribute approximately 30% to India's Gross Domestic Product (GDP).**
- 2. The sector's share in India's total exports has crossed the 60% mark.**
- 3. Formalization of the sector is being primarily driven by registrations on the Udyam Portal.**

Which of the statements given above are correct?

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

Direction (Q15 – Q18) - Read the passage given below and answer the following questions

The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) is a groundbreaking government initiative launched to revolutionize Indian agriculture by making it more productive, sustainable, and financially rewarding for farmers. Announced on February 1, 2025, during the Union Budget 2025-26 by Finance Minister Nirmala Sitharaman and approved by the Union Cabinet on July 16, 2025, PMDDKY targets 100 underperforming districts where farming faces challenges like low crop yields, water scarcity, and limited access to resources. With an annual budget of _____ for six years (2025-26 to 2030-31), totaling _____, the scheme aims to support 1.7 crore farmers, particularly small and marginal farmers owning less than 2 hectares of land, who constitute 86% of India's farming population (Economic Survey 2024-25).

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

Q15. What will come in place of blank provided in the paragraph given above in the passage?

- A. Rs 12,000 crore, ₹1.24 lakh crore
- B. Rs 15,000 crore, ₹1.24 lakh crore
- C. Rs 18,000 crore, ₹1.34 lakh crore
- D. Rs 21,000 crore, ₹1.44 lakh crore
- E. Rs 24,000 crore, ₹1.44 lakh crore

Q16. PM Dhan Dhanya Krishi Yojana draws insights from which of the following initiatives?

- A. Stand Up India Scheme
- B. Mudra Scheme
- C. Make in India Scheme
- D. Aspirational District Program
- E. None of the above

Q17. Under the PM Dhan Dhanya Krishi Yojana, which of the following reviews the district plan?

- A. Ministry of Agriculture
- B. Ministry of Panchayati Raj
- C. NITI Aayog
- D. SIDBI
- E. NABARD

Q18. How many indicators are there under Aspirational district Program?

- A. 24
- B. 37
- C. 49
- D. 56
- E. 67

Direction (Q19 – Q22) - Read the passage given below and answer the following questions

Covering about one-third of the Earth's land surface, forests are crucial for food security, livelihoods and for renewable biomaterials and energy. They are habitats for a large proportion of the world's biodiversity, help regulate global carbon and hydrologic cycles, and can reduce the risks and impacts of drought, desertification, soil erosion, landslides and floods. Yet they also face many challenges and demands, and balancing priorities in forest management requires reliable, timely data. As a knowledge-based organization, the Food and Agriculture Organization of the United Nations (FAO) is mandated to "collect, analyse, interpret and disseminate information relating to nutrition, food and agriculture." In this regard, FAO has conducted Global Forest Resources Assessments (FRAs) in 2025. FRAs build on data collected and reported by countries. A truly collaborative approach, combined with consolidated data collection, analysis and validation, ensures that the best and most recent knowledge is shared and applied through a standardized set of definitions and methodology. To reduce the reporting burden on countries, to increase synergies among reporting processes, and to improve data consistency, the process also involves collaboration among many partner organizations.

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

Q19. Which of the following statements is correct regarding Global Forest Resources Assessment 2025?

- 1. Global Forest Resources Assessment 2025 is the only worldwide assessment based on official national data.**
 - 2. It is the first ever Global Forest Resources Assessment report.**
 - 3. FRA identifies two broad categories of forest: naturally regenerating and planted.**
- A. 1 and 2 only
B. 1 and 3 only
C. 2 and 3 only
D. 1, 2 and 3
E. 3 only

Q20. Which of the following is not a goal of the Green Credit Programme?

- 1. Incentivizing tree plantation and mangrove conservation to increase green cover.**
- 2. Promoting sustainable agricultural practices and water management.**
- 3. Providing mandatory environmental clearance for all infrastructure projects.**
- 4. Encouraging air pollution reduction and waste management.**

Select the correct answer using the code below:

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

Q21. Consider the following statements regarding the selection and conduct of auditors under Environment Audit Rules, 2025?

- 1. Auditors to be Certified and Registered by MoEFCC notified Environment Audit Designate Agency (EADA).**
- 2. To prevent bias, auditors are assigned to projects through a random allocation system managed by the EADA.**
- 3. Both centre and state will provide tasks to auditors.**

Which of the following statement is correct?

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

Q22. With reference to global forest extent as per Global Forest Resources Assessment 2025, consider the following statements:

- 1. Forests cover approximately 32% of the total global land area.**
- 2. More than half of the world's forests are concentrated in just five countries.**
- 3. The tropical domain accounts for the largest proportion of the world's forests.**

Which of the statements given above are correct?

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

Direction (Q23 – Q26) - Read the passage given below and answer the following questions

The launch of Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) has created a significant need to generate public awareness about the scheme and encourage participation of eligible beneficiaries to avail its benefits. With this aim, the Ministry of Housing and Urban Affairs has launched “ A ”, a last-mile outreach campaign, from 4th September 2025 till 31st December 2025. It aims to boost the implementation of PMAY-U 2.0 by creating widespread awareness about the scheme, along with fast-tracking the verification of applications under the scheme and facilitating the completion of already sanctioned houses under PMAY-U. The campaign also seeks to inform stakeholders about the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme. It will promote last-mile delivery through active community mobilisation, targeted engagement and convergence of schemes of Government of India. Additionally, it aims to enable PMAY-U beneficiaries get benefits of the PM Surya Ghar: Muft Bijli Yojana and prioritises the housing needs of beneficiaries from Special Focus Groups identified under PMAY-U 2.0.

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

Q23. Which of the following will come in place of _____ A _____?

- A. Abhikar 2025
- B. Anuraag 2025
- C. Pratigya 2025
- D. Abhigyan 2025
- E. Angikaar 2025

Q24. Which of the following was the theme of the programme, mentioned above in the passage?

- A. Net-Zero Housing
- B. Social Housing
- C. Housing for All
- D. Women-Centric Housing
- E. Climate-Resilient Shelter

Q25. Which of the following are the four functional verticals under the PMAY-U 2.0 framework?

1. Beneficiary Led Construction (BLC)
2. Affordable Housing in Partnership (AHP)
3. Interest Subsidy Scheme (ISS)
4. Affordable Rental Housing (ARH)

Select the correct answer using the code given below:

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

Q26. Consider the following statements regarding 'Special Focus Groups' (SFGs) in PMAY-U 2.0:

1. SFGs include Safai Karamcharis, street vendors, and residents of slums.
2. Single women and widows are not specifically prioritized to avoid gender bias.
3. Senior citizens are eligible for specific housing approvals in states like Uttar Pradesh.

Which of the statements given above are correct?

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

Direction (Q27 – Q30) - Read the passage given below and answer the following questions

The SEBI circular, issued on May 29, 2025, presents a comprehensive framework aimed at improving transparency, risk monitoring, and trading practices in the equity derivatives market. With increasing retail participation and the popularity of short-tenure index options, SEBI has introduced a structured set of measures in consultation with expert working groups and stakeholders to ensure orderly market conduct. One of the most significant changes is the recalibration of the Market Wide Position Limit (MWPL).

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

Q27. Which of the following is/are the objectives of revised framework of Market Wide Position Limit (MWPL)?

1. Ensuring orderly development of the equity Futures & Options market
2. Strengthening market surveillance and risk management systems
3. Promoting speculative trading to enhance liquidity
4. Enhancing investor protection mechanisms

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

Q28. Which of the following is correctly matched with reference to individual entity-level position limits for single stocks as per revised framework of Market Wide Position Limit (MWPL)?

- A. Client / NRI – 15% of MWPL
- B. Trading Member(Proprietary) – 25% of MWPL
- C. Trading Member (Proprietary + Client) / FPI (Category I) / MF – 30% of MWPL
- D. FPI (Category II - other than FPIs in sub-category individuals, family offices, corporates) – 10% of MWPL
- E. FPI (Category II - FPIs in sub-category individuals, family offices, corporates) – 20% of MWPL

Q29. Consider the following statements about Market-Wide Position Limits (MWPL) in 2025:

1. The MWPL is now capped at the lower of 15% of free-float market cap or 65 times the Average Daily Delivery Value (ADDV).
2. If a stock enters a 'ban period', traders are permitted to increase their net positions provided they pay a penalty.
3. The ban period is triggered when the aggregate open interest exceeds 95% of the MWPL.

Which of the statements given above is/are correct?

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

Q30. With reference to the SEBI measures for the Equity Derivatives segment, consider the following statements:

1. The pre-open session for derivatives was introduced primarily to ensure better price discovery and minimize volatility at the market open.
2. Under the new guidelines, the Market-Wide Position Limit (MWPL) for a stock is calculated based on its total market capitalization only.
3. Intraday monitoring of MWPL is conducted at four random intervals during the trading session to prevent sudden speculative surges.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3
- E. None of the above

Descriptive

15 marker (600 words)

Q1. There is a need for high-quality welfare, as these standards are outlined in the World Development Report of the World Bank. Discuss.

Q2. As the world approaches the 30th anniversary of the Beijing Declaration and the final five years of the 2030 Agenda, discuss the six priority pillars of the 'Beijing+30 Action Agenda' highlighted in the UN Women and UNDESA *Gender Snapshot 2025* report.

Q3. Recently released Sustainable development report marks India's first-time entry in the top 100 with a rank of 99th. Discuss the interplay of Sustainable environment, poverty alleviation and economic growth for sustainable development.

10 marker (400 words)

Q4. Urban India is witnessing rapid growth, and the Smart Cities Mission seeks to harness this transformation. With reference to Visakhapatnam, discuss recent trends in urban growth and examine how smart cities can act as flagbearers of India's inclusive and sustainable development.

Q5. The RBI's recent monetary policy assessment highlights sustained consumer demand and a resilient economy during April–October 2025. Discuss the key monetary policy measures

announced in October 2025 and examine their implications for economic growth, resilience, and consumer credit.

Q6. Multiculturalism plays a crucial role in fostering cultural diversity, promoting tolerance, and strengthening democratic foundations. Discuss:

- a) Prospects and opportunities**
- b) Challenges**

Finance and Management

Objective

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

To address the need for a long-term capital provider with a comprehensive, cross-sectoral mandate, unlike the niche-focused mandates of other Development Finance Institutions (DFIs), the _____ was established as an infrastructure-focused DFI. The _____ accorded it the status of an All-India Financial Institution (AIFI) on 8 March 2022, making it the fifth AIFI in India. It pursues both financial and developmental objectives. Its financial objective is to lend or invest, directly or indirectly, in infrastructure projects and to catalyse investments from private sector and institutional investors, thereby supporting sustainable economic development. Its developmental objective is to coordinate with the central and state governments, regulators, financial institutions, institutional investors, and other relevant stakeholders to strengthen the infrastructure financing ecosystem.

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

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

- A. National Bank for Agriculture and Rural Development (NABARD)
- B. Infrastructure Development Finance Company (IDFC)
- C. National Bank for Financing Infrastructure and Development (NaBFID)
- D. Small Industries Development Bank of India (SIDBI)
- E. Industrial Development Bank of India (IDBI Bank)

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

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

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

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

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

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

- A. Negotiated Dealing System – Order Matching (NDS-OM)
- B. Electronic Clearing Service (ECS)
- C. Core Banking Solution (CBS)
- D. Real Time Gross Settlement (RTGS)
- E. Centralised Treasury System (CTS)

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

- A. Reserve Bank of India (RBI)
- B. Clearing Corporation of India Ltd. (CCIL)
- C. National Payments Corporation of India (NPCI)
- D. Central Depository Services (India) Ltd. (CDSL)
- E. National Securities Depository Ltd. (NSDL)

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

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

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

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

- A. 65% and 15%
- B. 70% and 20%
- C. 75% and 10%
- D. 80% and 5%
- E. 60% and 25%

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

- A. 30%
- B. 40%
- C. 50%
- D. 60%
- E. 75%

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

Reserves = 6,00,000

Equity = 4,00,000

Debt to Net Worth = 0.5

Assets Turnover Ratio = 2: 1

Gross Profit = 30% on sales

Q7. What is the Gross Profit?

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

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

- A. ₹3,00,000
- B. ₹4,00,000
- C. ₹5,00,000
- D. ₹6,00,000
- E. ₹8,00,000

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

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

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

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

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

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

- A. Utilitarianism
- B. Deontological (Duty-based) ethics
- C. Ethical Relativism
- D. Virtue Ethics
- E. Justice Theory

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

- A. Increased tolerance of unethical practices at lower levels
- B. Increase in ethical behaviour across the organization
- C. Greater dependence on informal norms rather than rules
- D. Higher short-term profitability despite ethical compromise
- E. Reduction in accountability of senior management

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

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

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

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

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

- A. Human Relations Theory
- B. Scientific Management Theory
- C. Systems Theory
- D. Contingency Theory
- E. Behavioural Management Theory

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

- A. Frederick W. Taylor
- B. Elton Mayo
- C. Henry Fayol
- D. Chester Barnard
- E. Peter F. Drucker

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

- A. Closed and self-contained organisational structure
- B. Emphasis on unity of command and scalar chain
- C. Interaction with the external environment (open system)
- D. Task specialisation through time and motion studies
- E. Centralised decision-making for efficiency

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

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

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

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

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

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

- A. Cash Reserve Ratio (CRR)
- B. Statutory Liquidity Ratio (SLR)
- C. Liquidity Adjustment Facility (LAF)
- D. Market Stabilisation Scheme (MSS)
- E. Bank Rate

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

- A. Laffer Curve
- B. Phillips Curve
- C. Kuznets Curve
- D. Beveridge Curve
- E. Lorenz Curve

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

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

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

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

- A. Securities and Exchange Board of India (SEBI)
- B. Ministry of MSME
- C. Reserve Bank of India (RBI)
- D. Clearing Corporation of India Ltd. (CCIL)
- E. National Payments Corporation of India (NPCI)

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

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

Which of the statements given above is/are correct?

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

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

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

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

- A. Downward communication
- B. Upward communication
- C. Horizontal communication
- D. Diagonal communication
- E. Informal (grapevine) communication

Q22. What does the JAM Trinity stand for?

- A. Jan Dhan, Aadhaar, Mobile
- B. Jan Dhan, Agriculture, Microfinance
- C. Jan Suraksha, Aadhaar, Mobile
- D. Jan Dhan, Aadhaar, Money
- E. Jan Suraksha, Agriculture, Mobile

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

- A. ₹500 crore
- B. ₹30,000 crore
- C. ₹10,000 crore
- D. ₹50,000 crore
- E. ₹1,00,000 crore

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

- A. Retail prices are increasing while wholesale prices are declining
- B. Retail prices and wholesale prices are both increasing
- C. Retail prices are stable while wholesale prices are declining
- D. The economy is experiencing deflation at all levels
- E. The economy is in a phase of economic recession

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

- A. Rights Issue
- B. Bonus Issue
- C. Initial Public Offer (IPO)
- D. Follow-on Public Offer (FPO)
- E. Preferential Allotment

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

- A. Ethical Relativism
- B. Utilitarianism
- C. Ethical Absolutism
- D. Virtue Ethics
- E. Situational Ethics

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

- A. Maslow's Need Hierarchy Theory
- B. Porter and Lawler Theory
- C. Reinforcement Theory
- D. Herzberg's Two-Factor Theory
- E. None of these

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

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

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

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

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

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

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

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

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

Descriptive

15 marker (600 words)

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

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

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

10 marker (400 words)

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

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

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

**RBI Grade B
2025 Phase 2
- Recollected
Questions'
Answer Key**

Economic and Social Issues

Objective

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

Finance and Management

Objective

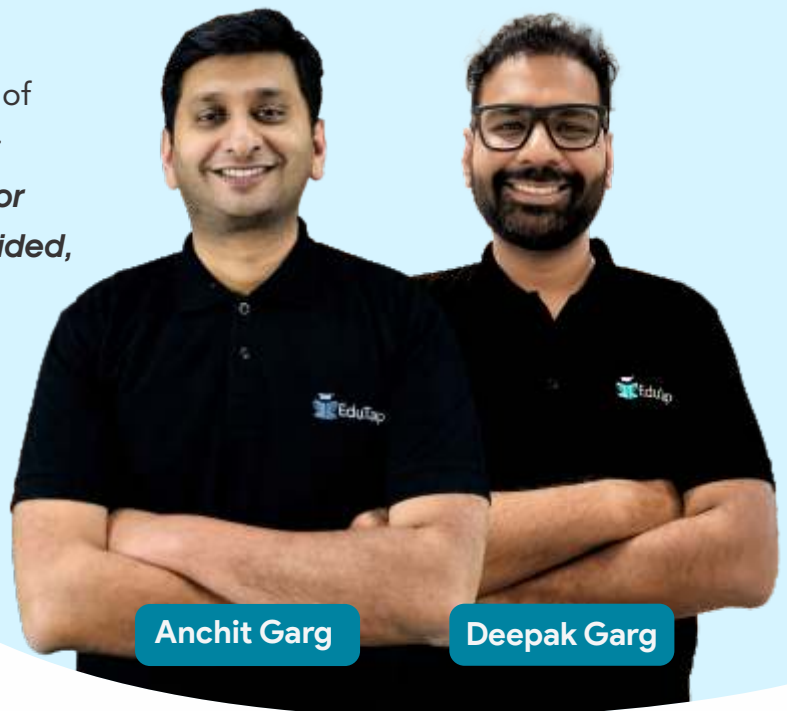
Question	Answer	Question	Answer	Question	Answer
1	C	11	B	21	B
2	C	12	B	22	A
3	A	13	C	23	B
4	B	14	B	24	A
5	C	15	B	25	B
6	D	16	C	26	C
7	C	17	B	27	B
8	C	18	C	28	B
9	D	19	B	29	A
10	C	20	A	30	C

What Next?

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

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