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

Sixteen people sit in three parallel rows. Aditya, Bhavna, Chetan, Divya, Eshan and Farah sit in Row 1, all facing North. Gaurav, Hina, Ishaan, Juhi, Kabir and Lata sit in Row 2, all facing South, in such a way that each seat position of Row 2 faces exactly one seat position of Row 1 (i.e., position 1 of Row 2 faces position 1 of Row 1, position 2 faces position 2, and so on). Mohit, Neha, Om and Priya sit in Row 3, all facing North, in a separate line behind Row 1 (Row 3 does not face, and is not opposite to, either Row 1 or Row 2). Each of the sixteen people also likes a different fruit among Apple, Mango, Banana, Grapes, Orange, Papaya, Guava, Litchi, Kiwi, Pear, Plum, Peach, Cherry, Fig, Date and Melon (not necessarily in the same order).

Aditya sits at one of the extreme ends of Row 1. Only one person sits between Aditya and Chetan. Bhavna sits immediate left of Chetan. Divya sits immediate right of Chetan. Eshan sits immediate left of Farah, who sits at the other extreme end of Row 1.

Gaurav sits exactly opposite Aditya. Hina sits immediate right of Gaurav. Exactly two people sit between Hina and Kabir. Ishaan sits immediate left of Juhi. Lata sits at an extreme end of Row 2, exactly opposite Farah.

Mohit sits at one of the extreme ends of Row 3. Neha sits immediate right of Mohit. Om sits immediate right of Neha. Priya does not sit adjacent to Mohit.

Aditya likes Apple, Bhavna likes Mango, Chetan likes Banana, Divya likes Grapes, Eshan likes Orange and Farah likes Papaya. Gaurav likes Guava, Hina likes Litchi, Ishaan likes Kiwi, Juhi likes Pear, Kabir likes Plum and Lata likes Peach. Mohit likes Cherry, Neha likes Fig, Om likes Date and Priya likes Melon.

Ques. 1. Who among the following sits at an extreme end of Row 2 and likes Peach?

(a) Gaurav
(b) Hina
(c) Kabir
(d) Lata
(e) Juhi

Correct Option - d

Ques. 2. Which fruit does the person sitting exactly opposite Chetan like?

(a) Kiwi
(b) Guava
(c) Litchi
(d) Pear
(e) Plum

Correct Option - a

Ques. 3. How many people sit between Neha and Priya in Row 3?

(a) None
(b) One
(c) Two
(d) Three
(e) Cannot be determined

Correct Option - b

Ques. 4. Who sits immediate left of the person who likes Grapes?

(a) Aditya
(b) Bhavna
(c) Chetan
(d) Eshan
(e) Farah

Correct Option - c

Ques. 5. If Gaurav is related to Aditya, and Hina is related to Bhavna in the same way, then who among the following is Ishaan related to, following the same pattern?

(a) Divya
(b) Eshan
(c) Chetan
(d) Farah
(e) Priya

Correct Option - c

Study the following information carefully and answer the questions given below.

****Eight doctors — Kavita, Manoj, Rohit, Sneha, Arjun, Divya, Tarun and Meena — work at a large multi-speciality hospital, each holding a different designation in its hierarchy, from the most senior to the most junior: Chief Surgeon, Senior Consultant, Consultant, Senior Resident, Resident, Junior Resident, Intern and Medical Officer (not necessarily in this order). Each of them is also based out of a different city — Pune, Kochi, Indore, Ranchi, Nagpur, Bhopal, Surat and Guwahati — and each has a different hobby among Painting, Chess, Gardening, Photography, Cycling, Pottery, Trekking and Origami (not necessarily in the same order).****

****Kavita outranks everyone else in the hospital; she is based in Pune and her hobby is Painting. Exactly one person ranks between Kavita and Rohit in seniority; Rohit's hobby is Gardening and he is based in Indore. The doctor ranked immediately below Kavita is Manoj, whose hobby is Chess and who is based in Kochi. Sneha ranks immediately below Rohit and is senior to exactly four of her colleagues; she is based in Ranchi and her hobby is Photography. Arjun, who is not based in Bhopal, ranks immediately below Sneha, is based in Nagpur and his hobby is Cycling. Divya ranks immediately below Arjun; her hobby is Pottery and she is based in Bhopal. Tarun holds the designation of Intern, is not based in Guwahati, and his hobby is Trekking. Meena holds the designation of Medical Officer, is based in Guwahati, and her hobby is Origami.****

Ques. 6. Who among the following holds the designation of Consultant?

(a) Manoj
(b) Rohit
(c) Sneha
(d) Arjun
(e) Divya

Correct Option - b

Ques. 7. Which city is Tarun based in?

(a) Guwahati
(b) Surat
(c) Bhopal
(d) Ranchi
(e) Nagpur

Correct Option - b

Ques. 8. How many people rank below Arjun in the hospital's hierarchy?

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

Correct Option - c

Ques. 9. Which of the following combinations of person-designation-hobby is correct?

(a) Sneha - Senior Resident - Cycling
(b) Divya - Junior Resident - Pottery
(c) Rohit - Senior Resident - Gardening
(d) Manoj - Consultant - Chess
(e) Arjun - Senior Resident - Cycling

Correct Option - b

Ques. 10. If all eight doctors are made to stand in a line in order of decreasing seniority (most senior first), who occupies the sixth position from the left?

(a) Sneha
(b) Arjun
(c) Divya
(d) Tarun
(e) Meena

Correct Option - c

Directions (11-13): Each question below has a question and two statements labelled I and II given below it. You have to determine which statement(s) is/are sufficient to answer the question.

Ques. 11. How far is point X from point Y?

I. X is 10 m to the north of point Z, and Y is 10 m to the south of point Z.

II. Y is 24 m to the east of point Z.

(a) Only statement I is sufficient, while statement II is not sufficient
(b) Only statement II is sufficient, while statement I is not sufficient
(c) Both statements I and II together are sufficient, but neither statement alone is sufficient
(d) Either statement I alone or statement II alone is sufficient
(e) Neither statement I nor statement II is sufficient, even together

Correct Option - a

Ques. 12. What is Rohan's present age?

I. Rohan is 5 years older than his brother Sohan.

II. Five years ago, the sum of the ages of Rohan and Sohan was 25 years.

(a) Only statement I is sufficient, while statement II is not sufficient
(b) Only statement II is sufficient, while statement I is not sufficient
(c) Both statements I and II together are sufficient, but neither statement alone is sufficient
(d) Either statement I alone or statement II alone is sufficient
(e) Neither statement I nor statement II is sufficient, even together

Correct Option - c

Ques. 13. Among five friends J, K, L, M and N, each having a different weight, who is the heaviest?

I. J is heavier than both K and L. M is heavier than J. N is heavier than M.

II. N is heavier than each of M, J, K and L.

(a) Only statement I is sufficient, while statement II is not sufficient
(b) Only statement II is sufficient, while statement I is not sufficient
(c) Both statements I and II together are sufficient, but neither statement alone is sufficient

(d) Either statement I alone or statement II alone is sufficient
(e) Neither statement I nor statement II is sufficient, even together

Correct Option - d

Ques. 14. How many meaningful English words can be formed using the letters at the 1st, 3rd and 7th positions of the word 'TEACHER' (each letter to be used only once)? If more than three such words can be formed, mark 'More than three' as the answer.

(a) None
(b) Only one
(c) Two
(d) Three
(e) More than three

Correct Option - d

Ques. 15. Consider the 9-digit number 782536194. Each digit of this number is modified according to the following rule: if a digit is odd, 1 is subtracted from it; if a digit is even, 1 is added to it. The resulting nine digits (in their new values) are then rearranged in descending order, from left to right, to form a new 9-digit number. What is the sum of the digit at the 3rd position and the digit at the 7th position (counted from the left) in this new number?

(a) 8
(b) 9
(c) 10
(d) 11
(e) 12

Correct Option - c

Directions (16-20): A word/number rearrangement machine, when given an input line of five words and five numbers arranged at random, rearranges them step by step following a particular rule. In each step, the word that is alphabetically the smallest among the words that have not yet been moved is placed at the extreme left of the line (the word(s) already placed at the left shift one place further to the right of it), while the number that is numerically the largest among the numbers that have not yet been moved is placed at the extreme right of the line (the number(s) already placed at the right shift one place further to the left of it). All the remaining (unmoved) words and numbers retain their original relative order in the middle of the line. This process continues till all five words and all five numbers have been moved out of the middle. The following is an illustration of input and steps of rearrangement.

Input: tiger 45 apple 12 zebra 78 mango 23 kite 56

Step I: apple tiger 45 12 zebra mango 23 kite 56 78

Step II: kite apple tiger 45 12 zebra mango 23 78 56

Step III: mango kite apple tiger 12 zebra 23 78 56 45

Step IV: tiger mango kite apple 12 zebra 78 56 45 23

Step V: zebra tiger mango kite apple 78 56 45 23 12

Step V is the last step of the arrangement, since all five words and all five numbers have been moved out of the middle. As per the rule followed in the above steps, find out the appropriate step/output for the given input in each of the following questions.

Ques. 16. Input: falcon 34 bear 67 camel 19 otter 88 hyena 41

What will be **Step III** of the given input, as per the rule followed in the illustration?

(a) bear camel falcon 34 19 otter hyena 41 67 88
(b) camel falcon bear 34 19 otter hyena 88 67 41

(c) falcon camel bear 34 19 otter hyena 88 67 41
(d) falcon camel bear 19 34 otter hyena 88 67 41
(e) falcon camel bear 34 19 otter hyena 41 88 67

Correct Option - c

Ques. 17. Input: ivory 52 delta 29 north 74 quiet 15 amber 63

Which element is **fourth from the left end** in **Step IV**?

(a) quiet
(b) delta
(c) north
(d) amber
(e) ivory

Correct Option - d

Ques. 18. Input: velvet 21 candor 58 orbit 33 husky 96 linen 47

What is the **final step (Step V)** of the given input?

(a) velvet orbit linen husky candor 21 33 47 58 96
(b) candor husky linen orbit velvet 96 58 47 33 21
(c) velvet orbit linen husky candor 96 58 47 33 21
(d) velvet husky linen orbit candor 96 58 47 33 21
(e) velvet orbit linen candor husky 96 58 47 33 21

Correct Option - c

Ques. 19. Input: market 27 banjo 61 cradle 39 wisdom 84 future 12

Which element is exactly in the **middle, i.e. 6th from the left end**, in **Step III**?

(a) banjo
(b) market
(c) 27
(d) wisdom
(e) future

Correct Option - d

Ques. 20. Input: yonder 66 grape 18 silent 92 diesel 45 manual 30

As per the rule followed in the illustration, **how many steps** are required to complete the rearrangement of the given input?

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

Correct Option - d

Study the information carefully and answer the questions given below.

Eight friends – A, B, C, D, E, F, G, H – initially sit around a circular table, all facing the centre. (Note: In circular direction clues, 'clockwise' and 'anticlockwise' refer to the actual clockwise/anticlockwise direction around the table, irrespective of which way any person is facing.)

F is the immediate clockwise neighbour of A. Moving clockwise from F, the very next person is C. H occupies the seat immediately clockwise of C. E sits immediately clockwise of H. B is the immediate clockwise

neighbour of E. G sits immediately clockwise of B. D occupies the seat immediately clockwise of G, and A sits immediately clockwise of D.

After this circular seating is finalised, all eight friends rearrange themselves into a single straight row of eight seats (Seat 1 to Seat 8, numbered left to right), facing north, for a group photograph, using the following rule: the person who was sitting exactly opposite A in the circular arrangement takes Seat 1 (the leftmost seat) of the row. The remaining seats, from Seat 2 to Seat 8, are then filled strictly in the clockwise order of the original circular arrangement, continuing on from that person.

Ques. 21. Which of the following represents the correct final arrangement of the row from Seat 1 (left) to Seat 8 (right)?

(a) E, B, G, D, A, F, C, H
(b) A, F, C, H, E, B, G, D
(c) E, G, B, D, A, C, F, H
(d) H, C, F, A, D, G, B, E
(e) D, A, F, C, H, E, B, G

Correct Option - a

Ques. 22. In the final linear row, who sits immediately to the right of D?

(a) F
(b) G
(c) A
(d) C
(e) H

Correct Option - c

Ques. 23. How many persons sit between B and H in the final linear row (counting from B towards H)?

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

Correct Option - c

Ques. 24. Who is sitting third to the left of C in the final linear row?

(a) G
(b) B
(c) E
(d) D
(e) A

Correct Option - d

Ques. 25. In the original circular arrangement, who was sitting exactly opposite A?

(a) H
(b) C
(c) E
(d) G
(e) F

Correct Option - c

Directions (26-29): In a certain code, sentences are coded based on the number of letters in each word, following consistent rules — every word is replaced by a fixed code-word that depends only on how many letters it contains, and the codes appear in the same left-to-right order as the words of the original sentence. Study the following coded sentences carefully and answer the questions that follow.

'trov plin plin fensa' means 'tigers roam wild forests'

'kade nuz plin trov' means 'birds fly high always'

'fensa kade plin trov' means 'farmers plant rice fields'

'trov kade plin trov' means 'rivers carry silt onward'

Ques. 26. If the sentence 'farmers gather crops quickly' is coded using the same scheme as above, what will be the code for the word 'quickly'?

(a) trov
(b) kade
(c) fensa
(d) plin
(e) nuz

Correct Option - c

Ques. 27. In the sentence 'hunters chase deer swiftly', which word will be coded exactly the same as the word 'plant' is coded in the sentence 'farmers plant rice fields'?

(a) hunters
(b) chase
(c) deer
(d) swiftly
(e) farmers

Correct Option - b

Ques. 28. What will be the code for the sentence 'clever wolves hunt gently' as per the given coding scheme?

(a) trov trov trov plin
(b) fensa trov plin trov
(c) trov plin trov trov
(d) trov trov plin trov
(e) kade trov plin trov

Correct Option - d

Ques. 29. If 'trov' is one of the codes used in this scheme, which of the following words CANNOT be represented by the code 'trov'?

(a) mother
(b) sister
(c) father
(d) cousin
(e) nephews

Correct Option - e

Directions (30-36): In each question below is given a statement followed by two courses of action, or two assumptions, or an argument with two supporting/opposing statements, or a statement followed by two conclusions. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action regarding the problem, policy, etc. An assumption is something supposed or taken for granted.

Read each statement carefully and decide which of the given options logically follows, based on the specific instruction given with that question.

Ques. 30. Statement: The management of a mid-sized manufacturing company has observed a 40% increase in employee attrition among workers with less than two years of tenure over the last six months.

Courses of Action:

I. The company should introduce a structured onboarding and mentorship programme for employees in their first two years.

II. The company should immediately shut down the manufacturing unit to prevent further losses.

Which of the following courses of action logically follows?

(a) Only I follows
(b) Only II follows
(c) Both I and II follow
(d) Neither I nor II follows
(e) Either I or II follows

Correct Option - a

Ques. 31. Statement: An e-commerce company has decided to offer a 'no-questions-asked' return policy for all products purchased during its annual festive sale.

Assumptions:

I. Some customers may misuse the no-questions-asked policy to return products after using them.

II. Offering such a return policy will encourage more customers to make purchases during the festive sale.

Which of the given assumptions is implicit in the statement?

(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

Correct Option - b

Ques. 32. Statement: Traffic authorities argue that installing speed cameras at accident-prone junctions across the city will significantly reduce fatal road accidents.

I. In a neighbouring city, installing speed cameras at similar accident-prone junctions led to a 35% drop in fatal accidents within a year.

II. Fatal road accidents in the city have been rising steadily over the past three years due to multiple factors, including poor road conditions.

Which of the statements strengthens the authorities' argument?

(a) Only I strengthens the argument
(b) Only II strengthens the argument
(c) Both I and II strengthen the argument
(d) Neither I nor II strengthens the argument
(e) Either I or II strengthens the argument

Correct Option - a

Ques. 33. Statement: In a survey of 500 employees at a software firm, 320 employees reported that they prefer working from home at least three days a week, while the remaining employees preferred coming to the office five days a week.

Conclusions:

I. A majority of the employees surveyed prefer a hybrid work arrangement over a full-time office arrangement.

II. All employees at the software firm dislike working from the office.

Which of the given conclusions logically follows from the statement?

(a) Only conclusion I follows
(b) Only conclusion II follows
(c) Both I and II follow
(d) Neither I nor II follows
(e) Either I or II follows

Correct Option - a

Ques. 34. Statement: A university has found that a large number of students enrolled in its online certificate courses fail to complete the course within the stipulated time frame.

Courses of Action:

I. The university should send periodic reminders and offer flexible extensions to help students complete the course.

II. The university should analyse the stages at which students commonly drop out and redesign the course structure accordingly.

Which of the following courses of action logically follows?

(a) Only I follows
(b) Only II follows
(c) Both I and II follow
(d) Neither I nor II follows
(e) Either I or II follows

Correct Option - c

Ques. 35. Statement: A state government has announced that it will provide free bicycles to all girl students who complete class 10 in government schools, in order to improve their enrolment in higher secondary education.

Assumptions:

I. Lack of transportation is one of the reasons some girl students drop out after class 10.

II. All girl students who receive free bicycles will definitely enrol in higher secondary education.

Which of the given assumptions is implicit in the statement?

(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

Correct Option - a

Ques. 36. Statement: A pharmaceutical company claims that its newly launched supplement, when taken daily, reduces the frequency of common cold infections by 50% in adults, based on internal trials involving 200 participants.

I. An independent research institute's study involving 5,000 adults across different age groups found no significant difference in cold frequency between those taking the supplement and those taking a placebo.

II. The supplement has been available in the market for six months and has received positive reviews from many customers on e-commerce platforms.

Which of the statements weakens the company's claim?

(a) Only I weakens the claim
(b) Only II weakens the claim
(c) Both I and II weaken the claim
(d) Neither I nor II weakens the claim
(e) Either I or II weakens the claim

Correct Option - a

Study the information carefully and answer the questions given below. Six friends R, P, U, S, T and Q start from the same point Z, one after another (i.e., the second person starts only after the first has stopped, the third starts only after the second has stopped, and so on), and each of them walks in a straight line in some direction for some distance before stopping. Every person starts walking from the exact point where the immediately preceding person had stopped, so that all six form a single connected path from Z. (All directions mentioned are with respect to the standard compass — North, South, East, West.)

1. R is the first person to start, and walks 6 m towards North.

2. The person who walks 15 m towards East starts immediately after R.

3. U walks 12 m towards South. Exactly two persons start between P and T, and P starts before T.

4. Immediately after U starts, the person who walks 7 m towards West starts.

5. T walks 4 m towards South. Only one person starts between S and Q, and S starts before Q.

6. Q walks 4 m towards North, but Q is not the second person to start.

Ques. 37. Based on the given information, what is the correct order in which the six friends start walking, from first to last?

(a) R, P, U, S, T, Q
(b) R, U, P, S, T, Q
(c) R, P, S, U, T, Q
(d) P, R, U, S, T, Q
(e) R, P, U, T, S, Q

Correct Option - a

Ques. 38. What is the shortest distance between the starting point Z and Q's final position, and in which direction does Q's final position lie from Z?

(a) 10 m, South-East
(b) 8 m, East
(c) 13.6 m, South-East
(d) 10 m, North-East
(e) 6 m, South

Correct Option - a

Ques. 39. What is the distance and direction of U's position from P's position?

(a) 12 m, South
(b) 12 m, North
(c) 15 m, West
(d) 9 m, South
(e) 21 m, South-West

Correct Option - a

Ques. 40. Who among the six friends starts walking immediately after T?

(a) Q
(b) S
(c) R
(d) P
(e) U

Correct Option - a

Ques. 41. A number is stored as an 8-bit binary number. The decimal number **44** is first converted to its 8-bit binary form, and then the order of its bits is completely reversed (the leftmost bit becomes the rightmost, and so on) to form a new 8-bit binary number. What is the decimal value of this new number?

(a) 44
(b) 52
(c) 56
(d) 62
(e) 76

Correct Option - b

Ques. 42. A digital circuit has three binary inputs A, B and C. It first computes P = A AND B, and Q = (NOT C) XOR B. The final output Y = P OR Q. If **A = 1, B = 1, C = 0**, what is the value of Y?

(a) 0
(b) 1
(c) It cannot be determined
(d) Y equals A
(e) Y equals C

Correct Option - b

Ques. 43. A variable x starts with the value **3**. In each iteration of a loop, the value is updated using the rule: x = 2x + 1. What is the value of x after **5** iterations of this loop?

(a) 63
(b) 95
(c) 111
(d) 127
(e) 159

Correct Option - d

Ques. 44. A user is backing up a **600 MB** folder to the cloud. For the first **8 minutes**, the upload proceeds at a steady rate of **25 MB per minute**. After that, due to a network slowdown, the remaining data uploads at a reduced rate of **10 MB per minute** until the backup is complete. How many minutes in total does the entire backup take?

(a) 40 minutes
(b) 44 minutes
(c) 48 minutes
(d) 52 minutes
(e) 60 minutes

Correct Option - c

Ques. 45. For an input size of **n = 10**, four algorithms have running times (in arbitrary time units) proportional to O(log n), O(n), O(n log n) and $O(n^2)$ respectively. If these are arranged in **increasing order of actual running time** for n = 10, which sequence is correct?

(a) O(n) < O(log n) < O(n log n) < $O(n^2)$

(b) O(log n) < O(n) < O(n log n) < O(n^2)
(c) O(log n) < O(n log n) < O(n) < O(n^2)
(d) O(n^2) < O(n log n) < O(n) < O(log n)
(e) O(log n) < O(n) < O(n^2) < O(n log n)

Correct Option - b

Directions (46-47): In each question, five sentences (A), (B), (C), (D) and (E) are given, four of which, when arranged in the correct order, form a coherent and meaningful paragraph, while one sentence does not fit into the paragraph. Identify the sentence that does not belong to the paragraph.

Ques. 46. (A) Over the past decade, public sector banks in India have undertaken a substantial overhaul of their technology infrastructure to remain competitive.

(B) This shift was driven largely by the entry of nimble fintech firms that offered faster, more convenient services to customers.

(C) Many banks now settle over ninety percent of their retail transactions through mobile and internet channels rather than physical branches.

(D) The Reserve Bank of India was established in 1935 following the recommendations of the Hilton Young Commission.

(E) Consequently, branch networks are being redesigned to focus on advisory and complex service functions rather than routine transactions.

(a) Sentence A
(b) Sentence B
(c) Sentence C
(d) Sentence D
(e) Sentence E

Correct Option - d

Ques. 47. (A) Micro, small and medium enterprises contribute significantly to employment generation and export earnings in the country.

(B) Despite this contribution, MSMEs have historically struggled to access formal credit due to inadequate collateral and thin credit histories.

(C) Banks have therefore begun using alternative data sources, such as GST filings and utility payments, to assess creditworthiness.

(D) The stock market witnessed a sharp correction last quarter amid concerns over global interest rate hikes.

(E) Such data-driven underwriting has allowed lenders to extend unsecured working capital loans more confidently.

(a) Sentence A
(b) Sentence B
(c) Sentence C
(d) Sentence D
(e) Sentence E

Correct Option - d

Directions (48-49): In each question, a sentence is given followed by five options. Choose the option that best expresses the meaning of the given sentence in different words, without altering its intended meaning.

Ques. 48. Unless the committee revises its lending norms promptly, small borrowers in rural areas will continue to face difficulty in securing timely credit.

(a) If the committee does not revise its lending norms without delay, small borrowers in rural areas will keep finding it difficult to obtain credit on time.

(b) Because the committee revised its lending norms promptly, small borrowers in rural areas found it easy to secure timely credit.

(c) The committee revised its lending norms promptly so that small borrowers in rural areas could secure timely credit easily.

(d) Small borrowers in rural areas will face difficulty securing credit only if the committee revises its lending norms promptly.

(e) The committee's prompt revision of lending norms ensured that rural borrowers never faced difficulty securing credit.

Correct Option - a

Ques. 49. The bank's profits, though higher than last year's, fell short of analysts' expectations, largely on account of rising provisioning for bad loans.

(a) The bank's profits fell below last year's levels and also missed analysts' expectations due to rising bad loan provisions.

(b) Although the bank earned more profit than in the previous year, it did not meet what analysts had forecast, mainly because provisions set aside for bad loans increased.

(c) Analysts had underestimated the bank's profits, which exceeded expectations despite rising provisioning for bad loans.

(d) The bank's profits exceeded analysts' expectations even though provisioning for bad loans rose sharply.

(e) Rising provisioning for bad loans prevented the bank from earning any profit higher than the previous year.

Correct Option - b

Directions (50): In the following question, six sentences (A), (B), (C), (D), (E) and (F) are given, which, when arranged in the correct order, form a coherent paragraph. Choose the option that gives the most logical sequence.

Ques. 50. (A) As a result, the central bank was given an explicit mandate to keep retail inflation within a specified band over the medium term.

(B) In the years before this framework was adopted, monetary policy in the country lacked a clearly defined, measurable objective.

(C) This ambiguity often led to inconsistent policy signals and made it difficult for businesses to plan long-term investments.

(D) To address this shortcoming, the government and the central bank jointly agreed on a formal inflation-targeting arrangement in 2016.

(E) Since its introduction, the framework has been credited with anchoring inflation expectations more firmly than in the preceding decade.

(F) Nevertheless, critics argue that the fixed target leaves little room to respond to supply-side shocks such as volatile food prices.

(a) BCDAEF

(b) BDCAEF

(c) CBADEF

(d) BCADEF

(e) BCDEAF

Correct Option - a

Directions (51-60): Read the following passage carefully and answer the questions given below.

Over the last five years, embedded credit products, most visibly the "buy now, pay later" (BNPL) instrument, have moved from a niche checkout-page novelty to a mainstream feature of retail commerce across both developed and emerging economies. Unlike traditional credit cards, which require a formal underwriting process, a credit history and often a hard inquiry that can dent a borrower's score, BNPL products typically split a purchase into three or four interest-free instalments, approved within seconds through a **cursory** assessment of the buyer's transaction history. This frictionless design has made BNPL especially attractive to younger consumers and to those who are either new to formal credit or wary of revolving card debt, and merchants have embraced it too, since studies consistently show that offering an instalment option at checkout raises average cart values and reduces cart abandonment.\n\nThe appeal of BNPL, however, rests on a structural feature that regulators have only recently begun to interrogate closely: because the shortest-tenor, interest-free plans are often not classified as "credit" under existing statutes, providers have historically escaped the disclosure norms, credit-bureau reporting requirements and affordability checks that govern banks and card issuers. The consequence is that a shopper can, in principle, take on several simultaneous BNPL obligations across different providers without any single lender being aware of the others, since no consolidated record of the borrower's total instalment exposure exists. Consumer-protection researchers have flagged this as a source of "phantom debt" that does not show up in conventional indebtedness statistics, even as survey data suggest a rising share of BNPL users are missing payments or using the product to cover everyday essentials rather than discretionary purchases, an arguably **precarious** substitution of short-term credit for income.\n\nAt the same time, dismissing BNPL purely as a predatory lending vehicle would be an oversimplification. For a meaningful segment of financially excluded consumers, particularly gig workers and small proprietors with thin or non-existent credit files, BNPL has functioned as a genuine entry point into formal credit markets, allowing timely repayment behaviour to eventually be reported and to feed into a bureau score that then opens access to cheaper, larger forms of credit. Fintech lenders further argue that the technology underpinning BNPL, real-time transaction analysis, alternative data scoring and instant disbursal, can be redirected toward productive ends, such as working-capital advances for small merchants, if regulatory frameworks evolve to keep pace rather than simply prohibiting the model outright.\n\nRegulators in several jurisdictions have consequently begun converging on a middle path: rather than banning BNPL, they are extending a proportionate version of existing consumer-credit law to it, mandating standardised affordability checks above a threshold ticket size, requiring providers to report instalment plans to credit bureaus, and capping the late fees that can be levied on missed instalments. Industry participants have broadly welcomed this approach, arguing that it lends the product **legitimacy** and crowds out fly-by-night operators who compete on lax underwriting, though smaller BNPL start-ups warn that the compliance costs of bureau integration could consolidate the market around a handful of well-capitalised incumbents, ironically reducing the very competition that made the product cheap for consumers in the first place.\n\nWhat emerges from this evolving landscape is a familiar pattern in financial innovation: a product designed to solve a genuine friction, in this case the clunkiness of traditional underwriting, expands rapidly ahead of the regulatory perimeter meant to contain its risks, forcing policymakers into a delayed and reactive calibration exercise. The eventual shape of BNPL regulation will likely determine not merely how the product is priced, but who continues to have access to it at all.

Ques. 51. According to the passage, why have merchants generally embraced BNPL as a checkout option?

(a) It eliminates all credit risk for the merchant
(b) It is mandated by regulators in most jurisdictions
(c) It raises average cart values and reduces cart abandonment
(d) It replaces the need for merchants to accept card payments
(e) It guarantees instant reporting to credit bureaus

Correct Option - c

Ques. 52. As per the passage, why has BNPL historically escaped disclosure norms and affordability checks that apply to banks and card issuers?

(a) Because BNPL providers are usually foreign entities beyond domestic jurisdiction
(b) Because the shortest-tenor, interest-free plans are often not classified as "credit" under existing statutes
(c) Because consumers explicitly waive their right to such protections
(d) Because BNPL transactions are too small in value to be tracked
(e) Because credit bureaus refuse to accept BNPL data

Correct Option - b

Ques. 53. What is the term used in the passage to describe indebtedness arising from multiple simultaneous, unrecorded BNPL obligations?

(a) Structural debt
(b) Phantom debt
(c) Discretionary debt
(d) Consolidated exposure
(e) Revolving debt

Correct Option - b

Ques. 54. It can be inferred from the passage that the regulatory approach being adopted in several jurisdictions is best described as one that:

(a) bans BNPL outright to eliminate consumer risk entirely
(b) leaves BNPL wholly unregulated to preserve innovation
(c) extends a proportionate, adapted version of existing consumer-credit law to BNPL rather than prohibiting it
(d) transfers regulatory authority for BNPL entirely to merchants
(e) applies identical rules to BNPL as those governing mortgage lending

Correct Option - c

Ques. 55. Smaller BNPL start-ups warn that stricter compliance requirements (such as bureau integration) could lead to which outcome, according to the passage?

(a) An immediate ban on all BNPL products
(b) A rise in interest-free tenors offered to consumers
(c) Consolidation of the market around a handful of well-capitalised incumbents, reducing competition
(d) A shift of BNPL users toward traditional credit cards
(e) Complete elimination of late fees industry-wide

Correct Option - c

Ques. 56. Which of the following can be inferred from the passage?

I. BNPL has, for some financially excluded consumers, served as an entry point into formal credit markets.

II. All BNPL providers currently report instalment plans to credit bureaus.

III. Regulatory intervention could influence not just BNPL's pricing but who retains access to it.

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

Correct Option - c

Ques. 57. Which of the following statements is true according to the passage?

I. BNPL approval typically involves a hard credit inquiry similar to credit cards.

II. A rising share of BNPL users reportedly use the product to cover everyday essentials.

III. Fintech lenders argue that BNPL's underlying technology could be redirected toward working-capital advances for small merchants.

(a) I only
(b) II only

(c) II and III only
(d) I and III only
(e) I, II and III

Correct Option - c

Ques. 58. Which of the following is the most suitable title for the passage?

(a) The Decline of Credit Cards in a Digital Age
(b) Buy Now, Pay Later: Convenience, Hidden Risk and the Search for Balanced Regulation
(c) How Gig Workers Are Reshaping Retail Commerce
(d) The Complete Ban on Embedded Credit Products Worldwide
(e) Credit Bureaus and Their Declining Relevance

Correct Option - b

Ques. 59. Choose the word that is most nearly SIMILAR in meaning to the word 'cursory' as used in the passage.

(a) Exhaustive
(b) Perfunctory
(c) Mandatory
(d) Transparent
(e) Prolonged

Correct Option - b

Ques. 60. Choose the word that is most nearly OPPOSITE in meaning to the word 'precarious' as used in the passage.

(a) Uncertain
(b) Risky
(c) Secure
(d) Fragile
(e) Volatile

Correct Option - c

Directions (61-65): In each of the following questions, a part of the sentence is highlighted. Below are given alternatives to the highlighted part which may improve the sentence. Choose the correct alternative. If the sentence is correct as it is, select 'No replacement required'.

Ques. 61. The board of directors, along with the newly appointed CFO, **are scheduled to review** the quarterly budget on Friday.

(a) are scheduling to review
(b) were scheduled to review
(c) No replacement required
(d) is scheduled to review
(e) have been scheduled to review

Correct Option - d

Ques. 62. By the time the auditors arrive next Monday, the finance team **has completed** the reconciliation of all pending accounts.

(a) had completed
(b) completes
(c) will complete
(d) will have completed

(e) No replacement required

Correct Option - d

Ques. 63. The company has decided to invest heavily **in renewable energy projects** in order to reduce its carbon footprint by 2030.

(a) on renewable energy projects
(b) No replacement required
(c) into renewable energy projects
(d) for renewable energy projects
(e) at renewable energy projects

Correct Option - b

Ques. 64. The new HR policy aims to enhance employee productivity, to reduce attrition rates, and **fostering a culture of accountability** across all departments.

(a) fostering a culture of accountability was needed
(b) and it fosters a culture of accountability
(c) for fostering a culture of accountability
(d) to foster a culture of accountability
(e) No replacement required

Correct Option - d

Ques. 65. The finance manager noticed several discrepancies **after reviewing thoroughly the quarterly report** submitted by the audit team.

(a) after thoroughly reviewing the quarterly report
(b) after reviewed thoroughly the quarterly report
(c) thoroughly after reviewing the quarterly report
(d) No replacement required
(e) after thoroughly review the quarterly report

Correct Option - a

Directions (66-69): Each question has four independent sentences (A)-(D). Identify which sentence(s) contain a grammatical error.

Ques. 66. (A) If the interest rates continue to rise, borrowers will find it increasingly difficult to service their existing loans. (B) The auditor, along with two assistants, has completed the verification of all outstanding invoices. (C) Each of the branch managers were instructed to submit their monthly compliance reports by Friday. (D) Having reviewed the loan applications thoroughly, the credit officer recommended approval for three of the five candidates.

(a) Only C
(b) Only B
(c) Both A and C
(d) Only D
(e) None of the sentences contains an error

Correct Option - a

Ques. 67. (A) The consignment, which had been delayed at customs for nearly a week, finally arrived at the warehouse on Monday. (B) Not only the manager but also his subordinates was blamed for the failure to meet the quarterly targets. (C) Whoever submits the completed application before the deadline will be considered for the scholarship. (D) Apart from being cost-effective, the new software also offer better security features than the previous version.

(a) Only D
(b) Both B and D
(c) Only B
(d) Both A and C
(e) None of the sentences contains an error

Correct Option - b

Ques. 68. (A) Despite having received multiple warnings, the vendor continued to supply substandard raw materials to the factory. (B) The number of applicants who qualified for the interview has increased sharply this year. (C) By the time the auditors arrive next month, the accounts department will have reconciled all pending entries. (D) It is essential that every employee submit the annual declaration form before the specified deadline.

(a) Only D
(b) Only B
(c) Both A and D
(d) Only C
(e) None of the sentences contains an error

Correct Option - e

Ques. 69. (A) One of the primary reason for the delay in disbursement were the incomplete documentation submitted by the applicants. (B) The panel, comprising three senior executives, is scheduled to interview the shortlisted candidates tomorrow. (C) Should the shareholders reject the proposal, the board will have to reconsider its entire investment strategy. (D) Most of the information provided in the report was later found to be inaccurate.

(a) Only A
(b) Only D
(c) Both A and B
(d) Only C
(e) None of the sentences contains an error

Correct Option - a

Directions (70-71): Column I has three sentence-openings (A-C); Column II has three clause-completions (D-F), each beginning with a blank for a connector. Choose the pairing (with connector) that is both grammatically correct and contextually logical.

Ques. 70. Column I:

A. The audit committee postponed the review

B. The vendor agreed to extend the credit period

C. The branch manager escalated the complaint

Column II:

D. ___ the reconciliation statements had not been finalised by the finance team

E. ___ the client clears the pending invoices within a week

F. ___ the customer refused to accept the standard resolution offered by the helpdesk

(a) A-D (because)
(b) A-E (since)
(c) B-D (so that)
(d) C-F (although)
(e) A-F (provided that)

Correct Option - a

Ques. 71. Column I:

A. The compliance officer flagged the transaction

B. The HR head revised the leave policy

C. The regional sales team missed the quarterly target

Column II:

D. ___ several employees had complained about the ambiguity in the earlier rules

E. ___ two major clients deferred their purchase orders to the next quarter

F. ___ the amount exceeded the threshold specified under the anti-money-laundering guidelines

(a) C-D (because)
(b) C-E (because)
(c) C-F (so that)
(d) B-E (unless)
(e) A-E (since)

Correct Option - b

Directions (72-73): Column I has three sentences (A-C) with a bolded segment that may contain an error; Column II has candidate replacements (D-F). Choose the option that correctly pairs every erroneous sentence with its fix and leaves correct sentences unchanged.

Ques. 72. Column I:

A. The bank has **credited the amount into the customer's account** yesterday.

B. The manager informed **the staff that the meeting had been rescheduled to Monday**.

C. Each of the branch heads **are required to submit their monthly reports by Friday**.

Column II:

D. credited the amount into the customer's account

E. the staff that the meeting has been rescheduled to Monday

F. is required to submit their monthly reports by Friday

(a) A-D; B-No replacement required; C-F
(b) A-E; C-F; B-No replacement required
(c) A-D; B-E; C-F
(d) A-D; C-F; B-D
(e) B-No replacement required; C-D; A-F

Correct Option - a

Ques. 73. Column I:

A. The board **discussed about the proposed merger** during the special session.

B. Neither the chairman nor the directors **was available** to comment on the announcement.

C. The auditors **have completed the inspection and submitted their findings to the board** yesterday.

Column II:

D. the proposed merger

E. were available

F. completed the inspection and submitted their findings to the board

(a) A-D; B-E; C-F
(b) A-D; B-E; C-No replacement required
(c) A-No replacement required; B-E; C-F

(d) A-D; B-No replacement required; C-F
(e) B-D; A-E; C-F

Correct Option - a

Directions (74-77): A short paragraph with four blanks is given. Choose the one word that fits all four blanks appropriately.

Ques. 74. It was Sunday afternoon and the whole house was busy with chores. Riya switched on the ___(1) so that she could press her crumpled school uniform before Monday. In the storeroom, an old cot with legs made of solid ___(2) lay forgotten under a pile of blankets. Grandmother, watching Riya work, remarked that one needs an ___(3) will to run a large household smoothly year after year. Just before the guests arrived for dinner, Riya's mother asked her to quickly ___(4) out the creases from the tablecloth as well.

(a) Iron
(b) Steel
(c) Press
(d) Metal
(e) Copper

Correct Option - a

Ques. 75. The quarterly review meeting had turned tense by the time the manager began speaking. He was quick to ___(1) out every error hidden in the sales report before the whole team. Everyone agreed that the department had lost an important ___(2) when the client rejected last month's proposal without discussion. As he prepared to sign the revised documents, Ravi absent-mindedly sharpened the ___(3) of his pencil while waiting his turn. Finally, the junior analyst spoke up, saying that from her ___(4) of view, the deadline set for the next project was simply unrealistic.

(a) Point
(b) Mark
(c) Tip
(d) Note
(e) View

Correct Option - a

Ques. 76. The vegetable market was crowded that morning, with vendors shouting out their rates. One vendor quoted a ___(1) that was almost double the usual market rate for tomatoes. Priya moved from stall to stall trying to ___(2) out which seller was offering the freshest produce at a fair price. Everyone in the lane respected the old tailor's shop nearby, for its owner was considered a well-known ___(3) in the local trading community. Wrapped in a bright saree, Priya's aunt walked briskly through the crowd, her slim ___(4) drawing a few admiring glances from passers-by.

(a) Figure
(b) Price
(c) Number
(d) Shape
(e) Sum

Correct Option - a

Ques. 77. With only a week left for the exam, Arjun's classroom was unusually quiet. His teacher reminded everyone to ___(1) the correct option carefully on the OMR sheet, as stray marks could be misread by the scanner. Arjun himself had scored a surprisingly high ___(2) in the mock test conducted the previous week, which boosted his confidence. Before dismissing the class, the teacher said, "___(3) my words, consistent daily practice is what will get you through this exam, not last-minute cramming." She added that in such a competitive exam, even a single careless mistake could ___(4) the difference between selection and rejection.

(a) Mark
(b) Tick
(c) Grade
(d) Score
(e) Note

Correct Option - a

Directions (78-80): Read the following passage carefully and answer the questions given below.

Over the past decade, app-based aggregator platforms have restructured the way millions of workers in delivery, ride-hailing and home-services find work. For the individual worker, the pitch is seductive: register on an app, log in whenever convenient, and start earning within hours, without the customary gatekeeping of interviews, references or fixed shift commitments. Cities have consequently seen a rapid expansion of a workforce that platforms describe as "partners" rather than employees, a distinction that allows companies to sidestep obligations such as minimum wages, provident fund contributions and paid leave that ordinarily attach to formal employment. Several state governments, recognising that this arrangement leaves workers exposed precisely when they are most vulnerable, have begun experimenting with welfare boards funded by a small cess collected from every transaction routed through these platforms, aimed at extending accident insurance, maternity benefit and pension contributions to gig workers without disturbing the flexible, on-demand character of the work itself.

The difficulty, however, is that flexibility for the worker is frequently a euphemism for flexibility for the platform. Algorithms that assign rides or delivery orders can quietly throttle or boost the volume of work offered to a given worker based on acceptance rates, ratings and login hours, effectively imposing shift-like discipline while denying the corresponding protections of an employment relationship. A worker who logs off to attend to illness or a family emergency may find fewer orders directed to them for days afterward, a form of algorithmic penalty that is opaque, difficult to contest, and rarely disclosed in the terms of service. Because earnings depend on a constantly shifting mix of incentives, surge pricing and platform commission, workers report chronic uncertainty about what a day's labour will actually yield, a volatility that formal salaried employment, whatever its other shortcomings, does not typically impose.

Welfare boards address only part of this picture. Registering with a board and receiving an identity number does not, by itself, guarantee that the promised insurance payout or pension credit reaches a worker who often lacks the paperwork, literacy support or time to navigate bureaucratic claim processes; several early pilots have reported registration numbers running into the lakhs against actual benefit disbursal in the low thousands. Labour economists studying these schemes argue that portability of benefits across platforms and across states, rather than the mere creation of a welfare corpus, will determine whether such boards meaningfully improve worker security, since a worker who shifts between two aggregator apps or moves cities today typically loses continuity of contribution and accumulated benefit altogether.

Ques. 78. Which of the following can be most reasonably inferred about aggregator platforms from the passage?

(a) They classify workers as partners primarily to avoid statutory obligations attached to formal employment.
(b) They intend to convert all gig workers into salaried employees within the next decade.
(c) They have voluntarily funded welfare boards without any state government intervention.
(d) They no longer use algorithms to determine the volume of work assigned to a worker.
(e) They have eliminated surge pricing to make worker earnings more predictable.

Correct Option - a

Ques. 79. With reference to the algorithmic control described in the passage, which of the following inferences can be drawn?

I. Workers can face reduced work opportunities as an indirect consequence of taking time off for personal emergencies.

II. The criteria platforms use to allocate work are not always transparently communicated to workers.

III. Algorithmic penalties imposed on workers can be formally challenged through a clearly defined dispute process listed in the terms of service.

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

Correct Option - c

Ques. 80. All of the following challenges to gig-worker welfare are identified in the passage EXCEPT:

(a) Difficulty in claiming benefits due to paperwork and bureaucratic hurdles despite registration
(b) Loss of continuity of benefits when a worker switches platforms or shifts cities
(c) Large gaps between the number of workers registered and the number actually receiving payouts
(d) Volatile daily earnings caused by shifting incentives, surge pricing and commissions
(e) A legal cap imposed by courts restricting the maximum cess platforms can be charged

Correct Option - e

Study the following two number series carefully and answer the questions given below. Series A: 20, 22, 26, 34, 50, P. Series B: 6, 10, 18, (P - Q), 66, (P + Q). Both series follow their own specific pattern. First use the pattern followed in Series A to find the value of P. Then, using this value of P along with the pattern followed in Series B, find the value of Q.

Ques. 81. In Series A: 20, 22, 26, 34, 50, P, what is the value of P?

(a) 74
(b) 78
(c) 82
(d) 86
(e) 90

Correct Option - c

Ques. 82. Using the value of P obtained from Series A, and given that Series B: 6, 10, 18, (P - Q), 66, (P + Q) follows the pattern of doubling differences (4, 8, 16, 32, 64), what is the value of Q?

(a) 40
(b) 44
(c) 48
(d) 52
(e) 56

Correct Option - c

Ques. 83. The length of a rectangle exceeds its breadth by 2 cm. The side of a square exceeds the breadth of the rectangle by 3 cm. If the area of the square exceeds the area of the rectangle by 45 cm^2, find the breadth of the rectangle.

(a) 7 cm
(b) 9 cm
(c) 11 cm
(d) 13 cm
(e) 15 cm

Correct Option - b

Ques. 84. Three quantities x, y and z satisfy the following equations:

Equation A: $x^2 - 8x + 16 = 0$

Equation B: $y^2 - 10y + 25 = 0$

Equation C: $z^2 - 14z + 49 = 0$

Based on the values of x, y and z obtained, consider the following statements:

I. x^y > y^x

II. y^z > z^y

III. x^z > z^x

Which of the statements given above is/are true?

(a) Only I is true
(b) Only II is true
(c) Only III is true
(d) All of I, II and III are true
(e) None of I, II and III are true

Correct Option - d

Ques. 85. Three quantities x, y and z satisfy the following equations:

Equation A: $x^2 - 4x + 4 = 0$

Equation B: $y^2 - 6y + 9 = 0$

Equation C: $z^2 - 8z + 16 = 0$

Based on the values of x, y and z obtained, consider the following statements:

I. x^y > y^x

II. y^z > z^y

III. x^z = z^x

Which of the statements given above is/are true?

(a) Only I is true
(b) Only II is true
(c) Only II and III are true
(d) All of I, II and III are true
(e) None of I, II and III are true

Correct Option - c

Ques. 86. A number series is defined by $T(n) = 2n^2 - n + 3$ for n = 1, 2, 3, ... Let K = T(4) - T(2), P = the sum of the digits of T(6), and S = the number of factors of T(3) (including 1 and itself). Find the value of (K + P - S).

(a) 27
(b) 29
(c) 31
(d) 33
(e) 35

Correct Option - c

Ques. 87. A wholesaler stocks three items - Sugar, Salt and Rice - in quantities that are three consecutive multiples of m (in kg), i.e., Sugar = 5m kg, Salt = 6m kg and Rice = 7m kg. Each of the three stock quantities must be packed into bags of exactly 11 kg with no quantity left over (i.e., each of 5m, 6m and 7m must be exactly divisible by 11), and the combined stock (5m + 6m + 7m) lies strictly between 900 kg and 1000 kg. Considering only values of m for which all the above conditions hold simultaneously (reject any non-integer or non-conforming value of m), find the weight of the Rice stock.

(a) 275 kg
(b) 330 kg
(c) 385 kg
(d) 440 kg
(e) None of these

Correct Option - c

Ques. 88. The cost prices of two articles A and B are in the ratio 2:3, with the cost price of A being Rs. 2000 (so cost price of B is Rs. 3000). Article A is marked at 50% above its cost price, while the marked price of article B is Rs. 4000. If A is sold at a discount of 10% and B is sold at a discount of 15%, find the overall profit percentage earned on selling both articles together.

(a) 18%
(b) 20%
(c) 22%
(d) 24%
(e) 25%

Correct Option - c

In each of the following questions, two equations (I) and (II) are given. Solve both equations and give the answer: (a) x>y (b) x≥y (c) x<y (d) x≤y (e) x=y or no relation can be established.

Ques. 89. I. $x^2 - 5x + 6 = 0$

II. $y^2 - 11y + 30 = 0$

(a) x>y
(b) x≥y
(c) x<y
(d) x≤y
(e) x=y or no relation

Correct Option - c

Ques. 90. I. $x^2 - 7x + 10 = 0$

II. $y^2 - 8y + 15 = 0$

(a) x>y
(b) x≥y
(c) x<y
(d) x≤y
(e) x=y or no relation

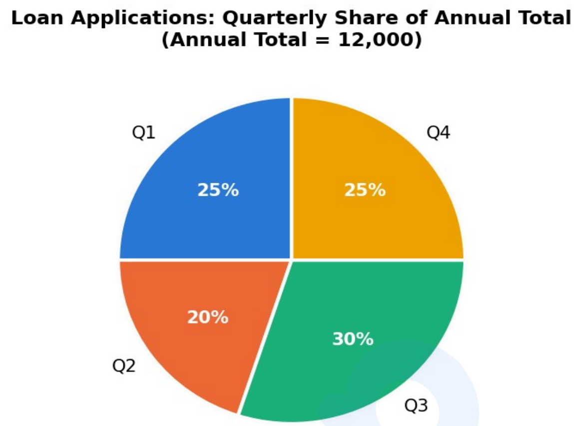
Correct Option - e

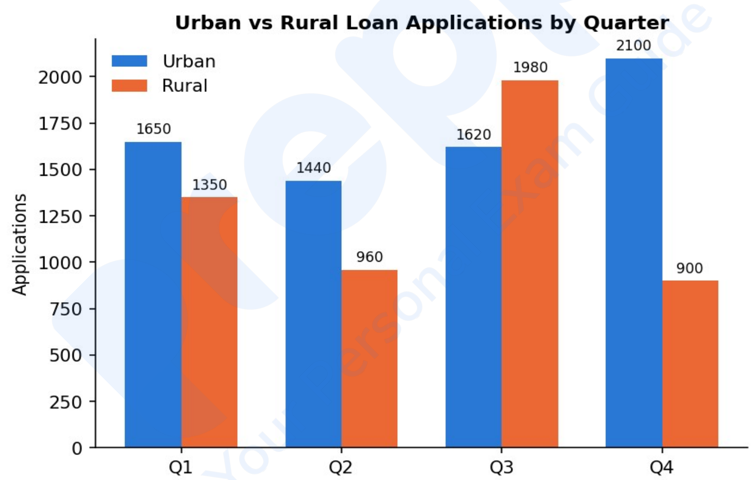
Directions (91-95): A bank processed a total of 12,000 loan applications during the year 2025, spread across four quarters (Q1-Q4). The pie chart below shows the percentage share of each quarter's applications out of the annual total. The table below the chart shows, for each quarter, the percentage of that quarter's applications that came from Urban areas (the remaining applications in that quarter came from Rural areas). One entry in the table has been replaced by the unknown '5a%'. Study the chart and table carefully and answer the questions that follow.

Quarter	Urban applications (% of that quarter's total)
Q1	55%

Quarter	Urban applications (% of that quarter's total)
Q2	5a%
Q3	45%
Q4	70%

Note: In Q2, Urban applications exceed Rural applications by 480. Rural applications in a quarter = that quarter's total applications − Urban applications in that quarter.





Ques. 91. What is the value of a?

(a) 8
(b) 10
(c) 12
(d) 14
(e) 16

Correct Option - c

Ques. 92. What is the total number of Urban loan applications processed in Q1 and Q4 together?

(a) 3450
(b) 3600
(c) 3750
(d) 3900
(e) 4050

Correct Option - c

Ques. 93. What is the difference between the total Urban applications and the total Rural applications processed during the entire year (all four quarters combined)?

(a) 1200
(b) 1350
(c) 1500
(d) 1620
(e) 1800

Correct Option - d

Ques. 94. Urban applications in Q3 exceed Urban applications in Q2 by approximately what percentage?

(a) 8.5%
(b) 10%
(c) 12.5%
(d) 15%
(e) 20%

Correct Option - c

Ques. 95. What is the ratio of Rural applications in Q1 to Rural applications in Q4?

(a) 4:3
(b) 5:3
(c) 3:2
(d) 7:4
(e) 2:1

Correct Option - c

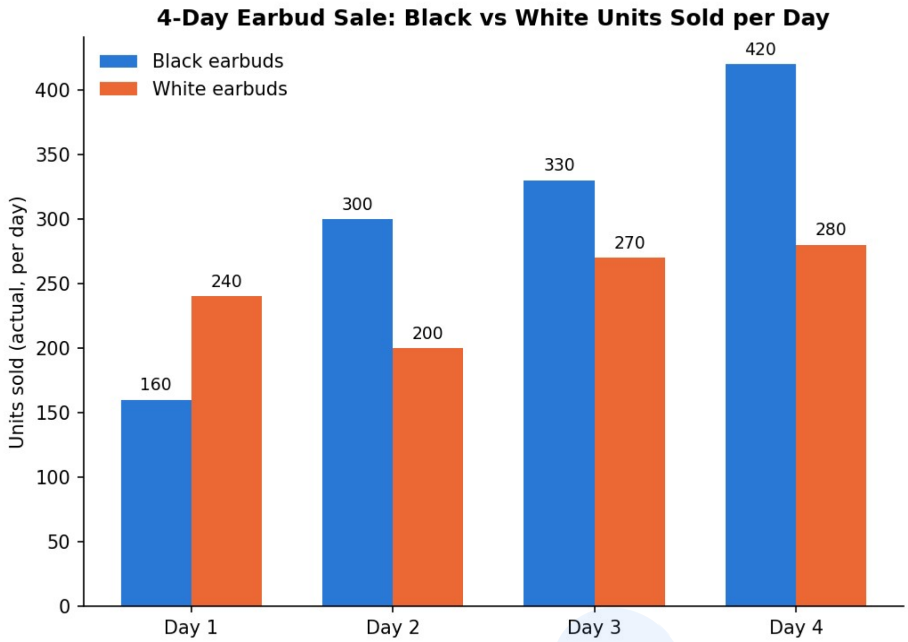
Directions (96-99): A gadget retailer ran a 4-day sale on earbuds, available in two variants — Black and White. The table below shows the CUMULATIVE number of units sold (Black + White combined) up to the end of each day of the sale. A second table shows, for each day, the percentage of that day's ACTUAL (i.e., non-cumulative) units that were Black earbuds (the remaining units sold that day were White). Two entries in the second table have been replaced by unknowns 'a' and 'b', defined in the notes below. Each day's actual units sold = that day's cumulative units − previous day's cumulative units (for Day 1, actual = cumulative).

Day	Cumulative units sold (Black + White)	Black earbuds (% of that day's actual total)
Day 1	400	40%
Day 2	900	10a%
Day 3	1500	55%
Day 4	2200	15b%

Note 1: 'a' is the positive root of x^2 - 3x - 18 = 0.

Note 2: 'b' is the difference between the roots of x^2 - 14x + 45 = 0.

Each day's actual units sold = that day's cumulative units − previous day's cumulative units.



Ques. 96. What is the value of a × b?

(a) 16
(b) 20
(c) 24
(d) 28
(e) 32

Correct Option - c

Ques. 97. What is the total number of Black earbuds sold over the entire 4-day sale?

(a) 1090
(b) 1150
(c) 1210
(d) 1270
(e) 1330

Correct Option - c

Ques. 98. White earbuds sold on Day 4 exceed White earbuds sold on Day 2 by approximately what percentage?

(a) 25%
(b) 30%
(c) 35%
(d) 40%
(e) 45%

Correct Option - d

Ques. 99. What is the ratio of total Black earbuds sold to total White earbuds sold over the 4 days?

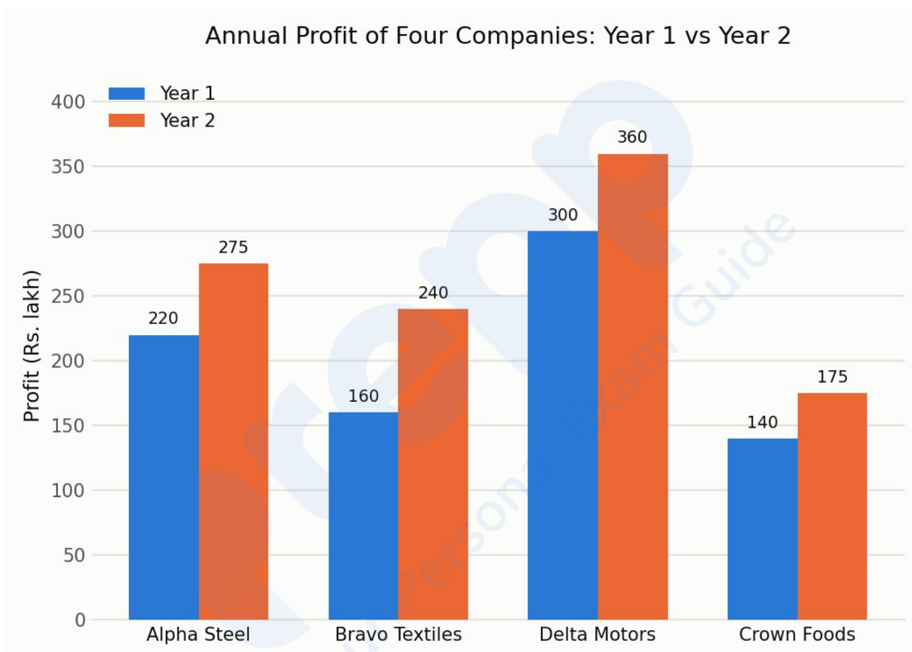
(a) 5:4
(b) 6:5
(c) 11:9
(d) 4:3
(e) 13:10

Correct Option - c

Directions (100-105): The following table shows the annual profit (Rs. lakh) of four companies in Year 1 and Year 2, along with the Difference (Year 2 - Year 1). Study the table and the accompanying bar chart carefully and answer the questions that follow. In the case of Delta Motors, the Year 2 profit is not directly given and is expressed as '2X'.

Company	Year 1	Year 2	Difference (Year2 - Year1)
Alpha Steel	220	275	55
Bravo Textiles	160	240	80
Delta Motors	300	2X	60
Crown Foods	140	175	35

Note: X is a positive integer, obtained from Delta Motors' own row (i.e., Delta Motors' Year 1 profit plus its Difference equals 2X).



Ques. 100. What is the value of X in the table?

(a) 180
(b) 160
(c) 200
(d) 170
(e) 190

Correct Option - a

Ques. 101. Which company recorded the highest percentage increase in profit from Year 1 to Year 2?

(a) Alpha Steel
(b) Bravo Textiles
(c) Delta Motors
(d) Crown Foods
(e) Cannot be determined

Correct Option - b

Ques. 102. What is the total profit (Rs. lakh) earned by all four companies together in Year 2?

(a) 1050
(b) 1120
(c) 980
(d) 1000
(e) 1150

Correct Option - a

Ques. 103. A fifth company, Echo Traders (not shown in the table), had a Year 1 profit that was 20% more than Crown Foods' Year 1 profit, and a Year 2 profit that was Rs. 45 lakh more than Bravo Textiles' Year 1 profit. What is the Difference (Year2 - Year1) of Echo Traders' profit?

(a) 37
(b) 35
(c) 40
(d) 42
(e) 33

Correct Option - a

Ques. 104. If Crown Foods' Year 1 profit is treated as the Cost Price (CP) of an article and its Year 2 profit as the Marked Price (MP), and the article is sold at a Selling Price equal to the CP itself (i.e., no profit no loss), what discount percentage was offered on the marked price?

(a) 20%
(b) 25%
(c) 15%
(d) 30%
(e) 17.5%

Correct Option - a

Ques. 105. Find the ratio of the total Year 1 profit to the total Year 2 profit of all four companies (as per the table).

(a) 82 : 105
(b) 41 : 50
(c) 4 : 5
(d) 89 : 112
(e) 79 : 100

Correct Option - a

Ques. 106. Set A consists of six positive consecutive two-digit multiples of 3, arranged in increasing order. Set B consists of four positive consecutive two-digit multiples of 5, arranged in increasing order. It is given that the largest element of Set B exceeds the smallest element of Set A by exactly 7. (Note: More than one pair of Set A and Set B satisfies this condition.) Consider the following statements: P: The largest element of Set A is greater than the largest element of Set B. Q: The smallest element of Set A is smaller than the smallest element of Set B. R: The sum of the elements of Set A is greater than the sum of the elements of Set B. S: The sum of the elements of Set A is greater than thrice the sum of the elements of Set B. X: (Largest element of Set A) minus (Smallest element of Set B) is equal to 23. Y: (Smallest element of Set A) plus (Largest element of Set B) is equal to 43. Which of the following combinations of statements is DEFINITELY true for EVERY valid pair of Set A and Set B?

(a) P, R and X only
(b) P, Q and R only

(c) R, S and Y only
(d) Q, S and X only
(e) All of P, Q, R, S, X and Y are true

Correct Option - a

Ques. 107. Three cars P, Q and R start together from the same point on a straight 150 km track with initial speeds of 60 km/h, 80 km/h and 100 km/h respectively. After 30 minutes, Car P changes its speed to Car Q's initial speed, Car Q changes its speed to Car R's initial speed, and Car R changes its speed to Car P's initial speed. Each car then maintains its new speed until it finishes the race. Find the time gap between the 1st and the 2nd car to finish the race.

(a) 24 minutes
(b) 20 minutes
(c) 30 minutes
(d) 18 minutes
(e) 36 minutes

Correct Option - a

Directions (108-111): In three colleges X, Y and Z, the number of boys and girls is as follows. In College X, the ratio of boys to girls is 5:4, i.e. boys = 5k and girls = 4k for some positive integer k. In College Y, the number of boys is 80% of the number of boys in College X, and the number of girls is 20 more than the number of girls in College X. In College Z, the total number of students (boys + girls) is 660, and the number of boys in College Z is (190 - k). The total number of girls in Colleges X, Y and Z combined is 940. Answer the following questions based on this information.

Ques. 108. What is the difference between the number of boys in College X and the number of boys in College Z?

(a) 90
(b) 100
(c) 110
(d) 120
(e) 130

Correct Option - c

Ques. 109. What is the difference between the number of girls in College Z and the number of girls in College Y?

(a) 260
(b) 280
(c) 300
(d) 320
(e) 340

Correct Option - c

Ques. 110. What is the ratio of the number of boys in College X to the number of boys in College Y?

(a) 4:3
(b) 5:4
(c) 6:5
(d) 3:2
(e) 7:6

Correct Option - b

Ques. 111. If the total number of students in College Y is 420, what is the ratio of the number of boys in College X to the number of girls in College Y?

(a) 20:19
(b) 23:20
(c) 24:21
(d) 25:22
(e) 26:23

Correct Option - d

Ques. 112. The cost prices of two articles A and B are in the ratio 3:5. Article A is marked up by 40% and sold at the full marked price (no discount). What is the overall profit percentage earned on selling both articles A and B together?

Statement I: The cost price of article B is Rs. 500.

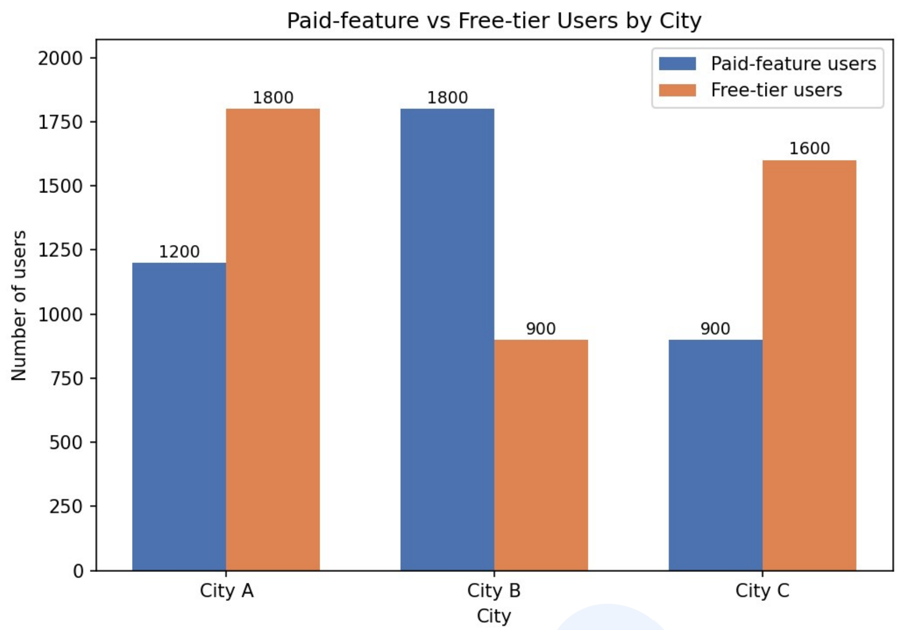
Statement II: Article B is sold at a discount of 10% on its marked price, which itself is 60% above its cost price.

(a) Only I sufficient
(b) Only II sufficient
(c) Both together sufficient, neither alone
(d) Either alone sufficient
(e) Neither sufficient, even together

Correct Option - b

Directions (113-115): The bar graph shows the number of PAID-FEATURE users and the line graph shows the number of FREE-TIER users of an app across three cities A, B and C. City A: Paid-feature users = 1200, Free-tier users = 1800. City B: Paid-feature users = 1800, Free-tier users = 900. City C: Paid-feature users = 900, Free-tier users = 1600. Additionally, the male-female split within each city-tier segment is described as follows: City A (Paid-feature) - Males exceed females by 200. City A (Free-tier) - Females are 60% of males. City B (Paid-feature) - Females are 20% less than males. City B (Free-tier) - Males exceed females by 60. City C (Paid-feature) - Females are 20% less than males. City C (Free-tier) - Females are 60% of males.

City	Paid-feature users	Free-tier users
City A	1200	1800
City B	1800	900
City C	900	1600



Ques. 113. What is the total number of male users (Paid-feature + Free-tier) in City A?

(a) 1700
(b) 1775
(c) 1800
(d) 1825
(e) 1850

Correct Option - d

Ques. 114. What is the ratio of the number of females among Paid-feature users in City B to the number of males among Free-tier users in City C?

(a) 3:5
(b) 4:5
(c) 5:6
(d) 7:9
(e) 5:4

Correct Option - b

Ques. 115. The total number of females among Free-tier users (across all three cities) is what percent less than the total number of males among Paid-feature users (across all three cities)?

(a) 18.5%
(b) 20.25%
(c) 21.75%
(d) 22.95%
(e) 24.5%

Correct Option - d

Ques. 116. As per the Reserve Bank of India Act, 1934, which committee's recommendations led to the current 'flexible inflation targeting' framework being formally adopted by the RBI in 2016?

(a) Urjit Patel Committee
(b) Narasimham Committee

(c) Nachiket Mor Committee
(d) Bimal Jalan Committee
(e) Y.V. Reddy Committee
Correct Option - a

Ques. 117. Under the current deposit insurance framework administered by DICGC, what is the maximum amount of insurance cover available per depositor per bank (combining principal and interest)?

(a) Rs. 1 lakh
(b) Rs. 2 lakh
(c) Rs. 3 lakh
(d) Rs. 5 lakh
(e) Rs. 10 lakh
Correct Option - d

Ques. 118. Which of the following payment systems in India operates on a 'real-time gross settlement' basis, meaning transactions are settled individually and instantly rather than in batches?

(a) NEFT
(b) IMPS
(c) RTGS
(d) Cheque Truncation System
(e) ECS
Correct Option - c

Ques. 119. Under Basel III norms as implemented by RBI, banks in India are required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of what level (excluding the capital conservation buffer)?

(a) 8%
(b) 9%
(c) 10.5%
(d) 12%
(e) 15%
Correct Option - b

Ques. 120. A Non-Performing Asset (NPA) is generally classified when interest or installment of principal remains overdue for a period of more than how many days?

(a) 30 days
(b) 60 days
(c) 90 days
(d) 120 days
(e) 180 days
Correct Option - c

Ques. 121. Which type of bank account is specifically meant for Non-Resident Indians (NRIs) to hold their foreign earnings in India in a foreign currency itself, thereby avoiding exchange rate risk?

(a) NRE Account
(b) NRO Account
(c) FCNR (B) Account
(d) Resident Foreign Currency Account
(e) Current Account
Correct Option - c

Ques. 122. The Pradhan Mantri Jan Dhan Yojana (PMJDY), a flagship financial inclusion scheme, primarily aims to provide which of the following to unbanked households?

(a) Free health insurance only
(b) Universal access to banking facilities including a basic savings account
(c) Interest-free education loans
(d) Direct cash transfer of Rs. 10,000 to every household
(e) Free mobile phones for banking

Correct Option - b

Ques. 123. Under the Pradhan Mantri Suraksha Bima Yojana (PMSBY), an accidental death and full disability cover is provided to enrolled subscribers for an annual premium of approximately how much?

(a) Re. 1
(b) Rs. 12
(c) Rs. 20
(d) Rs. 330
(e) Rs. 500

Correct Option - c

Ques. 124. Regional Rural Banks (RRBs) in India were established under the RRB Act, 1976, with equity typically shared among which three entities?

(a) RBI, State Government, and NABARD
(b) Central Government, State Government, and the Sponsor Bank
(c) SEBI, IRDAI, and Sponsor Bank
(d) NABARD, SIDBI, and Central Government
(e) Central Government, RBI, and Sponsor Bank

Correct Option - b

Ques. 125. Which regulatory body is responsible for regulating and promoting the development of pension funds in India, including overseeing the National Pension System (NPS)?

(a) SEBI
(b) IRDAI
(c) PFRDA
(d) RBI
(e) EPFO

Correct Option - c

Ques. 126. As per RBI classification, a 'Scheduled Bank' is one that is included in which schedule of the RBI Act, 1934, and thereby fulfills prescribed capital and other eligibility criteria?

(a) First Schedule
(b) Second Schedule
(c) Third Schedule
(d) Fourth Schedule
(e) Fifth Schedule

Correct Option - b

Ques. 127. Under the Negotiable Instruments Act, 1881, which of the following instruments is payable to bearer and can be transferred merely by delivery, without requiring endorsement?

(a) An order cheque
(b) A crossed cheque marked 'Account Payee'

(c) A bearer cheque
(d) A promissory note payable to a specified person
(e) A non-transferable term deposit receipt

Correct Option - c

Ques. 128. The Mudra Yojana (Pradhan Mantri MUDRA Yojana) classifies loans to non-corporate, non-farm micro and small enterprises into three categories. What is the correct order and approximate loan limit for the 'Tarun' category?

(a) Up to Rs. 50,000
(b) Rs. 50,001 to Rs. 5 lakh
(c) Above Rs. 5 lakh and up to Rs. 10 lakh
(d) Above Rs. 10 lakh and up to Rs. 20 lakh
(e) Above Rs. 20 lakh and up to Rs. 50 lakh

Correct Option - c

Ques. 129. Which committee's report is widely credited with laying the foundation for banking sector reforms in India in the early 1990s, including recommendations on capital adequacy norms, income recognition, and asset classification?

(a) Narasimham Committee
(b) Rangarajan Committee
(c) Tarapore Committee
(d) Malegam Committee
(e) Damodaran Committee

Correct Option - a

Ques. 130. In the context of KYC (Know Your Customer) norms mandated by RBI, which of the following best describes 'Central KYC Registry (CKYCR)'?

(a) A stock exchange registry for listed companies
(b) A centralized repository of KYC records of customers in the financial sector, enabling reusability across institutions
(c) A credit bureau that assigns CIBIL scores
(d) A government portal for filing income tax returns
(e) A registry that lists defaulting borrowers only

Correct Option - b

Ques. 131. The Unified Payments Interface (UPI), a real-time payment system in India, was developed and is operated by which organization?

(a) Reserve Bank of India
(b) Indian Banks' Association
(c) National Payments Corporation of India (NPCI)
(d) SEBI
(e) Ministry of Electronics and Information Technology

Correct Option - c

Ques. 132. Which of the following best describes the 'Statutory Liquidity Ratio (SLR)' that banks in India are required to maintain?

(a) The portion of deposits banks must keep with RBI in cash form only
(b) The minimum percentage of Net Demand and Time Liabilities that banks must maintain in the form of liquid assets such as cash, gold, or approved government securities

(c) The ratio of a bank's total loans to its total deposits
(d) The percentage of profits banks must transfer to reserves
(e) The minimum capital banks must raise through equity shares

Correct Option - b

Ques. 133. SEBI's regulatory framework classifies mutual fund schemes into various categories. A 'Large Cap Fund', as per SEBI's categorization norms, must invest a minimum percentage of its total assets in large-cap companies. What is that minimum percentage?

(a) 35%
(b) 50%
(c) 65%
(d) 80%
(e) 95%

Correct Option - e

Ques. 134. Which of the following best describes the primary function of the Insurance Regulatory and Development Authority of India (IRDAI)?

(a) Regulating stock exchanges and listed companies
(b) Regulating and promoting the insurance and re-insurance industry in India, and protecting policyholders' interests
(c) Setting the repo rate for the banking system
(d) Regulating pension fund managers exclusively
(e) Administering deposit insurance for bank depositors

Correct Option - b

Ques. 135. As per RBI's Priority Sector Lending (PSL) guidelines, which of the following sectors is typically included as a priority sector for bank lending?

(a) Agriculture and allied activities
(b) Luxury real estate development
(c) Purchase of gold jewellery for personal use
(d) Investment in foreign equity markets
(e) Corporate bond trading

Correct Option - a

Ques. 136. Under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), what is the life insurance cover provided to an enrolled subscriber in case of death due to any reason?

(a) Rs 1 lakh
(b) Rs 2 lakh
(c) Rs 5 lakh
(d) Rs 50,000
(e) Rs 3 lakh

Correct Option - b

Ques. 137. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides accidental death and full disability cover of how much amount to its subscribers?

(a) Rs 1 lakh
(b) Rs 4 lakh
(c) Rs 2 lakh
(d) Rs 50,000

(e) Rs 10 lakh

Correct Option - c

Ques. 138. Under the Atal Pension Yojana (APY), a subscriber can opt for a fixed guaranteed monthly pension after attaining the age of 60, within which of the following ranges?

(a) Rs 500 to Rs 2,500
(b) Rs 1,000 to Rs 5,000
(c) Rs 2,000 to Rs 10,000
(d) Rs 500 to Rs 5,000
(e) Rs 1,500 to Rs 7,500

Correct Option - b

Ques. 139. The Pradhan Mantri Jan Dhan Yojana (PMJDY), the national mission for financial inclusion offering zero-balance savings accounts with a RuPay debit card, was launched in which year?

(a) 2012
(b) 2016
(c) 2014
(d) 2010
(e) 2018

Correct Option - c

Ques. 140. NABARD (National Bank for Agriculture and Rural Development), the apex institution for agricultural and rural finance in India, was established in which year on the recommendation of the Shivaraman Committee?

(a) 1975
(b) 1982
(c) 1990
(d) 1969
(e) 1995

Correct Option - b

Ques. 141. SIDBI (Small Industries Development Bank of India), the principal financial institution for promotion and financing of the MSME sector, was established in which year?

(a) 1988
(b) 1990
(c) 1982
(d) 1994
(e) 2000

Correct Option - b

Ques. 142. The Export-Import (EXIM) Bank of India, which provides financial assistance to exporters and importers, was set up under an Act of Parliament in which year?

(a) 1975
(b) 1982
(c) 1969
(d) 1991
(e) 1995

Correct Option - b

Ques. 143. Regional Rural Banks (RRBs) in India, jointly owned by the Central Government, the concerned State Government and a sponsor bank, were established under a legislation enacted in which year?

(a) 1969
(b) 1976
(c) 1980
(d) 1990
(e) 1972

Correct Option - b

Ques. 144. The Narasimham Committee-I (1991), set up to review India's financial system, primarily recommended which of the following reforms?

(a) Introduction of the CAMELS rating system for cooperative banks
(b) Reduction of statutory pre-emptions like SLR and CRR and deregulation of interest rates
(c) Mandatory linking of all lending rates to the repo rate
(d) Creation of the National Payments Corporation of India
(e) Setting up of Regional Rural Banks

Correct Option - b

Ques. 145. The 'CASA ratio' of a bank refers to the proportion of which two types of deposits to its total deposits?

(a) Fixed deposits and recurring deposits
(b) Current account and savings account deposits
(c) NRE and NRO deposits
(d) Term deposits and demand deposits held by corporates
(e) Savings account and fixed deposits only

Correct Option - b

Ques. 146. A bank's 'Net Interest Margin' (NIM) is best defined as which of the following?

(a) Total interest income divided by total assets
(b) Difference between interest earned and interest expended, expressed as a percentage of average interest-earning assets
(c) Ratio of gross NPAs to total advances
(d) Difference between the base rate and the repo rate
(e) Total non-interest income as a percentage of operating expenses

Correct Option - b

Ques. 147. In the evolution of bank lending rate benchmarks in India, which one of the following sequences is correct?

(a) Base Rate (2010) followed by MCLR (2016) followed by External Benchmark/Repo Linked Lending Rate (2019)
(b) MCLR (2010) followed by Base Rate (2016) followed by BPLR (2019)
(c) BPLR (2016) followed by Base Rate (2010) followed by MCLR (2019)
(d) External Benchmark Rate (2010) followed by Base Rate (2016) followed by MCLR (2019)
(e) MCLR (2010) followed by External Benchmark Rate (2016) followed by Base Rate (2019)

Correct Option - a

Ques. 148. As per RBI's prudential norms, a loan account is generally classified as a Non-Performing Asset (NPA) if interest or installment of principal remains overdue for more than how many days?

(a) 30 days
(b) 60 days

(c) 90 days
(d) 180 days
(e) 120 days
Correct Option - c

Ques. 149. The Securities and Exchange Board of India (SEBI), the regulator of India's securities and capital markets, was given statutory powers through an Act of Parliament in which year?

(a) 1988
(b) 1992
(c) 1999
(d) 1996
(e) 2003
Correct Option - b

Ques. 150. Which regulatory body was established under an Act of Parliament passed in 1999 to regulate and develop the insurance sector in India?

(a) SEBI
(b) PFRDA
(c) IRDAI
(d) NABARD
(e) NHB
Correct Option - c

Ques. 151. The Pension Fund Regulatory and Development Authority (PFRDA), which regulates the National Pension System (NPS), got statutory status through a dedicated Act passed in which year?

(a) 2003
(b) 2008
(c) 2013
(d) 1999
(e) 2016
Correct Option - c

Ques. 152. The National Payments Corporation of India (NPCI), the umbrella organisation that operates retail payment systems such as UPI, IMPS and RuPay, was incorporated in which year?

(a) 2005
(b) 2008
(c) 2012
(d) 2016
(e) 2000
Correct Option - b

Ques. 153. The Unified Payments Interface (UPI), which enables instant real-time inter-bank fund transfer through a single mobile application, was launched by NPCI in which year?

(a) 2014
(b) 2016
(c) 2019
(d) 2010
(e) 2020
Correct Option - b

Ques. 154. The Bharat Bill Payment System (BBPS), an integrated platform for interoperable bill payment services across the country, is owned and operated by which entity?

(a) Reserve Bank of India
(b) National Payments Corporation of India (NPCI)
(c) SEBI
(d) Indian Banks' Association directly
(e) Ministry of Finance

Correct Option - b

Ques. 155. Which of the following statements correctly matches a milestone in Indian banking history?

(a) The Reserve Bank of India was established in 1935 and nationalised in 1949, while 14 major commercial banks were nationalised in 1969
(b) The Reserve Bank of India was established in 1949 and nationalised in 1935, while 14 major commercial banks were nationalised in 1980
(c) The Reserve Bank of India was established in 1935 and 6 major commercial banks were nationalised in 1969
(d) The Reserve Bank of India was established in 1955 and 20 commercial banks were nationalised in 1969
(e) The Reserve Bank of India was established in 1935 and all commercial banks were nationalised in a single round in 1969

Correct Option - a