(c) R - Speaker
(d) L - Headphones
(e) All are correct

Q.200) Which among the following combinations shows people who visited Osaka?

(a) L, P, R
(b) M, N, S
(c) O, Q, R
(d) Q, K, T
(e) None of these

==========*ANSWERS*==========

General Awareness

Answers
Q.1) (c)

Explanation:

This is a basic, static knowledge question — an easy one. In 2025, CSR spending had already improved, so instead of asking about the spending details, the examiner simply tested your general awareness about its effective launch year. Such questions are not a threat but an opportunity to score easy marks.

Q.2) (a)

Explanation:

This question is from finance current affairs and is easy and factual. The change in the UPI limit was introduced recently, making it an important update to remember. Such questions highlight the need to stay updated with recent RBI and NPCI announcements, which are covered in the RBI 247 magazine. So, For Capital Market transactions, the aggregate 24-hour limit under UPI is ₹10 lakh. In comparison, the person-to-person (P2P) transfer limit remains ₹1 lakh per transaction.

Q.3) (c)

Explanation:

This is a recent and factual question from RBI's regulatory updates, testing awareness of new frameworks and initiatives by RBI — an easy scoring question if you're following RBI 247 magazine updates. The FREE-AI framework stands for "Framework for Responsible and Ethical Enablement of Artificial Intelligence". It is built on 2 main components — seven guiding principles (Sutras) and six strategic pillars. The 6 strategic pillars are: Infrastructure, Policy, Capacity, Governance, Protection, and Assurance.

Q.4) (d)

Explanation:

This topic was discussed in the latest MPC meeting and the Statement on Developmental and Regulatory Policies. Effective November 1, 2025, the RB-IOS, 2021, was expanded to include all State and Central Co-operative Banks. This is a tricky question, because instead of asking the applicability they asked "Not applicable to". So, its become very important to read the question carefully and know its requirement.

Q.5) (d)

Explanation:

This is a basic, static knowledge question — an easy one. The Financial inclusion index of RBI is very important topic. The Quality component of the Financial Inclusion Index measures how effectively financial services are delivered. Reading the components carefully makes these questions straightforward.

Q.6) (a)

Explanation:

As per the RBI Ombudsman Scheme, an ombudsman is appointed for a period not exceeding three years at a time.

Q.7) (b)

Explanation:

This question is related to the Finance Current Affairs. Following Spotlight and RBI 247 magazine becomes really important. MobiKwik and Cred are the first fintechs to receive RBI approval for e-rupee (e₹) wallets. MobiKwik launched fully, while Cred launched a beta version.

Q.8) (a)

Explanation:

This is a static knowledge question —but a difficult and tricky one. The examiner is testing awareness of RBI's operational data rather than policy rates. While repo rate, reverse repo rate, CRR, and bank rate are revised periodically (typically during monetary policy reviews), the Weighted Average Rate changes daily. It reflects the average rate at which liquidity is injected or absorbed by the RBI through its daily operations like the Liquidity Adjustment Facility (LAF).

Q.9) (c)

Explanation:

This is a regulatory awareness question — moderately easy if

you're familiar with RBI's framework for fintech entities. The Master Directions related to payment aggregators were released just a few months ago, and this question is drawn directly from those guidelines. There's no room for guesswork here — it's purely factual. Either you've read the directive and know the answer, or you don't.

Q.10) (a)

Explanation:

This is a moderately easy regulatory question. The SARFAESI Act, 2002 was introduced to help banks recover NPAs without court intervention, and it led to the creation of Asset Reconstruction Companies (ARCs). These are registered with RBI and specialize in handling distressed assets. The other options are governed by different frameworks, making elimination a smart strategy here — if you know SARFAESI is about asset recovery, ARC stands out clearly.

Q.11) (c)

Explanation:

This is a factual compliance-based question — of moderate level if you're familiar with RBI's regulatory norms for NBFC-MFIs. As per the latest framework, any company seeking registration as a MFI must have a minimum net owned fund of ₹5 crore. For entities operating in the North Eastern Region, the requirement is relaxed to ₹2 crore. This is a direct recall question — if you've read the RBI circular and remember facts like such, it's a quick win.

Q.12) (c)

Explanation:

This is a scheme-specific factual question — moderately easy if you're familiar with RBI's Retail Direct platform. Under this scheme, CCIL plays a dual role: it aggregates bids submitted by retail investors in the non-competitive segment of primary auctions and also handles the settlement of transactions. You can even solve this question using the elimination method — most other options either regulate or facilitate payments, but only CCIL is known for clearing and settlement operations in financial markets.

Q.13) (e)

Explanation:

This is an easy question. Deposit-taking NBFCs are required to maintain a minimum investment-grade rating of BBB- from a SEBI-registered credit rating agency to ensure financial soundness and protect depositors. Tip: When preparing, focus on the intent behind such norms — it helps retain the logic even if the numbers change later.

Q.14) (e)

Explanation:

This is a factual question, but deceptively tricky. You need to read the wording carefully — it asks how many departments are covered by the Citizens' Charter, not how many departments exist within the RBI overall. Many students misinterpret it and answer based on the total number of RBI departments. As of the latest update, the Citizens' Charter specifically covers 11 departments that have a public-facing role.

Q.15) (e)

Explanation:

Again an Easy question. RBI recently updated the BSBDA guidelines. This is a factual but high-scoring question if you've read RBI's financial inclusion norms. A BSBDA–Small Account can be opened with simplified/limited KYC and comes with restrictions: credits ≤ ₹1 lakh/year, balance ≤ ₹50,000, and withdrawals ≤ ₹10,000/month. RBI also mandates that only one BSBDA account is allowed per person and no charges are applied for not maintaining minimum balance.

Q.16) (d)

Explanation:

This is a static fact-based question. You're expected to know this directly — no elimination or guesswork helps here. If revised well, it's a straightforward score.

Q.17) (c)

Explanation:

This is a current affairs-based analytical question — and a tough one at that. It's pulled straight from the latest Global Innovation Index 2025, where India ranked 38th overall, with its best-ever performance in innovative outputs at 32nd place. These kinds of questions test whether you're consistently following major reports and indices. This is exactly where your daily classes and RBI 247 Magazine come into play — they break down these updates so you're not caught off guard in the exam

Q.18) (a)

Explanation:

This is a high-difficulty factual question — the kind that separates serious aspirants from guessers. RBI's February 2025 guidelines clearly state that Tier 1 UCBs can offer housing loans up to ₹60 lakh. You can simple eliminate option [e] as there is no Tier 5 in UCBs. Limits for higher tiers mentioned here are incorrect and exaggerated. For such questions, your edge comes

from staying updated with RBI circulars — they're discussed in detail during classes and in RBI 247 Magazine. If you've been consistent, this was a confident attempt.

Q.19) (b)

Explanation:

Interestingly, this point was highlighted in the latest Monetary Policy Committee (MPC) discussions, reinforcing how important it is to track such regulatory cues. Tip: Don't skip MPC summaries — they often reinforce static facts that show up in exams just like this. The RBI stopped issuing new licenses for Urban Co-operative Banks (UCBs) in 2004 due to concerns over financial stability and governance.

Q.20)

Explanation:

This is a conceptual regulatory question — and a good test of your clarity on Basel norms. Basel III guidelines apply to Scheduled Commercial Banks and Local Area Banks as per RBI's master circular. However, Regional Rural Banks (RRBs) follow separate capital adequacy norms prescribed by NABARD, and Payments Banks are governed by their own licensing conditions. Tip: These distinctions are often discussed in class and RBI 247 Magazine — if you've been attentive, this was a confident attempt.

Q.21) (c)

Explanation:

This is a conceptual question — and a favorite in exams. Credit rationing is a qualitative tool used by RBI to influence the allocation of credit to specific sectors. In contrast, SLR, CRR, and OMO are quantitative tools that affect the overall money supply. Tip: Remember — qualitative tools are more about how credit is used, not just how much.

Q.22) (a)

Explanation:

This is a static regulatory update — and a must-know. As per latest direction of RBI's Interest Rate on Deposits Directions, 2025: banks must offer uniform interest rates for balances up to ₹1 lakh, but they are free to offer differential rates for balances exceeding ₹1 lakh. This point was discussed in detail in revision sessions too.

Q.23) (e)

Explanation:

This is a static regulatory question — and a scoring one if you've revised RBI's licensing norms. All three statements reflect RBI's eligibility criteria for setting up SFBs. These kind of facts covered in your classes and RBI 247 Magazine — if you've been consistent, this was a confident pick.

Q.24) (c)

Explanation:

This is a conceptual question. With rising digital payment adoption, the biggest risk is cybersecurity vulnerabilities and fraud. RBI and NPCI have flagged this in recent advisories. Tip: For such questions, think beyond technical glitches — focus on systemic risks that come with scale.

Q.25) (e)

Explanation:

This is a factual current affairs question — a straightforward one. According to the IMD World Competitiveness Ranking 2025, the top five most competitive economies are Switzerland, Singapore, Hong Kong, Denmark, and the UAE. The United States does not feature in the top five list. This ranking was released in August 2025. Hence, it was an expected and an easy question.

Q.26) (b)

Explanation:

Gobind Behari Lal became the first Indian to win the Pulitzer Prize in 1937. He received the award in the category of reporting, recognizing his contribution to journalism in the United States. In May, the Pulitzer Prize winners of 2025 were announced. This question pushes you to focus on the holistic coverage of every news because now RBI is asking such background information questions.

Q.27) (b)

Explanation:

The Sea Dragon is an annual multinational anti-submarine warfare (ASW) exercise conducted by the United States Navy. This exercise was conducted in March 2025, highlighting that questions from current affairs older than six months can still feature in the exam. It also underscores that defence-related exercises should be tracked throughout the year of your exam, regardless of when they took place.

Q.28) (c)

Explanation:

This is a sports question — a straightforward and very latest question. Vaishali Rameshbabu, an Indian chess player, won the

2025 FIDE Women's Grand Swiss Tournament held in Samarkand, Uzbekistan in September 2025.

Q.29) (e)

Explanation:

India-EFTA Trade Pact was in news in October 2025. This is a very latest information and a question was expected from this news. This question is very easy and a straightforward question. The EFTA consists of four member countries: Iceland, Norway, Switzerland, and Liechtenstein.

Q.30) (b)

Explanation:

This is again an easy and factual question from a latest news. In September 2025, Tamil Nadu became the first state in India to issue ID cards for women SHG members, marking an important step toward recognizing and formalizing their contribution to the state's socio-economic development. All such news are important for you to cover.

Q.31) (a)

Explanation:

This is a conceptual static question — a moderate one. This question again highlights RBI's inclination towards background/static information of the current items in news. In October 2025, the Nobel prizes were announced.

The Nobel Prize in Economic Sciences, officially known as the "Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel," was established in 1968 by Sweden's central bank to honor exceptional contributions in the field of economics.

Q.32) (b)

Explanation:

This is an easy and a factual current affairs question from a latest news of September 2025. Every news in the four months up to the exam date are very important for this exam.The Swasth Nari Sashakt Parivar Abhiyaan was launched in September 2025 by the Ministry of Health & Family Welfare and the Ministry of Women & Child Development to promote women's health as a cornerstone of family and community well-being.

Q.33) (a)

Explanation:

This is a factual current affairs question — a direct one. This news came in June 2025. Again, four months before the exam date are very crucial. Don't leave any single information of these months.

Rajiv Memani has been appointed as the President of the Confederation of Indian Industry (CII) for FY 2025–26. He succeeded R. Dinesh and will focus on driving industrial growth, innovation, and global competitiveness during his tenure.

Q.34) (c)

Explanation:

This is a factual sports question — an easy one. The news was released in September 2025. Sports is an important section for this exam. Don't skip this section as you have seen at least 2 question from here by now.

The Women's Asia Cup Hockey Tournament 2025 is being hosted in Hangzhou, China, from September 5 to 14, bringing together top women's hockey teams from across Asia to compete for the continental title.

Q.35) (b)

Explanation:

This is a factual question from the miscellaneous section of Spotlight. This nomination was announced in October 2025. Again, very recent and legible question.

The novel "The Loneliness of Sonia and Sunny" by Kiran Desai was shortlisted for the 2025 Booker Prize, highlighting her continued literary excellence after her earlier success with "The Inheritance of Loss."

Q.36) (b)

Explanation:

This is a static knowledge question — a straightforward one. This question again forces the students to check for the background/static information of the events, people, organisations etc. which are in the news. CSIR remains in the news on a regular basis.

The Prime Minister of India serves as the ex-officio President of the Council of Scientific and Industrial Research (CSIR), underscoring the importance of science and innovation in national policy and governance.

Q.37) (e)

Explanation:

This is a conceptual polity question — a moderately difficult one. But, this again stems from a current news. In September 2025, C.P. Radhakrishnan sworn in as 15th Vice President of

India. The lesson for you is to always do a background check of at least people and organisations mentioned in the news.

The Constitution of India does not prescribe a fixed period in months for conducting the re-election of the Vice President. Instead, it states that the election must be held as soon as possible after the vacancy arises, ensuring continuity in the functioning of the office.

Q.38) (b)

Explanation:

This is a random out of the blue question — but an easy one. This question could have been solved by using common sense. The letter 'E' in AERB stands for Energy. The full form of AERB is Atomic Energy Regulatory Board, which functions to ensure the safe and secure use of nuclear and radiation technologies in India.

Q.39) (c)

Explanation:

The exam was held in October 2025. Therefore, it is a very easy and latest question. World Mental Health Day is celebrated every year on October 10.

Q.40) (b)

Explanation:

This ranking was released in June 2025. This question shows that news older than four months of exam date are also important, especially the reports and rankings section. This question is an easy question if you have prepared this ranking.

In the QS World University Rankings 2026, the Indian Institute of Technology Delhi (IIT Delhi) ranked highest among Indian institutions at 123rd position, followed by IIT Bombay at 129 and IIT Madras at 180, showcasing India's improved global academic standing.

Q.41) (c)

Explanation:

This question checks your knowledge of sports history, specifically tennis. Novak Djokovic holds the record for the most Australian Open titles. Though it looks like an easy one, it can be tricky for those not updated with recent Grand Slam statistics.

Q.42) (d)

Explanation:

This is again a very random out of the blue question. It is better to skip them if you don't know the answer. Don't do guess work because you have negative marking as well.

Olympus Mons, the largest known volcano in the solar system, is located on Mars. It rises about 13.6 miles (22 kilometers) high, making it nearly three times taller than Mount Everest.

Q.43) (b)

Explanation:

This question is also from a latest news which was released in August 2025.

The Government of India and the UN World Food Programme partnership focuses on broader goals like climate action, responsible production, and partnerships, but Goal 2: Zero Hunger is not part of this particular framework. This type of question tests your conceptual clarity about international collaborations linked with SDGs.

Q.44) (b)

Explanation:

Again, this question is also urging you to adopt a holistic coverage approach for the current affairs. The Geological Survey of India (GSI) celebrated its foundation day in March 2025 and the background question about its headquarters has been asked. Two lessons emerge from this question - current affairs older than 4 months are also asked and background/static information about organisations are important.

The Geological Survey of India (GSI) has its headquarters in Kolkata, West Bengal.

Q.45) (c)

Explanation:

This news was released in September 2025. This is a straightforward factual question. Therefore, this is an easy and an expected question. The first Tri-Service circumnavigation sailing expedition by the Indian Armed Forces is named Samudra Pradakshina.

Q.46) (b)

Explanation:

This news was released in September 2025. This is a straightforward factual question. Therefore, this is an easy and an expected question. The Indian Navy commissioned INS Aravali in Gurugram on September 12, 2025, as a land-based administrative and logistical hub.

Q.47) (c)

Explanation:

This question is from a news article published in August 2025. This is a factual, easy, and an expected question. Infosys has partnered with Mastercard to integrate its Money Move platform into the Finacle platform, enhancing the efficiency, speed, and security of cross-border payments.

Q.48) (c)

Explanation:

India's first bamboo-based bio-refinery, Assam Bio-Ethanol Private Limited (ABEL), was inaugurated in Golaghat district of Assam in September 2025. This is again an easy and an expected question.

Q.49) (c)

Explanation:

This news was released in July 2025. It is also a factual and a straightforward question. It is also an easy one. The Green Climate Fund (GCF), the world's largest climate finance institution, approved $200 million for the India Green Finance Facility (IGFF), an Asian Development Bank (ADB)-led initiative.

Q.50) (c)

Explanation:

Rating and Investment Information, Inc. (R&I) is a Japanese credit rating agency that upgraded India's sovereign rating to BBB+ with a stable outlook in September 2025. Again, cover the current affairs holistically. This is a rare instance when RBI asked a rating agency's headquarters but RBI tends to ask such questions with regards to international and regional organisations.

Q.51) (b)

Explanation:

This is a current affairs-based factual question — an easy and expected one. The theme of World Population Day 2025 is "Empowering young people to create the families they want in a fair and hopeful world."

Q.52) (c)

Explanation:

This is a static factual question — different from its usual question pattern. This is a moderately difficult question because there was no major news about the Maharatna CPSEs as such but still RBI asked this static fact. Such questions are difficult to predict beforehand but you should keep your focus on the holistic news coverage approach. As of October 2025, there are 14 Maharatna Central Public Sector Enterprises (CPSEs) in India.

Q.53) (a)

Explanation:

This is a difficult question because Indian Overseas Bank joined PCAF in February 2025, making the news older than the recommended coverage period. Additionally, the question asks for static information by requiring all Indian members of the framework. For future exams, focus on the four months before the exam and maintain a separate yearly list of major banking initiatives.

As of 2025, Union Bank of India, IDFC First Bank, Indian Overseas Bank, and Punjab National Bank have partnered with the Partnership for Carbon Accounting Financials (PCAF).

Q.54) (b)

Explanation:

This summit took place in October 2025. This is a latest, factual, easy and an expected question. The World Green Economy Summit (WGES) was launched in Dubai and is jointly organized by DEWA, the Dubai Supreme Council of Energy, and the World Green Economy Organisation (WGEO).

Q.55) (a)

Explanation:

The news was published in August 2025. This is a difficult question because the news was about Indian organisations partnering for SMR and this is a background awareness question. Hence, it is a factual question — but a difficult one. Adopt a holistic approach!!

Engineers India Limited and Nuclear Power Corporation of India Limited have signed an MoU for Bharat Small Modular Reactor (SMR). As of 2025, Russia and China are the only two countries with fully operational Small Modular Reactor (SMR) projects.

Q.56) (a)

Explanation:

This news belongs to August 2025. This is an easy and expected question.

Q.57) (b)

Explanation:

This is a difficult and unpredictable question. If you know the answer, attempt it; otherwise, it's best to skip and move on. The Thewa art work from Pratapgarh, Rajasthan, was granted a Geographical Indication (GI) tag in 2014.

Q.58) (a)

Explanation:

This is again a difficult question. In 2020, the World Bank Group has approved a $500 million loan for the Green National Highways Corridor Project (GNHCP) in Rajasthan, Himachal Pradesh, Uttar Pradesh, and Andhra Pradesh to develop climate-resilient roads promoting sustainable and green transportation. In August 2024, this program was implemented. It is expected to be completed by 2026.

Q.59) (a)

Explanation:

This is a static question and an easy question. ISRO remains in the news very frequently. RBI asked you a static question about the news. ISRO is headquartered in Bengaluru, Karnataka, and its first Chairperson is Dr. Vikram Ambalal Sarabhai.

Q.60) (d)

Explanation:

In September 2025, seven new Indian sites were added on UNESCO Tentative List. Therefore, this question has been framed. This is a current affairs-based static question and falls under the easy category. The difficulty level is low mainly because the options make the answer obvious — all the sites mentioned are easy to guess correctly.

Q.61) (a)

Explanation:

This is a current affairs-based static question — an easy one. Piyush Goyal serves as the Minister of Commerce and Industry.

Q.62) (d)

Explanation:

This is a current affairs and international organization-based question — a moderate-level one. To mark the 80th anniversary of the United Nations, UN DESA will focus on three milestone themes — Protecting our ocean, Investing in a sustainable future, and Creating a fairer and more just world — aimed at strengthening global cooperation and sustainable development efforts.

Q.63) (b)

Explanation:

This is a static GK question — a straightforward one. Capital cities of countries are important.

Q.64) (e)

Explanation:

This is a static GK question — a straightforward one. Canada is the 2nd largest country, USA is the 3rd largest, Brazil is the 5th largest, and India is the 7th largest by geographical area.

Q.65) (d)

Explanation:

This is a factual modern history question — a direct one. Vallabhbhai Patel was given the title "Sardar" in 1928 after the successful Bardoli Satyagraha, a peasant movement he led in Gujarat against high taxes imposed by the British government. Hence, option (d) is the correct answer.

Q.66) (c)

Explanation:

This is a again a static GK question based on agriculture — a basic one. Maize is grown as a Kharif forage crop, whereas Berseem, Oat, Barley, and Wheat are generally Rabi season crops. Hence, option (c) is the correct answer.

Q.67) (a)

Explanation:

This is a factual geography question — a simple one. Nanda Devi, Kanchenjunga, Kudremukh, and Kamet are located in India, whereas Mount Everest is not located in India. Hence, option (a) is the correct answer.

Q.68) (b)

Explanation:

This is a factual geography question — a straightforward one. The Amazon River originates in Brazil. The other pairs are incorrectly matched with respect to their origin countries. Hence, option (b) is the correct answer.

Q.69) (c)

Explanation:

This is a factual polity question — a straightforward one. The Planning Commission was replaced by NITI Aayog in 2015.

Hence, option (c) is the correct answer.

Q.70) (c)

Explanation:

It was current affairs based question, covered in PIB 247 news. Usually, PIB 247 news around 6 before the exam are more than sufficient for the phase 1 of RBI Grade B examination. The Swasth Nari Sashakt Parivar Abhiyaan (Healthy Woman, Empowered Family Campaign) was launched in September 2025 jointly by the Ministry of Health and Family Welfare (MoHFW) and the Ministry of Women and Child Development (MoWCD).

The campaign aims to:

Promote women's physical, mental, and reproductive health across the life cycle.

Strengthen family-level health awareness and preventive care.

Encourage convergence between health and nutrition programmes for improved outcomes.

Support the broader goal of building healthy women as the foundation of empowered families.

None of the other options correspond to a campaign launched in September 2025 with this specific focus and title.

Therefore, the correct answer is (c) Swasth Nari Sashakt Parivar Abhiyaan.

Q.71) (b)

Explanation:

As per data presented in the Economic Survey released by the Ministry of Finance, the leading producing states for the given crops are:

Gram (Chickpea) - Madhya Pradesh (largest producer in India)

Rice - Telangana (among the top producers in recent years)

Groundnut - Gujarat (consistently the leading producer)

Sugarcane - Uttar Pradesh (largest sugarcane producing state)

Thus, the correct matching is:

1–B (Gram – Madhya Pradesh)

2–C (Rice – Telangana)

3–A (Groundnut – Gujarat)

4–D (Sugarcane – Uttar Pradesh)

Therefore, the correct answer is (b).

Q.72) (a)

Explanation:

This is factual data based question asked from Ministry of Agriculture and Farmers Welfare. It is necessary for students to keep in mind to cover all such data of various important ministries such as Finance, Commerce, Education, Health, MSME as questions are asked based on these data. You can find such important data in PIB news, especially ministerial replies answered during the parliament sessions.

As per official statistics of the Ministry of Agriculture and Farmers Welfare:

Net area sown comprises about 42.8% of India's total geographical area, and not more than half. Hence, statement (a) is incorrect.

The FRP of sugarcane for Sugar Season 2024–25 has been fixed at ₹340 per quintal at a 10.25% sugar recovery rate, which is about 8% higher than the FRP for 2023–24.

The revised FRP is applicable from 1 October 2024.

Well and tube well irrigation together account for around 62% of the net irrigated area in the country, making them the dominant source of irrigation.

Therefore, the incorrect statement is (a).

Q.73) (d)

Explanation:

It is finance current affairs based question, especially from SEBI news. You need to cover such important updates from other regulatory bodies. You can find these news coverage in our RBI 247 magazine. Migrated Venture Capital Funds (VCFs) are legacy funds that were originally registered under the 1996 VCF Regulations and later allowed to transition into the regulatory framework of the SEBI (Alternative Investment Funds) Regulations, 2012 issued by Securities and Exchange Board of India (SEBI).

Key features of this framework include:

It is specifically designed for funds with unliquidated investments.

Migration enables greater operational flexibility.

It provides a structured and extended liquidation period for

residual or illiquid assets.

Therefore, statement (d) is incorrect because migration is meant for funds with unliquidated portfolios, not fully liquidated ones.

Hence, the correct answer is (d).

Q.74) (e)

Explanation:

It was a straight forward question from Reports and Indices. Questions based on such reports/indices are asked every year and are easily attemptable. According to the Human Development Report 2025 released by the United Nations Development Programme (UNDP), India continues its steady rise on the Human Development Index (HDI) and is ranked 130 out of 193 countries.

India has recorded improvements across key human development dimensions:

HDI Value – Improved

Life Expectancy at birth – Improved, reflecting better health outcomes and access to healthcare

Mean Years of Schooling – Improved, indicating progress in educational attainment

Gross National Income (GNI) per capita – Improved, showing higher average income levels

Thus, all four indicators show improvement, making option (a) the correct answer.

Q.75) (c)

Explanation:

This was a national government initiative/scheme based question. Such initiatives launched preceding the exam are important to cover in depth, beyond basics. The Financial Education Programme for Adults (FEPA) was launched in 2019 by NCFE as a financial literacy initiative to enhance financial awareness and capability among India's adult population.

FEPA is specifically designed to cover groups such as:

Farmers

Women groups

ASHA workers

Anganwadi workers

Self-Help Groups (SHGs)

Employees of organisations

Skill development trainees

The programme focuses on building understanding of banking, savings, credit, insurance, pensions, and digital financial services, thereby strengthening financial inclusion.

Therefore, the correct answer is (c) Adult population including farmers, women groups, and frontline workers.

Q.76) (e)

Explanation:

It was a government schemes /skill development initiatives based question. Scheme based Questions are often related to skill development, employability, and human capital formation schemes, as these are closely linked to economic growth and labour market development. This year, scheme based question weightage was very less, but it doesn't mean you can skip them at all. You need to be thorough with schemes especially those in news. You can cover them from PIB news.

All the three listed initiatives are Centrally Sponsored Schemes (CSS) designed to strengthen human capital, improve employability, and support long-term economic development:

ITI Upgradation with 5 Centres of Excellence (CoE):

Focuses on modernising Industrial Training Institutes (ITIs), upgrading infrastructure, and aligning training with industry needs to create a skilled workforce.

PM Internship Scheme:

Aims to provide structured internship opportunities to youth, enabling them to gain practical exposure, enhance employability, and improve school-to-work transition.

Jan Shiksha Sansthan (JSS):

Targets adult education, vocational training, and skill development for non-literate, neo-literate, and school dropouts, especially in rural and disadvantaged areas.

Since all three schemes contribute to long-term development and job creation, the correct answer is (e) ITI Upgradation with 5 CoE, PM Internship Scheme, and Jan Shiksha Sansthan.

Q.77) (b)

Explanation:

This is factual current affairs news. It was covered in spotlight

news. Small Modular Reactors (SMRs) are advanced nuclear reactors with relatively small capacity and modular construction, offering benefits such as enhanced safety, flexibility, and lower upfront capital costs.

As of now, the only countries with fully operational SMR projects are:

Russia – which operates SMRs including floating nuclear power plants.

China – which has commissioned and operates an SMR-based nuclear power unit.

Other countries like the United States, United Kingdom, and Canada are at various stages of development and deployment, but their SMR projects are not yet fully operational.

Therefore, the correct answer is (b) Russia and China.

Q.78) (d)

Explanation:

This is a current affairs–based factual question linked to GST rate rationalisation decisions taken under GST 2.0, based on recommendations of the GST Council. Such news are covered in PIB 247 along few technical additions in RBI 247. The objective of these changes is to ease household expenses and improve affordability of essential items.

As per recent rationalisation measures:

Pre-packaged & labelled chena/paneer (packaged paneer) has been placed under Nil GST.

Several daily-use food items such as UHT milk, roti/chapati, pizza bread, khakhra, paratha/parotta are brought under 5% or Nil GST.

Healthcare is made more affordable with GST on many medicines reduced to 5% or Nil, and health insurance exempted.

Stationery items like pencils, sharpeners, crayons, exercise books, graph books, maps, and charts have seen GST reduced from 12% to Nil, while erasers reduced from 5% to Nil.

Among the options given:

Butter, dry fruits, and cheese continue to attract GST at applicable rates.

Packaged paneer, however, has been placed under Nil GST.

Therefore, the correct answer is (d) Packaged Paneer.

Q.79) (c)

Explanation:

It was little bit hard and technical question. But if you have been through with PIB 247, then this question was easily doable. S3WaaS stands for Secure, Scalable, and Sugamya Website as a Service.

It is a cloud-based platform developed by the National Informatics Centre (NIC) to enable government organisations to create and manage user-friendly, customizable, and secure websites in a standardised manner.

Key features of S3WaaS include:

Secure – Built with robust cybersecurity standards.

Scalable – Can handle increasing users and content efficiently.

Sugamya (Accessible) – Compliant with accessibility guidelines to ensure websites are usable by persons with disabilities.

The platform supports India's broader Digital Government and e-Governance initiatives by providing a common, reliable infrastructure for government web presence.

Therefore, the correct answer is (c) Secure, Scalable and Sugamya Website as a Service.

Q.80) (b)

Explanation:

It is finance current affairs question, covered in RBI 247. It was easily attemptable, as it was covered in RBI 247. The Account Aggregator (AA) Framework, regulated by the RBI, is designed to enable secure and consent-based sharing of financial data between Financial Information Providers (FIPs) and Financial Information Users (FIUs).

Key features of the AA framework include:

Individuals and businesses retain full control over their data through explicit digital consent.

Facilitates easier access to formal credit, especially for MSMEs and individuals with limited credit history.

Promotes financial inclusion, competition, and innovation in the financial sector.

Data is shared in a machine-readable and standardized format, ensuring efficiency and security.

Other options like CBDC, BBPS, TReDS, and UPI Lite serve different purposes related to payments, settlements, and liquidity management, but they do not primarily focus on consent-based

financial data sharing.

Therefore, the correct answer is (b) Account Aggregator (AA) Framework.

English

Q.81)

Solution: (a)

Explanation:

The passage states, “Instead of digesting this material independently, they deposit it inside specialized chambers known as fungus combs. The fungus grows on this substrate and breaks down complex compounds such as cellulose and lignin into simpler substances.”

This line shows that fungus combs are the place where the fungus grows and performs decomposition. Therefore, their main role is to facilitate the cultivation of fungus, making option (a) correct.

Q.82)

Solution: (b)

Explanation:

The passage states, “The fungus grows on this substrate and breaks down complex compounds such as cellulose and lignin into simpler substances.”

This line clearly explains the role of the fungus. It helps termites by breaking down complex plant compounds into simpler substances that termites can digest and absorb easily. Therefore, option (b) Breaking down complex plant compounds is correct.

Q.83)

Solution: (e)

Explanation:

The passage states, “Fossil evidence and molecular analyses suggest that the partnership evolved once and subsequently diversified across species.”

This line directly shows that the symbiotic relationship began a single time and later spread into different termite species. Hence, the correct answer is (e) Originated once and later diversified.

Q.84)

Solution: (c)

Explanation:

The passage states, “In many African ecosystems, fungus-growing termites are considered ecosystem engineers because they enhance soil fertility and nutrient cycling.”

This line shows that termites improve soil quality and help nutrients circulate in the ecosystem. That is why they are called ecosystem engineers. Therefore, the correct answer is (c) Improve soil and nutrient conditions.

Q.85)

Solution: (b)

Explanation:

The passage states, “Fossil evidence and molecular analyses suggest that the partnership evolved once and subsequently diversified across species.”

Here, the word “diversified” refers to the relationship spreading into different forms or species after its origin. This indicates variety or expansion into multiple types. Therefore, the closest meaning is (b) Became varied.

Q.86)

Solution: (c)

Explanation:

The passage states, “However, the relationship is highly sensitive to environmental conditions.” and “Any disturbance to these conditions… can affect fungal growth and, consequently, termite survival.”

These lines show that the relationship can easily be affected by environmental changes. This indicates weakness or vulnerability. Hence, the word “fragility” is closest in meaning to (c) Delicacy.

Q.87)

Solution: (c)

Explanation:

The passage clearly states, “The fungus requires specific levels of temperature and humidity to survive.”

This sentence directly fills the blank. It explains that certain

environmental conditions are necessary for the fungus to live. Therefore, the correct answer is (c) survive.

Q.88)

Solution: (c)

Explanation:

The passage states, "Unlike most insects that consume plant matter directly, these termites cultivate fungi… This mutualistic relationship has been extensively documented in ecological and evolutionary studies." It further explains how the fungus helps digestion and how termites influence ecosystems.

These lines show that the passage mainly discusses the importance, evolution, and ecological impact of the termite–fungus relationship. Therefore, the central idea is (c) The evolutionary and ecological significance of termite–fungus symbiosis.

Q.89)

Solution: (a)

Explanation:

"Although" shows contrast.

Options (b), (c), and (d) combine statements that simply describe different economic developments without a clear opposing idea. Option (e) reflects a policy response rather than contrast. Only (1) and (2) present a clear contrast — strong GDP growth despite continuing inflation concerns — which suits the conjunction "although."

Q.90)

Solution: (a)

Explanation:

Statements (2), (4), and (5) discuss monetary policy tools used by the RBI to control inflation and manage liquidity, forming a coherent paragraph. Statement (1) relates to agriculture and monsoon dependence, while statement (3) concerns tourism promotion. Both are unrelated to monetary policy, so they do not fit the context.

Q.91)

Solution: (a)

Explanation:

Statements (2), (3), and (5) are logically related as they discuss renewable energy development in India. They mention policy support for solar power, growth in renewable energy capacity, and the role of wind energy in reducing carbon emissions. Statements (1) and (4) discuss stock market volatility and foreign portfolio investment, which are unrelated to renewable energy.

Q.92)

Solution: (c)

Explanation:

The terms "Extreme" and "rising" must be swapped because temperatures are contextually described as "rising" in climate change discussions, while weather events are classified as "Extreme." This interchange restores the standard collocations "Rising temperatures" and "Extreme weather events" required for the sentence to make sense.

Q.93)

Solution: (d)

Explanation:

The words "appropriate" and "prone" must be swapped because regions are contextually described as "prone" (vulnerable) to climatic shifts, whereas the gear required to handle them must be "appropriate" (suitable). This swap corrects the logical flow, as regions cannot be "appropriate" to shifts, and gear cannot be "prone."

Q.94)

Solution: (d)

Explanation:

The words "exhibit" and "regularly" must be interchanged because "regularly" correctly modifies the verb "practice", forming the natural expression "regularly practice mindfulness and reflection." "Exhibit improved emotional regulation" is also correct because the verb "exhibit" is used for the subject "adolescents."

Q.95)

Solution: (b)

Explanation:

"Paradigm shift" is the correct collocation meaning a fundamental change in approach. "Primitive shift" is illogical in this context.

Q.96)

Solution: (a)

Explanation:

"Triggered" is the only option that fits the present perfect tense (the sentence requires a past participle (V3) to follow the auxiliary verb "has") and correctly describes the causation of privacy concerns.

Q.97)

Solution: (c)

Explanation:

The word "diminish" (to reduce) contradicts the goal of regulation. The idiomatic expression "strike a balance" is contextually appropriate to describe achieving equilibrium between innovation and protection.

Q.98)

Solution: (b)

Explanation:

The clause must logically show the result of compliance struggles. "Which has created an ambiguity about the boundaries" fits grammatically and maintains the cause-effect link.

Q.99)

Solution: (a)

Explanation:

The modal verb "might" must be followed by a base verb. "resort" fits this rule and "stringent framework" is the formal equivalent of a "heavy-handed approach."

Q.100)

Solution: (a)

Explanation:

"Thereby ensuring" expresses result or consequence of building a transparent framework. The other options break grammatical structure or tense consistency.

Q.101)

Solution: (d)

Explanation:

Only option d is correct. Statement (a) should have "oppressive nature". Statement (b) should have "the narrative". Statement (c) should have "highlights the tension".

Q.102)

Solution: (c)

Explanation:

Only option c is correct. Statement (a) should have "that challenged". Statement (b) should have "The reign of Razia Sultana was". Statement (d) should have "contributed to".

Q.103)

Solution: (a)

Explanation:

Only option a is correct. Statement (b) should have "formed and evolved". Statement (c) should have "exerts strong". Statement (d) should have "conditions which existed".

Q.104)

Solution: (a)

Explanation:

Only option a is correct. Statement (b) should have "many historians". Statement (c) should have "which was". Statement (d) should have "a tendency that has".

Q.105)

Solution: (b)

Explanation:

Only option b is correct. Statement (a) should have "has raised". Statement (c) should have "has created". Statement (d) uses "of" after "despite" which is incorrect.

Q.106)

Solution: (b)

Explanation:

The phrase "pull through" means to succeed in dealing with a difficult period. It cannot be used to describe a visual effect or architectural prominence. The phrasal verb is misused here as a literal physical action.

Q.107)

Solution: (a)

Explanation:

The phrase “cut down on” means to reduce the quantity or intake. One cannot “cut down on” manuscripts to preserve them. Using “cut down on” here implies reducing the number of manuscripts, which doesn’t logically lead to their preservation.

Q.108)

Solution: (d)

Explanation:

The phrase “go back on” means to fail to keep a promise or agreement. Sentence 1 uses it as a synonym of reviewing a report and sentence 2 uses it to show a physical action. Both use the phrase incorrectly.

Q.109)

Solution: (b)

Explanation:

The phrase “spill the beans” means to disclose a secret. The phrase is purely idiomatic and cannot be used to describe the physical act of preparing food or settling down.

Q.110)

Solution: (a)

Explanation:

(Q) sets the context by mentioning that Indian policymakers monitor inflation due to its impact on economic stability and social welfare. (P) elaborates on how welfare is affected—by eroding the purchasing power of households, especially lower-income groups. (R) describes the central bank’s response (“To mitigate these pressures”) using monetary tools to regulate liquidity. (S) summarizes the entire narrative by stating that maintaining price stability has become a “central objective” of macroeconomic policy.

Quantative Aptitude

Q.111) (e)

Explanation

Using statement 1 alone,

L + B = 28

So, B = 28 - L

But area = L X B

So, we need the values of L and B to find out the area and the cost.

Hence, statement 1 alone is not sufficient.

Using statement 2 alone,

Area of 4 walls = Area of ceiling + 60m²

So, statement 2 alone is not sufficient.

Using both statements 1 and 2,

Area of 4 walls = 4 * (L * (28 - L)) = 4(28L - L²) = 112L - 4L²

112L - 4L² = area of ceiling + 60m²

So, we cannot determine the actual value of area of 4 walls.

Hence, even data in both statements I and II together also is not sufficient to answer the question.

Q.112) (c)

6 x 2 = 12

12 x 3 = 36

36 x 5 = 180

180 x 7 = 1260

1260 x 11 = 13860

13860 x 13 = 180180

Q.113) (d)

Let CP = 2x

Then MP = 3x

3x - 2x = Y

x = Y ……(1)

Also, CP - 240 = SP

2x - 240 = SP ……(2)

Also, SP + Y = 660

SP = 660 - Y

SP = 660 - x ……..(3)

Using (2) and (3),

2x - 240 = 660 - x

3x = 900

x = 300

SP = 2x - 240 = 2(300) - 240 = 600 - 240 = 360

Q.114) (b)

Equation 1: $2x^2$ - 6x - 5x + (3 X 5) = 0

2x(x - 3) - 5(x - 3) = 0

(2x - 5)(x - 3) = 0

x = 5/2; 3

Equation 2: $10y^2$ - 21y + □729 = 0

$10y^2$ - 21y + 9 = 0

$10y^2$ - 15y - 6y + 9 = 0

5y(2y - 3) - 3(2y - 3) = 0

(5y - 3)(2y - 3) = 0

y = 3/5; 3/2

So, x > y

Q.115) (e)

Equation 1: $4x^2$ + 3x + 28x + 21 = 0

x(4x + 3) + 7(4x + 3) = 0

(x + 7)(4x + 3) = 0

x = -7; -3/4

Equation 2: $3y^2$ + 13y + 4 = 0

$3y^2$ + y + 12y + 4 = 0

y(3y + 1) + 4(3y + 1) = 0

(y + 4)(3y + 1) = 0

y = -4; -1/3

Hence, no relation can be established between x and y.

Q.116) (a)

Total salary = Rs 72000

Total investment = 24X + 800

Investment by Q = 15/100 * 72000 = 10800

Remaining salary of both = 72000 - (24X + 800) = 71200 - 24X

40% of this remaining salary is spent on shopping.

It means, 60% of (71200 - 24X) = 39X

42720 - 14.4X = 39X

39X + 14.4X = 42720

X = 800

Total investment = 24X + 800 = 24(800) + 800 = 20,000

Remaining salary = 71200 - 24X = 71200 - 24(800) = 52000

Amount spent on shopping = 40% * 52000 = 20,800

Also, 26X = 26 * 800 = 20,800

So, statement II is correct.

Amount deposited in bank = 39X = 39 * 800 = 31,200

Investment by Q + amount deposited in bank = 10800 + 31200 = 42,000

So, statement III is incorrect.

Investment by P = Total investment - Investment by Q

Investment by P = 20,000 - 10,800 = 9,200

Also, 11.5X = 11.5 * 800 = 9200

So, statement I is correct.

Q.117) (e)

20000 x 1/5 = 4000

4000 x 3/5 = 2400

2400 x 5/5 = 2400

2400 x 7/5 = 3360

3360 x 9/5 = 6048

6048 x 11/5 = 13305.6

Q.118) (d)

4 + 6 = 10

10 + 12 = 22

22 + 20 = 42

42 + 30 = 72

72 + 42 = 114

114 + 56 = 170

Now, observe the numbers being added in each step:

6, 12, 20, 30, 42, 56

The difference between consecutive terms is an AP.

12 - 6 = 6

20 - 12 = 8

30 - 20 = 10

42 - 30 = 12

56 - 42 = 14

Q.119) (a)

112 - 6 = 106

106 + 6^2 = 142

142 - 7 = 135

135 + 7^2 = 184

184 - 8 = 176

176 + 8^2 = 240

Q.120) (c)

Equation I: $20X^2 - 41X + 9 = 0$

$20X^2 - 5X - 36X + 9 = 0$

$5X(4X - 1) - 9(4X - 1) = 0$

$(5X - 9)(4X - 1) = 0$

X = 1/4; 9/5

Equation II: $5Y^2 - 34Y + 45 = 0$

$5Y^2 - 25Y - 9Y + 45 = 0$

$5Y(Y - 5) - 9(Y - 5) = 0$

$(5Y - 9)(Y - 5) = 0$

Y = 9/5; 5

So, $X \leq Y$

Q.121) (b)

From statement I alone,

We cannot find the share of Sudhir as total profit is not given.

So, statement I alone is not sufficient to answer the question.

From statement II alone,

Profit ratio of Vani and Sudhir = (90,000 x 2) : (90,000x1 + 60,000x1)

= 1,80,000 : 1,50,000

= 6 : 5

Share of Sudhir = 5/11 * 22000 = 10,000

Hence, statement II alone is sufficient to answer the question.

Q.122) (c)

Let the time of investment of Hina = z years

Then, time of investment of Aman = 3z years

(8350 x 20 x z)/100 + (12125 x 20 x 3z)/100 = 26835

1670z + 7275z = 26835

8945z = 26835

z = 26835/8945 = 3

Time of investment of Hina = z = 3 years

Q.123) (a)

From statement I,

Let salary of Ashok = 100%

Spending of Ashok = 69%

So, savings of Ashok = 100% - 69% = 31%

Now, this 31% = 9300

So, 1% = 9300/31 = 300

Hence, monthly salary = 100% = Rs 30000

So, statement I alone is sufficient to answer the question.

From statement II,

Salary = Spending + Savings

Assume monthly salary = 100x

Monthly spending = 9000 + 25x + 14x = 9000 + 39x

Monthly saving = 100x - (9000 + 39x) = 61x - 9000

But we cannot find the absolute value of his monthly salary.

Hence, statement II alone is not sufficient to answer the question.

Q.124) (b)

Equation I: $4x^2 - 8x - 45 = 0$

$4x^2 - 18x + 10x - 45 = 0$

$2x(2x - 9) + 5(2x - 9) = 0$

$(2x + 5)(2x - 9) = 0$

$x = 9/2, -5/2$

Equation II: $y^2 + 29y + 198 = 0$

$y^2 + 11y + 18y + 198 = 0$

$y(y + 11) + 18(y + 11) = 0$

$(y + 18)(y + 11) = 0$

$y = -11, -18$

So, $x > y$

Q.125) (b)

Speed of train = (285 + 465)/25 = 750/25 = 30 m/s

Speed of man = 1/60 * 30 = 1/2 m/s

Speed of man required to cross the bridge of 450m in 432 seconds = 450/432 = 25/24 m/s

Increase in speed required = [(25/24 - 1/2) / (1/2)] * 100

= 26/24 * 100

= 108.33%

Q.126) (d)

Building	**A**	**B**	**C**
Floors	6	8	10
Flats on each floor	8	6	2 flats on 5 floors 4 flats on 5 floors
Total number of flats	48	48	30

Total floors = 6 + 8 + 10 = 24

Q.127) (c)

Required ratio = 48 : 30 = 8 : 5

Q.128) (b)

Required percentage = [(48 - 30)/48] x 100 = 18/48 x 100 = 3/8 x 100

Now, 1/8 x 100 = 12.5%

So, 3/8 x 100 = 12.5% x 3 = 37.5%

So, the number of flats in building C is 37.5% less than the number of flats in building A.

Q.129) (e)

Total number of flats in all three buildings combined = 48 + 48 + 30 = 126

Required average = 126/3 = 42

Q.130) (d)

Day	Total orders	Total orders delivered by Ziggy	Total orders delivered by Domado	Total veg orders	Total non-veg orders
Sunday	550	176	374	330	220
Monday	225	90	135	117	108
Tuesday	525	315	210	280	245
Wednesday	400	220	180	250	150

Total number of veg orders delivered on Tuesday and Wednes-

day together = 280 + 250 = 530

Total number of non-veg orders delivered on Sunday and Monday together = 220 + 108 = 328

Required percentage = [(530 - 328)/328] x 100 = 62% approx.

Q.131) (a)

Day	Total orders	Total orders delivered by Ziggy	Total orders delivered by Domado	Total veg orders	Total non-veg orders
Sunday	550	176	374	330	220
Monday	225	90	135	117	108
Tuesday	525	315	210	280	245
Wednesday	400	220	180	250	150

Let the number of non-veg orders delivered by Ziggy on Sunday = N

Then, the number of veg orders delivered by Domado on Sunday = 2.5N - 23

Total non-veg orders on Sunday = 220

So, non-veg orders delivered by Domado on Sunday = (220 - N) ——— (1)

Also, total orders delivered by Domado on Sunday = 374

So, non-veg orders delivered by Domado on Sunday = 374 - (2.5N - 23) = (397 - 2.5N) ——— (2)

Now, equating (1) and (2),

220 - N = 397 - 2.5N

1.5N = 177

N = 118

So, non-veg orders delivered by Domado on Sunday = 220 - N = 220 - 118 = 102

Q.132) (c)

Day	Total orders	Total orders delivered by Ziggy	Total orders delivered by Domado	Total veg orders	Total non-veg orders
Sunday	550	176	374	330	220
Monday	225	90	135	117	108
Tuesday	525	315	210	280	245
Wednesday	400	220	180	250	150

Total number of orders delivered by Domado on Monday, Tuesday and Wednesday = 525

Required average = 525/3 = 175

Q.133) (a)

Day	Total orders	Total orders delivered by Ziggy	Total orders delivered by Domado	Total veg orders	Total non-veg orders
Sunday	550	176	374	330	220
Monday	225	90	135	117	108
Tuesday	525	315	210	280	245
Wednesday	400	220	180	250	150

Total orders delivered by Ziggy on Monday and Tuesday = 90 + 315 = 405

Total veg orders delivered on Sunday and Monday = 330 + 117 = 447

Required ratio = 405 : 447 = 135 : 149

Q.134) (d)

Day	Total orders	Total orders delivered by Ziggy	Total orders delivered by Domado	Total veg orders	Total non-veg orders
Sunday	550	176	374	330	220
Monday	225	90	135	117	108
Tuesday	525	315	210	280	245
Wednesday	400	220	180	250	150

Total orders taken on Tuesday = 525

Total number of non-veg orders on Tuesday and Wednesday together = 245 + 150 = 395

Required percentage = (525 - 395) / 395 = 130/395 = 26/79 = 32.91%

Hint: 26/78 = 1/3 = 33.33% (you can use this approximate value based on the options given)

Common Solution for Q.25 to Q.28:

(2X + 21)/100 * 1200 = 396 + (X/100 * 1200)

12(2X + 21) = 396 + 12X

2X + 21 = 33 + X

X = 12

Bikes manufactured in March = 2X + 21 = 2(12) + 21 = 45% = 45% * 1200 = 540

Bikes manufactured in May = X = 12% = 12/100 * 1200 = 144

So, Y + Z = 100% - 45% - 12% = 43

Y = 43 - Z ……(1)

Bikes manufactured in April and June combined = 43/100 *

1200 = 516

Now, bikes manufactured in May : bikes sold in May = 6 : 5

So, bikes sold in May = 5/6 * 144 = 120

Bikes unsold in May = 144 - 120 = 24

Bikes sold in May = 1/3 * Bikes sold in June

120 = 1/3 * Bikes sold in June

Bikes sold in June = 120 * 3 = 360

Bikes manufactured in June = Z% = Z/100 * 1200 = 12Z

Bikes manufactured in June : Bikes sold in June = (Y - 1) : 6

12Z / 360 = (Y - 1)/6

Z/30 = (Y - 1)/6

Z/5 = Y - 1

Y = Z/5 + 1 …….(2)

From (1) and (2),

43 - Z = Z/5 + 1

6Z/5 = 42

Z = 42 * 5 / 6 = 35

So, Y = 43 - Z = 43 - 35 = 8

So, bikes manufactured in April = Y% = 8% = 8/100 * 1200 = 96

Bikes manufactured in June = Z% = 35% = 35/100 * 1200 = 420

Month	Bikes manufactured	Bikes sold	Bikes unsold
March	540	480	60
April	96	84	12
May	144	120	24
June	420	360	60
Total	1200	1044	156

Q.135) (c)

Average number of bikes sold in March and April = (480 + 84)/2 = 282

Number of bikes manufactured in May = 144

Difference = 282 - 144 = 138

Q.136) (b)

Profit earned on selling each bike in May = Rs 250

Profit earned on selling each bike in June = Rs (Z - 5) x 10

Z = 35 (already calculated)

Profit earned on selling each bike in June = Rs (35 - 5) x 10 = Rs 300

Total profit in May = 250 x 120 = 30000

Total profit in June = 300 x 360 = 108000

Total profit in May and June = 30,000 + 1,08,000 = 1,38,000

Q.137) (e)

Total number of bikes manufactured in April and June together = 96 + 420 = 516

Number of bikes sold in June = 360

Required percentage = 143.33%

Q.138) (b)

Total number of bikes manufactured in April and May = 96 + 144 = 240

Total number of bikes sold in March and June = 480 + 360 = 840

Required ratio = 240 : 840 = 2 : 7

Q.29)(e)

Let the total work be 1 unit.

A can complete 85% of the work in $13 \frac{3}{5}$ days.

$13\frac{3}{5}=\frac{68}{5}\text{ days}, \qquad 85\%=\frac{17}{20}$

So, A's one-day work is:

$\frac{\frac{17}{20}}{\frac{68}{5}} = \frac{17}{20}\times\frac{5}{68} = \frac{85}{1360} = \frac{1}{16}$

A's efficiency = ($\frac{1}{16}$) work/day.

The combined efficiency:

A and B worked together for 4 days.

After B left, 60% of the work was still remaining.

Hence, in those 4 days, they completed:

$100\%-60\%=40\%=\frac{2}{5}$

Therefore, their combined one-day work is:

$\frac{\frac{2}{5}}{4}$$=\frac{2}{20}$$=\frac{1}{10}$

(A + B)'s efficiency = ($\frac{1}{10}$) work/day.

So, B's efficiency

$\text{B's efficiency} =\frac{1}{10}-\frac{1}{16} =\frac{8-5}{80} =\frac{3}{80}$

Finally, B's time

$\text{Time taken by B}=\frac{1}{\frac{3}{80}}=\frac{80}{3} =26\frac{2}{3}\text{ days}$

Q.140) (d)

From Statement I:
Let the cost price of the speaker box be Rs. Y.
According to the question
118Y/100 - 112Y/100 = 720
 6Y = 72000
 Y = 72000/6
 Y = Rs. 12000
Required selling price = 12000 × 124/100 = Rs. 14880
Hence, statement I alone is sufficient.
From Statement II:
Selling price of Uma is same as cost price of Neena for Speaker box.
Let cost price of the speaker box be Rs. Y.
Cost price for Neena = (4000 - 400) = Rs. 3600
So, according to the question.
Y × 120/100 = 3600
 Y = 3600 × 100/120
 Y = 3000
Cost price of the speaker box = Rs. 3000.
Required selling price = 3000 × 124/100 = Rs. 3720
Hence, statement II alone is sufficient.
Therefore, either statement I or II alone is sufficient.

Reasoning

Q.141) (b)
Z < H = B < G = O < A < P < M ≥ U
So, no relation can be established between U and Z.
Hence, conclusion 1 does not follow.
C ≥ G > B = H
So, H < C
Hence, conclusion 2 follows.

Q.142) (e)
O ≥ G = X = C ≥ Q > N < A
So, no relation can be established between A and O.
Hence, conclusion 1 does not follow.
C = X = G ≤ K ≥ M > U
So, no relation can be established between C and U.
Hence, conclusion 2 does not follow.

Q.143) (a)
Logic:
Consonants are changed to their second previous letter.
No change is done to the vowels.

In LIVING:
L - 2 = J
I = I
V - 2 = T
I = I
N - 2 = L
G - 2 = E

Similar for ASTHMA and SPEEDY.

Now code for EXTRA:
E = E
X - 2 = V
T - 2 = R
R - 2 = P
A = A

So, code for EXTRA = EVRPA

Q.144) (d)
Input: PROVIDENTLY
Step 1: OQNUHEFOUMZ
Step 2: QNHEFMZ
Step 3 (output): EFHMNQZ
Now, fourth letter from the left = M

Q.145) (d)
Pairs of digits in forward direction: 79, 39, 12
Pairs of digits in backward direction: 72, 98, 53
Total pairs = 3 + 3 = 6

Q.146) (c)
First letter = P
Second letter = R
Eighth letter = I
Eleventh letter = T

Meaningful 4-lettered word = TRIP

Third from the right = R

Q.147) (c)
The conclusion in the passage is: “The government should temporarily restrict the sale and consumption of Pulse B”. For this recommendation to make sense, the policymakers must assume that restricting Pulse B will actually reduce people’s exposure to the potentially contaminated pulse. Thus, the argument depends on the assumption that “If Pulse B sales are restricted, people will be less likely to consume contaminated Pulse B”.

This is exactly what Option (c) states.

Q.148) (e)
None of the inferences logically follow. From the statements, we only know that ABC company is affordable and completes the renovation in three months, while XYZ company includes interior design in its services, which might otherwise require additional expenditure. However, the statements do not provide any information about the time taken by XYZ, so Inference 1 cannot be concluded.

Similarly, although ABC is described as affordable, there is no direct comparison of total cost between ABC and XYZ (since XYZ includes interior design), so we cannot conclude that ABC is cheaper, making Inference 2 invalid.

Finally, there is no information suggesting that ABC is the general choice of everyone, so Inference 3 is also unsupported.

Therefore, none of the inferences follow.

Q.149) (a)
The statement tells us that digital payments are widely used in Country X and that any temporary failure or overload of digital payment systems can disrupt payments. From this, it is reasonable to infer that some payments may get delayed during such disruptions, making Inference 1 valid.

However, the statement does not indicate that delays occur frequently, so Inference 2 does not follow.

Inference 3 introduces cyber security weakness and fraud, which is not mentioned in the statement, making it irrelevant. Inference 4 states that all disruptions occur due to bank server failure, which is an extreme conclusion because the statement only mentions system failure or overload without specifying the exact cause.

Therefore, only Inference 1 logically follows.

Q.150) (b)

Possibility 1:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lotus	Rose	Lily
Row 1	A	E	B	D	C
	Lotus	Tulip	Rose	Orchid	Lily

In possibility 1, B holds Lily.

In possibility 2, B holds Rose.

So, B holds either Lily or Rose.

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lily	Rose	Lotus
Row 1	A	E	B	D	C
	Lotus	Tulip	Lily	Orchid	Rose

Possibility 2:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lotus	Rose	Lily
Row 1	A	E	B	D	C
	Lotus	Tulip	Rose	Orchid	Lily

In both the possibilities, R sits opposite to C.

Q.151) (e)

Possibility 1:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lily	Rose	Lotus
Row 1	A	E	B	D	C
	Lotus	Tulip	Lily	Orchid	Rose

Possibility 2:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lotus	Rose	Lily
Row 1	A	E	B	D	C
	Lotus	Tulip	Rose	Orchid	Lily

In possibility 1, B holds Lily.

In possibility 2, B holds Rose.

So, B holds either Lily or Rose.

Q.152) (b)

Possibility 1:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lily	Rose	Lotus
Row 1	A	E	B	D	C
	Lotus	Tulip	Lily	Orchid	Rose

Possibility 2:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lotus	Rose	Lily
Row 1	A	E	B	D	C
	Lotus	Tulip	Rose	Orchid	Lily

In both these possibilities, Orchid is held by D and S.

Q.153) (e)

Possibility 1:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lily	Rose	Lotus
Row 1	A	E	B	D	C
	Lotus	Tulip	Lily	Orchid	Rose

Possibility 2:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lotus	Rose	Lily
Row 1	A	E	B	D	C
	Lotus	Tulip	Rose	Orchid	Lily

In both these possibilities, Q and R sit at the extreme ends of Row 2.

Q.154) (a)

Possibility 1:

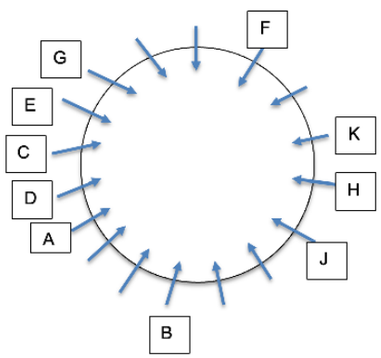
Row 2	Q	S	P	T	R
	Tulip	Orchid	Lily	Rose	Lotus
Row 1	A	E	B	D	C
	Lotus	Tulip	Lily	Orchid	Rose

Possibility 2:

Row 2	Q	S	P	T	R
	Tulip	Orchid	Lotus	Rose	Lily
Row 1	A	E	B	D	C
	Lotus	Tulip	Rose	Orchid	Lily

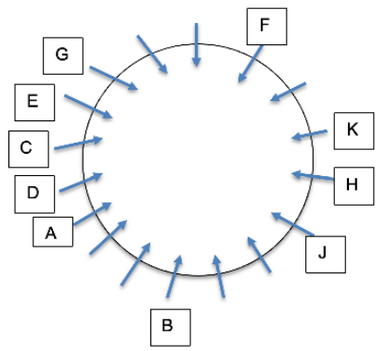
In both the possibilities, person opposite to D is T, who holds Rose.

Q.155) (d)



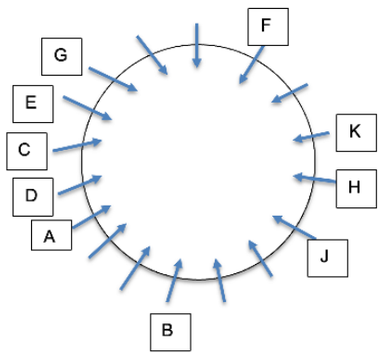
We can see from the final arrangement that there are a total of 17 people sitting around the circle.

Q.156) (c)



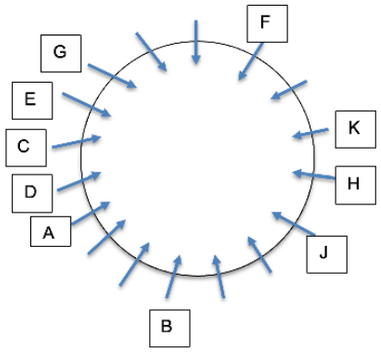
When counted from right of B, there are two people between J and B.

Q.157) (a)



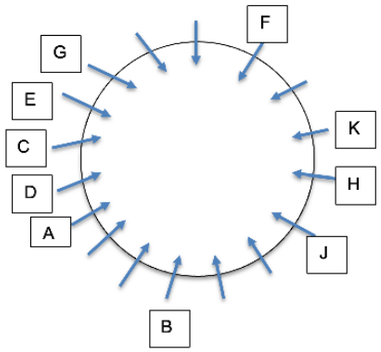
B is sitting exactly in the middle of A and J when counted anti-clockwise from A.

Q.158) (e)



H is sitting third to the left of F.

Q.159) (d)



Except for option D, in all other options, the second person is sitting to the immediate right of the first person.

Q.160) (a)

Logic: In step 1, the smallest number is placed at the extreme left and is increased by two if it is an odd number or is decreased by 2 if it is an even number. Also, the first word as per dictionary order is placed to the extreme right. The vowels in the word are replaced by immediate next letter whereas the consonants are replaced by immediate preceding letter.

In step 2, the next smallest number is placed at the second left and increased/decreased by 2 depending upon whether it is odd or even as explained above. Also, the next word as per dictionary is placed at extreme right and same operation in done on vowels and consonants as explained above.

Similarly for all other steps.

Input: 746 banana 531 cherry 864 lemon 295 peach 412 melon 679 guava

Step 1: 297 746 531 cherry 864 lemon peach 412 melon 679 guava abmbmb

Step 2: 297 410 746 531 864 lemon peach melon 679 guava abmbmb bgfqqx

Step 3: 297 410 533 746 864 lemon peach melon 679 abmbmb bgfqqx fvbub

Step 4: 297 410 533 681 746 864 peach melon abmbmb bgfqqx fvbub kflpm

Step 5: 297 410 533 681 744 864 peach abmbmb bgfqqx fvbub kflpm lfkpm

Step 6: 297 410 533 681 744 862 abmbmb bgfqqx fvbub kflpm lfkpm ofbbg

533 is third from the left in Step IV

Q.161) (e)

Logic: In step 1, the smallest number is placed at the extreme left and is increased by two if it is an odd number or is decreased by 2 if it is an even number. Also, the first word as per dictionary order is placed to the extreme right. The vowels in the word are replaced by immediate next letter whereas the consonants are replaced by immediate preceding letter.

In step 2, the next smallest number is placed at the second left and increased/decreased by 2 depending upon whether it is odd or even as explained above. Also, the next word as per dictionary is placed at extreme right and same operation in done on vowels and consonants as explained above.

Similarly for all other steps.

Input: 746 banana 531 cherry 864 lemon 295 peach 412 melon 679 guava

Step 1: 297 746 531 cherry 864 lemon peach 412 melon 679 guava abmbmb

Step 2: 297 410 746 531 864 lemon peach melon 679 guava abmbmb bgfqqx

Step 3: 297 410 533 746 864 lemon peach melon 679 abmbmb bgfqqx fvbub

Step 4: 297 410 533 681 746 864 peach melon abmbmb bgfqqx fvbub kflpm

Step 5: 297 410 533 681 744 864 peach abmbmb bgfqqx fvbub kflpm lfkpm

Step 6: 297 410 533 681 744 862 abmbmb bgfqqx fvbub

kflpm lfkpm ofbbg

'lfkpm' is the correct transformation of 'melon'

Q.162) (d)

Logic: In step 1, the smallest number is placed at the extreme left and is increased by two if it is an odd number or is decreased by 2 if it is an even number. Also, the first word as per dictionary order is placed to the extreme right. The vowels in the word are replaced by immediate next letter whereas the consonants are replaced by immediate preceding letter.

In step 2, the next smallest number is placed at the second left and increased/decreased by 2 depending upon whether it is odd or even as explained above. Also, the next word as per dictionary is placed at extreme right and same operation in done on vowels and consonants as explained above.

Similarly for all other steps.

Input: 746 banana 531 cherry 864 lemon 295 peach 412 melon 679 guava

Step 1: 297 746 531 cherry 864 lemon peach 412 melon 679 guava abmbmb

Step 2: 297 410 746 531 864 lemon peach melon 679 guava abmbmb bgfqqx

Step 3: 297 410 533 746 864 lemon peach melon 679 abmbmb bgfqqx fvbub

Step 4: 297 410 533 681 746 864 peach melon abmbmb bgfqqx fvbub kflpm

Step 5: 297 410 533 681 744 864 peach abmbmb bgfqqx fvbub kflpm lfkpm

Step 6: 297 410 533 681 744 862 abmbmb bgfqqx fvbub kflpm lfkpm ofbbg

744 is placed fifth from the left in the final output

Q.163) (b)

Logic: In step 1, the smallest number is placed at the extreme left and is increased by two if it is an odd number or is decreased by 2 if it is an even number. Also, the first word as per dictionary order is placed to the extreme right. The vowels in the word are replaced by immediate next letter whereas the consonants are replaced by immediate preceding letter.

In step 2, the next smallest number is placed at the second left and increased/decreased by 2 depending upon whether it is odd or even as explained above. Also, the next word as per dictionary is placed at extreme right and same operation in done on vowels and consonants as explained above.

Similarly for all other steps.

Input: 746 banana 531 cherry 864 lemon 295 peach 412 melon 679 guava

Step 1: 297 746 531 cherry 864 lemon peach 412 melon 679 guava abmbmb

Step 2: 297 410 746 531 864 lemon peach melon 679 guava abmbmb bgfqqx

Step 3: 297 410 533 746 864 lemon peach melon 679 abmbmb bgfqqx fvbub

Step 4: 297 410 533 681 746 864 peach melon abmbmb bgfqqx fvbub kflpm

Step 5: 297 410 533 681 744 864 peach abmbmb bgfqqx fvbub kflpm lfkpm

Step 6: 297 410 533 681 744 862 abmbmb bgfqqx fvbub kflpm lfkpm ofbbg

'kflpm' is placed second from the right in Step V

Q.164) (c)

Logic: In step 1, the smallest number is placed at the extreme left and is increased by two if it is an odd number or is decreased by 2 if it is an even number. Also, the first word as per dictionary order is placed to the extreme right. The vowels in the word are replaced by immediate next letter whereas the consonants are replaced by immediate preceding letter.

In step 2, the next smallest number is placed at the second left and increased/decreased by 2 depending upon whether it is odd or even as explained above. Also, the next word as per dictionary is placed at extreme right and same operation in done on vowels and consonants as explained above.

Similarly for all other steps.

Input: 746 banana 531 cherry 864 lemon 295 peach 412 melon 679 guava

Step 1: 297 746 531 cherry 864 lemon peach 412 melon 679 guava abmbmb

Step 2: 297 410 746 531 864 lemon peach melon 679 guava abmbmb bgfqqx

Step 3: 297 410 533 746 864 lemon peach melon 679 abmbmb bgfqqx fvbub

Step 4: 297 410 533 681 746 864 peach melon abmbmb

bgfqqx fvbub kflpm

Step 5: 297 410 533 681 744 864 peach abmbmb bgfqqx fvbub kflpm lfkpm

Step 6: 297 410 533 681 744 862 abmbmb bgfqqx fvbub kflpm lfkpm ofbbg

The middle two elements of step III are lemon and peach.

Q.165) (d)

17 June	K
28 June	A
17 July	D
28 July	B
17 Aug	H
28 Aug	G
17 Sep	F
28 Sep	J
17 Oct	E
28 Oct	C

Except option (d), all other options are pairs of people who have birthdays in the same month.

Q.166) (a)

17 June	K
28 June	A
17 July	D
28 July	B
17 Aug	H
28 Aug	G
17 Sep	F
28 Sep	J
17 Oct	E
28 Oct	C

Statement 1: H has birthday just before G. This is incorrect.

Statement 2: This is true as F and J have their birthdays in the same month (September).

Statement 3: D has birthday just after A. So, this is false.

Q.167) (e)

17 June	K
28 June	A
17 July	D
28 July	B
17 Aug	H
28 Aug	G
17 Sep	F
28 Sep	J
17 Oct	E
28 Oct	C

H's birthday is on 17th August. It is same as the birthday month of G. None of the options are true.

Q.168) (d)

17 June	K
28 June	A
17 July	D
28 July	B
17 Aug	H
28 Aug	G
17 Sep	F
28 Sep	J
17 Oct	E
28 Oct	C

Number of persons having birthday between A and J (person who has birthday on 28th September) is five.

There are five person who have their birthdays after H.

Q.169) (c)

17 June	K
28 June	A
17 July	D
28 July	B
17 Aug	H
28 Aug	G
17 Sep	F
28 Sep	J
17 Oct	E
28 Oct	C

We can see from the table that D's birthday is on 17th July.

Q.170) (d)

17 June	K
28 June	A
17 July	D
28 July	B
17 Aug	H
28 Aug	G
17 Sep	F
28 Sep	J
17 Oct	E
28 Oct	C

Option (d) is incorrect because C has the last birthday among all.

Q.171) (d)

8	C	Pen
7	E	Pencil
6	A	Highlighter
5	F	Notebook
4	H	Eraser
3	B	Sharpener
2	G	Folder
1	D	Stapler

Statement 1 is incorrect as box H contains Eraser.

Statement 2 is correct.

Statement 3 is also correct as box F is kept two boxes above box B.

So, the only incorrect statement is statement 1.

Q.172) (c)

8	C	Pen
7	E	Pencil
6	A	Highlighter
5	F	Notebook
4	H	Eraser
3	B	Sharpener
2	G	Folder
1	D	Stapler

It is clear from the table that A is four boxes above box G.

Q.173) (b)

8	C	Pen
7	E	Pencil
6	A	Highlighter
5	F	Notebook
4	H	Eraser
3	B	Sharpener
2	G	Folder
1	D	Stapler

We can see that five boxes are kept above the Sharpener box. This is same as the number of boxes kept below the Highlighter box.

Q.174) (d)

8	C	Pen
7	E	Pencil
6	A	Highlighter
5	F	Notebook
4	H	Eraser
3	B	Sharpener
2	G	Folder
1	D	Stapler

If A and B interchange their positions, A will come at position 3. Two boxes above A means position 5. E will come at position 5 as F has interchanged the position with E.

Q.175) (b)

We can clearly see that box F is placed at the fourth position from the top and it is immediately above H.

Q.176) (a)

8	C	Pen
7	E	Pencil
6	A	Highlighter
5	F	Notebook
4	H	Eraser
3	B	Sharpener
2	G	Folder
1	D	Stapler

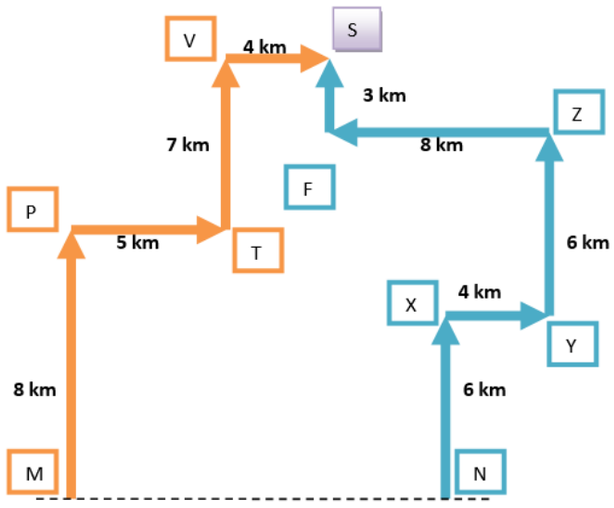
When we rearrange in alphabetical order from the top, this is the arrangement:

8	C — A	Pen
7	E — B	Pencil
6	A — C	Highlighter
5	F — D	Notebook
4	H — E	Eraser
3	B — F	Sharpener
2	G — G	Folder
1	D — H	Stapler

Only box G remains unchanged in its position. So, the answer is options (a).

Q.177) (e)
Argument 1 is Strong: This is a pro-economic argument. Reducing operational costs (rent, electricity, staff for branches) is a globally recognized benefit of digital banking, and the benefit to the customer (higher interest) makes it a “strong” and logical point.
Argument 2 is Strong: This is a socio-economic reality argument. In reasoning, any argument that highlights a practical hurdle for a specific demographic (like the elderly or rural citizens) is considered strong because it addresses a fundamental issue of “inclusivity” and “access.”

Q.178) (c)



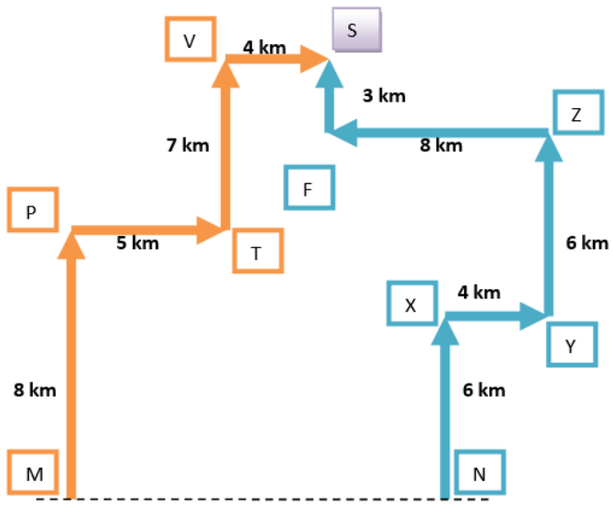
Shortest distance between V and Y (D) is given by the Pythagoras theorem:

$D = 12^2 + 9^2$

$D = 144 + 81 = 225$

$D = 15$km

Q.179) (e)



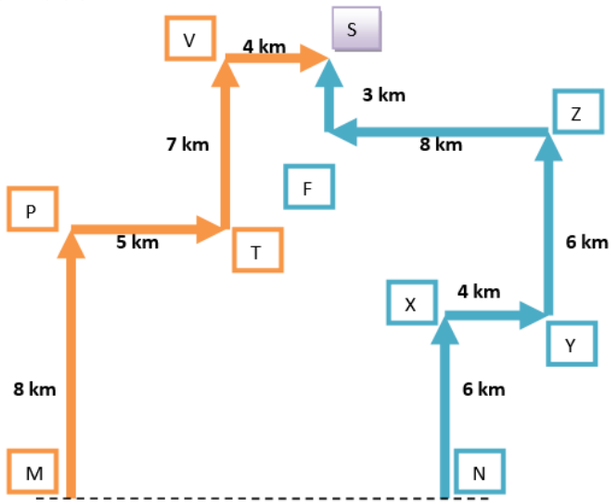
The office of George (point N) is towards the South East of point T.

The Metro station is North West of point Z.

Point F is North West of point X.

So, all the three statements are incorrect.

Q.180) (b)



Except option (b), in all other options, the second point is towards the South-East of the first point.

Q.181) (a)

Combining $W > P$ and $P \geq Q = R > S$:

$W > P \geq Q = R > S$.

Thus, $W > S$ is true.

For conclusion 2, $U \leq R \geq V$ creates a "sign conflict" (blockage), so the relationship between U and V cannot be determined.

Q.182) (a)
Merging the Chains
For Conclusion 1 (H to D):
$H > I \geq G = F > E \geq D$
Conclusion 1 is TRUE.

For Conclusion 2 (L to G):
$L < J = K \leq E < F = G$
Conclusion 2 is TRUE.

For Conclusion 3 (K to F):
$K \leq E < F$
Combining these, we get $K < F$.
Conclusion 3 is FALSE.

Q.183) (e)
Logical Breakdown:
Statement 1 & 2: Since "No Gold is Silver" and "Some Silver are Platinum," we know that the specific portion of Platinum that overlaps with Silver can never be Gold.
Statement 3: Since "All Platinum are Metals," all those Platinum pieces (including the ones that are Silver) are also Metals.

Conclusion (e): Because some Metals are Platinum, and some of those Platinum are Silver (which cannot be Gold), it logically follows that there is at least a portion of "Metals" that can never be "Gold." Therefore, "Some Metals are not Gold" is definitely true.

Q.184) (e)
Logical Breakdown:

Conclusion (c) (No Ship is a Bus): This is a direct conversion of Statement 3 ("No Bus is a Ship"). In syllogisms, a "No" relationship is always reciprocal. If A is not B, then B is definitely not A.

Conclusion (d) (Some Planes are not Ships):

From Statement 1 and Statement 2, we know that since "Some Planes are Trains" and "All Trains are Busses," there is a common area where Planes are Busses.

Statement 3 says "No Bus is a Ship."

Since that specific portion of "Planes" is inside the "Bus" category, and no Bus can ever be a "Ship," that specific part of Planes can never be a Ship. Therefore, "Some Planes are not Ships" is a definite logical conclusion.

Q.185) (b)
Logical Breakdown:
Statement 1 (All Rivers are Oceans): In logic, if all members of group A belong to group B, it is a definite fact that at least some members of group B belong to group A. This is called a definite conversion. Therefore, option (b), "Some Oceans are Rivers" is 100% logically certain.

Conclusion (a) (All Wells are Oceans): There is no statement linking Wells and Oceans directly or indirectly that would force them to overlap entirely.

Conclusion (c) (All Rivers are Lakes): While some Oceans are Lakes and all Rivers are Oceans, we do not have enough information to say that the "Rivers" part of the Ocean circle overlaps with the "Lakes" part. It is a possibility, but not a definite conclusion.

Conclusion (d) (No Pond is Ocean): We know that No Pond is a Lake. However, Ponds can still overlap with the part of Oceans that are not Lakes. Since there is no statement forbidding Ponds from being Oceans, we cannot say "No" for certain.

Q.186) (c)
Logical Breakdown:
The "Only" Rule (Only Ink is Eraser): The statement "Only A is B" has two meanings:

1. All B are A (All Erasers are Ink).

2. B cannot have a relationship with anything else (Eraser belongs exclusively to Ink and cannot be Pen, Paper, or Pencil).

Conclusion (c) (No Paper is Eraser): Since Eraser belongs exclusively to Ink, and we know from Statement 2 that "No Paper is Ink," it is logically impossible for any Paper to be an Eraser. Therefore, this conclusion is definitely true.

Conclusion (a) (Some Paper being Ink is a possibility): This is false. The statement "No Paper is Ink" is a definite negative fact; a possibility cannot exist where a definite "No" is already established.

Conclusion (b) (All Pencil can be Paper): This is false. From the statements, we know "Some Ink is Pencil." Since Statement 2 establishes "No Ink is Paper," that specific part of Pencil which is Ink can never be Paper. Thus, "All Pencil" can never move into the Paper circle.

Conclusion (d) (Some Eraser is Pen): This is false. As established by the "Only" rule, Eraser cannot have a relationship with any element other than Ink.

Q.187) (b)

To find who lives immediately below V, we need to fix V's floor and the floor directly beneath it.
Evaluating Combination AF:
From Statement A: M is on floor 5. Two people are between M and N.
Counting down: 4, 3... N is on floor 2. (Counting up is impossible as there are only 7 floors).
From Statement F: Three people are between P and V. Also, neither M(5) nor N(2) is adjacent to P.
If M is on 5 and N is on 2, P cannot be on floors 1, 3, 4, or 6. This leaves P only on floor 7.
Finding V: If P is on 7, and three people are between P and V (6, 5, 4), then V must be on floor 3.
Conclusion: We know V is on floor 3 and N is on floor 2. Therefore, N lives immediately below V.
Result: AF is sufficient.

Q.188) (a)

Hierarchy Order:

1. Director (Senior most) 2. Vice President 3. Senior Manager 4. Officer 5. Associate (Junior most)

Analysis of Statement 1:

"Only one person is senior to X": This means X must be the Vice President (Position 2).

"Y is junior to X but senior to Z": Since X is at Position 2, Y and Z must occupy two of the lower positions (3, 4, or 5).

"W is senior to V": We need to find the Director (Position 1). Since only one person is senior to X, that person must be either W, V, Y, or Z.

From the clues, Y and Z are junior to X. Therefore, the Director must be either W or V.

Since W is senior to V, W must be the Director and V must be one of the junior positions.

Conclusion: Statement 1 uniquely identifies W as the Director. (Sufficient)

Analysis of Statement 2:

"V is junior to all": V is the Associate (Position 5).

"Y's designation is higher than V's but lower than X's": This places X and Y in the higher bracket, but doesn't fix their exact spots.

"Z is not the Associate": We already know V is the Associate.

There is no information about W, and no specific "only" constraints to fix the top spot. The Director could be X, W, or Z depending on the remaining variables.

Conclusion: Statement 2 is not sufficient.

Q.189) (e)
To find the code for "Oak Pine Maple Cedar", we need to identify the specific codes for each of those four words.

Analysis of Statement 1:

Compare Sentences 2 & 3: The common word is Maple and the common code is 'si'. Thus, Maple = si.

Compare Sentences 1 & 2: The common words are Oak and Willow. The common codes are 'ka' and 'mu'. We cannot distinguish which belongs to which.

Compare Sentences 1 & 3: The common words are Birch and Cedar. The common codes are 'ra' and 'do'. Again, we cannot distinguish them.

From Sentence 2: Since we know Maple is 'si', and Oak/Willow are {ka, mu}, the remaining code 'be' must be Pine.

Result from 1: We know Maple (si) and Pine (be), but we are stuck on Oak (ka/mu) and Cedar (ra/do). Insufficient.

Analysis of Statement 2:

Compare Sentences 1 & 3: The common word is Birch and the common code is 'ra'. Thus, Birch = ra.

Compare Sentences 1 & 2: The common word is Fir and the common code is 'sw'. Thus, Fir = sw.

Compare Sentences 2 & 3: The common word is Teak and the common code is 'zk'. Thus, Teak = zk.

Sentence 2 Results: Since Fir=sw and Teak=zk, the remaining words Oak and Maple are coded as 'ka' and 'si' (undistinguished).

Sentence 3 Results: Since Birch=ra and Teak=zk, the remaining words Cedar and Ash are coded as 'do' and 'md' (undistinguished).

Result from 2: We cannot definitively identify Oak, Maple, or Cedar individually. Insufficient.

Combining Statement 1 and Statement 2:

From Statement 1, we know Maple = si.

Using this in Statement 2 (where Oak/Maple = ka/si), we find Oak = ka.

From Statement 1, we know Birch/Cedar = {ra, do}. From Statement 2, we found Birch = ra. Therefore, Cedar = do.

From Statement 1, we already identified Pine = be.

Final Result: Oak (ka), Pine (be), Maple (si), Cedar (do). All four codes are found.

Q.190) (e)
Analysis of Statement 1:
S's Position: "Third from the bottom" means Position 4.
T's Position: One box between S(4) and T.
Case A: T is at Position 2.
Case B: T is at Position 6.
P and Q: P is immediately above Q (PQ block).
In Case A (T=2, S=4): PQ could be (5,6).
In Case B (T=6, S=4): PQ could be (1,2) or (2,3).
Conclusion: We have multiple boxes that could be at the bottom (Q or T). Statement 1 is NOT sufficient.

Analysis of Statement 2:
U's Position: Position 1.
R's Position: Three boxes between U(1) and R.
Count: (2), (3), (4). So R is at Position 5.
Constraint: Q is not at Position 6.
Conclusion: We have no information about who is at the bottom.
Statement 2 is NOT sufficient.

Combining Statement 1 and Statement 2:
Final Arrangement:
1: U
2: P
3: Q

4: S
5: R
6: T
Conclusion: By combining both statements, we eliminate all other possibilities and confirm that Box T is at the bottom.

Q.191) (a)
Analysis of Statement 1:
Placement of J and K: We have two main possibilities for "K sits 3rd to the right of J":
Case A: J(1), _(2), _(3), K(4)
Case B: _(1), J(2), _(3), _(4), K(5)
Case C: _(1), _(2), J(3), _(4), _(5), K(6)

Constraint on T: "One person between K and T" and "T is not a neighbor of J."
In Case A: T must be at (6). (If T were at 2, it would be a neighbor of J).
In Case B: T could only be at (4) or (6? No, K is at 5). If T is at 4, it is a neighbor of J(2). This case is invalid.
In Case C: T would have to be at (4), but T cannot be a neighbor of J(3). This case is invalid.

Applying L and S: We are left with Case A: J(1), _(2), _(3), K(4), _(5), T(6).
"L sits to the immediate left of S" and "Neither sits at an end." The only available consecutive spots are (2) and (3). So, L is at (2) and S is at (3).
Final Arrangement: J(1) — L(2) — S(3) — K(4) — R(5) — T(6).
Conclusion: The person 3rd from the left is S. Statement 1 is sufficient.

Analysis of Statement 2:
R's Position: R is at (1) or (6).
S's Position: Two people between R and S.
Case A: R(1), _(2), _(3), S(4).
Case B: S(3), _(4), _(5), R(6).

J and T's Position: J sits third to the left of T.
In Case A: J(2) and T(5) [J is neighbor of R—Violates constraint]. OR J(3) and T(6) [J is neighbor of S—Violates constraint].
In Case B: J(1) and T(4) [J is neighbor of R—Violates constraint]. OR J(2) and T(5).

Testing Case B (J2, T5): Arrangement becomes _(1), J(2), S(3), _(4), T(5), R(6).
Positions (1) and (4) are vacant for K and L. We don't know which one goes where. Statement 2 is not sufficient.

Q.192) (b)
Conclusion 1 (Does not follow): The statement says the IBC was enacted to "maximize the value." In logical reasoning, an objective or aim is not the same as a guarantee. The word "guarantees" makes this conclusion too strong and logically invalid based on the text.
Conclusion 2 (Follows): The statement mentions "time-bound manner" and "maximization of value." Therefore, we can logically conclude that the IBC is designed to act quickly to prevent the loss (erosion) of value. This is a direct deduction of the intent stated.
Conclusion 3 (Follows): The statement starts by saying the IBC was enacted to "consolidate and amend the laws." Logically, you only consolidate things that are currently separate or fragmented. Thus, it follows that the laws were not unified/consolidated before this enactment.

Q.193) (a)
For the RBI to decide to launch a "targeted campaign" for a specific group (senior citizens), they must assume that this group is currently vulnerable or lacks the necessary knowledge. Option (a) provides the logical link: if senior citizens are more vulnerable due to a lack of familiarity, then a targeted campaign to educate them is a valid and necessary action. It justifies the "why" behind the statement.

Why other options are incorrect:
Option (b): This weakens the statement. If they are "unwilling to learn," then a literacy campaign would be a waste of resources.
Option (c): This is a generalization that doesn't support a targeted campaign for seniors. If it's insecure for everyone, a general campaign would be needed, not just one for seniors.
Option (d): This is an extreme and irrelevant speculation. The statement is about education/safety, not about shutting down branches.

Q.194) (a)
Conclusion 1 (Follows): The statement explicitly mentions that experts warn of "systemic risks" and that models might fail during "unpredictable crises" if there is no human oversight. Therefore, concluding that a complete replacement is "not entirely risk-free" is a safe, logical deduction directly supported by the text.

Conclusion 2 (Does not follow): This conclusion uses the word "inevitably." In logical reasoning, extreme or definitive words like "all," "always," "never," or "will inevitably" are red flags. While the statement says there are risks, it does not state for a fact that a global collapse is a guaranteed outcome. It goes beyond the scope of the given information.

Q.195) (b)
Course of Action 1 (Does not follow): In logical reasoning, actions that are unduly harsh, restrictive, or infringe on fundamental rights (like charging high fees to stop someone from studying elsewhere) are generally considered invalid. It is a "reactive" measure that doesn't solve the underlying problem.

Course of Action 2 (Follows): This is a constructive and logical solution. It directly addresses the "lack of facilities" mentioned in the statement by proposing an upgrade. It solves the root cause of the problem rather than just attacking the symptom.

Q.196) (d)

Osaka	O - Laptop
Osaka	Q - Tablet
Osaka	K - Camera
Osaka	T - Monitor
Tokyo	L/P - Headphones
Tokyo	P/L - Powerbank
Tokyo	R - Speaker
Kyoto	M - Smartwatch
Kyoto	N - Router
Kyoto	S - Projector

Here, Q visits Osaka and N visits Kyoto. So, option (d) is the correct answer.

Q.197) (e)

Osaka	O - Laptop
Osaka	Q - Tablet
Osaka	K - Camera
Osaka	T - Monitor
Tokyo	L/P - Headphones
Tokyo	P/L - Powerbank
Tokyo	R - Speaker
Kyoto	M - Smartwatch
Kyoto	N - Router
Kyoto	S - Projector

As seen in the final table, N has the router.

Q.198) (a)

Osaka	O - Laptop
Osaka	Q - Tablet
Osaka	K - Camera
Osaka	T - Monitor
Tokyo	L/P - Headphones
Tokyo	P/L - Powerbank
Tokyo	R - Speaker
Kyoto	M - Smartwatch
Kyoto	N - Router
Kyoto	S - Projector

T has the monitor who belongs to Osaka (visited by 4 persons).

Q.199) (d)

Osaka	O - Laptop
Osaka	Q - Tablet
Osaka	K - Camera
Osaka	T - Monitor
Tokyo	L/P - Headphones
Tokyo	P/L - Powerbank
Tokyo	R - Speaker
Kyoto	M - Smartwatch
Kyoto	N - Router
Kyoto	S - Projector

The position of L and P is not definite according to the given conditions.

So, we cannot definitely say that L has headphones.

Q.200) (d)

Osaka	O - Laptop
Osaka	Q - Tablet
Osaka	K - Camera
Osaka	T - Monitor
Tokyo	L/P - Headphones
Tokyo	P/L - Powerbank
Tokyo	R - Speaker
Kyoto	M - Smartwatch
Kyoto	N - Router
Kyoto	S - Projector

The people who visit Osaka are: O, Q, K and T.
So, option (d) is the correct option.