Reasoning

Q.141) In the question below, a statement is followed by two conclusions based on the statement. Study the conclusions and select the correct option as the answer.

Statement: C ≥ G = O < A < P < M ≥ U; G > B = H > Z

Conclusion 1: U > Z

Conclusion 2: H < C

(a) Only conclusion 1 follows
(b) Only conclusion 2 follows
(c) Either conclusion 1 or 2 follows
(d) Both conclusions 1 and 2 follow
(e) Neither conclusion 1 nor 2 follows

Q.142) In the question below, a statement is followed by two conclusions based on the statement. Study the conclusions and select the correct option as the answer.

Statement: O ≥ G ≤ K ≥ M > U; G = X = C ≥ Q > N < A

Conclusion 1: A < O

Conclusion 2: C < U

(a) Only conclusion 1 follows
(b) Only conclusion 2 follows
(c) Either conclusion 1 or 2 follows
(d) Both conclusions 1 and 2 follow
(e) Neither conclusion 1 nor 2 follows

Q.143) In a certain language, LIVING is coded as JITILE, ASTHMA is coded as AQRFKA, and SPEEDY is coded as QNEEBW. How will EXTRA be coded in the same language?

(a) EVRPA
(b) EWRPA
(c) EVRQA
(d) EWSPA
(e) EVSPA

Q.144) In the word PROVIDENTLY, all the alphabets to the left of D are changed to the previous letter and all the alphabets to the right of I are changed to the next ones. In the newly formed word, delete the letters which are being repeated. Then, arrange the letters in the alphabetical order. Which is the fourth letter from the left in the newly formed word?

(a) E
(b) F
(c) N
(d) M
(e) H

Q.145) In the number '573981279', how many such pairs of digits are there which have the same number of digits between them in both forward and backward direction as they have in the actual counting.

(a) 7
(b) 5
(c) 8
(d) 6
(e) 4

Q.146) From the word "PREREQUISITE", pick the first, second, eighth, and the eleventh letters from the left and then make a meaningful 4-letter word. Which letter is third from the right in the word so formed? If no meaningful word can be formed, mark '@' as the answer, and if more than one word can be formed, then mark '#' as the answer.

(a) P
(b) I
(c) R
(d) @
(e) #

Q.147) Consider the passage below:

In recent months, the Health Ministry of Country R has reported a noticeable increase in cases of Disease A. During a preliminary investigation, many patients diagnosed with Disease A reported that they regularly consumed Pulse B. Further laboratory testing of several market samples of Pulse B revealed traces of a chemical contaminant that may contribute to symptoms associated with Disease A. Based on these findings, some policymakers have suggested that the government should temporarily restrict the sale and consumption of Pulse B until more conclusive evidence becomes available.

Which of the following is most likely an assumption underlying the policymakers' recommendation?

(a) A significant proportion of individuals who frequently consume Pulse B may be exposed to the contaminant found in some market samples.
(b) The contaminant found in some samples of Pulse B is unlikely to be present in other commonly consumed pulses in Country R.
(c) Restricting the sale of Pulse B will reduce the likelihood that people consume contaminated Pulse B during the period of investigation.
(d) The increase in cases of Disease A is largely confined to areas where Pulse B is commonly available in local markets.
(e) The contaminant found in Pulse B is capable of producing symptoms that resemble those of Disease A in certain individuals.

Q.148) Below are given two statements by two people. Based on these statements and assuming them to be true, you have to determine which of the inferences logically follow from these statements.

1) Statement 1: Renovation can be done by ABC company as they are affordable and they will complete the work in three months.
2) Statement 2: But I have to spend additional money on interior design and company XYZ covers all of that.
3) Inference 1: Company XYZ may take more time to complete the renovation.
4) Inference 2: Company ABC is cheaper than Company XYZ for the renovation work. Inference 3: Company ABC is the general choice of everyone for renovation.

(a) Only 1 follows
(b) Only 2 follows
(c) Only 3 follows
(d) Only 1 and 2 follow
(e) None of the inferences follow

Q.149) Below is given a statement followed by some inferences. You have to determine which of the given inferences logically follow from the given statement.

1) Statement: Digital payments are very common nowadays. The people in Country X are heavily dependent on digital payments. Due to this heavy dependence, any temporary failure or overload of digital payment systems can lead to disruption in payments.
2) Inference 1: Some digital payments in Country X may get delayed during system disruptions.
3) Inference 2: Frequent delays are observed in digital payments in Country X.
4) Inference 3: Cyber security in Country X is weak and there are chances of fraud.
5) Inference 4: All payment disruptions occur due to bank server failure.

(a) Only 1 follows
(b) Only 1 and 2 follow
(c) Only 2 and 3 follow
(d) Only 1 and 4 follow
(e) None of the inferences follow

Instructions for Q.150 to Q.154

Study the following information carefully and answer the questions that follow.

Two parallel rows contain 10 persons and 5 species of flowers, with each flower species appearing exactly twice among the ten persons.

Persons A, B, C, D and E are sitting in Row 1, all facing north. Persons P, Q, R, S and T are sitting in Row 2, all facing south.

Each person in Row 1 sits directly opposite one person in Row 2.

The five species of flowers are Rose, Lily, Lotus, Tulip and Orchid, and each species is held by exactly two persons, one from each row.

1) A sits second to the left of B. The person sitting directly opposite A holds Tulip.
2) C sits at one of the extreme ends of Row 1.
3) D sits immediately to the right of B.
4) One of the person holding Rose sits directly opposite the person holding Lotus.
5) P sits directly opposite B.
6) The persons holding Orchid are not sitting at the extreme ends of their respective rows, and also do not face each other.
7) Q sits second to the right of P.
8) The two persons holding Lily sit directly opposite each other.
9) The person holding Rose, who is not R, is sitting to the immediate left of P.
10) S is holding Orchid, and is sitting opposite to the person who is sitting to the immediate right of the person holding Lotus.

Q.150) Who among the following sits directly opposite C?

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

Q.151) Which flower does B hold?

(a) Rose
(b) Lily
(c) Lotus
(d) Tulip
(e) Either Rose or Lily

Q.152) Who among the following holds Orchid?

(a) A and R
(b) D and S

(c) C and S
(d) D and P
(e) E and T

Q.153) Which of the following pairs sit at the extreme ends of Row 2?

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

Q.154) Which flower is held by the person sitting opposite D?

(a) Rose
(b) Lily
(c) Lotus
(d) Tulip
(e) Orchid

Instructions for Q.155 to Q.159

Study the following information carefully and answer the questions that follow.

Some persons are sitting in a circular arrangement facing the centre. Not all persons are known. Among them are A, B, C, D, E, F, G, H, J, and K (others may also be present).

A sits third to the left of B, and there are four persons between B and C when counted clockwise from B. D sits immediately to the right of C, while E sits second to the left of D. The number of persons between K and B (when counted clockwise from K) is the same as the number of persons between C and F (when counted clockwise from C). J sits immediately to the left of H, and K sits second to the right of J. G sits third to the right of F and is the immediate neighbour of E. Only one person is sitting between F and K.

Q.155) How many people are sitting around the circle?

(a) 14
(b) 15
(c) 16
(d) 17
(e) 18

Q.156) How many people are sitting between J and B when counted from the right of B?

(a) 0
(b) 1
(c) 2
(d) 3
(e) 4

Q.157) Who is sitting exactly in the middle of A and J when counted anti-clockwise from A?

(a) B
(b) G
(c) F
(d) K
(e) E

Q.158) Who is sitting third to the left of F?

(a) J
(b) K
(c) B
(d) G
(e) H

Q.159) Identify the odd one out.

(a) D-A
(b) J-H
(c) C-D
(d) E-G
(e) H-K

Instructions for Q.160 to Q.164

Study the following input and the steps carefully, and answer the questions that follow.

A machine rearranges the given input in a series of steps following a definite pattern:

Input: 482 apple 735 mango 624 orange 913 berry 558 kiwi 341 grape

Step 1: 343 482 735 mango 624 orange 913 berry 558 kiwi grape bookf

Step 2: 343 480 735 mango 624 orange 913 558 kiwi grape bookf afqqx

Step 3: 343 480 556 735 mango 624 orange 913 kiwi bookf afqqx fqbof

Step 4: 343 480 556 622 735 mango orange 913 bookf afqqx fqbof jjvj

Step 5: 343 480 556 622 737 orange 913 bookf afqqx fqbof jjvj lbmfp

Step 6: 343 480 556 622 737 915 bookf afqqx fqbof jjvj lbmfp pqbmff

Step 6 is the final output.

Now, you are given a new input below. You have to answer the given questions using the logic applied in the original input and apply it to the input below to find the steps and output:

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

Q.160) Which element is third from the left in Step IV?

(a) 533
(b) 410
(c) 681
(d) bgfqqx
(e) abmbmb

Q.161) Which of the following represents the correct transformation of "melon"?

(a) lelon
(b) ofmnp
(c) nfmon
(d) mflon
(e) lfkpm

Q.162) Which number is placed fifth from the left in the final output?

(a) 531
(b) 410
(c) 293
(d) 744
(e) 677

Q.163) Which word is placed second from the right in Step V?

(a) abmbmb
(b) kflpm
(c) bgfqqx
(d) fvbub
(e) lfkpm

Q.164) Which of the following are the middle two elements of step III?

(a) lemon and 864
(b) lemon and melon
(c) lemon and peach
(d) 864 and peach
(e) peach and melon

Instructions for Q.165 to Q.170

10 persons A, B, C, D, E, F, G, H, J, K, born on 17th and 28th of five different months namely June, July, August, September and October.

K was born on a prime number date of month having even number of days. Number of persons between K and H is three. B is just above H. Number of persons born before B is same as that after F. 4 persons were born between F and A. There was no one born between A and D. Two persons were born between D and G. Only one person was born between G and J. C was born at a one day gap after J.

Q.165) Four of the following are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

(a) D-B
(b) E-C
(c) H-G
(d) J-E
(e) K-A

Q.166) Which of the following statements is correct?

1) H has a birthday just before F
2) F and J have birthdays in the same month
3) D's birthday is just after B

(a) Only 2
(b) Only 3
(c) Both 1 and 3
(d) Only 1
(e) Both 2 and 3

Q.167) Who among the following persons has birthday on 17th August?

(a) The one who has birthday in the same month as B
(b) The one who has birthday in the same month as E
(c) The one who has birthday in the same month as C
(d) The one who has birthday in the same month as K
(e) None of these

Q.168) How many persons have their birthday between A and the person who has birthday on 28th September?

(a) Three
(b) Four
(c) As many as have birthdays between K and G
(d) As many as have birthdays after H
(e) None of these

Q.169) D has his/her birthday on which of the following date?

(a) 17th August
(b) 28th September
(c) 17th July
(d) 28th June
(e) 17th October

Q.170) Which of the following is incorrect?

(a) A has birthday immediately after K
(b) J has birthday on the same date as B
(c) K has the first birthday among all
(d) E has the last birthday among all
(e) More than one option is incorrect

Instructions for Q.171 to Q.176

Eight boxes – A, B, C, D, E, F, G, and H are kept one above another in the stack. The lowermost position is numbered as one, and the topmost position is numbered as eight. The boxes contain the different items - Pen, Pencil, Notebook, Eraser, Sharpener, Highlighter, Stapler, and Folder, but not necessarily in the same order.

The box that contains the Notebook is kept two boxes above the box that is kept four boxes below E. Only two boxes are kept between E and the one that contains the Eraser. Only three boxes are kept between the Pen box and the Eraser box. The box that contains the Pencil is kept adjacent to the Pen box. The number of boxes kept between the Pencil box and the Notebook box is the same as between the Eraser box and box G. Box G is kept below the Eraser box and is not kept at the lowermost position.

The number of boxes kept above the Highlighter box is the same as below box B. Box B is kept in one of the positions below Notebook Box. Box H is kept two positions above the box that contains the Folder. Neither the B nor the D box contains the Folder. The number of boxes kept between the Folder box and B is the same as between boxes A and F. Box A does not contain the Pen and Notebook. The number of boxes kept above C is two less than the number of boxes kept below the Sharpener box.

Q.171) Which of the following statements is not correct?

1) Statement 1: Box H contains Sharpener.
2) Statement 2: Stapler is in the lowermost box.
3) Statement 3: Box F is kept two boxes above B.

(a) Only 2
(b) Only 3
(c) Both 1 and 3
(d) Only 1
(e) Both 2 and 3

Q.172) What is the position of A with respect to box G?

(a) Immediately below
(b) Three boxes below
(c) Four boxes above
(d) Three boxes above
(e) Immediately above

Q.173) How many boxes are kept above the Sharpener box?

(a) As many boxes are kept below the F box
(b) As many boxes are kept below the Highlighter box
(c) As many boxes are kept between box D and H
(d) As many boxes are kept between box A and C
(e) None of these

Q.174) If boxes E and F are interchanged their positions in the same way boxes A and B are interchanged their positions, then which of the following box is two boxes above box A?

(a) Box G
(b) Box F
(c) Box C
(d) Box E
(e) None of these

Q.175) Which of the following boxes is kept at the fourth position from the top?

(a) The box contains an Eraser.
(b) The box that is immediately above H.
(c) Box D.
(d) The box contains the Sharpener.
(e) None of these

Q.176) If all boxes are arranged in alphabetical order from the top, then how many boxes remain unchanged in their positions?

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

Q.177) Directions: The question below consists of a statement followed by two arguments. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

1) Statement: Should the government implement a complete transition to "Digital-Only" banking by phasing out all physical bank branches?
2) Argument 1: Yes, it will drastically reduce operational costs for banks and allow for higher interest rates on savings for the customers.
3) Argument 2: No, a significant portion of the elderly and rural population still lacks the digital infrastructure and literacy required to manage finances without physical assistance.

(a) Only argument 1 is strong
(b) Only argument 2 is strong
(c) Either 1 or 2 is strong
(d) Neither 1 nor 2 is strong
(e) Both 1 and 2 are strong

Instructions for Q.178 to Q.180

Read the following instructions and answer the questions that follow.

Two people, Albert and George, start walking from two different offices, "M" and "N" respectively, to reach the common metro station "S".

Albert walks 8 km north to reach point P and turns right and walks 5 km to reach point T. After that, he turns left and walks 7 km to reach point V. Finally turns right and walks 4 km to reach the metro station "S".

Similarly, George walks 6 km north to reach point X and turns right, and walks 4 km to reach point Y. After that, he turns left and walks 6 km to reach point Z and then turns left and walks 8 km to reach point F. Finally, he turns right and walks 3 km to reach the metro station "S".

Q.178) What is the shortest distance between V and Y?

(a) 20km
(b) 25km
(c) 15km
(d) 215 km
(e) None of these

Q.179) Which of the following statements is incorrect?

1) Statement 1: The Office of George is southwest of point T
2) Statement 2: The Metro station is northeast of the Point Z
3) Statement 3: Point F is north of point X

(a) Only 2
(b) Only 3
(c) Both 1 and 3
(d) Only 1
(e) All 1, 2 and 3

Q.180) Four of the following five are alike in a certain way as per the given arrangement and thus form a group. Which one of the following does not belong to that group?

(a) VF
(b) TZ
(c) PY
(d) FX
(e) PN

Q.181) In the following question, the symbols >, <, ≥, ≤, and = are used with their usual meanings. Study the statements and the conclusions carefully and decide which of the conclusions follow(s) the given statements.

Statements: P ≥ Q = R > S; T < U ≤ R ≥ V; W > P
Conclusion 1: W > S
Conclusion 2: U ≥ V

(a) Only conclusion 1 follows
(b) Only conclusion 2 follows
(c) Either conclusion 1 or 2 follows
(d) Both conclusions 1 and 2 follow
(e) Neither conclusion 1 nor 2 follows

Q.182) In the following question, the symbols >, <, ≥, ≤, and = are used with their usual meanings. Study the statements and the conclusions carefully and decide which of the conclusions follow(s) the given statements.

Statements: D ≤ E < F = G; H > I ≥ G; J = K ≤ E; L < J

Conclusion 1: H > D

Conclusion 2: L < G

Conclusion 3: K ≤ F

(a) Only 1 and 2 follow
(b) Only 2 and 3 follow
(c) Only 1 and 3 follow
(d) All 1, 2, and 3 follow
(e) None of these

Q.183) Study the following statements and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

1) Statement 1: No Gold is Silver
2) Statement 2: Some Silver are Platinum
3) Statement 3: All Platinum are Metals
4) Statement 4: Only a few Metals are Copper

(a) Some Copper are Platinum
(b) All Metals being Copper is a possibility
(c) No Platinum is Gold
(d) Some Metals are not Silver
(e) Some Metals are not Gold

Q.184) Study the following statements and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

1) Statement 1: Some Planes are Trains
2) Statement 2: All Trains are Busses
3) Statement 3: No Bus is a Ship
4) Statement 4: No Ship is a Bike

(a) Some Planes are Ships
(b) No Bus is a Train
(c) No Ship is a Bus
(d) Some Planes are not Ships
(e) Both (c) and (d) follow

Q.185) Study the following statements and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

1) Statement 1: All Rivers are Oceans
2) Statement 2: Some Oceans are Lakes
3) Statement 3: No Lake is a Pond
4) Statement 4: All Ponds are Wells.

(a) All Wells are Oceans
(b) Some Oceans are Rivers
(c) All Rivers are Lakes
(d) No Pond is Ocean
(e) None of these

Q.186) Study the following statements and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

1) Statement 1: Only a few Pen is Paper
2) Statement 2: No Paper is Ink
3) Statement 3: Only Ink is Eraser
4) Statement 4: Some Ink is Pencil

(a) Some Paper being Ink is a possibility
(b) All Pencil can be Paper
(c) No Paper is Eraser
(d) Some Eraser is Pen
(e) None of the above

Q.187) Study the following information carefully and decide which of the following combinations of statements is sufficient to answer the question.

Seven people — M, N, O, P, Q, R, and V — are living in a seven-floor building marked 1 to 7 from bottom to top. Who among the following people lives immediately below V?

Column 1 Column 2

1) M lives on floor number 5. Two persons are D) N lives two floors below J. K and N are living Living between M and N. on the adjacent floor.
2) O lives on an even-numbered floor. Two E) K lives immediately below N. Two persons are persons are living between V and O. living between N and M.
3) Two persons are living between P and J. K and F) Neither M nor N lives on the adjacent floor of P.J are not living together. Three persons are living between P and V.

(a) Both BD and CE
(b) Only AF
(c) Both AE and CD
(d) Only CD
(e) None of these

Q.188) The question below consists of a question and two statements numbered 1 and 2 given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

Five employees — V, W, X, Y, and Z, each holds a different designation, namely Director, Vice President, Senior Manager, Officer, and Associate. Director is the senior most designation and Associate is the junior most designation. Who among the following is the Director?

1) Statement 1: Y is junior to X but senior to Z. Only one person is senior to X. W is senior to V.
2) Statement 2: Z is not the Associate. V is junior to all. Y's designation is higher than V's but lower than X's.

(a) If the data in statement 1 alone are sufficient to answer the question, while the data in statement 2 alone are not sufficient to answer the question
(b) If the data in statement 2 alone are sufficient to answer the question, while the data in statement 1 alone are not sufficient to answer the question
(c) If the data either in statement 1 alone or in statement 2 alone are sufficient to answer the question
(d) If the data given in both statements 1 and 2 together are not sufficient to answer the question
(e) If the data in both statements 1 and 2 together are necessary to answer the question

Q.189) The question below consists of a question and two statements numbered 1 and 2 given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

What is the code for "Oak Pine Maple Cedar"?

1) Statement 1: In a certain code language, Birch Oak Willow Cedar is coded as 'ra ka mu do', Pine Willow Maple Oak is coded as 'be mu si ka', and Birch Ebony Cedar Maple is coded as 'ra ni do si'.
2) Statement 2: In the same language, Pine Ebony Fir Birch is coded as 'be ni sw ra', Oak Fir Maple Teak is coded as 'ka sw si zk', and Birch Teak Cedar Ash is coded as 'ra zk do md'.

(a) If the data in statement 1 alone are sufficient to answer the question.
(b) If the data in statement 2 alone are sufficient to answer the question.
(c) If the data either in statement 1 alone or in statement 2 alone are sufficient to answer the question.
(d) If the data given in both statements 1 and 2 together are not sufficient to answer the question.
(e) If the data in both statements 1 and 2 together are necessary to answer the question.

Q.190) The question below consists of a question and two statements numbered 1 and 2 given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

Six boxes—P, Q, R, S, T, and U—are stacked one above the other in a shelf (Position 1 is Top, Position 6 is Bottom). Which box is kept at the bottom of the stack?

1) Statement 1: Box S is third from the bottom of the stack. Exactly one box is kept between Box S and Box T. Box P is kept immediately above Box Q.
2) Statement 2: Box U is kept at the top of the stack. Exactly three boxes are kept between Box U and Box R. Box Q is not kept at the bottom-most position.

(a) If the data in statement 1 alone are sufficient to answer the question.
(b) If the data in statement 2 alone are sufficient to answer the question.
(c) If the data either in statement 1 alone or in statement 2 alone are sufficient to answer the question.
(d) If the data given in both statements 1 and 2 together are not sufficient to answer the question.
(e) If the data in both statements 1 and 2 together are necessary to answer the question.

Q.191) The question below consists of a question and two statements numbered 1 and 2 given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

Six persons—J, K, L, R, S, and T—are sitting in a row facing North. Who among the following sits third from the left end of the row?

1) Statement 1: K sits third to the right of J. Only one person sits between K and T. T is not an immediate neighbor of J. L sits to the immediate left of S. Neither L nor S sits at any extreme end of the row.
2) Statement 2: R sits at one of the extreme ends of the row. Only two persons sit between R and S. J sits third to the left of T. J is an immediate neighbor of neither R nor S.

(a) If the data in statement 1 alone are sufficient to answer the question, while the data in statement 2 alone are not sufficient.
(b) If the data in statement 2 alone are sufficient to answer the question, while the data in statement 1 alone are not sufficient.
(c) If the data either in statement 1 alone or in statement 2 alone are sufficient to answer the question.
(d) If the data given in both statements 1 and 2 together are not sufficient to answer the question.
(e) If the data in both statements 1 and 2 together are necessary to answer the question.

Q.192) Given below is a statement followed by three conclusions numbered 1, 2, and 3. Read the statement carefully and select which of the conclusions logically follow(s) the given statement.

1) Statement: The Insolvency and Bankruptcy Code (IBC) was enacted to consolidate and amend the laws relating to the reorganization and insolvency resolution of corporate entities in a time-bound manner to maximize the value of their assets and promote entrepreneurship.
2) Conclusion 1: The IBC guarantees that every corporate insolvency case will be successfully resolved without any loss in asset value.
3) Conclusion 2: The IBC aims to prevent the erosion of the economic value of a company's assets by ensuring a speedy resolution process.
4) Conclusion 3: Before the enactment of the IBC, the legal framework for corporate insolvency was not unified under a single consolidated law.

(a) Only conclusion 1 follows
(b) Both conclusions 2 and 3 follow
(c) Only conclusion 3 follows
(d) Both conclusions 1 and 2 follow
(e) All conclusions follow

Q.193) In the question below, a statement is given followed by four options. You have to decide which of the following assumptions, if true, supports the logic behind the given statement.

Statement: The Reserve Bank of India (RBI) has decided to launch a massive nationwide financial literacy campaign specifically targeted at senior citizens to educate them about the safe use of digital banking and mobile wallets.

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

(a) Senior citizens are the primary target of cybercriminals because they are often less familiar with the security features of digital banking.
(b) Most senior citizens prefer to use physical cash and are unwilling to learn any new digital transaction methods.
(c) Digital banking is inherently less secure than traditional branch banking for all age groups.
(d) The government plans to eventually eliminate all physical bank branches to force everyone to use digital wallets.
(e) None of the above.

Q.194) Given below is a statement followed by three conclusions numbered 1, 2, and 3. Read the statement carefully and select which of the conclusions logically follow(s) the given statement.

Statement: The rapid adoption of Artificial Intelligence (AI) in the financial sector promises to significantly enhance operational efficiency and reduce human error. However, industry experts warn that over-reliance on AI-driven algorithms without human oversight could lead to systemic risks, as these models may fail to account for unpredictable socio-economic crises.

1) Conclusion 1: The complete replacement of human personnel by AI in the financial sector cannot be deemed entirely risk-free at this stage.
2) Conclusion 2: AI-driven algorithms will inevitably cause a

global financial collapse if human oversight is completely removed.

(a) Only conclusion 1 follows
(b) Only conclusion 2 follows
(c) Either conclusion 1 or 2 follows
(d) Both conclusions 1 and 2 follow
(e) Neither conclusion 1 nor 2 follows

Q.195) In the following question, a statement is followed by two courses of action. On the basis of the information given in the statement, you have to decide which of the suggested courses of action logically follow(s).

Statement: Recent reports indicate that a growing number of high-performing students are choosing to pursue higher education in foreign universities rather than domestic institutions, citing a lack of advanced research facilities and global networking opportunities in the local education system.

1) Course of Action 1: The government should impose a mandatory "service bond" or high exit fees on students moving abroad to ensure they contribute to the local economy first.
2) Course of Action 2: The government should provide additional grants to domestic universities to upgrade their research infrastructure and facilitate tie-ups with international institutions.

(a) Only course of action 1 follows
(b) Only course of action 2 follows
(c) Either course of action 1 or 2 follows
(d) Neither course of action 1 nor 2 follows
(e) Both courses of action 1 and 2 follow

Instructions for Q.196 to Q.200

Read the information given below and answer the questions that follow.

K, L, M, N, O, P, Q, R, S, and T visit three cities – Osaka, Tokyo and Kyoto. Not more than four persons visit the same City and not fewer than three persons visit the same City. Each of them has a different item, viz. – Laptop, Tablet, Smartwatch, Headphones, Camera, Speaker, Powerbank, Router, Monitor and Projector.

O and Q visit the same City, but not Tokyo. The people who have Powerbank and Headphones visit the same city but neither the same City as O nor Kyoto. Both N and M visit neither the same City as Q nor the one who have Headphones. Neither N nor M have Laptop. K, who has the Camera, visits the City visited by the maximum number of persons. K and T visit the same City. R have a Speaker and visits a different City from the one visited by T and S. R visits the same City as L and P. T visits neither Kyoto nor the same City as the one who has Router. An odd number of people visit Tokyo. Neither T nor Q have Laptop. S have a Projector. Either M or Q have Smartwatch. The one who has a Smartwatch visits the City with the one who has a Router. T doesn't have a Tablet.

Q.196) Which of the following pairs of persons does not visit the same city?

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

Q.197) Who among the following has a Router?

(a) M
(b) Q
(c) K
(d) S
(e) None of these

Q.198) Which of the following cities is visited by an even number of persons?

1) Statement 1: The one visited by S.
2) Statement 2: The one visited by the one who has a monitor.
3) Statement 3: Tokyo.

(a) Only 2
(b) Only 2 and 3
(c) Only 1 and 3
(d) Only 3
(e) All 1, 2 and 3

Q.199) Which of the following is not definitely correct?

(a) O - Laptop
(b) N - Router

(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