SSC CGL T-I Similar Paper (Held on 25 Sep 2025 S3) - English

Q1. Which mathematical signs should come in place of A and B to make the equation correct?
18 A 6 B 3 = 36
(a) + and ×
(b) × and -
(c) - and ×
(d) + and -
Ans.(a)

Q2. In the word "EDUCATION", if we assign even numbers to vowels (2, 4, 6, 8, ...), what is the sum of all vowel values?
(a) 20
(b) 24
(c) 30
(d) 28
Ans.(c)

Q3. An amount of ₹8,000 is invested at a compound interest rate of 10% per annum for 2 years. What will be the total amount received?
(a) ₹9,600
(b) ₹9,680
(c) ₹9,720
(d) ₹10,000
Ans.(b)

Q4. Pointing to a photograph, Neha said, "She is the only daughter of my mother's only son." How is the person related to Neha?
(a) Sister
(b) Daughter
(c) Niece
(d) Neha herself
Ans.(c)

Q5. What comes next?
AB, FG, KL, PQ, ?
(a) UV
(b) VW
(c) UW
(d) VT
Ans.(a)

Q6. Identify the odd one out.
(a) Chennai
(b) Hyderabad
(c) Kanpur
(d) Singapore
Ans.(d)

Q7. P is the son of Q. Q is the sister of R. How is P related to R?
(a) Aunt
(b) Uncle
(c) Nephew
(d) Sister
Ans.(c)

Q8. Statement:
1. All teachers are educated.
2. No uneducated person is respected.
Conclusions:
I. All teachers are respected.
II. No educated person is uneducated.
(a) Only I follows
(b) Only II follows
(c) Both I and II follow
(d) Neither I nor II follows
Ans.(b)

Q9. Complete the series.
2, 5, 11, 23, ?
(a) 45
(b) 46
(c) 47
(d) 48
Ans.(c)

Q10. If "CHAIR" is coded as 3-8-1-9-18, how will "RICHA" be coded?
(a) 18-9-3-8-1
(b) 9-18-8-3-1
(c) 18-9-8-3-1
(d) 1-3-8-9-18
Ans.(a)

Q11. If GARDEN is coded as HBSEFO, how is HBSEFO coded?
(a) ICTFGP
(b) ICTFGO
(c) ICTFHP
(d) ICTEGP
Ans.(a)

Q12. If PLANE is coded as QMBOF, how is TRAIN coded?
(a) USBJO
(b) USBKP
(c) UTAJO
(d) USBJN
Ans.(a)

Q13. Choose the address that is the same as the one given below.
Flat No. 202, Green Heights, Andheri East, Mumbai, Maharashtra - 400069
(a) Flat No. 202, Green Heights, Andheri East, Mumbai, Maharashtra - 400068
(b) Flat No. 202, Green Heights, Andheri East, Mumbai, Maharashtra - 400069
(c) Flat No. 220, Green Heights, Andheri East, Mumbai, Maharashtra - 400069
(d) Flat No. 202, Green Heights, Andheri West, Mumbai, Maharashtra - 400069
Ans.(b)

Q14. The population of a town increased by 15% in the first year and 10% in the second year. What is the total percent increase after 2 years?
(a) 25%
(b) 26.5%
(c) 24%
(d) 30%
Ans.(b)

Q15. If 4 @ = 256, then 5 @ = ?
(a) 6255
(b) 2255
(c) 3125
(d) 5125
Ans.(c)

Q16. Which pair does NOT belong to the following sequence?
C3, E5, G7, I9, K14
(a) C3
(b) E5
(c) I9
(d) K14
Ans.(d)

Q17. Find the ODD one out.
Nile, Thames, Amazon, Mississippi, Sahara
(a) Nile
(b) Thames
(c) Amazon
(d) Sahara
Ans.(d)

Q18. Statement:
1. All pens are pencils.
2. Some pencils are red.
3. No red is green.
Conclusions:
I. Some pens are not green.
II. All greens are pencils.
(a) Only I follows

(b) Only II follows
(c) Both I and II follow
(d) Neither I nor II follows
Ans.(d)

Q19. If "DELHI" = "CDKGH", then "MUMBAI" = ?
(a) LTLAZH
(b) LTLAZI
(c) NTNBZJ
(d) KSKZYG
Ans.(a)

Q20. Find the missing number:
5, 15, 45, 135, ?
(a) 270
(b) 405
(c) 540
(d) 675
Ans.(b)

Q21. What should come at the place of question mark?
7, 22, 67, ?
(a) 122
(b) 183
(c) 184
(d) 202
Ans.(d)

Q22. In a series of seminars held daily from 5 March to 12 March 2023:
Delhi - 5 March Jaipur - 6 March Lucknow - 7 March Bhopal - 8 March Indore - 9 March Nagpur - 10 March Surat - 11 March Ranchi - 12 March. If the seminar in Nagpur was held on a Friday, which day was the seminar in Delhi?
(a) Saturday
(b) Sunday
(c) Friday
(d) Thursday
Ans.(b)

Q23. If 8 # 4 = 2, then 27 # 9 = ?
(a) 3
(b) 6
(c) 9
(d) 18
Ans.(a)

Q24. Complete the series:
3, 6, 18, 72, ?
(a) 216
(b) 288

(c) 360
(d) 432
Ans.(c)

Q25. A number is divisible by both 4 and 6. Which of the following could it be?
(a) 24
(b) 18
(c) 20
(d) 30
Ans.(a)

Q26. A higher ranking in the World Press Freedom Index indicates:
(a) More government control over media
(b) Greater journalistic freedom
(c) Increased media censorship
(d) Lower public trust in media
Ans.(b)

Q27. What does the term "Kunbis" refer to in the context of Maratha society?
(a) A warrior caste of the Rajput clans
(b) A class of temple priests
(c) A group of peasant-pastoralists
(d) A community of merchant bankers
Ans.(c)

Q28. One of the key technological shifts in the Bharatiya Nagarik Suraksha Sanhita (BNSS) includes the introduction of which system?
(a) AI-based trial judgement generator
(b) Drone-based crime scene scanning
(c) Virtual trial-only courts for all offences
(d) e-FIR, e-summons and e-warrants
Ans.(d)

Q29. Tana Bhagat led a tribal movement among the Oraon community in which modern-day state?
(a) Chhattisgarh
(b) Madhya Pradesh
(c) Jharkhand
(d) West Bengal
Ans.(c)

Q30. Which significant political move by Lokpriya Gopinath Bordoloi ensured that Assam remained a part of India in 1946?
(a) Opposing the grouping of Assam with Bengal
(b) Launching the Quit India Movement in Assam
(c) Signing the Assam Accord
(d) Rejecting the Instrument of Accession
Ans.(a)

Q31. Which of the following statements correctly describes modern currency systems?
(a) Currencies are fully backed by gold
(b) Currencies are not readily convertible into gold
(c) Currencies can always be exchanged for barrels of oil
(d) Currencies are backed by silver
Ans.(b)

Q32. The Green Revolution in India was introduced during which plan?
(a) Second
(b) Third
(c) Fourth
(d) Fifth
Ans.(b)

Q33. How is the Rigveda best described in the context of ancient Indian literature?
(a) A compilation of Upanishads
(b) A collection of royal chronicles
(c) A collection of hymns across ages
(d) A religious code
Ans.(c)

Q34. The life-size standing image of Yakshini holding a chauri (flywhisk) is an example of the sculptural tradition of which period?
(a) Mauryan Period
(b) Gupta Period
(c) Kushan Period
(d) Sunga Period
Ans.(a)

Q35. The David Dixon Award is presented at the Commonwealth Games to whom?
(a) The overall winning nation
(b) The best athlete
(c) The team with the best sportsmanship
(d) The host city
Ans.(b)

Q36. Which French author was awarded the Nobel Prize in Literature in 2022 for her courage and clinical acuity in uncovering personal memory?
(a) Annie Ernaux
(b) Leila Slimani
(c) Marie Ndiaye
(d) Delphine de Vigan
Ans.(a)

Q37. Which Indian city is known for its abundance of buildings featuring French colonial architecture?
(a) Goa
(b) Puducherry
(c) Hyderabad

(d) Kolkata
Ans.(b)

Q38. Which sector suffered due to reduction in fertilizer subsidies post-1991?
(a) Industrial
(b) Banking
(c) Agriculture
(d) Service
Ans.(c)

Q39. A person needs spectacles with a power of -2.5 D. This indicates that the person is suffering from:
(a) Hypermetropia and needs a converging lens
(b) Myopia and needs a diverging lens
(c) Presbyopia and needs a bifocal lens
(d) Astigmatism and needs a cylindrical lens
Ans.(b)

Q40. Under which Five Year Plan was the Green Revolution introduced in India?
(a) First Plan
(b) Second Plan
(c) Third Plan
(d) Fourth Plan
Ans.(c)

Q41. Which of the following statements about Kho-Kho rules is/are correct?
1. Pole height is 1.20–1.25 m with a fixed 9 cm diameter.
2. Total match duration including intervals is 48 minutes.
3. Sub-junior chasers' block distance is same as juniors: 2.30 m.
(a) Only 1 is correct
(b) Only 2 is correct
(c) Only 3 is correct
(d) 1, 2 and 3 are correct
Ans.(b)

Q42. Consider the following statements regarding athlete responsibilities in anti-doping procedures:
1. Athletes must provide accurate whereabouts information and comply with all sample collection procedures.
2. Athletes are allowed to delegate the sample collection process to a team official if they have a valid reason.
(a) Only 1 is correct
(b) Only 2 is correct
(c) Both 1 and 2 are correct
(d) Neither 1 nor 2 are correct
Ans.(a)

Q43. Consider the following statements about Khelo India Winter Games 2024:
1. Indian Army topped the medal tally with 10 golds.
2. Jammu & Kashmir finished second in 2024 with nine gold medals.
(a) Only 1 is correct
(b) Only 2 is correct

(c) Both 1 and 2 are correct
(d) Neither 1 nor 2 are correct
Ans.(a)

Q44. 'Why Nations Fail' is co-authored by Daron Acemoglu and _____.
(a) Fareed Zakaria
(b) Abhijit Banerjee
(c) James Robinson
(d) Raghuram Rajan
Ans.(c)

Q45. Wangala Festival is associated with which of the following tribe of India?
(a) Garo tribe of Meghalaya
(b) Bhotia tribes of Uttarakhand
(c) Balti tribes of Jammu and Kashmir
(d) Nyishi tribes of Arunachal Pradesh
Ans.(a)

Q46. Which two basic postures form the foundation of Odissi dance?
(a) Tandava and Lasya
(b) Chowk and Tribhanga
(c) Chakkar and Mudra
(d) Natya and Nritya
Ans.(b)

Q47. The introduction of the Permanent Settlement in Bengal by Lord Cornwallis in 1793 primarily aimed to:
(a) Ensure the welfare of peasant farmers
(b) Create a class of loyal zamindars who would ensure regular land revenue collection
(c) Promote the cultivation of cash crops like indigo and cotton
(d) Abolish the zamindari system altogether
Ans.(b)

Q48. Which of the following statements is/are true?
Statement 1: The Shore Temple at Mahabalipuram exemplifies Dravidian architecture built of carved granite blocks.
Statement 2: This temple showcases architectural continuity from Pallava-era rock-cut cave temples to fully structural stone constructions.
(a) Both statements are true, and Statement 2 is the correct explanation of Statement 1
(b) Both statements are correct, but Statement 2 is not the correct explanation of Statement 1
(c) Statement 1 is correct, Statement 2 is false
(d) Neither 1 nor 2
Ans.(a)

Q49. Which Constitutional Amendment made it mandatory for States to establish Panchayati Raj Institutions as units of local self-governance?
(a) 42nd Amendment
(b) 74th Amendment
(c) 73rd Amendment
(d) 44th Amendment

Ans.(c)

Q50. The practice in the Parliament where the demands for grants are put to a vote after the passage of the time limit for discussion is called _____.
(a) Guillotine
(b) Cut motions
(c) Motions
(d) Point of order
Ans.(a)

Q51. A's salary is 40% more than B's. If B's salary increases by 20% and A's increases by x%, then A's new salary becomes 25% more than B's new salary. What is the value of x?
(a) 2.5%
(b) 7.14%
(c) 10.63%
(d) 15.6%
Ans.(b)

Q52. An L-shaped floor is formed by adjoining a 10 m x 6 m and a 6 m x 4 m rectangle. Tiles cost Rs. 350 m^2. What is the total cost to tile the floor?
(a) 29,400
(b) 30,800
(c) 32,200
(d) 34,600
Ans.(a)

Q53. A regular triangle and a regular hexagon have equal areas. What is the ratio of their sides?
(a) $1:\sqrt{3}$
(b) $1:\sqrt{2}$
(c) $\sqrt{6}:1$
(d) $1:\sqrt{1.5}$
Ans.(c)

Q54. An angle of $\frac{\pi}{2}$ radians represents what percentage of a full circle?
(a) 25%
(b) 50%
(c) 75%
(d) 100%
Ans.(a)

Q55. If $\tan A + \sec A = 5$, then what is the value of $\tan A$?
(a) 5/2
(b) 12/5
(c) 3/4
(d) 4/5
Ans.(b)

Q56. A prism has a base perimeter of 30 cm and height 7 cm. If its total surface area is 282 cm^2 what is the area of both bases combined?
(a) 42 cm^2
(b) 36 cm^2
(c) 66 cm^2
(d) 72 cm^2
Ans.(d)

Q57. If the selling price of an article is 90% of its marked price and the cost price is 80% of the marked price, what is the profit percentage?
(a) 10%
(b) 12.5%
(c) 15%
(d) 20.5%
Ans.(b)

Q58. If the average of ten numbers is 50 and the average of the first six numbers is 45, what is the average of the last four numbers?
(a) 55
(b) 62.5
(c) 60
(d) 57.5
Ans.(d)

Q59. A rectangular lawn measures 40 m by 30 m. A 2 m wide path is constructed all around the inside of the lawn. What percentage of the lawn's area is occupied by the path?
(a) 32%
(b) 23%
(c) 22%
(d) 33%
Ans.(c)

Q60. Three friends, X, Y, and Z, invested in a start-up in the ratio 2:3:5. X managed the business and was entitled to an additional 15% of the total annual profit as a management fee. If the profit at the end of the year was Rs. 4,00,000, how much did Y receive?
(a) Rs. 1,02,000
(b) Rs. 1,12,000
(c) Rs. 1,13,000
(d) Rs. 1,04,000
Ans.(a)

Q61. A shopkeeper sells two shirts at Rs. 500 each. On one, he gains 25%, and on the other, he loses 25%. What is his net gain or loss?
(a) Rs. 31.25 loss
(b) Rs. 31.25 gain
(c) Rs. 66.67 gain
(d) Rs. 66.67 loss
Ans.(d)

Q62. A line is tangent to a circle at point A. If a chord AB has a length of 8 cm and makes an angle of 30° with the tangent, what is the radius of the circle?
(a) 4 cm
(b) 8 cm
(c) $4\sqrt{3}$ cm
(d) $8\sqrt{3}$ cm
Ans.(b)

Q63. If two circles of radius 6 cm and 2 cm have their centers 10 cm apart, what is the length of the direct common tangent?
(a) 6 cm
(b) 8 cm
(c) $2\sqrt{21}$ cm
(d) $\sqrt{37}$ cm
Ans.(c)

Q64. The volume of a sphere is $288\pi cm^3$. If the radius is doubled, what is the new volume?
(a) $1152\pi cm^3$
(b) $2304\pi cm^3$
(c) $1440\pi cm^3$
(d) $2880\pi cm^3$
Ans.(b)

Q65. A bookshop advertises: "Buy 4 books and get the 5th at 50% discount." If the marked price of each book is Rs. 480 and all books are priced the same, what is the effective percentage discount the customer receives on the total purchase?
(a) 5%
(b) 10%
(c) 15%
(d) 20%
Ans.(b)

Q66. An investor tracks 5 stocks. Four of them have an average return of 8%. If the overall average return is 9%, what was the return on the fifth stock?
(a) 14%
(b) 13%
(c) 12%
(d) 11%
Ans.(b)

Q67. If $\sin A + \cos A = \frac{\sqrt{3}}{2}$ find $\sin^2 A + \cos^2 A + 2\sin A \cos A$
(a) 1
(b) $\sqrt{3}$
(c) 3/4
(d) 1/2
Ans.(c)

Q68. If $\tan x = \cot(3x - 30°)$, find x.
(a) 20°
(b) 25°
(c) 30°
(d) 35°
Ans.(c)

Q69. A rectangular room measures 8 m long and 6 m wide. Its floor is to be covered with square tiles of side 40 cm. If 10% extra tiles are purchased for cutting and breakage, how many tiles are needed in total?
(a) 300
(b) 315
(c) 330
(d) 345
Ans.(c)

Q70. Which set includes numbers like -5, 0, and 6?
(a) Natural Numbers
(b) Integers
(c) Irrational Numbers
(d) Whole Numbers
Ans.(b)

Q71. A car traveling at a speed of 50 km/hour can complete a journey in 8 hours. How long will it take to travel the same distance at 40 km/hour?
(a) 15 h
(b) 9 h
(c) 10 h
(d) 12 h
Ans.(c)

Q72. Calculate the compound interest on Rs. 5000 for 2 years at 20% per annum when compounded half yearly.
(a) 2,120.50
(b) 2,520.50
(c) 2,322.50
(d) 2,320.50
Ans.(d)

Q73. In a circle, the chords AB and CD are equal. The angle subtended by AB at the circumference is 65°. What is the angle subtended by CD at the circumference?
(a) 32.5°

(b) 65°
(c) 130°
(d) 145°
Ans.(b)

Q74. A chord AB is drawn in a circle with center O. The tangent at A and the tangent at B meet at a point P. If $\angle APB = 40°$, measure the angle subtended by the chord AB at the circumference of the circle?
(a) 40°
(b) 50°
(c) 70°
(d) 140°
Ans.(c)

Q75. A chord separates a circle into two segments. If the angle formed by the chord at the center is 120°, what is the angle formed at a point located in the major segment?
(a) 60°
(b) 120°
(c) 240°
(d) 180°
Ans.(a)

Q76. Rearrange the following sentences to form a coherent paragraph:
1. This allows them to navigate and perform tasks with a high degree of precision in various environments, from factory floors to surgical theaters.
2. Robotics is an interdisciplinary field of engineering and computer science that deals with the design, construction, and operation of robots.
3. The core of a modern robot is its programming, which utilizes sophisticated algorithms and sensors to process information.
4. These machines are designed to assist humans by automating tasks that are either repetitive, hazardous, or require a level of accuracy beyond human capability.
(a) 2, 4, 3, 1
(b) 4, 3, 1, 2
(c) 3, 1, 2, 4
(d) 1, 2, 3, 4
Ans.(a)

Q77. According to the passage, what is the main paradox of financial inclusion in rural India?
Read the following passage and answer the questions based on the passage:
While financial inclusion is often praised as a driver of equitable growth, its implementation in rural India presents a paradox. On paper, schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-enabled payment systems, and mobile banking have revolutionized access. Yet, in practice, access does not necessarily translate into utility. A significant number of rural account holders remain dormant users, often constrained by digital illiteracy, infrastructural limitations, and deeply entrenched socio-cultural barriers. In numerous villages, banking correspondents (BCs)—the foot soldiers of India's rural financial architecture—are overburdened, undertrained, and often unsupported by robust technological infrastructure. The notion that a biometric fingerprint or a one-time password could substitute for financial literacy is naïve at best. Many beneficiaries, especially women, face systemic exclusion, not just due to lack of documentation, but because patriarchal norms often discourage or control women's interactions with banking services. Moreover, while financial inclusion aims to integrate the rural poor into the formal economy, the informal

credit system continues to flourish. This coexistence is not accidental but symptomatic of a trust deficit and functional inefficiencies within formal institutions. Local moneylenders, albeit exploitative, offer immediacy and familiarity, elements often absent in bureaucratic banking processes. The digital push, accelerated post-2016 demonetization and COVID-19, has undoubtedly expanded the ecosystem. However, digital penetration without digital comprehension can widen the exclusion gap. Without focused digital education, grievance redressal mechanisms, and gender-sensitive outreach, financial inclusion may remain more rhetorical than real. In essence, true inclusion cannot be measured merely by the number of accounts opened but must reflect active participation, trust, and accessibility across gender, literacy, and regional lines. Until then, the dream of a financially empowered rural India will remain aspirational.

(a) Lack of infrastructure
(b) Overreliance on technology
(c) Access without actual usage
(d) Excess of digital banking

Ans.(c)

Q78. Why do informal credit systems persist despite formal financial inclusion efforts?

Read the following passage and answer the questions based on the passage:

While financial inclusion is often praised as a driver of equitable growth, its implementation in rural India presents a paradox. On paper, schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-enabled payment systems, and mobile banking have revolutionized access. Yet, in practice, access does not necessarily translate into utility. A significant number of rural account holders remain dormant users, often constrained by digital illiteracy, infrastructural limitations, and deeply entrenched socio-cultural barriers. In numerous villages, banking correspondents (BCs)—the foot soldiers of India's rural financial architecture—are overburdened, undertrained, and often unsupported by robust technological infrastructure. The notion that a biometric fingerprint or a one-time password could substitute for financial literacy is naïve at best. Many beneficiaries, especially women, face systemic exclusion, not just due to lack of documentation, but because patriarchal norms often discourage or control women's interactions with banking services. Moreover, while financial inclusion aims to integrate the rural poor into the formal economy, the informal credit system continues to flourish. This coexistence is not accidental but symptomatic of a trust deficit and functional inefficiencies within formal institutions. Local moneylenders, albeit exploitative, offer immediacy and familiarity, elements often absent in bureaucratic banking processes. The digital push, accelerated post-2016 demonetization and COVID-19, has undoubtedly expanded the ecosystem. However, digital penetration without digital comprehension can widen the exclusion gap. Without focused digital education, grievance redressal mechanisms, and gender-sensitive outreach, financial inclusion may remain more rhetorical than real. In essence, true inclusion cannot be measured merely by the number of accounts opened but must reflect active participation, trust, and accessibility across gender, literacy, and regional lines. Until then, the dream of a financially empowered rural India will remain aspirational.

(a) Due to strict documentation
(b) Trust and familiarity of local lenders
(c) Higher interest rates attract borrowers
(d) Government incentives are unavailable

Ans.(b)

Q79. Which factor does NOT contribute to dormant rural bank accounts, as per the passage?

Read the following passage and answer the questions based on the passage:

While financial inclusion is often praised as a driver of equitable growth, its implementation in rural India presents a paradox. On paper, schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-enabled payment systems, and mobile banking have revolutionized access. Yet, in practice, access does not necessarily translate into utility. A significant number of rural account holders remain dormant users, often constrained by digital illiteracy, infrastructural limitations, and deeply entrenched socio-cultural barriers. In numerous villages, banking correspondents (BCs)—the foot soldiers of India's rural financial architecture—are overburdened, undertrained, and often unsupported by robust

technological infrastructure. The notion that a biometric fingerprint or a one-time password could substitute for financial literacy is naïve at best. Many beneficiaries, especially women, face systemic exclusion, not just due to lack of documentation, but because patriarchal norms often discourage or control women's interactions with banking services. Moreover, while financial inclusion aims to integrate the rural poor into the formal economy, the informal credit system continues to flourish. This coexistence is not accidental but symptomatic of a trust deficit and functional inefficiencies within formal institutions. Local moneylenders, albeit exploitative, offer immediacy and familiarity, elements often absent in bureaucratic banking processes. The digital push, accelerated post-2016 demonetization and COVID-19, has undoubtedly expanded the ecosystem. However, digital penetration without digital comprehension can widen the exclusion gap. Without focused digital education, grievance redressal mechanisms, and gender-sensitive outreach, financial inclusion may remain more rhetorical than real. In essence, true inclusion cannot be measured merely by the number of accounts opened but must reflect active participation, trust, and accessibility across gender, literacy, and regional lines. Until then, the dream of a financially empowered rural India will remain aspirational.

(a) Patriarchal social norms
(b) Digital illiteracy
(c) Mobile network expansion
(d) Lack of financial literacy

Ans.(c)

Q80. What assumption does the author criticise regarding digital financial systems?

Read the following passage and answer the questions based on the passage:

While financial inclusion is often praised as a driver of equitable growth, its implementation in rural India presents a paradox. On paper, schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-enabled payment systems, and mobile banking have revolutionized access. Yet, in practice, access does not necessarily translate into utility. A significant number of rural account holders remain dormant users, often constrained by digital illiteracy, infrastructural limitations, and deeply entrenched socio-cultural barriers. In numerous villages, banking correspondents (BCs)—the foot soldiers of India's rural financial architecture—are overburdened, undertrained, and often unsupported by robust technological infrastructure. The notion that a biometric fingerprint or a one-time password could substitute for financial literacy is naïve at best. Many beneficiaries, especially women, face systemic exclusion, not just due to lack of documentation, but because patriarchal norms often discourage or control women's interactions with banking services. Moreover, while financial inclusion aims to integrate the rural poor into the formal economy, the informal credit system continues to flourish. This coexistence is not accidental but symptomatic of a trust deficit and functional inefficiencies within formal institutions. Local moneylenders, albeit exploitative, offer immediacy and familiarity, elements often absent in bureaucratic banking processes. The digital push, accelerated post-2016 demonetization and COVID-19, has undoubtedly expanded the ecosystem. However, digital penetration without digital comprehension can widen the exclusion gap. Without focused digital education, grievance redressal mechanisms, and gender-sensitive outreach, financial inclusion may remain more rhetorical than real. In essence, true inclusion cannot be measured merely by the number of accounts opened but must reflect active participation, trust, and accessibility across gender, literacy, and regional lines. Until then, the dream of a financially empowered rural India will remain aspirational.

(a) Mobile payments are fast
(b) Biometrics ensure security
(c) OTPs can replace financial education
(d) Rural people distrust technology

Ans.(c)

Q81. What is implied about women's financial inclusion in rural India?

Read the following passage and answer the questions based on the passage:

While financial inclusion is often praised as a driver of equitable growth, its implementation in rural India presents a paradox. On paper, schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-enabled payment systems,

and mobile banking have revolutionized access. Yet, in practice, access does not necessarily translate into utility. A significant number of rural account holders remain dormant users, often constrained by digital illiteracy, infrastructural limitations, and deeply entrenched socio-cultural barriers. In numerous villages, banking correspondents (BCs)—the foot soldiers of India's rural financial architecture—are overburdened, undertrained, and often unsupported by robust technological infrastructure. The notion that a biometric fingerprint or a one-time password could substitute for financial literacy is naïve at best. Many beneficiaries, especially women, face systemic exclusion, not just due to lack of documentation, but because patriarchal norms often discourage or control women's interactions with banking services. Moreover, while financial inclusion aims to integrate the rural poor into the formal economy, the informal credit system continues to flourish. This coexistence is not accidental but symptomatic of a trust deficit and functional inefficiencies within formal institutions. Local moneylenders, albeit exploitative, offer immediacy and familiarity, elements often absent in bureaucratic banking processes. The digital push, accelerated post-2016 demonetization and COVID-19, has undoubtedly expanded the ecosystem. However, digital penetration without digital comprehension can widen the exclusion gap. Without focused digital education, grievance redressal mechanisms, and gender-sensitive outreach, financial inclusion may remain more rhetorical than real. In essence, true inclusion cannot be measured merely by the number of accounts opened but must reflect active participation, trust, and accessibility across gender, literacy, and regional lines. Until then, the dream of a financially empowered rural India will remain aspirational.

(a) They benefit more from informal lenders
(b) Lack of Aadhaar is the main barrier
(c) Cultural factors hinder their financial agency
(d) They lead financial decisions at home

Ans.(c)

Q82. Rearrange the following sentences to form a coherent paragraph:

1. The most prevalent of these is the peer review process, where a manuscript is evaluated by other experts in the same field.
2. The integrity of scientific publications is upheld by a series of rigorous checks and balances.
3. The goal of this process is to validate the methodology, findings, and conclusions of the research before it is made public.
4. This external scrutiny helps to ensure that only high-quality, credible research is disseminated to the scientific community.

(a) 2, 1, 3, 4
(b) 1, 2, 3, 4
(c) 3, 4, 1, 2
(d) 4, 3, 2, 1

Ans.(a)

Q83. Spot the correct spelling of a lab toxicity assay term.

(a) Cytotoxisity
(b) Cytotoxicity
(c) Cytotoxicety
(d) Cytotoxcity

Ans.(b)

Q84. Choose the most suitable option to replace the highlighted part of the sentence:

She is senior than me in college.

(a) is more senior than
(b) is senior from
(c) is elder than

(d) is senior to
Ans.(d)

Q85. Choose the correct one-word substitute for: 'One who pretends to have knowledge or skills'.
(a) Savante
(b) Charlatan
(c) Virtuoso
(d) Connoisseur
Ans.(b)

Q86. Select the correct option:
In light of recent discoveries, the theory has been subject to rigorous ___ and reinterpretation.
(a) scrutiny
(b) sanction
(c) insinuation
(d) subversion
Ans.(a)

Q87. Select the sentence containing the homonym of the highlighted word:
The ancient sconce held a flickering torch along the corridor.
(a) The thief smashed the wall sconce and fled.
(b) The student was sconced for violating tradition.
(c) The bronze sconce was engraved with floral motifs.
(d) The hallway featured a new LED sconce.
Ans.(b)

Q88. Find the part of the sentence that contains an error:
Much efforts have been made (1)/ by the development team (2)/ to reduce the application's loading time (3)/ without compromising features. (4)/
(a) (1)
(b) (2)
(c) (3)
(d) (4)
Ans.(a)

Q89. Convert the sentence provided below from its passive voice structure to an active voice structure:
The documents had been submitted by the assistant before the deadline.
(a) The assistant submits the documents before the deadline.
(b) The assistant had submitted the documents before the deadline.
(c) The assistant was submitting the documents before the deadline.
(d) The assistant is submitting the documents before the deadline.
Ans.(b)

Q90. Choose the most suitable option to replace the highlighted part of the sentence:
He did not know where was the book kept.
(a) where the book was kept
(b) where was the book
(c) where did the book kept

(d) where the book has kept
Ans.(a)

Q91. Select the most appropriate synonym of the given word: HAPHAZARD
(a) Organized
(b) Intentional
(c) Random
(d) Planned
Ans.(c)

Q92. Change the following from active to passive:
The professor could have been explaining differential topology for hours.
(a) Differential topology could have be being explained for hours by the professor.
(b) Differential topology could have explained for hours by the professor.
(c) Differential topology could have been being explained for hours by the professor.
(d) Differential topology could have had been been explained for hours by the professor.
Ans.(c)

Q93. Select the correct option for the Direct Speech conversion of the sentence below.
The composer explained that, were the leitmotif transposed an octave higher, the tension might dissipate prematurely.
(a) The composer said, "If the leitmotif was transposed an octave higher, the tension will dissipate prematurely."
(b) The composer said, "Were the leitmotif transposed an octave higher, the tension might dissipate prematurely."
(c) The composer said, "The tension will dissipate prematurely if the leitmotif had been transposed an octave higher."
(d) The composer said, "Had the leitmotif been transposed an octave higher, the tension must have dissipated prematurely."
Ans.(b)

Q94. Select the most appropriate antonym of the given word. Reverence
(a) Respect
(b) Devotion
(c) Contempt
(d) Worship
Ans.(c)

Q95. Select the correct phrasal verb:
We need to ____ the old files before moving the new ones.
(a) clean out
(b) clear off
(c) wipe over
(d) go over
Ans.(a)

Q96. Find the part of the sentence that contains an error:
Rarely if ever have there been a time (1)/ when dissent was met (2)/ with such institutional disregard (3)/ as in the present administration. (4)
(a) (1)
(b) (2)
(c) (3)

(d) (4)
Ans.(a)

Q97. Select the most appropriate antonym of the given word. Incandescent
(a) Dusky
(b) Resplendent
(c) Glistening
(d) Fulgent
Ans.(a)

Q98. A sentence is provided in direct speech. From the four given options, choose the one that most accurately conveys the sentence in its corresponding indirect speech.
He said, "I have seen that movie already."
(a) He said that he saw that movie already.
(b) He said that he had seen that movie already.
(c) He said that he have seen that movie already.
(d) He said that he was seeing that movie already.
Ans.(b)

Q99. Choose the correct meaning of idiom:
Not fit to hold a candle to
(a) Excellent in comparison
(b) Similar in ability
(c) Greatly inferior to
(d) Superior to in some aspects
Ans.(c)

Q100. Choose the correct one-word substitute for: 'A person who is indifferent to pain or pleasure'.
(a) Apathetic
(b) Stoic
(c) Ascetic
(d) Hedonist
Ans.(b)