

PART I : GENERAL COMMERCE APTITUDE

This section contains **10 Single Choice Questions (Q : 01 to Q : 10)**. Each question has four choices **(A), (B), (C) and (D)** out of which **ONLY ONE** is correct.

- | | | |
|---|-----------------------------|---|
| <p>1. What is the main source of income for banks?</p> <p>(A) Providing locker services</p> <p>(B) Charging customers for ATM usage</p> <p>(C) Interest on loans they provide</p> <p>(D) Selling insurance policies</p> <p>2. In which sector is the production activity based on the transformation of raw materials into finished goods?</p> <p>(A) Primary Sector</p> <p>(B) Tertiary Sector</p> <p>(C) Secondary Sector</p> <p>(D) Unorganized Sector</p> <p>3. Which of the following is a major feature of multinational corporations (MNCs)?</p> <p>(A) They focus only on selling goods in local markets</p> <p>(B) They produce goods only in their home countries</p> <p>(C) They operate in multiple countries for production and sale</p> <p>(D) They are controlled by local governments</p> | <p>**** B11C121025 ****</p> | <p>4. "SEZs" (Special Economic Zones) are developed in India mainly to:</p> <p>(A) Promote regional tourism</p> <p>(B) Encourage foreign and local investment with tax incentives</p> <p>(C) Provide subsidized goods to consumers</p> <p>(D) Restrict imports from foreign countries</p> <p>5. Which of the following is an example of the "Right to be Informed"?</p> <p>(A) Asking for a replacement of a defective product</p> <p>(B) Reading details like price, ingredients and expiry date on a product label</p> <p>(C) Filing a complaint in consumer court</p> <p>(D) Joining a consumer awareness campaign</p> |
|---|-----------------------------|---|

Space for rough work

B11C121025

6. Arrange the following steps in order when a consumer faces a problem with a purchased product:

1. File a complaint with the consumer forum.
2. Identify the problem and gather necessary documents (bill, warranty card).
3. Contact the seller/manufacturer for solution.
4. Mention the relief or compensation expected.

- (A) 2 → 3 → 4 → 1
 (B) 1 → 2 → 3 → 4
 (C) 3 → 2 → 1 → 4
 (D) 4 → 2 → 1 → 3

7. Match **Column - I** with **Column - II** and select the correct answer using the codes given below.

Column - I	Column - II
P. GDP	1. More people are engaged than required
Q. Disguised Unemployment	2. Worker is not fully utilized despite being employed
R. Underemployment	3. Total value of final goods and services produced in a country
S. Interdependence of sector	4. All sectors rely on each other to function

Code :

- | | P | Q | R | S |
|-----|---|---|---|---|
| (A) | 1 | 2 | 3 | 4 |
| (B) | 4 | 3 | 2 | 1 |
| (C) | 3 | 1 | 2 | 4 |
| (D) | 2 | 1 | 4 | 3 |

8. Match **Column - I** with **Column - II** and select the correct answer using the codes given below.

Column - I	Column - II
P. Formal Source of Credit	1. Village moneylender, friends
Q. Informal Source of Credit	2. Commercial banks, cooperatives
R. Collateral	3. Provide small loans and promote saving habits
S. Self Help Groups (SHGs)	4. An asset offered to secure a loan

Code :

- | | P | Q | R | S |
|-----|---|---|---|---|
| (A) | 1 | 2 | 3 | 4 |
| (B) | 4 | 3 | 2 | 1 |
| (C) | 3 | 1 | 4 | 2 |
| (D) | 2 | 1 | 4 | 3 |

**** B11C121025 ****

Space for rough work

B11C121025

9. Statement I : Consumers have the right to seek redressal only when they buy goods from government shops.

Statement II : Consumer forums have been set up at the district, state and national levels to address consumer grievances.

Choose the correct option:

- (A) Both statements are true
- (B) Both statements are false
- (C) Statement I is false, Statement II is true
- (D) Statement I is true, Statement II is false

10. Statement I: Globalisation has led to increased interlinking of markets across the world.

Statement II: Foreign trade results in isolation of local producers from global markets.

Choose the correct option:

- (A) Both statements are true
- (B) Statement I is true, Statement II is false
- (C) Statement I is false, Statement II is true
- (D) Both statements are false

**** B11C121025 ****

Space for rough work

B11C121025

PART II : LOGICAL REASONING

This section contains **10 Single Choice Questions (Q : 11 to Q : 20)**. Each question has four choices **(A), (B), (C) and (D)** out of which **ONLY ONE** is correct.

Read and Answer the following questions. (11-15)

A Madras High Court Judge's suggestion to amend the Constitution of India mandating that every citizen also has a duty to laugh comes as a whiff of fresh air - something the country has been gasping for, of late. Justice GR Swaminathan of the Madurai Bench has a remarkably refined sense of humour, but in quashing an FIR against a man arrested for an innocuous social media post, his insightful observations only highlight the idiocy and absurdity that surround the growth and normalisation of the offence-taking tribe. Written from the perspective of cartoonists and satirists, the judgment draws attention to how what ought to be a reasonable understanding of a situation is increasingly being influenced by impulses that border on the irrational and amount to an abuse of the legal process. The petitioner tried tongue-in-cheek wordplay while captioning photographs after a sight-seeing trip with family : 'Trip to Sirumalai for shooting practice'. For the

police, it appeared as a threat to wage war, though the Judicial Magistrate refused remand. 'Laugh at what?' is a serious question, the Judge said, using the 'holy cow' as a metaphor, which varies from person to person, region to region. Being funny is one thing, the Judge rightly states, and poking fun at another is different altogether. Those who have been at the receiving end for their attempt at humour can draw strength from the ruling, but then, a creative process facing combative opposition because of its very nature is anything but funny.

11. What is the central idea in the passage as conveyed by the author?
- (A) People need to be sensitive towards others' sensibilities.
 - (B) Humour is often used as a garb to offend others.
 - (C) There is an unwelcome decrease in people's sense of humour.
 - (D) Judiciary should use humour to make judgments understandable to laypersons.

Space for rough work

**** B11C121025 ****

B11C121025

12. According to the given passage, which of the following statements is true?

- (A) Social media often popularised insensitive and offensive posts.
- (B) It should be a right of every person to poke fun at others.
- (C) Creative expressions are bound to be offensive to some persons.
- (D) Every humorous expression should be understood reasonably and rationally.

13. According to the given passage, which of the following statements is not true?

- (A) Each expression should be understood according to its context.
- (B) The word 'shooting' used in a sentence is indicative of waging war.
- (C) Legal process can be abused if the authorities act on their irrational impulses.
- (D) The expression 'holy cow' bears different meanings for different people.

14. As per the passage, which of the following approaches can reduce the increasing 'idiocy and absurdity' in responding to expressions made in jest?

- (A) Apologising upon hurting another person's sentiments.
- (B) Avoiding the use of controversial words and expressions.

(C) Using humour as a means to mitigate conflict.

(D) Understanding the difference between being funny and poking fun at another person.

15. "Those who have been at the receiving end for their attempt at humour can draw strength from the ruling, but then, a creative process facing combative opposition because of its very nature is anything but funny." Which of the following conclusions can be drawn from the above statement?

- (A) Creativity and conflict go hand-in-hand.
- (B) Creative freedom should not be curbed unreasonably.
- (C) Creative expressions are strengthened due to challenges faced by their authors.
- (D) Creativity often leads to conflict.

16. Select the word-pair in which the two words are related in the same way as are the two words in the following word pair. Book : Thesaurus

- (A) Tree : Forest
- (B) Reptile : Python
- (C) Furniture : Wood
- (D) Tennis : Ball

Space for rough work

**** B11C121025 ****

B11C121025

17. Select the number-pair in which the two numbers are related in the same way as are the two numbers of the following number-pair 4 : 32
- (A) 8 : 248
(B) 5 : 62
(C) 10 : 160
(D) 6 : 108
18. Select the option that is related to the third letter-cluster in the same way as the second letter-cluster is related to the first letter-cluster.
BECD : YVXW :: DGEF : ?
- (A) VRTS
(B) WTVU
(C) WUTV
(D) XUWV
19. If DIG is coded as 25 and CUT is coded as 49, then how will KICK be coded as?
- (A) 43
(B) 39
(C) 41
(D) 34
20. In the code language, VICTORY is written as CIVSYRO. How will TRAITOR be written in that language?
- (A) RATHORT
(B) RTAJORT
(C) ARTJOTR
(D) ARTHROT

**** B11C121025 ****

Space for rough work

B11C121025

PART III : CURRENT BUSINESS AFFAIRS

This section contains **10 Single Choice Questions (Q : 21 to Q : 30)**. Each question has four choices **(A), (B), (C) and (D)** out of which **ONLY ONE** is correct.

- 21.** What denomination of currency note will RBI soon issue under the Mahatma Gandhi (New) Series?
(A) Rs.20
(B) Rs.12
(C) Rs.15
(D) Rs.18
- 22.** Which caves' motif will be retained in the new Rs.20 notes?
(A) Ajanta Caves
(B) Elephanta Caves
(C) Ellora Caves
(D) Bhimbetka Caves
- 23.** How much did Foreign Portfolio Investors (FPIs) inject into Indian equities in May 2025?
(A) Rs.5,000 crore
(B) Rs.4,452 crore
(C) Rs.10,000 crore
(D) Rs.18,620 crore
- 24.** Why was the license of HCBL Co-operative Bank cancelled by the RBI?
(A) Bank fraud
(B) Low capital and earning standards
(C) Cyber attacks
(D) Bankruptcy
- 25.** What percentage of depositors in the cancelled bank were insured up to Rs.5 lakh?
(A) 90%
(B) 95%
(C) 98%
(D) 100%
- 26.** India's core sector growth for April 2025 was:
(A) 1.0%
(B) 2.5%
(C) 0.5%
(D) 3.5%
- 27.** What percentage does the Index of Core Industries (ICI) constitute of the IIP?
(A) 20.15%
(B) 35.62%
(C) 40.27%
(D) 50.00%
- 28.** Which department launched the Financial Fraud Risk Indicator (FRI)?
(A) RBI
(B) SEBI
(C) Department of Telecommunications (DoT)
(D) Ministry of Finance

Space for rough work

29. In FY2024-25, how much did RBI sell in foreign exchange to defend the rupee?
- (A) \$298.45 billion
(B) \$398.71 billion
(C) \$187.93 billion
(D) \$500.00 billion
30. What was the highest-ever surplus transfer made by RBI to the Central Government in FY 2024-25?
- (A) Rs.1.50 lakh crore
(B) Rs.2.00 lakh crore
(C) Rs.2.68 lakh crore
(D) Rs.3.00 lakh crore

**** B11C121025 ****

Space for rough work

B11C121025

PART IV : READING COMPREHENSION

This section contains **10 Single Choice Questions (Q : 31 to Q : 40)**. Each question has four choices **(A), (B), (C) and (D)** out of which **ONLY ONE** is correct.

Read the passage carefully and answer the questions given below:

The Journey of a Startup Riya Sharma, a young entrepreneur from Pune, launched her startup "Eco Bags" in 2020, aiming to reduce plastic use by producing eco-friendly bags from recycled cloth. Initially, she faced many challenges: limited funding, lack of awareness and a small customer base. However, her strong marketing strategies, focus on quality and word-of-mouth promotion helped Eco Bags gain popularity among urban customers.

Riya pitched her idea on a television show where investors fund innovative startups. Impressed by her vision and determination, an investor offered Rs. 50 lakh for a 20% stake in Eco Bags. This investment allowed her to expand operations, hire skilled workers and launch an e-commerce platform.

By 2023, Eco Bags had become a recognized brand, supplying products across India and even exporting to a few countries. Riya believes that passion, innovation and sustainable practices are the foundation of modern business success.

**** B11C121025 ****

31. What was the main objective of Riya Sharma's startup "Eco Bags"?
 - (A) To create stylish handbags
 - (B) To reduce plastic use through eco-friendly bags
 - (C) To recycle plastic for industrial use
 - (D) To sell imported eco products

32. What problem did Riya not face initially in her business?
 - (A) Limited funding
 - (B) Lack of awareness
 - (C) Difficulty in finding raw materials
 - (D) Small customer base

33. How did the investor support Eco Bags?
 - (A) Gave a loan with low interest
 - (B) Bought 20% ownership for Rs. 50 lakh
 - (C) Donated money as a gift
 - (D) Provided free marketing

34. What helped Eco Bags become popular among urban customers?
 - (A) Word-of-mouth and quality focus
 - (B) Government advertising
 - (C) Discounted pricing
 - (D) Celebrity endorsements

Space for rough work

B11C121025

35. Why do you think the investor was willing to invest Rs. 50 lakh in Riya's startup despite it being small and new?
- (A) The company had already earned huge profits
- (B) The investor was a close friend of Riya
- (C) The investor saw strong potential in Riya's vision and business model
- (D) Riya promised to return the money with interest

Reading the passage carefully and answer the questions given below:

With the increasing use of smartphones and internet connectivity, digital banking has become a key part of India's financial landscape. Banks now offer mobile apps and internet banking services that allow customers to check balance, transfer funds, pay bills and even apply for loans-without visiting a branch.

The Reserve Bank of India (RBI) has encouraged digital innovation by allowing digital-only banks and launching services like e-RUPI and Digital Rupee (e Rs.). These steps aim to increase financial inclusion, especially in rural areas where access to physical banks is limited.

However, with convenience comes responsibility. The rise in digital banking has also led to an increase in cyber frauds. The RBI and banks regularly issue guidelines asking customers not to share OTPs or personal banking details and to use secure networks.

India is expected to become one of the world's largest digital banking markets by 2030, as more people shift to cashless and paperless transactions. The goal is to make banking faster, safer and more accessible to all.

36. What is one major benefit of digital banking mentioned in the passage?
- (A) Free smartphones to all users
- (B) No need to repay loans
- (C) Access to banking without visiting a branch
- (D) Increase in manual paperwork
37. What is the Digital Rupee (e Rs.)?
- (A) A type of gold-backed currency
- (B) RBI's digital form of currency
- (C) A type of cryptocurrency
- (D) Private bank's virtual reward system

Space for rough work

**** B11C121025 ****

B11C121025

- 38.** How has the RBI supported digital banking?
- (A) By banning ATMs
 - (B) By launching mobile phones
 - (C) By introducing digital-only services like e-RUPI
 - (D) By reducing internet speed
- 39.** What is the concern related to digital banking as per the passage?
- (A) Overcrowded banks
 - (B) Cyber fraud and misuse of OTPs
 - (C) Lack of ATM cards
 - (D) High cost of passbooks
- 40.** What is the future outlook for digital banking in India according to the passage?
- (A) It will stop growing after 2025
 - (B) It will replace the internet entirely
 - (C) India will lead globally in digital banking by 2030
 - (D) Only rural areas will benefit from it

**** B11C121025 ****

Space for rough work

B11C121025

PART V : ACCOUNTANCY

This section contains **20 Single Choice Questions (Q : 41 to Q : 60)**. Each question has four choices **(A), (B), (C) and (D)** out of which **ONLY ONE** is correct.

41. “Anticipate no profit but provide for all possible losses” refers to which principle?

- (A) Consistency
- (B) Matching
- (C) Conservatism
- (D) Accrual

42. A company reported a contingent liability in the notes to accounts rather than the main balance sheet. This practice is based on which accounting principle?

- (A) Full Disclosure
- (B) Prudence
- (C) Cost
- (D) Accrual

43. Which qualitative characteristic is affected if a firm changes its method of depreciation every year?

- (A) Reliability
- (B) Consistency
- (C) Relevance
- (D) Materiality

44. Purchased an old machinery for Rs. 50,000 and spent Rs. 2,000 on its carriage and Rs. 10,000 on its immediate repairs. Machinery A/c will be debited by.....

- (A) Rs. 50, 000
- (B) Rs. 60, 000
- (C) Rs. 62, 000
- (D) Rs. 52, 000

45. Bank charges of Rs. 200 were debited by the bank but not recorded in the cash book. In the BRS, this will be:

- (A) Added to the passbook balance
- (B) Subtracted from the cash book balance
- (C) Added to the cash book balance
- (D) Subtracted from the passbook balance

46. A debtor pays Rs. 5,000 in cash. What is the correct entry?

- (A) Debit Debtor, Credit Cash
- (B) Debit Cash, Credit Debtor
- (C) Debit Sales, Credit Debtor
- (D) Debit Debtor, Credit Sales

Space for rough work

**** B11C121025 ****

B11C121025

47. A cheque issued was recorded in the cash book but never given to the party. In BRS, it should be:
- (A) Ignored
 (B) Added to cash book balance
 (C) Subtracted from pass book balance
 (D) Added to pass book balance
48. Overdraft as per Cash Book is Rs. 10,000. Cheques deposited but not credited Rs. 2,500. Cheques issued but not encashed Rs. 3,500. What is the balance as per Pass Book ?
- (A) Balance Rs. 9,000
 (B) Overdraft Rs. 9,000
 (C) Overdraft Rs. 11,000
 (D) Balance Rs. 11,000
49. If goods worth Rs. 2,000 returned by a customer, it is recorded in:
- (A) Sales Book
 (B) Purchases Return Book
 (C) Sales Return Book
 (D) Journal Proper
50. Which of the following transactions is recorded in the Purchases Book?
- (A) Purchase of furniture for office use
 (B) Purchase of goods on credit
 (C) Purchase of goods for cash
 (D) All of the above

51. Match **Column - I** with **Column - II** and select the correct answer using the codes given below.

Column - I	Column - II
P. Going Concern Concept	1. Transactions are recorded at cost
Q. Money Measurement Concept	2. Business will continue in future
R. Cost Concept	3. Only measurable items are recorded
S. Dual Aspect Concept	4. Every transaction affects two accounts

Code :

	P	Q	R	S
(A)	1	2	3	4
(B)	4	3	2	1
(C)	3	1	4	2
(D)	2	3	1	4

Space for rough work

**** B11C121025 ****

B11C121025

52. Match **Column – I** with **Column – II** and select the correct answer using the codes given below.

Column – I	Column – II
P. Opening Entry	1. More than two accounts involved
Q. Rectifying Entry	2. Records transactions not covered elsewhere
R. Compound Entry	3. Entry to record assets and liabilities at the beginning
S. Journal Proper	4. Used to correct an error in accounting

Code :

	P	Q	R	S
(A)	1	2	3	4
(B)	4	3	2	1
(C)	3	4	1	2
(D)	2	1	4	3

53. Match **Column – I** with **Column – II** and select the correct answer using the codes given below.

Column – I	Column – II
P. Purchase Book	1. Goods returned to supplier
Q. Sales Book	2. Credit purchase of goods
R. Cash Book	3. Credit sale of goods
S. Purchase Return Book	4. All cash transactions

Code :

	P	Q	R	S
(A)	1	2	3	4
(B)	4	3	2	1
(C)	3	1	4	2
(D)	2	3	4	1

54. Arrange the following steps in correct sequence for recording a credit purchase of goods using special purpose books.

1. Post individual supplier's amount to their Ledger accounts.
2. Total the Purchase Book periodically.
3. Post the transaction to the Purchase Book.
4. Identify that the transaction is a credit purchase of goods.

(A)	2 → 1 → 3 → 4
(B)	1 → 2 → 3 → 4
(C)	1 → 2 → 4 → 3
(D)	4 → 3 → 2 → 1

Space for rough work

**** B11C121025 ****

B11C121025

55. Statement-I : Bank Reconciliation Statement is prepared only when there is an overdraft balance in the bank.

Statement-II : BRS helps in locating errors and omissions in both Cash Book and Pass Book.

- (A) Both statements are true
- (B) Both statements are false
- (C) Statement I is true, Statement II is false
- (D) Statement I is false, Statement II is true

56. Statement-I : Under the accrual basis, revenue and expenses are recorded when they are earned or incurred.

Statement-II : Under the cash basis, transactions are recorded only when money is received or paid.

- (A) Both statements are true
- (B) Statement I is true, Statement II is false
- (C) Both statements are false
- (D) Statement I is false, Statement II is true

57. Statement-I : Posting means recording transactions in the journal.

Statement-II : Balancing a ledger account means finding the difference between debit and credit sides.

- (A) Both statements are true
- (B) Statement I is false, Statement II is true

- (C) Statement I is true, Statement II is false
- (D) Both statements are false

58. Statement-I : Purchase Return Book records goods returned to suppliers which were purchased on credit.

Statement-II : Goods returned that were purchased for cash are also recorded in the Purchase Return Book.

- (A) Both statements are true
- (B) Statement I is true, Statement II is false
- (C) Statement I is false, Statement II is true
- (D) Both statements are false

59. Statement: Every transaction is first recorded in the ledger and then in the journal.

- (A) True
- (B) False
- (C) Sometimes True
- (D) Can't be said

60. Direct deposit by a customer into the bank account is already recorded in the Cash Book.

- (A) True
- (B) False
- (C) Cannot determine
- (D) Sometimes true

**** B11C121025 ****

Space for rough work

B11C121025

