

MAT Economic & Business Environment Sample Paper - 1

Duration: 24 Minutes

Maximum Marks: 30

Instructions

- This paper contains **30** Multiple Choice Questions from the **Economic & Business Environment** section of MAT.
- Each correct answer carries **+1 mark**. Incorrect answer: **-0.25** marks. Only **one** correct option.
- There is **no** negative marking for unattempted questions.
- Suggested time for this section in the full MAT is approximately **24 minutes**.
- Use of mobile phones, smartwatches, calculators, or any electronic gadgets is strictly prohibited.

Q1. The Union Budget of India introduced a new initiative aimed at digitizing land records across rural areas using a unique identification alphanumeric sequence. What is the official name given to this land identity card project?

- (A) Bhu-Aadhaar (ULPIN)
- (B) Gram-Chitra
- (C) Dharti-Portal
- (D) Swamitva-Card

Q2. Which multinational technology giant officially acquired the specialized AI-driven design and cloud collaboration startup 'Figma' to boost its suite of creative cloud applications?

- (A) Microsoft
- (B) Adobe
- (C) Alphabet
- (D) Salesforce



- Q3.** In the context of the Indian Banking System, what does the term 'Marginal Cost of Funds Based Lending Rate (MCLR)' primarily reflect?
- (A) The maximum ceiling rate below which commercial banks cannot charge interest on any housing loans
 - (B) The internal benchmark interest rate below which a bank cannot lend, except in specific RBI-authorized cases
 - (C) The fixed rate of interest that the Reserve Bank of India pays to commercial banks for keeping excess deposits
 - (D) The overnight rate at which primary dealers borrow government securities directly from the market
- Q4.** Consider the following statements regarding the Shanghai Cooperation Organisation (SCO): 1. India and Pakistan became permanent members of the SCO in the same year. 2. The permanent secretariat of the SCO is located in Tashkent, Uzbekistan. Which of the statements given above is/are correct?
- (A) 1 only
 - (B) 2 only
 - (C) Both 1 and 2
 - (D) Neither 1 nor 2
- Q5.** Who was awarded the prestigious International Booker Prize for the fiction novel "Time Shelter", which explores themes of memory, nostalgia, and clinics for the past?
- (A) Georgi Gospodinov
 - (B) Shehan Karunatilaka
 - (C) Geetanjali Shree
 - (D) Damon Galgut
- Q6.** With reference to the Indian Constitution, the provision for a "Financial Emergency" under Article 360 can be declared by the President under which of the following circumstances?



- (A) If there is a breakdown of constitutional machinery specifically inside a border state
- (B) If the financial stability or credit of India or any part of its territory is threatened
- (C) If there is an imminent threat of war or external aggression affecting the monetary reserves
- (D) Only after a recommendation is passed by a two-thirds majority in the Rajya Sabha

Q7. India's premier space agency, ISRO, successfully executed the 'Aditya-L1' mission. What is the specific celestial target and placement strategy for this satellite observatory?

- (A) To study the lunar south pole from a low-polar orbit
- (B) To study the Sun from a halo orbit around the Lagrangian Point 1 (L1)
- (C) To explore the magnetosphere of Mars from its closest moon Phobos
- (D) To detect deep-space gravitational waves from a geostationary orbit

Q8. Which Indian corporate conglomerate announced the strategic merger of its premium retail arm with the global German wholesale major 'Metro Cash & Carry' to consolidate its retail market dominance?

- (A) Adani Enterprises
- (B) Reliance Retail Venture Limited
- (C) Tata Consumer Products
- (D) Aditya Birla Fashion

Q9. In the national income accounting of India, how is the 'Gross Value Added (GVA)' at basic prices structurally related to the 'Gross Domestic Product (GDP)' at market prices?

- (A) GDP at market prices is equal to GVA plus Net Factor Income from Abroad
- (B) GDP at market prices is equal to GVA plus Product Taxes minus Product Subsidies



- (C) GDP at market prices is equal to GVA minus Depreciation and Capital consumption
- (D) GDP at market prices is equal to GVA multiplied by the current Wholesale Price Index inflation rate

Q10. At which international summit did the member nations officially agree to include the African Union (AU) as a permanent member, significantly reshaping global economic governance architecture?

- (A) G20 Summit in New Delhi, India
- (B) BRICS Summit in Johannesburg, South Africa
- (C) G7 Summit in Hiroshima, Japan
- (D) COP28 Climate Action Summit in Dubai, UAE

Q11. The term 'Regulatory Sandbox', which is frequently mentioned in modern banking and financial environment news, refers to which of the following concepts?

- (A) A strict framework designed to penalize non-compliant Non-Banking Financial Companies (NBFCs)
- (B) A live, testing environment where fintech firms can pilot innovative products with relaxed regulatory oversight
- (C) A centralized software system operated by the RBI to track real-time cross-border digital payments
- (D) A recovery mechanism used by banks to write off legacy bad loans from their balance sheets

Q12. The historical and geographically significant 'Nathu La' mountain pass, which serves as a major trade corridor between India and China, is located in which Indian state?

- (A) Arunachal Pradesh
- (B) Himachal Pradesh
- (C) Sikkim



(D) Uttarakhand

Q13. The famous advertising tagline “The Ultimate Driving Machine” is globally associated with which luxury automobile manufacturer?

(A) Mercedes-Benz

(B) Audi

(C) Porsche

(D) BMW

Q14. The 'NITI Aayog' regularly releases the 'National Multidimensional Poverty Index (MPI)'. Which of the following is NOT one of the three equally weighted dimensions used to evaluate poverty in this index?

(A) Health

(B) Education

(C) Per Capita Energy Consumption

(D) Standard of Living

Q15. The 'Global Innovation Index' is published annually to rank countries based on their innovation ecosystem capacities. Which specialized international organization compiles and publishes this index?

(A) World Economic Forum (WEF)

(B) World Intellectual Property Organization (WIPO)

(C) International Monetary Fund (IMF)

(D) United Nations Conference on Trade and Development (UNCTAD)

Q16. Who among the following cricket sportspersons was honored with the prestigious 'Major Dhyan Chand Khel Ratna Award' for outstanding performances in international tournaments?

(A) Rohit Sharma

(B) Virat Kohli



- (C) Mohammed Shami
- (D) Satwiksairaj Rankireddy

Q17. In computer science and emerging tech infrastructure, what does the technical term 'Edge Computing' fundamentally imply?

- (A) Storing the entire global dataset exclusively in underground sub-sea servers
- (B) Processing data closer to the source of generation rather than relying solely on a centralized cloud data center
- (C) A cryptographic technique used to mine the final remaining units of a cryptocurrency block
- (D) Running high-level programming scripts without using any physical operating system layers

Q18. Which prominent Indian public sector bank launched a dedicated digital transformation project named 'Project Kuber' to systematically aggregate and digitize banking services for institutional and corporate clients?

- (A) Bank of Baroda
- (B) Punjab National Bank
- (C) State Bank of India
- (D) Canara Bank

Q19. Under the provisions of the Indian Constitution, the power to levy and collect 'Goods and Services Tax (GST)' is governed by a special constitutional body. Who is the ex-officio Chairperson of the GST Council?

- (A) The Prime Minister of India
- (B) The Governor of the Reserve Bank of India
- (C) The Union Finance Minister of India
- (D) The Comptroller and Auditor General of India

Q20. In the FMCG market, the popular health drink brand 'Complan' was acquired



by which corporate company from Kraft Heinz to expand its nutrition portfolio in India?

- (A) Zydus Wellness
- (B) Hindustan Unilever Limited
- (C) Nestlé India
- (D) ITC Limited

Q21. The Government of India introduced the 'PM-PRANAM' scheme in the Union Budget. What is the core objective of this specific targeted fiscal scheme?

- (A) To provide direct nutritional support to lactating mothers in rural zones
- (B) To promote alternative fertilizers and balanced use of chemical fertilizers in agriculture
- (C) To give interest-free capital loans to street vendors across urban towns
- (D) To subsidize solar rooftop installations for households living below the poverty line

Q22. The term 'Sovereign Green Bonds' issued by the Government of India refers to financial instruments specifically designed to raise capital for:

- (A) Repaying high-interest external commercial borrowings from international commercial syndicates
- (B) Funding public sector projects that reduce the carbon intensity of the national economy
- (C) Financing mega infrastructure development projects like expressways and high-speed rail lines
- (D) Enhancing the foreign exchange reserves held by the central bank against volatile global shocks

Q23. Which international sporting event was officially hosted by India across various venues, featuring the mascot 'Blaze and Tonk' to represent diversity and athletic spirit?



- (A) ICC Men's Cricket World Cup
- (B) FIFA U-17 Women's World Cup
- (C) ISSF World Cup Shooting Championship
- (D) Asian Athletics Championship

Q24. The 'New Development Bank (NDB)', formerly referred to as the BRICS Development Bank, is headquartered in which city?

- (A) New Delhi, India
- (B) Shanghai, China
- (C) Moscow, Russia
- (D) Rio de Janeiro, Brazil

Q25. Which Indian state became the first in the country to implement a comprehensive 'Right to Health Act' guaranteeing free emergency medical consultations and treatment at healthcare facilities?

- (A) Kerala
- (B) Rajasthan
- (C) Tamil Nadu
- (D) Maharashtra

Q26. Consider the following pairs of fundamental geographic features and their locations: 1. Chilika Lake – Odisha 2. Jog Falls – Karnataka Which of the pairs given above is/are correctly matched?

- (A) 1 only
- (B) 2 only
- (C) Both 1 and 2
- (D) Neither 1 nor 2

Q27. The concept of 'Central Bank Digital Currency (CBDC)' introduced by the RBI in its pilot phase is structurally distinct from decentralized cryptocurrencies because:



- (A) It cannot be used for high-value wholesale transactions under any condition
- (B) It is a legal tender issued by the sovereign central bank and carries equivalent liabilities as physical cash
- (C) It does not utilize any digital or cryptographic ledger technology for validation
- (D) Its valuation fluctuates completely based on global market demand-supply mechanisms independent of domestic currency values

Q28. Which Indian business entity achieved the distinction of becoming the title sponsor of the popular domestic T20 tournament 'Indian Premier League (IPL)' after replacing Vivo?

- (A) Dream11
- (B) Tata Group
- (C) Jio Cinema
- (D) MasterCard

Q29. The term 'Deepfakes', which has triggered major global regulatory and legal challenges, is primarily powered by which sub-field of technology?

- (A) Quantum Blockchain Architecture
- (B) Artificial Intelligence and Generative Adversarial Networks (GANs)
- (C) Near Field Communication Protocols (NFC)
- (D) Distributed Cloud Edge Ledger Systems

Q30. The "World Economic Outlook" report, which provides comprehensive analytical reviews of global economic developments and growth forecasts, is released biannually by which institution?

- (A) World Bank
- (B) International Monetary Fund (IMF)
- (C) World Trade Organization (WTO)
- (D) Organization for Economic Cooperation and Development (OECD)



Detailed Solutions**Q1.****Solution****Concept:**

The government's focus on rural development involves the digitization of governance frameworks. In land administration, identifying property records requires a unified numbering system similar to individual identification profiles. The project uses geographical coordinates and land characteristics to build a verifiable digital mapping ecosystem.

Solution:

- 1: Analyze the problem context, which asks for the official name of the unique alphanumeric identification sequence introduced in the Union Budget of India for rural land record digitization.
- 2: Evaluate option (A), Bhu-Aadhaar (Unique Land Parcel Identification Number or ULPIN). This system assigns a unique 14-digit alphanumeric identification number to every land parcel in the country based on latitude and longitude coordinates.
- 3: Evaluate option (B), Gram-Chitra, which relates to spatial planning apps for Gram Panchayats but is not a unique alphanumeric land identity card.
- 4: Evaluate option (C), Dharti-Portal, which is a generic reference to land records but not the specific card scheme name.
- 5: Evaluate option (D), Swamitva-Card, which provides property cards to rural owners, but the specific identity format sequence itself is driven by the Bhu-Aadhaar framework.
- 6: Thus, Bhu-Aadhaar represents the specific identity marker program used for parsing and tracking digital land records uniquely.

Final Answer: Bhu-Aadhaar (ULPIN)

Answer: (A)

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Q2.

Solution**Concept:**

Corporate mergers and strategic acquisitions in the technology sector reshape productivity suites. When a company dominates creative editing programs, it seeks to absorb browser-first collaborative interfaces to prevent market share dilution and integrate modern real-time canvas architectures into its cloud framework.

Solution:

- 1: Identify the main entity to be acquired, which is 'Figma', a leading web-based collaborative design platform used widely by interface designers globally.
- 2: Review the portfolios of the given companies. Microsoft focuses on enterprise and OS products; Alphabet works primarily on search and enterprise clouds; Salesforce targets customer relationship management tools.
- 3: Examine Adobe's market positioning. Adobe produces Photoshop, Illustrator, and Creative Cloud software. Figma was a direct digital competitor to Adobe's XD application.
- 4: Recall the specific merger announcement where Adobe signed an agreement to acquire Figma for approximately \$20 billion to combine web-first collaborative capabilities with Adobe's creative tools (though later blocked by regulators, the official acquisition announcement remains the landmark business move).
- 5: Conclude that Adobe is the multinational entity linked directly to this corporate transaction.

Final Answer: **Answer: (B)**[Go Back to Question 2](#)

Q3.

Solution**Concept:**

Monetary transmission requires internal pricing benchmarks for financial intermediaries. Commercial lending institutions calculate lending floors dynamically based on their marginal cost of obtaining fresh deposits, administrative expenses, and the negative carry on the statutory liquidity and cash reserve ratios.

Solution:

- 1: Understand what 'MCLR' stands for, which is the Marginal Cost of Funds Based Lending Rate, introduced by the Reserve Bank of India to replace the older Base Rate system.
- 2: Clarify the operational definition of MCLR. It represents the lowest interest rate that a commercial bank can offer to borrowers, acting as an internal benchmark floor rate. Banks cannot lend below this rate, except under rare, specialized exemptions authorized by the central banking regulator.
- 3: Differentiate this from option (A), which suggests it is a maximum ceiling rate for housing loans, which is incorrect since MCLR is a floor rate, not a ceiling.
- 4: Contrast with option (C), which defines the deposit return rate paid by the RBI; that corresponds to the Reverse Repo Rate, not the lending benchmark.
- 5: Contrast with option (D), which describes money market operations involving primary dealers.
- 6: Therefore, option (B) accurately states that MCLR is the internal benchmark interest rate below which a bank cannot lend.

Final Answer:

The internal benchmark interest rate below which a bank cannot lend, except in specific RBI-authorized cases

Answer: (B)

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Q4.

Solution**Concept:**

Regional multilateral alliances maintain structured political, economic, and military cooperation profiles. Analyzing these configurations requires identifying the synchronized timelines of accession for member states along with the exact location of their institutional permanent headquarters and administrative secretariats.

Solution:

1: Analyze Statement 1, which states that India and Pakistan became permanent members of the Shanghai Cooperation Organisation (SCO) in the same year. Historically, both South Asian nations were admitted as full permanent members during the historic Astana Summit held in June 2017. Thus, Statement 1 is factually correct.

2: Analyze Statement 2, which states that the permanent secretariat of the SCO is located in Tashkent, Uzbekistan. Geographically and institutionally, the permanent secretariat of the SCO is actually located in Beijing, China. The executive structure of the Regional Anti-Terrorist Structure (RATS) is what is located in Tashkent, not the central secretariat. Thus, Statement 2 is incorrect.

3: Combine the results of the assessments. Since Statement 1 is true and Statement 2 is false, the correct analytical choice must isolate Statement 1 only.

Final Answer: 1 only

Answer: (A)

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Q5.

Solution**Concept:**

Global literary prizes recognize outstanding narrative works translated into English. Tracking international literary achievements involves aligning the unique conceptual themes of contemporary novels, such as fictional treatment of historical memory or specialized therapeutic environments, with their respective authors.

Solution:

1: Identify the book mentioned in the question text: “Time Shelter”. This novel deals with a unique premise where a clinic offers retrofitted spaces from past decades to help Alzheimer’s patients retain their fading memories.

2: Cross-check the authors listed in the options with recent International Booker Prize ceremonies.

3: Shehan Karunatilaka won the Booker Prize for “The Seven Moons of Maali Almeida”, not the International Booker. Geetanjali Shree won previously for “Tomb of Sand”. Damon Galgut won the Booker Prize for “The Promise”.

4: Georgi Gospodinov, a prominent Bulgarian writer, wrote “Time Shelter”, which was translated into English by Angela Rodel. This book won the International Booker Prize, making it the first Bulgarian novel to achieve this distinction.

5: Hence, the author matching the criteria perfectly is Georgi Gospodinov.

Final Answer:

Answer: (A)

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Q6.

Solution**Concept:**

The Emergency provisions under the Constitution of India are structured to handle extraordinary crises across three domains: national security, state constitutional machinery breakdown, and economic stability. Financial emergencies grant the central government overarching powers to regulate fiscal policies, adjust public salaries, and override state monetary autonomy.

Solution:

- 1: Locate the specific article mentioned in the question text, which is Article 360 of the Indian Constitution, governing the proclamation of a Financial Emergency.
- 2: Examine the core constitutional prerequisite for invoking this provision. The President must be fully satisfied that a critical situation has emerged whereby the financial stability, solvency, or credit rating of India, or any specific segment of its geographic territory, is actively threatened.
- 3: Analyze option (A). A breakdown of constitutional machinery inside a state falls under Article 356, which leads to President's Rule, not a Financial Emergency.
- 4: Analyze option (C). Imminent threats of war or external aggression are managed under Article 352, which governs National Emergencies.
- 5: Analyze option (D). A Financial Emergency does not require a prior two-thirds majority recommendation in the Rajya Sabha before it can be initially proclaimed by the President.
- 6: Therefore, option (B) represents the exact constitutional language and operational threshold required for invoking Article 360.

Final Answer: If the financial stability or credit of India or any part of its territory is threatened

Answer: (B)

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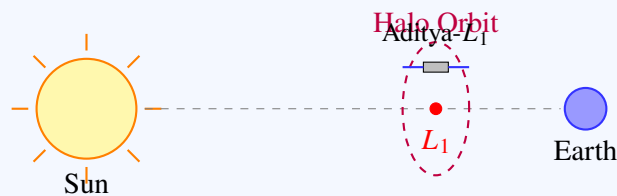
Q7.

Solution**Concept:**

Lagrangian Points and Solar Observatories (Aditya-L1 Mission).

Solution:

- 1: Identify the main scientific objective of ISRO's 'Aditya-L1' mission, which is India's first dedicated space-based observatory designed to study the Sun's atmosphere (chromosphere and corona).
- 2: Determine the necessary placement strategy. To ensure continuous, uninterrupted observation of the Sun without any risk of occultation or eclipses, the satellite must be placed at a position where it remains stationary relative to both the Earth and the Sun.
- 3: This stability is achieved at the Lagrangian Point 1 (L_1) of the Sun-Earth system, situated about 1.5 million km from the Earth. A spacecraft placed in a halo orbit around L_1 can view the Sun perpetually.
- 4: Matching this scientific framework with the given options, option (B) correctly states the celestial target (the Sun) and the specific orbit type (halo orbit around L_1).



Final Answer: To study the Sun from a halo orbit around the Lagrangian Point 1 (L_1)

Answer: (B)

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Q8.

Solution**Concept:**

Corporate consolidation in retail environments often involves strategic acquisitions to integrate business-to-business (B2B) wholesale infrastructure with existing consumer-facing business models. Acquiring established cash-and-carry supply lines enables large retail conglomerates to optimize warehouse networks and strengthen their back-end procurement dominance.

Solution:

- 1: Review the core transaction stated in the question text. The deal involves the corporate acquisition of the German wholesale giant 'Metro Cash & Carry' in India to enhance domestic market share.
- 2: Evaluate the domestic retail landscape in India. Major players competing for supply chain networks include Adani Enterprises, Reliance Retail, Tata Consumer Products, and Aditya Birla Fashion.
- 3: Recall the official market transaction where Reliance Retail Ventures Limited (RRVL), the retail subsidiary of Reliance Industries Limited, signed definitive agreements to acquire a 100% equity stake in Metro Cash & Carry India Pvt. Ltd. for a total cash consideration of ₹ 2,850 crore.
- 4: This corporate buyout allowed Reliance to gain instant access to a vast network of operational wholesale stores, extensive registered institutional customers, and a robust B2B supply network.
- 5: Match this transaction data with the choices. Reliance Retail Venture Limited is the exact entity that completed this major strategic merger.

Final Answer: Reliance Retail Venture Limited

Answer: (B)

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Q9.

Solution**Concept:**

National income metrics measure economic output from different perspectives. Gross Value Added (GVA) captures economic productivity from the supply or producer side by calculating the value of output minus intermediate consumption. Gross Domestic Product (GDP) represents economic output from the consumer or market side, incorporating the final market transactions.

Solution:

- 1: Establish the formal economic definition that links the producer-side value (GVA at basic prices) to the final consumer market values (GDP at market prices).
- 2: The market cost paid by consumers includes indirect product taxes levied by governance bodies, but excludes any direct product subsidies distributed by the state to support production.
- 3: Express this relationship using the standard macroeconomic formula:

$$\text{GDP at Market Prices} = \text{GVA at Basic Prices} + \text{Product Taxes} - \text{Product Subsidies}$$

- 4: Match this mathematical formulation with the options. Option (A) introduces Net Factor Income from Abroad, which converts GDP into GNP, not GVA into GDP. Option (C) deals with Net vs Gross via depreciation. Option (D) incorrectly links a direct volume multiplier to inflation indexes.
- 5: Conclude that option (B) perfectly describes the structural addition of product taxes and subtraction of product subsidies.

Final Answer:

GDP at market prices is equal to GVA plus Product Taxes minus Product Subsidies

Answer: (B)[Go Back to Question 9](#)

Q10.

Solution**Concept:**

Global geopolitical and economic forums constantly restructure their permanent memberships to ensure balanced regional representation. Integrating large continental coalitions containing multiple developing nations into premier economic governance bodies helps democratize global policy discussions and broadens global supply chain diplomacy.

Solution:

1: Identify the main political event mentioned in the text: the inclusion of the African Union (AU), which represents 55 African member states, as a permanent member of a premier global economic block.

2: Review the locations and outcomes of recent prominent global leadership summits.

3: Analyze the G20 New Delhi Summit hosted under India's presidency. A key diplomatic milestone of this summit was the consensus-driven inclusion of the African Union as a permanent member of the G20, elevating its status to match that of the European Union.

4: Contrast with other options. The BRICS summit expanded its roster by adding specific individual countries, not an entire continental union block. The G7 represents a closed group of advanced industrial economies that did not admit the AU. The COP28 summit focused primarily on climate change funding mandates rather than structural membership expansions.

5: Thus, the G20 Summit held in New Delhi is the historical venue where this inclusion was formally adopted.

Final Answer: G20 Summit in New Delhi, India

Answer: (A)

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Q11.

Solution**Concept:**

Financial technology regulators utilize experimental ecosystems to monitor the development of novel consumer products. By establishing an isolated operational environment, regulatory authorities can study the systemic risks, data security vulnerabilities, and consumer protection requirements of new payment or credit applications before granting a formal commercial license.

Solution:

- 1: Read the core question term, which is a 'Regulatory Sandbox'. This concept is increasingly deployed by central banks globally, including the Reserve Bank of India, to manage fintech proliferation.
- 2: Understand the underlying metaphor of a 'sandbox', which represents a controlled, safe space where software programs can be run without risking damage to the broader host operating system.
- 3: Evaluate option (A). A sandbox is not an explicitly punitive framework designed to penalize non-compliant firms, but rather an exploratory collaborative mechanism.
- 4: Evaluate option (B). It defines a regulatory sandbox as a live, testing environment where fintech companies can pilot innovative software platforms with a small group of real consumers under relaxed regulatory burdens. This aligns perfectly with central banking definitions.
- 5: Check options (C) and (D). They define single tracking systems or legacy asset management models, which are unrelated to experimental product testing.
- 6: Therefore, option (B) is the accurate conceptual explanation.

Final Answer:

A live, testing environment where fintech firms can pilot innovative products with relaxed regulatory oversight

Answer: (B)[Go Back to Question 11](#)

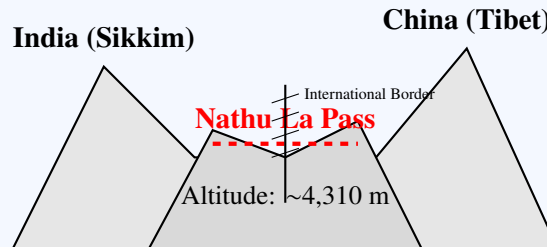
Q12.

Solution**Concept:**

Important Mountain Passes of India.

Solution:

- 1: Identify the geographical feature in question. 'Nathu La' is a prominent mountain pass in the Himalayas that connects India with the Tibet Autonomous Region of China.
- 2: Recall the regional location of the pass. Nathu La is situated at an altitude of approximately 4,310 meters (14,140 feet) in the East Sikkim district.
- 3: It forms a crucial part of the ancient Silk Road offshoots and remains one of the officially recognized border personnel meeting points between the Indian Army and the People's Liberation Army of China, alongside choices like Arunachal Pradesh (Bum La) or Uttarakhand (Lipulekh).
- 4: Therefore, the correct state where Nathu La is located is Sikkim, matching option (C).



Final Answer:

Answer: (C)

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Q13.

Solution**Concept:**

Global brand management relies heavily on distinctive marketing taglines to anchor a company's product identity in consumer psychology. In the automotive market, luxury manufacturers differentiate their portfolios by highlighting specific engineering philosophies, driving dynamics, or performance characteristics in their core advertisements.

Solution:

- 1: Identify the advertising slogan provided in the prompt: "The Ultimate Driving Machine". This tagline emphasizes a core corporate focus on precision engineering, performance capabilities, and direct driver engagement.
- 2: Examine the global brand mottos of luxury automotive firms. Mercedes-Benz traditionally uses the slogan "The Best or Nothing" to project engineering perfection and prestige. Audi relies on the German tagline "Vorsprung durch Technik" which translates to advancement through technology.
- 3: Analyze Porsche's brand identity, which focuses largely on pure sports car heritage and race-track engineering, utilizing slogans like "There is no substitute."
- 4: Recall the history of BMW's corporate advertising campaign. Developed in the 1970s by the Ammirati & Puris agency, "The Ultimate Driving Machine" became the defining brand statement for BMW globally, setting its performance sedans apart from competitors.
- 5: Conclude that option (D) is the correct commercial association.

Final Answer: [Go Back to Question 13](#)

Q14.

Solution**Concept:**

Poverty assessment models have evolved from simple income metrics to broader multidimensional frameworks. To map socio-economic deprivation accurately, policy institutes analyze multiple interconnected household deprivations simultaneously across three main baseline dimensions, which are then evaluated using specific domestic indicators.

Solution:

- 1: Identify the specific analytical index highlighted in the prompt: the National Multidimensional Poverty Index (MPI) published by India's policy think tank, NITI Aayog.
- 2: Note that the national MPI model adapts the globally recognized methodology developed by the Oxford Poverty and Human Development Initiative (OPHI) and the United Nations Development Programme (UNDP).
- 3: Enumerate the three core, equally weighted dimensions used in this methodology to measure deprivation: Health, Education, and Standard of Living. These three blocks encompass a total of 12 distinct indicators under the NITI Aayog model.
- 4: Review the given options against these three structural dimensions. Option (A) Health, option (B) Education, and option (D) Standard of Living are all formal core dimensions.
- 5: Analyze option (C), Per Capita Energy Consumption. While energy access is an indicator nested within the 'Standard of Living' dimension (via electricity and cooking fuel indices), it is not an independent, equally weighted pillar of the MPI.
- 6: Therefore, option (C) is the correct outlier choice.

Final Answer:

Answer: (C)

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Q15.

Solution**Concept:**

Global economic indices evaluate the institutional capacity, knowledge creation, market sophistication, and creative outputs of different economies. Tracking these global indices requires identifying the specialized agency under the United Nations system or international forums tasked with monitoring intellectual property and industrial innovation ecosystems.

Solution:

- 1: Identify the focus of the question: the 'Global Innovation Index' (GII), an annual ranking that measures the multi-faceted innovation environments of countries.
- 2: Evaluate the institutional mandates of the organizations listed in the choices. The World Economic Forum (WEF) publishes the Global Competitiveness Report, not the GII. The International Monetary Fund (IMF) focuses on macroeconomic indicators and financial stability via its World Economic Outlook.
- 3: Evaluate UNCTAD, which addresses trade, investment, and development issues but does not serve as the primary architect of the global innovation index rankings.
- 4: Examine the World Intellectual Property Organization (WIPO). As a specialized agency of the United Nations dedicated to protecting intellectual property rights, WIPO co-publishes and maintains the Global Innovation Index alongside academic partners to map global intellectual capital trends.
- 5: Conclude that option (B) is the correct publisher institution.

Final Answer: World Intellectual Property Organization (WIPO)

Answer: (B)

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Q16.

Solution**Concept:**

The Major Dhyan Chand Khel Ratna Award is the highest sporting honor awarded annually by the Ministry of Youth Affairs and Sports in India. It recognizes spectacular and outstanding performance by a sportsperson in the field of sports over a period of four years. Tracking this award requires matching current recipients with their respective athletic achievements.

Solution:

- 1: Identify the award under consideration, which is the Major Dhyan Chand Khel Ratna Award.
- 2: Review the sports profiles listed in the options. Rohit Sharma and Virat Kohli are elite cricketers who received this honor in earlier cycles (2020 and 2018 respectively). Mohammed Shami was nominated for the Arjuna Award following his performance in the ODI World Cup.
- 3: Examine recent Khel Ratna distribution timelines. For the relevant evaluation period, the Ministry conferred this apex honor upon the dynamic badminton doubles duo of Satwiksairaj Rankireddy and Chirag Shetty for their historic gold medal run at the Asian Games, a career-high BWF world ranking of Number 1, and victories at major tour events.
- 4: Check the choices to find the matching athlete. Satwiksairaj Rankireddy is explicitly listed in option (D).
- 5: Conclude that option (D) is the factually accurate choice.

Final Answer: Satwiksairaj Rankireddy

Answer: (D)

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Q17.

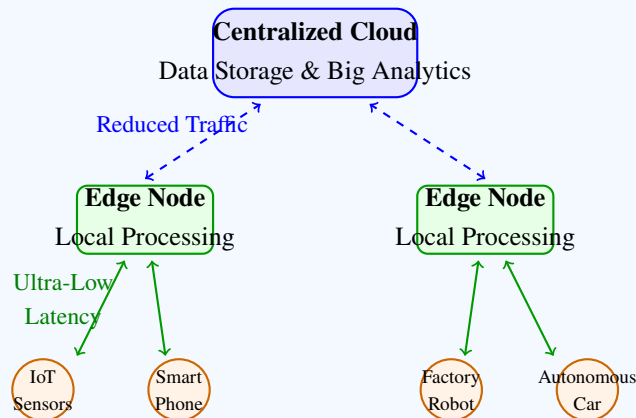
Solution

Concept:

Distributed Computing Architecture (Edge Computing).

Solution:

- 1: Understand the core philosophy of Edge Computing. Traditional cloud computing relies heavily on a centralized topology where all data collected by peripheral devices must travel across the internet to be processed in distant data centers.
- 2: Identify the latency and bandwidth inefficiencies of the centralized model, especially with the explosion of Internet of Things (IoT) devices, autonomous vehicles, and real-time industrial monitors.
- 3: Edge computing solves this by shifting computational tasks, data storage, and applications away from centralized nodes and placing them closer to the "edge" of the network (i.e., near the users or data sources like local routers, gateways, or IoT devices).
- 4: Evaluate the options. Option (B) accurately captures this fundamental paradigm shift by specifying data processing near the source of generation rather than relying solely on a centralized cloud.



Final Answer:

Processing data closer to the source of generation rather than relying solely on a centralized cloud data center

Answer: (B)

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Q18.

Solution**Concept:**

Public sector financial institutions engage in extensive software customization and digital platform development to secure lucrative institutional deposit blocks. When specialized banking hubs are deployed inside major urban economic centers, they operate to handle high-value transaction settlements, government fiscal accounts, and corporate liquidity structures through dedicated digital project modules.

Solution:

- 1: Identify the corporate asset highlighted in the question text: 'Project Kuber'. This project involves setting up dedicated digital transaction hubs to streamline corporate operations.
- 2: Review the institutional initiatives of India's large public sector banks. While Bank of Baroda, Punjab National Bank, and Canara Bank have modernized their apps, 'Project Kuber' was launched specifically within the Bengaluru circle to target high-net-worth institutional banking segments.
- 3: Identify the bank responsible for this project. The State Bank of India (SBI) designed 'Project Kuber' to feature dedicated transaction banking hubs that act as one-stop digital processing stations for corporate clients, non-banking financial companies, and state bodies.
- 4: Match this operational data with the options. State Bank of India is listed under option (C).
- 5: Conclude that option (C) is the correct public sector entity.

Final Answer:

Answer: (C)

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Q19.

Solution**Concept:**

The structural architecture of fiscal federalism in India relies on cooperative decision-making bodies established under constitutional mandates. For indirect tax regimes, the Constitution dictates that a joint forum consisting of representatives from both the central government and all individual state administrations must administer tax exemptions, threshold limits, and systemic rate bands.

Solution:

- 1: Identify the institutional entity referenced in the text: the GST Council (Goods and Services Tax Council), created via the insertion of Article 279A under the 101st Constitutional Amendment Act.
- 2: Examine the legal composition of the GST Council. It includes the Union Minister in charge of Finance, the Union Minister of State in charge of Revenue or Finance, and the Ministers in charge of Finance or Taxation from each state government.
- 3: Verify the ex-officio leadership structure designated by the constitutional framework. The law states that the Union Finance Minister of India shall serve as the official Chairperson of the GST Council.
- 4: Evaluate the options. Option (A) Prime Minister, option (B) RBI Governor, and option (D) CAG do not hold any leadership seats inside the GST Council's voting and administrative hierarchy.
- 5: Therefore, option (C) correctly identifies the Union Finance Minister as the ex-officio head.

Final Answer: The Union Finance Minister of India

Answer: (C)

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Q20.

Solution**Concept:**

The fast-moving consumer goods (FMCG) market undergoes periodic asset reallocations through strategic brand divestments and corporate acquisitions. When international food conglomerates restructure their global product portfolios, domestic healthcare and consumer wellness entities buy these established brands to expand their presence in nutritional milk-powder and wellness food segments.

Solution:

- 1: Read the core transaction stated in the text. The deal involves the corporate acquisition of the popular health food drink brand 'Complan' from its global parent company, Kraft Heinz.
- 2: Analyze the buyers active in India's consumer nutrition markets. Companies like Hindustan Unilever (which holds Horlicks), Nestlé India (Milo), ITC Limited, and Zydus Wellness compete directly in these wellness product categories.
- 3: Recall the transaction metrics. Zydus Wellness Limited, in conjunction with its parent entity Cadila Healthcare, finalized a definitive agreement to acquire the Kraft Heinz brand portfolio in India, which included Complan, Glucon-D, Nycil, and Sampriti Ghee, for a transaction value of approximately ₹ 4,600 crore.
- 4: This corporate buyout allowed Zydus to expand its functional food portfolio beyond sugar substitutes like Sugar Free into mass-market family nutrition channels.
- 5: Match this commercial data with the choices. Zydus Wellness is listed under option (A).

Final Answer: Zydus Wellness

Answer: (A)

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Q21.

Solution**Concept:**

Sustainable agricultural policy relies on fiscal interventions to alter resource consumption habits. When intensive farming practices lead to severe soil degradation, groundwater depletion, and nutrient imbalances through the excessive application of subsidized chemical inputs, the state introduces targeted financial frameworks to incentivize regional administrations to transition toward eco-friendly alternatives.

Solution:

1: Identify the central scheme highlighted in the prompt, which is the 'PM-PRANAM' scheme introduced by the central government during the Union Budget.

2: Decode the full expanded acronym of the program, which stands for: Prime Minister Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth.

3: Analyze the operational mechanics of PM-PRANAM. The primary directive of this fiscal policy is to encourage individual states and union territories to reduce their consumption of conventional chemical fertilizers (such as Urea and Di-ammonium Phosphate).

4: Examine how the scheme awards grants. By saving on overall fertilizer subsidies, the central government passes on 50% of the saved subsidy money directly to that specific state as a development grant to promote alternative bio-fertilizers and organic farming practices.

5: Review the given options. Option (B) perfectly matches this objective by stating it aims to promote alternative fertilizers and the balanced use of chemical fertilizers.

Final Answer:

To promote alternative fertilizers and balanced use of chemical fertilizers in agriculture

Answer: (B)[Go Back to Question 21](#)

Q22.

Solution**Concept:**

Sovereign green debt instruments are innovative market-based borrowing tools utilized by national treasuries to mobilize institutional capital. Unlike standard fiat debt securities that flow directly into a generic consolidated fund for miscellaneous public expenditure, green bonds carry a statutory obligation to deploy all accrued capital exclusively toward environmentally sustainable infrastructure.

Solution:

- 1: Focus on the specific financial asset mentioned in the question text: 'Sovereign Green Bonds' issued by the Government of India.
- 2: Understand the institutional framework governing these instruments. The proceeds generated from these specific bond issues are systematically tracked and ring-fenced by the Ministry of Finance.
- 3: Evaluate the eligibility criteria for fund utilization. The capital must be allocated to public sector projects that actively reduce the carbon footprint, increase renewable energy capacity, enhance clean transport systems, or optimize waste management frameworks.
- 4: Evaluate option (A). Green bonds cannot legally be diverted to pay off general high-interest commercial bank loans.
- 5: Evaluate option (C) and (D). Traditional highways or core foreign exchange reserve buffers do not meet the strict sustainability taxonomy required by global green bond principles.
- 6: Therefore, option (B) represents the exact target domain, focusing on public sector projects that reduce the carbon intensity of the national economy.

Final Answer:

Funding public sector projects that reduce the carbon intensity of the national economy

Answer: (B)

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Q23.

Solution**Concept:**

International sporting tournaments utilize animated characters or mascots to anchor their cultural identity and broadcast specific social themes. Identifying these promotional elements involves matching specific character duos, such as those embodying speed, precision, or natural elements, with their respective world-class sporting championships.

Solution:

- 1: Identify the specific mascots stated in the problem text: 'Blaze and Tonk'.
- 2: Recall the character definitions of these mascots. 'Blaze' is a female fast bowler character designed to throw balls at breaking speeds, symbolizing gender equality and athletic power. 'Tonk' is a male batter character possessing a specialized systematic stroke range, representing precision and skill.
- 3: Analyze the major tournament associations of these figures. These characters were engineered under the guidance of the International Cricket Council (ICC).
- 4: Match the mascots to the correct choices. The ICC Men's Cricket World Cup, which was hosted entirely across multiple world-class venues in India, officially introduced Blaze and Tonk as the foundational tournament mascots to connect with global fans.
- 5: Evaluate the other options. The FIFA U-17 tournament utilized 'Ibha' the Asiatic lioness, while the Asian Athletics Championship utilized Hanuman. Thus, option (A) is the factually accurate tournament match.

Final Answer:

Answer:

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Q24.

Solution**Concept:**

Multilateral development banks established by emerging markets function as alternative institutional sources for infrastructure financing. To maintain seamless operational control and orchestrate economic partnerships between participating continents, these entities establish their primary administrative centers within major global financial cities.

Solution:

- 1: Identify the global financial institution highlighted in the prompt: the 'New Development Bank' (NDB), which was originally conceived and established by the nations comprising the BRICS block (Brazil, Russia, India, China, and South Africa).
- 2: Trace the foundational history of the NDB. The formal agreement to construct the bank was signed during the 6th BRICS Summit in Fortaleza, Brazil, in 2014, with operations commencing shortly after.
- 3: Pinpoint the exact location of its central administrative headquarters. While individual regional offices operate in South Africa and Brazil, the core international headquarters building of the New Development Bank is permanently located in Shanghai, China.
- 4: Review the options. Option (A) New Delhi, option (C) Moscow, and option (D) Rio de Janeiro do not host the primary central secretariat or executive leadership office of the NDB.
- 5: Conclude that option (B) is the correct institutional headquarters city.

Final Answer:

Answer: (B)

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Q25.

Solution**Concept:**

Socio-economic welfare legislation at the provincial state level can introduce fundamental shifts in public utility access. When a regional legislative assembly passes an explicit statutory guarantee for healthcare access, it converts medical care from a discretionary fee-based commercial service into a legally enforceable civic right for its resident population.

Solution:

- 1: Read the core question objective, which asks for the first Indian state to formally pass and implement a comprehensive 'Right to Health Act'.
- 2: Examine the unique statutory provisions of this specific legislation. The bill mandates that every resident of the state has a legal right to receive free outdoor patient department (OPD) services and indoor patient department (IPD) care at all public healthcare institutions, alongside mandatory free emergency treatment at designated private hospitals without any advance payments.
- 3: Track the recent legislative records of the given states. While Kerala is known for high human development indicators and Tamil Nadu possesses strong medical infrastructure, the specific historical 'Right to Health Bill' faced intense debate and was officially enacted by the state of Rajasthan.
- 4: Match this legislative data with the options. Rajasthan is explicitly listed under option (B).

Final Answer:

Answer: (B)

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Q26.

Solution

Concept:

Major Geographical Water Bodies and Waterfalls of India.

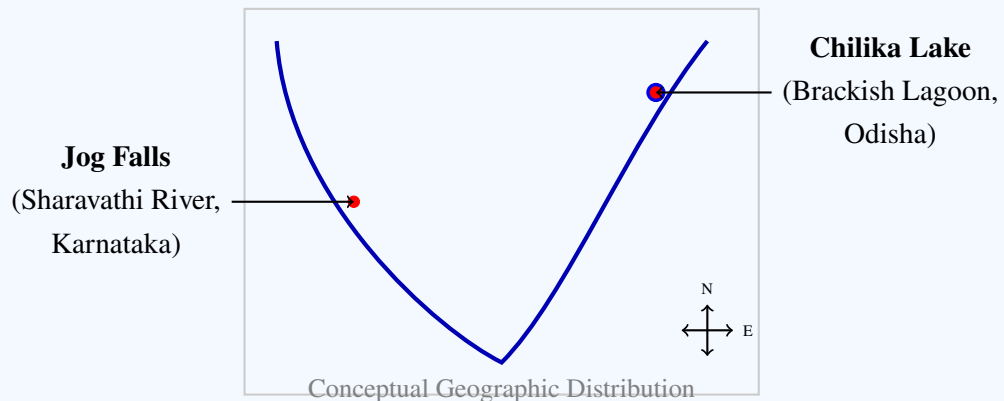
Solution:

1: Analyze the first pair: Chilika Lake – Odisha. Chilika Lake is the largest coastal lagoon in India and the second largest brackish water lagoon in the world. It is located on the east coast of India in the state of Odisha (spanning Puri, Khurda, and Ganjam districts). Therefore, Pair 1 is correctly matched.

2: Analyze the second pair: Jog Falls – Karnataka. Jog Falls (also known as Gerosoppa Falls) is one of the highest plunge waterfalls in India. It is created by the Sharavathi River and is located in the Shimoga (Shivamogga) district of Karnataka. Therefore, Pair 2 is also correctly matched.

3: Since both geographical features are accurately mapped to their respective home states, options (A), (B), and (D) can be eliminated.

4: Thus, option (C) is the right choice.



Final Answer: Both 1 and 2

Answer: (C)

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Q27.

Solution**Concept:**

Central Bank Digital Currencies (CBDCs) introduce sovereign, digital tokens into the money supply architecture. While decentralized cryptocurrencies function on open networks without institutional backing, an official digital rupee operates as a digital extension of a nation's fiat currency, maintaining a fixed parity with physical cash notes under centralized monetary supervision.

Solution:

- 1: Define the operational nature of the Central Bank Digital Currency (₹) launched by the Reserve Bank of India.
- 2: Evaluate option (A). CBDCs are split into wholesale (CBDC-W) and retail (CBDC-R) segments, meaning they are actively designed for high-value wholesale clearing settlements. Thus, option (A) is incorrect.
- 3: Evaluate option (B). It states that a CBDC is legal tender issued by the sovereign central bank and carries equivalent liabilities as physical cash. This is the exact legal definition of digital fiat money; it represents a direct liability on the RBI's balance sheet, unlike private cryptocurrencies.
- 4: Evaluate option (C). The pilot utilizes specialized distributed ledger technology structures for validation, so stating it does not use digital ledger architecture is false.
- 5: Evaluate option (D). A CBDC's basic value does not fluctuate wildly based on independent crypto-market trading demand because it is pegged 1:1 to the national physical rupee.
- 6: Therefore, option (B) is the structurally accurate answer.

Final Answer:

It is a legal tender issued by the sovereign central bank and carries equivalent liabilities as physical cash

Answer: (B)[Go Back to Question 27](#)

Q28.

Solution**Concept:**

Sports marketing contracts involve competitive corporate bidding to secure prime title sponsorship positions for major sporting properties. Due to high global television viewership, acquiring the naming rights to premier domestic cricket leagues allows corporate conglomerates to achieve significant brand visibility and consolidate their multi-sector business identities.

Solution:

- 1: Identify the main transaction mentioned in the text: the assignment of the title sponsorship rights for the Indian Premier League (IPL) after the exit of the Chinese smartphone brand Vivo.
- 2: Review the corporate shifts in the tournament's history. Vivo originally held the multi-year rights but sought to transfer them due to changing geopolitical and market dynamics.
- 3: Analyze the corporate entities listed in the choices. Dream11 stepped in as a temporary title sponsor for a single season during a previous cycle, while Jio Cinema holds streaming broadcast rights, and MasterCard acts as a regular partner but not the primary title sponsor.
- 4: Recall the major commercial bidding outcome. The Tata Group signed an official agreement with the Board of Control for Cricket in India (BCCI) to in as the direct title sponsor, rebranding the tournament officially as the "Tata IPL".
- 5: Therefore, option (B) represents the exact corporate conglomerate that secured these main rights.

Final Answer:

Answer: (B)

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Q29.

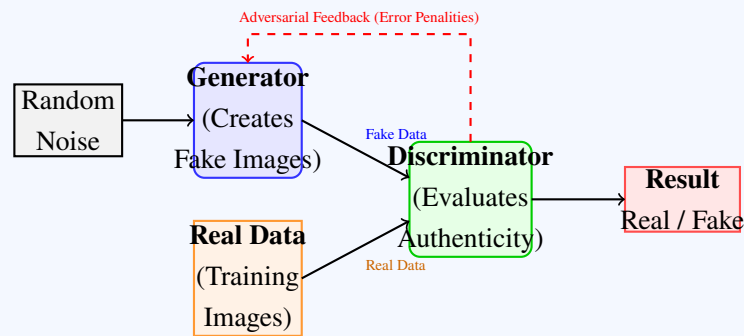
Solution

Concept:

Artificial Intelligence and Synthetic Media Generation (Deepfakes).

Solution:

- 1: Understand what deepfakes are. Deepfakes are synthetic media in which a person in an existing image or video is replaced with someone else’s likeness using sophisticated computational models.
- 2: Identify the core machine learning architecture behind this synthetic media generation. The primary technology driving deepfakes is Generative Adversarial Networks (GANs), a class of machine learning frameworks developed by Ian Goodfellow and his colleagues in 2014.
- 3: Analyze how GANs operate. A GAN consists of two neural networks competing against each other: a Generator (which creates realistic fake images from random noise) and a Discriminator (which evaluates the generated images against a real training dataset to detect the flaws). Through this adversarial loop, the quality of synthetic outputs scales exponentially until the fakes are nearly indistinguishable from reality.
- 4: Match this scientific breakdown with the given choices. This maps precisely onto option (B).



Final Answer: Artificial Intelligence and Generative Adversarial Networks (GANs)

Answer: (B)

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Q30.

Solution**Concept:**

Global macroeconomic reporting requires rigorous statistical aggregation from member countries to track systemic growth trends, fiscal deficits, and inflation projections. Specialized international financial organizations publish periodic global updates to help national central banks adjust interest rates and coordinate trade policies.

Solution:

- 1: Identify the name of the publication stated in the question text: the “World Economic Outlook” (WEO) report. This report analyzes global economic developments over the near and medium term.
- 2: Review the standard recurring publications of major international bodies. The World Bank primarily publishes the “Global Economic Prospects” report. The World Trade Organization (WTO) focuses on the “World Trade Report”, while the OECD provides specific localized economic surveys.
- 3: Examine the publication portfolio of the International Monetary Fund (IMF). The IMF compiles and releases the World Economic Outlook report twice a year (typically in April and October), providing an authoritative database on global GDP growth rates, market vulnerabilities, and fiscal recommendations.
- 4: Match this institutional fact with the choices. The International Monetary Fund is explicitly listed as option (B).
- 5: Conclude that option (B) is the correct organization.

Final Answer: International Monetary Fund (IMF)

Answer: (B)

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Answer Key

Q	Ans	Q	Ans	Q	Ans	Q	Ans	Q	Ans
1	A	2	B	3	B	4	A	5	A
6	B	7	B	8	B	9	B	10	A
11	B	12	C	13	D	14	C	15	B
16	D	17	B	18	C	19	C	20	A
21	B	22	B	23	A	24	B	25	B
26	C	27	B	28	B	29	B	30	B

