

Paytm Placement Papers 2026

27 MCQs with answer key · Free download

[Exam pattern](#)

Programming Logic MCQs for DSA OA themes (arrays, hashing, DP), Technical MCQs, and light Quantitative items. Live SDE OA is coding-first. Practice set — not an official Paytm paper.

Questions

[Programming Logic](#)

Q1. Wallet ledger: count distinct transaction IDs in stream — best DS:

- A) Hash set
- B) Array scan $O(n^2)$ only
- C) Stack only
- D) Queue only

Q2. Find first non-repeating char in payment note string:

- A) Freq count + second pass
- B) Bubble sort
- C) Dijkstra
- D) Prim

Q3. Max profit with one buy-sell on price array:

- A) Track min so far + max profit
- B) BFS
- C) Knapsack 0/1 only
- D) KMP

Q4. Sliding window max sum of k consecutive txns:

- A) Window sum $O(n)$
- B) Recalculate $O(nk)$ only way
- C) DFS
- D) Union-find

Q5. Detect duplicate UPI refs in unsorted list:

- A) Hash set
- B) Binary search without sort
- C) Stack
- D) Heap only

Q6. Merge two sorted settlement arrays:

- A) Two pointers $O(n+m)$
- B) Sort again $O(n \log n)$ only
- C) Dijkstra
- D) DFS

Q7. Longest common subsequence length uses:

- A) DP
- B) Greedy always
- C) BFS
- D) Counting sort

Q8. Graph of merchant!bank hops; shortest hops:

- A) BFS
- B) DFS only
- C) Binary search
- D) Quick sort

Q9. Priority queue useful for:

- A) Top-k largest refunds
- B) Checking parentheses
- C) BFS unweighted
- D) String reverse

Technical MCQ

Q10. Idempotent payment API means:

- A) Retry same request safe / same effect
- B) Always doubles charge
- C) Never retries
- D) Only GET HTML

Q11. ACID needed in wallet debit to ensure:

- A) Consistency of balances under concurrency
- B) Faster CSS
- C) Better fonts
- D) DNS only

Q12. REST status for created resource often:

- A) 201
- B) 404
- C) 500 always
- D) 301

Q13. JWT commonly used for:

- A) Stateless auth tokens
- B) DB indexing
- C) IP routing
- D) CPU scheduling

Q14. SQL isolation prevents dirty reads at:

- A) READ COMMITTED or higher typically
- B) No isolation
- C) Only FULL OUTER
- D) Only DROP

Q15. Horizontal scaling means:

- A) Add more machines
- B) Faster single CPU only
- C) More RAM only
- D) Larger fonts

Quantitative Ability

Q16. Cashback 5% on 2400 purchase equals:

- A) 120
- B) 100
- C) 150
- D) 80

Q17. If wallet grows 10% then falls 10%, net on 1000:

- A) 990
- B) 1000
- C) 980
- D) 1010

Q18. Split bill 3 ways of 459; each pays:

- A) 153
- B) 150
- C) 160
- D) 149

Q19. Simple interest 6000 at 12% for 1.5 years:

- A) 1080
- B) 720
- C) 900
- D) 1200

Logical Reasoning

Q20. Series: 7, 14, 28, 56, ?

- A) 112
- B) 98
- C) 84
- D) 70

Q21. If all wallets are accounts, some accounts are banks — some wallets are banks?

- A) Does not follow
- B) Follows
- C) Either
- D) Data

Verbal Ability

Q22. Synonym of 'transaction':

- A) deal / exchange
- B) pause
- C) delete
- D) compile

Q23. Antonym of 'secure':

- A) vulnerable
- B) safe
- C) protected
- D) locked

Programming Logic

Q24. Modulo for circular buffer index: $\text{next} = (i+1)\%n$ ensures:

- A) Wrap-around
- B) Negative only
- C) Sort
- D) Hash collision

Q25. Two-sum targets for coupon pairs — if unsorted:

- A) Hash map complement
- B) Only nest $O(n^2)$ forced
- C) Dijkstra
- D) KMP

Technical MCQ

Q26. Kafka-like queue use-case in payments:

- A) Async event streaming
- B) CSS minify
- C) Font load
- D) HTML parse

Q27. Rate limiting protects against:

- A) Abuse / flood of API calls
- B) Slow compile only
- C) DNSSEC only
- D) GPU heat only

Answer Key & Explanations

Programming Logic

Q1. A

Set.

Q2. A

Counting.

Q3. A

Single pass.

Q4. A

Sliding.

Q5. A

Set.

Q6. A

Merge.

Q7. A

DP LCS.

Q8. A

Unweighted BFS.

Q9. A

Heap top-k.

Technical MCQ

Q10. A

Idempotency.

Q11. A

Txn integrity.

Q12. A

201 Created.

Q13. A

Auth.

Q14. A

Isolation levels.

Q15. A

Scale out.

Quantitative Ability

Q16. A

0.05×2400 .

Q17. A

$1000 \times 1.1 \times 0.9 = 990$.

Q18. A

$459/3$.

Q19. A

$6000 \times 12 \times 1.5/100$.

Logical Reasoning

Q20. A

$\times 2$.

Q21. A
No.

Verbal Ability

Q22. A
Exchange.

Q23. A
Vulnerable.

Programming Logic

Q24. A
Mod wrap.

Q25. A
Hash.

Technical MCQ

Q26. A
Events.

Q27. A
Throttle.