

IBPS PO Mains Mock Test 1

Prepared according to the revised CRP PO/MT-XVI Mains pattern announced in July 2026

Section	Questions	Marks	Time
Reasoning	40	60	45 min
General/Economy/Banking/Digital/Financial Awareness	50	60	35 min
English Language	40	20	35 min
Data Analysis & Interpretation	40	60	45 min
Descriptive: Essay + Comprehension	2	25	30 min
Total	172	225	190 min

Instructions: Attempt each objective section within its sectional time. One-fourth of the marks assigned to an objective question may be deducted for a wrong answer. Complete the descriptive paper in English within 30 minutes.

Disclaimer: Original educational practice material; not an official IBPS paper. Current affairs should be supplemented with the latest six-month revision material.

Section 1: Reasoning

1. Statements: All bankers are graduates. All graduates are readers.

Which conclusion definitely follows?

- (A) Some readers are not graduates.
- (B) All bankers are readers.
- (C) Some graduates are not readers.
- (D) All readers are bankers.
- (E) No banker is a reader.

2. Statements: No loan is a deposit. Some deposits are savings.

Which conclusion definitely follows?

- (A) Some savings are not loans.
- (B) All savings are loans.
- (C) Some loans are deposits.
- (D) All deposits are loans.
- (E) No savings is a deposit.

3. Statements: All cards are instruments. Some instruments are digital.

Which conclusion definitely follows?

- (A) Some digital things are instruments.
- (B) No card is digital.
- (C) Some cards are not instruments.
- (D) All digital things are cards.
- (E) No instrument is digital.

4. Statements: Some officers are managers. All managers are leaders.

Which conclusion definitely follows?

- (A) All officers are leaders.
- (B) No manager is an officer.
- (C) Some officers are leaders.
- (D) No officer is a leader.
- (E) Some leaders are not managers.

5. Statements: All branches are offices. No office is a vehicle.

Which conclusion definitely follows?

- (A) Some vehicles are branches.
- (B) All vehicles are offices.
- (C) No office is a branch.
- (D) Some branches are vehicles.
- (E) No branch is a vehicle.

6. Given $Z > U = R > Q$, which relation is definitely true?

- (A) $U < R$
- (B) $Z < Q$
- (C) $Q > Z$
- (D) $Z > Q$
- (E) $Z = Q$

7. Given $P > U = Y > Z$, which relation is definitely true?

- (A) $U < Y$
- (B) $P < Z$
- (C) $P = Z$
- (D) $Z > P$

- (E) $P > Z$
8. Given $S > X = Z > V$, which relation is definitely true?
- (A) $X < Z$
 (B) $S = V$
 (C) $S > V$
 (D) $V > S$
 (E) $S < V$
9. Given $P > R = U > V$, which relation is definitely true?
- (A) $P = V$
 (B) $V > P$
 (C) $R < U$
 (D) $P > V$
 (E) $P < V$
10. Given $U > P = Y > X$, which relation is definitely true?
- (A) $U < X$
 (B) $X > U$
 (C) $P < Y$
 (D) $U > X$
 (E) $U = X$
11. In a code, each letter is shifted 1 place(s) forward. How is BANK coded?
- (A) None of these
 (B) CBOL
 (C) FEROL
 (D) DCPM
 (E) GFSP
12. In a code, each letter is shifted 1 place(s) forward. How is CASH coded?
- (A) GEWL
 (B) HFXM
 (C) None of these
 (D) DBTI
 (E) ECUJ
13. In a code, each letter is shifted 2 place(s) forward. How is SAFE coded?
- (A) XFKJ
 (B) TBGF
 (C) UCHG
 (D) WEJI
 (E) VDIH
14. In a code, each letter is shifted 3 place(s) forward. How is CASH coded?
- (A) GEWL
 (B) ECUJ
 (C) None of these
 (D) FDVK
 (E) HFXM
15. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
- (A) XFKJ
 (B) WEJI
 (C) VDIH
 (D) None of these
 (E) UCHG
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North-West
 (B) South-East
 (C) North-East
 (D) South-West
 (E) North
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) South-West
 (B) South-East
 (C) North-West
 (D) West
 (E) North-East
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) West
 (B) North-East
 (C) North
 (D) South

(E) East

19. D faces north and turns 135 degrees clockwise. Which direction is D facing?

- (A) North
- (B) South-East
- (C) West
- (D) North-East
- (E) South-West

20. E walks west, turns left and then turns right. Which direction is E finally moving?

- (A) South
- (B) East
- (C) West
- (D) North-West
- (E) North

21. Find the next term in the series: 6, 11, 16, 21, 26, ?

- (A) 36
- (B) 35
- (C) 31
- (D) 29
- (E) 39

22. Find the next term in the series: 5, 10, 15, 20, 25, ?

- (A) 36
- (B) 35
- (C) 22
- (D) 30
- (E) 33

23. Find the next term in the series: 2, 7, 12, 17, 22, ?

- (A) 25
- (B) 35
- (C) 33
- (D) 27
- (E) 31

24. Find the next term in the series: 4, 7, 10, 13, 16, ?

- (A) 18
- (B) 24
- (C) 19
- (D) 16
- (E) 17

25. Find the next term in the series: 8, 11, 14, 17, 20, ?

- (A) 21
- (B) 20
- (C) 17
- (D) 30
- (E) 23

26. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits at the extreme left?

- (A) Bina
- (B) Charu
- (C) Esha
- (D) Deep
- (E) Aman

27. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits at the extreme right?

- (A) Aman
- (B) Esha
- (C) Deep
- (D) Charu
- (E) Bina

28. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits immediately to the right of Deep?

- (A) Bina
- (B) Esha
- (C) Deep
- (D) Charu
- (E) Aman

29. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits between Deep and Bina?

- (A) Deep
- (B) Bina
- (C) Aman
- (D) Charu
- (E) Esha

30. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who is second from the left?

- (A) Charu
- (B) Aman
- (C) Deep
- (D) Bina
- (E) Esha

31. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-O, 3-N, 4-L, 5-K. Who lives on the top floor?

- (A) M
- (B) K
- (C) L
- (D) O
- (E) N

32. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-O, 3-N, 4-L, 5-K. Who lives on floor 2?

- (A) O
- (B) K
- (C) N
- (D) L
- (E) M

33. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-O, 3-N, 4-L, 5-K. Who lives immediately above N?

- (A) K
- (B) O
- (C) M
- (D) N
- (E) L

34. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-O, 3-N, 4-L, 5-K. How many floors are below L?

- (A) 1
- (B) 4
- (C) 3
- (D) 0
- (E) 2

35. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-O, 3-N, 4-L, 5-K. Who lives on the lowest floor?

- (A) O
- (B) L
- (C) M
- (D) N
- (E) K

36. What is the value of X?

I. $X + 2 = 29$.

II. $2X = 54$.

- (A) Either statement alone is sufficient
- (B) Both statements together are necessary
- (C) Only statement II is sufficient
- (D) Only statement I is sufficient
- (E) Even both statements are not sufficient

37. What is the value of X?

I. $X + 5 = 41$.

II. $2X = 72$.

- (A) Either statement alone is sufficient
- (B) Only statement II is sufficient
- (C) Only statement I is sufficient
- (D) Both statements together are necessary
- (E) Even both statements are not sufficient

38. What is the value of X?

I. $X + 7 = 25$.

II. $2X = 36$.

- (A) Either statement alone is sufficient

- (B) Even both statements are not sufficient
- (C) Only statement II is sufficient
- (D) Only statement I is sufficient
- (E) Both statements together are necessary

39. What is the value of X?

I. $X + 2 = 24$.

II. $2X = 44$.

- (A) Only statement I is sufficient
- (B) Only statement II is sufficient
- (C) Both statements together are necessary
- (D) Either statement alone is sufficient
- (E) Even both statements are not sufficient

40. What is the value of X?

I. $X + 8 = 29$.

II. $2X = 42$.

- (A) Only statement I is sufficient
- (B) Both statements together are necessary
- (C) Either statement alone is sufficient
- (D) Even both statements are not sufficient
- (E) Only statement II is sufficient

Section 2: General / Economy / Banking / Digital / Financial Awareness

41. What does NPCI stand for?
(A) National Automated Clearing House
(B) National Payments Corporation of India
(C) Permanent Account Number
(D) Bank for International Settlements
(E) Real Time Gross Settlement
42. A rise in the policy rate generally aims to:
(A) Moderate demand and inflationary pressure
(B) Eliminate taxes
(C) Increase liquidity without limit
(D) Fix exchange rates permanently
(E) Guarantee stock returns
43. Which term is best described as: Ability to meet long-term financial obligations?
(A) Overdraft
(B) Capital market
(C) Credit score
(D) Securitisation
(E) Solvency
44. Which term is best described as: SMS-based phishing attempt?
(A) Mortgage
(B) Savings account
(C) Smishing
(D) Two-factor authentication
(E) Forfeiting
45. Deposit insurance in India is provided by:
(A) EXIM Bank
(B) SEBI
(C) SIDBI
(D) PFRDA
(E) DICGC
46. Which term is best described as: Market value of a company's outstanding equity shares?
(A) Bank guarantee
(B) Inflation
(C) Dividend
(D) Basel norms
(E) Market capitalisation
47. What does POS stand for?
(A) Permanent Account Number
(B) Recurring Deposit
(C) Current Account Savings Account
(D) Foreign Exchange Management Act
(E) Point of Sale
48. Which institution is known as the banker to the Government of India?
(A) NPCI
(B) SIDBI
(C) SEBI
(D) Reserve Bank of India
(E) DICGC
49. Which scheme is associated with: Low-cost life insurance scheme subject to eligibility and terms?
(A) Direct Benefit Transfer
(B) Pradhan Mantri Jeevan Jyoti Bima Yojana
(C) Pradhan Mantri Jan-Dhan Yojana
(D) Stand-Up India
(E) Atal Pension Yojana
50. Which payment system is designed for instant inter-bank mobile payments?
(A) IMPS
(B) T-bill
(C) PPF
(D) SLR
(E) Letter of credit
51. A demat account is used to hold:
(A) Cash only
(B) Securities in electronic form
(C) Insurance policies only

- (D) Loan applications only
 - (E) Gold ornaments only
- 52.** Which market deals mainly in long-term securities?
- (A) Retail goods market
 - (B) Call money market only
 - (C) Foreign tourist market
 - (D) Capital market
 - (E) Money market
- 53.** Which account normally offers high transaction frequency and generally no interest?
- (A) Demat account
 - (B) Current account
 - (C) PPF account
 - (D) Recurring deposit
 - (E) Fixed deposit
- 54.** Which risk arises when a borrower fails to repay?
- (A) Market risk
 - (B) Liquidity risk
 - (C) Operational risk
 - (D) Credit risk
 - (E) Reputation risk
- 55.** What does KYC stand for?
- (A) National Pension System
 - (B) Public Provident Fund
 - (C) Society for Worldwide Interbank Financial Telecommunication
 - (D) Know Your Customer
 - (E) Unique Identification Authority of India
- 56.** Which term is best described as: Excess of total government expenditure over total non-debt receipts?
- (A) Demand draft
 - (B) Exchange-traded fund
 - (C) Mortgage
 - (D) Fiscal deficit
 - (E) Cash credit
- 57.** Which of the following is a direct tax?
- (A) Customs duty
 - (B) Income tax
 - (C) Stamp duty
 - (D) GST
 - (E) Excise duty
- 58.** Which scheme is associated with: Financial inclusion through access to banking and related services?
- (A) Stand-Up India
 - (B) Pradhan Mantri Mudra Yojana
 - (C) Direct Benefit Transfer
 - (D) Pradhan Mantri Jan-Dhan Yojana
 - (E) Credit Guarantee Fund Trust for Micro and Small Enterprises
- 59.** Which term is best described as: Investment vehicle that pools money from investors and invests according to a stated objective?
- (A) Current account
 - (B) Mutual fund
 - (C) Inflation
 - (D) Dividend
 - (E) Fixed deposit
- 60.** What does CBDC stand for?
- (A) Bank for International Settlements
 - (B) Pension Fund Regulatory and Development Authority
 - (C) Automated Teller Machine
 - (D) National Pension System
 - (E) Central Bank Digital Currency
- 61.** Which term is best described as: Unsecured short-term money-market instrument issued by eligible companies?
- (A) Market capitalisation
 - (B) Solvency
 - (C) Financial inclusion
 - (D) Inflation
 - (E) Commercial paper
- 62.** What does FEMA stand for?
- (A) Permanent Account Number
 - (B) Real Time Gross Settlement
 - (C) Credit Information Bureau (India) Limited

- (D) Micro, Small and Medium Enterprises
(E) Foreign Exchange Management Act
- 63. Which market deals mainly in short-term funds?**
(A) Labour market
(B) Capital market
(C) Commodity market
(D) Money market
(E) Real estate market
- 64. Which term is best described as: Security process requiring two independent forms of verification?**
(A) Letter of credit
(B) Cheque
(C) Two-factor authentication
(D) Hypothecation
(E) Tokenisation
- 65. Which term is best described as: Written instruction directing a bank to pay a specified sum?**
(A) Forfaiting
(B) Liquidity
(C) Inflation
(D) Cheque
(E) Two-factor authentication
- 66. What does BIS stand for?**
(A) Bank for International Settlements
(B) Annual Percentage Rate
(C) Liquidity Coverage Ratio
(D) Public Provident Fund
(E) One-Time Password
- 67. What does MSME stand for?**
(A) Micro, Small and Medium Enterprises
(B) Bank for International Settlements
(C) Fixed Deposit
(D) Indian Financial System Code
(E) Magnetic Ink Character Recognition
- 68. Which term is best described as: Sustained increase in the general price level of goods and services?**
(A) Inflation
(B) Overdraft
(C) Repo rate
(D) Open market operations
(E) Securitisation
- 69. What does DICGC stand for?**
(A) Deposit Insurance and Credit Guarantee Corporation
(B) Non-Performing Asset
(C) Fixed Deposit
(D) Securities and Exchange Board of India
(E) Bharat Bill Payment System
- 70. What does RD stand for?**
(A) Bharat Bill Payment System
(B) Indian Financial System Code
(C) Marginal Cost of Funds Based Lending Rate
(D) National Automated Clearing House
(E) Recurring Deposit
- 71. Which of the following is an indirect tax?**
(A) Corporate income tax
(B) Income tax
(C) Wealth tax
(D) GST
(E) Capital gains tax
- 72. Which term is best described as: ATM set up and operated by a non-bank entity authorised under applicable rules?**
(A) Letter of credit
(B) Tokenisation
(C) Current account
(D) Solvency
(E) White-label ATM
- 73. What does diversification primarily help reduce?**
(A) Inflation permanently
(B) Bank holidays
(C) Tax liability always

- (D) Concentration risk
 - (E) All risk completely
- 74.** Which term is best described as: Rate at which the central bank is prepared to buy or rediscount eligible bills or lend on longer-term basis under its policy framework?
- (A) Bank rate
 - (B) Cheque
 - (C) Two-factor authentication
 - (D) Smishing
 - (E) Money market
- 75.** What does UPI stand for?
- (A) Anti-Money Laundering
 - (B) One-Time Password
 - (C) Indian Financial System Code
 - (D) Unified Payments Interface
 - (E) Public Provident Fund
- 76.** Which term is best described as: Persuasion used by a central bank to influence the behaviour of financial institutions?
- (A) Cyber phishing
 - (B) Equity share
 - (C) Priority sector lending
 - (D) Moral suasion
 - (E) Pledge
- 77.** Which scheme is associated with: Small savings scheme for the girl child?
- (A) Pradhan Mantri Mudra Yojana
 - (B) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (C) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (D) Direct Benefit Transfer
 - (E) Sukanya Samridhi Yojana
- 78.** What does IMPS stand for?
- (A) Unique Identification Authority of India
 - (B) Central Bank Digital Currency
 - (C) Immediate Payment Service
 - (D) Employees Provident Fund Organisation
 - (E) National Payments Corporation of India
- 79.** Which term is best described as: Access to useful and affordable financial products and services for all sections of society?
- (A) Financial inclusion
 - (B) Credit score
 - (C) Non-performing asset
 - (D) Treasury bill
 - (E) Repo rate
- 80.** Which term is best described as: Replacement of sensitive card data with a unique surrogate value?
- (A) Tokenisation
 - (B) Factoring
 - (C) Capital market
 - (D) Liquidity
 - (E) Vishing
- 81.** Which institution is primarily associated with the following function: Umbrella organisation for retail payment and settlement systems in India?
- (A) World Bank
 - (B) NPCI
 - (C) NABARD
 - (D) Asian Development Bank
 - (E) IMF
- 82.** What does ATM stand for?
- (A) Small Industries Development Bank of India
 - (B) Automated Teller Machine
 - (C) Financial Stability and Development Council
 - (D) Unique Identification Authority of India
 - (E) Securities and Exchange Board of India
- 83.** Which term is best described as: Commitment by a bank to pay a beneficiary if the applicant fails to meet an obligation?
- (A) Mortgage
 - (B) Liquidity
 - (C) Brown-label ATM
 - (D) Basel norms
 - (E) Bank guarantee
- 84.** Which term is best described as: Negotiable time deposit instrument issued by banks and eligible financial institutions?
- (A) Certificate of deposit

- (B) Treasury bill
 - (C) Mutual fund
 - (D) Factoring
 - (E) Priority sector lending
- 85.** Which ratio compares a bank's capital with risk-weighted assets?
- (A) Dividend payout ratio
 - (B) Capital adequacy ratio
 - (C) Price-earnings ratio
 - (D) Current ratio only
 - (E) Inventory turnover
- 86.** What does RTGS stand for?
- (A) Securities and Exchange Board of India
 - (B) Marginal Cost of Funds Based Lending Rate
 - (C) Annual Percentage Rate
 - (D) Real Time Gross Settlement
 - (E) One-Time Password
- 87.** What does NABARD stand for?
- (A) Pension Fund Regulatory and Development Authority
 - (B) Unified Payments Interface
 - (C) National Payments Corporation of India
 - (D) National Bank for Agriculture and Rural Development
 - (E) Central Bank Digital Currency
- 88.** What does NPA stand for?
- (A) Financial Stability and Development Council
 - (B) Non-Performing Asset
 - (C) Magnetic Ink Character Recognition
 - (D) Point of Sale
 - (E) Automated Teller Machine
- 89.** Which document is commonly used to identify a bank branch in electronic transfers?
- (A) MICR only
 - (B) PIN
 - (C) IFSC code
 - (D) OTP
 - (E) PAN
- 90.** Which institution is primarily associated with the following function: Regulator of the pension sector under its mandate?
- (A) IRDAI
 - (B) PFRDA
 - (C) IMF
 - (D) DICGC
 - (E) Asian Development Bank

Section 3: English Language

91. Passage: Banks assess a borrower before sanctioning a loan because repayment ability matters to both the institution and the wider financial system. Income, existing debt, credit history and the purpose of borrowing are commonly examined. Responsible lending does not mean rejecting every risky case; it means pricing and managing risk carefully. Borrowers also have a duty to read terms, borrow within capacity and communicate early if repayment problems arise. Transparent lending and responsible borrowing together reduce future stress.

Why do banks assess borrowers?

- (A) To delay every loan
- (B) To avoid all customers
- (C) To evaluate repayment ability and manage risk
- (D) To eliminate deposits
- (E) To increase paperwork only

92. Which factor is mentioned in credit assessment?

- (A) Existing debt
- (B) Family surname
- (C) Social media followers
- (D) Travel preference
- (E) Favourite colour

93. Responsible lending means:

- (A) charging no interest
- (B) ignoring credit history
- (C) carefully pricing and managing risk
- (D) approving every loan
- (E) rejecting every applicant

94. What duty does a borrower have?

- (A) Ignore all charges
- (B) Read terms and borrow within capacity
- (C) Share passwords
- (D) Borrow without purpose
- (E) Hide repayment problems

95. Transparent lending can help:

- (A) stop saving
- (B) eliminate all risk
- (C) reduce future stress
- (D) increase fraud
- (E) remove regulation

96. Cloze passage: Effective preparation begins with a clear plan. Candidates should _____(1) the syllabus, divide topics into weekly targets and _____(2) progress regularly. Mistakes must be _____(3) rather than ignored. Short revision cycles help _____(4) information, while mock tests build the ability to work _____(5) pressure.

Choose the best word for blank (1).

- (A) erase
- (B) hide
- (C) oppose
- (D) understand
- (E) postpone

97. Choose the best word for blank (2).

- (A) freeze
- (B) scatter
- (C) invent
- (D) review
- (E) damage

98. Choose the best word for blank (3).

- (A) analysed
- (B) celebrated
- (C) borrowed
- (D) printed
- (E) hidden

99. Choose the best word for blank (4).

- (A) retain
- (B) confuse
- (C) avoid
- (D) delete
- (E) divide

100. Choose the best word for blank (5).

- (A) across
- (B) under
- (C) beside
- (D) without
- (E) beyond

101. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*

- (A) No sooner did the bell ring when the candidates entered.
- (B) No improvement required
- (C) None of these
- (D) No sooner did the bell ring than the candidates entered.
- (E) No sooner did the bell ring than the candidates entered.

102. Choose the correct replacement for the sentence: *He has been working here since five years.*

- (A) No improvement required
- (B) He have been working here for five years.
- (C) He has been working here for five years.
- (D) He has been working here for five years.
- (E) He has been working here since five years.

103. Choose the correct replacement for the sentence: *The committee have taken its final decision.*

- (A) None of these
- (B) The committee has taken its final decision.
- (C) No improvement required
- (D) The committee have taken its final decision.
- (E) The committee has taken its final decision.

104. Choose the correct replacement for the sentence: *She is senior than me in the department.*

- (A) She is senior to me in the department.
- (B) She is senior than me in the department.
- (C) She are senior to me in the department.
- (D) None of these
- (E) No improvement required

105. Choose the correct replacement for the sentence: *The bank has opened a new branch yesterday.*

- (A) The bank has opened a new branch yesterday.
- (B) No improvement required
- (C) None of these
- (D) The bank opened a new branch yesterday.
- (E) The bank opened a new branch yesterday.

106. The branch manager handled the complaint in a _____ manner.

- (A) temporary
- (B) professional
- (C) careless
- (D) distant
- (E) invisible

107. The central bank took measures to _____ inflation.

- (A) celebrate
- (B) control
- (C) invent
- (D) scatter
- (E) divide

108. A diversified portfolio can help _____ investment risk.

- (A) announce
- (B) measure
- (C) reduce
- (D) create
- (E) repeat

109. The new policy aims to _____ financial inclusion.

- (A) delay
- (B) promote
- (C) freeze
- (D) erase
- (E) oppose

110. The bank launched a campaign to _____ customers about cyber fraud.

- (A) educate
- (B) punish
- (C) divide
- (D) exclude
- (E) confuse

111. Choose the word/phrase closest in meaning to **Abate**.

- (A) increase
- (B) divide
- (C) decorate
- (D) announce
- (E) decrease

112. Choose the word/phrase closest in meaning to **Alleviate**.

- (A) relieve
- (B) predict
- (C) worsen
- (D) combine
- (E) calculate

113. Choose the word/phrase closest in meaning to **Candid**.

- (A) hostile
- (B) secretive
- (C) frank
- (D) foolish
- (E) slow

114. Choose the word/phrase closest in meaning to **Integrity**.

- (A) silence
- (B) speed
- (C) fear
- (D) luxury
- (E) honesty

115. Choose the word/phrase closest in meaning to **Ambiguous**.

- (A) unclear
- (B) safe
- (C) legal
- (D) obvious
- (E) familiar

116. Arrange the sentences in the most logical order:

- A. The aim is to maintain price stability.
- B. Inflation reduces purchasing power.
- C. Central banks monitor price trends carefully.
- D. They may change policy rates when required.

- (A) CBAD
- (B) CABD
- (C) BDAC
- (D) CADB
- (E) BCDA

117. Arrange the sentences in the most logical order:

- A. A mock test reveals weak areas.
- B. It also builds exam confidence.
- C. Repeated testing improves accuracy.
- D. The candidate can then revise those topics.

- (A) ADCB
- (B) ABDC
- (C) BDAC
- (D) BCAD
- (E) ABCD

118. Arrange the sentences in the most logical order:

- A. However, users must remain alert to cyber fraud.
- B. Digital payments have grown rapidly in India.
- C. This growth has improved convenience for customers.
- D. Safe practices are therefore essential.

- (A) BDAC
- (B) BCAD
- (C) CADB
- (D) ABDC
- (E) ACBD

119. Arrange the sentences in the most logical order:

- A. A budget records income and expenses.
- B. It helps people control unnecessary spending.
- C. Over time, this supports better saving habits.
- D. Financial literacy begins with budgeting.

- (A) DCBA
- (B) ABCD
- (C) DABC

- (D) BACD
- (E) CABD

120. Arrange the sentences in the most logical order:

- A. Lending supports households and businesses.
- B. They use a part of these funds for lending.
- C. Banks collect deposits from the public.
- D. Thus, banks play a key role in economic activity.

- (A) CABD
- (B) CBAD
- (C) DCBA
- (D) BDAC
- (E) BCAD

121. Identify the best corrected version: *If I was you, I would revise the syllabus.*

- (A) If I were you, I would revise the syllabus.
- (B) No correction required
- (C) If I were you, I would revise the syllabus
- (D) If I was you, I would revise the syllabus.
- (E) If I were you, I would revise the syllabus. indeed

122. Identify the best corrected version: *Each of the candidates have submitted the form.*

- (A) Each of the candidates has submitted the form
- (B) No correction required
- (C) Each of the candidates have submitted the form.
- (D) Each of the candidates has submitted the form.
- (E) Each of the candidates has submitted the form. indeed

123. Identify the best corrected version: *The committee have taken its final decision.*

- (A) No correction required
- (B) The committee have taken its final decision.
- (C) The committee has taken its final decision
- (D) The committee has taken its final decision. indeed
- (E) The committee has taken its final decision.

124. Identify the best corrected version: *The manager along with his assistants are attending the meeting.*

- (A) No correction required
- (B) The manager along with his assistants is attending the meeting
- (C) The manager along with his assistants are attending the meeting.
- (D) The manager along with his assistants is attending the meeting.
- (E) The manager along with his assistants is attending the meeting. indeed

125. Identify the best corrected version: *Despite of the rain, the exam started on time.*

- (A) Despite of the rain, the exam started on time.
- (B) Despite the rain, the exam started on time. indeed
- (C) No correction required
- (D) Despite the rain, the exam started on time
- (E) Despite the rain, the exam started on time.

126. In formal writing, **Concise** most nearly means:

- (A) uncertain
- (B) public
- (C) angry
- (D) lengthy
- (E) brief

127. In formal writing, **Lucid** most nearly means:

- (A) costly
- (B) formal
- (C) weak
- (D) clear
- (E) confusing

128. In formal writing, **Imminent** most nearly means:

- (A) past
- (B) optional
- (C) hidden
- (D) unlikely
- (E) about to happen

129. In formal writing, **Prudent** most nearly means:

- (A) ancient
- (B) noisy
- (C) reckless
- (D) temporary
- (E) careful

130. In formal writing, **Scrutinize** most nearly means:

- (A) examine closely
- (B) summarize
- (C) celebrate
- (D) postpone
- (E) avoid

Section 4: Data Analysis & Interpretation

131. Data set: P=73, Q=93, R=133, S=72, T=148

Find the total.

- (A) 610
- (B) 592
- (C) 574
- (D) 545
- (E) 519

132. Data set: P=73, Q=93, R=133, S=72, T=148

Find the average.

- (A) 123.46
- (B) 112.83
- (C) 86.31
- (D) 93.11
- (E) 103.8

133. Data set: P=73, Q=93, R=133, S=72, T=148

What is the ratio of the highest value to the lowest value in simplest form?

- (A) 38:18
- (B) 148:72
- (C) 18:37
- (D) 37:19
- (E) 37:18

134. Data set: P=73, Q=93, R=133, S=72, T=148

By what percentage is 93 higher than 73?

- (A) 25.41%
- (B) 30.98%
- (C) 27.4%
- (D) 21.85%
- (E) 23.54%

135. Data set: P=73, Q=93, R=133, S=72, T=148

Find P + S.

- (A) 135
- (B) 121
- (C) 145
- (D) 134
- (E) 168

136. Data set: P=125, Q=155, R=96, S=90, T=134

Find the total.

- (A) 600
- (B) 563
- (C) 667
- (D) 570
- (E) 531

137. Data set: P=125, Q=155, R=96, S=90, T=134

Find the average.

- (A) 113
- (B) 102
- (C) 141
- (D) 126
- (E) 120

138. Data set: P=125, Q=155, R=96, S=90, T=134

What is the ratio of the highest value to the lowest value in simplest form?

- (A) 32:18
- (B) 31:19
- (C) 155:90
- (D) 18:31
- (E) 31:18

139. Data set: P=125, Q=155, R=96, S=90, T=134

By what percentage is 134 higher than 90?

- (A) 39.52%
- (B) 43.71%
- (C) 48.89%
- (D) 60.36%
- (E) 57.28%

140. Data set: P=125, Q=155, R=96, S=90, T=134

Find S + T.

- (A) 224
- (B) 250
- (C) 263
- (D) 190
- (E) 181

141. Data set: P=121, Q=171, R=71, S=82, T=105

Find the total.

- (A) 550
- (B) 513
- (C) 627
- (D) 597
- (E) 469

142. Data set: P=121, Q=171, R=71, S=82, T=105

Find the average.

- (A) 93
- (B) 110
- (C) 122
- (D) 103
- (E) 95

143. Data set: P=121, Q=171, R=71, S=82, T=105

What is the ratio of the highest value to the lowest value in simplest form?

- (A) 172:71
- (B) 71:171
- (C) None of these
- (D) 171:72
- (E) 171:71

144. Data set: P=121, Q=171, R=71, S=82, T=105

By what percentage is 82 higher than 71?

- (A) 11.64%
- (B) 18.33%
- (C) 15.49%
- (D) 13.58%
- (E) 14.41%

145. Data set: P=121, Q=171, R=71, S=82, T=105

Find R + Q.

- (A) 242
- (B) 283
- (C) 214
- (D) 200
- (E) 220

146. Data set: P=122, Q=118, R=85, S=100, T=82

Find the total.

- (A) 474
- (B) 566
- (C) 507
- (D) 544
- (E) 421

147. Data set: P=122, Q=118, R=85, S=100, T=82

Find the average.

- (A) 101.4
- (B) 119.05
- (C) 89.04
- (D) 120.29
- (E) 85.39

148. Data set: P=122, Q=118, R=85, S=100, T=82

What is the ratio of the highest value to the lowest value in simplest form?

- (A) 122:82
- (B) 61:41
- (C) 62:41
- (D) 61:42
- (E) 41:61

149. Data set: P=122, Q=118, R=85, S=100, T=82

By what percentage is 100 higher than 82?

- (A) 21.95%
- (B) 23.76%
- (C) 20.53%
- (D) 25.77%

(E) 27.07%

150. Data set: P=122, Q=118, R=85, S=100, T=82

Find Q + P.

- (A) 260
- (B) 285
- (C) 286
- (D) 240
- (E) 257

151. Quantity I: $48^2 - 28^2$

Quantity II: $(48-28)(48+28)$

- (A) Quantity I < Quantity II
- (B) Quantity I > Quantity II
- (C) Relationship cannot be determined
- (D) Quantity I = Quantity II
- (E) Both quantities are zero

152. Quantity I: $34^2 - 58^2$

Quantity II: $(34-58)(34+58)$

- (A) Relationship cannot be determined
- (B) Both quantities are zero
- (C) Quantity I < Quantity II
- (D) Quantity I = Quantity II
- (E) Quantity I > Quantity II

153. Quantity I: $38^2 - 40^2$

Quantity II: $(38-40)(38+40)$

- (A) Quantity I > Quantity II
- (B) Relationship cannot be determined
- (C) Quantity I < Quantity II
- (D) Quantity I = Quantity II
- (E) Both quantities are zero

154. Quantity I: $46^2 - 41^2$

Quantity II: $(46-41)(46+41)$

- (A) Relationship cannot be determined
- (B) Quantity I = Quantity II
- (C) Both quantities are zero
- (D) Quantity I < Quantity II
- (E) Quantity I > Quantity II

155. Quantity I: $77^2 - 69^2$

Quantity II: $(77-69)(77+69)$

- (A) Relationship cannot be determined
- (B) Both quantities are zero
- (C) Quantity I > Quantity II
- (D) Quantity I < Quantity II
- (E) Quantity I = Quantity II

156. What is X?

I. $X - 6 = 17$.

II. $X/6 = 3.8333333333333335$.

- (A) Both statements together are necessary
- (B) Only statement II is sufficient
- (C) Only statement I is sufficient
- (D) Either statement alone is sufficient
- (E) Neither statement is sufficient

157. What is X?

I. $X - 8 = 49$.

II. $X/8 = 7.125$.

- (A) Both statements together are necessary
- (B) Only statement I is sufficient
- (C) Either statement alone is sufficient
- (D) Neither statement is sufficient
- (E) Only statement II is sufficient

158. What is X?

I. $X - 5 = 46$.

II. $X/5 = 10.2$.

- (A) Only statement I is sufficient
- (B) Neither statement is sufficient
- (C) Both statements together are necessary
- (D) Either statement alone is sufficient
- (E) Only statement II is sufficient

159. What is X?

I. $X - 9 = 31$.

II. $X/9 = 4.444444444444445$.

- (A) Either statement alone is sufficient
- (B) Only statement I is sufficient
- (C) Neither statement is sufficient
- (D) Only statement II is sufficient
- (E) Both statements together are necessary

160. What is X?

I. $X - 5 = 40$.

II. $X/5 = 9.0$.

- (A) Both statements together are necessary
- (B) Only statement II is sufficient
- (C) Either statement alone is sufficient
- (D) Neither statement is sufficient
- (E) Only statement I is sufficient

161. Find the compound interest on Rs. 2500 at 10% per annum for 2 years, compounded annually.

- (A) 621
- (B) 607
- (C) 646
- (D) 618
- (E) 525

162. Find the compound interest on Rs. 1500 at 10% per annum for 2 years, compounded annually.

- (A) 339
- (B) 357
- (C) 315
- (D) 258
- (E) 333

163. Find the compound interest on Rs. 2000 at 12% per annum for 2 years, compounded annually.

- (A) 624.28
- (B) 439.19
- (C) 418.68
- (D) 608.61
- (E) 508.8

164. Find the compound interest on Rs. 1000 at 10% per annum for 2 years, compounded annually.

- (A) 194
- (B) 210
- (C) 199
- (D) 185
- (E) 249

165. Find the compound interest on Rs. 2500 at 12% per annum for 2 years, compounded annually.

- (A) 636
- (B) 759
- (C) 681
- (D) 747
- (E) 673

166. In how many ways can 2 persons be selected from 6 persons?

- (A) 19
- (B) 17
- (C) 18
- (D) 16
- (E) 15

167. In how many ways can 2 persons be selected from 7 persons?

- (A) 15
- (B) 19
- (C) 25
- (D) 23
- (E) 21

168. In how many ways can 2 persons be selected from 8 persons?

- (A) 32
- (B) 28
- (C) 30
- (D) 36
- (E) 26

169. In how many ways can 2 persons be selected from 9 persons?

- (A) 30

- (B) 31
- (C) 27
- (D) 44
- (E) 36

170. In how many ways can 2 persons be selected from 9 persons?

- (A) 45
- (B) 40
- (C) 25
- (D) 36
- (E) 31

Section 5: Descriptive Paper (25 Marks - 30 Minutes)

171. Essay Writing: Write an essay of approximately 250-300 words on: **Financial inclusion and the role of digital banking.** Present a clear introduction, logically connected arguments and a concise conclusion.

172. Comprehension: Read the passage and write a concise response of about 150-180 words explaining its central argument, two supporting ideas and one practical implication.

Digital payments reduce transaction time and make financial services more convenient. Yet convenience can create complacency. Users may click unverified links, reuse passwords or share one-time passwords under pressure. Banks can strengthen systems, but customer behaviour remains equally important. Effective protection therefore requires secure technology, clear communication and regular awareness campaigns. A strong digital ecosystem is one in which speed does not come at the cost of caution.

Complete Objective Answer Key

1-B	2-A	3-A	4-C	5-E	6-D	7-E	8-C	9-D	10-D
11-B	12-D	13-C	14-D	15-C	16-C	17-A	18-E	19-B	20-C
21-C	22-D	23-D	24-C	25-E	26-E	27-B	28-D	29-D	30-C
31-B	32-A	33-E	34-C	35-C	36-A	37-A	38-A	39-D	40-C
41-B	42-A	43-E	44-C	45-E	46-E	47-E	48-D	49-B	50-A
51-B	52-D	53-B	54-D	55-D	56-D	57-B	58-D	59-B	60-E
61-E	62-E	63-D	64-C	65-D	66-A	67-A	68-A	69-A	70-E
71-D	72-E	73-D	74-A	75-D	76-D	77-E	78-C	79-A	80-A
81-B	82-B	83-E	84-A	85-B	86-D	87-D	88-B	89-C	90-B
91-C	92-A	93-C	94-B	95-C	96-D	97-D	98-A	99-A	100-B
101-E	102-D	103-B	104-A	105-E	106-B	107-B	108-C	109-B	110-A
111-E	112-A	113-C	114-E	115-A	116-E	117-A	118-B	119-C	120-B
121-A	122-D	123-E	124-D	125-E	126-E	127-D	128-E	129-E	130-A
131-E	132-E	133-E	134-C	135-C	136-A	137-E	138-E	139-C	140-A
141-A	142-B	143-E	144-C	145-A	146-C	147-A	148-B	149-A	150-D
151-D	152-D	153-D	154-B	155-E	156-D	157-C	158-D	159-A	160-C
161-E	162-C	163-E	164-B	165-A	166-E	167-E	168-B	169-E	170-D

Descriptive questions should be self-evaluated for relevance, structure, clarity, grammar and adherence to the word limit.