

IBPS PO Mains Mock Test 10

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $X > R = S > U$, which relation is definitely true?

- (A) $U > X$
- (B) $R < S$
- (C) $X = U$
- (D) $X < U$
- (E) $X > U$

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

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

- (E) $Q < Z$
8. Given $S > T = X > V$, which relation is definitely true?
- (A) $S < V$
 - (B) $S = V$
 - (C) $V > S$
 - (D) $S > V$
 - (E) $T < X$
9. Given $Y > Q = R > X$, which relation is definitely true?
- (A) $X > Y$
 - (B) $Y < X$
 - (C) $Y > X$
 - (D) $Y = X$
 - (E) $Q < R$
10. Given $V > Z = T > R$, which relation is definitely true?
- (A) $Z < T$
 - (B) $V < R$
 - (C) $R > V$
 - (D) $V = R$
 - (E) $V > R$
11. In a code, each letter is shifted 1 place(s) forward. How is LOAN coded?
- (A) NQCP
 - (B) MPBO
 - (C) QTFS
 - (D) PSER
 - (E) None of these
12. In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
- (A) KZSI
 - (B) IXQG
 - (C) None of these
 - (D) JYRH
 - (E) HWPF
13. In a code, each letter is shifted 2 place(s) forward. How is SAFE coded?
- (A) UCHG
 - (B) WEJI
 - (C) VDIH
 - (D) TBGF
 - (E) XFKJ
14. In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
- (A) WFYJ
 - (B) TCVG
 - (C) UDWH
 - (D) None of these
 - (E) VEXI
15. In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
- (A) OQPGA
 - (B) RTSJD
 - (C) QSRIC
 - (D) None of these
 - (E) NPOFZ
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North
 - (B) South-West
 - (C) South-East
 - (D) North-West
 - (E) North-East
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) North-West
 - (B) West
 - (C) South-East
 - (D) North-East
 - (E) South-West
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) South
 - (B) North-East
 - (C) North
 - (D) East

- (E) West
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) West
 - (B) North
 - (C) South-East
 - (D) South-West
 - (E) North-East
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) East
 - (B) South
 - (C) West
 - (D) North
 - (E) North-West
21. Find the next term in the series: 2, 4, 6, 8, 10, ?
- (A) 13
 - (B) 10
 - (C) 12
 - (D) 9
 - (E) 15
22. Find the next term in the series: 3, 5, 7, 9, 11, ?
- (A) 13
 - (B) 12
 - (C) 16
 - (D) 9
 - (E) 15
23. Find the next term in the series: 3, 6, 9, 12, 15, ?
- (A) 22
 - (B) 18
 - (C) 17
 - (D) 13
 - (E) 16
24. Find the next term in the series: 1, 3, 5, 7, 9, ?
- (A) 11
 - (B) 13
 - (C) 12
 - (D) 8
 - (E) 10
25. Find the next term in the series: 6, 10, 14, 18, 22, ?
- (A) 19
 - (B) 30
 - (C) 29
 - (D) 26
 - (E) 24
26. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Aman, Bina, Esha. Who sits at the extreme left?
- (A) Deep
 - (B) Esha
 - (C) Bina
 - (D) Charu
 - (E) Aman
27. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Aman, Bina, Esha. Who sits at the extreme right?
- (A) Esha
 - (B) Bina
 - (C) Deep
 - (D) Aman
 - (E) Charu
28. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Aman, Bina, Esha. Who sits immediately to the right of Deep?
- (A) Bina
 - (B) Charu
 - (C) Deep
 - (D) Aman
 - (E) Esha
29. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Aman, Bina, Esha. Who sits between Deep and Bina?

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

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

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

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

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

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

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

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

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

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

- (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-K, 2-N, 3-L, 4-M, 5-O. Who lives on the lowest floor?

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

36. What is the value of X?

I. $X + 3 = 17$.

II. $2X = 28$.

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

37. What is the value of X?

I. $X + 6 = 43$.

II. $2X = 74$.

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

38. What is the value of X?

I. $X + 9 = 41$.

II. $2X = 64$.

- (A) Only statement I is sufficient

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

39. What is the value of X?

I. $X + 1 = 36$.

II. $2X = 70$.

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

40. What is the value of X?

I. $X + 1 = 12$.

II. $2X = 22$.

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

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

41. Which of the following is an indirect tax?
- (A) Corporate income tax
 - (B) Income tax
 - (C) Wealth tax
 - (D) GST
 - (E) Capital gains tax
42. Which term is best described as: Short-term government security issued at a discount?
- (A) Priority sector lending
 - (B) Pledge
 - (C) Treasury bill
 - (D) Factoring
 - (E) Overdraft
43. 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
44. Which term is best described as: Written instruction directing a bank to pay a specified sum?
- (A) Forfeiting
 - (B) Liquidity
 - (C) Inflation
 - (D) Cheque
 - (E) Two-factor authentication
45. What does FSDC stand for?
- (A) Unique Identification Authority of India
 - (B) Micro, Small and Medium Enterprises
 - (C) Financial Stability and Development Council
 - (D) Employees Provident Fund Organisation
 - (E) National Automated Clearing House
46. What does PIN stand for?
- (A) Personal Identification Number
 - (B) Fixed Deposit
 - (C) Public Provident Fund
 - (D) National Payments Corporation of India
 - (E) Insurance Regulatory and Development Authority of India
47. What should a customer do if asked to share an OTP by phone?
- (A) Ignore bank alerts forever
 - (B) Post it online
 - (C) Refuse and report the request
 - (D) Share it quickly
 - (E) Write it on the debit card
48. UPI is operated by:
- (A) NABARD
 - (B) SEBI
 - (C) IRDAI
 - (D) PFRDA
 - (E) NPCI
49. 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
50. Which term is best described as: Facility allowing withdrawal beyond the available balance up to a sanctioned limit?
- (A) Commercial paper
 - (B) Certificate of deposit
 - (C) Overdraft
 - (D) Current account
 - (E) Basel norms
51. 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
52. Which term is best described as: SMS-based phishing attempt?
(A) Mortgage
(B) Savings account
(C) Smishing
(D) Two-factor authentication
(E) Forfeiting
53. Which term is best described as: Charge on movable assets where possession usually remains with the borrower?
(A) Treasury bill
(B) Hypothecation
(C) Exchange-traded fund
(D) Basel norms
(E) Bank guarantee
54. Which payment system is designed for instant inter-bank mobile payments?
(A) IMPS
(B) T-bill
(C) PPF
(D) SLR
(E) Letter of credit
55. Which institution is primarily associated with the following function: Principal financial institution for promotion, financing and development of MSMEs?
(A) BIS
(B) DICGC
(C) SIDBI
(D) PFRDA
(E) World Bank
56. 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
57. Which institution is primarily associated with the following function: International institution supporting monetary cooperation and balance-of-payments assistance?
(A) IRDAI
(B) SIDBI
(C) Reserve Bank of India
(D) SEBI
(E) IMF
58. Which scheme is associated with: Low-cost accident insurance scheme subject to eligibility and terms?
(A) Kisan Credit Card
(B) Atal Pension Yojana
(C) Direct Benefit Transfer
(D) Pradhan Mantri Suraksha Bima Yojana
(E) Pradhan Mantri Mudra Yojana
59. 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
60. Which term is best described as: Fraudulent attempt to obtain sensitive information by pretending to be trustworthy?
(A) Inflation
(B) Cyber phishing
(C) Mutual fund
(D) Solvency
(E) Capital market
61. Which term is best described as: Deposit product in which a fixed sum is deposited periodically?
(A) Capital market
(B) Market capitalisation
(C) Recurring deposit
(D) Smishing
(E) Open market operations
62. 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
- 63.** What does IMF stand for?
- (A) International Monetary Fund
 - (B) Central Bank Digital Currency
 - (C) Foreign Exchange Management Act
 - (D) Indian Financial System Code
 - (E) Marginal Cost of Funds Based Lending Rate
- 64.** 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
- 65.** 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
- 66.** 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
- 67.** A loan secured by immovable property is commonly called:
- (A) Forfaiting
 - (B) Mortgage loan
 - (C) Factoring
 - (D) Pledge loan
 - (E) Clean overdraft
- 68.** Which term is best described as: Working-capital borrowing facility generally secured by current assets?
- (A) Vishing
 - (B) Forfaiting
 - (C) Cash credit
 - (D) Recurring deposit
 - (E) Tokenisation
- 69.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only
 - (B) Treasury bill
 - (C) RTGS
 - (D) NACH
 - (E) Recurring deposit
- 70.** Which institution is primarily associated with the following function: Multilateral development institution providing financing and knowledge support?
- (A) NABARD
 - (B) World Bank
 - (C) IMF
 - (D) Asian Development Bank
 - (E) Reserve Bank of India
- 71.** Who issues currency notes in India except the one-rupee note?
- (A) SEBI
 - (B) Reserve Bank of India
 - (C) Ministry of Corporate Affairs
 - (D) NABARD
 - (E) NPCI
- 72.** What does NEFT stand for?
- (A) Anti-Money Laundering
 - (B) National Electronic Funds Transfer
 - (C) Public Provident Fund
 - (D) National Payments Corporation of India
 - (E) Fixed Deposit
- 73.** 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
- 74. 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
- 75. What does SEBI stand for?**
- (A) Securities and Exchange Board of India
 - (B) Unique Identification Authority of India
 - (C) Recurring Deposit
 - (D) National Payments Corporation of India
 - (E) Capital Adequacy Ratio
- 76. 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
- 77. Which scheme is associated with: Credit guarantee support for eligible collateral-free MSE loans?**
- (A) Pradhan Mantri Mudra Yojana
 - (B) Pradhan Mantri Suraksha Bima Yojana
 - (C) Pradhan Mantri Jan-Dhan Yojana
 - (D) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (E) Stand-Up India
- 78. What does IBAN stand for?**
- (A) International Bank Account Number
 - (B) Public Provident Fund
 - (C) National Automated Clearing House
 - (D) Non-Performing Asset
 - (E) National Electronic Funds Transfer
- 79. 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
- 80. What does CBS stand for?**
- (A) National Pension System
 - (B) Bharat Bill Payment System
 - (C) Cash Reserve Ratio
 - (D) Core Banking Solution
 - (E) National Bank for Agriculture and Rural Development
- 81. 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
- 82. 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
- 83. What does APR stand for?**
- (A) Society for Worldwide Interbank Financial Telecommunication
 - (B) Central Bank Digital Currency
 - (C) Small Industries Development Bank of India
 - (D) Reserve Bank of India
 - (E) Annual Percentage Rate
- 84. Which term is best described as: Purchase or sale of government securities by the central bank to manage liquidity?**

- (A) Pledge
 - (B) Repo rate
 - (C) Market capitalisation
 - (D) Open market operations
 - (E) Bank guarantee
- 85.** What does CIBIL stand for?
- (A) Unique Identification Authority of India
 - (B) Credit Information Bureau (India) Limited
 - (C) Automated Teller Machine
 - (D) One-Time Password
 - (E) Public Provident Fund
- 86.** Which institution is primarily associated with the following function: Central banking and monetary authority in India?
- (A) NPCI
 - (B) DICGC
 - (C) IRDAI
 - (D) PFRDA
 - (E) Reserve Bank of India
- 87.** Which of the following is a direct tax?
- (A) Customs duty
 - (B) Income tax
 - (C) Stamp duty
 - (D) GST
 - (E) Excise duty
- 88.** Which term is best described as: Transfer of interest in immovable property as security for a loan?
- (A) Mutual fund
 - (B) Money market
 - (C) Factoring
 - (D) Mortgage
 - (E) Letter of credit
- 89.** Which term is best described as: Bank undertaking used in trade to assure payment subject to specified documents and conditions?
- (A) Exchange-traded fund
 - (B) Commercial paper
 - (C) Credit score
 - (D) Letter of credit
 - (E) Deflation
- 90.** What does GST stand for?
- (A) Real Time Gross Settlement
 - (B) Goods and Services Tax
 - (C) Securities and Exchange Board of India
 - (D) Insurance Regulatory and Development Authority of India
 - (E) Point of Sale

Section 3: English Language

91. Passage: Financial inclusion means ensuring that useful and affordable financial services reach every section of society. Bank accounts, credit, insurance and digital payments can help families manage emergencies and build long-term security. However, access alone is not enough. Customers also need financial literacy so that they can compare products, understand charges and protect themselves from fraud. Banks, regulators and local institutions therefore have to work together. When people trust the system and know how to use it safely, formal finance can reduce dependence on costly informal borrowing.

What is the central idea of the passage?

- (A) Financial inclusion requires both access and literacy
- (B) Informal borrowing is always useful
- (C) Insurance is unnecessary
- (D) Only banks are responsible for inclusion
- (E) Digital payments should replace all cash

92. Which service is NOT mentioned in the passage?

- (A) Credit
- (B) Insurance
- (C) Bank accounts
- (D) Stock trading
- (E) Digital payments

93. Why is financial literacy important?

- (A) It replaces regulation
- (B) It prevents inflation
- (C) It guarantees high investment returns
- (D) It helps customers understand products and avoid fraud
- (E) It eliminates all banking charges

94. What can reduce dependence on costly informal borrowing?

- (A) Trusted and safely used formal finance
- (B) Lower literacy
- (C) Higher cash usage
- (D) Unregulated lenders
- (E) Fewer bank branches

95. The word affordable is closest in meaning to:

- (A) unavailable
- (B) complex
- (C) temporary
- (D) reasonably priced
- (E) unregulated

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

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

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

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

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

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

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

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

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

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 than the candidates entered.
 - (B) No sooner did the bell ring when the candidates entered.
 - (C) No improvement required
 - (D) None of these
 - (E) No sooner did the bell ring than the candidates entered.
102. Choose the correct replacement for the sentence: *He is one of those employees who works late.*
- (A) No improvement required
 - (B) He is one of those employees who work late.
 - (C) He are one of those employees who work late.
 - (D) He is one of those employees who works late.
 - (E) None of these
103. Choose the correct replacement for the sentence: *The officer explained me the procedure.*
- (A) The officer explained the procedure to me.
 - (B) None of these
 - (C) The officer explained the procedure to me.
 - (D) No improvement required
 - (E) The officer explained me the procedure.
104. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*
- (A) The manager along with his assistants are attending the meeting.
 - (B) Option 5
 - (C) No improvement required
 - (D) None of these
 - (E) The manager along with his assistants is attending the meeting.
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) None of these
 - (C) The bank opened a new branch yesterday.
 - (D) No improvement required
 - (E) The bank opened a new branch yesterday.
106. The auditor was asked to _____ the unusual transaction.
- (A) investigate
 - (B) multiply
 - (C) decorate
 - (D) translate
 - (E) postpone
107. The new policy aims to _____ financial inclusion.
- (A) erase
 - (B) delay
 - (C) oppose
 - (D) promote
 - (E) freeze
108. The central bank took measures to _____ inflation.
- (A) divide
 - (B) celebrate
 - (C) invent
 - (D) scatter
 - (E) control
109. A diversified portfolio can help _____ investment risk.
- (A) repeat
 - (B) measure
 - (C) announce
 - (D) create
 - (E) reduce
110. The branch manager handled the complaint in a _____ manner.
- (A) invisible
 - (B) professional
 - (C) temporary
 - (D) careless
 - (E) distant
111. Choose the word/phrase closest in meaning to **Volatile**.

- (A) silent
- (B) likely to change rapidly
- (C) stable
- (D) bright
- (E) simple

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

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

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

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

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

- (A) hard-working
- (B) careless
- (C) brief
- (D) wealthy
- (E) silent

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

- (A) measure
- (B) reduce
- (C) intensify
- (D) repeat
- (E) ignore

116. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) DCBA
- (C) BACD
- (D) CADB
- (E) CABD

117. Arrange the sentences in the most logical order:

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

- (A) ACBD
- (B) CBAD
- (C) DCBA
- (D) CADB
- (E) ABCD

118. Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) ACBD
- (C) ABDC
- (D) BCAD
- (E) BACD

119. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ACDB
- (C) ACBD

- (D) CBAD
- (E) ABDC

120. Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) DCBA
- (C) CABD
- (D) BCAD
- (E) ABDC

121. Identify the best corrected version: *He is good in solving puzzles.*

- (A) He is good at solving puzzles
- (B) He is good in solving puzzles.
- (C) He is good at solving puzzles. indeed
- (D) He is good at solving puzzles.
- (E) No correction required

122. Identify the best corrected version: *One of my friend is preparing for IBPS PO.*

- (A) One of my friends is preparing for IBPS PO
- (B) One of my friends is preparing for IBPS PO.
- (C) No correction required
- (D) One of my friend is preparing for IBPS PO.
- (E) One of my friends is preparing for IBPS PO. indeed

123. Identify the best corrected version: *No sooner did the bell ring when the candidates entered.*

- (A) No sooner did the bell ring than the candidates entered.
- (B) No sooner did the bell ring than the candidates entered. indeed
- (C) No sooner did the bell ring than the candidates entered
- (D) No sooner did the bell ring when the candidates entered.
- (E) No correction required

124. Identify the best corrected version: *Neither the cashier nor the officers was available.*

- (A) Neither the cashier nor the officers was available.
- (B) Neither the cashier nor the officers were available
- (C) No correction required
- (D) Neither the cashier nor the officers were available. indeed
- (E) Neither the cashier nor the officers were available.

125. 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. indeed
- (D) If I were you, I would revise the syllabus.
- (E) If I was you, I would revise the syllabus.

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

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

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

- (A) reduce
- (B) repeat
- (C) ignore
- (D) measure
- (E) intensify

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

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

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

- (A) dangerous
- (B) rare
- (C) temporary
- (D) artificial
- (E) present everywhere

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

- (A) ability to understand feelings
- (B) profit
- (C) anger
- (D) memory
- (E) authority

Section 4: Data Analysis & Interpretation

131. Data set: P=117, Q=82, R=111, S=66, T=106

Find the total.

- (A) 431
- (B) 566
- (C) 435
- (D) 539
- (E) 482

132. Data set: P=117, Q=82, R=111, S=66, T=106

Find the average.

- (A) 96.4
- (B) 82.02
- (C) 108.63
- (D) 78.43
- (E) 89.44

133. Data set: P=117, Q=82, R=111, S=66, T=106

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

- (A) 40:22
- (B) 22:39
- (C) 39:22
- (D) 117:66
- (E) 39:23

134. Data set: P=117, Q=82, R=111, S=66, T=106

By what percentage is 117 higher than 82?

- (A) 53.23%
- (B) 40.5%
- (C) 47.86%
- (D) 42.68%
- (E) 45.17%

135. Data set: P=117, Q=82, R=111, S=66, T=106

Find R + T.

- (A) 185
- (B) 232
- (C) 217
- (D) 183
- (E) 192

136. Data set: P=86, Q=179, R=109, S=159, T=89

Find the total.

- (A) 676
- (B) 674
- (C) 622
- (D) 703
- (E) 551

137. Data set: P=86, Q=179, R=109, S=159, T=89

Find the average.

- (A) 133.05
- (B) 124.4
- (C) 106.15
- (D) 134.52
- (E) 100.36

138. Data set: P=86, Q=179, R=109, S=159, T=89

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

- (A) 86:179
- (B) 179:87
- (C) 180:86
- (D) 179:86
- (E) None of these

139. Data set: P=86, Q=179, R=109, S=159, T=89

By what percentage is 109 higher than 86?

- (A) 24.83%
- (B) 20.47%
- (C) 26.74%
- (D) 25%
- (E) 24.03%

140. Data set: P=86, Q=179, R=109, S=159, T=89

Find S + P.

- (A) 281
- (B) 257
- (C) 200
- (D) 265
- (E) 245

141. Data set: P=129, Q=174, R=171, S=83, T=140

Find the total.

- (A) 697
- (B) 737
- (C) 656
- (D) 641
- (E) 661

142. Data set: P=129, Q=174, R=171, S=83, T=140

Find the average.

- (A) 131.03
- (B) 146.42
- (C) 111.77
- (D) 129
- (E) 139.4

143. Data set: P=129, Q=174, R=171, S=83, T=140

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

- (A) None of these
- (B) 83:174
- (C) 175:83
- (D) 174:83
- (E) 174:84

144. Data set: P=129, Q=174, R=171, S=83, T=140

By what percentage is 129 higher than 83?

- (A) 55.42%
- (B) 65.8%
- (C) 51.37%
- (D) 45.96%
- (E) 66.2%

145. Data set: P=129, Q=174, R=171, S=83, T=140

Find P + Q.

- (A) 258
- (B) 303
- (C) 274
- (D) 356
- (E) 334

146. Data set: P=107, Q=69, R=62, S=121, T=145

Find the total.

- (A) 504
- (B) 575
- (C) 559
- (D) 585
- (E) 566

147. Data set: P=107, Q=69, R=62, S=121, T=145

Find the average.

- (A) 93.52
- (B) 100.8
- (C) 111.38
- (D) 86.82
- (E) 118.8

148. Data set: P=107, Q=69, R=62, S=121, T=145

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

- (A) 145:63
- (B) 146:62
- (C) 62:145
- (D) None of these
- (E) 145:62

149. Data set: P=107, Q=69, R=62, S=121, T=145

By what percentage is 107 higher than 69?

- (A) 47%
- (B) 55.07%
- (C) 66.09%
- (D) 47.15%

(E) 50.6%

150. Data set: P=107, Q=69, R=62, S=121, T=145

Find T + P.

- (A) 266
- (B) 252
- (C) 270
- (D) 290
- (E) 218

151. Quantity I: $43^2 - 39^2$

Quantity II: $(43-39)(43+39)$

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

152. Quantity I: $46^2 - 60^2$

Quantity II: $(46-60)(46+60)$

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

153. Quantity I: $42^2 - 68^2$

Quantity II: $(42-68)(42+68)$

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

154. Quantity I: $49^2 - 27^2$

Quantity II: $(49-27)(49+27)$

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

155. Quantity I: $56^2 - 68^2$

Quantity II: $(56-68)(56+68)$

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

156. What is X?

I. $X - 8 = 46$.

II. $X/8 = 6.75$.

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

157. What is X?

I. $X - 4 = 42$.

II. $X/4 = 11.5$.

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

158. What is X?

I. $X - 4 = 35$.

II. $X/4 = 9.75$.

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

159. What is X?

I. $X - 9 = 27$.

II. $X/9 = 4.0$.

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

160. What is X?

I. $X - 8 = 34$.

II. $X/8 = 5.25$.

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

161. Find the compound interest on Rs. 2000 at 10% per annum for 2 years, compounded annually.

- (A) 420
- (B) 453
- (C) 448
- (D) 331
- (E) 330

162. Find the compound interest on Rs. 2500 at 5% per annum for 2 years, compounded annually.

- (A) 227.53
- (B) 275.59
- (C) 234.53
- (D) 256.25
- (E) 209.4

163. Find the compound interest on Rs. 1000 at 5% per annum for 2 years, compounded annually.

- (A) 83.39
- (B) 102.5
- (C) 122.23
- (D) 123.79
- (E) 123.83

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

- (A) 636
- (B) 485
- (C) 756
- (D) 484
- (E) 530

165. Find the compound interest on Rs. 1000 at 12% per annum for 2 years, compounded annually.

- (A) 254.4
- (B) 212.59
- (C) 278.85
- (D) 223.33
- (E) 277.93

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

- (A) 13
- (B) 17
- (C) 19
- (D) 18
- (E) 15

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

- (A) 43
- (B) 41
- (C) 36
- (D) 40
- (E) 42

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

- (A) 28
- (B) 38
- (C) 26
- (D) 46
- (E) 36

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

- (A) 28

- (B) 21
- (C) 23
- (D) 24
- (E) 25

170. In how many ways can 2 persons be selected from 5 persons?

- (A) 9
- (B) 13
- (C) 11
- (D) 10
- (E) 7

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Ethics and accountability in financial institutions.** 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.

Trust is the foundation of banking. Customers deposit money because they believe institutions will protect it and honour commitments. Trust can be damaged by poor communication, hidden charges or delayed complaint resolution. Regulations are important, but everyday service also shapes confidence. A bank that explains products clearly and treats complaints fairly strengthens both customer relationships and the wider financial system.

Complete Objective Answer Key

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

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