

IBPS PO Mains Mock Test 2

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

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

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

Which conclusion definitely follows?

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

6. Given $T > P = Q > S$, which relation is definitely true?

- (A) $T = S$
- (B) $T > S$
- (C) $P < Q$
- (D) $S > T$
- (E) $T < S$

7. Given $P > R = V > Z$, which relation is definitely true?

- (A) $R < V$
- (B) $Z > P$
- (C) $P > Z$
- (D) $P = Z$

- (E) $P < Z$
8. Given $V > T = Z > X$, which relation is definitely true?
- (A) $V = X$
 - (B) $X > V$
 - (C) $V < X$
 - (D) $T < Z$
 - (E) $V > X$
9. Given $V > Z = P > T$, which relation is definitely true?
- (A) $T > V$
 - (B) $V > T$
 - (C) $Z < P$
 - (D) $V < T$
 - (E) $V = T$
10. Given $U > S = T > Q$, which relation is definitely true?
- (A) $Q > U$
 - (B) $S < T$
 - (C) $U < Q$
 - (D) $U > Q$
 - (E) $U = Q$
11. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
- (A) VDIH
 - (B) XFKJ
 - (C) None of these
 - (D) WEJI
 - (E) UCHG
12. In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
- (A) NPOFZ
 - (B) QSRIC
 - (C) RTSJD
 - (D) None of these
 - (E) OQPGA
13. In a code, each letter is shifted 3 place(s) forward. How is CASH coded?
- (A) ECUJ
 - (B) FDVK
 - (C) HFXM
 - (D) GEWL
 - (E) None of these
14. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
- (A) UCHG
 - (B) WEJI
 - (C) VDIH
 - (D) XFKJ
 - (E) None of these
15. In a code, each letter is shifted 3 place(s) forward. How is LOAN coded?
- (A) NQCP
 - (B) None of these
 - (C) ORDQ
 - (D) QTFS
 - (E) PSER
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) South-West
 - (B) North-West
 - (C) North
 - (D) South-East
 - (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) North-East
 - (D) South-West
 - (E) South-East
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) West
 - (B) East
 - (C) North
 - (D) South

(E) North-East

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

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

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

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

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

- (A) 26
- (B) 23
- (C) 21
- (D) 19
- (E) 25

22. Find the next term in the series: 2, 5, 8, 11, 14, ?

- (A) 21
- (B) 16
- (C) 22
- (D) 17
- (E) 19

23. Find the next term in the series: 7, 12, 17, 22, 27, ?

- (A) 28
- (B) 27
- (C) 30
- (D) 36
- (E) 32

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

- (A) 29
- (B) 24
- (C) 32
- (D) 34
- (E) 27

25. Find the next term in the series: 7, 10, 13, 16, 19, ?

- (A) 19
- (B) 22
- (C) 26
- (D) 28
- (E) 25

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 4 = 42$.

II. $2X = 76$.

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

37. What is the value of X?

I. $X + 2 = 29$.

II. $2X = 54$.

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

38. What is the value of X?

I. $X + 4 = 16$.

II. $2X = 24$.

- (A) Only statement II is sufficient

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

39. What is the value of X?

I. $X + 2 = 28$.

II. $2X = 52$.

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

40. What is the value of X?

I. $X + 3 = 38$.

II. $2X = 70$.

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

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

41. 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
42. 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
43. 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
44. What does NACH stand for?
- (A) Central Bank Digital Currency
 - (B) Public Provident Fund
 - (C) Permanent Account Number
 - (D) National Automated Clearing House
 - (E) Point of Sale
45. Which body regulates insurance companies in India?
- (A) PFRDA
 - (B) NPCI
 - (C) SEBI
 - (D) RBI
 - (E) IRDAI
46. Which risk arises when a borrower fails to repay?
- (A) Market risk
 - (B) Liquidity risk
 - (C) Operational risk
 - (D) Credit risk
 - (E) Reputation risk
47. 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
48. 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
49. What does FD stand for?
- (A) Insurance Regulatory and Development Authority of India
 - (B) Liquidity Coverage Ratio
 - (C) One-Time Password
 - (D) Fixed Deposit
 - (E) Public Provident Fund
50. 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
51. What does SLR stand for?
- (A) National Payments Corporation of India
 - (B) Credit Information Bureau (India) Limited

- (C) Employees Provident Fund Organisation
 - (D) Immediate Payment Service
 - (E) Statutory Liquidity Ratio
- 52.** What does SWIFT stand for?
- (A) International Bank Account Number
 - (B) Pension Fund Regulatory and Development Authority
 - (C) National Pension System
 - (D) Society for Worldwide Interbank Financial Telecommunication
 - (E) Real Time Gross Settlement
- 53.** Which term is best described as: Rate associated with absorption of liquidity from banks by the central bank under the relevant framework?
- (A) Factoring
 - (B) Moral suasion
 - (C) Money market
 - (D) Reverse repo rate
 - (E) Commercial paper
- 54.** Which term is best described as: Loan or advance that has stopped generating income according to regulatory norms?
- (A) Mortgage
 - (B) Non-performing asset
 - (C) Mutual fund
 - (D) Market capitalisation
 - (E) Current account
- 55.** Which term is best described as: Deposit account designed mainly for individuals to save money while retaining liquidity?
- (A) Vishing
 - (B) Basel norms
 - (C) Savings account
 - (D) Fiscal deficit
 - (E) Non-performing asset
- 56.** 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
- 57.** 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
- 58.** Which term is best described as: Market for short-term funds and instruments?
- (A) Fiscal deficit
 - (B) Money market
 - (C) Commercial paper
 - (D) Credit score
 - (E) Hypothecation
- 59.** 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
- 60.** 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
- 61.** 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
- 62.** Which institution is primarily associated with the following function: International organisation fostering cooperation among central banks?

- (A) Asian Development Bank
 - (B) BIS
 - (C) NABARD
 - (D) SEBI
 - (E) PFRDA
- 63.** Which term is best described as: SMS-based phishing attempt?
- (A) Mortgage
 - (B) Savings account
 - (C) Smishing
 - (D) Two-factor authentication
 - (E) Forfeiting
- 64.** Which institution is primarily associated with the following function: Provides deposit insurance within the prescribed limit and conditions?
- (A) PFRDA
 - (B) DICGC
 - (C) Asian Development Bank
 - (D) IRDAI
 - (E) SEBI
- 65.** 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
- 66.** Which term is best described as: Bank account generally used for frequent business transactions?
- (A) Lien
 - (B) Tokenisation
 - (C) Current account
 - (D) Brown-label ATM
 - (E) Factoring
- 67.** Which term is best described as: Prepaid bank instrument issued by a bank for payment to a named person or entity?
- (A) Equity share
 - (B) Certificate of deposit
 - (C) Bank guarantee
 - (D) Commercial paper
 - (E) Demand draft
- 68.** What does PFRDA stand for?
- (A) National Electronic Funds Transfer
 - (B) Annual Percentage Rate
 - (C) Pension Fund Regulatory and Development Authority
 - (D) Liquidity Coverage Ratio
 - (E) Automated Teller Machine
- 69.** A debit card transaction normally draws funds from:
- (A) A mutual fund directly
 - (B) The central bank
 - (C) A letter of credit
 - (D) The linked bank account
 - (E) A pension fund only
- 70.** 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
- 71.** What does CRR stand for?
- (A) Micro, Small and Medium Enterprises
 - (B) Central Bank Digital Currency
 - (C) Cash Reserve Ratio
 - (D) Public Provident Fund
 - (E) Annual Percentage Rate
- 72.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only
 - (B) Treasury bill
 - (C) RTGS
 - (D) NACH
 - (E) Recurring deposit

- 73.** Which term is best described as: Purchase and management of trade receivables by a specialised entity?
- (A) Mutual fund
 - (B) Overdraft
 - (C) Recurring deposit
 - (D) Exchange-traded fund
 - (E) Factoring
- 74.** 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
- 75.** Which institution is primarily associated with the following function: Multilateral development bank focused on Asia and the Pacific?
- (A) World Bank
 - (B) IMF
 - (C) PFRDA
 - (D) Asian Development Bank
 - (E) IRDAI
- 76.** Which is a common sign of phishing?
- (A) Cheque clearing advice
 - (B) Cash deposit at branch
 - (C) Urgent request for sensitive information through an unverified link
 - (D) Regular bank passbook update
 - (E) Official statement sent through known channel
- 77.** Which scheme is associated with: Government-backed pension scheme aimed mainly at workers in the unorganised sector?
- (A) Atal Pension Yojana
 - (B) Pradhan Mantri Suraksha Bima Yojana
 - (C) Direct Benefit Transfer
 - (D) Sukanya Samridhi Yojana
 - (E) Pradhan Mantri Jeevan Jyoti Bima Yojana
- 78.** 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
- 79.** Which term is best described as: Ease with which an asset can be converted into cash without significant loss?
- (A) White-label ATM
 - (B) Two-factor authentication
 - (C) Liquidity
 - (D) Market capitalisation
 - (E) Fiscal deficit
- 80.** Which of the following is an indirect tax?
- (A) Corporate income tax
 - (B) Income tax
 - (C) Wealth tax
 - (D) GST
 - (E) Capital gains tax
- 81.** 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
- 82.** SLR is maintained in the form of prescribed liquid assets by:
- (A) Only pension funds
 - (B) Only stock exchanges
 - (C) Only insurance firms
 - (D) Commercial banks
 - (E) Only mutual funds
- 83.** 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
- 84.** What does diversification primarily help reduce?
- (A) Inflation permanently
 - (B) Bank holidays
 - (C) Tax liability always
 - (D) Concentration risk
 - (E) All risk completely
- 85.** Which scheme is associated with: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises?
- (A) Stand-Up India
 - (B) Direct Benefit Transfer
 - (C) Pradhan Mantri Suraksha Bima Yojana
 - (D) Pradhan Mantri Mudra Yojana
 - (E) Kisan Credit Card
- 86.** 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
- 87.** What does CASA stand for?
- (A) Immediate Payment Service
 - (B) Credit Information Bureau (India) Limited
 - (C) Goods and Services Tax
 - (D) Real Time Gross Settlement
 - (E) Current Account Savings Account
- 88.** 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
- 89.** What does MCLR stand for?
- (A) Marginal Cost of Funds Based Lending Rate
 - (B) Know Your Customer
 - (C) Central Bank Digital Currency
 - (D) Employees Provident Fund Organisation
 - (E) Point of Sale
- 90.** Which term is best described as: International standards relating mainly to bank capital, risk and liquidity?
- (A) Equity share
 - (B) Two-factor authentication
 - (C) Bank guarantee
 - (D) Basel norms
 - (E) Fixed deposit

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

92. Which service is NOT mentioned in the passage?

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

93. Why is financial literacy important?

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

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

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

96. Cloze passage: A bank is not only a place to keep money. It also _____(1) credit, supports payments and helps customers _____(2) financial goals. As services become more digital, banks must _____(3) strong security systems. Customers, meanwhile, should remain _____(4) and verify suspicious requests. Trust grows when both institutions and users act _____(5).

Choose the best word for blank (1).

- (A) hides
- (B) divides
- (C) provides
- (D) deletes
- (E) borrows

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

- (A) cancel
- (B) forget
- (C) achieve
- (D) scatter
- (E) refuse

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

- (A) avoid
- (B) borrow
- (C) confuse
- (D) destroy
- (E) maintain

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

- (A) ancient
- (B) absent
- (C) careless
- (D) silent
- (E) alert

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

- (A) rarely
- (B) responsibly
- (C) slowly
- (D) randomly
- (E) secretly

101. Choose the correct replacement for the sentence: *The officer explained me the procedure.*

- (A) None of these
- (B) The officer explained the procedure to me.
- (C) The officer explained the procedure to me.
- (D) No improvement required
- (E) The officer explained me the procedure.

102. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*

- (A) Despite of the rain, the exam started on time.
- (B) None of these
- (C) No improvement required
- (D) Despite the rain, the exam started on time.
- (E) Despite the rain, the exam started on time.

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

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

104. Choose the correct replacement for the sentence: *He is one of those employees who works late.*

- (A) He is one of those employees who work late.
- (B) He is one of those employees who works late.
- (C) No improvement required
- (D) None of these
- (E) He are one of those employees who work late.

105. Choose the correct replacement for the sentence: *She prefers tea than coffee.*

- (A) None of these
- (B) No improvement required
- (C) She prefers tea to coffee.
- (D) She prefers tea than coffee.
- (E) She prefers tea to coffee.

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

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

107. The central bank took measures to _____ inflation.

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

108. Customers must never _____ their OTP with anyone.

- (A) measure
- (B) replace
- (C) count
- (D) print
- (E) share

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

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

110. The candidate remained _____ despite the difficult paper.

- (A) ancient
- (B) narrow
- (C) calm
- (D) empty
- (E) formal

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) ADBC
- (C) CADB
- (D) DCBA
- (E) ACBD

117. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ABDC
- (C) ABCD
- (D) DBAC
- (E) CADB

118. Arrange the sentences in the most logical order:

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

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

119. Arrange the sentences in the most logical order:

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

- (A) ACBD
- (B) CABD
- (C) CBAD

- (D) BCAD
- (E) CADB

120. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) DCBA
- (C) ACBD
- (D) CADB
- (E) DBAC

121. Identify the best corrected version: *Hardly had I reached the centre than the gate closed.*

- (A) Hardly had I reached the centre when the gate closed
- (B) Hardly had I reached the centre when the gate closed. indeed
- (C) No correction required
- (D) Hardly had I reached the centre than the gate closed.
- (E) Hardly had I reached the centre when the gate closed.

122. Identify the best corrected version: *The number of applicants are increasing every year.*

- (A) The number of applicants is increasing every year
- (B) The number of applicants are increasing every year.
- (C) No correction required
- (D) The number of applicants is increasing every year. indeed
- (E) The number of applicants is increasing every year.

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

124. Identify the best corrected version: *He has been working here since five years.*

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

125. Identify the best corrected version: *She is senior than me in the department.*

- (A) She is senior to me in the department. indeed
- (B) She is senior to me in the department
- (C) No correction required
- (D) She is senior to me in the department.
- (E) She is senior than me in the department.

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

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

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

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

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

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

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

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

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

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

Section 4: Data Analysis & Interpretation

131. Data set: P=113, Q=170, R=165, S=76, T=148

Find the total.

- (A) 725
- (B) 785
- (C) 747
- (D) 672
- (E) 736

132. Data set: P=113, Q=170, R=165, S=76, T=148

Find the average.

- (A) 109.87
- (B) 134.4
- (C) 147.24
- (D) 112.06
- (E) 113.49

133. Data set: P=113, Q=170, R=165, S=76, T=148

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

- (A) 86:38
- (B) 38:85
- (C) 170:76
- (D) 85:38
- (E) 85:39

134. Data set: P=113, Q=170, R=165, S=76, T=148

By what percentage is 165 higher than 113?

- (A) 46.02%
- (B) 43.52%
- (C) 55.96%
- (D) 38.5%
- (E) 35.04%

135. Data set: P=113, Q=170, R=165, S=76, T=148

Find T + S.

- (A) 266
- (B) 192
- (C) 236
- (D) 224
- (E) 239

136. Data set: P=103, Q=83, R=145, S=119, T=71

Find the total.

- (A) 472
- (B) 565
- (C) 521
- (D) 444
- (E) 438

137. Data set: P=103, Q=83, R=145, S=119, T=71

Find the average.

- (A) 104.2
- (B) 98.65
- (C) 88.61
- (D) 85.58
- (E) 85.48

138. Data set: P=103, Q=83, R=145, S=119, T=71

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

- (A) 145:71
- (B) 146:71
- (C) 71:145
- (D) 145:72
- (E) None of these

139. Data set: P=103, Q=83, R=145, S=119, T=71

By what percentage is 145 higher than 83?

- (A) 60.32%
- (B) 56.94%
- (C) 57.23%
- (D) 70.92%
- (E) 74.7%

140. Data set: P=103, Q=83, R=145, S=119, T=71

Find S + T.

- (A) 173
- (B) 222
- (C) 166
- (D) 190
- (E) 204

141. Data set: P=99, Q=103, R=120, S=138, T=120

Find the total.

- (A) 580
- (B) 627
- (C) 514
- (D) 512
- (E) 676

142. Data set: P=99, Q=103, R=120, S=138, T=120

Find the average.

- (A) 125
- (B) 108
- (C) 134
- (D) 116
- (E) 105

143. Data set: P=99, Q=103, R=120, S=138, T=120

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

- (A) 47:33
- (B) 33:46
- (C) 138:99
- (D) 46:34
- (E) 46:33

144. Data set: P=99, Q=103, R=120, S=138, T=120

By what percentage is 138 higher than 120?

- (A) 11.3%
- (B) 17.28%
- (C) 12.24%
- (D) 15%
- (E) 12.99%

145. Data set: P=99, Q=103, R=120, S=138, T=120

Find P + Q.

- (A) 188
- (B) 173
- (C) 202
- (D) 235
- (E) 163

146. Data set: P=105, Q=164, R=70, S=93, T=151

Find the total.

- (A) 531
- (B) 491
- (C) 679
- (D) 537
- (E) 583

147. Data set: P=105, Q=164, R=70, S=93, T=151

Find the average.

- (A) 123.45
- (B) 131.26
- (C) 135.63
- (D) 109.33
- (E) 116.6

148. Data set: P=105, Q=164, R=70, S=93, T=151

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

- (A) 164:70
- (B) 82:35
- (C) 82:36
- (D) 83:35
- (E) 35:82

149. Data set: P=105, Q=164, R=70, S=93, T=151

By what percentage is 164 higher than 70?

- (A) 134.29%
- (B) 159.67%
- (C) 142.86%
- (D) 149.84%

(E) 163.29%

150. Data set: P=105, Q=164, R=70, S=93, T=151

Find R + T.

- (A) 239
- (B) 185
- (C) 183
- (D) 221
- (E) 257

151. Quantity I: $57^2 - 74^2$

Quantity II: $(57-74)(57+74)$

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

152. Quantity I: $67^2 - 54^2$

Quantity II: $(67-54)(67+54)$

- (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: $56^2 - 33^2$

Quantity II: $(56-33)(56+33)$

- (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

154. Quantity I: $61^2 - 33^2$

Quantity II: $(61-33)(61+33)$

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

155. Quantity I: $61^2 - 22^2$

Quantity II: $(61-22)(61+22)$

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

156. What is X?

I. $X - 3 = 17$.

II. $X/3 = 6.666666666666667$.

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

157. What is X?

I. $X - 9 = 24$.

II. $X/9 = 3.6666666666666665$.

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

158. What is X?

I. $X - 2 = 36$.

II. $X/2 = 19.0$.

- (A) Neither statement is 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

159. What is X?

I. $X - 2 = 55$.

II. $X/2 = 28.5$.

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

160. What is X?

I. $X - 10 = 31$.

II. $X/10 = 4.1$.

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

161. Find the compound interest on Rs. 1500 at 12% per annum for 2 years, compounded annually.

- (A) 381.6
- (B) 420.16
- (C) 461.21
- (D) 339.46
- (E) 448.84

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

- (A) 426
- (B) 525
- (C) 580
- (D) 634
- (E) 402

163. Find the compound interest on Rs. 2000 at 5% per annum for 2 years, compounded annually.

- (A) 158
- (B) 225
- (C) 205
- (D) 165
- (E) 219

164. Find the compound interest on Rs. 3000 at 5% per annum for 2 years, compounded annually.

- (A) 245.13
- (B) 232.26
- (C) 366.18
- (D) 307.5
- (E) 289.06

165. Find the compound interest on Rs. 1500 at 5% per annum for 2 years, compounded annually.

- (A) 131.07
- (B) 186.81
- (C) 128.31
- (D) 153.75
- (E) 127.83

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

- (A) 15
- (B) 27
- (C) 19
- (D) 21
- (E) 24

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

- (A) 8
- (B) 11
- (C) 12
- (D) 10
- (E) 7

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

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

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

- (A) 19

- (B) 22
- (C) 26
- (D) 28
- (E) 31

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

- (A) 9
- (B) 13
- (C) 8
- (D) 7
- (E) 10

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Cybersecurity awareness as a shared responsibility**. 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.

Small businesses often face difficulty in accessing formal credit because their financial records may be incomplete and cash flows irregular. Digital bookkeeping, transaction histories and alternative data can help lenders understand such enterprises better. However, data should be used transparently and with consent. Better assessment can expand credit, but responsible lending must ensure that borrowers are not pushed into obligations they cannot sustain.

Complete Objective Answer Key

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

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