

IBPS PO Mains Mock Test 3

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

7. Given $U > X = Q > T$, which relation is definitely true?

- (A) $U < T$
- (B) $U > T$
- (C) $U = T$
- (D) $X < Q$

- (E) $T > U$
8. Given $X > Y = T > S$, which relation is definitely true?
- (A) $X < S$
 - (B) $Y < T$
 - (C) $S > X$
 - (D) $X > S$
 - (E) $X = S$
9. Given $Q > V = U > T$, which relation is definitely true?
- (A) $Q > T$
 - (B) $Q = T$
 - (C) $V < U$
 - (D) $T > Q$
 - (E) $Q < T$
10. Given $Y > V = Z > U$, which relation is definitely true?
- (A) $Y > U$
 - (B) $U > Y$
 - (C) $Y = U$
 - (D) $V < Z$
 - (E) $Y < U$
11. In a code, each letter is shifted 1 place(s) forward. How is SAFE coded?
- (A) TBGF
 - (B) None of these
 - (C) XFKJ
 - (D) WEJI
 - (E) UCHG
12. In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
- (A) VEXI
 - (B) TCVG
 - (C) None of these
 - (D) UDWH
 - (E) WFYJ
13. In a code, each letter is shifted 2 place(s) forward. How is RISK coded?
- (A) ULVN
 - (B) WNXP
 - (C) TKUM
 - (D) VMWO
 - (E) SJTL
14. In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
- (A) UDWH
 - (B) WFYJ
 - (C) None of these
 - (D) VEXI
 - (E) TCVG
15. In a code, each letter is shifted 1 place(s) forward. How is LOAN coded?
- (A) MPBO
 - (B) PSER
 - (C) QTFS
 - (D) None of these
 - (E) NQCP
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North-East
 - (B) North
 - (C) South-East
 - (D) North-West
 - (E) South-West
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) North-East
 - (B) South-West
 - (C) North-West
 - (D) West
 - (E) South-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) South-East
 - (B) West
 - (C) South-West
 - (D) North-East
 - (E) North
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) South
 - (B) North-West
 - (C) North
 - (D) East
 - (E) West
21. Find the next term in the series: 5, 8, 11, 14, 17, ?
- (A) 22
 - (B) 20
 - (C) 17
 - (D) 16
 - (E) 18
22. Find the next term in the series: 2, 5, 8, 11, 14, ?
- (A) 17
 - (B) 12
 - (C) 20
 - (D) 22
 - (E) 13
23. Find the next term in the series: 5, 8, 11, 14, 17, ?
- (A) 22
 - (B) 24
 - (C) 20
 - (D) 15
 - (E) 16
24. Find the next term in the series: 7, 11, 15, 19, 23, ?
- (A) 31
 - (B) 30
 - (C) 25
 - (D) 27
 - (E) 19
25. Find the next term in the series: 1, 6, 11, 16, 21, ?
- (A) 31
 - (B) 26
 - (C) 33
 - (D) 30
 - (E) 21
26. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Esha, Charu, Deep. Who sits at the extreme left?
- (A) Bina
 - (B) Charu
 - (C) Aman
 - (D) Esha
 - (E) Deep
27. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Esha, Charu, Deep. Who sits at the extreme right?
- (A) Esha
 - (B) Deep
 - (C) Aman
 - (D) Charu
 - (E) Bina
28. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Esha, Charu, Deep. Who sits immediately to the right of Bina?
- (A) Charu
 - (B) Esha
 - (C) Deep
 - (D) Bina
 - (E) Aman
29. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Esha, Charu, Deep. Who sits between Bina and Charu?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 4 = 27$.

II. $2X = 46$.

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

37. What is the value of X?

I. $X + 4 = 21$.

II. $2X = 34$.

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

38. What is the value of X?

I. $X + 7 = 34$.

II. $2X = 54$.

- (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

39. What is the value of X?

I. $X + 2 = 26$.

II. $2X = 48$.

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

40. What is the value of X?

I. $X + 3 = 22$.

II. $2X = 38$.

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

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

41. Which risk arises when a borrower fails to repay?
- (A) Market risk
 - (B) Liquidity risk
 - (C) Operational risk
 - (D) Credit risk
 - (E) Reputation risk
42. 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
43. What does EMI stand for?
- (A) Insurance Regulatory and Development Authority of India
 - (B) Automated Teller Machine
 - (C) Equated Monthly Instalment
 - (D) Statutory Liquidity Ratio
 - (E) National Pension System
44. 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
45. Which term is best described as: SMS-based phishing attempt?
- (A) Mortgage
 - (B) Savings account
 - (C) Smishing
 - (D) Two-factor authentication
 - (E) Forfeiting
46. 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
47. What does SIDBI stand for?
- (A) Recurring Deposit
 - (B) Magnetic Ink Character Recognition
 - (C) Indian Financial System Code
 - (D) Personal Identification Number
 - (E) Small Industries Development Bank of India
48. 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
49. 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
50. Which of the following is a direct tax?
- (A) Customs duty
 - (B) Income tax
 - (C) Stamp duty
 - (D) GST
 - (E) Excise duty
51. 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
52. 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
53. 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
54. 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
55. The one-rupee note is issued by:
- (A) Government of India
 - (B) SEBI
 - (C) NPCI
 - (D) Reserve Bank of India
 - (E) DICGC
56. 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
57. Deposit insurance in India is provided by:
- (A) EXIM Bank
 - (B) SEBI
 - (C) SIDBI
 - (D) PFRDA
 - (E) DICGC
58. Which term is best described as: Working-capital borrowing facility generally secured by current assets?
- (A) Vishing
 - (B) Forfeiting
 - (C) Cash credit
 - (D) Recurring deposit
 - (E) Tokenisation
59. Which body regulates the National Pension System?
- (A) NPCI
 - (B) PFRDA
 - (C) SEBI
 - (D) IRDAI
 - (E) NABARD
60. What does BBPS stand for?
- (A) Bank for International Settlements
 - (B) Permanent Account Number
 - (C) Bharat Bill Payment System
 - (D) Small Industries Development Bank of India
 - (E) National Pension System
61. 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
62. 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
- 63.** 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
- 64.** Which body regulates insurance companies in India?
(A) PFRDA
(B) NPCI
(C) SEBI
(D) RBI
(E) IRDAI
- 65.** 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
- 66.** UPI is operated by:
(A) NABARD
(B) SEBI
(C) IRDAI
(D) PFRDA
(E) NPCI
- 67.** Which term is best described as: Deposit kept for a specified period at an agreed rate of interest?
(A) Tokenisation
(B) Priority sector lending
(C) Demand draft
(D) Capital market
(E) Fixed deposit
- 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.** Which term is best described as: Voice-call based social engineering fraud?
(A) Financial inclusion
(B) Money market
(C) Vishing
(D) Solvency
(E) Fixed deposit
- 70.** Which term is best described as: Fund whose units are traded on a stock exchange?
(A) Exchange-traded fund
(B) Bond
(C) Tokenisation
(D) Current account
(E) Pledge
- 71.** Which term is best described as: Market for medium- and long-term funds and securities?
(A) Two-factor authentication
(B) Capital market
(C) Cheque
(D) Brown-label ATM
(E) Financial inclusion
- 72.** Which term is best described as: Ownership interest in a company?
(A) Pledge
(B) Equity share
(C) Open market operations
(D) Letter of credit
(E) Tokenisation
- 73.** 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
- 74.** 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
- 75.** Which term is best described as: Purchase of medium-term export receivables without recourse to the exporter?
(A) Priority sector lending
(B) Non-performing asset
(C) Bond
(D) Brown-label ATM
(E) Forfaiting
- 76.** 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
- 77.** 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
- 78.** 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
- 79.** 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
- 80.** 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
- 81.** 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
- 82.** 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
- 83.** Which term is best described as: Delivery of movable goods as security for a debt?
(A) Fiscal deficit
(B) Certificate of deposit
(C) Vishing
(D) Moral suasion
(E) Pledge
- 84.** What does UIDAI stand for?
(A) Unique Identification Authority of India
(B) Goods and Services Tax

- (C) Bharat Bill Payment System
 - (D) Equated Monthly Instalment
 - (E) National Electronic Funds Transfer
- 85.** Which market deals mainly in short-term funds?
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 86.** Which scheme is associated with: Timely and flexible credit support for eligible farmers?
- (A) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (B) Kisan Credit Card
 - (C) Stand-Up India
 - (D) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (E) Pradhan Mantri Suraksha Bima Yojana
- 87.** What does diversification primarily help reduce?
- (A) Inflation permanently
 - (B) Bank holidays
 - (C) Tax liability always
 - (D) Concentration risk
 - (E) All risk completely
- 88.** 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
- 89.** Which institution is primarily associated with the following function: Regulator of the insurance sector in India?
- (A) NPCI
 - (B) SEBI
 - (C) NABARD
 - (D) PFRDA
 - (E) IRDAI
- 90.** Which term is best described as: ATM where hardware and support may be outsourced while banking connectivity and branding remain with a bank?
- (A) Financial inclusion
 - (B) Liquidity
 - (C) Brown-label ATM
 - (D) Non-performing asset
 - (E) Moral suasion

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

92. Which service is NOT mentioned in the passage?

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

93. Why is financial literacy important?

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

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

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

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) understand
- (D) erase
- (E) oppose

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

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

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

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

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

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

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

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

101. Choose the correct replacement for the sentence: *There is many reasons to attempt mock tests.*

- (A) There are many reasons to attempt mock tests.
- (B) No improvement required
- (C) There is many reasons to attempt mock tests.
- (D) There are many reasons to attempt mock tests.
- (E) None of these

102. Choose the correct replacement for the sentence: *If I was you, I would revise the syllabus.*

- (A) None of these
- (B) If I was you, I would revise the syllabus.
- (C) No improvement required
- (D) If I were you, I would revise the syllabus.
- (E) If I were you, I would revise the syllabus.

103. Choose the correct replacement for the sentence: *Each of the candidates have submitted the form.*

- (A) Each of the candidates has submitted the form.
- (B) No improvement required
- (C) None of these
- (D) Each of the candidates have submitted the form.
- (E) Each of the candidates has submitted the form.

104. Choose the correct replacement for the sentence: *The number of applicants are increasing every year.*

- (A) No improvement required
- (B) Option 5
- (C) The number of applicants is increasing every year.
- (D) The number of applicants are increasing every year.
- (E) None of these

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

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

106. Regular mock tests help candidates _____ their speed.

- (A) ignore
- (B) destroy
- (C) borrow
- (D) hide
- (E) improve

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

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

108. A diversified portfolio can help _____ investment risk.

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

109. The auditor was asked to _____ the unusual transaction.

- (A) investigate
- (B) multiply
- (C) translate
- (D) decorate
- (E) postpone

110. The candidate remained _____ despite the difficult paper.

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

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

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

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

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

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

- (A) late
- (B) dull
- (C) narrow
- (D) weak
- (E) strong

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) CBAD
- (B) ABDC
- (C) DCBA
- (D) CADB
- (E) ADBC

117. Arrange the sentences in the most logical order:

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

- (A) ACBD
- (B) BACD
- (C) ADBC
- (D) CBAD
- (E) CADB

118. Arrange the sentences in the most logical order:

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

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

119. 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) ABDC
- (B) BDAC
- (C) ABCD

- (D) CADB
- (E) DCBA

120. Arrange the sentences in the most logical order:

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

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

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

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

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

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

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

124. Identify the best corrected version: *He is one of those employees who works late.*

- (A) He is one of those employees who work late.
- (B) No correction required
- (C) He is one of those employees who work late. indeed
- (D) He is one of those employees who work late
- (E) He is one of those employees who works late.

125. Identify the best corrected version: *The results will be declared until Friday.*

- (A) The results will be declared by Friday.
- (B) No correction required
- (C) The results will be declared by Friday. indeed
- (D) The results will be declared by Friday
- (E) The results will be declared until Friday.

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

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

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

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

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

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

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

- (A) illegal
- (B) impossible
- (C) practical
- (D) expensive
- (E) secret

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

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

Section 4: Data Analysis & Interpretation

131. Data set: P=177, Q=62, R=74, S=120, T=132

Find the total.

- (A) 627
- (B) 565
- (C) 659
- (D) 505
- (E) 635

132. Data set: P=177, Q=62, R=74, S=120, T=132

Find the average.

- (A) 130
- (B) 131
- (C) 132
- (D) 91
- (E) 113

133. Data set: P=177, Q=62, R=74, S=120, T=132

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

- (A) None of these
- (B) 178:62
- (C) 62:177
- (D) 177:62
- (E) 177:63

134. Data set: P=177, Q=62, R=74, S=120, T=132

By what percentage is 132 higher than 74?

- (A) 78.38%
- (B) 59.3%
- (C) 88.34%
- (D) 69.42%
- (E) 74.09%

135. Data set: P=177, Q=62, R=74, S=120, T=132

Find S + T.

- (A) 252
- (B) 238
- (C) 203
- (D) 230
- (E) 202

136. Data set: P=173, Q=171, R=143, S=99, T=166

Find the total.

- (A) 618
- (B) 883
- (C) 752
- (D) 872
- (E) 793

137. Data set: P=173, Q=171, R=143, S=99, T=166

Find the average.

- (A) 126
- (B) 120.57
- (C) 177.9
- (D) 140.08
- (E) 150.4

138. Data set: P=173, Q=171, R=143, S=99, T=166

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

- (A) None of these
- (B) 173:99
- (C) 99:173
- (D) 174:99
- (E) 173:100

139. Data set: P=173, Q=171, R=143, S=99, T=166

By what percentage is 173 higher than 171?

- (A) 0.12%
- (B) 1.17%
- (C) 1.97%
- (D) 1.59%
- (E) 0.56%

140. Data set: P=173, Q=171, R=143, S=99, T=166

Find R + P.

- (A) 316
- (B) 347
- (C) 353
- (D) 277
- (E) 344

141. Data set: P=77, Q=157, R=75, S=156, T=104

Find the total.

- (A) 534
- (B) 483
- (C) 497
- (D) 598
- (E) 569

142. Data set: P=77, Q=157, R=75, S=156, T=104

Find the average.

- (A) 93.19
- (B) 113.8
- (C) 125.7
- (D) 134.4
- (E) 134.46

143. Data set: P=77, Q=157, R=75, S=156, T=104

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

- (A) 157:76
- (B) 75:157
- (C) None of these
- (D) 157:75
- (E) 158:75

144. Data set: P=77, Q=157, R=75, S=156, T=104

By what percentage is 156 higher than 104?

- (A) 42.74%
- (B) 50%
- (C) 53.32%
- (D) 62.41%
- (E) 45.9%

145. Data set: P=77, Q=157, R=75, S=156, T=104

Find P + S.

- (A) 204
- (B) 265
- (C) 207
- (D) 216
- (E) 233

146. Data set: P=172, Q=75, R=137, S=167, T=128

Find the total.

- (A) 594
- (B) 645
- (C) 796
- (D) 785
- (E) 679

147. Data set: P=172, Q=75, R=137, S=167, T=128

Find the average.

- (A) 110.01
- (B) 109.76
- (C) 135.8
- (D) 158.36
- (E) 110.67

148. Data set: P=172, Q=75, R=137, S=167, T=128

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

- (A) 173:75
- (B) 75:172
- (C) None of these
- (D) 172:76
- (E) 172:75

149. Data set: P=172, Q=75, R=137, S=167, T=128

By what percentage is 172 higher than 75?

- (A) 142.28%
- (B) 146.71%
- (C) 145.28%
- (D) 129.33%

(E) 106.5%

150. Data set: P=172, Q=75, R=137, S=167, T=128

Find S + P.

- (A) 306
- (B) 319
- (C) 339
- (D) 320
- (E) 391

151. Quantity I: $36^2 - 30^2$

Quantity II: $(36-30)(36+30)$

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

152. Quantity I: $31^2 - 29^2$

Quantity II: $(31-29)(31+29)$

- (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

153. Quantity I: $31^2 - 53^2$

Quantity II: $(31-53)(31+53)$

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

154. Quantity I: $20^2 - 33^2$

Quantity II: $(20-33)(20+33)$

- (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

155. Quantity I: $74^2 - 38^2$

Quantity II: $(74-38)(74+38)$

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

156. What is X?

I. $X - 2 = 40$.

II. $X/2 = 21.0$.

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

157. What is X?

I. $X - 4 = 26$.

II. $X/4 = 7.5$.

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

158. What is X?

I. $X - 3 = 50$.

II. $X/3 = 17.666666666666668$.

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

159. What is X?

I. $X - 5 = 21$.

II. $X/5 = 5.2$.

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

160. What is X?

I. $X - 6 = 14$.

II. $X/6 = 3.3333333333333335$.

- (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

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

- (A) 211.93
- (B) 281.03
- (C) 308.96
- (D) 236.97
- (E) 256.25

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

- (A) 259
- (B) 378
- (C) 358
- (D) 315
- (E) 335

163. Find the compound interest on Rs. 3000 at 10% per annum for 2 years, compounded annually.

- (A) 492
- (B) 630
- (C) 747
- (D) 770
- (E) 766

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

- (A) 715
- (B) 522
- (C) 507
- (D) 636
- (E) 773

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

- (A) 225
- (B) 231
- (C) 210
- (D) 221
- (E) 165

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

- (A) 21
- (B) 38
- (C) 26
- (D) 28
- (E) 37

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

- (A) 12
- (B) 9
- (C) 10
- (D) 8
- (E) 7

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

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

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

- (A) 28

- (B) 20
- (C) 19
- (D) 31
- (E) 34

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

- (A) 20
- (B) 13
- (C) 11
- (D) 10
- (E) 15

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **How artificial intelligence may change public-sector 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.

Financial literacy is more than knowing how to open a bank account. It includes budgeting, comparing interest rates, understanding risk and recognising fraud. A financially literate person is better equipped to make choices that match income and goals. Schools, banks and community institutions can all contribute. The greatest benefit is not merely higher savings; it is the confidence to make informed decisions.

Complete Objective Answer Key

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

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