

IBPS PO Mains Mock Test 4

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

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

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

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

Section 1: Reasoning

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

- (A) No manager is an officer.
- (B) Some leaders are not managers.
- (C) Some officers are leaders.
- (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 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 $S > Y = Z > R$, which relation is definitely true?

- (A) $S < R$
- (B) $S = R$
- (C) $S > R$
- (D) $Y < Z$
- (E) $R > S$

7. Given $S > R = P > Q$, which relation is definitely true?

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

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

- (E) North-East
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) North
 - (B) South-West
 - (C) North-East
 - (D) South-East
 - (E) West
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) East
 - (B) South
 - (C) North
 - (D) West
 - (E) North-West
21. Find the next term in the series: 6, 10, 14, 18, 22, ?
- (A) 25
 - (B) 33
 - (C) 24
 - (D) 26
 - (E) 23
22. Find the next term in the series: 3, 7, 11, 15, 19, ?
- (A) 28
 - (B) 30
 - (C) 19
 - (D) 21
 - (E) 23
23. Find the next term in the series: 2, 5, 8, 11, 14, ?
- (A) 13
 - (B) 15
 - (C) 14
 - (D) 21
 - (E) 17
24. Find the next term in the series: 4, 9, 14, 19, 24, ?
- (A) 26
 - (B) 31
 - (C) 36
 - (D) 29
 - (E) 21
25. Find the next term in the series: 3, 5, 7, 9, 11, ?
- (A) 9
 - (B) 11
 - (C) 10
 - (D) 14
 - (E) 13
26. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Esha, Charu, Deep. Who sits at the extreme left?
- (A) Bina
 - (B) Charu
 - (C) Deep
 - (D) Esha
 - (E) Aman
27. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Esha, Charu, Deep. Who sits at the extreme right?
- (A) Charu
 - (B) Aman
 - (C) Deep
 - (D) Esha
 - (E) Bina
28. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Esha, Charu, Deep. Who sits immediately to the right of Aman?
- (A) Bina
 - (B) Aman
 - (C) Esha
 - (D) Charu
 - (E) Deep
29. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Esha, Charu, Deep. Who sits between Aman and Charu?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 5 = 30$.

II. $2X = 50$.

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

37. What is the value of X?

I. $X + 3 = 39$.

II. $2X = 72$.

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

38. What is the value of X?

I. $X + 5 = 39$.

II. $2X = 68$.

- (A) Only statement II is sufficient

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

39. What is the value of X?

I. $X + 4 = 34$.

II. $2X = 60$.

- (A) Even both statements are not 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

40. What is the value of X?

I. $X + 4 = 30$.

II. $2X = 52$.

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

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

41. 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
42. 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
43. Which risk relates to losses from failed processes, people or systems?
- (A) Dividend risk
 - (B) Credit risk
 - (C) Operational risk
 - (D) Interest subsidy risk
 - (E) Sovereign guarantee
44. 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
45. 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
46. 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
47. 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
48. 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
49. 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
50. What does CBDC stand for?
- (A) Bank for International Settlements
 - (B) Pension Fund Regulatory and Development Authority
 - (C) Automated Teller Machine
 - (D) National Pension System
 - (E) Central Bank Digital Currency
51. 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
- 52.** 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
- 53.** 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
- 54.** 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
- 55.** 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
- 56.** Which body regulates mutual funds in India?
- (A) DICGC
 - (B) IRDAI
 - (C) PFRDA
 - (D) RBI alone
 - (E) SEBI
- 57.** Which term is best described as: Process of pooling financial assets and converting them into marketable securities?
- (A) Financial inclusion
 - (B) Treasury bill
 - (C) Reverse repo rate
 - (D) Commercial paper
 - (E) Securitisation
- 58.** 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
- 59.** Which payment system is designed for instant inter-bank mobile payments?
- (A) IMPS
 - (B) T-bill
 - (C) PPF
 - (D) SLR
 - (E) Letter of credit
- 60.** 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
- 61.** 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
- 62.** Which scheme is associated with: Low-cost life insurance scheme subject to eligibility and terms?
- (A) Direct Benefit Transfer

- (B) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (C) Pradhan Mantri Jan-Dhan Yojana
 - (D) Stand-Up India
 - (E) Atal Pension Yojana
- 63.** Which of the following is an indirect tax?
- (A) Corporate income tax
 - (B) Income tax
 - (C) Wealth tax
 - (D) GST
 - (E) Capital gains tax
- 64.** 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
- 65.** What does POS stand for?
- (A) Permanent Account Number
 - (B) Recurring Deposit
 - (C) Current Account Savings Account
 - (D) Foreign Exchange Management Act
 - (E) Point of Sale
- 66.** 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
- 67.** 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
- 68.** 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
- 69.** The one-rupee note is issued by:
- (A) Government of India
 - (B) SEBI
 - (C) NPCI
 - (D) Reserve Bank of India
 - (E) DICGC
- 70.** What does ATM stand for?
- (A) Small Industries Development Bank of India
 - (B) Automated Teller Machine
 - (C) Financial Stability and Development Council
 - (D) Unique Identification Authority of India
 - (E) Securities and Exchange Board of India
- 71.** 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
- 72.** 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
- 73.** 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
- 74.** 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
- 75.** 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
- 76.** 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
- 77.** 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
- 78.** Which term is best described as: Unsecured short-term money-market instrument issued by eligible companies?
- (A) Market capitalisation
 - (B) Solvency
 - (C) Financial inclusion
 - (D) Inflation
 - (E) Commercial paper
- 79.** Which term is best described as: Right to retain property until a debt or obligation is discharged?
- (A) Lien
 - (B) Bank rate
 - (C) Moral suasion
 - (D) Fixed deposit
 - (E) Vishing
- 80.** 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
- 81.** 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
- 82.** 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
- 83.** 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

- 84.** 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
- 85.** Which term is best described as: SMS-based phishing attempt?
- (A) Mortgage
 - (B) Savings account
 - (C) Smishing
 - (D) Two-factor authentication
 - (E) Forfeiting
- 86.** CRR is maintained by banks with:
- (A) DICGC
 - (B) Reserve Bank of India
 - (C) Their customers
 - (D) SEBI
 - (E) Stock exchanges
- 87.** 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
- 88.** 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
- 89.** Which institution is known as the banker to the Government of India?
- (A) NPCI
 - (B) SIDBI
 - (C) SEBI
 - (D) Reserve Bank of India
 - (E) DICGC
- 90.** 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

Section 3: English Language

91. Passage: Digital banking has made many services faster, but it has also created new responsibilities for users. Fraudsters often exploit urgency, fear or greed rather than technical weakness. A message may claim that an account will be blocked, a reward is waiting, or a refund requires immediate action. The safest response is to pause and verify through the official bank channel. Customers should never disclose passwords, PINs or one-time passwords. Strong security depends on technology, regulation and informed behaviour working together.

According to the passage, fraudsters often exploit:

- (A) branch locations
- (B) human emotions and urgency
- (C) bank holidays
- (D) only weak internet speed
- (E) cash shortages

92. What should a customer do after receiving a suspicious message?

- (A) Share the OTP
- (B) Install any suggested app
- (C) Verify through the official bank channel
- (D) Reply immediately
- (E) Forward personal details

93. Which information should never be disclosed?

- (A) Bank holiday list
- (B) Public interest rate
- (C) Branch address
- (D) Passwords, PINs and OTPs
- (E) Account type

94. Strong security depends on:

- (A) technology alone
- (B) cash alone
- (C) fewer customers
- (D) technology, regulation and informed behaviour
- (E) advertising alone

95. The tone of the passage is:

- (A) comic
- (B) nostalgic
- (C) celebratory
- (D) advisory
- (E) hostile

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

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

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

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

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

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

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

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

- (A) randomly
 - (B) rarely
 - (C) secretly
 - (D) slowly
 - (E) responsibly
101. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*
- (A) Despite the rain, the exam started on time.
 - (B) Despite the rain, the exam started on time.
 - (C) No improvement required
 - (D) None of these
 - (E) Despite of the rain, the exam started on time.
102. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*
- (A) The manager along with his assistants is attending the meeting.
 - (B) Option 5
 - (C) No improvement required
 - (D) None of these
 - (E) The manager along with his assistants are attending the meeting.
103. Choose the correct replacement for the sentence: *One of my friend is preparing for IBPS PO.*
- (A) One of my friends are preparing for IBPS PO.
 - (B) None of these
 - (C) One of my friends is preparing for IBPS PO.
 - (D) One of my friend is preparing for IBPS PO.
 - (E) No improvement required
104. Choose the correct replacement for the sentence: *The committee have taken its final decision.*
- (A) The committee has taken its final decision.
 - (B) The committee have taken its final decision.
 - (C) No improvement required
 - (D) None of these
 - (E) The committee has taken its final decision.
105. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*
- (A) None of these
 - (B) No sooner did the bell ring than the candidates entered.
 - (C) No sooner did the bell ring than the candidates entered.
 - (D) No sooner did the bell ring when the candidates entered.
 - (E) No improvement required
106. The central bank took measures to _____ inflation.
- (A) scatter
 - (B) invent
 - (C) control
 - (D) divide
 - (E) celebrate
107. Regular mock tests help candidates _____ their speed.
- (A) borrow
 - (B) ignore
 - (C) hide
 - (D) destroy
 - (E) improve
108. The branch manager handled the complaint in a _____ manner.
- (A) invisible
 - (B) temporary
 - (C) careless
 - (D) professional
 - (E) distant
109. Customers must never _____ their OTP with anyone.
- (A) measure
 - (B) replace
 - (C) share
 - (D) print
 - (E) count
110. The candidate remained _____ despite the difficult paper.
- (A) calm
 - (B) formal
 - (C) ancient
 - (D) narrow
 - (E) empty
111. Choose the word/phrase closest in meaning to **Diligent**.

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

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

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

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

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

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

- (A) famous
- (B) stubborn
- (C) careless
- (D) untrained
- (E) skilled

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

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

116. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) ACDB
- (C) CBAD
- (D) DCBA
- (E) ABCD

117. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) ABCD
- (C) DCBA
- (D) DBAC
- (E) BACD

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) ACBD
- (B) CADB
- (C) DCBA
- (D) BCAD
- (E) BACD

119. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) CADB
- (C) DCBA

- (D) BACD
- (E) CDAB

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. Inflation reduces purchasing power.
- D. Central banks monitor price trends carefully.

- (A) ACBD
- (B) BCAD
- (C) CDBA
- (D) ABCD
- (E) CBAD

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

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

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

123. Identify the best corrected version: *The information are useful for applicants.*

- (A) No correction required
- (B) The information are useful for applicants.
- (C) The information is useful for applicants.
- (D) The information is useful for applicants
- (E) The information is useful for applicants. indeed

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

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

125. 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 when the gate closed. indeed
- (D) Hardly had I reached the centre when the gate closed.
- (E) Hardly had I reached the centre than the gate closed.

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

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

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

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

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

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

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

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

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

- (A) unrelated
- (B) able to recover
- (C) invisible
- (D) careless
- (E) fragile

Section 4: Data Analysis & Interpretation

131. Data set: P=166, Q=135, R=131, S=127, T=180

Find the total.

- (A) 683
- (B) 871
- (C) 739
- (D) 819
- (E) 656

132. Data set: P=166, Q=135, R=131, S=127, T=180

Find the average.

- (A) 165.38
- (B) 120.98
- (C) 132.87
- (D) 147.8
- (E) 176.3

133. Data set: P=166, Q=135, R=131, S=127, T=180

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

- (A) 181:127
- (B) 180:128
- (C) None of these
- (D) 127:180
- (E) 180:127

134. Data set: P=166, Q=135, R=131, S=127, T=180

By what percentage is 166 higher than 127?

- (A) 35.23%
- (B) 30.71%
- (C) 33.64%
- (D) 32.48%
- (E) 33.03%

135. Data set: P=166, Q=135, R=131, S=127, T=180

Find P + Q.

- (A) 268
- (B) 342
- (C) 301
- (D) 326
- (E) 359

136. Data set: P=117, Q=152, R=147, S=121, T=150

Find the total.

- (A) 767
- (B) 735
- (C) 687
- (D) 802
- (E) 758

137. Data set: P=117, Q=152, R=147, S=121, T=150

Find the average.

- (A) 119.01
- (B) 155.51
- (C) 119.98
- (D) 137.4
- (E) 111.84

138. Data set: P=117, Q=152, R=147, S=121, T=150

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

- (A) 117:152
- (B) None of these
- (C) 152:117
- (D) 152:118
- (E) 153:117

139. Data set: P=117, Q=152, R=147, S=121, T=150

By what percentage is 150 higher than 147?

- (A) 2.38%
- (B) 1.73%
- (C) 2.62%
- (D) 2.04%
- (E) 2.7%

140. Data set: P=117, Q=152, R=147, S=121, T=150

Find P + Q.

- (A) 241
- (B) 228
- (C) 269
- (D) 283
- (E) 217

141. Data set: P=152, Q=83, R=176, S=112, T=158

Find the total.

- (A) 767
- (B) 571
- (C) 681
- (D) 717
- (E) 559

142. Data set: P=152, Q=83, R=176, S=112, T=158

Find the average.

- (A) 127.45
- (B) 115.91
- (C) 118.56
- (D) 136.2
- (E) 157.17

143. Data set: P=152, Q=83, R=176, S=112, T=158

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

- (A) 176:83
- (B) None of these
- (C) 176:84
- (D) 177:83
- (E) 83:176

144. Data set: P=152, Q=83, R=176, S=112, T=158

By what percentage is 158 higher than 152?

- (A) 3.95%
- (B) 4.43%
- (C) 5.13%
- (D) 5.05%
- (E) 4.69%

145. Data set: P=152, Q=83, R=176, S=112, T=158

Find Q + S.

- (A) 219
- (B) 215
- (C) 195
- (D) 163
- (E) 157

146. Data set: P=180, Q=139, R=127, S=98, T=135

Find the total.

- (A) 679
- (B) 640
- (C) 634
- (D) 621
- (E) 637

147. Data set: P=180, Q=139, R=127, S=98, T=135

Find the average.

- (A) 112.96
- (B) 135.8
- (C) 160.11
- (D) 152.97
- (E) 120.2

148. Data set: P=180, Q=139, R=127, S=98, T=135

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

- (A) 91:49
- (B) 180:98
- (C) 90:50
- (D) 49:90
- (E) 90:49

149. Data set: P=180, Q=139, R=127, S=98, T=135

By what percentage is 139 higher than 135?

- (A) 3.22%
- (B) 1.9%
- (C) 2.96%
- (D) 1.8%

(E) 2.41%

150. Data set: P=180, Q=139, R=127, S=98, T=135

Find T + R.

- (A) 304
- (B) 276
- (C) 302
- (D) 262
- (E) 216

151. Quantity I: $49^2 - 59^2$

Quantity II: $(49-59)(49+59)$

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

152. Quantity I: $28^2 - 69^2$

Quantity II: $(28-69)(28+69)$

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

153. Quantity I: $69^2 - 33^2$

Quantity II: $(69-33)(69+33)$

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

154. Quantity I: $51^2 - 56^2$

Quantity II: $(51-56)(51+56)$

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

155. Quantity I: $47^2 - 30^2$

Quantity II: $(47-30)(47+30)$

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

156. What is X?

I. $X - 10 = 36$.

II. $X/10 = 4.6$.

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

157. What is X?

I. $X - 4 = 36$.

II. $X/4 = 10.0$.

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

158. What is X?

I. $X - 5 = 38$.

II. $X/5 = 8.6$.

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

159. What is X?

I. $X - 3 = 48$.

II. $X/3 = 17.0$.

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

160. What is X?

I. $X - 5 = 49$.

II. $X/5 = 10.8$.

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

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

- (A) 205
- (B) 247
- (C) 252
- (D) 160
- (E) 250

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

- (A) 470.7
- (B) 401.54
- (C) 381.6
- (D) 301.77
- (E) 358.85

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

- (A) 703
- (B) 636
- (C) 782
- (D) 710
- (E) 671

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

- (A) 344
- (B) 385
- (C) 352
- (D) 420
- (E) 465

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

- (A) 381.6
- (B) 350.87
- (C) 361.46
- (D) 412.51
- (E) 439.67

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

- (A) 15
- (B) 19
- (C) 11
- (D) 10
- (E) 13

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

- (A) 11
- (B) 15
- (C) 14
- (D) 16
- (E) 12

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

- (A) 32
- (B) 29
- (C) 25
- (D) 36
- (E) 28

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

- (A) 12

- (B) 13
- (C) 10
- (D) 8
- (E) 11

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

- (A) 14
- (B) 25
- (C) 21
- (D) 15
- (E) 17

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Balancing innovation and consumer protection in finance.** 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.

Banks are increasingly using automation to process routine work. This can reduce errors and improve turnaround time, but it also changes the skills expected from employees. Future officers will need analytical ability, digital awareness and strong judgement. Technology may handle repetitive tasks, while people focus on exceptions, customer needs and ethical decisions. The most successful institutions will combine efficient systems with responsible human oversight.

Complete Objective Answer Key

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

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