

IBPS PO Mains Mock Test 5

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

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

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

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

Section 1: Reasoning

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

7. Given $S > T = Y > Q$, which relation is definitely true?

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

- (E) $S < Q$
8. Given $P > Q = R > T$, which relation is definitely true?
- (A) $P = T$
 - (B) $Q < R$
 - (C) $P < T$
 - (D) $T > P$
 - (E) $P > T$
9. Given $V > P = Y > U$, which relation is definitely true?
- (A) $P < Y$
 - (B) $V = U$
 - (C) $V < U$
 - (D) $V > U$
 - (E) $U > V$
10. Given $U > V = Q > X$, which relation is definitely true?
- (A) $V < Q$
 - (B) $X > U$
 - (C) $U = X$
 - (D) $U < X$
 - (E) $U > X$
11. In a code, each letter is shifted 2 place(s) forward. How is LOAN coded?
- (A) NQCP
 - (B) PSER
 - (C) QTFS
 - (D) ORDQ
 - (E) MPBO
12. In a code, each letter is shifted 3 place(s) forward. How is BANK coded?
- (A) DCPM
 - (B) GFSP
 - (C) FERQ
 - (D) None of these
 - (E) EDQN
13. In a code, each letter is shifted 3 place(s) forward. How is MONEY coded?
- (A) None of these
 - (B) PRQHB
 - (C) RTSJD
 - (D) OQPGA
 - (E) QSRIC
14. In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
- (A) WFYJ
 - (B) VEXI
 - (C) UDWH
 - (D) None of these
 - (E) TCVG
15. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?
- (A) WNXP
 - (B) VMWO
 - (C) SJTL
 - (D) TKUM
 - (E) None of these
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) South-East
 - (D) North-East
 - (E) North
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) West
 - (B) North-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) North-East
 - (B) East
 - (C) West
 - (D) North

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

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 3 = 35$.

II. $2X = 64$.

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

37. What is the value of X?

I. $X + 6 = 22$.

II. $2X = 32$.

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

38. What is the value of X?

I. $X + 3 = 25$.

II. $2X = 44$.

- (A) Both statements together are necessary

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

39. What is the value of X?

I. $X + 1 = 36$.

II. $2X = 70$.

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

40. What is the value of X?

I. $X + 8 = 38$.

II. $2X = 60$.

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

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

41. 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
42. 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
43. 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
44. 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
45. Which term is best described as: Persuasion used by a central bank to influence the behaviour of financial institutions?
(A) Cyber phishing
(B) Equity share
(C) Priority sector lending
(D) Moral suasion
(E) Pledge
46. 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
47. 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
48. Which institution is known as the banker to the Government of India?
(A) NPCI
(B) SIDBI
(C) SEBI
(D) Reserve Bank of India
(E) DICGC
49. 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
50. 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
51. The one-rupee note is issued by:
(A) Government of India
(B) SEBI
(C) NPCI

- (D) Reserve Bank of India
(E) DICGC
52. Which institution is primarily associated with the following function: Regulator of the pension sector under its mandate?
(A) IRDAI
(B) PFRDA
(C) IMF
(D) DICGC
(E) Asian Development Bank
53. 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
54. 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
55. Which term is best described as: Fraudulent attempt to obtain sensitive information by pretending to be trustworthy?
(A) Inflation
(B) Cyber phishing
(C) Mutual fund
(D) Solvency
(E) Capital market
56. What should a customer do if asked to share an OTP by phone?
(A) Ignore bank alerts forever
(B) Post it online
(C) Refuse and report the request
(D) Share it quickly
(E) Write it on the debit card
57. Which term is best described as: Sustained decrease in the general price level?
(A) Overdraft
(B) Money market
(C) Current account
(D) Cheque
(E) Deflation
58. Which term is best described as: Distribution of a part of company profits to shareholders?
(A) Cash credit
(B) Bank rate
(C) Fiscal deficit
(D) Pledge
(E) Dividend
59. Which term is best described as: Deposit product in which a fixed sum is deposited periodically?
(A) Capital market
(B) Market capitalisation
(C) Recurring deposit
(D) Smishing
(E) Open market operations
60. 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
61. 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
62. What does IMF stand for?
(A) International Monetary Fund
(B) Central Bank Digital Currency

- (C) Foreign Exchange Management Act
 - (D) Indian Financial System Code
 - (E) Marginal Cost of Funds Based Lending Rate
- 63.** Which market deals mainly in short-term funds?
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 64.** Which term is best described as: Debt instrument under which the issuer promises interest and repayment of principal?
- (A) Bond
 - (B) Letter of credit
 - (C) Demand draft
 - (D) Smishing
 - (E) Recurring deposit
- 65.** 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
- 66.** 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
- 67.** 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
- 68.** Which institution is primarily associated with the following function: Umbrella organisation for retail payment and settlement systems in India?
- (A) World Bank
 - (B) NPCI
 - (C) NABARD
 - (D) Asian Development Bank
 - (E) IMF
- 69.** Which of the following is an indirect tax?
- (A) Corporate income tax
 - (B) Income tax
 - (C) Wealth tax
 - (D) GST
 - (E) Capital gains tax
- 70.** What does diversification primarily help reduce?
- (A) Inflation permanently
 - (B) Bank holidays
 - (C) Tax liability always
 - (D) Concentration risk
 - (E) All risk completely
- 71.** 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
- 72.** What does PAN stand for?
- (A) Financial Stability and Development Council
 - (B) Insurance Regulatory and Development Authority of India
 - (C) Permanent Account Number
 - (D) Foreign Exchange Management Act
 - (E) Marginal Cost of Funds Based Lending Rate
- 73.** What does NPS stand for?
- (A) Know Your Customer

- (B) Aadhaar Enabled Payment System
 - (C) Bharat Bill Payment System
 - (D) Immediate Payment Service
 - (E) National Pension System
- 74.** Which term is best described as: Numerical assessment of a borrower's creditworthiness based on credit history?
- (A) Capital market
 - (B) Lien
 - (C) Equity share
 - (D) Solvency
 - (E) Credit score
- 75.** 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
- 76.** 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
- 77.** 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
- 78.** Deposit insurance in India is provided by:
- (A) EXIM Bank
 - (B) SEBI
 - (C) SIDBI
 - (D) PFRDA
 - (E) DICGC
- 79.** Which scheme is associated with: Loans to eligible non-corporate, non-farm micro and small enterprises?
- (A) Sukanya Samridhi Yojana
 - (B) Pradhan Mantri Mudra Yojana
 - (C) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (D) Stand-Up India
 - (E) Pradhan Mantri Jan-Dhan Yojana
- 80.** 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
- 81.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only
 - (B) Treasury bill
 - (C) RTGS
 - (D) NACH
 - (E) Recurring deposit
- 82.** 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
- 83.** 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
- 84.** Which institution is primarily associated with the following function: Regulator of the securities market in India?

- (A) NABARD
- (B) DICGC
- (C) SIDBI
- (D) SEBI
- (E) Asian Development Bank

85. 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

86. 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

87. 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

88. 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

89. A loan secured by immovable property is commonly called:

- (A) Forfaiting
- (B) Mortgage loan
- (C) Factoring
- (D) Pledge loan
- (E) Clean overdraft

90. Which term is best described as: Short-term government security issued at a discount?

- (A) Priority sector lending
- (B) Pledge
- (C) Treasury bill
- (D) Factoring
- (E) Overdraft

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

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

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

93. Which information should never be disclosed?

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

94. Strong security depends on:

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

95. The tone of the passage is:

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

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

Choose the best word for blank (1).

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

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

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

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

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

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

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

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

- (A) beside
 - (B) without
 - (C) under
 - (D) beyond
 - (E) across
101. Choose the correct replacement for the sentence: *Neither the cashier nor the officers was available.*
- (A) Neither the cashier nor the officers were available.
 - (B) Neither the cashier nor the officers were available.
 - (C) Neither the cashier nor the officers was available.
 - (D) No improvement required
 - (E) None of these
102. Choose the correct replacement for the sentence: *The information are useful for applicants.*
- (A) The information are useful for applicants.
 - (B) No improvement required
 - (C) The information is useful for applicants.
 - (D) Option 5
 - (E) None of these
103. Choose the correct replacement for the sentence: *He has been working here since five years.*
- (A) He have been working here for five years.
 - (B) He has been working here for five years.
 - (C) He has been working here since five years.
 - (D) No improvement required
 - (E) He has been working here for five years.
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 works late.
 - (B) He is one of those employees who work late.
 - (C) No improvement required
 - (D) He are one of those employees who work late.
 - (E) None of these
105. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*
- (A) No sooner did the bell ring than the candidates entered.
 - (B) No sooner did the bell ring when the candidates entered.
 - (C) No sooner did the bell ring than the candidates entered.
 - (D) No improvement required
 - (E) None of these
106. Regular mock tests help candidates _____ their speed.
- (A) hide
 - (B) destroy
 - (C) improve
 - (D) ignore
 - (E) borrow
107. The committee reached a _____ decision after reviewing the data.
- (A) distant
 - (B) hollow
 - (C) fragile
 - (D) random
 - (E) unanimous
108. The central bank took measures to _____ inflation.
- (A) celebrate
 - (B) scatter
 - (C) divide
 - (D) control
 - (E) invent
109. The new policy aims to _____ financial inclusion.
- (A) oppose
 - (B) freeze
 - (C) erase
 - (D) promote
 - (E) delay
110. The candidate remained _____ despite the difficult paper.
- (A) calm
 - (B) narrow
 - (C) ancient
 - (D) empty
 - (E) formal
111. Choose the word/phrase closest in meaning to **Ubiquitous**.

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

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

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

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

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

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 **Ambiguous**.

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

116. 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. Safe practices are therefore essential.
- D. Digital payments have grown rapidly in India.

- (A) DABC
- (B) BDAC
- (C) CADB
- (D) ACBD
- (E) CBAD

117. Arrange the sentences in the most logical order:

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

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

118. Arrange the sentences in the most logical order:

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

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

119. Arrange the sentences in the most logical order:

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

- (A) BACD
- (B) CADB
- (C) BADC

- (D) ACBD
- (E) BDAC

120. Arrange the sentences in the most logical order:

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

- (A) CBAD
- (B) ABDC
- (C) ACDB
- (D) ABCD
- (E) BCAD

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

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

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

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

123. 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. indeed
- (D) He has been working here since five years.
- (E) He has been working here for five years

124. Identify the best corrected version: *The officer explained me the procedure.*

- (A) The officer explained me the procedure.
- (B) No correction required
- (C) The officer explained the procedure to me. indeed
- (D) The officer explained the procedure to me
- (E) The officer explained the procedure to me.

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

- (A) No correction required
- (B) Hardly had I reached the centre when the gate closed.
- (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

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

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

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

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

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

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

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

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

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

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

Section 4: Data Analysis & Interpretation

131. Data set: P=108, Q=135, R=129, S=168, T=87

Find the total.

- (A) 591
- (B) 543
- (C) 739
- (D) 525
- (E) 627

132. Data set: P=108, Q=135, R=129, S=168, T=87

Find the average.

- (A) 146.45
- (B) 138.6
- (C) 125.4
- (D) 142.3
- (E) 106.89

133. Data set: P=108, Q=135, R=129, S=168, T=87

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

- (A) 57:29
- (B) 168:87
- (C) 56:30
- (D) 56:29
- (E) 29:56

134. Data set: P=108, Q=135, R=129, S=168, T=87

By what percentage is 168 higher than 129?

- (A) 25.55%
- (B) 24.04%
- (C) 30.23%
- (D) 28.05%
- (E) 27.39%

135. Data set: P=108, Q=135, R=129, S=168, T=87

Find Q + T.

- (A) 243
- (B) 193
- (C) 206
- (D) 178
- (E) 222

136. Data set: P=135, Q=159, R=111, S=139, T=134

Find the total.

- (A) 601
- (B) 638
- (C) 678
- (D) 573
- (E) 599

137. Data set: P=135, Q=159, R=111, S=139, T=134

Find the average.

- (A) 135.6
- (B) 122.83
- (C) 158.42
- (D) 155.6
- (E) 112.64

138. Data set: P=135, Q=159, R=111, S=139, T=134

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

- (A) 37:53
- (B) 54:37
- (C) 159:111
- (D) 53:37
- (E) 53:38

139. Data set: P=135, Q=159, R=111, S=139, T=134

By what percentage is 139 higher than 135?

- (A) 2.14%
- (B) 2.96%
- (C) 2.42%
- (D) 3.51%
- (E) 3.46%

140. Data set: P=135, Q=159, R=111, S=139, T=134

Find P + Q.

- (A) 294
- (B) 247
- (C) 271
- (D) 317
- (E) 349

141. Data set: P=80, Q=70, R=77, S=83, T=113

Find the total.

- (A) 496
- (B) 391
- (C) 398
- (D) 478
- (E) 423

142. Data set: P=80, Q=70, R=77, S=83, T=113

Find the average.

- (A) 99.25
- (B) 84.6
- (C) 99.84
- (D) 89.09
- (E) 71.83

143. Data set: P=80, Q=70, R=77, S=83, T=113

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

- (A) 113:71
- (B) 114:70
- (C) 113:70
- (D) None of these
- (E) 70:113

144. Data set: P=80, Q=70, R=77, S=83, T=113

By what percentage is 80 higher than 70?

- (A) 12.72%
- (B) 17.43%
- (C) 14.29%
- (D) 15.35%
- (E) 12.24%

145. Data set: P=80, Q=70, R=77, S=83, T=113

Find P + R.

- (A) 129
- (B) 148
- (C) 157
- (D) 170
- (E) 179

146. Data set: P=114, Q=132, R=70, S=174, T=177

Find the total.

- (A) 566
- (B) 562
- (C) 572
- (D) 667
- (E) 740

147. Data set: P=114, Q=132, R=70, S=174, T=177

Find the average.

- (A) 133.4
- (B) 112.4
- (C) 115.35
- (D) 145.34
- (E) 117.17

148. Data set: P=114, Q=132, R=70, S=174, T=177

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

- (A) 178:70
- (B) 70:177
- (C) None of these
- (D) 177:70
- (E) 177:71

149. Data set: P=114, Q=132, R=70, S=174, T=177

By what percentage is 174 higher than 70?

- (A) 171.21%
- (B) 130.34%
- (C) 148.57%
- (D) 141.08%

(E) 185.71%

150. Data set: $P=114$, $Q=132$, $R=70$, $S=174$, $T=177$

Find $R + S$.

- (A) 218
- (B) 203
- (C) 230
- (D) 212
- (E) 244

151. Quantity I: $29^2 - 73^2$

Quantity II: $(29-73)(29+73)$

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

152. Quantity I: $26^2 - 36^2$

Quantity II: $(26-36)(26+36)$

- (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

153. Quantity I: $36^2 - 75^2$

Quantity II: $(36-75)(36+75)$

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

154. Quantity I: $48^2 - 50^2$

Quantity II: $(48-50)(48+50)$

- (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

155. Quantity I: $76^2 - 64^2$

Quantity II: $(76-64)(76+64)$

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

156. What is X?

I. $X - 2 = 25$.

II. $X/2 = 13.5$.

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

157. What is X?

I. $X - 2 = 28$.

II. $X/2 = 15.0$.

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

158. What is X?

I. $X - 5 = 43$.

II. $X/5 = 9.6$.

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

159. What is X?

I. $X - 7 = 33$.

II. $X/7 = 5.714285714285714$.

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

160. What is X?

I. $X - 10 = 14$.

II. $X/10 = 2.4$.

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

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

- (A) 603.82
- (B) 543.2
- (C) 508.8
- (D) 382.75
- (E) 590.9

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

- (A) 153.75
- (B) 121.54
- (C) 120.58
- (D) 179.73
- (E) 182.04

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

- (A) 592
- (B) 748
- (C) 570
- (D) 706
- (E) 630

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

- (A) 249.36
- (B) 287.95
- (C) 307.5
- (D) 346.33
- (E) 367.9

165. Find the compound interest on Rs. 3000 at 12% per annum for 2 years, compounded annually.

- (A) 763.2
- (B) 722.44
- (C) 635.35
- (D) 820.29
- (E) 695.46

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

- (A) 21
- (B) 26
- (C) 27
- (D) 14
- (E) 24

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

- (A) 21
- (B) 30
- (C) 28
- (D) 37
- (E) 33

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

- (A) 27
- (B) 18
- (C) 21
- (D) 22
- (E) 25

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

- (A) 35

- (B) 28
- (C) 26
- (D) 19
- (E) 31

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

- (A) 15
- (B) 18
- (C) 12
- (D) 14
- (E) 19

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Importance of financial literacy for young adults.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Complete Objective Answer Key

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

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