

IBPS PO Mains Mock Test 6

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

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

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

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

Section 1: Reasoning

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $V > Q = T > U$, which relation is definitely true?

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

7. Given $U > P = V > Y$, which relation is definitely true?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 8 = 43$.

II. $2X = 70$.

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

37. What is the value of X?

I. $X + 4 = 19$.

II. $2X = 30$.

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

38. What is the value of X?

I. $X + 4 = 16$.

II. $2X = 24$.

- (A) Both statements together are necessary

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

39. What is the value of X?

I. $X + 6 = 33$.

II. $2X = 54$.

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

40. What is the value of X?

I. $X + 3 = 38$.

II. $2X = 70$.

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

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

41. 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
42. 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
43. Which body regulates mutual funds in India?
- (A) DICGC
 - (B) IRDAI
 - (C) PFRDA
 - (D) RBI alone
 - (E) SEBI
44. UPI is operated by:
- (A) NABARD
 - (B) SEBI
 - (C) IRDAI
 - (D) PFRDA
 - (E) NPCI
45. 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
46. What does IMPS stand for?
- (A) Unique Identification Authority of India
 - (B) Central Bank Digital Currency
 - (C) Immediate Payment Service
 - (D) Employees Provident Fund Organisation
 - (E) National Payments Corporation of India
47. 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
48. What does AML stand for?
- (A) Bharat Bill Payment System
 - (B) Anti-Money Laundering
 - (C) Fixed Deposit
 - (D) Permanent Account Number
 - (E) Marginal Cost of Funds Based Lending Rate
49. 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
50. Which term is best described as: Written instruction directing a bank to pay a specified sum?
- (A) Forfaiting
 - (B) Liquidity
 - (C) Inflation
 - (D) Cheque
 - (E) Two-factor authentication
51. 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
- 52. What does CASA stand for?**
- (A) Immediate Payment Service
 - (B) Credit Information Bureau (India) Limited
 - (C) Goods and Services Tax
 - (D) Real Time Gross Settlement
 - (E) Current Account Savings Account
- 53. Which term is best described as: Purchase and management of trade receivables by a specialised entity?**
- (A) Mutual fund
 - (B) Overdraft
 - (C) Recurring deposit
 - (D) Exchange-traded fund
 - (E) Factoring
- 54. What does OTP stand for?**
- (A) Deposit Insurance and Credit Guarantee Corporation
 - (B) Micro, Small and Medium Enterprises
 - (C) Cash Reserve Ratio
 - (D) One-Time Password
 - (E) Financial Stability and Development Council
- 55. 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
- 56. What does CAR stand for?**
- (A) Magnetic Ink Character Recognition
 - (B) Liquidity Coverage Ratio
 - (C) Capital Adequacy Ratio
 - (D) Financial Stability and Development Council
 - (E) Permanent Account Number
- 57. 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
- 58. 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
- 59. 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
- 60. 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
- 61. 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
- 62. Which term is best described as: ATM set up and operated by a non-bank entity authorised under applicable rules?**
- (A) Letter of credit

- (B) Tokenisation
 - (C) Current account
 - (D) Solvency
 - (E) White-label ATM
- 63.** 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
- 64.** What does CIBIL stand for?
- (A) Unique Identification Authority of India
 - (B) Credit Information Bureau (India) Limited
 - (C) Automated Teller Machine
 - (D) One-Time Password
 - (E) Public Provident Fund
- 65.** 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
- 66.** 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
- 67.** 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
- 68.** 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
- 69.** 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
- 70.** Which market deals mainly in short-term funds?
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 71.** What does RBI stand for?
- (A) Non-Performing Asset
 - (B) Reserve Bank of India
 - (C) Liquidity Coverage Ratio
 - (D) One-Time Password
 - (E) Micro, Small and Medium Enterprises
- 72.** 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
- 73.** CRR is maintained by banks with:
- (A) DICGC

- (B) Reserve Bank of India
 - (C) Their customers
 - (D) SEBI
 - (E) Stock exchanges
- 74. What does IFSC stand for?**
- (A) Indian Financial System Code
 - (B) Recurring Deposit
 - (C) Annual Percentage Rate
 - (D) National Bank for Agriculture and Rural Development
 - (E) Unified Payments Interface
- 75. 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
- 76. 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
- 77. 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
- 78. What is the main purpose of KYC?**
- (A) Issue currency
 - (B) Set stock prices
 - (C) Calculate GDP
 - (D) Guarantee loans
 - (E) Verify customer identity and assess relevant risks
- 79. 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
- 80. Which scheme is associated with: Credit guarantee support for eligible collateral-free MSE loans?**
- (A) Pradhan Mantri Mudra Yojana
 - (B) Pradhan Mantri Suraksha Bima Yojana
 - (C) Pradhan Mantri Jan-Dhan Yojana
 - (D) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (E) Stand-Up India
- 81. 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
- 82. 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
- 83. 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
- 84. 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
- 85.** Which institution is primarily associated with the following function: Provides deposit insurance within the prescribed limit and conditions?
- (A) PFRDA
 - (B) DICGC
 - (C) Asian Development Bank
 - (D) IRDAI
 - (E) SEBI
- 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.** 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
- 88.** 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
- 89.** Which term is best described as: Bank undertaking used in trade to assure payment subject to specified documents and conditions?
- (A) Exchange-traded fund
 - (B) Commercial paper
 - (C) Credit score
 - (D) Letter of credit
 - (E) Deflation
- 90.** 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

Section 3: English Language

91. Passage: A good preparation plan balances learning, revision and testing. Many candidates spend most of their time reading but postpone mock tests until the final week. This approach often creates false confidence because passive reading does not reveal whether a student can solve questions under time pressure. A better method is to complete one topic, practise questions, review mistakes and revisit the topic after a gap. Full-length mock tests should then be used to improve selection strategy, accuracy and stamina. The objective is not merely to attempt more questions, but to attempt the right questions with control.

What problem is identified in the passage?

- (A) Candidates solve too many questions
- (B) Candidates revise too often
- (C) Candidates delay mock tests and rely too much on reading
- (D) Candidates focus only on sleep
- (E) Candidates avoid all study material

92. Why can passive reading create false confidence?

- (A) It removes negative marking
- (B) It always improves memory
- (C) It does not test performance under time pressure
- (D) It guarantees accuracy
- (E) It makes the syllabus shorter

93. What should follow the completion of a topic?

- (A) Changing the syllabus
- (B) Skipping difficult questions
- (C) Practice, error review and spaced revision
- (D) Taking a long break
- (E) Only rereading

94. What is the purpose of full-length mock tests?

- (A) To learn new grammar rules only
- (B) To replace the syllabus
- (C) To increase guessing
- (D) To avoid revision
- (E) To improve strategy, accuracy and stamina

95. The author values:

- (A) controlled and accurate attempts
- (B) avoiding feedback
- (C) maximum guessing
- (D) last-minute study
- (E) passive reading

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

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

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

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

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

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

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

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

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

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

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

102. Choose the correct replacement for the sentence: *The results will be declared until Friday.*

- (A) None of these
- (B) No improvement required
- (C) The results will be declared by Friday.
- (D) The results will be declared by Friday.
- (E) The results will be declared until Friday.

103. Choose the correct replacement for the sentence: *He is good in solving puzzles.*

- (A) No improvement required
- (B) He are good at solving puzzles.
- (C) None of these
- (D) He is good at solving puzzles.
- (E) He is good in solving puzzles.

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

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

105. Choose the correct replacement for the sentence: *The bank has opened a new branch yesterday.*

- (A) No improvement required
- (B) The bank opened a new branch yesterday.
- (C) None of these
- (D) The bank opened a new branch yesterday.
- (E) The bank has opened a new branch yesterday.

106. A diversified portfolio can help _____ investment risk.

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

107. The new policy aims to _____ financial inclusion.

- (A) freeze
- (B) delay
- (C) promote
- (D) erase
- (E) oppose

108. The candidate remained _____ despite the difficult paper.

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

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

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

110. Regular mock tests help candidates _____ their speed.

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) BACD
- (C) DACB
- (D) BDAC
- (E) CADB

117. Arrange the sentences in the most logical order:

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

- (A) CBAD
- (B) ABDC
- (C) BCAD
- (D) CADB
- (E) DACB

118. Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) BDAC
- (C) CADB
- (D) DCBA
- (E) BCDA

119. Arrange the sentences in the most logical order:

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

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

- (D) DCBA
- (E) BCAD

120. Arrange the sentences in the most logical order:

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

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

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

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

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

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

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

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

124. 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. indeed
- (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) No correction required

125. Identify the best corrected version: *She prefers tea than coffee.*

- (A) She prefers tea to coffee.
- (B) No correction required
- (C) She prefers tea than coffee.
- (D) She prefers tea to coffee
- (E) She prefers tea to coffee. indeed

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

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

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

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

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

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

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

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

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

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

Section 4: Data Analysis & Interpretation

131. Data set: P=132, Q=77, R=77, S=168, T=74

Find the total.

- (A) 587
- (B) 571
- (C) 590
- (D) 528
- (E) 621

132. Data set: P=132, Q=77, R=77, S=168, T=74

Find the average.

- (A) 99.33
- (B) 85.89
- (C) 123.53
- (D) 99.75
- (E) 105.6

133. Data set: P=132, Q=77, R=77, S=168, T=74

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

- (A) 84:38
- (B) 168:74
- (C) 37:84
- (D) 85:37
- (E) 84:37

134. Data set: P=132, Q=77, R=77, S=168, T=74

By what percentage is 168 higher than 77?

- (A) 128.63%
- (B) 118.18%
- (C) 110.2%
- (D) 135.31%
- (E) 133.94%

135. Data set: P=132, Q=77, R=77, S=168, T=74

Find S + Q.

- (A) 289
- (B) 214
- (C) 200
- (D) 232
- (E) 245

136. Data set: P=80, Q=67, R=170, S=82, T=150

Find the total.

- (A) 602
- (B) 591
- (C) 496
- (D) 610
- (E) 549

137. Data set: P=80, Q=67, R=170, S=82, T=150

Find the average.

- (A) 121.26
- (B) 127.23
- (C) 109.8
- (D) 91.76
- (E) 126.63

138. Data set: P=80, Q=67, R=170, S=82, T=150

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

- (A) 170:68
- (B) 67:170
- (C) 170:67
- (D) None of these
- (E) 171:67

139. Data set: P=80, Q=67, R=170, S=82, T=150

By what percentage is 170 higher than 67?

- (A) 183.28%
- (B) 142.57%
- (C) 140.16%
- (D) 153.73%
- (E) 181.24%

140. Data set: P=80, Q=67, R=170, S=82, T=150

Find S + T.

- (A) 254
- (B) 263
- (C) 232
- (D) 277
- (E) 208

141. Data set: P=74, Q=83, R=124, S=129, T=153

Find the total.

- (A) 500
- (B) 501
- (C) 563
- (D) 470
- (E) 655

142. Data set: P=74, Q=83, R=124, S=129, T=153

Find the average.

- (A) 112.6
- (B) 132.64
- (C) 129.1
- (D) 126.85
- (E) 97.15

143. Data set: P=74, Q=83, R=124, S=129, T=153

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

- (A) 154:74
- (B) 74:153
- (C) None of these
- (D) 153:75
- (E) 153:74

144. Data set: P=74, Q=83, R=124, S=129, T=153

By what percentage is 83 higher than 74?

- (A) 9.92%
- (B) 14.61%
- (C) 10.69%
- (D) 12.16%
- (E) 14.42%

145. Data set: P=74, Q=83, R=124, S=129, T=153

Find P + R.

- (A) 176
- (B) 188
- (C) 186
- (D) 198
- (E) 208

146. Data set: P=69, Q=95, R=163, S=152, T=63

Find the total.

- (A) 638
- (B) 511
- (C) 506
- (D) 502
- (E) 542

147. Data set: P=69, Q=95, R=163, S=152, T=63

Find the average.

- (A) 129.98
- (B) 100.05
- (C) 88.07
- (D) 129.93
- (E) 108.4

148. Data set: P=69, Q=95, R=163, S=152, T=63

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

- (A) None of these
- (B) 163:63
- (C) 164:63
- (D) 163:64
- (E) 63:163

149. Data set: P=69, Q=95, R=163, S=152, T=63

By what percentage is 95 higher than 63?

- (A) 40.96%
- (B) 44.59%
- (C) 63.05%
- (D) 44.35%

(E) 50.79%

150. Data set: P=69, Q=95, R=163, S=152, T=63

Find Q + P.

- (A) 194
- (B) 138
- (C) 142
- (D) 196
- (E) 164

151. Quantity I: $37^2 - 46^2$

Quantity II: $(37-46)(37+46)$

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

152. Quantity I: $65^2 - 48^2$

Quantity II: $(65-48)(65+48)$

- (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

153. Quantity I: $64^2 - 55^2$

Quantity II: $(64-55)(64+55)$

- (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

154. Quantity I: $52^2 - 53^2$

Quantity II: $(52-53)(52+53)$

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

155. Quantity I: $70^2 - 79^2$

Quantity II: $(70-79)(70+79)$

- (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

156. What is X?

I. $X - 3 = 41$.

II. $X/3 = 14.666666666666666$.

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

157. What is X?

I. $X - 2 = 46$.

II. $X/2 = 24.0$.

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

158. What is X?

I. $X - 10 = 46$.

II. $X/10 = 5.6$.

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

159. What is X?

I. $X - 6 = 54$.

II. $X/6 = 10.0$.

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

160. What is X?

I. $X - 10 = 30$.

II. $X/10 = 4.0$.

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

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

- (A) 158
- (B) 171
- (C) 210
- (D) 189
- (E) 166

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

- (A) 627.44
- (B) 508.8
- (C) 593.52
- (D) 596.22
- (E) 483.12

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

- (A) 688.12
- (B) 714.07
- (C) 578.8
- (D) 763.2
- (E) 949.83

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

- (A) 599.33
- (B) 383.35
- (C) 403.84
- (D) 565.74
- (E) 508.8

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

- (A) 704
- (B) 550
- (C) 476
- (D) 630
- (E) 665

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

- (A) 16
- (B) 19
- (C) 15
- (D) 20
- (E) 12

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

- (A) 24
- (B) 30
- (C) 38
- (D) 33
- (E) 36

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

- (A) 12
- (B) 7
- (C) 13
- (D) 11
- (E) 10

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

- (A) 18

- (B) 21
- (C) 22
- (D) 27
- (E) 16

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

- (A) 26
- (B) 33
- (C) 41
- (D) 47
- (E) 36

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Green finance and sustainable economic growth**. 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.

Digital payments reduce transaction time and make financial services more convenient. Yet convenience can create complacency. Users may click unverified links, reuse passwords or share one-time passwords under pressure. Banks can strengthen systems, but customer behaviour remains equally important. Effective protection therefore requires secure technology, clear communication and regular awareness campaigns. A strong digital ecosystem is one in which speed does not come at the cost of caution.

Complete Objective Answer Key

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

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