

IBPS PO Mains Mock Test 7

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) No banker is a reader.
- (C) All bankers are readers.
- (D) Some readers are not graduates.
- (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 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) Some digital things are instruments.
- (C) No instrument is digital.
- (D) Some cards are not instruments.
- (E) All digital things are cards.

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

Which conclusion definitely follows?

- (A) No officer is a leader.
- (B) All officers are leaders.
- (C) No manager is an officer.
- (D) Some officers are leaders.
- (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) No office is a branch.
- (C) Some branches are vehicles.
- (D) No branch is a vehicle.
- (E) All vehicles are offices.

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

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

7. Given $Z > U = Y > S$, which relation is definitely true?

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

- (E) $Z < S$
8. Given $Y > V = P > R$, which relation is definitely true?
- (A) $R > Y$
 - (B) $Y > R$
 - (C) $Y < R$
 - (D) $Y = R$
 - (E) $V < P$
9. Given $Z > P = Q > T$, which relation is definitely true?
- (A) $P < Q$
 - (B) $Z > T$
 - (C) $Z < T$
 - (D) $T > Z$
 - (E) $Z = T$
10. Given $P > Z = Q > U$, which relation is definitely true?
- (A) $P > U$
 - (B) $Z < Q$
 - (C) $P = U$
 - (D) $U > P$
 - (E) $P < U$
11. In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
- (A) VMWO
 - (B) None of these
 - (C) WNXP
 - (D) TKUM
 - (E) ULVN
12. In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
- (A) None of these
 - (B) IXQG
 - (C) JYRH
 - (D) HWPF
 - (E) KZSI
13. In a code, each letter is shifted 1 place(s) forward. How is RATE coded?
- (A) None of these
 - (B) SBUF
 - (C) TCVG
 - (D) VEXI
 - (E) WFYJ
14. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?
- (A) WNXP
 - (B) SJTL
 - (C) TKUM
 - (D) VMWO
 - (E) None of these
15. In a code, each letter is shifted 2 place(s) forward. How is LOAN coded?
- (A) MPBO
 - (B) QTFS
 - (C) PSER
 - (D) ORDQ
 - (E) NQCP
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North-East
 - (B) South-East
 - (C) North
 - (D) South-West
 - (E) North-West
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) South-West
 - (B) North-East
 - (C) South-East
 - (D) North-West
 - (E) West
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) South
 - (B) North
 - (C) North-East
 - (D) East

- (E) West
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) North
 - (B) South-East
 - (C) South-West
 - (D) West
 - (E) North-East
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) North
 - (B) East
 - (C) South
 - (D) West
 - (E) North-West
21. Find the next term in the series: 5, 10, 15, 20, 25, ?
- (A) 28
 - (B) 39
 - (C) 30
 - (D) 35
 - (E) 22
22. Find the next term in the series: 8, 12, 16, 20, 24, ?
- (A) 33
 - (B) 28
 - (C) 26
 - (D) 24
 - (E) 25
23. Find the next term in the series: 4, 7, 10, 13, 16, ?
- (A) 22
 - (B) 21
 - (C) 24
 - (D) 15
 - (E) 19
24. Find the next term in the series: 6, 11, 16, 21, 26, ?
- (A) 37
 - (B) 27
 - (C) 23
 - (D) 26
 - (E) 31
25. Find the next term in the series: 2, 6, 10, 14, 18, ?
- (A) 24
 - (B) 18
 - (C) 25
 - (D) 22
 - (E) 17
26. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Charu, Deep, Esha. Who sits at the extreme left?
- (A) Bina
 - (B) Aman
 - (C) Deep
 - (D) Esha
 - (E) Charu
27. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Charu, Deep, Esha. Who sits at the extreme right?
- (A) Bina
 - (B) Esha
 - (C) Aman
 - (D) Deep
 - (E) Charu
28. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Charu, Deep, Esha. Who sits immediately to the right of Aman?
- (A) Bina
 - (B) Charu
 - (C) Aman
 - (D) Esha
 - (E) Deep
29. Five persons sit in a row facing north in this order from left to right: Bina, Aman, Charu, Deep, Esha. Who sits between Aman and Deep?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 9 = 42$.

II. $2X = 66$.

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

37. What is the value of X?

I. $X + 4 = 38$.

II. $2X = 68$.

- (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. $X + 7 = 19$.

II. $2X = 24$.

- (A) Only statement II is sufficient

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

39. What is the value of X?

I. $X + 8 = 37$.

II. $2X = 58$.

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

40. What is the value of X?

I. $X + 6 = 40$.

II. $2X = 68$.

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

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

41. 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
42. 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
43. 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
44. 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
45. 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
46. 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
47. 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
48. Which term is best described as: Rate at which the central bank lends short-term funds to commercial banks against eligible securities?
(A) Securitisation
(B) White-label ATM
(C) Repo rate
(D) Reverse repo rate
(E) Tokenisation
49. 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
50. 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
51. 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
- 52.** Which term is best described as: Prepaid bank instrument issued by a bank for payment to a named person or entity?
- (A) Equity share
 - (B) Certificate of deposit
 - (C) Bank guarantee
 - (D) Commercial paper
 - (E) Demand draft
- 53.** Which scheme is associated with: Small savings scheme for the girl child?
- (A) Pradhan Mantri Mudra Yojana
 - (B) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (C) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (D) Direct Benefit Transfer
 - (E) Sukanya Samridhi Yojana
- 54.** Which term is best described as: Facility allowing withdrawal beyond the available balance up to a sanctioned limit?
- (A) Commercial paper
 - (B) Certificate of deposit
 - (C) Overdraft
 - (D) Current account
 - (E) Basel norms
- 55.** 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
- 56.** 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
- 57.** 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
- 58.** 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
- 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 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
- 61.** 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
- 62.** 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
- 63. What does APR stand for?**
- (A) Society for Worldwide Interbank Financial Telecommunication
 - (B) Central Bank Digital Currency
 - (C) Small Industries Development Bank of India
 - (D) Reserve Bank of India
 - (E) Annual Percentage Rate
- 64. 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
- 65. 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
- 66. 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
- 67. Which institution is primarily associated with the following function: Multilateral development bank focused on Asia and the Pacific?**
- (A) World Bank
 - (B) IMF
 - (C) PFRDA
 - (D) Asian Development Bank
 - (E) IRDAI
- 68. 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
- 69. 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
- 70. 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
- 71. 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
- 72. 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
- 73. 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
- 74.** A loan secured by immovable property is commonly called:
- (A) Forfaiting
 - (B) Mortgage loan
 - (C) Factoring
 - (D) Pledge loan
 - (E) Clean overdraft
- 75.** 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
- 76.** 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
- 77.** Which market deals mainly in short-term funds?
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 78.** CRR is maintained by banks with:
- (A) DICGC
 - (B) Reserve Bank of India
 - (C) Their customers
 - (D) SEBI
 - (E) Stock exchanges
- 79.** UPI is operated by:
- (A) NABARD
 - (B) SEBI
 - (C) IRDAI
 - (D) PFRDA
 - (E) NPCI
- 80.** 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
- 81.** 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
- 82.** 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
- 83.** Which term is best described as: Loan or advance that has stopped generating income according to regulatory norms?
- (A) Mortgage
 - (B) Non-performing asset
 - (C) Mutual fund
 - (D) Market capitalisation
 - (E) Current account
- 84.** What does RTGS stand for?

- (A) Securities and Exchange Board of India
 - (B) Marginal Cost of Funds Based Lending Rate
 - (C) Annual Percentage Rate
 - (D) Real Time Gross Settlement
 - (E) One-Time Password
- 85. What does SEBI stand for?**
- (A) Securities and Exchange Board of India
 - (B) Unique Identification Authority of India
 - (C) Recurring Deposit
 - (D) National Payments Corporation of India
 - (E) Capital Adequacy Ratio
- 86. 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
- 87. 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
- 88. 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
- 89. 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
- 90. 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

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) human emotions and urgency
- (E) bank holidays

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

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

93. Which information should never be disclosed?

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

94. Strong security depends on:

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

95. The tone of the passage is:

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

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

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

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

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

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

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

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

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

- (A) randomly
 - (B) slowly
 - (C) rarely
 - (D) secretly
 - (E) responsibly
- 101.** 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) One of my friends is preparing for IBPS PO.
 - (C) One of my friend is preparing for IBPS PO.
 - (D) No improvement required
 - (E) None of these
- 102.** Choose the correct replacement for the sentence: *He is one of those employees who works late.*
- (A) He are one of those employees who work late.
 - (B) He is one of those employees who works late.
 - (C) He is one of those employees who work late.
 - (D) None of these
 - (E) No improvement required
- 103.** Choose the correct replacement for the sentence: *The number of applicants are increasing every year.*
- (A) Option 5
 - (B) No improvement required
 - (C) The number of applicants are increasing every year.
 - (D) The number of applicants is increasing every year.
 - (E) None of these
- 104.** Choose the correct replacement for the sentence: *She is senior than me in the department.*
- (A) No improvement required
 - (B) She are senior to me in the department.
 - (C) She is senior to me in the department.
 - (D) None of these
 - (E) She is senior than me in the department.
- 105.** Choose the correct replacement for the sentence: *Hardly had I reached the centre than the gate closed.*
- (A) Hardly had I reached the centre when the gate closed.
 - (B) Hardly had I reached the centre when the gate closed.
 - (C) No improvement required
 - (D) Hardly had I reached the centre than the gate closed.
 - (E) None of these
- 106.** The new policy aims to _____ financial inclusion.
- (A) oppose
 - (B) freeze
 - (C) delay
 - (D) erase
 - (E) promote
- 107.** The candidate remained _____ despite the difficult paper.
- (A) ancient
 - (B) empty
 - (C) formal
 - (D) narrow
 - (E) calm
- 108.** The central bank took measures to _____ inflation.
- (A) scatter
 - (B) control
 - (C) divide
 - (D) invent
 - (E) celebrate
- 109.** A diversified portfolio can help _____ investment risk.
- (A) measure
 - (B) create
 - (C) repeat
 - (D) reduce
 - (E) announce
- 110.** The branch manager handled the complaint in a _____ manner.
- (A) distant
 - (B) careless
 - (C) invisible
 - (D) temporary
 - (E) professional
- 111.** Choose the word/phrase closest in meaning to **Integrity**.

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

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

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

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

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

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

- (A) modern
- (B) flexible
- (C) useful
- (D) outdated
- (E) rapid

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

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

116. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) BCAD
- (C) CBAD
- (D) DCBA
- (E) CABD

117. Arrange the sentences in the most logical order:

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

- (A) DCBA
- (B) CBAD
- (C) ABDC
- (D) ACBD
- (E) CDAB

118. Arrange the sentences in the most logical order:

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

- (A) CBAD
- (B) CADB
- (C) BADC
- (D) BACD
- (E) DCBA

119. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ABCD
- (C) ACBD

- (D) CDAB
- (E) CBAD

120. Arrange the sentences in the most logical order:

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

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

121. Identify the best corrected version: *The bank has opened a new branch yesterday.*

- (A) The bank has opened a new branch yesterday.
- (B) The bank opened a new branch yesterday. indeed
- (C) No correction required
- (D) The bank opened a new branch yesterday
- (E) The bank opened a new branch yesterday.

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

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

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

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

124. Identify the best corrected version: *Each of the candidates have submitted the form.*

- (A) Each of the candidates have submitted the form.
- (B) Each of the candidates has submitted the form.
- (C) No correction required
- (D) Each of the candidates has submitted the form. indeed
- (E) Each of the candidates has submitted the form

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

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

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

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

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

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

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

- (A) flexible
- (B) useful
- (C) modern
- (D) rapid
- (E) outdated

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

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

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

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

Section 4: Data Analysis & Interpretation

131. Data set: P=74, Q=73, R=75, S=143, T=76

Find the total.

- (A) 502
- (B) 441
- (C) 380
- (D) 397
- (E) 418

132. Data set: P=74, Q=73, R=75, S=143, T=76

Find the average.

- (A) 94.13
- (B) 80.14
- (C) 82.51
- (D) 74.05
- (E) 88.2

133. Data set: P=74, Q=73, R=75, S=143, T=76

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

- (A) None of these
- (B) 73:143
- (C) 143:74
- (D) 144:73
- (E) 143:73

134. Data set: P=74, Q=73, R=75, S=143, T=76

By what percentage is 143 higher than 74?

- (A) 78.11%
- (B) 93.24%
- (C) 70.56%
- (D) 108.27%
- (E) 77.8%

135. Data set: P=74, Q=73, R=75, S=143, T=76

Find R + P.

- (A) 149
- (B) 120
- (C) 123
- (D) 132
- (E) 135

136. Data set: P=65, Q=93, R=130, S=84, T=100

Find the total.

- (A) 446
- (B) 472
- (C) 443
- (D) 403
- (E) 425

137. Data set: P=65, Q=93, R=130, S=84, T=100

Find the average.

- (A) 86.78
- (B) 112.45
- (C) 94.4
- (D) 109.61
- (E) 75.89

138. Data set: P=65, Q=93, R=130, S=84, T=100

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

- (A) 3:1
- (B) 2:2
- (C) 130:65
- (D) 1:2
- (E) 2:1

139. Data set: P=65, Q=93, R=130, S=84, T=100

By what percentage is 130 higher than 65?

- (A) 87.97%
- (B) 123.67%
- (C) 86.89%
- (D) 100%
- (E) 108.01%

140. Data set: P=65, Q=93, R=130, S=84, T=100

Find S + Q.

- (A) 161
- (B) 177
- (C) 160
- (D) 203
- (E) 207

141. Data set: P=75, Q=156, R=141, S=179, T=68

Find the total.

- (A) 577
- (B) 619
- (C) 654
- (D) 697
- (E) 562

142. Data set: P=75, Q=156, R=141, S=179, T=68

Find the average.

- (A) 113.85
- (B) 145.43
- (C) 148.53
- (D) 137.95
- (E) 123.8

143. Data set: P=75, Q=156, R=141, S=179, T=68

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

- (A) 180:68
- (B) 179:69
- (C) 179:68
- (D) 68:179
- (E) None of these

144. Data set: P=75, Q=156, R=141, S=179, T=68

By what percentage is 179 higher than 75?

- (A) 148.31%
- (B) 138.67%
- (C) 167.72%
- (D) 166.62%
- (E) 126.67%

145. Data set: P=75, Q=156, R=141, S=179, T=68

Find P + R.

- (A) 216
- (B) 184
- (C) 254
- (D) 193
- (E) 229

146. Data set: P=112, Q=66, R=159, S=95, T=110

Find the total.

- (A) 596
- (B) 458
- (C) 611
- (D) 542
- (E) 634

147. Data set: P=112, Q=66, R=159, S=95, T=110

Find the average.

- (A) 124.88
- (B) 115.48
- (C) 91.89
- (D) 125.58
- (E) 108.4

148. Data set: P=112, Q=66, R=159, S=95, T=110

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

- (A) 53:23
- (B) 159:66
- (C) 53:22
- (D) 54:22
- (E) 22:53

149. Data set: P=112, Q=66, R=159, S=95, T=110

By what percentage is 112 higher than 110?

- (A) 1.13%
- (B) 1.33%
- (C) 1.82%
- (D) 1.21%

(E) 2.92%

150. Data set: P=112, Q=66, R=159, S=95, T=110

Find Q + P.

- (A) 197
- (B) 202
- (C) 213
- (D) 156
- (E) 178

151. Quantity I: $26^2 - 37^2$

Quantity II: $(26-37)(26+37)$

- (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

152. Quantity I: $26^2 - 75^2$

Quantity II: $(26-75)(26+75)$

- (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

153. Quantity I: $49^2 - 70^2$

Quantity II: $(49-70)(49+70)$

- (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

154. Quantity I: $65^2 - 52^2$

Quantity II: $(65-52)(65+52)$

- (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

155. Quantity I: $46^2 - 47^2$

Quantity II: $(46-47)(46+47)$

- (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

156. What is X?

I. $X - 7 = 37$.

II. $X/7 = 6.285714285714286$.

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

157. What is X?

I. $X - 10 = 36$.

II. $X/10 = 4.6$.

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

158. What is X?

I. $X - 4 = 38$.

II. $X/4 = 10.5$.

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

159. What is X?

I. $X - 2 = 32$.

II. $X/2 = 17.0$.

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

160. What is X?

I. $X - 8 = 30$.

II. $X/8 = 4.75$.

- (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

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

- (A) 733
- (B) 696
- (C) 630
- (D) 594
- (E) 672

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

- (A) 255
- (B) 315
- (C) 379
- (D) 281
- (E) 267

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

- (A) 633.29
- (B) 508.8
- (C) 463.85
- (D) 607.35
- (E) 598.69

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

- (A) 545
- (B) 567
- (C) 532
- (D) 523
- (E) 636

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

- (A) 500
- (B) 370
- (C) 463
- (D) 511
- (E) 420

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

- (A) 12
- (B) 13
- (C) 15
- (D) 16
- (E) 20

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

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

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

- (A) 20
- (B) 21
- (C) 25
- (D) 24
- (E) 22

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

- (A) 14

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

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

- (A) 15
- (B) 17
- (C) 22
- (D) 21
- (E) 20

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Role of banks in supporting MSMEs.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Complete Objective Answer Key

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

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