

IBPS PO Mains Mock Test 8

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

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

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

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

Section 1: Reasoning

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

Which conclusion definitely follows?

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

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $S > Q = V > Z$, which relation is definitely true?

- (A) $S < Z$
- (B) $Z > S$
- (C) $S = Z$
- (D) $Q < V$
- (E) $S > Z$

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

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

- (E) $R = P$
8. Given $T > X = U > S$, which relation is definitely true?
- (A) $T > S$
 - (B) $X < U$
 - (C) $T < S$
 - (D) $T = S$
 - (E) $S > T$
9. Given $R > S = P > U$, which relation is definitely true?
- (A) $S < P$
 - (B) $R = U$
 - (C) $R < U$
 - (D) $U > R$
 - (E) $R > U$
10. Given $S > Z = U > X$, which relation is definitely true?
- (A) $Z < U$
 - (B) $S = X$
 - (C) $S > X$
 - (D) $S < X$
 - (E) $X > S$
11. In a code, each letter is shifted 2 place(s) forward. How is CASH coded?
- (A) FDVK
 - (B) ECUJ
 - (C) DBTI
 - (D) GEWL
 - (E) HFXM
12. In a code, each letter is shifted 2 place(s) forward. How is CASH coded?
- (A) DBTI
 - (B) HFXM
 - (C) FDVK
 - (D) GEWL
 - (E) ECUJ
13. In a code, each letter is shifted 2 place(s) forward. How is CASH coded?
- (A) HFXM
 - (B) FDVK
 - (C) ECUJ
 - (D) DBTI
 - (E) GEWL
14. In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
- (A) TKUM
 - (B) ULVN
 - (C) VMWO
 - (D) WNXF
 - (E) None of these
15. In a code, each letter is shifted 2 place(s) forward. How is BANK coded?
- (A) EDQN
 - (B) CBOL
 - (C) FERO
 - (D) DCPM
 - (E) GFSP
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North
 - (B) South-East
 - (C) North-West
 - (D) South-West
 - (E) North-East
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) South-East
 - (B) West
 - (C) South-West
 - (D) North-East
 - (E) North-West
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) West
 - (B) North
 - (C) North-East
 - (D) East

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

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 3 = 29$.

II. $2X = 52$.

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

37. What is the value of X?

I. $X + 2 = 40$.

II. $2X = 76$.

- (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) Even both statements are not sufficient

38. What is the value of X?

I. $X + 3 = 41$.

II. $2X = 76$.

- (A) Either statement alone is sufficient

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

39. What is the value of X?

I. $X + 2 = 21$.

II. $2X = 38$.

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

40. What is the value of X?

I. $X + 5 = 45$.

II. $2X = 80$.

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

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

41. Which term is best described as: Ease with which an asset can be converted into cash without significant loss?
- (A) White-label ATM
 - (B) Two-factor authentication
 - (C) Liquidity
 - (D) Market capitalisation
 - (E) Fiscal deficit
42. What does LCR stand for?
- (A) Know Your Customer
 - (B) Fixed Deposit
 - (C) International Bank Account Number
 - (D) Public Provident Fund
 - (E) Liquidity Coverage Ratio
43. Which term is best described as: Purchase of medium-term export receivables without recourse to the exporter?
- (A) Priority sector lending
 - (B) Non-performing asset
 - (C) Bond
 - (D) Brown-label ATM
 - (E) Forfaiting
44. 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
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. 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. 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
48. 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
49. 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
50. Which risk arises when a borrower fails to repay?
- (A) Market risk
 - (B) Liquidity risk
 - (C) Operational risk
 - (D) Credit risk
 - (E) Reputation risk
51. What does IRDAI stand for?
- (A) Micro, Small and Medium Enterprises
 - (B) Insurance Regulatory and Development Authority of India

- (C) Personal Identification Number
 - (D) Credit Information Bureau (India) Limited
 - (E) National Pension System
- 52.** Which of the following is an indirect tax?
- (A) Corporate income tax
 - (B) Income tax
 - (C) Wealth tax
 - (D) GST
 - (E) Capital gains tax
- 53.** CRR is maintained by banks with:
- (A) DICGC
 - (B) Reserve Bank of India
 - (C) Their customers
 - (D) SEBI
 - (E) Stock exchanges
- 54.** 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
- 55.** 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
- 56.** 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
- 57.** 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
- 58.** What does DICGC stand for?
- (A) Deposit Insurance and Credit Guarantee Corporation
 - (B) Non-Performing Asset
 - (C) Fixed Deposit
 - (D) Securities and Exchange Board of India
 - (E) Bharat Bill Payment System
- 59.** Which term is best described as: Directed lending to specified sectors considered important for inclusive development?
- (A) Bond
 - (B) Priority sector lending
 - (C) Factoring
 - (D) Two-factor authentication
 - (E) Liquidity
- 60.** 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
- 61.** 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
- 62.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only

- (B) Treasury bill
 - (C) RTGS
 - (D) NACH
 - (E) Recurring deposit
- 63.** 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
- 64.** 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
- 65.** 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
- 66.** 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
- 67.** 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
- 68.** What does NABARD stand for?
- (A) Pension Fund Regulatory and Development Authority
 - (B) Unified Payments Interface
 - (C) National Payments Corporation of India
 - (D) National Bank for Agriculture and Rural Development
 - (E) Central Bank Digital Currency
- 69.** Which term is best described as: Commitment by a bank to pay a beneficiary if the applicant fails to meet an obligation?
- (A) Mortgage
 - (B) Liquidity
 - (C) Brown-label ATM
 - (D) Basel norms
 - (E) Bank guarantee
- 70.** 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
- 71.** Which body regulates the National Pension System?
- (A) NPCI
 - (B) PFRDA
 - (C) SEBI
 - (D) IRDAI
 - (E) NABARD
- 72.** What does NACH stand for?
- (A) Central Bank Digital Currency
 - (B) Public Provident Fund
 - (C) Permanent Account Number
 - (D) National Automated Clearing House
 - (E) Point of Sale

- 73.** What does CRR stand for?
(A) Micro, Small and Medium Enterprises
(B) Central Bank Digital Currency
(C) Cash Reserve Ratio
(D) Public Provident Fund
(E) Annual Percentage Rate
- 74.** 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
- 75.** 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
- 76.** Which term is best described as: SMS-based phishing attempt?
(A) Mortgage
(B) Savings account
(C) Smishing
(D) Two-factor authentication
(E) Forfeiting
- 77.** 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
- 78.** 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
- 79.** Which institution is primarily associated with the following function: International organisation fostering cooperation among central banks?
(A) Asian Development Bank
(B) BIS
(C) NABARD
(D) SEBI
(E) PFRDA
- 80.** UPI is operated by:
(A) NABARD
(B) SEBI
(C) IRDAI
(D) PFRDA
(E) NPCI
- 81.** 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
- 82.** 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
- 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 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
- 85.** Which is a common sign of phishing?
- (A) Cheque clearing advice
 - (B) Cash deposit at branch
 - (C) Urgent request for sensitive information through an unverified link
 - (D) Regular bank passbook update
 - (E) Official statement sent through known channel
- 86.** 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
- 87.** Which scheme is associated with: Government-backed pension scheme aimed mainly at workers in the unorganised sector?
- (A) Atal Pension Yojana
 - (B) Pradhan Mantri Suraksha Bima Yojana
 - (C) Direct Benefit Transfer
 - (D) Sukanya Samridhi Yojana
 - (E) Pradhan Mantri Jeevan Jyoti Bima Yojana
- 88.** 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
- 89.** What does EPFO stand for?
- (A) Marginal Cost of Funds Based Lending Rate
 - (B) International Bank Account Number
 - (C) Employees Provident Fund Organisation
 - (D) Deposit Insurance and Credit Guarantee Corporation
 - (E) One-Time Password
- 90.** 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

Section 3: English Language

91. Passage: Financial inclusion means ensuring that useful and affordable financial services reach every section of society. Bank accounts, credit, insurance and digital payments can help families manage emergencies and build long-term security. However, access alone is not enough. Customers also need financial literacy so that they can compare products, understand charges and protect themselves from fraud. Banks, regulators and local institutions therefore have to work together. When people trust the system and know how to use it safely, formal finance can reduce dependence on costly informal borrowing.

What is the central idea of the passage?

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

92. Which service is NOT mentioned in the passage?

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

93. Why is financial literacy important?

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

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

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

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

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

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

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

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

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

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

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

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

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

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

102. Choose the correct replacement for the sentence: *The committee have taken its final decision.*

- (A) None of these
- (B) The committee has taken its final decision.
- (C) No improvement required
- (D) The committee has taken its final decision.
- (E) The committee have taken its final decision.

103. Choose the correct replacement for the sentence: *Hardly had I reached the centre than the gate closed.*

- (A) Hardly had I reached the centre than the gate closed.
- (B) None of these
- (C) Hardly had I reached the centre when the gate closed.
- (D) Hardly had I reached the centre when the gate closed.
- (E) No improvement required

104. 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) None of these
- (D) The information is useful for applicants.
- (E) Option 5

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

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

106. The central bank took measures to _____ inflation.

- (A) invent
- (B) divide
- (C) control
- (D) scatter
- (E) celebrate

107. The candidate remained _____ despite the difficult paper.

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

108. The branch manager handled the complaint in a _____ manner.

- (A) invisible
- (B) distant
- (C) professional
- (D) temporary
- (E) careless

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

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

110. Customers must never _____ their OTP with anyone.

- (A) measure
- (B) replace
- (C) share
- (D) count
- (E) print

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

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

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

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

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

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

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

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

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

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

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) CBAD
- (B) BDAC
- (C) DABC
- (D) CABD
- (E) ABCD

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. Banks collect deposits from the public.
- D. They use a part of these funds for lending.

- (A) BDAC
- (B) BCAD
- (C) CDBA
- (D) BACD
- (E) CADB

118. Arrange the sentences in the most logical order:

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

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

119. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) CBAD
- (C) ACBD

- (D) ABDC
- (E) CADB

120. Arrange the sentences in the most logical order:

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

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

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

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

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

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

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

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

124. Identify the best corrected version: *One of my friend is preparing for IBPS PO.*

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

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

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

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

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

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

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

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

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

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

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

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

Section 4: Data Analysis & Interpretation

131. Data set: P=78, Q=105, R=144, S=70, T=149

Find the total.

- (A) 458
- (B) 546
- (C) 623
- (D) 465
- (E) 605

132. Data set: P=78, Q=105, R=144, S=70, T=149

Find the average.

- (A) 102.18
- (B) 115.01
- (C) 87.52
- (D) 115.6
- (E) 109.2

133. Data set: P=78, Q=105, R=144, S=70, T=149

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

- (A) 70:149
- (B) 149:71
- (C) 150:70
- (D) 149:70
- (E) None of these

134. Data set: P=78, Q=105, R=144, S=70, T=149

By what percentage is 105 higher than 78?

- (A) 37.65%
- (B) 26.11%
- (C) 34.62%
- (D) 27.12%
- (E) 40.04%

135. Data set: P=78, Q=105, R=144, S=70, T=149

Find S + R.

- (A) 254
- (B) 178
- (C) 214
- (D) 241
- (E) 179

136. Data set: P=171, Q=72, R=126, S=171, T=66

Find the total.

- (A) 575
- (B) 695
- (C) 519
- (D) 551
- (E) 606

137. Data set: P=171, Q=72, R=126, S=171, T=66

Find the average.

- (A) 128.55
- (B) 100.74
- (C) 100.08
- (D) 136.82
- (E) 121.2

138. Data set: P=171, Q=72, R=126, S=171, T=66

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

- (A) 57:23
- (B) 57:22
- (C) 171:66
- (D) 22:57
- (E) 58:22

139. Data set: P=171, Q=72, R=126, S=171, T=66

By what percentage is 126 higher than 66?

- (A) 102.22%
- (B) 70.71%
- (C) 112.29%
- (D) 90.91%
- (E) 99.65%

140. Data set: P=171, Q=72, R=126, S=171, T=66

Find R + P.

- (A) 325
- (B) 252
- (C) 297
- (D) 344
- (E) 356

141. Data set: P=136, Q=168, R=62, S=116, T=165

Find the total.

- (A) 647
- (B) 716
- (C) 541
- (D) 708
- (E) 578

142. Data set: P=136, Q=168, R=62, S=116, T=165

Find the average.

- (A) 115.66
- (B) 153.42
- (C) 150.05
- (D) 129.4
- (E) 144.76

143. Data set: P=136, Q=168, R=62, S=116, T=165

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

- (A) 84:31
- (B) 31:84
- (C) 85:31
- (D) 168:62
- (E) 84:32

144. Data set: P=136, Q=168, R=62, S=116, T=165

By what percentage is 168 higher than 62?

- (A) 170.97%
- (B) 143.4%
- (C) 180.62%
- (D) 184.71%
- (E) 138.73%

145. Data set: P=136, Q=168, R=62, S=116, T=165

Find T + R.

- (A) 187
- (B) 260
- (C) 265
- (D) 227
- (E) 185

146. Data set: P=170, Q=82, R=78, S=144, T=70

Find the total.

- (A) 634
- (B) 630
- (C) 544
- (D) 460
- (E) 619

147. Data set: P=170, Q=82, R=78, S=144, T=70

Find the average.

- (A) 95.21
- (B) 91.5
- (C) 87.99
- (D) 98.11
- (E) 108.8

148. Data set: P=170, Q=82, R=78, S=144, T=70

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

- (A) 170:70
- (B) 17:8
- (C) 17:7
- (D) 18:7
- (E) 7:17

149. Data set: P=170, Q=82, R=78, S=144, T=70

By what percentage is 82 higher than 78?

- (A) 6.39%
- (B) 6.14%
- (C) 5.13%
- (D) 5.92%

(E) 5.84%

150. Data set: P=170, Q=82, R=78, S=144, T=70

Find S + Q.

- (A) 194
- (B) 241
- (C) 181
- (D) 254
- (E) 226

151. Quantity I: $43^2 - 42^2$

Quantity II: $(43-42)(43+42)$

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

152. Quantity I: $65^2 - 31^2$

Quantity II: $(65-31)(65+31)$

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

153. Quantity I: $50^2 - 78^2$

Quantity II: $(50-78)(50+78)$

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

154. Quantity I: $48^2 - 54^2$

Quantity II: $(48-54)(48+54)$

- (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: $26^2 - 67^2$

Quantity II: $(26-67)(26+67)$

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

156. What is X?

I. $X - 10 = 17$.

II. $X/10 = 2.7$.

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

157. What is X?

I. $X - 4 = 56$.

II. $X/4 = 15.0$.

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

158. What is X?

I. $X - 9 = 49$.

II. $X/9 = 6.444444444444445$.

- (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

159. What is X?

I. $X - 8 = 52$.

II. $X/8 = 7.5$.

- (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. $X - 2 = 58$.

II. $X/2 = 30.0$.

- (A) Both statements together are necessary
- (B) Neither statement is sufficient
- (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. 2000 at 5% per annum for 2 years, compounded annually.

- (A) 168
- (B) 184
- (C) 245
- (D) 205
- (E) 183

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

- (A) 499
- (B) 500
- (C) 546
- (D) 538
- (E) 630

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

- (A) 227.92
- (B) 192.76
- (C) 238.35
- (D) 220.58
- (E) 256.25

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

- (A) 208.15
- (B) 274.29
- (C) 295.19
- (D) 256.25
- (E) 199.54

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

- (A) 636.94
- (B) 763.2
- (C) 685.78
- (D) 672.22
- (E) 836.85

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

- (A) 36
- (B) 28
- (C) 33
- (D) 26
- (E) 29

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

- (A) 32
- (B) 24
- (C) 41
- (D) 31
- (E) 36

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

- (A) 15
- (B) 17
- (C) 13
- (D) 19
- (E) 18

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

- (A) 16

- (B) 15
- (C) 17
- (D) 21
- (E) 19

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

- (A) 36
- (B) 25
- (C) 33
- (D) 42
- (E) 47

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Cashless payments: opportunities and risks.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Complete Objective Answer Key

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

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