

# IBPS PO Mains Mock Test 9

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

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

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

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

## Section 1: Reasoning

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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) No branch is a vehicle.
- (D) No office is a branch.
- (E) Some branches are vehicles.

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

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

7. Given  $Q > Y = V > Z$ , which relation is definitely true?

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

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

- (E) North-East
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?  
(A) North  
(B) West  
(C) South-West  
(D) South-East  
(E) North-East
20. E walks west, turns left and then turns right. Which direction is E finally moving?  
(A) North  
(B) West  
(C) North-West  
(D) East  
(E) South
21. Find the next term in the series: 1, 5, 9, 13, 17, ?  
(A) 21  
(B) 18  
(C) 23  
(D) 19  
(E) 24
22. Find the next term in the series: 3, 7, 11, 15, 19, ?  
(A) 17  
(B) 28  
(C) 25  
(D) 23  
(E) 21
23. Find the next term in the series: 8, 12, 16, 20, 24, ?  
(A) 32  
(B) 20  
(C) 25  
(D) 28  
(E) 30
24. Find the next term in the series: 3, 6, 9, 12, 15, ?  
(A) 18  
(B) 23  
(C) 17  
(D) 13  
(E) 14
25. Find the next term in the series: 6, 9, 12, 15, 18, ?  
(A) 24  
(B) 21  
(C) 18  
(D) 15  
(E) 17
26. Five persons sit in a row facing north in this order from left to right: Aman, Charu, Bina, Deep, Esha. Who sits at the extreme left?  
(A) Deep  
(B) Bina  
(C) Charu  
(D) Esha  
(E) Aman
27. Five persons sit in a row facing north in this order from left to right: Aman, Charu, Bina, Deep, Esha. Who sits at the extreme right?  
(A) Aman  
(B) Bina  
(C) Deep  
(D) Charu  
(E) Esha
28. Five persons sit in a row facing north in this order from left to right: Aman, Charu, Bina, Deep, Esha. Who sits immediately to the right of Charu?  
(A) Esha  
(B) Deep  
(C) Charu  
(D) Aman  
(E) Bina
29. Five persons sit in a row facing north in this order from left to right: Aman, Charu, Bina, Deep, Esha. Who sits between Charu and Deep?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I.  $X + 3 = 25$ .

II.  $2X = 44$ .

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

37. What is the value of X?

I.  $X + 7 = 37$ .

II.  $2X = 60$ .

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

38. What is the value of X?

I.  $X + 2 = 24$ .

II.  $2X = 44$ .

- (A) Only statement I is sufficient

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

**39.** What is the value of X?

I.  $X + 8 = 37$ .

II.  $2X = 58$ .

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

**40.** What is the value of X?

I.  $X + 3 = 23$ .

II.  $2X = 40$ .

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

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

41. Which term is best described as: Rate at which the central bank is prepared to buy or rediscount eligible bills or lend on longer-term basis under its policy framework?
- (A) Bank rate
  - (B) Cheque
  - (C) Two-factor authentication
  - (D) Smishing
  - (E) Money market
42. Which body regulates mutual funds in India?
- (A) DICGC
  - (B) IRDAI
  - (C) PFRDA
  - (D) RBI alone
  - (E) SEBI
43. What does POS stand for?
- (A) Permanent Account Number
  - (B) Recurring Deposit
  - (C) Current Account Savings Account
  - (D) Foreign Exchange Management Act
  - (E) Point of Sale
44. What does CRR stand for?
- (A) Micro, Small and Medium Enterprises
  - (B) Central Bank Digital Currency
  - (C) Cash Reserve Ratio
  - (D) Public Provident Fund
  - (E) Annual Percentage Rate
45. Which risk relates to losses from failed processes, people or systems?
- (A) Dividend risk
  - (B) Credit risk
  - (C) Operational risk
  - (D) Interest subsidy risk
  - (E) Sovereign guarantee
46. 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
47. What does AEPS stand for?
- (A) Marginal Cost of Funds Based Lending Rate
  - (B) Fixed Deposit
  - (C) Aadhaar Enabled Payment System
  - (D) Credit Information Bureau (India) Limited
  - (E) Goods and Services Tax
48. 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
49. 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
50. Which term is best described as: ATM where hardware and support may be outsourced while banking connectivity and branding remain with a bank?
- (A) Financial inclusion
  - (B) Liquidity
  - (C) Brown-label ATM
  - (D) Non-performing asset
  - (E) Moral suasion
51. 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
- 52.** Which payment system is designed for instant inter-bank mobile payments?
- (A) IMPS
  - (B) T-bill
  - (C) PPF
  - (D) SLR
  - (E) Letter of credit
- 53.** 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
- 54.** 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
- 55.** 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
- 56.** What does FD stand for?
- (A) Insurance Regulatory and Development Authority of India
  - (B) Liquidity Coverage Ratio
  - (C) One-Time Password
  - (D) Fixed Deposit
  - (E) Public Provident Fund
- 57.** 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
- 58.** What does NPCI stand for?
- (A) National Automated Clearing House
  - (B) National Payments Corporation of India
  - (C) Permanent Account Number
  - (D) Bank for International Settlements
  - (E) Real Time Gross Settlement
- 59.** 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
- 60.** Which term is best described as: Access to useful and affordable financial products and services for all sections of society?
- (A) Financial inclusion
  - (B) Credit score
  - (C) Non-performing asset
  - (D) Treasury bill
  - (E) Repo rate
- 61.** 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
- 62.** 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
63. 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
64. 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
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. Deposit insurance in India is provided by:
- (A) EXIM Bank
  - (B) SEBI
  - (C) SIDBI
  - (D) PFRDA
  - (E) DICGC
67. 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
68. Which institution is primarily associated with the following function: Apex development financial institution for agriculture and rural development?
- (A) BIS
  - (B) PFRDA
  - (C) IRDAI
  - (D) NABARD
  - (E) Asian Development Bank
69. CRR is maintained by banks with:
- (A) DICGC
  - (B) Reserve Bank of India
  - (C) Their customers
  - (D) SEBI
  - (E) Stock exchanges
70. 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
71. 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
72. Which institution is primarily associated with the following function: Central banking and monetary authority in India?
- (A) NPCI
  - (B) DICGC
  - (C) IRDAI
  - (D) PFRDA
  - (E) Reserve Bank of India
73. 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
- 74.** 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
- 75.** 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
- 76.** 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
- 77.** 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
- 78.** What does KYC stand for?
- (A) National Pension System
  - (B) Public Provident Fund
  - (C) Society for Worldwide Interbank Financial Telecommunication
  - (D) Know Your Customer
  - (E) Unique Identification Authority of India
- 79.** The one-rupee note is issued by:
- (A) Government of India
  - (B) SEBI
  - (C) NPCI
  - (D) Reserve Bank of India
  - (E) DICGC
- 80.** 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
- 81.** What does IMF stand for?
- (A) International Monetary Fund
  - (B) Central Bank Digital Currency
  - (C) Foreign Exchange Management Act
  - (D) Indian Financial System Code
  - (E) Marginal Cost of Funds Based Lending Rate
- 82.** 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
- 83.** 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
- 84.** 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

**85.** 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

**86.** 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

**87.** 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

**88.** What does CBDC stand for?

- (A) Bank for International Settlements
- (B) Pension Fund Regulatory and Development Authority
- (C) Automated Teller Machine
- (D) National Pension System
- (E) Central Bank Digital Currency

**89.** 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

**90.** 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

## 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 focus only on sleep
- (D) Candidates delay mock tests and rely too much on reading
- (E) Candidates avoid all study material

**92.** Why can passive reading create false confidence?

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

**93.** What should follow the completion of a topic?

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

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

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

**95.** The author values:

- (A) maximum guessing
- (B) controlled and accurate attempts
- (C) last-minute study
- (D) avoiding feedback
- (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) hides
- (B) provides
- (C) deletes
- (D) divides
- (E) borrows

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

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

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

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

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

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

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

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

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

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

102. Choose the correct replacement for the sentence: *The number of applicants are increasing every year.*

- (A) No improvement required
- (B) The number of applicants is increasing every year.
- (C) None of these
- (D) Option 5
- (E) The number of applicants are increasing every year.

103. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*

- (A) None of these
- (B) No sooner did the bell ring when the candidates entered.
- (C) No sooner did the bell ring than the candidates entered.
- (D) No sooner did the bell ring than the candidates entered.
- (E) No improvement required

104. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*

- (A) The manager along with his assistants are attending the meeting.
- (B) The manager along with his assistants is attending the meeting.
- (C) No improvement required
- (D) Option 5
- (E) None of these

105. Choose the correct replacement for the sentence: *He is one of those employees who works late.*

- (A) No improvement required
- (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) He are one of those employees who work late.

106. The bank launched a campaign to \_\_\_\_\_ customers about cyber fraud.

- (A) confuse
- (B) divide
- (C) punish
- (D) exclude
- (E) educate

107. The auditor was asked to \_\_\_\_\_ the unusual transaction.

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

108. The branch manager handled the complaint in a \_\_\_\_\_ manner.

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

109. The candidate remained \_\_\_\_\_ despite the difficult paper.

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

110. The committee reached a \_\_\_\_\_ decision after reviewing the data.

- (A) distant
- (B) unanimous
- (C) random
- (D) hollow
- (E) fragile

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

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

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

- (A) impossible
- (B) illegal
- (C) expensive
- (D) secret
- (E) practical

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) CADB
- (B) ABDC
- (C) ABCD
- (D) BACD
- (E) CBAD

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

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

118. Arrange the sentences in the most logical order:

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

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

119. 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) CABD
- (B) CBAD
- (C) CADB

- (D) DCBA
- (E) CDAB

120. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) DBAC
- (C) CADB
- (D) ACBD
- (E) BCAD

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

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

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

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

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

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

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

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

125. 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
- (C) No correction required
- (D) The information is useful for applicants.
- (E) The information is useful for applicants. indeed

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

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

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

- (A) hostile
- (B) frank
- (C) slow
- (D) foolish
- (E) secretive

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

- (A) practical
- (B) secret
- (C) expensive
- (D) illegal
- (E) impossible

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

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

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

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

## Section 4: Data Analysis & Interpretation

**131. Data set:** P=176, Q=133, R=158, S=104, T=143

Find the total.

- (A) 662
- (B) 808
- (C) 779
- (D) 594
- (E) 714

**132. Data set:** P=176, Q=133, R=158, S=104, T=143

Find the average.

- (A) 142.8
- (B) 131.27
- (C) 122.32
- (D) 164.99
- (E) 159.95

**133. Data set:** P=176, Q=133, R=158, S=104, T=143

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

- (A) 13:22
- (B) 23:13
- (C) 22:13
- (D) 176:104
- (E) 22:14

**134. Data set:** P=176, Q=133, R=158, S=104, T=143

By what percentage is 176 higher than 143?

- (A) 21.44%
- (B) 25.89%
- (C) 20.25%
- (D) 27.19%
- (E) 23.08%

**135. Data set:** P=176, Q=133, R=158, S=104, T=143

Find T + S.

- (A) 247
- (B) 265
- (C) 227
- (D) 231
- (E) 210

**136. Data set:** P=104, Q=136, R=109, S=66, T=73

Find the total.

- (A) 540
- (B) 574
- (C) 534
- (D) 572
- (E) 488

**137. Data set:** P=104, Q=136, R=109, S=66, T=73

Find the average.

- (A) 112.68
- (B) 87.5
- (C) 91.35
- (D) 106.92
- (E) 97.6

**138. Data set:** P=104, Q=136, R=109, S=66, T=73

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

- (A) 68:34
- (B) 33:68
- (C) 136:66
- (D) 69:33
- (E) 68:33

**139. Data set:** P=104, Q=136, R=109, S=66, T=73

By what percentage is 104 higher than 73?

- (A) 50.17%
- (B) 46.83%
- (C) 42.47%
- (D) 48.39%
- (E) 46.96%

**140. Data set:** P=104, Q=136, R=109, S=66, T=73

Find T + Q.

- (A) 168
- (B) 250
- (C) 209
- (D) 192
- (E) 180

**141. Data set:** P=82, Q=168, R=171, S=109, T=141

Find the total.

- (A) 785
- (B) 594
- (C) 706
- (D) 671
- (E) 759

**142. Data set:** P=82, Q=168, R=171, S=109, T=141

Find the average.

- (A) 134.2
- (B) 156.73
- (C) 156.09
- (D) 160.08
- (E) 115.53

**143. Data set:** P=82, Q=168, R=171, S=109, T=141

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

- (A) 171:82
- (B) None of these
- (C) 171:83
- (D) 172:82
- (E) 82:171

**144. Data set:** P=82, Q=168, R=171, S=109, T=141

By what percentage is 171 higher than 168?

- (A) 2.38%
- (B) 0.7%
- (C) 1.21%
- (D) 1.79%
- (E) 0.54%

**145. Data set:** P=82, Q=168, R=171, S=109, T=141

Find P + T.

- (A) 184
- (B) 257
- (C) 260
- (D) 223
- (E) 258

**146. Data set:** P=64, Q=141, R=100, S=169, T=105

Find the total.

- (A) 489
- (B) 670
- (C) 579
- (D) 488
- (E) 500

**147. Data set:** P=64, Q=141, R=100, S=169, T=105

Find the average.

- (A) 115.8
- (B) 128.09
- (C) 124.05
- (D) 107.31
- (E) 133.83

**148. Data set:** P=64, Q=141, R=100, S=169, T=105

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

- (A) 170:64
- (B) 169:65
- (C) 169:64
- (D) 64:169
- (E) None of these

**149. Data set:** P=64, Q=141, R=100, S=169, T=105

By what percentage is 105 higher than 64?

- (A) 60.27%
- (B) 64.06%
- (C) 49.76%
- (D) 68.77%

(E) 67.32%

**150. Data set:** P=64, Q=141, R=100, S=169, T=105

Find R + P.

- (A) 179
- (B) 143
- (C) 149
- (D) 164
- (E) 136

**151. Quantity I:**  $22^2 - 25^2$

**Quantity II:**  $(22-25)(22+25)$

- (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

**152. Quantity I:**  $59^2 - 68^2$

**Quantity II:**  $(59-68)(59+68)$

- (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:**  $48^2 - 77^2$

**Quantity II:**  $(48-77)(48+77)$

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

**154. Quantity I:**  $34^2 - 59^2$

**Quantity II:**  $(34-59)(34+59)$

- (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

**155. Quantity I:**  $25^2 - 22^2$

**Quantity II:**  $(25-22)(25+22)$

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

**156. What is X?**

I.  $X - 4 = 34$ .

II.  $X/4 = 9.5$ .

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

**157. What is X?**

I.  $X - 6 = 36$ .

II.  $X/6 = 7.0$ .

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

**158. What is X?**

I.  $X - 10 = 41$ .

II.  $X/10 = 5.1$ .

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

159. What is X?

I.  $X - 2 = 26$ .

II.  $X/2 = 14.0$ .

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

160. What is X?

I.  $X - 6 = 17$ .

II.  $X/6 = 3.8333333333333335$ .

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

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

- (A) 763.2
- (B) 684.68
- (C) 635.91
- (D) 876.79
- (E) 894.48

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

- (A) 322.74
- (B) 431.35
- (C) 381.6
- (D) 417.23
- (E) 315.88

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

- (A) 234.65
- (B) 236.52
- (C) 256.25
- (D) 305.66
- (E) 317.47

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

- (A) 259.94
- (B) 241.91
- (C) 232.93
- (D) 307.5
- (E) 338.54

165. Find the compound interest on Rs. 1000 at 12% per annum for 2 years, compounded annually.

- (A) 303.05
- (B) 193.73
- (C) 217.96
- (D) 297.04
- (E) 254.4

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

- (A) 19
- (B) 16
- (C) 15
- (D) 10
- (E) 20

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

- (A) 21
- (B) 25
- (C) 19
- (D) 27
- (E) 16

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

- (A) 10
- (B) 9
- (C) 12
- (D) 7
- (E) 11

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

- (A) 11

- (B) 12
- (C) 14
- (D) 15
- (E) 13

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

- (A) 33
- (B) 36
- (C) 29
- (D) 41
- (E) 48

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

**171. Essay Writing:** Write an essay of approximately 250-300 words on: **Customer service as a competitive advantage in banking.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

## Complete Objective Answer Key

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

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