

# IBPS PO Mains Practice Paper 1

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given  $R > T = V > X$ , which relation is definitely true?

- (A)  $T < V$
- (B)  $R < X$
- (C)  $R > X$
- (D)  $R = X$
- (E)  $X > R$

7. Given  $X > S = U > V$ , which relation is definitely true?

- (A)  $X < V$
- (B)  $X > V$
- (C)  $V > X$
- (D)  $X = V$

- (E)  $S < U$
8. Given  $U > V = Q > Z$ , which relation is definitely true?
- (A)  $U = Z$
  - (B)  $Z > U$
  - (C)  $U < Z$
  - (D)  $V < Q$
  - (E)  $U > Z$
9. Given  $R > V = T > Y$ , which relation is definitely true?
- (A)  $R > Y$
  - (B)  $Y > R$
  - (C)  $V < T$
  - (D)  $R < Y$
  - (E)  $R = Y$
10. Given  $R > U = P > T$ , which relation is definitely true?
- (A)  $U < P$
  - (B)  $R > T$
  - (C)  $T > R$
  - (D)  $R < T$
  - (E)  $R = T$
11. In a code, each letter is shifted 1 place(s) forward. How is BANK coded?
- (A) GFSP
  - (B) None of these
  - (C) CBOL
  - (D) DCPM
  - (E) FER0
12. In a code, each letter is shifted 2 place(s) forward. How is FUND coded?
- (A) GVOE
  - (B) KZSI
  - (C) HWPF
  - (D) JYRH
  - (E) IXQG
13. In a code, each letter is shifted 2 place(s) forward. How is SAFE coded?
- (A) UCHG
  - (B) XFKJ
  - (C) TBGF
  - (D) VDIH
  - (E) WEJI
14. In a code, each letter is shifted 1 place(s) forward. How is RATE coded?
- (A) SBUF
  - (B) None of these
  - (C) TCVG
  - (D) VEXI
  - (E) WFYJ
15. In a code, each letter is shifted 1 place(s) forward. How is CASH coded?
- (A) DBTI
  - (B) ECUJ
  - (C) None of these
  - (D) HFXM
  - (E) GEWL
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) South-West
  - (D) North-West
  - (E) North
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) North-West
  - (B) South-West
  - (C) West
  - (D) South-East
  - (E) North-East
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) South
  - (B) East
  - (C) North
  - (D) West

- (E) North-East
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) North-East
  - (B) North
  - (C) South-East
  - (D) South-West
  - (E) West
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) West
  - (B) North-West
  - (C) South
  - (D) East
  - (E) North
21. Find the next term in the series: 8, 10, 12, 14, 16, ?
- (A) 16
  - (B) 17
  - (C) 14
  - (D) 18
  - (E) 13
22. Find the next term in the series: 6, 9, 12, 15, 18, ?
- (A) 21
  - (B) 26
  - (C) 16
  - (D) 22
  - (E) 19
23. Find the next term in the series: 7, 11, 15, 19, 23, ?
- (A) 27
  - (B) 32
  - (C) 21
  - (D) 20
  - (E) 28
24. Find the next term in the series: 4, 7, 10, 13, 16, ?
- (A) 25
  - (B) 18
  - (C) 22
  - (D) 23
  - (E) 19
25. Find the next term in the series: 3, 8, 13, 18, 23, ?
- (A) 26
  - (B) 21
  - (C) 33
  - (D) 28
  - (E) 31
26. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Bina, Esha, Aman. Who sits at the extreme left?
- (A) Esha
  - (B) Deep
  - (C) Charu
  - (D) Bina
  - (E) Aman
27. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Bina, Esha, Aman. Who sits at the extreme right?
- (A) Charu
  - (B) Deep
  - (C) Aman
  - (D) Bina
  - (E) Esha
28. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Bina, Esha, Aman. Who sits immediately to the right of Deep?
- (A) Aman
  - (B) Charu
  - (C) Deep
  - (D) Bina
  - (E) Esha
29. Five persons sit in a row facing north in this order from left to right: Charu, Deep, Bina, Esha, Aman. Who sits between Deep and Esha?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I.  $X + 7 = 35$ .

II.  $2X = 56$ .

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

37. What is the value of X?

I.  $X + 9 = 47$ .

II.  $2X = 76$ .

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

38. What is the value of X?

I.  $X + 1 = 35$ .

II.  $2X = 68$ .

- (A) Both statements together are necessary

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

39. What is the value of X?

- I.  $X + 9 = 24$ .
- II.  $2X = 30$ .

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

40. What is the value of X?

- I.  $X + 3 = 38$ .
- II.  $2X = 70$ .

- (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

## Section 1: Reasoning - Answer Key and Short Hints

1-C	2-A	3-A	4-D	5-D	6-C	7-B	8-E	9-A	10-B
11-C	12-C	13-A	14-A	15-A	16-A	17-B	18-B	19-C	20-A
21-D	22-A	23-A	24-E	25-D	26-C	27-C	28-D	29-A	30-C
31-A	32-B	33-C	34-D	35-C	36-E	37-A	38-C	39-C	40-A

1. C - Use Venn logic
2. A - Use Venn logic
3. A - Use Venn logic
4. D - Use Venn logic
5. D - Use Venn logic
6. C - Follow the chain
7. B - Follow the chain
8. E - Follow the chain
9. A - Follow the chain
10. B - Follow the chain
11. C - Shift each letter
12. C - Shift each letter
13. A - Shift each letter
14. A - Shift each letter
15. A - Shift each letter
16. A - Track each movement
17. B - Track each movement
18. B - Track each movement
19. C - Track each movement
20. A - Track each movement
21. D - Add 2 each time
22. A - Add 3 each time
23. A - Add 4 each time
24. E - Add 3 each time
25. D - Add 5 each time
26. C - Use the given order
27. C - Use the given order
28. D - Use the given order
29. A - Use the given order
30. C - Use the given order
31. A - Use floor order
32. B - Use floor order
33. C - Use floor order
34. D - Count floors
35. C - Use floor order
36. E - Each statement independently gives X
37. A - Each statement independently gives X
38. C - Each statement independently gives X
39. C - Each statement independently gives X
40. A - Each statement independently gives X

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

41. What does GST stand for?  
(A) Real Time Gross Settlement  
(B) Goods and Services Tax  
(C) Securities and Exchange Board of India  
(D) Insurance Regulatory and Development Authority of India  
(E) Point of Sale
42. 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
43. 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
44. 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
45. What does BBPS stand for?  
(A) Bank for International Settlements  
(B) Permanent Account Number  
(C) Bharat Bill Payment System  
(D) Small Industries Development Bank of India  
(E) National Pension System
46. 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
47. Which term is best described as: Fund whose units are traded on a stock exchange?  
(A) Exchange-traded fund  
(B) Bond  
(C) Tokenisation  
(D) Current account  
(E) Pledge
48. Which term is best described as: Investment vehicle that pools money from investors and invests according to a stated objective?  
(A) Current account  
(B) Mutual fund  
(C) Inflation  
(D) Dividend  
(E) Fixed deposit
49. Which term is best described as: Bank account generally used for frequent business transactions?  
(A) Lien  
(B) Tokenisation  
(C) Current account  
(D) Brown-label ATM  
(E) Factoring
50. 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
51. What does CIBIL stand for?  
(A) Unique Identification Authority of India  
(B) Credit Information Bureau (India) Limited  
(C) Automated Teller Machine

- (D) One-Time Password  
(E) Public Provident Fund
52. 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
53. 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
54. 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
55. 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
56. 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
57. 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
58. Which term is best described as: Market for short-term funds and instruments?  
(A) Fiscal deficit  
(B) Money market  
(C) Commercial paper  
(D) Credit score  
(E) Hypothecation
59. 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
60. Which scheme is associated with: Low-cost accident insurance scheme subject to eligibility and terms?  
(A) Kisan Credit Card  
(B) Atal Pension Yojana  
(C) Direct Benefit Transfer  
(D) Pradhan Mantri Suraksha Bima Yojana  
(E) Pradhan Mantri Mudra Yojana
61. Which institution is primarily associated with the following function: International institution supporting monetary cooperation and balance-of-payments assistance?  
(A) IRDAI  
(B) SIDBI  
(C) Reserve Bank of India  
(D) SEBI  
(E) IMF
62. 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
- 63.** 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
- 64.** What does RBI stand for?
- (A) Non-Performing Asset
  - (B) Reserve Bank of India
  - (C) Liquidity Coverage Ratio
  - (D) One-Time Password
  - (E) Micro, Small and Medium Enterprises
- 65.** 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
- 66.** 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
- 67.** Which body regulates insurance companies in India?
- (A) PFRDA
  - (B) NPCI
  - (C) SEBI
  - (D) RBI
  - (E) IRDAI
- 68.** The one-rupee note is issued by:
- (A) Government of India
  - (B) SEBI
  - (C) NPCI
  - (D) Reserve Bank of India
  - (E) DICGC
- 69.** 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
- 70.** 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
- 71.** Which term is best described as: Security process requiring two independent forms of verification?
- (A) Letter of credit
  - (B) Cheque
  - (C) Two-factor authentication
  - (D) Hypothecation
  - (E) Tokenisation
- 72.** 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
- 73.** 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
- 74. 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
- 75. 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
- 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 scheme is associated with: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises?**
- (A) Stand-Up India
  - (B) Direct Benefit Transfer
  - (C) Pradhan Mantri Suraksha Bima Yojana
  - (D) Pradhan Mantri Mudra Yojana
  - (E) Kisan Credit Card
- 78. 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
- 79. 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
- 80. 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
- 81. Which document is commonly used to identify a bank branch in electronic transfers?**
- (A) MICR only
  - (B) PIN
  - (C) IFSC code
  - (D) OTP
  - (E) PAN
- 82. 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
- 83. Which term is best described as: Numerical assessment of a borrower's creditworthiness based on credit history?**
- (A) Capital market
  - (B) Lien
  - (C) Equity share
  - (D) Solvency
  - (E) Credit score

84. Which term is best described as: International standards relating mainly to bank capital, risk and liquidity?

- (A) Equity share
- (B) Two-factor authentication
- (C) Bank guarantee
- (D) Basel norms
- (E) Fixed deposit

85. Deposit insurance in India is provided by:

- (A) EXIM Bank
- (B) SEBI
- (C) SIDBI
- (D) PFRDA
- (E) DICGC

86. What does SIDBI stand for?

- (A) Recurring Deposit
- (B) Magnetic Ink Character Recognition
- (C) Indian Financial System Code
- (D) Personal Identification Number
- (E) Small Industries Development Bank of India

87. 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

88. Which institution is known as the banker to the Government of India?

- (A) NPCI
- (B) SIDBI
- (C) SEBI
- (D) Reserve Bank of India
- (E) DICGC

89. Which term is best described as: Sustained decrease in the general price level?

- (A) Overdraft
- (B) Money market
- (C) Current account
- (D) Cheque
- (E) Deflation

90. Which payment system is designed for instant inter-bank mobile payments?

- (A) IMPS
- (B) T-bill
- (C) PPF
- (D) SLR
- (E) Letter of credit

## Section 2: General / Economy / Banking / Digital / Financial Awareness - Answer Key and Short Hints

41-B	42-C	43-B	44-E	45-C	46-A	47-A	48-B	49-C	50-A
51-B	52-B	53-C	54-D	55-C	56-B	57-E	58-B	59-D	60-D
61-E	62-C	63-D	64-B	65-A	66-E	67-E	68-A	69-C	70-C
71-C	72-C	73-E	74-A	75-A	76-D	77-A	78-D	79-A	80-A
81-C	82-E	83-E	84-D	85-E	86-E	87-E	88-D	89-E	90-A

41. B - GST: Goods and Services Tax

42. C - FSDC: Financial Stability and Development Council

43. B - The correct term is Priority sector lending

44. E - CASA: Current Account Savings Account

45. C - BBPS: Bharat Bill Payment System

46. A - The correct term is Bond

47. A - The correct term is Exchange-traded fund

48. B - The correct term is Mutual fund

49. C - The correct term is Current account

50. A - The correct term is Inflation

51. B - CIBIL: Credit Information Bureau (India) Limited

52. B - RBI issues banknotes except the one-rupee note

53. C - Phishing uses urgency and fake links

54. D - The correct term is Letter of credit

55. C - Operational risk

56. B - Kisan Credit Card: Timely and flexible credit support for eligible farmers

57. E - The correct term is Fixed deposit
58. B - The correct term is Money market
59. D - SEBI: Regulator of the securities market in India
60. D - Pradhan Mantri Suraksha Bima Yojana: Low-cost accident insurance scheme subject to eligibility and terms
61. E - IMF: International institution supporting monetary cooperation and balance-of-payments assistance
62. C - The correct term is Treasury bill
63. D - The correct term is Cheque
64. B - RBI: Reserve Bank of India
65. A - BIS: Bank for International Settlements
66. E - FEMA: Foreign Exchange Management Act
67. E - IRDAI regulates insurance
68. A - Issued by Government of India
69. C - AEPS: Aadhaar Enabled Payment System
70. C - The correct term is Cash credit
71. C - The correct term is Two-factor authentication
72. C - The correct term is Brown-label ATM
73. E - KYC verifies identity
74. A - SEBI: Securities and Exchange Board of India
75. A - UIDAI: Unique Identification Authority of India
76. D - CBS: Core Banking Solution
77. A - Stand-Up India: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises
78. D - The correct term is Reverse repo rate
79. A - The correct term is Bank rate
80. A - The correct term is Financial inclusion
81. C - IFSC identifies branch for electronic transfers
82. E - The correct term is White-label ATM
83. E - The correct term is Credit score
84. D - The correct term is Basel norms
85. E - DICGC provides deposit insurance
86. E - SIDBI: Small Industries Development Bank of India
87. E - NPS: National Pension System
88. D - RBI acts as banker to government
89. E - The correct term is Deflation
90. A - IMPS is an instant payment service

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

**92.** Which service is NOT mentioned in the passage?

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

**93.** Why is financial literacy important?

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

**94.** What can reduce dependence on costly informal borrowing?

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

**95.** The word affordable is closest in meaning to:

- (A) reasonably priced
- (B) unavailable
- (C) complex
- (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) understand
- (C) erase
- (D) postpone
- (E) hide

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

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

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

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

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

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

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

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

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

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

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

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

103. Choose the correct replacement for the sentence: *There is many reasons to attempt mock tests.*

- (A) None of these
- (B) There are many reasons to attempt mock tests.
- (C) There are many reasons to attempt mock tests.
- (D) No improvement required
- (E) There is many reasons to attempt mock tests.

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

- (A) None of these
- (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) Hardly had I reached the centre when the gate closed.

105. 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) None of these
- (C) No improvement required
- (D) He is one of those employees who works late.
- (E) He is one of those employees who work late.

106. The central bank took measures to \_\_\_\_\_ inflation.

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

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

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

108. A diversified portfolio can help \_\_\_\_\_ investment risk.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) BCAD
- (C) ACBD
- (D) DACB
- (E) ABCD

117. Arrange the sentences in the most logical order:

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

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

118. Arrange the sentences in the most logical order:

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

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

119. Arrange the sentences in the most logical order:

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

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

- (D) ABCD
- (E) BACD

120. 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. Inflation reduces purchasing power.
- D. Central banks monitor price trends carefully.

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

121. Identify the best corrected version: *No sooner did the bell ring when the candidates entered.*

- (A) No sooner did the bell ring when the candidates entered.
- (B) No correction required
- (C) No sooner did the bell ring than the candidates entered
- (D) No sooner did the bell ring than the candidates entered. indeed
- (E) No sooner did the bell ring than the candidates entered.

122. Identify the best corrected version: *If I was you, I would revise the syllabus.*

- (A) If I were you, I would revise the syllabus
- (B) No correction required
- (C) If I were you, I would revise the syllabus. indeed
- (D) If I were you, I would revise the syllabus.
- (E) If I was you, I would revise the syllabus.

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

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

124. 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.
- (C) No correction required
- (D) He is good in solving puzzles.
- (E) He is good at solving puzzles. indeed

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

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

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

- (A) profit
- (B) ability to understand feelings
- (C) memory
- (D) anger
- (E) authority

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

- (A) able to recover
- (B) unrelated
- (C) careless
- (D) invisible
- (E) fragile

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

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

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

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

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

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

### Section 3: English Language - Answer Key and Short Hints

91-C	92-E	93-A	94-D	95-A	96-B	97-D	98-E	99-E	100-A
101-A	102-E	103-C	104-B	105-E	106-A	107-B	108-A	109-A	110-E
111-D	112-D	113-E	114-A	115-E	116-D	117-D	118-C	119-A	120-E
121-E	122-D	123-B	124-B	125-A	126-B	127-A	128-C	129-D	130-D

- 91. C - Refer to the passage
- 92. E - Refer to the passage
- 93. A - Refer to the passage
- 94. D - Refer to the passage
- 95. A - Refer to the passage
- 96. B - Context-based usage
- 97. D - Context-based usage
- 98. E - Context-based usage
- 99. E - Context-based usage
- 100. A - Context-based usage
- 101. A - No sooner...than
- 102. E - Committee treated as singular here
- 103. C - Plural subject
- 104. B - Hardly...when
- 105. E - Who refers to employees
- 106. A - Control fits the context
- 107. B - Unanimous means agreed by all
- 108. A - Reduce risk
- 109. A - Professional manner
- 110. E - Educate customers
- 111. D - Adept means skilled
- 112. D - Imminent means about to happen
- 113. E - Robust means strong
- 114. A - Feasible means practical
- 115. E - Ubiquitous means present everywhere
- 116. D - Logical sequence
- 117. D - Logical sequence
- 118. C - Logical sequence
- 119. A - Logical sequence
- 120. E - Logical sequence
- 121. E - No sooner...than
- 122. D - Subjunctive were
- 123. B - Prefer X to Y
- 124. B - Good at
- 125. A - Verb agrees with nearer plural subject
- 126. B - Empathy means ability to understand feelings
- 127. A - Resilient means able to recover
- 128. C - Ambiguous means unclear
- 129. D - Abate means decrease
- 130. D - Adept means skilled

## Section 4: Data Analysis & Interpretation

**131. Data set:** P=128, Q=154, R=170, S=71, T=107

Find the total.

- (A) 548
- (B) 688
- (C) 673
- (D) 528
- (E) 630

**132. Data set:** P=128, Q=154, R=170, S=71, T=107

Find the average.

- (A) 102
- (B) 107
- (C) 126
- (D) 146
- (E) 144

**133. Data set:** P=128, Q=154, R=170, S=71, T=107

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

- (A) 170:71
- (B) None of these
- (C) 171:71
- (D) 71:170
- (E) 170:72

**134. Data set:** P=128, Q=154, R=170, S=71, T=107

By what percentage is 154 higher than 107?

- (A) 48.61%
- (B) 48.38%
- (C) 34.97%
- (D) 48.48%
- (E) 43.93%

**135. Data set:** P=128, Q=154, R=170, S=71, T=107

Find P + S.

- (A) 199
- (B) 226
- (C) 225
- (D) 178
- (E) 213

**136. Data set:** P=166, Q=100, R=138, S=118, T=60

Find the total.

- (A) 511
- (B) 675
- (C) 582
- (D) 545
- (E) 649

**137. Data set:** P=166, Q=100, R=138, S=118, T=60

Find the average.

- (A) 132.42
- (B) 130.8
- (C) 105.65
- (D) 103.02
- (E) 116.4

**138. Data set:** P=166, Q=100, R=138, S=118, T=60

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

- (A) 30:83
- (B) 84:30
- (C) 83:30
- (D) 166:60
- (E) 83:31

**139. Data set:** P=166, Q=100, R=138, S=118, T=60

By what percentage is 138 higher than 100?

- (A) 46.49%
- (B) 35.37%
- (C) 43.83%
- (D) 38%
- (E) 46.32%

**140. Data set:** P=166, Q=100, R=138, S=118, T=60

Find S + Q.

- (A) 188
- (B) 218
- (C) 231
- (D) 189
- (E) 176

**141. Data set:** P=63, Q=154, R=121, S=70, T=72

Find the total.

- (A) 506
- (B) 522
- (C) 432
- (D) 537
- (E) 480

**142. Data set:** P=63, Q=154, R=121, S=70, T=72

Find the average.

- (A) 83
- (B) 90
- (C) 82
- (D) 96
- (E) 101

**143. Data set:** P=63, Q=154, R=121, S=70, T=72

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

- (A) 154:63
- (B) 9:22
- (C) 22:10
- (D) 22:9
- (E) 23:9

**144. Data set:** P=63, Q=154, R=121, S=70, T=72

By what percentage is 154 higher than 63?

- (A) 119.58%
- (B) 119.95%
- (C) 130.86%
- (D) 112.77%
- (E) 144.44%

**145. Data set:** P=63, Q=154, R=121, S=70, T=72

Find T + S.

- (A) 115
- (B) 128
- (C) 132
- (D) 155
- (E) 142

**146. Data set:** P=163, Q=149, R=137, S=69, T=153

Find the total.

- (A) 567
- (B) 617
- (C) 737
- (D) 671
- (E) 554

**147. Data set:** P=163, Q=149, R=137, S=69, T=153

Find the average.

- (A) 134.2
- (B) 160.5
- (C) 146.69
- (D) 112.18
- (E) 153.05

**148. Data set:** P=163, Q=149, R=137, S=69, T=153

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

- (A) 164:69
- (B) 69:163
- (C) None of these
- (D) 163:69
- (E) 163:70

**149. Data set:** P=163, Q=149, R=137, S=69, T=153

By what percentage is 153 higher than 69?

- (A) 100%
- (B) 138.6%
- (C) 144.54%
- (D) 121.74%

(E) 98.92%

**150. Data set:** P=163, Q=149, R=137, S=69, T=153

Find T + S.

- (A) 239
- (B) 244
- (C) 222
- (D) 200
- (E) 247

**151. Quantity I:**  $66^2 - 23^2$

**Quantity II:**  $(66-23)(66+23)$

- (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

**152. Quantity I:**  $25^2 - 49^2$

**Quantity II:**  $(25-49)(25+49)$

- (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

**153. Quantity I:**  $34^2 - 66^2$

**Quantity II:**  $(34-66)(34+66)$

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

**154. Quantity I:**  $35^2 - 51^2$

**Quantity II:**  $(35-51)(35+51)$

- (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

**155. Quantity I:**  $25^2 - 54^2$

**Quantity II:**  $(25-54)(25+54)$

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

**156. What is X?**

I.  $X - 7 = 32$ .

II.  $X/7 = 5.571428571428571$ .

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

**157. What is X?**

I.  $X - 7 = 32$ .

II.  $X/7 = 5.571428571428571$ .

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

**158. What is X?**

I.  $X - 10 = 39$ .

II.  $X/10 = 4.9$ .

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

159. What is X?

I.  $X - 10 = 25$ .

II.  $X/10 = 3.5$ .

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

160. What is X?

I.  $X - 6 = 33$ .

II.  $X/6 = 6.5$ .

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

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

- (A) 222
- (B) 210
- (C) 193
- (D) 188
- (E) 182

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

- (A) 587
- (B) 499
- (C) 475
- (D) 755
- (E) 630

163. Find the compound interest on Rs. 1000 at 5% per annum for 2 years, compounded annually.

- (A) 94.76
- (B) 107.95
- (C) 126.22
- (D) 102.5
- (E) 78.6

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

- (A) 370.97
- (B) 283.23
- (C) 354.91
- (D) 355.65
- (E) 307.5

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

- (A) 489
- (B) 779
- (C) 576
- (D) 554
- (E) 630

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

- (A) 7
- (B) 10
- (C) 11
- (D) 13
- (E) 8

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

- (A) 9
- (B) 10
- (C) 8
- (D) 12
- (E) 11

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

- (A) 12
- (B) 13
- (C) 10
- (D) 8
- (E) 7

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

- (A) 28

- (B) 47
- (C) 24
- (D) 36
- (E) 27

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

- (A) 18
- (B) 17
- (C) 15
- (D) 20
- (E) 21

## Section 4: Data Analysis & Interpretation - Answer Key and Short Hints

131-E	132-C	133-A	134-E	135-A	136-C	137-E	138-C	139-D	140-B
141-E	142-D	143-D	144-E	145-E	146-D	147-A	148-D	149-D	150-C
151-D	152-B	153-B	154-E	155-B	156-C	157-C	158-E	159-B	160-B
161-B	162-E	163-D	164-E	165-E	166-B	167-B	168-C	169-D	170-E

131. E - Total = 630  
 132. C - Average = 126  
 133. A - Divide both terms by HCF  
 134. E - Increase/base  $\times 100 = 43.93\%$   
 135. A -  $128 + 71 = 199$   
 136. C - Total = 582  
 137. E - Average = 116.4  
 138. C - Divide both terms by HCF  
 139. D - Increase/base  $\times 100 = 38\%$   
 140. B -  $118 + 100 = 218$   
 141. E - Total = 480  
 142. D - Average = 96  
 143. D - Divide both terms by HCF  
 144. E - Increase/base  $\times 100 = 144.44\%$   
 145. E -  $72 + 70 = 142$   
 146. D - Total = 671  
 147. A - Average = 134.2  
 148. D - Divide both terms by HCF  
 149. D - Increase/base  $\times 100 = 121.74\%$   
 150. C -  $153 + 69 = 222$   
 151. D - Difference of squares identity  
 152. B - Difference of squares identity  
 153. B - Difference of squares identity  
 154. E - Difference of squares identity  
 155. B - Difference of squares identity  
 156. C - Each statement gives X  
 157. C - Each statement gives X  
 158. E - Each statement gives X  
 159. B - Each statement gives X  
 160. B - Each statement gives X  
 161. B -  $CI = P[(1+r)^2 - 1] = 210$   
 162. E -  $CI = P[(1+r)^2 - 1] = 630$   
 163. D -  $CI = P[(1+r)^2 - 1] = 102.5$   
 164. E -  $CI = P[(1+r)^2 - 1] = 307.5$   
 165. E -  $CI = P[(1+r)^2 - 1] = 630$   
 166. B -  $5C2 = 10$   
 167. B -  $5C2 = 10$   
 168. C -  $5C2 = 10$   
 169. D -  $9C2 = 36$   
 170. E -  $7C2 = 21$

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

**171. Essay Writing:** Write an essay of approximately 250-300 words on: **Financial inclusion and the role of digital 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.

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

### Descriptive Evaluation Guide

**Essay:** Relevance and depth, organisation, clarity, grammar, vocabulary and balanced conclusion. **Comprehension:** Accurate central idea, inclusion of key supporting points, concise expression and original wording.