

IBPS PO Mains Practice Paper 10

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

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

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

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

Section 1: Reasoning

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $X > Y = R > Q$, which relation is definitely true?

- (A) $X < Q$
- (B) $Y < R$
- (C) $X = Q$
- (D) $X > Q$
- (E) $Q > X$

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

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

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

- (E) North
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) North
 - (B) West
 - (C) North-East
 - (D) South-East
 - (E) South-West
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) North-West
 - (B) East
 - (C) West
 - (D) South
 - (E) North
21. Find the next term in the series: 4, 6, 8, 10, 12, ?
- (A) 11
 - (B) 12
 - (C) 14
 - (D) 13
 - (E) 10
22. Find the next term in the series: 1, 6, 11, 16, 21, ?
- (A) 24
 - (B) 19
 - (C) 26
 - (D) 18
 - (E) 22
23. Find the next term in the series: 5, 10, 15, 20, 25, ?
- (A) 28
 - (B) 30
 - (C) 37
 - (D) 36
 - (E) 24
24. Find the next term in the series: 7, 12, 17, 22, 27, ?
- (A) 39
 - (B) 23
 - (C) 25
 - (D) 40
 - (E) 32
25. Find the next term in the series: 8, 13, 18, 23, 28, ?
- (A) 30
 - (B) 28
 - (C) 33
 - (D) 41
 - (E) 24
26. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Esha, Aman, Bina. Who sits at the extreme left?
- (A) Deep
 - (B) Bina
 - (C) Charu
 - (D) Aman
 - (E) Esha
27. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Esha, Aman, Bina. Who sits at the extreme right?
- (A) Bina
 - (B) Esha
 - (C) Charu
 - (D) Deep
 - (E) Aman
28. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Esha, Aman, Bina. Who sits immediately to the right of Charu?
- (A) Charu
 - (B) Deep
 - (C) Aman
 - (D) Esha
 - (E) Bina
29. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Esha, Aman, Bina. Who sits between Charu and Aman?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 1 = 19$.

II. $2X = 36$.

- (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. $X + 8 = 25$.

II. $2X = 34$.

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

38. What is the value of X?

I. $X + 2 = 24$.

II. $2X = 44$.

- (A) Even both statements are not sufficient

- (B) Both statements together are necessary
- (C) Either statement alone is sufficient
- (D) Only statement I is sufficient
- (E) Only statement II is sufficient

39. What is the value of X?

- I. $X + 6 = 20$.
- II. $2X = 28$.

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

40. What is the value of X?

- I. $X + 1 = 29$.
- II. $2X = 56$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

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

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

41. 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
42. A debit card transaction normally draws funds from:
- (A) A mutual fund directly
 - (B) The central bank
 - (C) A letter of credit
 - (D) The linked bank account
 - (E) A pension fund only
43. 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
44. Which account normally offers high transaction frequency and generally no interest?
- (A) Demat account
 - (B) Current account
 - (C) PPF account
 - (D) Recurring deposit
 - (E) Fixed deposit
45. Which term is best described as: Market value of a company's outstanding equity shares?
- (A) Bank guarantee
 - (B) Inflation
 - (C) Dividend
 - (D) Basel norms
 - (E) Market capitalisation
46. Which institution is primarily associated with the following function: Principal financial institution for promotion, financing and development of MSMEs?
- (A) BIS
 - (B) DICGC
 - (C) SIDBI
 - (D) PFRDA
 - (E) World Bank
47. Which of the following is a direct tax?
- (A) Customs duty
 - (B) Income tax
 - (C) Stamp duty
 - (D) GST
 - (E) Excise duty
48. What does AML stand for?
- (A) Bharat Bill Payment System
 - (B) Anti-Money Laundering
 - (C) Fixed Deposit
 - (D) Permanent Account Number
 - (E) Marginal Cost of Funds Based Lending Rate
49. CRR is maintained by banks with:
- (A) DICGC
 - (B) Reserve Bank of India
 - (C) Their customers
 - (D) SEBI
 - (E) Stock exchanges
50. 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
51. Deposit insurance in India is provided by:
- (A) EXIM Bank
 - (B) SEBI

- (C) SIDBI
 - (D) PFRDA
 - (E) DICGC
- 52.** Which term is best described as: Voice-call based social engineering fraud?
- (A) Financial inclusion
 - (B) Money market
 - (C) Vishing
 - (D) Solvency
 - (E) Fixed deposit
- 53.** Which of the following is an indirect tax?
- (A) Corporate income tax
 - (B) Income tax
 - (C) Wealth tax
 - (D) GST
 - (E) Capital gains tax
- 54.** Which term is best described as: Market for medium- and long-term funds and securities?
- (A) Two-factor authentication
 - (B) Capital market
 - (C) Cheque
 - (D) Brown-label ATM
 - (E) Financial inclusion
- 55.** 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
- 56.** 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
- 57.** Which term is best described as: Prepaid bank instrument issued by a bank for payment to a named person or entity?
- (A) Equity share
 - (B) Certificate of deposit
 - (C) Bank guarantee
 - (D) Commercial paper
 - (E) Demand draft
- 58.** 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
- 59.** 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
- 60.** 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
- 61.** 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
- 62.** What does PPF stand for?
- (A) Public Provident Fund

- (B) International Monetary Fund
 - (C) National Bank for Agriculture and Rural Development
 - (D) Real Time Gross Settlement
 - (E) Foreign Exchange Management Act
- 63. 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
- 64. 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
- 65. 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
- 66. 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
- 67. A demat account is used to hold:**
- (A) Cash only
 - (B) Securities in electronic form
 - (C) Insurance policies only
 - (D) Loan applications only
 - (E) Gold ornaments only
- 68. Which body regulates mutual funds in India?**
- (A) DICGC
 - (B) IRDAI
 - (C) PFRDA
 - (D) RBI alone
 - (E) SEBI
- 69. 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
- 70. 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
- 71. What does EMI stand for?**
- (A) Insurance Regulatory and Development Authority of India
 - (B) Automated Teller Machine
 - (C) Equated Monthly Instalment
 - (D) Statutory Liquidity Ratio
 - (E) National Pension System
- 72. What does NPA stand for?**
- (A) Financial Stability and Development Council
 - (B) Non-Performing Asset
 - (C) Magnetic Ink Character Recognition
 - (D) Point of Sale
 - (E) Automated Teller Machine
- 73. What does PIN stand for?**
- (A) Personal Identification Number

- (B) Fixed Deposit
 - (C) Public Provident Fund
 - (D) National Payments Corporation of India
 - (E) Insurance Regulatory and Development Authority of India
- 74.** 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
- 75.** 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
- 76.** What does OTP stand for?
- (A) Deposit Insurance and Credit Guarantee Corporation
 - (B) Micro, Small and Medium Enterprises
 - (C) Cash Reserve Ratio
 - (D) One-Time Password
 - (E) Financial Stability and Development Council
- 77.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only
 - (B) Treasury bill
 - (C) RTGS
 - (D) NACH
 - (E) Recurring deposit
- 78.** 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
- 79.** 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
- 80.** What does APR stand for?
- (A) Society for Worldwide Interbank Financial Telecommunication
 - (B) Central Bank Digital Currency
 - (C) Small Industries Development Bank of India
 - (D) Reserve Bank of India
 - (E) Annual Percentage Rate
- 81.** The one-rupee note is issued by:
- (A) Government of India
 - (B) SEBI
 - (C) NPCI
 - (D) Reserve Bank of India
 - (E) DICGC
- 82.** 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
- 83.** 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
- 84.** A loan secured by immovable property is commonly called:

- (A) Forfeiting
- (B) Mortgage loan
- (C) Factoring
- (D) Pledge loan
- (E) Clean overdraft

85. 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

86. Which term is best described as: Transfer of interest in immovable property as security for a loan?

- (A) Mutual fund
- (B) Money market
- (C) Factoring
- (D) Mortgage
- (E) Letter of credit

87. 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

88. 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

89. 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

90. 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

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

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

41. C - The correct term is Treasury bill
 42. D - Debit card uses linked account funds
 43. A - IFSC: Indian Financial System Code
 44. B - Current account is used for frequent transactions
 45. E - The correct term is Market capitalisation
 46. C - SIDBI: Principal financial institution for promotion, financing and development of MSMEs
 47. B - Income tax is direct
 48. B - AML: Anti-Money Laundering
 49. B - CRR is maintained with RBI
 50. D - NACH: National Automated Clearing House
 51. E - DICGC provides deposit insurance
 52. C - The correct term is Vishing
 53. D - GST is indirect
 54. B - The correct term is Capital market
 55. A - SEBI: Securities and Exchange Board of India
 56. D - SEBI: Regulator of the securities market in India
 57. E - The correct term is Demand draft

58. B - World Bank: Multilateral development institution providing financing and knowledge support
59. D - Capital market is long-term
60. C - The correct term is Current account
61. D - The correct term is Basel norms
62. A - PPF: Public Provident Fund
63. A - DICGC: Deposit Insurance and Credit Guarantee Corporation
64. E - NPS: National Pension System
65. D - KYC: Know Your Customer
66. E - LCR: Liquidity Coverage Ratio
67. B - Demat holds securities electronically
68. E - SEBI regulates mutual funds
69. C - The correct term is Cash credit
70. B - CIBIL: Credit Information Bureau (India) Limited
71. C - EMI: Equated Monthly Instalment
72. B - NPA: Non-Performing Asset
73. A - PIN: Personal Identification Number
74. C - Phishing uses urgency and fake links
75. D - Banks maintain SLR
76. D - OTP: One-Time Password
77. C - RTGS = real-time gross settlement
78. E - CBDC: Central Bank Digital Currency
79. E - IMF: International institution supporting monetary cooperation and balance-of-payments assistance
80. E - APR: Annual Percentage Rate
81. A - Issued by Government of India
82. B - RBI issues banknotes except the one-rupee note
83. A - BIS: Bank for International Settlements
84. B - Mortgage relates to immovable property
85. D - NABARD: Apex development financial institution for agriculture and rural development
86. D - The correct term is Mortgage
87. C - FSDC: Financial Stability and Development Council
88. E - IRDAI: Regulator of the insurance sector in India
89. C - The correct term is Overdraft
90. C - PFRDA: Pension Fund Regulatory and Development Authority

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

92. Which service is NOT mentioned in the passage?

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

93. Why is financial literacy important?

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

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

105. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*

- (A) Despite of the rain, the exam started on time.
- (B) Despite the rain, the exam started on time.
- (C) No improvement required
- (D) Despite the rain, the exam started on time.
- (E) None of these

106. Regular mock tests help candidates _____ their speed.

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

107. The central bank took measures to _____ inflation.

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

108. A diversified portfolio can help _____ investment risk.

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

109. The bank launched a campaign to _____ customers about cyber fraud.

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

110. The candidate remained _____ despite the difficult paper.

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ACBD
- (C) CADB
- (D) BDAC
- (E) CABD

117. 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) CADB
- (B) DBAC
- (C) ACBD
- (D) ABCD
- (E) BACD

118. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ACBD
- (C) BACD
- (D) BDAC
- (E) CBAD

119. Arrange the sentences in the most logical order:

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

- (A) BACD
- (B) CABD
- (C) ABCD

- (D) BCAD
- (E) DCBA

120. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) DCBA
- (C) BDAC
- (D) BDCA
- (E) ABDC

121. Identify the best corrected version: *The officer explained me the procedure.*

- (A) The officer explained the procedure to me.
- (B) The officer explained me the procedure.
- (C) The officer explained the procedure to me
- (D) No correction required
- (E) The officer explained the procedure to me. indeed

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

123. 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
- (C) No correction required
- (D) Neither the cashier nor the officers were available. indeed
- (E) Neither the cashier nor the officers was available.

124. Identify the best corrected version: *The results will be declared until Friday.*

- (A) The results will be declared by Friday.
- (B) The results will be declared by Friday
- (C) The results will be declared by Friday. indeed
- (D) No correction required
- (E) The results will be declared until Friday.

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

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

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

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

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

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

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

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

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

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

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. E - Refer to the passage
- 92. A - Refer to the passage
- 93. C - Refer to the passage
- 94. D - Refer to the passage
- 95. E - Refer to the passage
- 96. C - Context-based usage
- 97. D - Context-based usage
- 98. A - Context-based usage
- 99. D - Context-based usage
- 100. C - Context-based usage
- 101. A - Committee treated as singular here
- 102. A - Simple past with yesterday
- 103. E - Who refers to employees
- 104. E - Prefer X to Y
- 105. B - Despite without of
- 106. A - Improve speed
- 107. D - Control fits the context
- 108. E - Reduce risk
- 109. B - Educate customers
- 110. A - Calm fits
- 111. A - Integrity means honesty
- 112. B - Robust means strong
- 113. A - Empathy means ability to understand feelings
- 114. B - Concise means brief
- 115. E - Obsolete means outdated
- 116. B - Logical sequence
- 117. B - Logical sequence
- 118. C - Logical sequence
- 119. C - Logical sequence
- 120. D - Logical sequence
- 121. A - Explain something to someone
- 122. C - Subjunctive were
- 123. A - Verb agrees with nearer plural subject
- 124. A - Use by for deadline
- 125. A - Subject-verb agreement
- 126. A - Adept means skilled
- 127. A - Ambiguous means unclear
- 128. D - Imminent means about to happen
- 129. D - Robust means strong
- 130. A - Resilient means able to recover

Section 4: Data Analysis & Interpretation

131. Data set: P=63, Q=111, R=109, S=140, T=80

Find the total.

- (A) 549
- (B) 503
- (C) 575
- (D) 531
- (E) 414

132. Data set: P=63, Q=111, R=109, S=140, T=80

Find the average.

- (A) 118.78
- (B) 107.89
- (C) 112.66
- (D) 119.45
- (E) 100.6

133. Data set: P=63, Q=111, R=109, S=140, T=80

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

- (A) 20:10
- (B) 21:9
- (C) 140:63
- (D) 20:9
- (E) 9:20

134. Data set: P=63, Q=111, R=109, S=140, T=80

By what percentage is 140 higher than 109?

- (A) 28.44%
- (B) 22.55%
- (C) 30.58%
- (D) 24.34%
- (E) 25.95%

135. Data set: P=63, Q=111, R=109, S=140, T=80

Find P + R.

- (A) 172
- (B) 152
- (C) 147
- (D) 198
- (E) 202

136. Data set: P=111, Q=125, R=169, S=106, T=155

Find the total.

- (A) 762
- (B) 778
- (C) 587
- (D) 549
- (E) 666

137. Data set: P=111, Q=125, R=169, S=106, T=155

Find the average.

- (A) 123.82
- (B) 133.2
- (C) 145.89
- (D) 157.29
- (E) 151.98

138. Data set: P=111, Q=125, R=169, S=106, T=155

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

- (A) None of these
- (B) 169:107
- (C) 106:169
- (D) 170:106
- (E) 169:106

139. Data set: P=111, Q=125, R=169, S=106, T=155

By what percentage is 169 higher than 155?

- (A) 10.98%
- (B) 7.45%
- (C) 8.28%
- (D) 8.51%
- (E) 9.03%

140. Data set: P=111, Q=125, R=169, S=106, T=155

Find Q + R.

- (A) 317
- (B) 254
- (C) 243
- (D) 294
- (E) 343

141. Data set: P=141, Q=92, R=155, S=158, T=146

Find the total.

- (A) 801
- (B) 762
- (C) 575
- (D) 692
- (E) 778

142. Data set: P=141, Q=92, R=155, S=158, T=146

Find the average.

- (A) 138.4
- (B) 157.57
- (C) 165.17
- (D) 165.67
- (E) 165.65

143. Data set: P=141, Q=92, R=155, S=158, T=146

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

- (A) 79:47
- (B) 80:46
- (C) 46:79
- (D) 79:46
- (E) 158:92

144. Data set: P=141, Q=92, R=155, S=158, T=146

By what percentage is 155 higher than 146?

- (A) 4.98%
- (B) 6.66%
- (C) 6.16%
- (D) 5.79%
- (E) 6.58%

145. Data set: P=141, Q=92, R=155, S=158, T=146

Find Q + T.

- (A) 215
- (B) 214
- (C) 259
- (D) 221
- (E) 238

146. Data set: P=93, Q=161, R=100, S=170, T=170

Find the total.

- (A) 643
- (B) 809
- (C) 783
- (D) 798
- (E) 694

147. Data set: P=93, Q=161, R=100, S=170, T=170

Find the average.

- (A) 138.8
- (B) 130.24
- (C) 119.5
- (D) 112.22
- (E) 151.09

148. Data set: P=93, Q=161, R=100, S=170, T=170

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

- (A) 171:93
- (B) 93:170
- (C) 170:93
- (D) 170:94
- (E) None of these

149. Data set: P=93, Q=161, R=100, S=170, T=170

By what percentage is 170 higher than 161?

- (A) 6.72%
- (B) 4.47%
- (C) 6.16%
- (D) 5.59%

(E) 6.38%

150. Data set: P=93, Q=161, R=100, S=170, T=170

Find Q + P.

- (A) 296
- (B) 217
- (C) 305
- (D) 254
- (E) 230

151. Quantity I: $20^2 - 20^2$

Quantity II: $(20-20)(20+20)$

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

152. Quantity I: $78^2 - 28^2$

Quantity II: $(78-28)(78+28)$

- (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: $78^2 - 47^2$

Quantity II: $(78-47)(78+47)$

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

154. Quantity I: $75^2 - 39^2$

Quantity II: $(75-39)(75+39)$

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

155. Quantity I: $77^2 - 69^2$

Quantity II: $(77-69)(77+69)$

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

156. What is X?

I. $X - 6 = 46$.

II. $X/6 = 8.666666666666666$.

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

157. What is X?

I. $X - 2 = 26$.

II. $X/2 = 14.0$.

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

158. What is X?

I. $X - 2 = 36$.

II. $X/2 = 19.0$.

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

159. What is X?

I. $X - 4 = 37$.

II. $X/4 = 10.25$.

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

160. What is X?

I. $X - 10 = 32$.

II. $X/10 = 4.2$.

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

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

- (A) 540
- (B) 630
- (C) 596
- (D) 491
- (E) 705

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

- (A) 288.26
- (B) 282.23
- (C) 252.4
- (D) 307.5
- (E) 327.41

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

- (A) 331.71
- (B) 418.57
- (C) 403.52
- (D) 410.98
- (E) 381.6

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

- (A) 703
- (B) 636
- (C) 482
- (D) 771
- (E) 730

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

- (A) 612.38
- (B) 586.02
- (C) 446.26
- (D) 381.92
- (E) 508.8

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

- (A) 23
- (B) 17
- (C) 18
- (D) 21
- (E) 26

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

- (A) 46
- (B) 26
- (C) 47
- (D) 36
- (E) 33

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

- (A) 12
- (B) 13
- (C) 8
- (D) 10
- (E) 11

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

- (A) 38

- (B) 45
- (C) 48
- (D) 26
- (E) 36

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

- (A) 27
- (B) 23
- (C) 24
- (D) 16
- (E) 21

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

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

131. B - Total = 503
 132. E - Average = 100.6
 133. D - Divide both terms by HCF
 134. A - Increase/base $\times 100 = 28.44\%$
 135. A - $63 + 109 = 172$
 136. E - Total = 666
 137. B - Average = 133.2
 138. E - Divide both terms by HCF
 139. E - Increase/base $\times 100 = 9.03\%$
 140. D - $125 + 169 = 294$
 141. D - Total = 692
 142. A - Average = 138.4
 143. D - Divide both terms by HCF
 144. C - Increase/base $\times 100 = 6.16\%$
 145. E - $92 + 146 = 238$
 146. E - Total = 694
 147. A - Average = 138.8
 148. C - Divide both terms by HCF
 149. D - Increase/base $\times 100 = 5.59\%$
 150. D - $161 + 93 = 254$
 151. E - Difference of squares identity
 152. A - Difference of squares identity
 153. E - Difference of squares identity
 154. D - Difference of squares identity
 155. E - Difference of squares identity
 156. D - Each statement gives X
 157. E - Each statement gives X
 158. B - Each statement gives X
 159. C - Each statement gives X
 160. E - Each statement gives X
 161. B - $CI = P[(1+r)^2 - 1] = 630$
 162. D - $CI = P[(1+r)^2 - 1] = 307.5$
 163. E - $CI = P[(1+r)^2 - 1] = 381.6$
 164. B - $CI = P[(1+r)^2 - 1] = 636$
 165. E - $CI = P[(1+r)^2 - 1] = 508.8$
 166. D - $7C2 = 21$
 167. D - $9C2 = 36$
 168. D - $5C2 = 10$
 169. E - $9C2 = 36$
 170. E - $7C2 = 21$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Ethics and accountability in financial institutions.** 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.

Trust is the foundation of banking. Customers deposit money because they believe institutions will protect it and honour commitments. Trust can be damaged by poor communication, hidden charges or delayed complaint resolution. Regulations are important, but everyday service also shapes confidence. A bank that explains products clearly and treats complaints fairly strengthens both customer relationships and the wider financial system.

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.