

IBPS PO Mains Practice Paper 2

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

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

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

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

- (E) North
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) West
 - (B) South-East
 - (C) South-West
 - (D) North-East
 - (E) North
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) South
 - (B) North
 - (C) West
 - (D) North-West
 - (E) East
21. Find the next term in the series: 6, 11, 16, 21, 26, ?
- (A) 25
 - (B) 23
 - (C) 24
 - (D) 33
 - (E) 31
22. Find the next term in the series: 8, 12, 16, 20, 24, ?
- (A) 33
 - (B) 21
 - (C) 28
 - (D) 34
 - (E) 25
23. Find the next term in the series: 7, 10, 13, 16, 19, ?
- (A) 19
 - (B) 27
 - (C) 16
 - (D) 22
 - (E) 25
24. Find the next term in the series: 5, 10, 15, 20, 25, ?
- (A) 37
 - (B) 23
 - (C) 30
 - (D) 22
 - (E) 26
25. Find the next term in the series: 5, 9, 13, 17, 21, ?
- (A) 30
 - (B) 27
 - (C) 25
 - (D) 23
 - (E) 32
26. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Deep, Esha, Charu. Who sits at the extreme left?
- (A) Bina
 - (B) Esha
 - (C) Deep
 - (D) Charu
 - (E) Aman
27. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Deep, Esha, Charu. Who sits at the extreme right?
- (A) Aman
 - (B) Esha
 - (C) Charu
 - (D) Bina
 - (E) Deep
28. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Deep, Esha, Charu. Who sits immediately to the right of Bina?
- (A) Deep
 - (B) Charu
 - (C) Aman
 - (D) Bina
 - (E) Esha
29. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Deep, Esha, Charu. Who sits between Bina and Esha?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 1 = 41$.

II. $2X = 80$.

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

37. What is the value of X?

I. $X + 2 = 42$.

II. $2X = 80$.

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

38. What is the value of X?

I. $X + 9 = 38$.

II. $2X = 58$.

- (A) Only statement II is sufficient

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

39. What is the value of X?

I. $X + 3 = 22$.

II. $2X = 38$.

- (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

40. What is the value of X?

I. $X + 7 = 42$.

II. $2X = 70$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

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

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

41. Which scheme is associated with: Loans to eligible non-corporate, non-farm micro and small enterprises?
- (A) Sukanya Samridhi Yojana
 - (B) Pradhan Mantri Mudra Yojana
 - (C) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (D) Stand-Up India
 - (E) Pradhan Mantri Jan-Dhan Yojana
42. Which term is best described as: Distribution of a part of company profits to shareholders?
- (A) Cash credit
 - (B) Bank rate
 - (C) Fiscal deficit
 - (D) Pledge
 - (E) Dividend
43. 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
44. Which term is best described as: Delivery of movable goods as security for a debt?
- (A) Fiscal deficit
 - (B) Certificate of deposit
 - (C) Vishing
 - (D) Moral suasion
 - (E) Pledge
45. 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
46. 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
47. 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
48. 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
49. 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
50. 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
51. 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
- 52.** Which ratio compares a bank's capital with risk-weighted assets?
(A) Dividend payout ratio
(B) Capital adequacy ratio
(C) Price-earnings ratio
(D) Current ratio only
(E) Inventory turnover
- 53.** Which scheme is associated with: Transfer of eligible government benefits directly into beneficiary accounts?
(A) Sukanya Samridhi Yojana
(B) Credit Guarantee Fund Trust for Micro and Small Enterprises
(C) Pradhan Mantri Jeevan Jyoti Bima Yojana
(D) Direct Benefit Transfer
(E) Pradhan Mantri Suraksha Bima Yojana
- 54.** 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
- 55.** Which body regulates mutual funds in India?
(A) DICGC
(B) IRDAI
(C) PFRDA
(D) RBI alone
(E) SEBI
- 56.** What does NABARD stand for?
(A) Pension Fund Regulatory and Development Authority
(B) Unified Payments Interface
(C) National Payments Corporation of India
(D) National Bank for Agriculture and Rural Development
(E) Central Bank Digital Currency
- 57.** 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
- 58.** 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
- 59.** Which term is best described as: Deposit product in which a fixed sum is deposited periodically?
(A) Capital market
(B) Market capitalisation
(C) Recurring deposit
(D) Smishing
(E) Open market operations
- 60.** 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
- 61.** 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
- 62.** 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
- 63.** 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
- 64.** 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
- 65.** Which term is best described as: Replacement of sensitive card data with a unique surrogate value?
(A) Tokenisation
(B) Factoring
(C) Capital market
(D) Liquidity
(E) Vishing
- 66.** SLR is maintained in the form of prescribed liquid assets by:
(A) Only pension funds
(B) Only stock exchanges
(C) Only insurance firms
(D) Commercial banks
(E) Only mutual funds
- 67.** Deposit insurance in India is provided by:
(A) EXIM Bank
(B) SEBI
(C) SIDBI
(D) PFRDA
(E) DICGC
- 68.** What does CAR stand for?
(A) Magnetic Ink Character Recognition
(B) Liquidity Coverage Ratio
(C) Capital Adequacy Ratio
(D) Financial Stability and Development Council
(E) Permanent Account Number
- 69.** 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
- 70.** 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
- 71.** 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
- 72.** Which body regulates insurance companies in India?
(A) PFRDA
(B) NPCI
(C) SEBI
(D) RBI
(E) IRDAI
- 73.** 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
- 74.** 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
- 75.** A loan secured by immovable property is commonly called:
- (A) Forfeiting
 - (B) Mortgage loan
 - (C) Factoring
 - (D) Pledge loan
 - (E) Clean overdraft
- 76.** 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
- 77.** 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
- 78.** What does MICR stand for?
- (A) National Pension System
 - (B) National Automated Clearing House
 - (C) Bank for International Settlements
 - (D) Capital Adequacy Ratio
 - (E) Magnetic Ink Character Recognition
- 79.** 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
- 80.** Which market deals mainly in short-term funds?
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 81.** 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
- 82.** Which institution is primarily associated with the following function: Multilateral development bank focused on Asia and the Pacific?
- (A) World Bank
 - (B) IMF
 - (C) PFRDA
 - (D) Asian Development Bank
 - (E) IRDAI
- 83.** 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
- 84.** What does MSME stand for?
- (A) Micro, Small and Medium Enterprises
 - (B) Bank for International Settlements

- (C) Fixed Deposit
(D) Indian Financial System Code
(E) Magnetic Ink Character Recognition
85. 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
86. 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
87. Which term is best described as: Right to retain property until a debt or obligation is discharged?
(A) Lien
(B) Bank rate
(C) Moral suasion
(D) Fixed deposit
(E) Vishing
88. 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
89. 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
90. 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

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

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

41. B - Pradhan Mantri Mudra Yojana: Loans to eligible non-corporate, non-farm micro and small enterprises
42. E - The correct term is Dividend
43. E - KYC verifies identity
44. E - The correct term is Pledge
45. A - The correct term is Bond
46. E - The correct term is Demand draft
47. B - Demat holds securities electronically
48. B - RBI issues banknotes except the one-rupee note
49. E - NPS: National Pension System
50. E - Reserve Bank of India: Central banking and monetary authority in India
51. C - The correct term is Current account
52. B - CAR relates capital to risk-weighted assets
53. D - Direct Benefit Transfer: Transfer of eligible government benefits directly into beneficiary accounts
54. E - POS: Point of Sale
55. E - SEBI regulates mutual funds
56. D - NABARD: National Bank for Agriculture and Rural Development
57. C - The correct term is Liquidity
58. B - The correct term is Mutual fund
59. C - The correct term is Recurring deposit
60. E - LCR: Liquidity Coverage Ratio

61. **B** - CIBIL: Credit Information Bureau (India) Limited
62. **A** - Atal Pension Yojana: Government-backed pension scheme aimed mainly at workers in the unorganised sector
63. **B** - RBI: Reserve Bank of India
64. **D** - Debit card uses linked account funds
65. **A** - The correct term is Tokenisation
66. **D** - Banks maintain SLR
67. **E** - DICGC provides deposit insurance
68. **C** - CAR: Capital Adequacy Ratio
69. **C** - PFRDA: Pension Fund Regulatory and Development Authority
70. **D** - Credit Guarantee Fund Trust for Micro and Small Enterprises: Credit guarantee support for eligible collateral-free MSE loans
71. **D** - NABARD: Apex development financial institution for agriculture and rural development
72. **E** - IRDAI regulates insurance
73. **A** - Higher rates can moderate demand
74. **A** - PIN: Personal Identification Number
75. **B** - Mortgage relates to immovable property
76. **D** - The correct term is Mortgage
77. **D** - The correct term is Moral suasion
78. **E** - MICR: Magnetic Ink Character Recognition
79. **E** - The correct term is Deflation
80. **D** - Money market is short-term
81. **B** - Kisan Credit Card: Timely and flexible credit support for eligible farmers
82. **D** - Asian Development Bank: Multilateral development bank focused on Asia and the Pacific
83. **D** - RTGS: Real Time Gross Settlement
84. **A** - MSME: Micro, Small and Medium Enterprises
85. **D** - CBS: Core Banking Solution
86. **E** - CBDC: Central Bank Digital Currency
87. **A** - The correct term is Lien
88. **E** - The correct term is Market capitalisation
89. **B** - AML: Anti-Money Laundering
90. **B** - The correct term is Money market

Section 3: English Language

91. Passage: Banks assess a borrower before sanctioning a loan because repayment ability matters to both the institution and the wider financial system. Income, existing debt, credit history and the purpose of borrowing are commonly examined. Responsible lending does not mean rejecting every risky case; it means pricing and managing risk carefully. Borrowers also have a duty to read terms, borrow within capacity and communicate early if repayment problems arise. Transparent lending and responsible borrowing together reduce future stress.

Why do banks assess borrowers?

- (A) To evaluate repayment ability and manage risk
- (B) To avoid all customers
- (C) To increase paperwork only
- (D) To eliminate deposits
- (E) To delay every loan

92. Which factor is mentioned in credit assessment?

- (A) Family surname
- (B) Travel preference
- (C) Existing debt
- (D) Social media followers
- (E) Favourite colour

93. Responsible lending means:

- (A) ignoring credit history
- (B) rejecting every applicant
- (C) carefully pricing and managing risk
- (D) charging no interest
- (E) approving every loan

94. What duty does a borrower have?

- (A) Borrow without purpose
- (B) Ignore all charges
- (C) Read terms and borrow within capacity
- (D) Share passwords
- (E) Hide repayment problems

95. Transparent lending can help:

- (A) stop saving
- (B) reduce future stress
- (C) remove regulation
- (D) increase fraud
- (E) eliminate all risk

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

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

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

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

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

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

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

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

102. Choose the correct replacement for the sentence: *Neither the cashier nor the officers was available.*

- (A) Neither the cashier nor the officers was available.
- (B) Neither the cashier nor the officers were available.
- (C) Neither the cashier nor the officers were available.
- (D) No improvement required
- (E) None of these

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

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

104. Choose the correct replacement for the sentence: *The information are useful for applicants.*

- (A) The information are useful for applicants.
- (B) No improvement required
- (C) Option 5
- (D) None of these
- (E) The information is useful for applicants.

105. Choose the correct replacement for the sentence: *If I was you, I would revise the syllabus.*

- (A) If I were you, I would revise the syllabus.
- (B) If I were you, I would revise the syllabus.
- (C) If I was you, I would revise the syllabus.
- (D) None of these
- (E) No improvement required

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

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

107. Customers must never _____ their OTP with anyone.

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

108. A diversified portfolio can help _____ investment risk.

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

109. The central bank took measures to _____ inflation.

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

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

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) ABCD
- (C) ADCB
- (D) CBAD
- (E) CABD

117. 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. They use a part of these funds for lending.
- D. Lending supports households and businesses.

- (A) CADB
- (B) BCDA
- (C) CABD
- (D) BDAC
- (E) CBAD

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) DCBA
- (B) CADB
- (C) ABCD
- (D) CBAD
- (E) CDBA

119. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) CADB
- (C) BCAD

- (D) CBDA
- (E) ABCD

120. Arrange the sentences in the most logical order:

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

- (A) BACD
- (B) CABD
- (C) ABCD
- (D) ABDC
- (E) ACBD

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

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

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

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

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

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

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

125. Identify the best corrected version: *The number of applicants are increasing every year.*

- (A) The number of applicants is increasing every year.
- (B) The number of applicants are increasing every year.
- (C) No correction required
- (D) The number of applicants is increasing every year
- (E) The number of applicants is increasing every year. indeed

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

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

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

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

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

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

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

- (A) costly
- (B) confusing
- (C) weak
- (D) clear
- (E) formal

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. A - Refer to the passage
- 92. C - Refer to the passage
- 93. C - Refer to the passage
- 94. C - Refer to the passage
- 95. B - Refer to the passage
- 96. E - Context-based usage
- 97. A - Context-based usage
- 98. D - Context-based usage
- 99. D - Context-based usage
- 100. C - Context-based usage
- 101. B - Prefer X to Y
- 102. C - Verb agrees with nearer plural subject
- 103. D - Hardly...when
- 104. E - Information is uncountable
- 105. A - Subjunctive were
- 106. B - Professional manner
- 107. C - OTP must not be shared
- 108. B - Reduce risk
- 109. A - Control fits the context
- 110. B - Educate customers
- 111. B - Integrity means honesty
- 112. A - Ubiquitous means present everywhere
- 113. B - Prudent means careful
- 114. B - Resilient means able to recover
- 115. A - Empathy means ability to understand feelings
- 116. C - Logical sequence
- 117. B - Logical sequence
- 118. E - Logical sequence
- 119. D - Logical sequence
- 120. C - Logical sequence
- 121. D - Good at
- 122. C - Committee treated as singular here
- 123. B - Verb agrees with nearer plural subject
- 124. B - Main subject is singular
- 125. A - The number is singular
- 126. B - Ambiguous means unclear
- 127. E - Feasible means practical
- 128. B - Abate means decrease
- 129. D - Lucid means clear
- 130. C - Mitigate means reduce

Section 4: Data Analysis & Interpretation

131. Data set: P=121, Q=162, R=96, S=102, T=75

Find the total.

- (A) 594
- (B) 509
- (C) 556
- (D) 480
- (E) 523

132. Data set: P=121, Q=162, R=96, S=102, T=75

Find the average.

- (A) 102.74
- (B) 129.36
- (C) 94.72
- (D) 101.93
- (E) 111.2

133. Data set: P=121, Q=162, R=96, S=102, T=75

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

- (A) 25:54
- (B) 54:26
- (C) 54:25
- (D) 55:25
- (E) 162:75

134. Data set: P=121, Q=162, R=96, S=102, T=75

By what percentage is 162 higher than 75?

- (A) 116%
- (B) 95.46%
- (C) 143.2%
- (D) 136.35%
- (E) 103.29%

135. Data set: P=121, Q=162, R=96, S=102, T=75

Find R + T.

- (A) 145
- (B) 171
- (C) 197
- (D) 144
- (E) 185

136. Data set: P=89, Q=173, R=178, S=157, T=150

Find the total.

- (A) 705
- (B) 834
- (C) 747
- (D) 817
- (E) 848

137. Data set: P=89, Q=173, R=178, S=157, T=150

Find the average.

- (A) 176.41
- (B) 161.71
- (C) 177.82
- (D) 149.4
- (E) 133.85

138. Data set: P=89, Q=173, R=178, S=157, T=150

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

- (A) 2:2
- (B) 3:1
- (C) 2:1
- (D) 1:2
- (E) 178:89

139. Data set: P=89, Q=173, R=178, S=157, T=150

By what percentage is 150 higher than 89?

- (A) 83.1%
- (B) 68.54%
- (C) 51.88%
- (D) 85.42%
- (E) 81.37%

140. Data set: P=89, Q=173, R=178, S=157, T=150

Find T + R.

- (A) 328
- (B) 354
- (C) 376
- (D) 392
- (E) 393

141. Data set: P=179, Q=83, R=166, S=69, T=137

Find the total.

- (A) 550
- (B) 634
- (C) 576
- (D) 666
- (E) 736

142. Data set: P=179, Q=83, R=166, S=69, T=137

Find the average.

- (A) 133.42
- (B) 126.8
- (C) 113.06
- (D) 145.22
- (E) 134.97

143. Data set: P=179, Q=83, R=166, S=69, T=137

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

- (A) 69:179
- (B) 180:69
- (C) None of these
- (D) 179:69
- (E) 179:70

144. Data set: P=179, Q=83, R=166, S=69, T=137

By what percentage is 137 higher than 83?

- (A) 80.17%
- (B) 53.11%
- (C) 49.37%
- (D) 49.25%
- (E) 65.06%

145. Data set: P=179, Q=83, R=166, S=69, T=137

Find R + P.

- (A) 372
- (B) 414
- (C) 383
- (D) 345
- (E) 370

146. Data set: P=106, Q=78, R=60, S=99, T=129

Find the total.

- (A) 533
- (B) 530
- (C) 551
- (D) 472
- (E) 420

147. Data set: P=106, Q=78, R=60, S=99, T=129

Find the average.

- (A) 87.53
- (B) 80.46
- (C) 79.73
- (D) 108.13
- (E) 94.4

148. Data set: P=106, Q=78, R=60, S=99, T=129

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

- (A) 20:43
- (B) 129:60
- (C) 44:20
- (D) 43:20
- (E) 43:21

149. Data set: P=106, Q=78, R=60, S=99, T=129

By what percentage is 129 higher than 106?

- (A) 21.7%
- (B) 23%
- (C) 24.25%
- (D) 18.67%

(E) 17.55%

150. Data set: P=106, Q=78, R=60, S=99, T=129

Find P + S.

- (A) 235
- (B) 189
- (C) 220
- (D) 230
- (E) 205

151. Quantity I: $20^2 - 76^2$

Quantity II: $(20-76)(20+76)$

- (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

152. Quantity I: $74^2 - 21^2$

Quantity II: $(74-21)(74+21)$

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

153. Quantity I: $55^2 - 67^2$

Quantity II: $(55-67)(55+67)$

- (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: $58^2 - 52^2$

Quantity II: $(58-52)(58+52)$

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

155. Quantity I: $29^2 - 40^2$

Quantity II: $(29-40)(29+40)$

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

156. What is X?

I. $X - 4 = 38$.

II. $X/4 = 10.5$.

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

157. What is X?

I. $X - 5 = 31$.

II. $X/5 = 7.2$.

- (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

158. What is X?

I. $X - 4 = 44$.

II. $X/4 = 12.0$.

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

159. What is X?

I. $X - 4 = 20$.

II. $X/4 = 6.0$.

- (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) Neither statement is sufficient

160. What is X?

I. $X - 6 = 43$.

II. $X/6 = 8.166666666666666$.

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

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

- (A) 254.4
- (B) 291.53
- (C) 274.77
- (D) 273.13
- (E) 197.46

162. Find the compound interest on Rs. 1500 at 5% per annum for 2 years, compounded annually.

- (A) 164.2
- (B) 176.42
- (C) 153.75
- (D) 141.81
- (E) 126.26

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

- (A) 300.99
- (B) 219.01
- (C) 284.13
- (D) 201.36
- (E) 256.25

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

- (A) 283.9
- (B) 256.25
- (C) 207.35
- (D) 315.56
- (E) 317.17

165. Find the compound interest on Rs. 1500 at 5% per annum for 2 years, compounded annually.

- (A) 182.35
- (B) 189.69
- (C) 178.32
- (D) 134.32
- (E) 153.75

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

- (A) 15
- (B) 16
- (C) 20
- (D) 18
- (E) 17

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

- (A) 19
- (B) 37
- (C) 23
- (D) 28
- (E) 32

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

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

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

- (A) 21

- (B) 27
- (C) 25
- (D) 14
- (E) 22

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

- (A) 28
- (B) 17
- (C) 16
- (D) 21
- (E) 24

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

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

131. C - Total = 556
 132. E - Average = 111.2
 133. C - Divide both terms by HCF
 134. A - Increase/base $\times 100 = 116\%$
 135. B - $96 + 75 = 171$
 136. C - Total = 747
 137. D - Average = 149.4
 138. C - Divide both terms by HCF
 139. B - Increase/base $\times 100 = 68.54\%$
 140. A - $150 + 178 = 328$
 141. B - Total = 634
 142. B - Average = 126.8
 143. D - Divide both terms by HCF
 144. E - Increase/base $\times 100 = 65.06\%$
 145. D - $166 + 179 = 345$
 146. D - Total = 472
 147. E - Average = 94.4
 148. D - Divide both terms by HCF
 149. A - Increase/base $\times 100 = 21.7\%$
 150. E - $106 + 99 = 205$
 151. D - Difference of squares identity
 152. E - Difference of squares identity
 153. B - Difference of squares identity
 154. E - Difference of squares identity
 155. E - Difference of squares identity
 156. A - Each statement gives X
 157. B - Each statement gives X
 158. A - Each statement gives X
 159. A - Each statement gives X
 160. E - Each statement gives X
 161. A - $CI = P[(1+r)^2 - 1] = 254.4$
 162. C - $CI = P[(1+r)^2 - 1] = 153.75$
 163. E - $CI = P[(1+r)^2 - 1] = 256.25$
 164. B - $CI = P[(1+r)^2 - 1] = 256.25$
 165. E - $CI = P[(1+r)^2 - 1] = 153.75$
 166. A - $6C2 = 15$
 167. D - $8C2 = 28$
 168. E - $5C2 = 10$
 169. A - $7C2 = 21$
 170. D - $7C2 = 21$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Cybersecurity awareness as a shared responsibility**. Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

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.