

IBPS PO Mains Practice Paper 3

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $U > X = P > V$, which relation is definitely true?

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

7. Given $X > Y = T > Q$, which relation is definitely true?

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

- (E) $X < Q$
8. Given $P > U = T > Q$, which relation is definitely true?
- (A) $P < Q$
 (B) $U < T$
 (C) $Q > P$
 (D) $P > Q$
 (E) $P = Q$
9. Given $P > X = Y > R$, which relation is definitely true?
- (A) $X < Y$
 (B) $R > P$
 (C) $P = R$
 (D) $P < R$
 (E) $P > R$
10. Given $P > U = Z > R$, which relation is definitely true?
- (A) $P = R$
 (B) $U < Z$
 (C) $P < R$
 (D) $P > R$
 (E) $R > P$
11. In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
- (A) None of these
 (B) VMWO
 (C) TKUM
 (D) WNXP
 (E) ULVN
12. In a code, each letter is shifted 3 place(s) forward. How is LOAN coded?
- (A) None of these
 (B) QTFS
 (C) NQCP
 (D) ORDQ
 (E) PSER
13. In a code, each letter is shifted 2 place(s) forward. How is CASH coded?
- (A) HFXM
 (B) FDVK
 (C) DBTI
 (D) ECUJ
 (E) GEWL
14. In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
- (A) VEXI
 (B) None of these
 (C) WFYJ
 (D) TCVG
 (E) UDWH
15. In a code, each letter is shifted 1 place(s) forward. How is FUND coded?
- (A) KZSI
 (B) None of these
 (C) GVOE
 (D) HWPF
 (E) JYRH
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) South-East
 (B) North-West
 (C) North-East
 (D) South-West
 (E) North
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) South-East
 (B) West
 (C) North-West
 (D) North-East
 (E) South-West
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) North
 (B) East
 (C) West
 (D) South

- (E) North-East
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) South-West
 - (B) North
 - (C) South-East
 - (D) North-East
 - (E) West
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) North-West
 - (B) South
 - (C) East
 - (D) North
 - (E) West
21. Find the next term in the series: 6, 11, 16, 21, 26, ?
- (A) 23
 - (B) 31
 - (C) 33
 - (D) 38
 - (E) 22
22. Find the next term in the series: 1, 6, 11, 16, 21, ?
- (A) 20
 - (B) 24
 - (C) 30
 - (D) 26
 - (E) 31
23. Find the next term in the series: 3, 6, 9, 12, 15, ?
- (A) 15
 - (B) 18
 - (C) 13
 - (D) 16
 - (E) 21
24. Find the next term in the series: 4, 7, 10, 13, 16, ?
- (A) 25
 - (B) 19
 - (C) 17
 - (D) 24
 - (E) 22
25. Find the next term in the series: 1, 3, 5, 7, 9, ?
- (A) 11
 - (B) 13
 - (C) 10
 - (D) 9
 - (E) 14
26. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep. Who sits at the extreme left?
- (A) Bina
 - (B) Aman
 - (C) Esha
 - (D) Charu
 - (E) Deep
27. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep. Who sits at the extreme right?
- (A) Deep
 - (B) Charu
 - (C) Aman
 - (D) Esha
 - (E) Bina
28. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep. Who sits immediately to the right of Aman?
- (A) Bina
 - (B) Esha
 - (C) Aman
 - (D) Deep
 - (E) Charu
29. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep. Who sits between Aman and Bina?

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

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

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

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-M, 5-O. Who lives on the top floor?

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

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

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

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-M, 5-O. How many floors are below M?

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

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-M, 5-O. Who lives on the lowest floor?

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

36. What is the value of X?

I. $X + 1 = 21$.

II. $2X = 40$.

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

37. What is the value of X?

I. $X + 4 = 25$.

II. $2X = 42$.

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

38. What is the value of X?

I. $X + 1 = 19$.

II. $2X = 36$.

- (A) Only statement I is sufficient

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

39. What is the value of X?

- I. $X + 6 = 18$.
- II. $2X = 24$.

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

40. What is the value of X?

- I. $X + 7 = 23$.
- II. $2X = 32$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

1. **B** - Use Venn logic
2. **D** - Use Venn logic
3. **C** - Use Venn logic
4. **C** - Use Venn logic
5. **D** - Use Venn logic
6. **D** - Follow the chain
7. **B** - Follow the chain
8. **D** - Follow the chain
9. **E** - Follow the chain
10. **D** - Follow the chain
11. **E** - Shift each letter
12. **D** - Shift each letter
13. **D** - Shift each letter
14. **E** - Shift each letter
15. **C** - Shift each letter
16. **C** - Track each movement
17. **E** - Track each movement
18. **B** - Track each movement
19. **C** - Track each movement
20. **E** - Track each movement
21. **B** - Add 5 each time
22. **D** - Add 5 each time
23. **B** - Add 3 each time
24. **B** - Add 3 each time
25. **A** - Add 2 each time
26. **D** - Use the given order
27. **A** - Use the given order
28. **B** - Use the given order
29. **A** - Use the given order
30. **B** - Use the given order
31. **B** - Use floor order
32. **A** - Use floor order
33. **A** - Use floor order
34. **C** - Count floors
35. **D** - Use floor order
36. **C** - Each statement independently gives X
37. **A** - Each statement independently gives X
38. **E** - 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 LCR stand for?
(A) Know Your Customer
(B) Fixed Deposit
(C) International Bank Account Number
(D) Public Provident Fund
(E) Liquidity Coverage Ratio
42. 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
43. 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
44. 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
45. 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
46. 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
47. Which risk arises when a borrower fails to repay?
(A) Market risk
(B) Liquidity risk
(C) Operational risk
(D) Credit risk
(E) Reputation risk
48. UPI is operated by:
(A) NABARD
(B) SEBI
(C) IRDAI
(D) PFRDA
(E) NPCI
49. 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
50. Deposit insurance in India is provided by:
(A) EXIM Bank
(B) SEBI
(C) SIDBI
(D) PFRDA
(E) DICGC
51. 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
- 52. 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
- 53. Which term is best described as: SMS-based phishing attempt?**
(A) Mortgage
(B) Savings account
(C) Smishing
(D) Two-factor authentication
(E) Forfeiting
- 54. Which body regulates the National Pension System?**
(A) NPCI
(B) PFRDA
(C) SEBI
(D) IRDAI
(E) NABARD
- 55. 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
- 56. Which institution is primarily associated with the following function: Provides deposit insurance within the prescribed limit and conditions?**
(A) PFRDA
(B) DICGC
(C) Asian Development Bank
(D) IRDAI
(E) SEBI
- 57. 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
- 58. Which term is best described as: Ownership interest in a company?**
(A) Pledge
(B) Equity share
(C) Open market operations
(D) Letter of credit
(E) Tokenisation
- 59. 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
- 60. 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
- 61. 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
- 62. 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
- 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.** 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
- 65.** 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
- 66.** 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
- 67.** 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
- 68.** 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
- 69.** The one-rupee note is issued by:
- (A) Government of India
 - (B) SEBI
 - (C) NPCI
 - (D) Reserve Bank of India
 - (E) DICGC
- 70.** What does NPCI stand for?
- (A) National Automated Clearing House
 - (B) National Payments Corporation of India
 - (C) Permanent Account Number
 - (D) Bank for International Settlements
 - (E) Real Time Gross Settlement
- 71.** Which institution is primarily associated with the following function: International organisation fostering cooperation among central banks?
- (A) Asian Development Bank
 - (B) BIS
 - (C) NABARD
 - (D) SEBI
 - (E) PFRDA
- 72.** 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
- 73.** 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
- 74.** 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
- 75.** Which market deals mainly in short-term funds?
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 76.** Which term is best described as: Negotiable time deposit instrument issued by banks and eligible financial institutions?
- (A) Certificate of deposit
 - (B) Treasury bill
 - (C) Mutual fund
 - (D) Factoring
 - (E) Priority sector lending
- 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.** 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
- 79.** 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
- 80.** 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
- 81.** Which body regulates insurance companies in India?
- (A) PFRDA
 - (B) NPCI
 - (C) SEBI
 - (D) RBI
 - (E) IRDAI
- 82.** 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
- 83.** Which scheme is associated with: Small savings scheme for the girl child?
- (A) Pradhan Mantri Mudra Yojana
 - (B) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (C) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (D) Direct Benefit Transfer
 - (E) Sukanya Samridhi Yojana
- 84.** 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

85. What does FD stand for?

- (A) Insurance Regulatory and Development Authority of India
- (B) Liquidity Coverage Ratio
- (C) One-Time Password
- (D) Fixed Deposit
- (E) Public Provident Fund

86. 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

87. 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

88. 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

89. 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

90. 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

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

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

41. E - LCR: Liquidity Coverage Ratio

42. C - CAR: Capital Adequacy Ratio

43. E - The correct term is Demand draft

44. C - FSDC: Financial Stability and Development Council

45. B - Pradhan Mantri Mudra Yojana: Loans to eligible non-corporate, non-farm micro and small enterprises

46. C - The correct term is Recurring deposit

47. D - Borrower default is credit risk

48. E - NPCI operates UPI

49. D - RTGS: Real Time Gross Settlement

50. E - DICGC provides deposit insurance

51. E - POS: Point of Sale

52. E - CBDC: Central Bank Digital Currency

53. C - The correct term is Smishing

54. B - PFRDA regulates NPS

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

56. B - DICGC: Provides deposit insurance within the prescribed limit and conditions

57. B - The correct term is Money market

58. B - The correct term is Equity share

59. D - Banks maintain SLR
60. A - The correct term is Inflation
61. A - MSME: Micro, Small and Medium Enterprises
62. E - SIDBI: Small Industries Development Bank of India
63. B - RBI: Reserve Bank of India
64. E - IRDAI: Regulator of the insurance sector in India
65. D - OTP: One-Time Password
66. A - PIN: Personal Identification Number
67. B - The correct term is Priority sector lending
68. D - The correct term is Letter of credit
69. A - Issued by Government of India
70. B - NPCI: National Payments Corporation of India
71. B - BIS: International organisation fostering cooperation among central banks
72. C - The correct term is Treasury bill
73. A - Stand-Up India: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises
74. B - Current account is used for frequent transactions
75. D - Money market is short-term
76. A - The correct term is Certificate of deposit
77. D - The correct term is Moral suasion
78. D - RBI acts as banker to government
79. B - GST: Goods and Services Tax
80. E - FEMA: Foreign Exchange Management Act
81. E - IRDAI regulates insurance
82. B - The correct term is Mutual fund
83. E - Sukanya Samriddhi Yojana: Small savings scheme for the girl child
84. D - Asian Development Bank: Multilateral development bank focused on Asia and the Pacific
85. D - FD: Fixed Deposit
86. B - The correct term is Capital market
87. D - The correct term is Reverse repo rate
88. D - The correct term is Cheque
89. E - KYC verifies identity
90. A - IFSC: Indian Financial System Code

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

92. Which factor is mentioned in credit assessment?

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

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

95. Transparent lending can help:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

106. The candidate remained _____ despite the difficult paper.

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

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

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

108. A diversified portfolio can help _____ investment risk.

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

109. The new policy aims to _____ financial inclusion.

- (A) freeze
- (B) promote
- (C) oppose
- (D) erase
- (E) delay

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

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

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

117. Arrange the sentences in the most logical order:

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

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

118. 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. Lending supports households and businesses.
- D. Thus, banks play a key role in economic activity.

- (A) ACBD
- (B) CABD
- (C) BCAD
- (D) ABCD
- (E) DCBA

119. Arrange the sentences in the most logical order:

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

- (A) ACBD
- (B) BCAD
- (C) ABCD

- (D) CBDA
- (E) ABDC

120. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) ACBD
- (C) CBAD
- (D) ACDB
- (E) BCAD

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

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

122. Identify the best corrected version: *There is many reasons to attempt mock tests.*

- (A) There are many reasons to attempt mock tests. indeed
- (B) There are many reasons to attempt mock tests
- (C) No correction required
- (D) There is many reasons to attempt mock tests.
- (E) There are many reasons to attempt mock tests.

123. Identify the best corrected version: *He has been working here since five years.*

- (A) He has been working here for five years
- (B) He has been working here for five years. indeed
- (C) No correction required
- (D) He has been working here since five years.
- (E) He has been working here for five years.

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

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

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

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

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

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

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

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

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

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

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

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. **D** - Refer to the passage
- 92. **A** - Refer to the passage
- 93. **C** - Refer to the passage
- 94. **C** - Refer to the passage
- 95. **A** - Refer to the passage
- 96. **B** - Context-based usage
- 97. **E** - Context-based usage
- 98. **D** - Context-based usage
- 99. **A** - Context-based usage
- 100. **E** - Context-based usage
- 101. **A** - Verb agrees with nearer plural subject
- 102. **B** - Main subject is singular
- 103. **A** - No sooner...than
- 104. **B** - Prefer X to Y
- 105. **A** - Who refers to employees
- 106. **B** - Calm fits
- 107. **B** - Educate customers
- 108. **B** - Reduce risk
- 109. **B** - Promote inclusion
- 110. **E** - Professional manner
- 111. **E** - Ubiquitous means present everywhere
- 112. **E** - Alleviate means relieve
- 113. **C** - Adept means skilled
- 114. **D** - Mitigate means reduce
- 115. **E** - Empathy means ability to understand feelings
- 116. **E** - Logical sequence
- 117. **B** - Logical sequence
- 118. **D** - Logical sequence
- 119. **D** - Logical sequence
- 120. **D** - Logical sequence
- 121. **B** - Explain something to someone
- 122. **E** - Plural subject
- 123. **E** - Use for with a period
- 124. **C** - Good at
- 125. **B** - The number is singular
- 126. **C** - Abate means decrease
- 127. **E** - Ambiguous means unclear
- 128. **E** - Imminent means about to happen
- 129. **D** - Feasible means practical
- 130. **A** - Adept means skilled

Section 4: Data Analysis & Interpretation

131. Data set: P=127, Q=123, R=137, S=167, T=158

Find the total.

- (A) 666
- (B) 836
- (C) 777
- (D) 651
- (E) 712

132. Data set: P=127, Q=123, R=137, S=167, T=158

Find the average.

- (A) 167.58
- (B) 132.19
- (C) 142.4
- (D) 150.43
- (E) 158.69

133. Data set: P=127, Q=123, R=137, S=167, T=158

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

- (A) 167:123
- (B) None of these
- (C) 123:167
- (D) 168:123
- (E) 167:124

134. Data set: P=127, Q=123, R=137, S=167, T=158

By what percentage is 137 higher than 123?

- (A) 12.14%
- (B) 12.42%
- (C) 8.6%
- (D) 9.85%
- (E) 11.38%

135. Data set: P=127, Q=123, R=137, S=167, T=158

Find Q + P.

- (A) 210
- (B) 205
- (C) 250
- (D) 216
- (E) 268

136. Data set: P=153, Q=162, R=170, S=92, T=158

Find the total.

- (A) 735
- (B) 867
- (C) 782
- (D) 664
- (E) 786

137. Data set: P=153, Q=162, R=170, S=92, T=158

Find the average.

- (A) 123
- (B) 172
- (C) 176
- (D) 147
- (E) 159

138. Data set: P=153, Q=162, R=170, S=92, T=158

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

- (A) 46:85
- (B) 170:92
- (C) 86:46
- (D) 85:46
- (E) 85:47

139. Data set: P=153, Q=162, R=170, S=92, T=158

By what percentage is 162 higher than 153?

- (A) 7.08%
- (B) 5.88%
- (C) 6.46%
- (D) 4.8%
- (E) 6.96%

140. Data set: P=153, Q=162, R=170, S=92, T=158

Find R + T.

- (A) 263
- (B) 364
- (C) 367
- (D) 375
- (E) 328

141. Data set: P=151, Q=152, R=65, S=152, T=165

Find the total.

- (A) 760
- (B) 797
- (C) 685
- (D) 800
- (E) 572

142. Data set: P=151, Q=152, R=65, S=152, T=165

Find the average.

- (A) 110
- (B) 118
- (C) 137
- (D) 163
- (E) 145

143. Data set: P=151, Q=152, R=65, S=152, T=165

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

- (A) 33:13
- (B) 34:13
- (C) 13:33
- (D) 165:65
- (E) 33:14

144. Data set: P=151, Q=152, R=65, S=152, T=165

By what percentage is 152 higher than 151?

- (A) 0.66%
- (B) 1.68%
- (C) 1.61%
- (D) 1.32%
- (E) 1.48%

145. Data set: P=151, Q=152, R=65, S=152, T=165

Find P + T.

- (A) 377
- (B) 274
- (C) 316
- (D) 339
- (E) 284

146. Data set: P=80, Q=88, R=139, S=156, T=107

Find the total.

- (A) 603
- (B) 570
- (C) 516
- (D) 474
- (E) 624

147. Data set: P=80, Q=88, R=139, S=156, T=107

Find the average.

- (A) 127
- (B) 103
- (C) 97
- (D) 102
- (E) 114

148. Data set: P=80, Q=88, R=139, S=156, T=107

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

- (A) 40:20
- (B) 39:21
- (C) 39:20
- (D) 20:39
- (E) 156:80

149. Data set: P=80, Q=88, R=139, S=156, T=107

By what percentage is 107 higher than 88?

- (A) 19.63%
- (B) 22.74%
- (C) 21.59%
- (D) 19.93%

(E) 19.06%

150. Data set: P=80, Q=88, R=139, S=156, T=107

Find P + S.

- (A) 236
- (B) 198
- (C) 251
- (D) 283
- (E) 219

151. Quantity I: $69^2 - 42^2$

Quantity II: $(69-42)(69+42)$

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

152. Quantity I: $41^2 - 79^2$

Quantity II: $(41-79)(41+79)$

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

153. Quantity I: $33^2 - 37^2$

Quantity II: $(33-37)(33+37)$

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

154. Quantity I: $49^2 - 73^2$

Quantity II: $(49-73)(49+73)$

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

155. Quantity I: $49^2 - 77^2$

Quantity II: $(49-77)(49+77)$

- (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

156. What is X?

I. $X - 7 = 39$.

II. $X/7 = 6.571428571428571$.

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

157. What is X?

I. $X - 10 = 23$.

II. $X/10 = 3.3$.

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

158. What is X?

I. $X - 5 = 40$.

II. $X/5 = 9.0$.

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

159. What is X?

I. $X - 6 = 44$.

II. $X/6 = 8.333333333333334$.

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

160. What is X?

I. $X - 6 = 43$.

II. $X/6 = 8.166666666666666$.

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

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

- (A) 309.83
- (B) 309.33
- (C) 194.13
- (D) 237.28
- (E) 256.25

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

- (A) 547.83
- (B) 508.8
- (C) 472.2
- (D) 433.78
- (E) 537.26

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

- (A) 508.8
- (B) 590.68
- (C) 402.81
- (D) 575.74
- (E) 572.68

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

- (A) 163.36
- (B) 133.98
- (C) 131.32
- (D) 184.28
- (E) 153.75

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

- (A) 636
- (B) 594
- (C) 576
- (D) 732
- (E) 556

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

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

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

- (A) 21
- (B) 14
- (C) 18
- (D) 28
- (E) 17

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

- (A) 19
- (B) 18
- (C) 21
- (D) 25
- (E) 27

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

- (A) 34

- (B) 45
- (C) 33
- (D) 36
- (E) 29

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

- (A) 47
- (B) 36
- (C) 38
- (D) 41
- (E) 48

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

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

131. E - Total = 712
 132. C - Average = 142.4
 133. A - Divide both terms by HCF
 134. E - Increase/base $\times 100 = 11.38\%$
 135. C - $123 + 127 = 250$
 136. A - Total = 735
 137. D - Average = 147
 138. D - Divide both terms by HCF
 139. B - Increase/base $\times 100 = 5.88\%$
 140. E - $170 + 158 = 328$
 141. C - Total = 685
 142. C - Average = 137
 143. A - Divide both terms by HCF
 144. A - Increase/base $\times 100 = 0.66\%$
 145. C - $151 + 165 = 316$
 146. B - Total = 570
 147. E - Average = 114
 148. C - Divide both terms by HCF
 149. C - Increase/base $\times 100 = 21.59\%$
 150. A - $80 + 156 = 236$
 151. E - Difference of squares identity
 152. C - Difference of squares identity
 153. B - Difference of squares identity
 154. B - Difference of squares identity
 155. E - Difference of squares identity
 156. D - Each statement gives X
 157. E - Each statement gives X
 158. E - Each statement gives X
 159. B - Each statement gives X
 160. B - Each statement gives X
 161. E - $CI = P[(1+r)^2 - 1] = 256.25$
 162. B - $CI = P[(1+r)^2 - 1] = 508.8$
 163. A - $CI = P[(1+r)^2 - 1] = 508.8$
 164. E - $CI = P[(1+r)^2 - 1] = 153.75$
 165. A - $CI = P[(1+r)^2 - 1] = 636$
 166. C - $5C2 = 10$
 167. A - $7C2 = 21$
 168. C - $7C2 = 21$
 169. D - $9C2 = 36$
 170. B - $9C2 = 36$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **How artificial intelligence may change public-sector 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.

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

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.