

IBPS PO Mains Practice Paper 4

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

- (A) No instrument is digital.
- (B) No card 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) All officers are leaders.
- (C) No officer is a leader.
- (D) Some officers are leaders.
- (E) No manager is an officer.

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

Which conclusion definitely follows?

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

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

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

7. Given $U > Z = R > Y$, which relation is definitely true?

- (A) $U < Y$
- (B) $U = Y$
- (C) $Z < R$
- (D) $Y > U$

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

- (E) North-East
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) North
 - (B) North-East
 - (C) South-West
 - (D) West
 - (E) South-East
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) West
 - (B) South
 - (C) North
 - (D) East
 - (E) North-West
21. Find the next term in the series: 4, 8, 12, 16, 20, ?
- (A) 24
 - (B) 31
 - (C) 30
 - (D) 21
 - (E) 17
22. Find the next term in the series: 4, 8, 12, 16, 20, ?
- (A) 19
 - (B) 31
 - (C) 29
 - (D) 22
 - (E) 24
23. Find the next term in the series: 6, 11, 16, 21, 26, ?
- (A) 28
 - (B) 22
 - (C) 31
 - (D) 34
 - (E) 35
24. Find the next term in the series: 4, 7, 10, 13, 16, ?
- (A) 14
 - (B) 25
 - (C) 19
 - (D) 24
 - (E) 23
25. Find the next term in the series: 6, 10, 14, 18, 22, ?
- (A) 30
 - (B) 19
 - (C) 23
 - (D) 31
 - (E) 26
26. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits at the extreme left?
- (A) Aman
 - (B) Deep
 - (C) Bina
 - (D) Charu
 - (E) Esha
27. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits at the extreme right?
- (A) Deep
 - (B) Esha
 - (C) Charu
 - (D) Bina
 - (E) Aman
28. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits immediately to the right of Deep?
- (A) Deep
 - (B) Esha
 - (C) Bina
 - (D) Aman
 - (E) Charu
29. Five persons sit in a row facing north in this order from left to right: Aman, Deep, Charu, Bina, Esha. Who sits between Deep and Bina?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 9 = 32$.

II. $2X = 46$.

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

37. 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) Either statement alone is sufficient
- (E) Only statement I is sufficient

38. What is the value of X?

I. $X + 9 = 49$.

II. $2X = 80$.

- (A) Only statement I is sufficient

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

39. What is the value of X?

I. $X + 3 = 34$.

II. $2X = 62$.

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

40. What is the value of X?

I. $X + 6 = 33$.

II. $2X = 54$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

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

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

41. 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
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. Which scheme is associated with: Low-cost accident insurance scheme subject to eligibility and terms?
(A) Kisan Credit Card
(B) Atal Pension Yojana
(C) Direct Benefit Transfer
(D) Pradhan Mantri Suraksha Bima Yojana
(E) Pradhan Mantri Mudra Yojana
44. 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
45. 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
46. 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
47. 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
48. Which term is best described as: Rate at which the central bank lends short-term funds to commercial banks against eligible securities?
(A) Securitisation
(B) White-label ATM
(C) Repo rate
(D) Reverse repo rate
(E) Tokenisation
49. Which risk relates to losses from failed processes, people or systems?
(A) Dividend risk
(B) Credit risk
(C) Operational risk
(D) Interest subsidy risk
(E) Sovereign guarantee
50. What does CASA stand for?
(A) Immediate Payment Service
(B) Credit Information Bureau (India) Limited
(C) Goods and Services Tax
(D) Real Time Gross Settlement
(E) Current Account Savings Account
51. 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
52. Which term is best described as: Purchase or sale of government securities by the central bank to manage liquidity?
(A) Pledge
(B) Repo rate
(C) Market capitalisation
(D) Open market operations
(E) Bank guarantee
53. Which is a common sign of phishing?
(A) Cheque clearing advice
(B) Cash deposit at branch
(C) Urgent request for sensitive information through an unverified link
(D) Regular bank passbook update
(E) Official statement sent through known channel
54. 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
55. 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
56. 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
57. Which term is best described as: Purchase of medium-term export receivables without recourse to the exporter?
(A) Priority sector lending
(B) Non-performing asset
(C) Bond
(D) Brown-label ATM
(E) Forfaiting
58. 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
59. 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
60. 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
61. 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
62. Which document is commonly used to identify a bank branch in electronic transfers?
(A) MICR only
(B) PIN
(C) IFSC code

- (D) OTP
 - (E) PAN
- 63.** What does CRR stand for?
- (A) Micro, Small and Medium Enterprises
 - (B) Central Bank Digital Currency
 - (C) Cash Reserve Ratio
 - (D) Public Provident Fund
 - (E) Annual Percentage Rate
- 64.** 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
- 65.** A credit card generally provides:
- (A) A revolving credit facility subject to terms
 - (B) A pension account
 - (C) A fixed deposit
 - (D) A demand draft
 - (E) A government grant
- 66.** Which term is best described as: Deposit account designed mainly for individuals to save money while retaining liquidity?
- (A) Vishing
 - (B) Basel norms
 - (C) Savings account
 - (D) Fiscal deficit
 - (E) Non-performing asset
- 67.** 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
- 68.** What does IRDAI stand for?
- (A) Micro, Small and Medium Enterprises
 - (B) Insurance Regulatory and Development Authority of India
 - (C) Personal Identification Number
 - (D) Credit Information Bureau (India) Limited
 - (E) National Pension System
- 69.** 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
- 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.** 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
- 72.** What does EPFO stand for?
- (A) Marginal Cost of Funds Based Lending Rate
 - (B) International Bank Account Number
 - (C) Employees Provident Fund Organisation
 - (D) Deposit Insurance and Credit Guarantee Corporation
 - (E) One-Time Password
- 73.** Which risk arises when a borrower fails to repay?
- (A) Market risk
 - (B) Liquidity risk
 - (C) Operational risk

- (D) Credit risk
 - (E) Reputation risk
- 74.** Which body regulates mutual funds in India?
- (A) DICGC
 - (B) IRDAI
 - (C) PFRDA
 - (D) RBI alone
 - (E) SEBI
- 75.** Which term is best described as: Unsecured short-term money-market instrument issued by eligible companies?
- (A) Market capitalisation
 - (B) Solvency
 - (C) Financial inclusion
 - (D) Inflation
 - (E) Commercial paper
- 76.** 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
- 77.** 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
- 78.** 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
- 79.** Which term is best described as: ATM set up and operated by a non-bank entity authorised under applicable rules?
- (A) Letter of credit
 - (B) Tokenisation
 - (C) Current account
 - (D) Solvency
 - (E) White-label ATM
- 80.** Which term is best described as: Rate at which the central bank is prepared to buy or rediscount eligible bills or lend on longer-term basis under its policy framework?
- (A) Bank rate
 - (B) Cheque
 - (C) Two-factor authentication
 - (D) Smishing
 - (E) Money market
- 81.** 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
- 82.** 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
- 83.** 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
- 84.** 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
85. 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
86. Which of the following is a direct tax?
(A) Customs duty
(B) Income tax
(C) Stamp duty
(D) GST
(E) Excise duty
87. 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
88. 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
89. 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
90. 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

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

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

41. C - FSDC: Financial Stability and Development Council
42. D - Debit card uses linked account funds
43. D - Pradhan Mantri Suraksha Bima Yojana: Low-cost accident insurance scheme subject to eligibility and terms
44. D - Banks maintain SLR
45. D - The correct term is Cheque
46. E - Sukanya Samridhi Yojana: Small savings scheme for the girl child
47. D - The correct term is Letter of credit
48. C - The correct term is Repo rate
49. C - Operational risk
50. E - CASA: Current Account Savings Account
51. B - NPA: Non-Performing Asset
52. D - The correct term is Open market operations
53. C - Phishing uses urgency and fake links
54. E - SIDBI: Small Industries Development Bank of India
55. D - OTP: One-Time Password
56. B - The correct term is Priority sector lending
57. E - The correct term is Forfaiting
58. E - APR: Annual Percentage Rate
59. B - CIBIL: Credit Information Bureau (India) Limited

60. **D** - The correct term is *Mortgage*
61. **D** - CBS: *Core Banking Solution*
62. **C** - IFSC identifies branch for electronic transfers
63. **C** - CRR: *Cash Reserve Ratio*
64. **B** - The correct term is *Capital market*
65. **A** - Credit card provides revolving credit
66. **C** - The correct term is *Savings account*
67. **D** - FD: *Fixed Deposit*
68. **B** - IRDAI: *Insurance Regulatory and Development Authority of India*
69. **B** - The correct term is *Equity share*
70. **D** - Credit Guarantee Fund Trust for Micro and Small Enterprises: *Credit guarantee support for eligible collateral-free MSE loans*
71. **B** - Demat holds securities electronically
72. **C** - EPFO: *Employees Provident Fund Organisation*
73. **D** - Borrower default is credit risk
74. **E** - SEBI regulates mutual funds
75. **E** - The correct term is *Commercial paper*
76. **E** - The correct term is *Deflation*
77. **A** - The correct term is *Certificate of deposit*
78. **B** - The correct term is *Mutual fund*
79. **E** - The correct term is *White-label ATM*
80. **A** - The correct term is *Bank rate*
81. **B** - RBI: *Reserve Bank of India*
82. **B** - GST: *Goods and Services Tax*
83. **D** - Capital market is long-term
84. **B** - The correct term is *Money market*
85. **B** - NPCI: *National Payments Corporation of India*
86. **B** - Income tax is direct
87. **B** - AML: *Anti-Money Laundering*
88. **A** - Higher rates can moderate demand
89. **A** - The correct term is *Exchange-traded fund*
90. **B** - World Bank: *Multilateral development institution providing financing and knowledge support*

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

92. Which service is NOT mentioned in the passage?

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

93. Why is financial literacy important?

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

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

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

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

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

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

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

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

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

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

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

- (A) beyond
 - (B) under
 - (C) beside
 - (D) across
 - (E) without
101. Choose the correct replacement for the sentence: *There is many reasons to attempt mock tests.*
- (A) No improvement required
 - (B) There is many reasons to attempt mock tests.
 - (C) There are many reasons to attempt mock tests.
 - (D) There are many reasons to attempt mock tests.
 - (E) None of these
102. Choose the correct replacement for the sentence: *The number of applicants are increasing every year.*
- (A) Option 5
 - (B) None of these
 - (C) The number of applicants are increasing every year.
 - (D) The number of applicants is increasing every year.
 - (E) No improvement required
103. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*
- (A) No improvement required
 - (B) Despite of the rain, the exam started on time.
 - (C) Despite the rain, the exam started on time.
 - (D) None of these
 - (E) Despite the rain, the exam started on time.
104. Choose the correct replacement for the sentence: *One of my friend is preparing for IBPS PO.*
- (A) One of my friend is preparing for IBPS PO.
 - (B) No improvement required
 - (C) One of my friends is preparing for IBPS PO.
 - (D) None of these
 - (E) One of my friends are preparing for IBPS PO.
105. Choose the correct replacement for the sentence: *He is one of those employees who works late.*
- (A) None of these
 - (B) No improvement required
 - (C) He is one of those employees who work late.
 - (D) He are one of those employees who work late.
 - (E) He is one of those employees who works late.
106. The auditor was asked to _____ the unusual transaction.
- (A) investigate
 - (B) decorate
 - (C) translate
 - (D) postpone
 - (E) multiply
107. Customers must never _____ their OTP with anyone.
- (A) count
 - (B) share
 - (C) print
 - (D) measure
 - (E) replace
108. Regular mock tests help candidates _____ their speed.
- (A) improve
 - (B) hide
 - (C) ignore
 - (D) borrow
 - (E) destroy
109. A diversified portfolio can help _____ investment risk.
- (A) create
 - (B) announce
 - (C) measure
 - (D) repeat
 - (E) reduce
110. The central bank took measures to _____ inflation.
- (A) scatter
 - (B) divide
 - (C) invent
 - (D) celebrate
 - (E) control
111. Choose the word/phrase closest in meaning to **Mitigate**.

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) CABD
- (C) DACB
- (D) DCBA
- (E) CADB

117. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) DABC
- (C) ABDC
- (D) CABD
- (E) BDAC

118. Arrange the sentences in the most logical order:

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

- (A) CADB
- (B) CBAD
- (C) DCBA
- (D) BDCA
- (E) CABD

119. Arrange the sentences in the most logical order:

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

- (A) DCBA
- (B) ADBC
- (C) CADB

- (D) ABDC
- (E) ABCD

120. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) DACB
- (C) ABDC
- (D) CBAD
- (E) ABCD

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

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

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

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

123. Identify the best corrected version: *She is senior than me in the department.*

- (A) No correction required
- (B) She is senior to me in the department
- (C) She is senior than me in the department.
- (D) She is senior to me in the department. indeed
- (E) She is senior to me in the department.

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

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

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

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

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

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

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

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

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

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

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

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

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

- (A) brief
- (B) careless
- (C) silent
- (D) hard-working
- (E) wealthy

Section 3: English Language - Answer Key and Short Hints

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

- 91. A - Refer to the passage
- 92. A - Refer to the passage
- 93. B - Refer to the passage
- 94. C - Refer to the passage
- 95. C - Refer to the passage
- 96. D - Context-based usage
- 97. E - Context-based usage
- 98. E - Context-based usage
- 99. E - Context-based usage
- 100. B - Context-based usage
- 101. C - Plural subject
- 102. D - The number is singular
- 103. E - Despite without of
- 104. C - One of + plural noun
- 105. C - Who refers to employees
- 106. A - Investigate transaction
- 107. B - OTP must not be shared
- 108. A - Improve speed
- 109. E - Reduce risk
- 110. E - Control fits the context
- 111. B - Mitigate means reduce
- 112. E - Concise means brief
- 113. A - Feasible means practical
- 114. D - Imminent means about to happen
- 115. A - Obsolete means outdated
- 116. C - Logical sequence
- 117. B - Logical sequence
- 118. D - Logical sequence
- 119. B - Logical sequence
- 120. B - Logical sequence
- 121. D - Subject-verb agreement
- 122. E - Good at
- 123. E - Senior takes to, not than
- 124. D - Prefer X to Y
- 125. D - No sooner...than
- 126. E - Empathy means ability to understand feelings
- 127. C - Volatile means likely to change rapidly
- 128. D - Mitigate means reduce
- 129. B - Ubiquitous means present everywhere
- 130. D - Diligent means hard-working

Section 4: Data Analysis & Interpretation

131. Data set: P=166, Q=122, R=87, S=179, T=166

Find the total.

- (A) 804
- (B) 658
- (C) 664
- (D) 720
- (E) 675

132. Data set: P=166, Q=122, R=87, S=179, T=166

Find the average.

- (A) 118
- (B) 170
- (C) 164
- (D) 144
- (E) 119

133. Data set: P=166, Q=122, R=87, S=179, T=166

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

- (A) 179:87
- (B) 179:88
- (C) 87:179
- (D) None of these
- (E) 180:87

134. Data set: P=166, Q=122, R=87, S=179, T=166

By what percentage is 122 higher than 87?

- (A) 34.36%
- (B) 40.23%
- (C) 33.92%
- (D) 36.31%
- (E) 35.4%

135. Data set: P=166, Q=122, R=87, S=179, T=166

Find Q + T.

- (A) 309
- (B) 304
- (C) 251
- (D) 245
- (E) 288

136. Data set: P=64, Q=173, R=118, S=70, T=75

Find the total.

- (A) 412
- (B) 500
- (C) 447
- (D) 450
- (E) 426

137. Data set: P=64, Q=173, R=118, S=70, T=75

Find the average.

- (A) 100
- (B) 82
- (C) 89
- (D) 88
- (E) 118

138. Data set: P=64, Q=173, R=118, S=70, T=75

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

- (A) None of these
- (B) 174:64
- (C) 173:65
- (D) 173:64
- (E) 64:173

139. Data set: P=64, Q=173, R=118, S=70, T=75

By what percentage is 70 higher than 64?

- (A) 10.74%
- (B) 10.69%
- (C) 9.38%
- (D) 9.99%
- (E) 8.19%

140. Data set: P=64, Q=173, R=118, S=70, T=75

Find S + Q.

- (A) 199
- (B) 198
- (C) 243
- (D) 230
- (E) 220

141. Data set: P=131, Q=108, R=105, S=71, T=81

Find the total.

- (A) 451
- (B) 546
- (C) 496
- (D) 535
- (E) 566

142. Data set: P=131, Q=108, R=105, S=71, T=81

Find the average.

- (A) 85.1
- (B) 109.36
- (C) 86.81
- (D) 99.2
- (E) 92.39

143. Data set: P=131, Q=108, R=105, S=71, T=81

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

- (A) 131:71
- (B) 132:71
- (C) None of these
- (D) 131:72
- (E) 71:131

144. Data set: P=131, Q=108, R=105, S=71, T=81

By what percentage is 131 higher than 81?

- (A) 73.56%
- (B) 65.63%
- (C) 68.98%
- (D) 61.73%
- (E) 47.87%

145. Data set: P=131, Q=108, R=105, S=71, T=81

Find T + Q.

- (A) 221
- (B) 172
- (C) 211
- (D) 152
- (E) 189

146. Data set: P=128, Q=102, R=140, S=86, T=141

Find the total.

- (A) 678
- (B) 491
- (C) 597
- (D) 645
- (E) 659

147. Data set: P=128, Q=102, R=140, S=86, T=141

Find the average.

- (A) 136.29
- (B) 113.1
- (C) 119.4
- (D) 109.15
- (E) 112.15

148. Data set: P=128, Q=102, R=140, S=86, T=141

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

- (A) 86:141
- (B) None of these
- (C) 141:87
- (D) 141:86
- (E) 142:86

149. Data set: P=128, Q=102, R=140, S=86, T=141

By what percentage is 128 higher than 102?

- (A) 25.49%
- (B) 20.07%
- (C) 30.35%
- (D) 27.28%

(E) 19.21%

150. Data set: P=128, Q=102, R=140, S=86, T=141

Find R + P.

- (A) 253
- (B) 302
- (C) 297
- (D) 296
- (E) 268

151. Quantity I: $76^2 - 34^2$

Quantity II: $(76-34)(76+34)$

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

152. Quantity I: $50^2 - 29^2$

Quantity II: $(50-29)(50+29)$

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

153. Quantity I: $43^2 - 48^2$

Quantity II: $(43-48)(43+48)$

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

154. Quantity I: $58^2 - 75^2$

Quantity II: $(58-75)(58+75)$

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

155. Quantity I: $32^2 - 62^2$

Quantity II: $(32-62)(32+62)$

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

156. What is X?

I. $X - 8 = 22$.

II. $X/8 = 3.75$.

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

157. What is X?

I. $X - 6 = 39$.

II. $X/6 = 7.5$.

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

158. What is X?

I. $X - 3 = 27$.

II. $X/3 = 10.0$.

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

159. What is X?

I. $X - 2 = 48$.

II. $X/2 = 25.0$.

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

160. What is X?

I. $X - 5 = 53$.

II. $X/5 = 11.6$.

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

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

- (A) 85.11
- (B) 102.5
- (C) 82.06
- (D) 109.3
- (E) 116.37

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

- (A) 508.8
- (B) 612.05
- (C) 405.66
- (D) 585.12
- (E) 401.71

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

- (A) 115.13
- (B) 102.5
- (C) 119.12
- (D) 93.94
- (E) 121.02

164. Find the compound interest on Rs. 2000 at 5% per annum for 2 years, compounded annually.

- (A) 205
- (B) 185
- (C) 194
- (D) 188
- (E) 192

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

- (A) 587
- (B) 528
- (C) 712
- (D) 630
- (E) 702

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

- (A) 37
- (B) 19
- (C) 34
- (D) 28
- (E) 30

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

- (A) 11
- (B) 13
- (C) 10
- (D) 17
- (E) 15

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

- (A) 24
- (B) 48
- (C) 36
- (D) 25
- (E) 29

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

- (A) 15

- (B) 14
- (C) 13
- (D) 17
- (E) 16

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

- (A) 27
- (B) 44
- (C) 24
- (D) 26
- (E) 36

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

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

131. D - Total = 720
 132. D - Average = 144
 133. A - Divide both terms by HCF
 134. B - Increase/base $\times 100 = 40.23\%$
 135. E - $122 + 166 = 288$
 136. B - Total = 500
 137. A - Average = 100
 138. D - Divide both terms by HCF
 139. C - Increase/base $\times 100 = 9.38\%$
 140. C - $70 + 173 = 243$
 141. C - Total = 496
 142. D - Average = 99.2
 143. A - Divide both terms by HCF
 144. D - Increase/base $\times 100 = 61.73\%$
 145. E - $81 + 108 = 189$
 146. C - Total = 597
 147. C - Average = 119.4
 148. D - Divide both terms by HCF
 149. A - Increase/base $\times 100 = 25.49\%$
 150. E - $140 + 128 = 268$
 151. A - Difference of squares identity
 152. D - Difference of squares identity
 153. A - Difference of squares identity
 154. A - Difference of squares identity
 155. D - Difference of squares identity
 156. C - Each statement gives X
 157. D - Each statement gives X
 158. E - Each statement gives X
 159. E - Each statement gives X
 160. D - Each statement gives X
 161. B - $CI = P[(1+r)^2 - 1] = 102.5$
 162. A - $CI = P[(1+r)^2 - 1] = 508.8$
 163. B - $CI = P[(1+r)^2 - 1] = 102.5$
 164. A - $CI = P[(1+r)^2 - 1] = 205$
 165. D - $CI = P[(1+r)^2 - 1] = 630$
 166. D - $8C2 = 28$
 167. E - $6C2 = 15$
 168. C - $9C2 = 36$
 169. A - $6C2 = 15$
 170. E - $9C2 = 36$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Balancing innovation and consumer protection in finance.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

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.