

IBPS PO Mains Practice Paper 5

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 readers are bankers.
- (D) No banker is a reader.
- (E) All bankers are readers.

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $V > R = U > Y$, which relation is definitely true?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 5 = 45$.

II. $2X = 80$.

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

37. What is the value of X?

I. $X + 5 = 44$.

II. $2X = 78$.

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

38. What is the value of X?

I. $X + 7 = 41$.

II. $2X = 68$.

- (A) Either statement alone is sufficient

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

39. What is the value of X?

- I. $X + 2 = 21$.
- II. $2X = 38$.

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

40. What is the value of X?

- I. $X + 3 = 35$.
- II. $2X = 64$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

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

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

41. Which body regulates insurance companies in India?
(A) PFRDA
(B) NPCI
(C) SEBI
(D) RBI
(E) IRDAI
42. 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
43. 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
44. 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
45. Which term is best described as: Ability to meet long-term financial obligations?
(A) Overdraft
(B) Capital market
(C) Credit score
(D) Securitisation
(E) Solvency
46. 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
47. 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
48. 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
49. What does BIS stand for?
(A) Bank for International Settlements
(B) Annual Percentage Rate
(C) Liquidity Coverage Ratio
(D) Public Provident Fund
(E) One-Time Password
50. Which term is best described as: Numerical assessment of a borrower's creditworthiness based on credit history?
(A) Capital market
(B) Lien
(C) Equity share
(D) Solvency
(E) Credit score
51. 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
- 52. 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
- 53. 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
- 54. 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
- 55. 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
- 56. 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
- 57. Which scheme is associated with: Low-cost life insurance scheme subject to eligibility and terms?**
- (A) Direct Benefit Transfer
 - (B) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (C) Pradhan Mantri Jan-Dhan Yojana
 - (D) Stand-Up India
 - (E) Atal Pension Yojana
- 58. Which market deals mainly in short-term funds?**
- (A) Labour market
 - (B) Capital market
 - (C) Commodity market
 - (D) Money market
 - (E) Real estate market
- 59. What does MCLR stand for?**
- (A) Marginal Cost of Funds Based Lending Rate
 - (B) Know Your Customer
 - (C) Central Bank Digital Currency
 - (D) Employees Provident Fund Organisation
 - (E) Point of Sale
- 60. Which term is best described as: Fraudulent attempt to obtain sensitive information by pretending to be trustworthy?**
- (A) Inflation
 - (B) Cyber phishing
 - (C) Mutual fund
 - (D) Solvency
 - (E) Capital market
- 61. What should a customer do if asked to share an OTP by phone?**
- (A) Ignore bank alerts forever
 - (B) Post it online
 - (C) Refuse and report the request
 - (D) Share it quickly
 - (E) Write it on the debit card
- 62. Which term is best described as: Voice-call based social engineering fraud?**
- (A) Financial inclusion
 - (B) Money market
 - (C) Vishing

- (D) Solvency
 - (E) Fixed deposit
- 63.** Which term is best described as: SMS-based phishing attempt?
- (A) Mortgage
 - (B) Savings account
 - (C) Smishing
 - (D) Two-factor authentication
 - (E) Forfeiting
- 64.** 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
- 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.** Which term is best described as: Working-capital borrowing facility generally secured by current assets?
- (A) Vishing
 - (B) Forfeiting
 - (C) Cash credit
 - (D) Recurring deposit
 - (E) Tokenisation
- 67.** 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
- 68.** What does IMPS stand for?
- (A) Unique Identification Authority of India
 - (B) Central Bank Digital Currency
 - (C) Immediate Payment Service
 - (D) Employees Provident Fund Organisation
 - (E) National Payments Corporation of India
- 69.** Which term is best described as: Facility allowing withdrawal beyond the available balance up to a sanctioned limit?
- (A) Commercial paper
 - (B) Certificate of deposit
 - (C) Overdraft
 - (D) Current account
 - (E) Basel norms
- 70.** Which body regulates the National Pension System?
- (A) NPCI
 - (B) PFRDA
 - (C) SEBI
 - (D) IRDAI
 - (E) NABARD
- 71.** Which term is best described as: Purchase and management of trade receivables by a specialised entity?
- (A) Mutual fund
 - (B) Overdraft
 - (C) Recurring deposit
 - (D) Exchange-traded fund
 - (E) Factoring
- 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 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) Forfeiting
- 74.** 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
- 75.** 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
- 76.** 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
- 77.** 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
- 78.** What does NEFT stand for?
(A) Anti-Money Laundering
(B) National Electronic Funds Transfer
(C) Public Provident Fund
(D) National Payments Corporation of India
(E) Fixed Deposit
- 79.** 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
- 80.** 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
- 81.** 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
- 82.** Which body regulates mutual funds in India?
(A) DICGC
(B) IRDAI
(C) PFRDA
(D) RBI alone
(E) SEBI
- 83.** 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
- 84.** 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
85. Which of the following is a direct tax?
(A) Customs duty
(B) Income tax
(C) Stamp duty
(D) GST
(E) Excise duty
86. What does PAN stand for?
(A) Financial Stability and Development Council
(B) Insurance Regulatory and Development Authority of India
(C) Permanent Account Number
(D) Foreign Exchange Management Act
(E) Marginal Cost of Funds Based Lending Rate
87. 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
88. 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
89. Which payment system is designed for instant inter-bank mobile payments?
(A) IMPS
(B) T-bill
(C) PPF
(D) SLR
(E) Letter of credit
90. 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

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

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

41. E - IRDAI regulates insurance
42. E - The correct term is Commercial paper
43. B - Pradhan Mantri Mudra Yojana: Loans to eligible non-corporate, non-farm micro and small enterprises
44. E - Reserve Bank of India: Central banking and monetary authority in India
45. E - The correct term is Solvency
46. A - Higher rates can moderate demand
47. D - NABARD: National Bank for Agriculture and Rural Development
48. C - Phishing uses urgency and fake links
49. A - BIS: Bank for International Settlements
50. E - The correct term is Credit score
51. A - The correct term is Certificate of deposit
52. C - EPFO: Employees Provident Fund Organisation
53. A - Atal Pension Yojana: Government-backed pension scheme aimed mainly at workers in the unorganised sector
54. B - NPA: Non-Performing Asset
55. A - Credit card provides revolving credit
56. D - OTP: One-Time Password
57. B - Pradhan Mantri Jeevan Jyoti Bima Yojana: Low-cost life insurance scheme subject to eligibility and terms
58. D - Money market is short-term
59. A - MCLR: Marginal Cost of Funds Based Lending Rate
60. B - The correct term is Cyber phishing
61. C - OTPs must never be shared

62. C - The correct term is Vishing
63. C - The correct term is Smishing
64. C - FSDC: Financial Stability and Development Council
65. A - The correct term is Tokenisation
66. C - The correct term is Cash credit
67. C - The correct term is Recurring deposit
68. C - IMPS: Immediate Payment Service
69. C - The correct term is Overdraft
70. B - PFRDA regulates NPS
71. E - The correct term is Factoring
72. C - The correct term is Treasury bill
73. E - The correct term is Forfaiting
74. A - The correct term is Exchange-traded fund
75. C - IFSC identifies branch for electronic transfers
76. C - The correct term is Liquidity
77. D - CBS: Core Banking Solution
78. B - NEFT: National Electronic Funds Transfer
79. D - RTGS: Real Time Gross Settlement
80. D - FD: Fixed Deposit
81. B - CIBIL: Credit Information Bureau (India) Limited
82. E - SEBI regulates mutual funds
83. E - The correct term is Dividend
84. E - CBDC: Central Bank Digital Currency
85. B - Income tax is direct
86. C - PAN: Permanent Account Number
87. D - Credit Guarantee Fund Trust for Micro and Small Enterprises: Credit guarantee support for eligible collateral-free MSE loans
88. B - The correct term is Mutual fund
89. A - IMPS is an instant payment service
90. D - The correct term is Open market operations

Section 3: English Language

91. Passage: Digital banking has made many services faster, but it has also created new responsibilities for users. Fraudsters often exploit urgency, fear or greed rather than technical weakness. A message may claim that an account will be blocked, a reward is waiting, or a refund requires immediate action. The safest response is to pause and verify through the official bank channel. Customers should never disclose passwords, PINs or one-time passwords. Strong security depends on technology, regulation and informed behaviour working together.

According to the passage, fraudsters often exploit:

- (A) branch locations
- (B) only weak internet speed
- (C) bank holidays
- (D) human emotions and urgency
- (E) cash shortages

92. What should a customer do after receiving a suspicious message?

- (A) Forward personal details
- (B) Install any suggested app
- (C) Reply immediately
- (D) Verify through the official bank channel
- (E) Share the OTP

93. Which information should never be disclosed?

- (A) Branch address
- (B) Account type
- (C) Passwords, PINs and OTPs
- (D) Bank holiday list
- (E) Public interest rate

94. Strong security depends on:

- (A) advertising alone
- (B) cash alone
- (C) technology, regulation and informed behaviour
- (D) fewer customers
- (E) technology alone

95. The tone of the passage is:

- (A) hostile
- (B) nostalgic
- (C) comic
- (D) advisory
- (E) celebratory

96. Cloze passage: A bank is not only a place to keep money. It also _____(1) credit, supports payments and helps customers _____(2) financial goals. As services become more digital, banks must _____(3) strong security systems. Customers, meanwhile, should remain _____(4) and verify suspicious requests. Trust grows when both institutions and users act _____(5).

Choose the best word for blank (1).

- (A) divides
- (B) hides
- (C) provides
- (D) deletes
- (E) borrows

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

- (A) refuse
- (B) forget
- (C) cancel
- (D) scatter
- (E) achieve

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

- (A) avoid
- (B) destroy
- (C) confuse
- (D) borrow
- (E) maintain

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

- (A) silent
- (B) absent
- (C) careless
- (D) alert
- (E) ancient

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

- (A) randomly
- (B) secretly
- (C) rarely
- (D) responsibly
- (E) slowly

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

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

102. Choose the correct replacement for the sentence: *Each of the candidates have submitted the form.*

- (A) No improvement required
- (B) Each of the candidates have submitted the form.
- (C) Each of the candidates has submitted the form.
- (D) None of these
- (E) Each of the candidates has submitted the form.

103. Choose the correct replacement for the sentence: *He has been working here since five years.*

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

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

105. Choose the correct replacement for the sentence: *The officer explained me the procedure.*

- (A) The officer explained the procedure to me.
- (B) None of these
- (C) The officer explained me the procedure.
- (D) The officer explained the procedure to me.
- (E) No improvement required

106. The auditor was asked to _____ the unusual transaction.

- (A) decorate
- (B) translate
- (C) multiply
- (D) investigate
- (E) postpone

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

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

108. Regular mock tests help candidates _____ their speed.

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

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

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

110. The new policy aims to _____ financial inclusion.

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) BCAD
- (C) CADB
- (D) ABCD
- (E) BACD

117. Arrange the sentences in the most logical order:

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

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

118. Arrange the sentences in the most logical order:

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

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

119. 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) ACBD
- (B) CADB
- (C) DACB

- (D) CBAD
- (E) BACD

120. Arrange the sentences in the most logical order:

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

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

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

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

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

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

123. Identify the best corrected version: *Hardly had I reached the centre than the gate closed.*

- (A) Hardly had I reached the centre when the gate closed
- (B) No correction required
- (C) Hardly had I reached the centre than the gate closed.
- (D) Hardly had I reached the centre when the gate closed. indeed
- (E) Hardly had I reached the centre when the gate closed.

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

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

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

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

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

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

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

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

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

- (A) hostile
- (B) secretive
- (C) foolish
- (D) frank
- (E) slow

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

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

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. **D** - Refer to the passage
- 92. **D** - Refer to the passage
- 93. **C** - Refer to the passage
- 94. **C** - Refer to the passage
- 95. **D** - Refer to the passage
- 96. **C** - Context-based usage
- 97. **E** - Context-based usage
- 98. **E** - Context-based usage
- 99. **D** - Context-based usage
- 100. **D** - Context-based usage
- 101. **D** - No sooner...than
- 102. **E** - Subject-verb agreement
- 103. **A** - Use for with a period
- 104. **A** - Subjunctive were
- 105. **A** - Explain something to someone
- 106. **D** - Investigate transaction
- 107. **D** - Professional manner
- 108. **C** - Improve speed
- 109. **E** - Educate customers
- 110. **B** - Promote inclusion
- 111. **B** - Alleviate means relieve
- 112. **E** - Resilient means able to recover
- 113. **D** - Prudent means careful
- 114. **B** - Lucid means clear
- 115. **B** - Robust means strong
- 116. **E** - Logical sequence
- 117. **D** - Logical sequence
- 118. **B** - Logical sequence
- 119. **C** - Logical sequence
- 120. **D** - Logical sequence
- 121. **A** - Use by for deadline
- 122. **D** - Prefer X to Y
- 123. **E** - Hardly...when
- 124. **B** - Subject-verb agreement
- 125. **E** - No sooner...than
- 126. **A** - Alleviate means relieve
- 127. **C** - Ubiquitous means present everywhere
- 128. **D** - Candid means frank
- 129. **A** - Resilient means able to recover
- 130. **C** - Volatile means likely to change rapidly

Section 4: Data Analysis & Interpretation

131. Data set: P=61, Q=132, R=143, S=89, T=131

Find the total.

- (A) 486
- (B) 556
- (C) 615
- (D) 624
- (E) 641

132. Data set: P=61, Q=132, R=143, S=89, T=131

Find the average.

- (A) 132.01
- (B) 96.64
- (C) 94.49
- (D) 111.2
- (E) 93.26

133. Data set: P=61, Q=132, R=143, S=89, T=131

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

- (A) None of these
- (B) 143:62
- (C) 143:61
- (D) 61:143
- (E) 144:61

134. Data set: P=61, Q=132, R=143, S=89, T=131

By what percentage is 143 higher than 89?

- (A) 45.54%
- (B) 68.5%
- (C) 60.67%
- (D) 53.18%
- (E) 68.24%

135. Data set: P=61, Q=132, R=143, S=89, T=131

Find S + T.

- (A) 255
- (B) 262
- (C) 220
- (D) 251
- (E) 184

136. Data set: P=126, Q=130, R=101, S=86, T=131

Find the total.

- (A) 672
- (B) 671
- (C) 507
- (D) 574
- (E) 535

137. Data set: P=126, Q=130, R=101, S=86, T=131

Find the average.

- (A) 128.87
- (B) 105.19
- (C) 114.8
- (D) 98.18
- (E) 123.29

138. Data set: P=126, Q=130, R=101, S=86, T=131

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

- (A) 86:131
- (B) None of these
- (C) 132:86
- (D) 131:87
- (E) 131:86

139. Data set: P=126, Q=130, R=101, S=86, T=131

By what percentage is 130 higher than 126?

- (A) 2.16%
- (B) 2.54%
- (C) 3.61%
- (D) 2.84%
- (E) 3.17%

140. Data set: P=126, Q=130, R=101, S=86, T=131

Find S + Q.

- (A) 235
- (B) 216
- (C) 239
- (D) 238
- (E) 257

141. Data set: P=107, Q=152, R=162, S=67, T=171

Find the total.

- (A) 724
- (B) 576
- (C) 659
- (D) 598
- (E) 741

142. Data set: P=107, Q=152, R=162, S=67, T=171

Find the average.

- (A) 109.6
- (B) 131.8
- (C) 145.84
- (D) 145.94
- (E) 119.33

143. Data set: P=107, Q=152, R=162, S=67, T=171

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

- (A) 171:68
- (B) 172:67
- (C) None of these
- (D) 67:171
- (E) 171:67

144. Data set: P=107, Q=152, R=162, S=67, T=171

By what percentage is 162 higher than 107?

- (A) 42.34%
- (B) 51.4%
- (C) 59.44%
- (D) 42.76%
- (E) 63.68%

145. Data set: P=107, Q=152, R=162, S=67, T=171

Find P + S.

- (A) 206
- (B) 174
- (C) 164
- (D) 145
- (E) 157

146. Data set: P=129, Q=108, R=129, S=109, T=125

Find the total.

- (A) 656
- (B) 507
- (C) 600
- (D) 685
- (E) 647

147. Data set: P=129, Q=108, R=129, S=109, T=125

Find the average.

- (A) 120
- (B) 136
- (C) 100
- (D) 129
- (E) 143

148. Data set: P=129, Q=108, R=129, S=109, T=125

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

- (A) 44:36
- (B) 129:108
- (C) 36:43
- (D) 43:36
- (E) 43:37

149. Data set: P=129, Q=108, R=129, S=109, T=125

By what percentage is 125 higher than 108?

- (A) 16.95%
- (B) 15.74%
- (C) 16.68%
- (D) 17.43%

(E) 13.31%

150. Data set: P=129, Q=108, R=129, S=109, T=125

Find Q + R.

- (A) 270
- (B) 277
- (C) 237
- (D) 258
- (E) 266

151. Quantity I: $53^2 - 21^2$

Quantity II: $(53-21)(53+21)$

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

152. Quantity I: $74^2 - 24^2$

Quantity II: $(74-24)(74+24)$

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

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

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

- (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

154. Quantity I: $80^2 - 52^2$

Quantity II: $(80-52)(80+52)$

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

155. Quantity I: $72^2 - 56^2$

Quantity II: $(72-56)(72+56)$

- (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

156. What is X?

I. $X - 5 = 38$.

II. $X/5 = 8.6$.

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

157. What is X?

I. $X - 3 = 47$.

II. $X/3 = 16.666666666666668$.

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

158. What is X?

I. $X - 9 = 27$.

II. $X/9 = 4.0$.

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

159. What is X?

I. $X - 10 = 38$.

II. $X/10 = 4.8$.

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

160. What is X?

I. $X - 2 = 25$.

II. $X/2 = 13.5$.

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

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

- (A) 605.55
- (B) 403.83
- (C) 508.8
- (D) 609.41
- (E) 576.11

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

- (A) 205
- (B) 174
- (C) 226
- (D) 177
- (E) 227

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

- (A) 672
- (B) 763
- (C) 595
- (D) 531
- (E) 630

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

- (A) 191
- (B) 184
- (C) 179
- (D) 164
- (E) 210

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

- (A) 222
- (B) 199
- (C) 210
- (D) 225
- (E) 254

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

- (A) 36
- (B) 27
- (C) 32
- (D) 43
- (E) 45

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

- (A) 9
- (B) 10
- (C) 13
- (D) 7
- (E) 12

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

- (A) 26
- (B) 45
- (C) 43
- (D) 40
- (E) 36

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

- (A) 11

- (B) 7
- (C) 10
- (D) 9
- (E) 12

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

- (A) 31
- (B) 20
- (C) 30
- (D) 21
- (E) 28

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

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

131. B - Total = 556
 132. D - Average = 111.2
 133. C - Divide both terms by HCF
 134. C - Increase/base $\times 100 = 60.67\%$
 135. C - $89 + 131 = 220$
 136. D - Total = 574
 137. C - Average = 114.8
 138. E - Divide both terms by HCF
 139. E - Increase/base $\times 100 = 3.17\%$
 140. B - $86 + 130 = 216$
 141. C - Total = 659
 142. B - Average = 131.8
 143. E - Divide both terms by HCF
 144. B - Increase/base $\times 100 = 51.4\%$
 145. B - $107 + 67 = 174$
 146. C - Total = 600
 147. A - Average = 120
 148. D - Divide both terms by HCF
 149. B - Increase/base $\times 100 = 15.74\%$
 150. C - $108 + 129 = 237$
 151. A - Difference of squares identity
 152. B - Difference of squares identity
 153. E - Difference of squares identity
 154. D - Difference of squares identity
 155. A - Difference of squares identity
 156. D - Each statement gives X
 157. D - Each statement gives X
 158. C - Each statement gives X
 159. B - Each statement gives X
 160. D - Each statement gives X
 161. C - $CI = P[(1+r)^2 - 1] = 508.8$
 162. A - $CI = P[(1+r)^2 - 1] = 205$
 163. E - $CI = P[(1+r)^2 - 1] = 630$
 164. E - $CI = P[(1+r)^2 - 1] = 210$
 165. C - $CI = P[(1+r)^2 - 1] = 210$
 166. A - $9C2 = 36$
 167. B - $5C2 = 10$
 168. E - $9C2 = 36$
 169. C - $5C2 = 10$
 170. E - $8C2 = 28$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Importance of financial literacy for young adults.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Descriptive Evaluation Guide

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