

# IBPS PO Mains Practice Paper 6

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

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

Which conclusion definitely follows?

- (A) No savings is a deposit.
- (B) All savings are loans.
- (C) Some savings are not loans.
- (D) Some loans are deposits.
- (E) All deposits are 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) All digital things are cards.
- (D) Some digital things are instruments.
- (E) Some cards are not 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) Some officers are leaders.
- (D) No officer is a leader.
- (E) No manager is an officer.

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

Which conclusion definitely follows?

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

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

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

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

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

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

- (E) East
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?  
(A) North  
(B) South-West  
(C) North-East  
(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-West  
(D) East  
(E) North
21. Find the next term in the series: 5, 10, 15, 20, 25, ?  
(A) 30  
(B) 33  
(C) 28  
(D) 22  
(E) 37
22. Find the next term in the series: 5, 7, 9, 11, 13, ?  
(A) 11  
(B) 18  
(C) 16  
(D) 15  
(E) 13
23. Find the next term in the series: 5, 9, 13, 17, 21, ?  
(A) 18  
(B) 28  
(C) 23  
(D) 19  
(E) 25
24. Find the next term in the series: 2, 6, 10, 14, 18, ?  
(A) 25  
(B) 22  
(C) 18  
(D) 20  
(E) 28
25. Find the next term in the series: 3, 5, 7, 9, 11, ?  
(A) 10  
(B) 12  
(C) 13  
(D) 15  
(E) 9
26. Five persons sit in a row facing north in this order from left to right: Deep, Esha, Aman, Bina, Charu. Who sits at the extreme left?  
(A) Charu  
(B) Deep  
(C) Esha  
(D) Bina  
(E) Aman
27. Five persons sit in a row facing north in this order from left to right: Deep, Esha, Aman, Bina, Charu. Who sits at the extreme right?  
(A) Bina  
(B) Esha  
(C) Deep  
(D) Charu  
(E) Aman
28. Five persons sit in a row facing north in this order from left to right: Deep, Esha, Aman, Bina, Charu. Who sits immediately to the right of Esha?  
(A) Charu  
(B) Aman  
(C) Deep  
(D) Bina  
(E) Esha
29. Five persons sit in a row facing north in this order from left to right: Deep, Esha, Aman, Bina, Charu. Who sits between Esha and Bina?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I.  $X + 8 = 32$ .

II.  $2X = 48$ .

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

37. What is the value of X?

I.  $X + 4 = 17$ .

II.  $2X = 26$ .

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

38. What is the value of X?

I.  $X + 8 = 30$ .

II.  $2X = 44$ .

- (A) Both statements together are necessary

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

39. What is the value of X?

I.  $X + 6 = 35$ .

II.  $2X = 58$ .

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

40. What is the value of X?

I.  $X + 5 = 19$ .

II.  $2X = 28$ .

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

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

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

41. 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
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 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. 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
45. 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
46. Which term is best described as: Right to retain property until a debt or obligation is discharged?
- (A) Lien
  - (B) Bank rate
  - (C) Moral suasion
  - (D) Fixed deposit
  - (E) Vishing
47. 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
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 term is best described as: Commitment by a bank to pay a beneficiary if the applicant fails to meet an obligation?
- (A) Mortgage
  - (B) Liquidity
  - (C) Brown-label ATM
  - (D) Basel norms
  - (E) Bank guarantee
50. Which term is best described as: Access to useful and affordable financial products and services for all sections of society?
- (A) Financial inclusion
  - (B) Credit score
  - (C) Non-performing asset
  - (D) Treasury bill
  - (E) Repo rate
51. Which term is best described as: Process of pooling financial assets and converting them into marketable securities?
- (A) Financial inclusion
  - (B) Treasury bill
  - (C) Reverse repo rate

- (D) Commercial paper
  - (E) Securitisation
52. Which scheme is associated with: Timely and flexible credit support for eligible farmers?
- (A) Pradhan Mantri Jeevan Jyoti Bima Yojana
  - (B) Kisan Credit Card
  - (C) Stand-Up India
  - (D) Credit Guarantee Fund Trust for Micro and Small Enterprises
  - (E) Pradhan Mantri Suraksha Bima Yojana
53. Which term is best described as: Debt instrument under which the issuer promises interest and repayment of principal?
- (A) Bond
  - (B) Letter of credit
  - (C) Demand draft
  - (D) Smishing
  - (E) Recurring deposit
54. Deposit insurance in India is provided by:
- (A) EXIM Bank
  - (B) SEBI
  - (C) SIDBI
  - (D) PFRDA
  - (E) DICGC
55. 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
56. 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
57. 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
58. Which term is best described as: SMS-based phishing attempt?
- (A) Mortgage
  - (B) Savings account
  - (C) Smishing
  - (D) Two-factor authentication
  - (E) Forfeiting
59. 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
60. 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
61. 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
62. 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
- 63.** 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
- 64.** What does NACH stand for?  
(A) Central Bank Digital Currency  
(B) Public Provident Fund  
(C) Permanent Account Number  
(D) National Automated Clearing House  
(E) Point of Sale
- 65.** 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
- 66.** What does LCR stand for?  
(A) Know Your Customer  
(B) Fixed Deposit  
(C) International Bank Account Number  
(D) Public Provident Fund  
(E) Liquidity Coverage Ratio
- 67.** Which term is best described as: Market value of a company's outstanding equity shares?  
(A) Bank guarantee  
(B) Inflation  
(C) Dividend  
(D) Basel norms  
(E) Market capitalisation
- 68.** 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
- 69.** 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
- 70.** 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
- 71.** 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
- 72.** 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
- 73.** 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
- 74.** 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
- 75.** Which risk arises when a borrower fails to repay?
- (A) Market risk
  - (B) Liquidity risk
  - (C) Operational risk
  - (D) Credit risk
  - (E) Reputation risk
- 76.** Which term is best described as: Deposit kept for a specified period at an agreed rate of interest?
- (A) Tokenisation
  - (B) Priority sector lending
  - (C) Demand draft
  - (D) Capital market
  - (E) Fixed deposit
- 77.** Which term is best described as: Working-capital borrowing facility generally secured by current assets?
- (A) Vishing
  - (B) Forfaiting
  - (C) Cash credit
  - (D) Recurring deposit
  - (E) Tokenisation
- 78.** 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
- 79.** 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
- 80.** What does ATM stand for?
- (A) Small Industries Development Bank of India
  - (B) Automated Teller Machine
  - (C) Financial Stability and Development Council
  - (D) Unique Identification Authority of India
  - (E) Securities and Exchange Board of India
- 81.** Which term is best described as: Loan or advance that has stopped generating income according to regulatory norms?
- (A) Mortgage
  - (B) Non-performing asset
  - (C) Mutual fund
  - (D) Market capitalisation
  - (E) Current account
- 82.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only
  - (B) Treasury bill
  - (C) RTGS
  - (D) NACH
  - (E) Recurring deposit
- 83.** Which institution is primarily associated with the following function: Regulator of the pension sector under its mandate?
- (A) IRDAI
  - (B) PFRDA
  - (C) IMF
  - (D) DICGC
  - (E) Asian Development Bank
- 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. 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
86. What does KYC stand for?  
 (A) National Pension System  
 (B) Public Provident Fund  
 (C) Society for Worldwide Interbank Financial Telecommunication  
 (D) Know Your Customer  
 (E) Unique Identification Authority of India
87. 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
88. 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
89. What does diversification primarily help reduce?  
 (A) Inflation permanently  
 (B) Bank holidays  
 (C) Tax liability always  
 (D) Concentration risk  
 (E) All risk completely
90. Which term is best described as: Written instruction directing a bank to pay a specified sum?  
 (A) Forfeiting  
 (B) Liquidity  
 (C) Inflation  
 (D) Cheque  
 (E) Two-factor authentication

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

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

41. B - NPA: Non-Performing Asset  
 42. E - The correct term is Commercial paper  
 43. E - The correct term is Demand draft  
 44. A - The correct term is Inflation  
 45. A - The correct term is Exchange-traded fund  
 46. A - The correct term is Lien  
 47. B - The correct term is Money market  
 48. C - The correct term is Repo rate  
 49. E - The correct term is Bank guarantee  
 50. A - The correct term is Financial inclusion  
 51. E - The correct term is Securitisation  
 52. B - Kisan Credit Card: Timely and flexible credit support for eligible farmers  
 53. A - The correct term is Bond  
 54. E - DICGC provides deposit insurance  
 55. A - The correct term is Certificate of deposit  
 56. D - FD: Fixed Deposit  
 57. D - OTP: One-Time Password  
 58. C - The correct term is Smishing  
 59. B - Demat holds securities electronically  
 60. C - IFSC identifies branch for electronic transfers

61. **B** - Current account is used for frequent transactions
62. **A** - The correct term is Tokenisation
63. **D** - The correct term is Letter of credit
64. **D** - NACH: National Automated Clearing House
65. **B** - World Bank: Multilateral development institution providing financing and knowledge support
66. **E** - LCR: Liquidity Coverage Ratio
67. **E** - The correct term is Market capitalisation
68. **B** - The correct term is Mutual fund
69. **B** - GST: Goods and Services Tax
70. **C** - PAN: Permanent Account Number
71. **C** - EPFO: Employees Provident Fund Organisation
72. **A** - Higher rates can moderate demand
73. **C** - The correct term is Recurring deposit
74. **B** - The correct term is Capital market
75. **D** - Borrower default is credit risk
76. **E** - The correct term is Fixed deposit
77. **C** - The correct term is Cash credit
78. **E** - POS: Point of Sale
79. **E** - SIDBI: Small Industries Development Bank of India
80. **B** - ATM: Automated Teller Machine
81. **B** - The correct term is Non-performing asset
82. **C** - RTGS = real-time gross settlement
83. **B** - PFRDA: Regulator of the pension sector under its mandate
84. **E** - CBDC: Central Bank Digital Currency
85. **A** - MSME: Micro, Small and Medium Enterprises
86. **D** - KYC: Know Your Customer
87. **E** - The correct term is Dividend
88. **B** - CIBIL: Credit Information Bureau (India) Limited
89. **D** - Diversification reduces concentration risk
90. **D** - The correct term is Cheque

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

**92.** Which service is NOT mentioned in the passage?

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

**93.** Why is financial literacy important?

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

**94.** What can reduce dependence on costly informal borrowing?

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

**95.** The word affordable is closest in meaning to:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

103. Choose the correct replacement for the sentence: *He is good in solving puzzles.*

- (A) He is good in solving puzzles.
- (B) He are good at solving puzzles.
- (C) No improvement required
- (D) None of these
- (E) He is good at solving puzzles.

104. Choose the correct replacement for the sentence: *One of my friend is preparing for IBPS PO.*

- (A) One of my friends are preparing for IBPS PO.
- (B) One of my friend is preparing for IBPS PO.
- (C) None of these
- (D) No improvement required
- (E) One of my friends is preparing for IBPS PO.

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

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

106. The candidate remained \_\_\_\_\_ despite the difficult paper.

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

107. The branch manager handled the complaint in a \_\_\_\_\_ manner.

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

108. The bank launched a campaign to \_\_\_\_\_ customers about cyber fraud.

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

109. A diversified portfolio can help \_\_\_\_\_ investment risk.

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

110. The auditor was asked to \_\_\_\_\_ the unusual transaction.

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

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

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

- (A) BADC
- (B) ABDC
- (C) CABD
- (D) CADB
- (E) ACBD

117. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) DBCA
- (C) CBAD
- (D) ABDC
- (E) DCBA

118. Arrange the sentences in the most logical order:

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

- (A) CBAD
- (B) BDAC
- (C) DCBA
- (D) BCAD
- (E) DBAC

119. Arrange the sentences in the most logical order:

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

- (A) DCBA
- (B) BCAD
- (C) CBAD

- (D) CADB
- (E) ABDC

120. 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) BDAC
- (B) CADB
- (C) ABCD
- (D) DCBA
- (E) CBAD

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

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

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

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

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

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

125. Identify the best corrected version: *Neither the cashier nor the officers was available.*

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

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

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

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

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

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

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

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

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

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

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

### Section 3: English Language - Answer Key and Short Hints

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

- 91. E - Refer to the passage
- 92. A - Refer to the passage
- 93. C - Refer to the passage
- 94. C - Refer to the passage
- 95. C - Refer to the passage
- 96. C - Context-based usage
- 97. C - Context-based usage
- 98. C - Context-based usage
- 99. E - Context-based usage
- 100. D - Context-based usage
- 101. D - Despite without of
- 102. E - Subjunctive were
- 103. E - Good at
- 104. E - One of + plural noun
- 105. D - Explain something to someone
- 106. E - Calm fits
- 107. D - Professional manner
- 108. B - Educate customers
- 109. D - Reduce risk
- 110. E - Investigate transaction
- 111. B - Prudent means careful
- 112. D - Robust means strong
- 113. E - Alleviate means relieve
- 114. E - Concise means brief
- 115. C - Candid means frank
- 116. A - Logical sequence
- 117. B - Logical sequence
- 118. E - Logical sequence
- 119. E - Logical sequence
- 120. A - Logical sequence
- 121. B - The number is singular
- 122. A - Plural subject
- 123. D - Senior takes to, not than
- 124. E - Prefer X to Y
- 125. B - Verb agrees with nearer plural subject
- 126. B - Empathy means ability to understand feelings
- 127. B - Feasible means practical
- 128. C - Integrity means honesty
- 129. E - Alleviate means relieve
- 130. A - Candid means frank

## Section 4: Data Analysis & Interpretation

**131. Data set:** P=103, Q=158, R=173, S=110, T=98

Find the total.

- (A) 566
- (B) 732
- (C) 572
- (D) 642
- (E) 713

**132. Data set:** P=103, Q=158, R=173, S=110, T=98

Find the average.

- (A) 115.09
- (B) 128.4
- (C) 109.29
- (D) 135.76
- (E) 143.07

**133. Data set:** P=103, Q=158, R=173, S=110, T=98

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

- (A) 173:98
- (B) 174:98
- (C) 173:99
- (D) 98:173
- (E) None of these

**134. Data set:** P=103, Q=158, R=173, S=110, T=98

By what percentage is 173 higher than 98?

- (A) 76.53%
- (B) 83.45%
- (C) 59.77%
- (D) 57.81%
- (E) 80.83%

**135. Data set:** P=103, Q=158, R=173, S=110, T=98

Find S + Q.

- (A) 268
- (B) 304
- (C) 251
- (D) 250
- (E) 222

**136. Data set:** P=155, Q=73, R=170, S=176, T=117

Find the total.

- (A) 632
- (B) 762
- (C) 691
- (D) 794
- (E) 790

**137. Data set:** P=155, Q=73, R=170, S=176, T=117

Find the average.

- (A) 145.27
- (B) 138.2
- (C) 119.64
- (D) 123.37
- (E) 157.39

**138. Data set:** P=155, Q=73, R=170, S=176, T=117

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

- (A) None of these
- (B) 73:176
- (C) 177:73
- (D) 176:73
- (E) 176:74

**139. Data set:** P=155, Q=73, R=170, S=176, T=117

By what percentage is 176 higher than 170?

- (A) 3.53%
- (B) 4.17%
- (C) 3.13%
- (D) 3%
- (E) 2.4%

**140. Data set:** P=155, Q=73, R=170, S=176, T=117

Find P + Q.

- (A) 273
- (B) 201
- (C) 263
- (D) 269
- (E) 228

**141. Data set:** P=86, Q=146, R=147, S=162, T=150

Find the total.

- (A) 567
- (B) 583
- (C) 730
- (D) 691
- (E) 760

**142. Data set:** P=86, Q=146, R=147, S=162, T=150

Find the average.

- (A) 125.63
- (B) 149.32
- (C) 150.18
- (D) 138.2
- (E) 130.87

**143. Data set:** P=86, Q=146, R=147, S=162, T=150

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

- (A) 81:44
- (B) 162:86
- (C) 81:43
- (D) 82:43
- (E) 43:81

**144. Data set:** P=86, Q=146, R=147, S=162, T=150

By what percentage is 162 higher than 146?

- (A) 12.73%
- (B) 9.23%
- (C) 10.96%
- (D) 11.95%
- (E) 13.29%

**145. Data set:** P=86, Q=146, R=147, S=162, T=150

Find S + T.

- (A) 338
- (B) 291
- (C) 356
- (D) 312
- (E) 296

**146. Data set:** P=175, Q=172, R=176, S=62, T=143

Find the total.

- (A) 639
- (B) 809
- (C) 597
- (D) 610
- (E) 728

**147. Data set:** P=175, Q=172, R=176, S=62, T=143

Find the average.

- (A) 165.01
- (B) 138.26
- (C) 160.77
- (D) 145.6
- (E) 163.37

**148. Data set:** P=175, Q=172, R=176, S=62, T=143

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

- (A) 89:31
- (B) 31:88
- (C) 88:31
- (D) 88:32
- (E) 176:62

**149. Data set:** P=175, Q=172, R=176, S=62, T=143

By what percentage is 175 higher than 62?

- (A) 197.13%
- (B) 182.26%
- (C) 225.76%
- (D) 168.53%

(E) 207.38%

**150. Data set:** P=175, Q=172, R=176, S=62, T=143

Find Q + T.

- (A) 340
- (B) 264
- (C) 333
- (D) 315
- (E) 257

**151. Quantity I:**  $38^2 - 77^2$

**Quantity II:**  $(38-77)(38+77)$

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

**152. Quantity I:**  $37^2 - 76^2$

**Quantity II:**  $(37-76)(37+76)$

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

**153. Quantity I:**  $41^2 - 69^2$

**Quantity II:**  $(41-69)(41+69)$

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

**154. Quantity I:**  $48^2 - 46^2$

**Quantity II:**  $(48-46)(48+46)$

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

**155. Quantity I:**  $71^2 - 49^2$

**Quantity II:**  $(71-49)(71+49)$

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

**156. What is X?**

I.  $X - 10 = 34$ .

II.  $X/10 = 4.4$ .

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

**157. What is X?**

I.  $X - 9 = 29$ .

II.  $X/9 = 4.222222222222222$ .

- (A) Neither statement is 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

**158. What is X?**

I.  $X - 4 = 56$ .

II.  $X/4 = 15.0$ .

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

159. What is X?

I.  $X - 10 = 30$ .

II.  $X/10 = 4.0$ .

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

160. What is X?

I.  $X - 6 = 39$ .

II.  $X/6 = 7.5$ .

- (A) Either statement alone is sufficient
- (B) Only statement I 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) 314.03
- (B) 256.25
- (C) 241.81
- (D) 233.47
- (E) 299.75

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

- (A) 239
- (B) 224
- (C) 221
- (D) 162
- (E) 210

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

- (A) 210
- (B) 225
- (C) 237
- (D) 239
- (E) 253

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

- (A) 404.08
- (B) 508.8
- (C) 389.06
- (D) 547.98
- (E) 578.62

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

- (A) 153.75
- (B) 167.43
- (C) 175.38
- (D) 135.11
- (E) 132.68

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

- (A) 25
- (B) 18
- (C) 26
- (D) 16
- (E) 21

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

- (A) 12
- (B) 15
- (C) 11
- (D) 16
- (E) 19

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

- (A) 26
- (B) 34
- (C) 30
- (D) 42
- (E) 36

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

- (A) 11

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

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

- (A) 18
- (B) 27
- (C) 14
- (D) 21
- (E) 23

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

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

131. D - Total = 642  
 132. B - Average = 128.4  
 133. A - Divide both terms by HCF  
 134. A - Increase/base  $\times 100 = 76.53\%$   
 135. A -  $110 + 158 = 268$   
 136. C - Total = 691  
 137. B - Average = 138.2  
 138. D - Divide both terms by HCF  
 139. A - Increase/base  $\times 100 = 3.53\%$   
 140. E -  $155 + 73 = 228$   
 141. D - Total = 691  
 142. D - Average = 138.2  
 143. C - Divide both terms by HCF  
 144. C - Increase/base  $\times 100 = 10.96\%$   
 145. D -  $162 + 150 = 312$   
 146. E - Total = 728  
 147. D - Average = 145.6  
 148. C - Divide both terms by HCF  
 149. B - Increase/base  $\times 100 = 182.26\%$   
 150. D -  $172 + 143 = 315$   
 151. C - Difference of squares identity  
 152. A - Difference of squares identity  
 153. C - Difference of squares identity  
 154. E - Difference of squares identity  
 155. A - Difference of squares identity  
 156. E - Each statement gives X  
 157. E - Each statement gives X  
 158. C - Each statement gives X  
 159. C - Each statement gives X  
 160. A - Each statement gives X  
 161. B -  $CI = P[(1+r)^2 - 1] = 256.25$   
 162. E -  $CI = P[(1+r)^2 - 1] = 210$   
 163. A -  $CI = P[(1+r)^2 - 1] = 210$   
 164. B -  $CI = P[(1+r)^2 - 1] = 508.8$   
 165. A -  $CI = P[(1+r)^2 - 1] = 153.75$   
 166. E -  $7C2 = 21$   
 167. B -  $6C2 = 15$   
 168. E -  $9C2 = 36$   
 169. D -  $5C2 = 10$   
 170. D -  $7C2 = 21$

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

**171. Essay Writing:** Write an essay of approximately 250-300 words on: **Green finance and sustainable economic growth**. 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.

Digital payments reduce transaction time and make financial services more convenient. Yet convenience can create complacency. Users may click unverified links, reuse passwords or share one-time passwords under pressure. Banks can strengthen systems, but customer behaviour remains equally important. Effective protection therefore requires secure technology, clear communication and regular awareness campaigns. A strong digital ecosystem is one in which speed does not come at the cost of caution.

### 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.