

IBPS PO Mains Practice Paper 7

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

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

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

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

- (E) North
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) West
 - (B) South-West
 - (C) North-East
 - (D) North
 - (E) South-East
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) West
 - (B) North
 - (C) South
 - (D) North-West
 - (E) East
21. Find the next term in the series: 6, 8, 10, 12, 14, ?
- (A) 16
 - (B) 12
 - (C) 18
 - (D) 17
 - (E) 11
22. Find the next term in the series: 5, 9, 13, 17, 21, ?
- (A) 32
 - (B) 26
 - (C) 25
 - (D) 19
 - (E) 31
23. Find the next term in the series: 8, 13, 18, 23, 28, ?
- (A) 35
 - (B) 40
 - (C) 37
 - (D) 33
 - (E) 41
24. Find the next term in the series: 5, 8, 11, 14, 17, ?
- (A) 20
 - (B) 24
 - (C) 25
 - (D) 18
 - (E) 21
25. Find the next term in the series: 7, 11, 15, 19, 23, ?
- (A) 25
 - (B) 28
 - (C) 27
 - (D) 23
 - (E) 34
26. Five persons sit in a row facing north in this order from left to right: Aman, Esha, Bina, Charu, Deep. Who sits at the extreme left?
- (A) Deep
 - (B) Aman
 - (C) Bina
 - (D) Charu
 - (E) Esha
27. Five persons sit in a row facing north in this order from left to right: Aman, Esha, Bina, Charu, Deep. Who sits at the extreme right?
- (A) Bina
 - (B) Aman
 - (C) Charu
 - (D) Deep
 - (E) Esha
28. Five persons sit in a row facing north in this order from left to right: Aman, Esha, Bina, Charu, Deep. Who sits immediately to the right of Esha?
- (A) Esha
 - (B) Deep
 - (C) Aman
 - (D) Bina
 - (E) Charu
29. Five persons sit in a row facing north in this order from left to right: Aman, Esha, Bina, Charu, Deep. Who sits between Esha and Charu?

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

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

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 1 = 24$.

II. $2X = 46$.

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

37. What is the value of X?

I. $X + 6 = 18$.

II. $2X = 24$.

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

38. What is the value of X?

I. $X + 4 = 43$.

II. $2X = 78$.

- (A) Even both statements are not sufficient

- (B) Both statements together are necessary
- (C) Only statement I is sufficient
- (D) Either statement alone is sufficient
- (E) Only statement II is sufficient

39. What is the value of X?

- I. $X + 2 = 35$.
- II. $2X = 66$.

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

40. What is the value of X?

- I. $X + 9 = 45$.
- II. $2X = 72$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

1. **A** - Use Venn logic
2. **C** - Use Venn logic
3. **B** - Use Venn logic
4. **C** - Use Venn logic
5. **E** - Use Venn logic
6. **C** - Follow the chain
7. **E** - Follow the chain
8. **D** - Follow the chain
9. **C** - Follow the chain
10. **B** - Follow the chain
11. **B** - Shift each letter
12. **C** - Shift each letter
13. **D** - Shift each letter
14. **C** - Shift each letter
15. **C** - Shift each letter
16. **A** - Track each movement
17. **A** - Track each movement
18. **A** - Track each movement
19. **E** - Track each movement
20. **A** - Track each movement
21. **A** - Add 2 each time
22. **C** - Add 4 each time
23. **D** - Add 5 each time
24. **A** - Add 3 each time
25. **C** - Add 4 each time
26. **B** - Use the given order
27. **D** - Use the given order
28. **D** - Use the given order
29. **B** - Use the given order
30. **C** - Use the given order
31. **A** - Use floor order
32. **D** - Use floor order
33. **B** - Use floor order
34. **C** - Count floors
35. **B** - Use floor order
36. **B** - Each statement independently gives X
37. **B** - Each statement independently gives X
38. **D** - 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. 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
42. 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
43. 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
44. 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
45. 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
46. 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
47. Which scheme is associated with: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises?
- (A) Stand-Up India
 - (B) Direct Benefit Transfer
 - (C) Pradhan Mantri Suraksha Bima Yojana
 - (D) Pradhan Mantri Mudra Yojana
 - (E) Kisan Credit Card
48. What does DICGC stand for?
- (A) Deposit Insurance and Credit Guarantee Corporation
 - (B) Non-Performing Asset
 - (C) Fixed Deposit
 - (D) Securities and Exchange Board of India
 - (E) Bharat Bill Payment System
49. What does IMF stand for?
- (A) International Monetary Fund
 - (B) Central Bank Digital Currency
 - (C) Foreign Exchange Management Act
 - (D) Indian Financial System Code
 - (E) Marginal Cost of Funds Based Lending Rate
50. Which scheme is associated with: Transfer of eligible government benefits directly into beneficiary accounts?
- (A) Sukanya Samridhi Yojana
 - (B) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (C) Pradhan Mantri Jeevan Jyoti Bima Yojana
 - (D) Direct Benefit Transfer
 - (E) Pradhan Mantri Suraksha Bima Yojana
51. 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
- 52. 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
- 53. 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
- 54. 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
- 55. Which institution is primarily associated with the following function: International organisation fostering cooperation among central banks?**
(A) Asian Development Bank
(B) BIS
(C) NABARD
(D) SEBI
(E) PFRDA
- 56. The one-rupee note is issued by:**
(A) Government of India
(B) SEBI
(C) NPCI
(D) Reserve Bank of India
(E) DICGC
- 57. Which term is best described as: Ease with which an asset can be converted into cash without significant loss?**
(A) White-label ATM
(B) Two-factor authentication
(C) Liquidity
(D) Market capitalisation
(E) Fiscal deficit
- 58. Which 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
- 59. What does RD stand for?**
(A) Bharat Bill Payment System
(B) Indian Financial System Code
(C) Marginal Cost of Funds Based Lending Rate
(D) National Automated Clearing House
(E) Recurring Deposit
- 60. 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
- 61. What does EMI stand for?**
(A) Insurance Regulatory and Development Authority of India
(B) Automated Teller Machine
(C) Equated Monthly Instalment
(D) Statutory Liquidity Ratio
(E) National Pension System
- 62. 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
- 63.** 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
- 64.** 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
- 65.** Which term is best described as: Charge on movable assets where possession usually remains with the borrower?
- (A) Treasury bill
 - (B) Hypothecation
 - (C) Exchange-traded fund
 - (D) Basel norms
 - (E) Bank guarantee
- 66.** 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
- 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.** Which term is best described as: Bank undertaking used in trade to assure payment subject to specified documents and conditions?
- (A) Exchange-traded fund
 - (B) Commercial paper
 - (C) Credit score
 - (D) Letter of credit
 - (E) Deflation
- 69.** 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
- 70.** 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
- 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 of the following is a direct tax?
- (A) Customs duty
 - (B) Income tax
 - (C) Stamp duty
 - (D) GST
 - (E) Excise duty
- 73.** 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
- 74. What does NPS stand for?**
- (A) Know Your Customer
 - (B) Aadhaar Enabled Payment System
 - (C) Bharat Bill Payment System
 - (D) Immediate Payment Service
 - (E) National Pension System
- 75. What does PIN stand for?**
- (A) Personal Identification Number
 - (B) Fixed Deposit
 - (C) Public Provident Fund
 - (D) National Payments Corporation of India
 - (E) Insurance Regulatory and Development Authority of India
- 76. 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
- 77. 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
- 78. Which institution is primarily associated with the following function: Regulator of the insurance sector in India?**
- (A) NPCI
 - (B) SEBI
 - (C) NABARD
 - (D) PFRDA
 - (E) IRDAI
- 79. Which term is best described as: Excess of total government expenditure over total non-debt receipts?**
- (A) Demand draft
 - (B) Exchange-traded fund
 - (C) Mortgage
 - (D) Fiscal deficit
 - (E) Cash credit
- 80. 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
- 81. Which term is best described as: Security process requiring two independent forms of verification?**
- (A) Letter of credit
 - (B) Cheque
 - (C) Two-factor authentication
 - (D) Hypothecation
 - (E) Tokenisation
- 82. 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
- 83. What does CAR stand for?**
- (A) Magnetic Ink Character Recognition
 - (B) Liquidity Coverage Ratio
 - (C) Capital Adequacy Ratio
 - (D) Financial Stability and Development Council
 - (E) Permanent Account Number
- 84. 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
85. 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
86. Who issues currency notes in India except the one-rupee note?
(A) SEBI
(B) Reserve Bank of India
(C) Ministry of Corporate Affairs
(D) NABARD
(E) NPCI
87. Which payment system is designed for instant inter-bank mobile payments?
(A) IMPS
(B) T-bill
(C) PPF
(D) SLR
(E) Letter of credit
88. 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
89. 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
90. 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

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

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

41. A - The correct term is Certificate of deposit
42. E - The correct term is Securitisation
43. E - Sukanya Samriddhi Yojana: Small savings scheme for the girl child
44. C - EPFO: Employees Provident Fund Organisation
45. D - Pradhan Mantri Suraksha Bima Yojana: Low-cost accident insurance scheme subject to eligibility and terms
46. A - BIS: Bank for International Settlements
47. A - Stand-Up India: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises
48. A - DICGC: Deposit Insurance and Credit Guarantee Corporation
49. A - IMF: International Monetary Fund
50. D - Direct Benefit Transfer: Transfer of eligible government benefits directly into beneficiary accounts
51. C - The correct term is Cash credit
52. B - IRDAI: Insurance Regulatory and Development Authority of India
53. C - CRR: Cash Reserve Ratio
54. A - Atal Pension Yojana: Government-backed pension scheme aimed mainly at workers in the unorganised sector
55. B - BIS: International organisation fostering cooperation among central banks
56. A - Issued by Government of India
57. C - The correct term is Liquidity
58. B - Current account is used for frequent transactions
59. E - RD: Recurring Deposit

60. C - IMPS: Immediate Payment Service
61. C - EMI: Equated Monthly Instalment
62. A - The correct term is Bank rate
63. D - CBS: Core Banking Solution
64. E - The correct term is White-label ATM
65. B - The correct term is Hypothecation
66. B - Pradhan Mantri Jeevan Jyoti Bima Yojana: Low-cost life insurance scheme subject to eligibility and terms
67. C - The correct term is Recurring deposit
68. D - The correct term is Letter of credit
69. C - The correct term is Repo rate
70. D - Banks maintain SLR
71. E - The correct term is Factoring
72. B - Income tax is direct
73. C - FSDC: Financial Stability and Development Council
74. E - NPS: National Pension System
75. A - PIN: Personal Identification Number
76. C - The correct term is Vishing
77. D - OTP: One-Time Password
78. E - IRDAI: Regulator of the insurance sector in India
79. D - The correct term is Fiscal deficit
80. E - The correct term is Credit score
81. C - The correct term is Two-factor authentication
82. B - The correct term is Equity share
83. C - CAR: Capital Adequacy Ratio
84. E - The correct term is Solvency
85. B - The correct term is Cyber phishing
86. B - RBI issues banknotes except the one-rupee note
87. A - IMPS is an instant payment service
88. B - The correct term is Capital market
89. A - Higher rates can moderate demand
90. A - The correct term is Bond

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) Digital payments should replace all cash
- (B) Only banks are responsible for inclusion
- (C) Financial inclusion requires both access and literacy
- (D) Informal borrowing is always useful
- (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 eliminates all banking charges
- (B) It guarantees high investment returns
- (C) It prevents inflation
- (D) It replaces regulation
- (E) It helps customers understand products and avoid fraud

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

- (A) unavailable
- (B) reasonably priced
- (C) complex
- (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) hide
- (B) postpone
- (C) oppose
- (D) erase
- (E) understand

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

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

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

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

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

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

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

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

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

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

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

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

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

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

104. Choose the correct replacement for the sentence: *The committee have taken its final decision.*

- (A) The committee have taken its final decision.
- (B) No improvement required
- (C) The committee has taken its final decision.
- (D) The committee has taken its final decision.
- (E) None of these

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

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

106. The new policy aims to _____ financial inclusion.

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

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

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

108. The candidate remained _____ despite the difficult paper.

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

109. A diversified portfolio can help _____ investment risk.

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

110. Regular mock tests help candidates _____ their speed.

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

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

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

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

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

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

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

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

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

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

- (A) examine closely
- (B) postpone
- (C) avoid
- (D) summarize
- (E) celebrate

116. Arrange the sentences in the most logical order:

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

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

117. Arrange the sentences in the most logical order:

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

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

118. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) DCBA
- (C) BCAD
- (D) ACDB
- (E) ABDC

119. 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) BDAC
- (B) BDCA
- (C) BACD

- (D) ABDC
- (E) BCAD

120. Arrange the sentences in the most logical order:

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

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

121. Identify the best corrected version: *Despite of the rain, the exam started on time.*

- (A) Despite the rain, the exam started on time. indeed
- (B) No correction required
- (C) Despite the rain, the exam started on time.
- (D) Despite the rain, the exam started on time
- (E) Despite of the rain, the exam started on time.

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

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

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

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

124. Identify the best corrected version: *One of my friend is preparing for IBPS PO.*

- (A) One of my friends is preparing for IBPS PO. indeed
- (B) No correction required
- (C) One of my friends is preparing for IBPS PO
- (D) One of my friend is preparing for IBPS PO.
- (E) One of my friends is preparing for IBPS PO.

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

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

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

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

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

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

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

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

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

- (A) summarize
- (B) avoid
- (C) postpone
- (D) celebrate
- (E) examine closely

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. C - Refer to the passage
- 92. A - Refer to the passage
- 93. E - Refer to the passage
- 94. A - Refer to the passage
- 95. B - Refer to the passage
- 96. E - Context-based usage
- 97. C - Context-based usage
- 98. B - Context-based usage
- 99. C - Context-based usage
- 100. C - Context-based usage
- 101. E - Information is uncountable
- 102. A - Hardly...when
- 103. E - Explain something to someone
- 104. C - Committee treated as singular here
- 105. C - Subjunctive were
- 106. D - Promote inclusion
- 107. B - Educate customers
- 108. A - Calm fits
- 109. E - Reduce risk
- 110. C - Improve speed
- 111. A - Candid means frank
- 112. E - Imminent means about to happen
- 113. D - Diligent means hard-working
- 114. E - Obsolete means outdated
- 115. A - Scrutinize means examine closely
- 116. A - Logical sequence
- 117. D - Logical sequence
- 118. D - Logical sequence
- 119. B - Logical sequence
- 120. B - Logical sequence
- 121. C - Despite without of
- 122. D - Committee treated as singular here
- 123. D - Main subject is singular
- 124. E - One of + plural noun
- 125. D - Plural subject
- 126. E - Ubiquitous means present everywhere
- 127. D - Prudent means careful
- 128. E - Volatile means likely to change rapidly
- 129. E - Scrutinize means examine closely
- 130. A - Adept means skilled

Section 4: Data Analysis & Interpretation

131. Data set: P=79, Q=119, R=113, S=87, T=60

Find the total.

- (A) 525
- (B) 428
- (C) 458
- (D) 417
- (E) 399

132. Data set: P=79, Q=119, R=113, S=87, T=60

Find the average.

- (A) 91.6
- (B) 74.69
- (C) 85.39
- (D) 109.7
- (E) 74.43

133. Data set: P=79, Q=119, R=113, S=87, T=60

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

- (A) 120:60
- (B) 119:60
- (C) 119:61
- (D) None of these
- (E) 60:119

134. Data set: P=79, Q=119, R=113, S=87, T=60

By what percentage is 119 higher than 79?

- (A) 60.26%
- (B) 50.63%
- (C) 54.97%
- (D) 42.14%
- (E) 45.48%

135. Data set: P=79, Q=119, R=113, S=87, T=60

Find $Q + P$.

- (A) 182
- (B) 214
- (C) 198
- (D) 183
- (E) 186

136. Data set: P=146, Q=129, R=94, S=116, T=95

Find the total.

- (A) 613
- (B) 580
- (C) 506
- (D) 662
- (E) 641

137. Data set: P=146, Q=129, R=94, S=116, T=95

Find the average.

- (A) 137
- (B) 131
- (C) 116
- (D) 94
- (E) 103

138. Data set: P=146, Q=129, R=94, S=116, T=95

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

- (A) 74:47
- (B) 73:48
- (C) 146:94
- (D) 73:47
- (E) 47:73

139. Data set: P=146, Q=129, R=94, S=116, T=95

By what percentage is 146 higher than 94?

- (A) 52.52%
- (B) 55.32%
- (C) 42.81%
- (D) 61.28%
- (E) 51%

140. Data set: P=146, Q=129, R=94, S=116, T=95

Find $P + S$.

- (A) 221
- (B) 262
- (C) 303
- (D) 297
- (E) 288

141. Data set: P=163, Q=93, R=122, S=100, T=161

Find the total.

- (A) 532
- (B) 639
- (C) 692
- (D) 752
- (E) 686

142. Data set: P=163, Q=93, R=122, S=100, T=161

Find the average.

- (A) 111.83
- (B) 118.76
- (C) 135.58
- (D) 144.9
- (E) 127.8

143. Data set: P=163, Q=93, R=122, S=100, T=161

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

- (A) 163:93
- (B) 164:93
- (C) None of these
- (D) 163:94
- (E) 93:163

144. Data set: P=163, Q=93, R=122, S=100, T=161

By what percentage is 163 higher than 161?

- (A) 2.36%
- (B) 1.24%
- (C) 2.16%
- (D) 2.45%
- (E) 2.48%

145. Data set: P=163, Q=93, R=122, S=100, T=161

Find T + P.

- (A) 272
- (B) 324
- (C) 259
- (D) 375
- (E) 281

146. Data set: P=174, Q=141, R=117, S=160, T=74

Find the total.

- (A) 609
- (B) 716
- (C) 734
- (D) 666
- (E) 570

147. Data set: P=174, Q=141, R=117, S=160, T=74

Find the average.

- (A) 115.14
- (B) 133.2
- (C) 108.01
- (D) 144.43
- (E) 109.77

148. Data set: P=174, Q=141, R=117, S=160, T=74

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

- (A) 88:37
- (B) 87:38
- (C) 174:74
- (D) 37:87
- (E) 87:37

149. Data set: P=174, Q=141, R=117, S=160, T=74

By what percentage is 160 higher than 141?

- (A) 11.2%
- (B) 14.42%
- (C) 13.48%
- (D) 12.19%

(E) 15.42%

150. Data set: P=174, Q=141, R=117, S=160, T=74

Find R + P.

- (A) 244
- (B) 235
- (C) 238
- (D) 291
- (E) 234

151. Quantity I: $31^2 - 30^2$

Quantity II: $(31-30)(31+30)$

- (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: $40^2 - 35^2$

Quantity II: $(40-35)(40+35)$

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

153. Quantity I: $66^2 - 53^2$

Quantity II: $(66-53)(66+53)$

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

154. Quantity I: $60^2 - 22^2$

Quantity II: $(60-22)(60+22)$

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

155. Quantity I: $23^2 - 46^2$

Quantity II: $(23-46)(23+46)$

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

156. What is X?

I. $X - 2 = 42$.

II. $X/2 = 22.0$.

- (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) Neither statement is sufficient

157. What is X?

I. $X - 10 = 23$.

II. $X/10 = 3.3$.

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

158. What is X?

I. $X - 4 = 51$.

II. $X/4 = 13.75$.

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

159. What is X?

I. $X - 7 = 20$.

II. $X/7 = 3.857142857142857$.

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

160. What is X?

I. $X - 4 = 27$.

II. $X/4 = 7.75$.

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

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

- (A) 203.09
- (B) 209.05
- (C) 315.51
- (D) 208.82
- (E) 256.25

162. Find the compound interest on Rs. 3000 at 5% per annum for 2 years, compounded annually.

- (A) 373.96
- (B) 277.4
- (C) 284.21
- (D) 348.13
- (E) 307.5

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

- (A) 636
- (B) 543
- (C) 586
- (D) 783
- (E) 683

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

- (A) 256.25
- (B) 311.93
- (C) 299.65
- (D) 316.39
- (E) 242.88

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

- (A) 174
- (B) 157
- (C) 178
- (D) 215
- (E) 205

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

- (A) 33
- (B) 28
- (C) 30
- (D) 31
- (E) 37

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

- (A) 44
- (B) 48
- (C) 33
- (D) 36
- (E) 26

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

- (A) 10
- (B) 11
- (C) 8
- (D) 9
- (E) 13

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

- (A) 15

- (B) 10
- (C) 20
- (D) 12
- (E) 16

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

- (A) 19
- (B) 14
- (C) 23
- (D) 24
- (E) 21

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

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

131. C - Total = 458
 132. A - Average = 91.6
 133. B - Divide both terms by HCF
 134. B - Increase/base $\times 100 = 50.63\%$
 135. C - $119 + 79 = 198$
 136. B - Total = 580
 137. C - Average = 116
 138. D - Divide both terms by HCF
 139. B - Increase/base $\times 100 = 55.32\%$
 140. B - $146 + 116 = 262$
 141. B - Total = 639
 142. E - Average = 127.8
 143. A - Divide both terms by HCF
 144. B - Increase/base $\times 100 = 1.24\%$
 145. B - $161 + 163 = 324$
 146. D - Total = 666
 147. B - Average = 133.2
 148. E - Divide both terms by HCF
 149. C - Increase/base $\times 100 = 13.48\%$
 150. D - $117 + 174 = 291$
 151. A - Difference of squares identity
 152. E - Difference of squares identity
 153. A - Difference of squares identity
 154. E - Difference of squares identity
 155. C - Difference of squares identity
 156. D - Each statement gives X
 157. E - Each statement gives X
 158. A - Each statement gives X
 159. A - Each statement gives X
 160. C - Each statement gives X
 161. E - $CI = P[(1+r)^2 - 1] = 256.25$
 162. E - $CI = P[(1+r)^2 - 1] = 307.5$
 163. A - $CI = P[(1+r)^2 - 1] = 636$
 164. A - $CI = P[(1+r)^2 - 1] = 256.25$
 165. E - $CI = P[(1+r)^2 - 1] = 205$
 166. B - $8C2 = 28$
 167. D - $9C2 = 36$
 168. A - $5C2 = 10$
 169. A - $6C2 = 15$
 170. E - $7C2 = 21$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Role of banks in supporting MSMEs.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Descriptive Evaluation Guide

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