

IBPS PO Mains Practice Paper 8

Prepared according to the revised CRP PO/MT-XVI Mains pattern announced in July 2026

Section	Questions	Marks	Time
Reasoning	40	60	45 min
General/Economy/Banking/Digital/Financial Awareness	50	60	35 min
English Language	40	20	35 min
Data Analysis & Interpretation	40	60	45 min
Descriptive: Essay + Comprehension	2	25	30 min
Total	172	225	190 min

Instructions: Attempt each objective section within its sectional time. One-fourth of the marks assigned to an objective question may be deducted for a wrong answer. Complete the descriptive paper in English within 30 minutes.

Disclaimer: Original educational practice material; not an official IBPS paper. Current affairs should be supplemented with the latest six-month revision material.

Section 1: Reasoning

1. Statements: All bankers are graduates. All graduates are readers.

Which conclusion definitely follows?

- (A) All readers are bankers.
- (B) Some graduates are not readers.
- (C) All bankers are 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 savings are loans.
- (C) All deposits are loans.
- (D) Some savings are not 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 cards are not instruments.
- (C) All digital things are cards.
- (D) No instrument is digital.
- (E) Some digital things are instruments.

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

6. Given $Z > Y = P > U$, which relation is definitely true?

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

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

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

- (E) $Q < Y$
8. Given $Q > X = S > R$, which relation is definitely true?
- (A) $R > Q$
 (B) $Q = R$
 (C) $Q < R$
 (D) $Q > R$
 (E) $X < S$
9. Given $U > S = P > R$, which relation is definitely true?
- (A) $S < P$
 (B) $U < R$
 (C) $U > R$
 (D) $R > U$
 (E) $U = R$
10. Given $S > V = T > P$, which relation is definitely true?
- (A) $S = P$
 (B) $S > P$
 (C) $V < T$
 (D) $S < P$
 (E) $P > S$
11. In a code, each letter is shifted 1 place(s) forward. How is SAFE coded?
- (A) WEJI
 (B) UCHG
 (C) TBGF
 (D) XFKJ
 (E) None of these
12. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?
- (A) TKUM
 (B) WNXP
 (C) None of these
 (D) VMWO
 (E) SJTL
13. In a code, each letter is shifted 3 place(s) forward. How is LOAN coded?
- (A) PSER
 (B) QTFS
 (C) None of these
 (D) ORDQ
 (E) NQCP
14. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
- (A) WEJI
 (B) None of these
 (C) VDIH
 (D) UCHG
 (E) XFKJ
15. In a code, each letter is shifted 1 place(s) forward. How is CASH coded?
- (A) ECUJ
 (B) DBTI
 (C) GEWL
 (D) None of these
 (E) HFXM
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North
 (B) South-East
 (C) North-West
 (D) North-East
 (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-East
 (C) South-East
 (D) North-West
 (E) West
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) East
 (B) North
 (C) West
 (D) North-East

- (E) South
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) East
 - (E) North-West
21. Find the next term in the series: 6, 10, 14, 18, 22, ?
- (A) 21
 - (B) 20
 - (C) 28
 - (D) 26
 - (E) 29
22. Find the next term in the series: 2, 5, 8, 11, 14, ?
- (A) 17
 - (B) 22
 - (C) 15
 - (D) 19
 - (E) 12
23. Find the next term in the series: 1, 4, 7, 10, 13, ?
- (A) 21
 - (B) 16
 - (C) 20
 - (D) 19
 - (E) 13
24. Find the next term in the series: 1, 3, 5, 7, 9, ?
- (A) 10
 - (B) 9
 - (C) 12
 - (D) 11
 - (E) 14
25. Find the next term in the series: 8, 11, 14, 17, 20, ?
- (A) 28
 - (B) 21
 - (C) 20
 - (D) 27
 - (E) 23
26. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Charu, Deep, Esha. Who sits at the extreme left?
- (A) Esha
 - (B) Deep
 - (C) Aman
 - (D) Charu
 - (E) Bina
27. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Charu, Deep, Esha. Who sits at the extreme right?
- (A) Charu
 - (B) Bina
 - (C) Deep
 - (D) Esha
 - (E) Aman
28. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Charu, Deep, Esha. Who sits immediately to the right of Bina?
- (A) Deep
 - (B) Esha
 - (C) Charu
 - (D) Bina
 - (E) Aman
29. Five persons sit in a row facing north in this order from left to right: Aman, Bina, Charu, Deep, Esha. Who sits between Bina and Deep?

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

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

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

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

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

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

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

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

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

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

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

36. What is the value of X?

I. $X + 1 = 28$.

II. $2X = 54$.

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

37. What is the value of X?

I. $X + 3 = 26$.

II. $2X = 46$.

- (A) Both statements together are necessary
- (B) Only statement I is sufficient
- (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. $X + 1 = 33$.

II. $2X = 64$.

- (A) Either statement alone is sufficient

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

39. What is the value of X?

I. $X + 3 = 41$.

II. $2X = 76$.

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

40. What is the value of X?

I. $X + 6 = 44$.

II. $2X = 76$.

- (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) Even both statements are not sufficient

Section 1: Reasoning - Answer Key and Short Hints

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

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

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

41. 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
42. What is the main purpose of KYC?
- (A) Issue currency
 - (B) Set stock prices
 - (C) Calculate GDP
 - (D) Guarantee loans
 - (E) Verify customer identity and assess relevant risks
43. 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
44. Which term is best described as: Rate associated with absorption of liquidity from banks by the central bank under the relevant framework?
- (A) Factoring
 - (B) Moral suasion
 - (C) Money market
 - (D) Reverse repo rate
 - (E) Commercial paper
45. 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
46. 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
47. A loan secured by immovable property is commonly called:
- (A) Forfaiting
 - (B) Mortgage loan
 - (C) Factoring
 - (D) Pledge loan
 - (E) Clean overdraft
48. 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
49. What does PFRDA stand for?
- (A) National Electronic Funds Transfer
 - (B) Annual Percentage Rate
 - (C) Pension Fund Regulatory and Development Authority
 - (D) Liquidity Coverage Ratio
 - (E) Automated Teller Machine
50. 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
51. 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
- 52. 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
- 53. What does NPCI stand for?**
- (A) National Automated Clearing House
 - (B) National Payments Corporation of India
 - (C) Permanent Account Number
 - (D) Bank for International Settlements
 - (E) Real Time Gross Settlement
- 54. Which term is best described as: International standards relating mainly to bank capital, risk and liquidity?**
- (A) Equity share
 - (B) Two-factor authentication
 - (C) Bank guarantee
 - (D) Basel norms
 - (E) Fixed deposit
- 55. What does AEPS stand for?**
- (A) Marginal Cost of Funds Based Lending Rate
 - (B) Fixed Deposit
 - (C) Aadhaar Enabled Payment System
 - (D) Credit Information Bureau (India) Limited
 - (E) Goods and Services Tax
- 56. 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
- 57. 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
- 58. 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
- 59. 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
- 60. 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
- 61. 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
- 62. Which term is best described as: Written instruction directing a bank to pay a specified sum?**
- (A) Forfaiting
 - (B) Liquidity

- (C) Inflation
 - (D) Cheque
 - (E) Two-factor authentication
- 63.** 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
- 64.** 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
- 65.** Which term is best described as: Deposit account designed mainly for individuals to save money while retaining liquidity?
- (A) Vishing
 - (B) Basel norms
 - (C) Savings account
 - (D) Fiscal deficit
 - (E) Non-performing asset
- 66.** 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
- 67.** 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
- 68.** What does IFSC stand for?
- (A) Indian Financial System Code
 - (B) Recurring Deposit
 - (C) Annual Percentage Rate
 - (D) National Bank for Agriculture and Rural Development
 - (E) Unified Payments Interface
- 69.** Which institution is primarily associated with the following function: Principal financial institution for promotion, financing and development of MSMEs?
- (A) BIS
 - (B) DICGC
 - (C) SIDBI
 - (D) PFRDA
 - (E) World Bank
- 70.** Which body regulates insurance companies in India?
- (A) PFRDA
 - (B) NPCI
 - (C) SEBI
 - (D) RBI
 - (E) IRDAI
- 71.** 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
- 72.** 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
- 73.** 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
- 74.** 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
- 75.** 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
- 76.** Which instrument settles transactions individually and in real time?
- (A) Cheque truncation only
 - (B) Treasury bill
 - (C) RTGS
 - (D) NACH
 - (E) Recurring deposit
- 77.** What does CASA stand for?
- (A) Immediate Payment Service
 - (B) Credit Information Bureau (India) Limited
 - (C) Goods and Services Tax
 - (D) Real Time Gross Settlement
 - (E) Current Account Savings Account
- 78.** Which body regulates the National Pension System?
- (A) NPCI
 - (B) PFRDA
 - (C) SEBI
 - (D) IRDAI
 - (E) NABARD
- 79.** 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
- 80.** What does BBPS stand for?
- (A) Bank for International Settlements
 - (B) Permanent Account Number
 - (C) Bharat Bill Payment System
 - (D) Small Industries Development Bank of India
 - (E) National Pension System
- 81.** 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
- 82.** 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
- 83.** Which market deals mainly in long-term securities?
- (A) Retail goods market
 - (B) Call money market only
 - (C) Foreign tourist market
 - (D) Capital market
 - (E) Money market
- 84.** Which risk arises when a borrower fails to repay?

- (A) Market risk
 (B) Liquidity risk
 (C) Operational risk
 (D) Credit risk
 (E) Reputation risk
85. 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
86. Which body regulates mutual funds in India?
 (A) DICGC
 (B) IRDAI
 (C) PFRDA
 (D) RBI alone
 (E) SEBI
87. 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
88. 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
89. 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
90. Which term is best described as: Directed lending to specified sectors considered important for inclusive development?
 (A) Bond
 (B) Priority sector lending
 (C) Factoring
 (D) Two-factor authentication
 (E) Liquidity

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

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

41. D - Credit Guarantee Fund Trust for Micro and Small Enterprises: Credit guarantee support for eligible collateral-free MSE loans

42. E - KYC verifies identity

43. C - The correct term is Overdraft

44. D - The correct term is Reverse repo rate

45. C - CAR: Capital Adequacy Ratio

46. C - The correct term is Cash credit

47. B - Mortgage relates to immovable property

48. E - The correct term is Securitisation

49. C - PFRDA: Pension Fund Regulatory and Development Authority

50. E - NPS: National Pension System

51. C - IMPS: Immediate Payment Service

52. D - NABARD: National Bank for Agriculture and Rural Development

53. B - NPCI: National Payments Corporation of India

54. D - The correct term is Basel norms

55. C - AEPS: Aadhaar Enabled Payment System

56. A - MSME: Micro, Small and Medium Enterprises

57. A - The correct term is Tokenisation

58. A - PIN: Personal Identification Number

59. E - Reserve Bank of India: Central banking and monetary authority in India
60. D - NACH: National Automated Clearing House
61. E - The correct term is Factoring
62. D - The correct term is Cheque
63. E - The correct term is White-label ATM
64. A - Credit card provides revolving credit
65. C - The correct term is Savings account
66. C - The correct term is Recurring deposit
67. B - BIS: International organisation fostering cooperation among central banks
68. A - IFSC: Indian Financial System Code
69. C - SIDBI: Principal financial institution for promotion, financing and development of MSMEs
70. E - IRDAI regulates insurance
71. C - IFSC identifies branch for electronic transfers
72. C - Phishing uses urgency and fake links
73. C - The correct term is Vishing
74. B - The correct term is Mutual fund
75. B - The correct term is Capital market
76. C - RTGS = real-time gross settlement
77. E - CASA: Current Account Savings Account
78. B - PFRDA regulates NPS
79. B - Demat holds securities electronically
80. C - BBPS: Bharat Bill Payment System
81. A - The correct term is Exchange-traded fund
82. C - The correct term is Treasury bill
83. D - Capital market is long-term
84. D - Borrower default is credit risk
85. E - Sukanya Samridhi Yojana: Small savings scheme for the girl child
86. E - SEBI regulates mutual funds
87. C - OTPs must never be shared
88. D - CBS: Core Banking Solution
89. A - The correct term is Certificate of deposit
90. B - The correct term is Priority sector lending

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) Only banks are responsible for inclusion
- (C) Insurance is unnecessary
- (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) Digital payments
- (B) Credit
- (C) Stock trading
- (D) Bank accounts
- (E) Insurance

93. Why is financial literacy important?

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

94. What can reduce dependence on costly informal borrowing?

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

95. The word affordable is closest in meaning to:

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

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) provides
- (C) hides
- (D) deletes
- (E) borrows

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

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

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

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

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

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

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

- (A) rarely
 - (B) randomly
 - (C) secretly
 - (D) slowly
 - (E) responsibly
101. Choose the correct replacement for the sentence: *She is senior than me in the department.*
- (A) She are senior to me in the department.
 - (B) None of these
 - (C) No improvement required
 - (D) She is senior than me in the department.
 - (E) She is senior to me in the department.
102. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*
- (A) None of these
 - (B) No improvement required
 - (C) The manager along with his assistants is attending the meeting.
 - (D) Option 5
 - (E) The manager along with his assistants are attending the meeting.
103. 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) No improvement required
 - (C) None of these
 - (D) Hardly had I reached the centre than the gate closed.
 - (E) Hardly had I reached the centre when the gate closed.
104. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*
- (A) No sooner did the bell ring when the candidates entered.
 - (B) None of these
 - (C) No sooner did the bell ring than the candidates entered.
 - (D) No sooner did the bell ring than the candidates entered.
 - (E) No improvement required
105. Choose the correct replacement for the sentence: *He is good in solving puzzles.*
- (A) No improvement required
 - (B) He is good in solving puzzles.
 - (C) He are good at solving puzzles.
 - (D) He is good at solving puzzles.
 - (E) None of these
106. A diversified portfolio can help _____ investment risk.
- (A) announce
 - (B) measure
 - (C) repeat
 - (D) create
 - (E) reduce
107. The central bank took measures to _____ inflation.
- (A) divide
 - (B) scatter
 - (C) celebrate
 - (D) control
 - (E) invent
108. The new policy aims to _____ financial inclusion.
- (A) promote
 - (B) erase
 - (C) delay
 - (D) freeze
 - (E) oppose
109. The candidate remained _____ despite the difficult paper.
- (A) ancient
 - (B) empty
 - (C) formal
 - (D) narrow
 - (E) calm
110. The bank launched a campaign to _____ customers about cyber fraud.
- (A) exclude
 - (B) educate
 - (C) punish
 - (D) confuse
 - (E) divide
111. Choose the word/phrase closest in meaning to **Lucid**.

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

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

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

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

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

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

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

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

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

116. Arrange the sentences in the most logical order:

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

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

117. Arrange the sentences in the most logical order:

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

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

118. Arrange the sentences in the most logical order:

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

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

119. 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) ABCD
- (B) BACD
- (C) ACDB

- (D) CABD
- (E) CADB

120. Arrange the sentences in the most logical order:

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

121. 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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. E - Refer to the passage
- 92. C - Refer to the passage
- 93. B - Refer to the passage
- 94. E - Refer to the passage
- 95. D - Refer to the passage
- 96. B - Context-based usage
- 97. C - Context-based usage
- 98. E - Context-based usage
- 99. E - Context-based usage
- 100. E - Context-based usage
- 101. E - Senior takes to, not than
- 102. C - Main subject is singular
- 103. A - Hardly...when
- 104. C - No sooner...than
- 105. D - Good at
- 106. E - Reduce risk
- 107. D - Control fits the context
- 108. A - Promote inclusion
- 109. E - Calm fits
- 110. B - Educate customers
- 111. D - Lucid means clear
- 112. E - Feasible means practical
- 113. B - Diligent means hard-working
- 114. E - Adept means skilled
- 115. A - Scrutinize means examine closely
- 116. E - Logical sequence
- 117. A - Logical sequence
- 118. E - Logical sequence
- 119. C - Logical sequence
- 120. C - Logical sequence
- 121. E - One of + plural noun
- 122. E - Use for with a period
- 123. D - The number is singular
- 124. C - Despite without of
- 125. D - Senior takes to, not than
- 126. B - Empathy means ability to understand feelings
- 127. A - Ambiguous means unclear
- 128. B - Prudent means careful
- 129. D - Resilient means able to recover
- 130. C - Volatile means likely to change rapidly

Section 4: Data Analysis & Interpretation

131. Data set: P=132, Q=70, R=111, S=177, T=139

Find the total.

- (A) 519
- (B) 568
- (C) 687
- (D) 533
- (E) 629

132. Data set: P=132, Q=70, R=111, S=177, T=139

Find the average.

- (A) 142.51
- (B) 137.3
- (C) 114.98
- (D) 148.19
- (E) 125.8

133. Data set: P=132, Q=70, R=111, S=177, T=139

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

- (A) 70:177
- (B) None of these
- (C) 177:71
- (D) 177:70
- (E) 178:70

134. Data set: P=132, Q=70, R=111, S=177, T=139

By what percentage is 177 higher than 139?

- (A) 27.34%
- (B) 29.19%
- (C) 31.08%
- (D) 23.27%
- (E) 20.53%

135. Data set: P=132, Q=70, R=111, S=177, T=139

Find P + S.

- (A) 278
- (B) 309
- (C) 335
- (D) 351
- (E) 348

136. Data set: P=62, Q=88, R=60, S=136, T=126

Find the total.

- (A) 511
- (B) 397
- (C) 472
- (D) 440
- (E) 408

137. Data set: P=62, Q=88, R=60, S=136, T=126

Find the average.

- (A) 108.84
- (B) 87.13
- (C) 103.55
- (D) 94.4
- (E) 100.67

138. Data set: P=62, Q=88, R=60, S=136, T=126

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

- (A) 136:60
- (B) 15:34
- (C) 34:16
- (D) 35:15
- (E) 34:15

139. Data set: P=62, Q=88, R=60, S=136, T=126

By what percentage is 136 higher than 88?

- (A) 63.81%
- (B) 51.21%
- (C) 48.18%
- (D) 64.45%
- (E) 54.55%

140. Data set: P=62, Q=88, R=60, S=136, T=126

Find P + S.

- (A) 172
- (B) 184
- (C) 198
- (D) 225
- (E) 166

141. Data set: P=168, Q=66, R=161, S=157, T=173

Find the total.

- (A) 615
- (B) 725
- (C) 662
- (D) 616
- (E) 676

142. Data set: P=168, Q=66, R=161, S=157, T=173

Find the average.

- (A) 159
- (B) 145
- (C) 168
- (D) 136
- (E) 169

143. Data set: P=168, Q=66, R=161, S=157, T=173

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

- (A) 173:66
- (B) 174:66
- (C) 173:67
- (D) None of these
- (E) 66:173

144. Data set: P=168, Q=66, R=161, S=157, T=173

By what percentage is 173 higher than 157?

- (A) 11.24%
- (B) 8.54%
- (C) 11.18%
- (D) 9.39%
- (E) 10.19%

145. Data set: P=168, Q=66, R=161, S=157, T=173

Find P + S.

- (A) 325
- (B) 379
- (C) 283
- (D) 359
- (E) 281

146. Data set: P=71, Q=145, R=107, S=82, T=157

Find the total.

- (A) 562
- (B) 661
- (C) 633
- (D) 530
- (E) 614

147. Data set: P=71, Q=145, R=107, S=82, T=157

Find the average.

- (A) 124.74
- (B) 112.4
- (C) 91.2
- (D) 132.76
- (E) 98.7

148. Data set: P=71, Q=145, R=107, S=82, T=157

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

- (A) 158:71
- (B) None of these
- (C) 157:71
- (D) 157:72
- (E) 71:157

149. Data set: P=71, Q=145, R=107, S=82, T=157

By what percentage is 157 higher than 145?

- (A) 9.04%
- (B) 6.35%
- (C) 8.7%
- (D) 8.28%

(E) 6.94%

150. Data set: P=71, Q=145, R=107, S=82, T=157

Find Q + T.

- (A) 302
- (B) 253
- (C) 349
- (D) 251
- (E) 255

151. Quantity I: $76^2 - 24^2$

Quantity II: $(76-24)(76+24)$

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

152. Quantity I: $65^2 - 67^2$

Quantity II: $(65-67)(65+67)$

- (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

153. Quantity I: $32^2 - 50^2$

Quantity II: $(32-50)(32+50)$

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

154. Quantity I: $21^2 - 43^2$

Quantity II: $(21-43)(21+43)$

- (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: $54^2 - 48^2$

Quantity II: $(54-48)(54+48)$

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

156. What is X?

I. $X - 9 = 37$.

II. $X/9 = 5.111111111111111$.

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

157. What is X?

I. $X - 9 = 21$.

II. $X/9 = 3.3333333333333335$.

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

158. What is X?

I. $X - 9 = 49$.

II. $X/9 = 6.4444444444444445$.

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

159. What is X?

I. $X - 6 = 17$.

II. $X/6 = 3.8333333333333335$.

- (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) Neither statement is sufficient

160. What is X?

I. $X - 10 = 41$.

II. $X/10 = 5.1$.

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

161. Find the compound interest on Rs. 3000 at 12% per annum for 2 years, compounded annually.

- (A) 682.5
- (B) 952.88
- (C) 763.2
- (D) 598.14
- (E) 937.76

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

- (A) 89.46
- (B) 93.07
- (C) 123.84
- (D) 91.21
- (E) 102.5

163. Find the compound interest on Rs. 1000 at 12% per annum for 2 years, compounded annually.

- (A) 292.69
- (B) 191.33
- (C) 254.4
- (D) 214.55
- (E) 289.73

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

- (A) 580
- (B) 733
- (C) 758
- (D) 630
- (E) 741

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

- (A) 504
- (B) 545
- (C) 493
- (D) 636
- (E) 716

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

- (A) 28
- (B) 44
- (C) 36
- (D) 25
- (E) 24

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

- (A) 7
- (B) 10
- (C) 12
- (D) 13
- (E) 11

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

- (A) 23
- (B) 22
- (C) 28
- (D) 35
- (E) 24

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

- (A) 27

- (B) 48
- (C) 39
- (D) 36
- (E) 26

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

- (A) 42
- (B) 48
- (C) 40
- (D) 41
- (E) 36

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

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

131. E - Total = 629
 132. E - Average = 125.8
 133. D - Divide both terms by HCF
 134. A - Increase/base $\times 100 = 27.34\%$
 135. B - $132 + 177 = 309$
 136. C - Total = 472
 137. D - Average = 94.4
 138. E - Divide both terms by HCF
 139. E - Increase/base $\times 100 = 54.55\%$
 140. C - $62 + 136 = 198$
 141. B - Total = 725
 142. B - Average = 145
 143. A - Divide both terms by HCF
 144. E - Increase/base $\times 100 = 10.19\%$
 145. A - $168 + 157 = 325$
 146. A - Total = 562
 147. B - Average = 112.4
 148. C - Divide both terms by HCF
 149. D - Increase/base $\times 100 = 8.28\%$
 150. A - $145 + 157 = 302$
 151. E - Difference of squares identity
 152. A - Difference of squares identity
 153. A - Difference of squares identity
 154. E - Difference of squares identity
 155. D - Difference of squares identity
 156. B - Each statement gives X
 157. B - Each statement gives X
 158. E - Each statement gives X
 159. A - Each statement gives X
 160. C - Each statement gives X
 161. C - $CI = P[(1+r)^2 - 1] = 763.2$
 162. E - $CI = P[(1+r)^2 - 1] = 102.5$
 163. C - $CI = P[(1+r)^2 - 1] = 254.4$
 164. D - $CI = P[(1+r)^2 - 1] = 630$
 165. D - $CI = P[(1+r)^2 - 1] = 636$
 166. C - $9C2 = 36$
 167. B - $5C2 = 10$
 168. C - $8C2 = 28$
 169. D - $9C2 = 36$
 170. E - $9C2 = 36$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Cashless payments: opportunities and risks.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Descriptive Evaluation Guide

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