

IBPS PO Mains Practice Paper 9

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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) No officer is a leader.
- (D) Some leaders are not managers.
- (E) Some officers are leaders.

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

Which conclusion definitely follows?

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

6. Given $S > X = R > Z$, which relation is definitely true?

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

7. Given $P > S = Y > T$, which relation is definitely true?

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

- (E) $S < Y$
8. Given $T > P = U > X$, which relation is definitely true?
- (A) $T = X$
 (B) $P < U$
 (C) $T < X$
 (D) $T > X$
 (E) $X > T$
9. Given $P > U = T > Y$, which relation is definitely true?
- (A) $U < T$
 (B) $Y > P$
 (C) $P < Y$
 (D) $P = Y$
 (E) $P > Y$
10. Given $V > Y = R > Q$, which relation is definitely true?
- (A) $V = Q$
 (B) $Q > V$
 (C) $V < Q$
 (D) $Y < R$
 (E) $V > Q$
11. In a code, each letter is shifted 1 place(s) forward. How is CASH coded?
- (A) ECUJ
 (B) DBTI
 (C) None of these
 (D) HFXM
 (E) GEWL
12. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?
- (A) SJTL
 (B) None of these
 (C) WNXP
 (D) TKUM
 (E) VMWO
13. In a code, each letter is shifted 3 place(s) forward. How is CASH coded?
- (A) None of these
 (B) FDVK
 (C) GEWL
 (D) ECUJ
 (E) HFXM
14. In a code, each letter is shifted 1 place(s) forward. How is LOAN coded?
- (A) None of these
 (B) PSER
 (C) NQCP
 (D) MPBO
 (E) QTFS
15. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
- (A) WEJI
 (B) UCHG
 (C) None of these
 (D) VDIH
 (E) XFKJ
16. A walks 5 km north and then 3 km east. In which direction is A from the start?
- (A) North
 (B) North-West
 (C) North-East
 (D) South-West
 (E) South-East
17. B walks 4 km south and then 4 km west. In which direction is B from the start?
- (A) South-East
 (B) North-East
 (C) North-West
 (D) West
 (E) South-West
18. C faces east, turns right, then turns left. Which direction is C facing?
- (A) North-East
 (B) East
 (C) West
 (D) South

- (E) North
19. D faces north and turns 135 degrees clockwise. Which direction is D facing?
- (A) North
 - (B) West
 - (C) South-East
 - (D) South-West
 - (E) North-East
20. E walks west, turns left and then turns right. Which direction is E finally moving?
- (A) North
 - (B) South
 - (C) East
 - (D) North-West
 - (E) West
21. Find the next term in the series: 6, 11, 16, 21, 26, ?
- (A) 33
 - (B) 29
 - (C) 34
 - (D) 31
 - (E) 37
22. Find the next term in the series: 2, 4, 6, 8, 10, ?
- (A) 15
 - (B) 12
 - (C) 11
 - (D) 14
 - (E) 9
23. Find the next term in the series: 5, 10, 15, 20, 25, ?
- (A) 30
 - (B) 39
 - (C) 35
 - (D) 27
 - (E) 32
24. Find the next term in the series: 3, 8, 13, 18, 23, ?
- (A) 21
 - (B) 35
 - (C) 33
 - (D) 28
 - (E) 36
25. Find the next term in the series: 2, 7, 12, 17, 22, ?
- (A) 29
 - (B) 27
 - (C) 19
 - (D) 24
 - (E) 32
26. Five persons sit in a row facing north in this order from left to right: Deep, Aman, Charu, Bina, Esha. Who sits at the extreme left?
- (A) Esha
 - (B) Deep
 - (C) Bina
 - (D) Charu
 - (E) Aman
27. Five persons sit in a row facing north in this order from left to right: Deep, Aman, Charu, Bina, Esha. Who sits at the extreme right?
- (A) Bina
 - (B) Deep
 - (C) Aman
 - (D) Charu
 - (E) Esha
28. Five persons sit in a row facing north in this order from left to right: Deep, Aman, Charu, Bina, Esha. Who sits immediately to the right of Aman?
- (A) Bina
 - (B) Aman
 - (C) Deep
 - (D) Esha
 - (E) Charu
29. Five persons sit in a row facing north in this order from left to right: Deep, Aman, Charu, Bina, Esha. Who sits between Aman and Bina?

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

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

- (A) Deep
- (B) Esha
- (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-N, 3-M, 4-O, 5-L. Who lives on the top floor?

- (A) L
- (B) M
- (C) N
- (D) K
- (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-M, 4-O, 5-L. Who lives on floor 2?

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

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

- (A) L
- (B) O
- (C) N
- (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-M, 4-O, 5-L. How many floors are below O?

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

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

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

36. What is the value of X?

I. $X + 1 = 13$.

II. $2X = 24$.

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

37. What is the value of X?

I. $X + 4 = 15$.

II. $2X = 22$.

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

38. What is the value of X?

I. $X + 2 = 23$.

II. $2X = 42$.

- (A) Even both statements are not sufficient

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

39. What is the value of X?

- I. $X + 3 = 13$.
- II. $2X = 20$.

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

40. What is the value of X?

- I. $X + 2 = 17$.
- II. $2X = 30$.

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

Section 1: Reasoning - Answer Key and Short Hints

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

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

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

41. Which institution is primarily associated with the following function: Apex development financial institution for agriculture and rural development?
- (A) BIS
 - (B) PFRDA
 - (C) IRDAI
 - (D) NABARD
 - (E) Asian Development Bank
42. What does FEMA stand for?
- (A) Permanent Account Number
 - (B) Real Time Gross Settlement
 - (C) Credit Information Bureau (India) Limited
 - (D) Micro, Small and Medium Enterprises
 - (E) Foreign Exchange Management Act
43. 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
44. 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
45. What does IBAN stand for?
- (A) International Bank Account Number
 - (B) Public Provident Fund
 - (C) National Automated Clearing House
 - (D) Non-Performing Asset
 - (E) National Electronic Funds Transfer
46. Which term is best described as: Bank account generally used for frequent business transactions?
- (A) Lien
 - (B) Tokenisation
 - (C) Current account
 - (D) Brown-label ATM
 - (E) Factoring
47. 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
48. Which institution is primarily associated with the following function: Multilateral development bank focused on Asia and the Pacific?
- (A) World Bank
 - (B) IMF
 - (C) PFRDA
 - (D) Asian Development Bank
 - (E) IRDAI
49. What does MCLR stand for?
- (A) Marginal Cost of Funds Based Lending Rate
 - (B) Know Your Customer
 - (C) Central Bank Digital Currency
 - (D) Employees Provident Fund Organisation
 - (E) Point of Sale
50. Which term is best described as: ATM where hardware and support may be outsourced while banking connectivity and branding remain with a bank?
- (A) Financial inclusion
 - (B) Liquidity
 - (C) Brown-label ATM
 - (D) Non-performing asset
 - (E) Moral suasion
51. What does SWIFT stand for?
- (A) International Bank Account Number

- (B) Pension Fund Regulatory and Development Authority
 - (C) National Pension System
 - (D) Society for Worldwide Interbank Financial Telecommunication
 - (E) Real Time Gross Settlement
- 52.** 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
- 53.** 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
- 54.** Which scheme is associated with: Loans to eligible non-corporate, non-farm micro and small enterprises?
- (A) Sukanya Samridhi Yojana
 - (B) Pradhan Mantri Mudra Yojana
 - (C) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - (D) Stand-Up India
 - (E) Pradhan Mantri Jan-Dhan Yojana
- 55.** What does APR stand for?
- (A) Society for Worldwide Interbank Financial Telecommunication
 - (B) Central Bank Digital Currency
 - (C) Small Industries Development Bank of India
 - (D) Reserve Bank of India
 - (E) Annual Percentage Rate
- 56.** 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
- 57.** 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
- 58.** Which scheme is associated with: Financial inclusion through access to banking and related services?
- (A) Stand-Up India
 - (B) Pradhan Mantri Mudra Yojana
 - (C) Direct Benefit Transfer
 - (D) Pradhan Mantri Jan-Dhan Yojana
 - (E) Credit Guarantee Fund Trust for Micro and Small Enterprises
- 59.** What does diversification primarily help reduce?
- (A) Inflation permanently
 - (B) Bank holidays
 - (C) Tax liability always
 - (D) Concentration risk
 - (E) All risk completely
- 60.** 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
- 61.** 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
- 62.** 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
- 63.** A debit card transaction normally draws funds from:
- (A) A mutual fund directly
 - (B) The central bank
 - (C) A letter of credit
 - (D) The linked bank account
 - (E) A pension fund only
- 64.** 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
- 65.** 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
- 66.** 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
- 67.** 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
- 68.** 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
- 69.** What does AML stand for?
- (A) Bharat Bill Payment System
 - (B) Anti-Money Laundering
 - (C) Fixed Deposit
 - (D) Permanent Account Number
 - (E) Marginal Cost of Funds Based Lending Rate
- 70.** 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
- 71.** Which risk relates to losses from failed processes, people or systems?
- (A) Dividend risk
 - (B) Credit risk
 - (C) Operational risk
 - (D) Interest subsidy risk
 - (E) Sovereign guarantee
- 72.** 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
- 73.** 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
- 74.** 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
- 75.** 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
- 76.** 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
- 77.** Which payment system is designed for instant inter-bank mobile payments?
- (A) IMPS
 - (B) T-bill
 - (C) PPF
 - (D) SLR
 - (E) Letter of credit
- 78.** What does NEFT stand for?
- (A) Anti-Money Laundering
 - (B) National Electronic Funds Transfer
 - (C) Public Provident Fund
 - (D) National Payments Corporation of India
 - (E) Fixed Deposit
- 79.** 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
- 80.** 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
- 81.** 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
- 82.** 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
- 83.** 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

- 84.** 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
- 85.** What does SEBI stand for?
 (A) Securities and Exchange Board of India
 (B) Unique Identification Authority of India
 (C) Recurring Deposit
 (D) National Payments Corporation of India
 (E) Capital Adequacy Ratio
- 86.** Which body regulates mutual funds in India?
 (A) DICGC
 (B) IRDAI
 (C) PFRDA
 (D) RBI alone
 (E) SEBI
- 87.** 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
- 88.** 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
- 89.** 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
- 90.** 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

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

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

- 41. D** - NABARD: Apex development financial institution for agriculture and rural development
42. E - FEMA: Foreign Exchange Management Act
43. D - KYC: Know Your Customer
44. A - IFSC: Indian Financial System Code
45. A - IBAN: International Bank Account Number
46. C - The correct term is Current account
47. C - The correct term is Liquidity
48. D - Asian Development Bank: Multilateral development bank focused on Asia and the Pacific
49. A - MCLR: Marginal Cost of Funds Based Lending Rate
50. C - The correct term is Brown-label ATM
51. D - SWIFT: Society for Worldwide Interbank Financial Telecommunication
52. A - Stand-Up India: Facilitates bank loans to eligible SC/ST and women entrepreneurs for greenfield enterprises
53. E - The correct term is Market capitalisation
54. B - Pradhan Mantri Mudra Yojana: Loans to eligible non-corporate, non-farm micro and small enterprises
55. E - APR: Annual Percentage Rate

56. C - The correct term is Treasury bill
57. E - The correct term is Credit score
58. D - Pradhan Mantri Jan-Dhan Yojana: Financial inclusion through access to banking and related services
59. D - Diversification reduces concentration risk
60. D - Banks maintain SLR
61. C - IMPS: Immediate Payment Service
62. C - PAN: Permanent Account Number
63. D - Debit card uses linked account funds
64. C - OTPs must never be shared
65. B - RBI issues banknotes except the one-rupee note
66. B - The correct term is Capital market
67. B - The correct term is Cyber phishing
68. A - The correct term is Certificate of deposit
69. B - AML: Anti-Money Laundering
70. B - PFRDA: Regulator of the pension sector under its mandate
71. C - Operational risk
72. C - The correct term is Recurring deposit
73. B - The correct term is Hypothecation
74. D - The correct term is Basel norms
75. A - Higher rates can moderate demand
76. E - Reserve Bank of India: Central banking and monetary authority in India
77. A - IMPS is an instant payment service
78. B - NEFT: National Electronic Funds Transfer
79. D - The correct term is Letter of credit
80. B - BIS: International organisation fostering cooperation among central banks
81. E - IRDAI: Regulator of the insurance sector in India
82. C - CRR: Cash Reserve Ratio
83. B - Current account is used for frequent transactions
84. C - SIDBI: Principal financial institution for promotion, financing and development of MSMEs
85. A - SEBI: Securities and Exchange Board of India
86. E - SEBI regulates mutual funds
87. A - The correct term is Bond
88. C - The correct term is Two-factor authentication
89. A - BIS: Bank for International Settlements
90. C - EMI: Equated Monthly Instalment

Section 3: English Language

91. Passage: A good preparation plan balances learning, revision and testing. Many candidates spend most of their time reading but postpone mock tests until the final week. This approach often creates false confidence because passive reading does not reveal whether a student can solve questions under time pressure. A better method is to complete one topic, practise questions, review mistakes and revisit the topic after a gap. Full-length mock tests should then be used to improve selection strategy, accuracy and stamina. The objective is not merely to attempt more questions, but to attempt the right questions with control.

What problem is identified in the passage?

- (A) Candidates revise too often
- (B) Candidates solve too many questions
- (C) Candidates avoid all study material
- (D) Candidates delay mock tests and rely too much on reading
- (E) Candidates focus only on sleep

92. Why can passive reading create false confidence?

- (A) It removes negative marking
- (B) It does not test performance under time pressure
- (C) It always improves memory
- (D) It guarantees accuracy
- (E) It makes the syllabus shorter

93. What should follow the completion of a topic?

- (A) Taking a long break
- (B) Changing the syllabus
- (C) Practice, error review and spaced revision
- (D) Skipping difficult questions
- (E) Only rereading

94. What is the purpose of full-length mock tests?

- (A) To increase guessing
- (B) To replace the syllabus
- (C) To avoid revision
- (D) To learn new grammar rules only
- (E) To improve strategy, accuracy and stamina

95. The author values:

- (A) controlled and accurate attempts
- (B) last-minute study
- (C) avoiding feedback
- (D) maximum guessing
- (E) passive reading

96. Cloze passage: Effective preparation begins with a clear plan. Candidates should _____(1) the syllabus, divide topics into weekly targets and _____(2) progress regularly. Mistakes must be _____(3) rather than ignored. Short revision cycles help _____(4) information, while mock tests build the ability to work _____(5) pressure.

Choose the best word for blank (1).

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

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

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

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

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

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

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

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

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

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

102. Choose the correct replacement for the sentence: *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) No improvement required
- (D) There are many reasons to attempt mock tests.
- (E) None of these

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

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

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

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

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

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

106. The committee reached a _____ decision after reviewing the data.

- (A) hollow
- (B) fragile
- (C) unanimous
- (D) random
- (E) distant

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

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

108. The central bank took measures to _____ inflation.

- (A) celebrate
- (B) scatter
- (C) invent
- (D) control
- (E) divide

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

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

110. The new policy aims to _____ financial inclusion.

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

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

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

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

- (A) divide
- (B) announce
- (C) decorate
- (D) increase
- (E) decrease

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

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

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

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

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

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

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. Safe practices are therefore essential.
- D. This growth has improved convenience for customers.

- (A) ACBD
- (B) CADB
- (C) DCBA
- (D) CABD
- (E) BDAC

117. 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) ACBD
- (B) ABCD
- (C) ABDC
- (D) BACD
- (E) CBAD

118. Arrange the sentences in the most logical order:

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

- (A) ADBC
- (B) ACBD
- (C) CABD
- (D) BCAD
- (E) DCBA

119. Arrange the sentences in the most logical order:

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

- (A) ACDB
- (B) DCBA
- (C) CABD

- (D) CBAD
- (E) BACD

120. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) BACD
- (C) CBAD
- (D) BCAD
- (E) ABDC

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

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

122. Identify the best corrected version: *The information are useful for applicants.*

- (A) The information is useful for applicants
- (B) The information is useful for applicants.
- (C) The information is useful for applicants. indeed
- (D) No correction required
- (E) The information are useful for applicants.

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

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

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

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

125. Identify the best corrected version: *If I was you, I would revise the syllabus.*

- (A) If I were you, I would revise the syllabus.
- (B) If I were you, I would revise the syllabus
- (C) If I was you, I would revise the syllabus.
- (D) If I were you, I would revise the syllabus. indeed
- (E) No correction required

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

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

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

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

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

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

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

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

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

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

Section 3: English Language - Answer Key and Short Hints

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

- 91. **D** - Refer to the passage
- 92. **B** - Refer to the passage
- 93. **C** - Refer to the passage
- 94. **E** - Refer to the passage
- 95. **A** - Refer to the passage
- 96. **E** - Context-based usage
- 97. **D** - Context-based usage
- 98. **B** - Context-based usage
- 99. **A** - Context-based usage
- 100. **D** - Context-based usage
- 101. **D** - One of + plural noun
- 102. **D** - Plural subject
- 103. **E** - Subjunctive were
- 104. **D** - Explain something to someone
- 105. **E** - Despite without of
- 106. **C** - Unanimous means agreed by all
- 107. **C** - Professional manner
- 108. **D** - Control fits the context
- 109. **A** - Educate customers
- 110. **B** - Promote inclusion
- 111. **B** - Empathy means ability to understand feelings
- 112. **E** - Abate means decrease
- 113. **A** - Mitigate means reduce
- 114. **A** - Scrutinize means examine closely
- 115. **D** - Robust means strong
- 116. **E** - Logical sequence
- 117. **C** - Logical sequence
- 118. **A** - Logical sequence
- 119. **A** - Logical sequence
- 120. **D** - Logical sequence
- 121. **B** - Subject-verb agreement
- 122. **B** - Information is uncountable
- 123. **D** - Hardly...when
- 124. **C** - No sooner...than
- 125. **A** - Subjunctive were
- 126. **B** - Integrity means honesty
- 127. **C** - Obsolete means outdated
- 128. **E** - Scrutinize means examine closely
- 129. **C** - Volatile means likely to change rapidly
- 130. **D** - Imminent means about to happen

Section 4: Data Analysis & Interpretation

131. Data set: P=169, Q=170, R=119, S=72, T=108

Find the total.

- (A) 579
- (B) 707
- (C) 680
- (D) 546
- (E) 638

132. Data set: P=169, Q=170, R=119, S=72, T=108

Find the average.

- (A) 127.6
- (B) 112.03
- (C) 108.7
- (D) 148.3
- (E) 116.61

133. Data set: P=169, Q=170, R=119, S=72, T=108

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

- (A) 85:37
- (B) 85:36
- (C) 170:72
- (D) 36:85
- (E) 86:36

134. Data set: P=169, Q=170, R=119, S=72, T=108

By what percentage is 170 higher than 169?

- (A) 1.08%
- (B) 0.31%
- (C) 0.59%
- (D) 0.06%
- (E) 1.23%

135. Data set: P=169, Q=170, R=119, S=72, T=108

Find Q + R.

- (A) 258
- (B) 327
- (C) 289
- (D) 262
- (E) 260

136. Data set: P=96, Q=145, R=156, S=175, T=154

Find the total.

- (A) 765
- (B) 810
- (C) 726
- (D) 689
- (E) 666

137. Data set: P=96, Q=145, R=156, S=175, T=154

Find the average.

- (A) 158.83
- (B) 145.2
- (C) 118.43
- (D) 133.06
- (E) 117.14

138. Data set: P=96, Q=145, R=156, S=175, T=154

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

- (A) None of these
- (B) 175:96
- (C) 96:175
- (D) 176:96
- (E) 175:97

139. Data set: P=96, Q=145, R=156, S=175, T=154

By what percentage is 175 higher than 154?

- (A) 11.4%
- (B) 13.64%
- (C) 14.98%
- (D) 16.06%
- (E) 15.57%

140. Data set: P=96, Q=145, R=156, S=175, T=154

Find S + R.

- (A) 375
- (B) 331
- (C) 354
- (D) 386
- (E) 361

141. Data set: P=80, Q=62, R=129, S=178, T=60

Find the total.

- (A) 448
- (B) 482
- (C) 509
- (D) 592
- (E) 541

142. Data set: P=80, Q=62, R=129, S=178, T=60

Find the average.

- (A) 90.95
- (B) 101.8
- (C) 88.87
- (D) 122.13
- (E) 119.34

143. Data set: P=80, Q=62, R=129, S=178, T=60

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

- (A) 30:89
- (B) 178:60
- (C) 90:30
- (D) 89:31
- (E) 89:30

144. Data set: P=80, Q=62, R=129, S=178, T=60

By what percentage is 80 higher than 60?

- (A) 31.3%
- (B) 31.44%
- (C) 27.61%
- (D) 36.38%
- (E) 33.33%

145. Data set: P=80, Q=62, R=129, S=178, T=60

Find Q + S.

- (A) 260
- (B) 267
- (C) 262
- (D) 254
- (E) 240

146. Data set: P=132, Q=178, R=92, S=89, T=104

Find the total.

- (A) 640
- (B) 595
- (C) 701
- (D) 700
- (E) 536

147. Data set: P=132, Q=178, R=92, S=89, T=104

Find the average.

- (A) 119
- (B) 142
- (C) 140
- (D) 97
- (E) 108

148. Data set: P=132, Q=178, R=92, S=89, T=104

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

- (A) 3:1
- (B) 2:1
- (C) 1:2
- (D) 2:2
- (E) 178:89

149. Data set: P=132, Q=178, R=92, S=89, T=104

By what percentage is 92 higher than 89?

- (A) 3.76%
- (B) 3.07%
- (C) 3.11%
- (D) 2.83%

(E) 3.37%

150. Data set: P=132, Q=178, R=92, S=89, T=104

Find P + Q.

- (A) 328
- (B) 264
- (C) 294
- (D) 310
- (E) 362

151. Quantity I: $55^2 - 79^2$

Quantity II: $(55-79)(55+79)$

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

152. Quantity I: $74^2 - 32^2$

Quantity II: $(74-32)(74+32)$

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

153. Quantity I: $53^2 - 51^2$

Quantity II: $(53-51)(53+51)$

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

154. Quantity I: $35^2 - 47^2$

Quantity II: $(35-47)(35+47)$

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

155. Quantity I: $73^2 - 36^2$

Quantity II: $(73-36)(73+36)$

- (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

156. What is X?

I. $X - 5 = 23$.

II. $X/5 = 5.6$.

- (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. $X - 2 = 49$.

II. $X/2 = 25.5$.

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

158. What is X?

I. $X - 6 = 42$.

II. $X/6 = 8.0$.

- (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

159. What is X?

I. $X - 6 = 22$.

II. $X/6 = 4.666666666666667$.

- (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. $X - 9 = 41$.

II. $X/9 = 5.555555555555555$.

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

161. Find the compound interest on Rs. 1500 at 10% per annum for 2 years, compounded annually.

- (A) 315
- (B) 295
- (C) 285
- (D) 366
- (E) 247

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

- (A) 226
- (B) 195
- (C) 255
- (D) 210
- (E) 164

163. Find the compound interest on Rs. 1500 at 10% per annum for 2 years, compounded annually.

- (A) 294
- (B) 344
- (C) 267
- (D) 315
- (E) 241

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

- (A) 695.18
- (B) 583.9
- (C) 862.07
- (D) 763.2
- (E) 602.67

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

- (A) 248
- (B) 167
- (C) 227
- (D) 210
- (E) 181

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

- (A) 32
- (B) 20
- (C) 28
- (D) 22
- (E) 31

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

- (A) 15
- (B) 10
- (C) 20
- (D) 18
- (E) 14

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

- (A) 18
- (B) 17
- (C) 27
- (D) 21
- (E) 26

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

- (A) 36

- (B) 31
- (C) 40
- (D) 25
- (E) 28

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

- (A) 34
- (B) 28
- (C) 25
- (D) 32
- (E) 33

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

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

131. E - Total = 638
 132. A - Average = 127.6
 133. B - Divide both terms by HCF
 134. C - Increase/base $\times 100 = 0.59\%$
 135. C - $170 + 119 = 289$
 136. C - Total = 726
 137. B - Average = 145.2
 138. B - Divide both terms by HCF
 139. B - Increase/base $\times 100 = 13.64\%$
 140. B - $175 + 156 = 331$
 141. C - Total = 509
 142. B - Average = 101.8
 143. E - Divide both terms by HCF
 144. E - Increase/base $\times 100 = 33.33\%$
 145. E - $62 + 178 = 240$
 146. B - Total = 595
 147. A - Average = 119
 148. B - Divide both terms by HCF
 149. E - Increase/base $\times 100 = 3.37\%$
 150. D - $132 + 178 = 310$
 151. A - Difference of squares identity
 152. E - Difference of squares identity
 153. C - Difference of squares identity
 154. B - Difference of squares identity
 155. B - Difference of squares identity
 156. B - Each statement gives X
 157. D - Each statement gives X
 158. D - Each statement gives X
 159. A - Each statement gives X
 160. A - Each statement gives X
 161. A - $CI = P[(1+r)^2 - 1] = 315$
 162. D - $CI = P[(1+r)^2 - 1] = 210$
 163. D - $CI = P[(1+r)^2 - 1] = 315$
 164. D - $CI = P[(1+r)^2 - 1] = 763.2$
 165. D - $CI = P[(1+r)^2 - 1] = 210$
 166. C - $8C2 = 28$
 167. A - $6C2 = 15$
 168. D - $7C2 = 21$
 169. A - $9C2 = 36$
 170. B - $8C2 = 28$

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

171. Essay Writing: Write an essay of approximately 250-300 words on: **Customer service as a competitive advantage in banking.** Present a clear introduction, logically connected arguments and a concise conclusion.

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

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

Descriptive Evaluation Guide

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