

# IBPS PO Prelims Mock Test 1

Prepared according to the latest CRP PO/MT-XVI structure announced in July 2026

Section	Questions	Marks	Time
English Language	30	30	20 min
Quantitative Aptitude	35	30	20 min
Reasoning Ability	35	40	20 min
Total	100	100	60 min

**Instructions:** Sectional timing applies. The paper contains 100 questions for 100 marks. Negative marking: one-fourth of the marks assigned to a question for each wrong answer.

**Disclaimer:** This is original educational practice material, not an official IBPS question paper. Candidates must verify current rules at [www.ibps.in](http://www.ibps.in).

## Section 1: English Language

**1. 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) Only banks are responsible for inclusion
  - (B) Insurance is unnecessary
  - (C) Digital payments should replace all cash
  - (D) Financial inclusion requires both access and literacy
  - (E) Informal borrowing is always useful
2. Which service is NOT mentioned in the passage?
- (A) Bank accounts
  - (B) Stock trading
  - (C) Insurance
  - (D) Credit
  - (E) Digital payments
3. Why is financial literacy important?
- (A) It guarantees high investment returns
  - (B) It prevents inflation
  - (C) It helps customers understand products and avoid fraud
  - (D) It replaces regulation
  - (E) It eliminates all banking charges
4. What can reduce dependence on costly informal borrowing?
- (A) Fewer bank branches
  - (B) Lower literacy
  - (C) Higher cash usage
  - (D) Trusted and safely used formal finance
  - (E) Unregulated lenders
5. The word affordable is closest in meaning to:
- (A) reasonably priced
  - (B) unavailable
  - (C) complex
  - (D) temporary
  - (E) unregulated
- 6. 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) postpone
- (B) erase
- (C) understand
- (D) oppose
- (E) hide

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

- (A) scatter
- (B) review

- (C) freeze
  - (D) invent
  - (E) damage
8. Choose the best word for blank (3).
- (A) borrowed
  - (B) celebrated
  - (C) analysed
  - (D) printed
  - (E) hidden
9. Choose the best word for blank (4).
- (A) confuse
  - (B) retain
  - (C) avoid
  - (D) divide
  - (E) delete
10. Choose the best word for blank (5).
- (A) across
  - (B) beyond
  - (C) under
  - (D) beside
  - (E) without
11. Choose the correct replacement for the sentence: *He is one of those employees who works late.*
- (A) None of these
  - (B) He is one of those employees who works late.
  - (C) He is one of those employees who work late.
  - (D) He are one of those employees who work late.
  - (E) No improvement required
12. Choose the correct replacement for the sentence: *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) No improvement required
  - (E) None of these
13. Choose the correct replacement for the sentence: *He is good in solving puzzles.*
- (A) None of these
  - (B) No improvement required
  - (C) He is good in solving puzzles.
  - (D) He is good at solving puzzles.
  - (E) He are good at solving puzzles.
14. Choose the correct replacement for the sentence: *Each of the candidates have submitted the form.*
- (A) None of these
  - (B) No improvement required
  - (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.
15. Choose the correct replacement for the sentence: *If I was you, I would revise the syllabus.*
- (A) None of these
  - (B) No improvement required
  - (C) If I were you, I would revise the syllabus.
  - (D) If I was you, I would revise the syllabus.
  - (E) If I were you, I would revise the syllabus.
16. Regular mock tests help candidates \_\_\_\_\_ their speed.
- (A) hide
  - (B) ignore
  - (C) improve
  - (D) destroy
  - (E) borrow
17. The auditor was asked to \_\_\_\_\_ the unusual transaction.
- (A) postpone
  - (B) translate
  - (C) multiply
  - (D) decorate
  - (E) investigate
18. Customers must never \_\_\_\_\_ their OTP with anyone.
- (A) count
  - (B) replace

- (C) share
- (D) measure
- (E) print

19. The committee reached a \_\_\_\_\_ decision after reviewing the data.

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

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

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

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

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

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

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

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

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

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

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

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

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

26. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) BCAD
- (C) DCBA
- (D) BCDA
- (E) ABDC

27. Arrange the sentences in the most logical order:

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

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

28. 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) BACD
- (B) ABDC
- (C) DCBA
- (D) CBAD
- (E) BDAC

**29.** Arrange the sentences in the most logical order:

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

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

**30.** Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) CABD
- (C) BADC
- (D) ACBD
- (E) BACD

## Section 2: Quantitative Aptitude

31. Find the value of  $54 + 26 \times 27 - 72$ .
- (A) 830
  - (B) 525
  - (C) 808
  - (D) 516
  - (E) 684
32. Find the value of  $61 + 76 \times 45 - 15$ .
- (A) 3466
  - (B) 3824
  - (C) 3207
  - (D) 2945
  - (E) 2888
33. Find the value of  $60 + 44 \times 66 - 14$ .
- (A) 2280
  - (B) 2750
  - (C) 2553
  - (D) 2950
  - (E) 3157
34. Find the value of  $61 + 24 \times 35 - 21$ .
- (A) 1049
  - (B) 800
  - (C) 979
  - (D) 880
  - (E) 792
35. Find the value of  $79 + 18 \times 50 - 60$ .
- (A) 1138
  - (B) 992
  - (C) 987
  - (D) 919
  - (E) 833
36. What is 25% of 400?
- (A) 116
  - (B) 91
  - (C) 100
  - (D) 83
  - (E) 69
37. What is 5% of 600?
- (A) 24
  - (B) 34
  - (C) 39
  - (D) 30
  - (E) 37
38. What is 10% of 800?
- (A) 67
  - (B) 100
  - (C) 74
  - (D) 96
  - (E) 80
39. An amount of 225 is divided in the ratio 8:7. What is the first share?
- (A) 153
  - (B) 120
  - (C) 104
  - (D) 111
  - (E) 138
40. An amount of 132 is divided in the ratio 8:4. What is the first share?
- (A) 113
  - (B) 63
  - (C) 69
  - (D) 88
  - (E) 110
41. Find the average of 21, 45, 60, 43, 22.
- (A) 35.1
  - (B) 42.33
  - (C) 46.56

- (D) 38.2  
(E) 29.82
42. Find the average of 81, 41, 29, 45, 41.  
(A) 36.18  
(B) 47.4  
(C) 55.6  
(D) 42.25  
(E) 53.78
43. An article costs Rs. 600 and is sold at a profit of 15%. Find the selling price.  
(A) 543  
(B) 784  
(C) 690  
(D) 843  
(E) 521
44. An article costs Rs. 250 and is sold at a profit of 15%. Find the selling price.  
(A) 287.5  
(B) 340  
(C) 352  
(D) 226  
(E) 250
45. Find the simple interest on Rs. 1000 at 6% per annum for 4 years.  
(A) 308  
(B) 174  
(C) 227  
(D) 240  
(E) 301
46. Find the next number: 8, 17, 26, 35, 44, ?  
(A) 62  
(B) 44  
(C) 53  
(D) 57  
(E) 43
47. Find the next number: 14, 19, 24, 29, 34, ?  
(A) 45  
(B) 39  
(C) 48  
(D) 44  
(E) 37
48. Find the next number: 14, 19, 24, 29, 34, ?  
(A) 30  
(B) 33  
(C) 39  
(D) 29  
(E) 47
49. Find the next number: 14, 24, 34, 44, 54, ?  
(A) 74  
(B) 78  
(C) 64  
(D) 49  
(E) 54
50. Find the next number: 4, 9, 14, 19, 24, ?  
(A) 25  
(B) 34  
(C) 31  
(D) 32  
(E) 29
51. What is the greater root of  $x^2 - 6x + 8 = 0$ ?  
(A) 2  
(B) 6  
(C) 3  
(D) 5  
(E) 4
52. What is the greater root of  $x^2 - 9x + 20 = 0$ ?  
(A) 4  
(B) 6  
(C) 3

- (D) 5  
(E) 7
53. What is the greater root of  $x^2 - 15x + 50 = 0$ ?  
(A) 6  
(B) 10  
(C) 12  
(D) 7  
(E) 8
54. What is the greater root of  $x^2 - 18x + 72 = 0$ ?  
(A) 16  
(B) 12  
(C) 7  
(D) 11  
(E) 8
55. What is the greater root of  $x^2 - 16x + 48 = 0$ ?  
(A) 9  
(B) 17  
(C) 16  
(D) 6  
(E) 12
56. A can complete a job in 24 days and B in 30 days. In how many days can they complete it together?  
(A) 13.33  
(B) 14.65  
(C) 10.89  
(D) 10.22  
(E) 17.58
57. A can complete a job in 24 days and B in 20 days. In how many days can they complete it together?  
(A) 12.78  
(B) 14.53  
(C) 7.28  
(D) 10.91  
(E) 10.15
58. A vehicle travels at 60 km/h for 2 hours. What distance does it cover?  
(A) 143  
(B) 91  
(C) 127  
(D) 120  
(E) 107
59. A vehicle travels at 40 km/h for 4 hours. What distance does it cover?  
(A) 126  
(B) 124  
(C) 142  
(D) 188  
(E) 160
60. How much time is required to cover 180 km at 30 km/h?  
(A) 6  
(B) 4  
(C) 7  
(D) 5  
(E) 8
61. **Data:** Number of loans approved by five branches: A=97, B=102, C=85, D=104, E=107  
Which branch approved the highest number of loans?  
(A) A  
(B) B  
(C) C  
(D) D  
(E) E
62. **Data:** Number of loans approved by five branches: A=97, B=102, C=85, D=104, E=107  
What is the total number of loans approved?  
(A) 555  
(B) 579  
(C) 413  
(D) 495  
(E) 591
63. **Data:** Number of loans approved by five branches: A=97, B=102, C=85, D=104, E=107  
What is the difference between the highest and lowest values?

- (A) 22
- (B) 19
- (C) 14
- (D) 30
- (E) 27

**64. Data:** Number of loans approved by five branches: A=97, B=102, C=85, D=104, E=107  
What is the average number of loans?

- (A) 87
- (B) 99
- (C) 84
- (D) 116
- (E) 122

**65. Data:** Number of loans approved by five branches: A=97, B=102, C=85, D=104, E=107  
What is the combined value for branches A and B?

- (A) 185
- (B) 226
- (C) 199
- (D) 149
- (E) 158

### Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

67. 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) No savings is a deposit.
- (D) Some savings are not loans.
- (E) All savings are loans.

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

71. Given  $V > Q = P > Y$ , which relation is definitely true?

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

72. Given  $R > V = U > X$ , which relation is definitely true?

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

73. Given  $X > Y = U > R$ , which relation is definitely true?

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

74. Given  $V > Q = R > Z$ , which relation is definitely true?

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

75. Given  $R > T = U > Z$ , which relation is definitely true?

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

- 76.** In a code, each letter is shifted 2 place(s) forward. How is LOAN coded?  
 (A) ORDQ  
 (B) MPBO  
 (C) QTFS  
 (D) PSER  
 (E) NQCP
- 77.** In a code, each letter is shifted 2 place(s) forward. How is MONEY coded?  
 (A) NPOFZ  
 (B) RTSJD  
 (C) QSRIC  
 (D) PRQHB  
 (E) OQPGA
- 78.** In a code, each letter is shifted 3 place(s) forward. How is CASH coded?  
 (A) ECUJ  
 (B) FDVK  
 (C) HFXM  
 (D) None of these  
 (E) GEWL
- 79.** In a code, each letter is shifted 3 place(s) forward. How is MONEY coded?  
 (A) None of these  
 (B) PRQHB  
 (C) QSRIC  
 (D) RTSJD  
 (E) OQPGA
- 80.** In a code, each letter is shifted 3 place(s) forward. How is LOAN coded?  
 (A) QTFS  
 (B) None of these  
 (C) ORDQ  
 (D) NQCP  
 (E) PSER
- 81.** A walks 5 km north and then 3 km east. In which direction is A from the start?  
 (A) North-West  
 (B) South-West  
 (C) North-East  
 (D) North  
 (E) South-East
- 82.** B walks 4 km south and then 4 km west. In which direction is B from the start?  
 (A) North-West  
 (B) North-East  
 (C) South-West  
 (D) West  
 (E) South-East
- 83.** C faces east, turns right, then turns left. Which direction is C facing?  
 (A) South  
 (B) North  
 (C) East  
 (D) West  
 (E) North-East
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?  
 (A) South-West  
 (B) South-East  
 (C) North  
 (D) West  
 (E) North-East
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?  
 (A) North-West  
 (B) North  
 (C) East  
 (D) South  
 (E) West
- 86.** Find the next term in the series: 6, 9, 12, 15, 18, ?  
 (A) 21  
 (B) 19  
 (C) 23  
 (D) 25  
 (E) 27

87. Find the next term in the series: 1, 4, 7, 10, 13, ?  
(A) 16  
(B) 18  
(C) 17  
(D) 14  
(E) 13
88. Find the next term in the series: 6, 9, 12, 15, 18, ?  
(A) 21  
(B) 18  
(C) 25  
(D) 17  
(E) 19
89. Find the next term in the series: 3, 7, 11, 15, 19, ?  
(A) 18  
(B) 23  
(C) 29  
(D) 24  
(E) 20
90. Find the next term in the series: 7, 11, 15, 19, 23, ?  
(A) 27  
(B) 33  
(C) 20  
(D) 29  
(E) 22
91. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Bina, Esha, Aman.  
Who sits at the extreme left?  
(A) Charu  
(B) Esha  
(C) Bina  
(D) Deep  
(E) Aman
92. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Bina, Esha, Aman.  
Who sits at the extreme right?  
(A) Bina  
(B) Aman  
(C) Deep  
(D) Charu  
(E) Esha
93. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Bina, Esha, Aman.  
Who sits immediately to the right of Charu?  
(A) Bina  
(B) Aman  
(C) Esha  
(D) Charu  
(E) Deep
94. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Bina, Esha, Aman.  
Who sits between Charu and Esha?  
(A) Aman  
(B) Bina  
(C) Deep  
(D) Esha  
(E) Charu
95. Five persons sit in a row facing north in this order from left to right: Deep, Charu, Bina, Esha, Aman.  
Who is second from the left?  
(A) Deep  
(B) Esha  
(C) Charu  
(D) Aman  
(E) Bina
96. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-K, 3-N, 4-O, 5-L.  
Who lives on the top floor?  
(A) K  
(B) M  
(C) O  
(D) L  
(E) N

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

Who lives on floor 2?

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

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

Who lives immediately above N?

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

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

How many floors are below O?

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

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

Who lives on the lowest floor?

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

## Complete Answer Key

1-D	2-B	3-C	4-D	5-A	6-C	7-B	8-C	9-B	10-C
11-C	12-A	13-D	14-E	15-C	16-C	17-E	18-C	19-D	20-A
21-B	22-C	23-E	24-C	25-B	26-D	27-C	28-E	29-B	30-C
31-E	32-A	33-D	34-D	35-D	36-C	37-D	38-E	39-B	40-D
41-D	42-B	43-C	44-A	45-D	46-C	47-B	48-C	49-C	50-E
51-E	52-D	53-B	54-B	55-E	56-A	57-D	58-D	59-E	60-A
61-E	62-D	63-A	64-B	65-C	66-D	67-D	68-B	69-D	70-D
71-C	72-B	73-A	74-D	75-C	76-E	77-E	78-B	79-B	80-C
81-C	82-C	83-C	84-B	85-E	86-A	87-A	88-A	89-B	90-A
91-D	92-B	93-A	94-B	95-C	96-D	97-E	98-B	99-E	100-D