

# IBPS PO Prelims Mock Test 2

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) Financial inclusion requires both access and literacy
  - (C) Digital payments should replace all cash
  - (D) Informal borrowing is always useful
  - (E) Insurance is unnecessary
2. Which service is NOT mentioned in the passage?
- (A) Credit
  - (B) Stock trading
  - (C) Bank accounts
  - (D) Digital payments
  - (E) Insurance
3. Why is financial literacy important?
- (A) It prevents inflation
  - (B) It guarantees high investment returns
  - (C) It replaces regulation
  - (D) It eliminates all banking charges
  - (E) It helps customers understand products and avoid fraud
4. 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
5. The word affordable is closest in meaning to:
- (A) temporary
  - (B) unregulated
  - (C) unavailable
  - (D) reasonably priced
  - (E) complex
- 6. 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) provides
- (B) deletes
- (C) hides
- (D) borrows
- (E) divides

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

- (A) forget
- (B) refuse

- (C) cancel
  - (D) scatter
  - (E) achieve
8. Choose the best word for blank (3).
- (A) maintain
  - (B) destroy
  - (C) confuse
  - (D) borrow
  - (E) avoid
9. Choose the best word for blank (4).
- (A) absent
  - (B) careless
  - (C) silent
  - (D) alert
  - (E) ancient
10. Choose the best word for blank (5).
- (A) responsibly
  - (B) slowly
  - (C) rarely
  - (D) secretly
  - (E) randomly
11. Choose the correct replacement for the sentence: *The results will be declared until Friday.*
- (A) The results will be declared by Friday.
  - (B) The results will be declared by Friday.
  - (C) The results will be declared until Friday.
  - (D) None of these
  - (E) No improvement required
12. 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) The manager along with his assistants are attending the meeting.
  - (E) Option 5
13. Choose the correct replacement for the sentence: *She is senior than me in the department.*
- (A) No improvement required
  - (B) She is senior than me in the department.
  - (C) She are senior to me in the department.
  - (D) She is senior to me in the department.
  - (E) None of these
14. 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) Hardly had I reached the centre when the gate closed.
  - (D) None of these
  - (E) Hardly had I reached the centre than the gate closed.
15. Choose the correct replacement for the sentence: *She prefers tea than coffee.*
- (A) She prefers tea than coffee.
  - (B) None of these
  - (C) No improvement required
  - (D) She prefers tea to coffee.
  - (E) She prefers tea to coffee.
16. Regular mock tests help candidates \_\_\_\_\_ their speed.
- (A) destroy
  - (B) ignore
  - (C) improve
  - (D) borrow
  - (E) hide
17. Customers must never \_\_\_\_\_ their OTP with anyone.
- (A) print
  - (B) count
  - (C) replace
  - (D) share
  - (E) measure
18. The auditor was asked to \_\_\_\_\_ the unusual transaction.
- (A) multiply
  - (B) translate

- (C) decorate
- (D) postpone
- (E) investigate

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

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

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

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

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

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

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

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

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

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

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

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

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

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

26. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) DABC
- (C) BCAD
- (D) CBAD
- (E) DCBA

27. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) DBAC
- (C) ACBD
- (D) CBAD
- (E) ABDC

28. Arrange the sentences in the most logical order:

- A. The aim is to maintain price stability.

- B. Inflation reduces purchasing power.
- C. Central banks monitor price trends carefully.
- D. They may change policy rates when required.

- (A) CBAD
- (B) ABDC
- (C) ACBD
- (D) BCDA
- (E) CABD

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

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

- (A) CDBA
- (B) ABCD
- (C) BCAD
- (D) CBAD
- (E) BACD

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

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

- (A) BACD
- (B) ACBD
- (C) BDAC
- (D) DCBA
- (E) DACB

## Section 2: Quantitative Aptitude

31. Find the value of  $41 + 46 \times 79 - 23$ .
- (A) 3183
  - (B) 4362
  - (C) 2943
  - (D) 3652
  - (E) 2915
32. Find the value of  $43 + 26 \times 22 - 62$ .
- (A) 493
  - (B) 639
  - (C) 553
  - (D) 480
  - (E) 444
33. Find the value of  $69 + 67 \times 61 - 53$ .
- (A) 4418
  - (B) 5107
  - (C) 4468
  - (D) 4888
  - (E) 4103
34. Find the value of  $25 + 40 \times 30 - 17$ .
- (A) 1082
  - (B) 1353
  - (C) 1001
  - (D) 1208
  - (E) 1057
35. Find the value of  $67 + 39 \times 54 - 53$ .
- (A) 2406
  - (B) 1654
  - (C) 2120
  - (D) 1676
  - (E) 1616
36. What is 15% of 400?
- (A) 48
  - (B) 60
  - (C) 52
  - (D) 76
  - (E) 67
37. What is 15% of 200?
- (A) 35
  - (B) 39
  - (C) 21
  - (D) 30
  - (E) 40
38. What is 5% of 300?
- (A) 12
  - (B) 15
  - (C) 19
  - (D) 20
  - (E) 18
39. An amount of 135 is divided in the ratio 6:3. What is the first share?
- (A) 96
  - (B) 106
  - (C) 90
  - (D) 114
  - (E) 113
40. An amount of 238 is divided in the ratio 8:9. What is the first share?
- (A) 123
  - (B) 131
  - (C) 128
  - (D) 112
  - (E) 139
41. Find the average of 25, 28, 83, 83, 84.
- (A) 60.6
  - (B) 69.05
  - (C) 69.89

- (D) 70.48  
(E) 56.35
42. Find the average of 77, 45, 73, 88, 28.  
(A) 49.17  
(B) 62.2  
(C) 53.06  
(D) 49.57  
(E) 73.47
43. An article costs Rs. 600 and is sold at a profit of 25%. Find the selling price.  
(A) 709  
(B) 750  
(C) 628  
(D) 613  
(E) 586
44. An article costs Rs. 400 and is sold at a profit of 10%. Find the selling price.  
(A) 440  
(B) 383  
(C) 523  
(D) 473  
(E) 402
45. Find the simple interest on Rs. 1200 at 12% per annum for 2 years.  
(A) 243  
(B) 308  
(C) 288  
(D) 223  
(E) 225
46. Find the next number: 10, 20, 30, 40, 50, ?  
(A) 56  
(B) 48  
(C) 54  
(D) 67  
(E) 60
47. Find the next number: 3, 13, 23, 33, 43, ?  
(A) 63  
(B) 61  
(C) 53  
(D) 42  
(E) 48
48. Find the next number: 12, 24, 36, 48, 60, ?  
(A) 81  
(B) 72  
(C) 59  
(D) 60  
(E) 78
49. Find the next number: 13, 21, 29, 37, 45, ?  
(A) 50  
(B) 53  
(C) 61  
(D) 64  
(E) 46
50. Find the next number: 8, 17, 26, 35, 44, ?  
(A) 46  
(B) 43  
(C) 48  
(D) 50  
(E) 53
51. What is the greater root of  $x^2 - 4x + 4 = 0$ ?  
(A) 0  
(B) 4  
(C) 2  
(D) 1  
(E) 3
52. What is the greater root of  $x^2 - 14x + 24 = 0$ ?  
(A) 9  
(B) 15  
(C) 10

- (D) 8  
(E) 12
53. What is the greater root of  $x^2 - 10x + 24 = 0$ ?  
(A) 4  
(B) 9  
(C) 6  
(D) 7  
(E) 5
54. What is the greater root of  $x^2 - 12x + 32 = 0$ ?  
(A) 6  
(B) 9  
(C) 10  
(D) 5  
(E) 8
55. What is the greater root of  $x^2 - 12x + 20 = 0$ ?  
(A) 15  
(B) 8  
(C) 10  
(D) 12  
(E) 6
56. A can complete a job in 12 days and B in 30 days. In how many days can they complete it together?  
(A) 5.61  
(B) 5.73  
(C) 8.57  
(D) 7.59  
(E) 7.83
57. A can complete a job in 12 days and B in 20 days. In how many days can they complete it together?  
(A) 7.5  
(B) 8.66  
(C) 9.87  
(D) 6.01  
(E) 6.68
58. A vehicle travels at 40 km/h for 5 hours. What distance does it cover?  
(A) 239  
(B) 210  
(C) 228  
(D) 170  
(E) 200
59. A vehicle travels at 60 km/h for 4 hours. What distance does it cover?  
(A) 197  
(B) 298  
(C) 240  
(D) 256  
(E) 295
60. How much time is required to cover 240 km at 40 km/h?  
(A) 8  
(B) 4  
(C) 7  
(D) 6  
(E) 5
61. **Data:** Number of loans approved by five branches: A=111, B=59, C=78, D=58, E=84  
Which branch approved the highest number of loans?  
(A) D  
(B) E  
(C) A  
(D) C  
(E) B
62. **Data:** Number of loans approved by five branches: A=111, B=59, C=78, D=58, E=84  
What is the total number of loans approved?  
(A) 431  
(B) 390  
(C) 459  
(D) 369  
(E) 416
63. **Data:** Number of loans approved by five branches: A=111, B=59, C=78, D=58, E=84  
What is the difference between the highest and lowest values?

- (A) 53
- (B) 61
- (C) 37
- (D) 62
- (E) 43

**64. Data:** Number of loans approved by five branches: A=111, B=59, C=78, D=58, E=84  
What is the average number of loans?

- (A) 59
- (B) 66
- (C) 72
- (D) 91
- (E) 78

**65. Data:** Number of loans approved by five branches: A=111, B=59, C=78, D=58, E=84  
What is the combined value for branches C and E?

- (A) 180
- (B) 146
- (C) 193
- (D) 143
- (E) 162

### Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

71. Given  $V > T = Q > X$ , which relation is definitely true?

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

72. Given  $X > Z = Y > T$ , which relation is definitely true?

- (A)  $X < T$
- (B)  $T > X$
- (C)  $X = T$
- (D)  $Z < Y$
- (E)  $X > T$

73. Given  $Q > R = V > T$ , which relation is definitely true?

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

74. Given  $S > U = R > Z$ , which relation is definitely true?

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

75. Given  $V > Y = R > U$ , which relation is definitely true?

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

76. In a code, each letter is shifted 1 place(s) forward. How is FUND coded?  
 (A) GVOE  
 (B) KZSI  
 (C) None of these  
 (D) JYRH  
 (E) HWPF
77. In a code, each letter is shifted 3 place(s) forward. How is RISK coded?  
 (A) None of these  
 (B) WNXP  
 (C) TKUM  
 (D) ULVN  
 (E) VMWO
78. In a code, each letter is shifted 1 place(s) forward. How is BANK coded?  
 (A) FERO  
 (B) GFSP  
 (C) CBOL  
 (D) None of these  
 (E) DCPM
79. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?  
 (A) VMWO  
 (B) WNXP  
 (C) SJTL  
 (D) None of these  
 (E) TKUM
80. In a code, each letter is shifted 3 place(s) forward. How is CASH coded?  
 (A) None of these  
 (B) ECUJ  
 (C) FDVK  
 (D) HFXM  
 (E) GEWL
81. A walks 5 km north and then 3 km east. In which direction is A from the start?  
 (A) North-East  
 (B) South-West  
 (C) South-East  
 (D) North-West  
 (E) North
82. B walks 4 km south and then 4 km west. In which direction is B from the start?  
 (A) West  
 (B) South-West  
 (C) North-East  
 (D) South-East  
 (E) North-West
83. C faces east, turns right, then turns left. Which direction is C facing?  
 (A) East  
 (B) North  
 (C) South  
 (D) North-East  
 (E) West
84. D faces north and turns 135 degrees clockwise. Which direction is D facing?  
 (A) North-East  
 (B) West  
 (C) South-East  
 (D) North  
 (E) South-West
85. E walks west, turns left and then turns right. Which direction is E finally moving?  
 (A) West  
 (B) North-West  
 (C) North  
 (D) South  
 (E) East
86. Find the next term in the series: 7, 12, 17, 22, 27, ?  
 (A) 34  
 (B) 38  
 (C) 24  
 (D) 32  
 (E) 27

87. Find the next term in the series: 5, 10, 15, 20, 25, ?

- (A) 24
- (B) 38
- (C) 37
- (D) 30
- (E) 35

88. Find the next term in the series: 2, 7, 12, 17, 22, ?

- (A) 29
- (B) 30
- (C) 27
- (D) 24
- (E) 33

89. Find the next term in the series: 3, 7, 11, 15, 19, ?

- (A) 23
- (B) 26
- (C) 17
- (D) 27
- (E) 19

90. Find the next term in the series: 5, 7, 9, 11, 13, ?

- (A) 15
- (B) 11
- (C) 12
- (D) 18
- (E) 19

91. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Charu, Aman, Deep.

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: Bina, Esha, Charu, Aman, Deep.

Who sits at the extreme right?

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

93. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Charu, Aman, Deep.

Who sits immediately to the right of Esha?

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

94. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Charu, Aman, Deep.

Who sits between Esha and Aman?

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

95. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Charu, Aman, Deep.

Who is second from the left?

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

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

Who lives on the top floor?

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

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

Who lives on floor 2?

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

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

Who lives immediately above K?

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

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

How many floors are below N?

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

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

Who lives on the lowest floor?

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

## Complete Answer Key

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