

IBPS PO Prelims Mock Test 3

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.

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

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

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

- (A) forget
- (B) achieve

- (C) refuse
(D) scatter
(E) cancel
8. Choose the best word for blank (3).
(A) confuse
(B) maintain
(C) destroy
(D) avoid
(E) borrow
9. Choose the best word for blank (4).
(A) ancient
(B) absent
(C) careless
(D) silent
(E) alert
10. Choose the best word for blank (5).
(A) rarely
(B) randomly
(C) secretly
(D) slowly
(E) responsibly
11. Choose the correct replacement for the sentence: *Hardly had I reached the centre than the gate closed.*
(A) No improvement required
(B) Hardly had I reached the centre when the gate closed.
(C) Hardly had I reached the centre when the gate closed.
(D) Hardly had I reached the centre than the gate closed.
(E) None of these
12. Choose the correct replacement for the sentence: *One of my friend is preparing for IBPS PO.*
(A) One of my friend is preparing for IBPS PO.
(B) One of my friends is preparing for IBPS PO.
(C) None of these
(D) No improvement required
(E) One of my friends are preparing for IBPS PO.
13. Choose the correct replacement for the sentence: *The bank has opened a new branch yesterday.*
(A) The bank opened a new branch yesterday.
(B) None of these
(C) The bank has opened a new branch yesterday.
(D) No improvement required
(E) The bank opened a new branch yesterday.
14. Choose the correct replacement for the sentence: *If I was you, I would revise the syllabus.*
(A) None of these
(B) If I was you, I would revise the syllabus.
(C) If I were you, I would revise the syllabus.
(D) No improvement required
(E) If I were you, I would revise the syllabus.
15. Choose the correct replacement for the sentence: *Each of the candidates have submitted the form.*
(A) Each of the candidates has submitted the form.
(B) None of these
(C) Each of the candidates have submitted the form.
(D) Each of the candidates has submitted the form.
(E) No improvement required
16. The central bank took measures to _____ inflation.
(A) divide
(B) control
(C) invent
(D) celebrate
(E) scatter
17. Regular mock tests help candidates _____ their speed.
(A) destroy
(B) improve
(C) borrow
(D) ignore
(E) hide
18. The branch manager handled the complaint in a _____ manner.
(A) invisible
(B) professional

- (C) temporary
- (D) distant
- (E) careless

19. The auditor was asked to _____ the unusual transaction.

- (A) postpone
- (B) translate
- (C) investigate
- (D) multiply
- (E) decorate

20. Customers must never _____ their OTP with anyone.

- (A) share
- (B) replace
- (C) measure
- (D) count
- (E) print

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

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

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

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

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

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

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

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

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

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

26. 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) CADB
- (C) ABCD
- (D) DCBA
- (E) CABD

27. Arrange the sentences in the most logical order:

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

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

28. Arrange the sentences in the most logical order:

- A. The aim is to maintain price stability.

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

- (A) DCBA
- (B) ACBD
- (C) ABDC
- (D) CADB
- (E) CBDA

29. Arrange the sentences in the most logical order:

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

- (A) DACB
- (B) CABD
- (C) ABDC
- (D) ACBD
- (E) ABCD

30. Arrange the sentences in the most logical order:

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

- (A) DABC
- (B) CABD
- (C) BACD
- (D) ABDC
- (E) DCBA

Section 2: Quantitative Aptitude

31. Find the value of $53 + 39 \times 60 - 78$.
- (A) 1986
 - (B) 2461
 - (C) 2315
 - (D) 2686
 - (E) 2713
32. Find the value of $32 + 17 \times 34 - 32$.
- (A) 610
 - (B) 611
 - (C) 474
 - (D) 578
 - (E) 685
33. Find the value of $35 + 72 \times 58 - 40$.
- (A) 3544
 - (B) 5126
 - (C) 3258
 - (D) 4171
 - (E) 4973
34. Find the value of $38 + 23 \times 32 - 16$.
- (A) 644
 - (B) 893
 - (C) 758
 - (D) 812
 - (E) 703
35. Find the value of $50 + 42 \times 60 - 55$.
- (A) 2070
 - (B) 2904
 - (C) 2299
 - (D) 2280
 - (E) 2515
36. What is 40% of 1000?
- (A) 376
 - (B) 400
 - (C) 261
 - (D) 498
 - (E) 341
37. What is 5% of 400?
- (A) 13
 - (B) 23
 - (C) 20
 - (D) 18
 - (E) 14
38. What is 5% of 480?
- (A) 18
 - (B) 26
 - (C) 16
 - (D) 27
 - (E) 24
39. An amount of 81 is divided in the ratio 2:7. What is the first share?
- (A) 22
 - (B) 19
 - (C) 13
 - (D) 20
 - (E) 18
40. An amount of 108 is divided in the ratio 5:7. What is the first share?
- (A) 34
 - (B) 32
 - (C) 45
 - (D) 58
 - (E) 38
41. Find the average of 78, 63, 52, 54, 83.
- (A) 71
 - (B) 76
 - (C) 72

- (D) 66
(E) 79
42. Find the average of 72, 23, 48, 44, 28.
(A) 52
(B) 34
(C) 48
(D) 43
(E) 39
43. An article costs Rs. 400 and is sold at a profit of 15%. Find the selling price.
(A) 460
(B) 376
(C) 408
(D) 435
(E) 546
44. An article costs Rs. 250 and is sold at a profit of 15%. Find the selling price.
(A) 223
(B) 225
(C) 262
(D) 287.5
(E) 358
45. Find the simple interest on Rs. 2500 at 6% per annum for 4 years.
(A) 730
(B) 688
(C) 692
(D) 600
(E) 731
46. Find the next number: 5, 10, 15, 20, 25, ?
(A) 36
(B) 37
(C) 30
(D) 24
(E) 25
47. Find the next number: 10, 16, 22, 28, 34, ?
(A) 48
(B) 49
(C) 46
(D) 31
(E) 40
48. Find the next number: 3, 12, 21, 30, 39, ?
(A) 37
(B) 39
(C) 55
(D) 51
(E) 48
49. Find the next number: 3, 8, 13, 18, 23, ?
(A) 24
(B) 33
(C) 28
(D) 22
(E) 34
50. Find the next number: 6, 12, 18, 24, 30, ?
(A) 33
(B) 39
(C) 36
(D) 40
(E) 28
51. What is the greater root of $x^2 - 16x + 64 = 0$?
(A) 11
(B) 7
(C) 12
(D) 8
(E) 10
52. What is the greater root of $x^2 - 9x + 14 = 0$?
(A) 9
(B) 10
(C) 7

- (D) 8
(E) 4
53. What is the greater root of $x^2 - 7x + 12 = 0$?
(A) 4
(B) 6
(C) 3
(D) 5
(E) 2
54. What is the greater root of $x^2 - 15x + 36 = 0$?
(A) 15
(B) 6
(C) 10
(D) 12
(E) 7
55. What is the greater root of $x^2 - 4x + 4 = 0$?
(A) 2
(B) 3
(C) 0
(D) 1
(E) 4
56. A can complete a job in 24 days and B in 20 days. In how many days can they complete it together?
(A) 9.02
(B) 11.8
(C) 8.64
(D) 10.91
(E) 8.33
57. A can complete a job in 24 days and B in 24 days. In how many days can they complete it together?
(A) 8
(B) 15
(C) 11
(D) 12
(E) 9
58. A vehicle travels at 45 km/h for 2 hours. What distance does it cover?
(A) 68
(B) 90
(C) 82
(D) 75
(E) 100
59. A vehicle travels at 72 km/h for 5 hours. What distance does it cover?
(A) 360
(B) 286
(C) 441
(D) 319
(E) 389
60. How much time is required to cover 120 km at 30 km/h?
(A) 5
(B) 4
(C) 6
(D) 3
(E) 2
61. **Data:** Number of loans approved by five branches: A=85, B=48, C=83, D=69, E=81
Which branch approved the highest number of loans?
(A) D
(B) B
(C) C
(D) E
(E) A
62. **Data:** Number of loans approved by five branches: A=85, B=48, C=83, D=69, E=81
What is the total number of loans approved?
(A) 345
(B) 340
(C) 395
(D) 400
(E) 366
63. **Data:** Number of loans approved by five branches: A=85, B=48, C=83, D=69, E=81
What is the difference between the highest and lowest values?

- (A) 37
- (B) 46
- (C) 50
- (D) 25
- (E) 32

64. Data: Number of loans approved by five branches: A=85, B=48, C=83, D=69, E=81
What is the average number of loans?

- (A) 90.7
- (B) 73.2
- (C) 79.71
- (D) 61.11
- (E) 67.37

65. Data: Number of loans approved by five branches: A=85, B=48, C=83, D=69, E=81
What is the combined value for branches D and C?

- (A) 143
- (B) 189
- (C) 152
- (D) 179
- (E) 161

Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

71. Given $R > Z = U > P$, which relation is definitely true?

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

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

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

73. Given $P > Y = Q > R$, which relation is definitely true?

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

74. Given $T > U = S > V$, which relation is definitely true?

- (A) $T < V$
- (B) $T > V$
- (C) $T = V$
- (D) $V > T$
- (E) $U < S$

75. Given $R > T = Q > S$, which relation is definitely true?

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

- 76.** In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) NPOFZ
 (B) OQPGA
 (C) QSRIC
 (D) RTSJD
 (E) None of these
- 77.** In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
 (A) JYRH
 (B) None of these
 (C) KZSI
 (D) IXQG
 (E) HWPF
- 78.** In a code, each letter is shifted 1 place(s) forward. How is CASH coded?
 (A) DBTI
 (B) ECUJ
 (C) GEWL
 (D) None of these
 (E) HFXM
- 79.** In a code, each letter is shifted 2 place(s) forward. How is BANK coded?
 (A) CBOL
 (B) DCPM
 (C) FER0
 (D) EDQN
 (E) GFSP
- 80.** In a code, each letter is shifted 2 place(s) forward. How is LOAN coded?
 (A) ORDQ
 (B) MPBO
 (C) QTFS
 (D) NQCP
 (E) PSER
- 81.** A walks 5 km north and then 3 km east. In which direction is A from the start?
 (A) South-West
 (B) North-West
 (C) North-East
 (D) South-East
 (E) North
- 82.** B walks 4 km south and then 4 km west. In which direction is B from the start?
 (A) North-East
 (B) South-West
 (C) North-West
 (D) South-East
 (E) West
- 83.** C faces east, turns right, then turns left. Which direction is C facing?
 (A) North
 (B) North-East
 (C) East
 (D) South
 (E) West
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) West
 (B) North
 (C) North-East
 (D) South-East
 (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) East
 (D) North
 (E) South
- 86.** Find the next term in the series: 3, 7, 11, 15, 19, ?
 (A) 19
 (B) 28
 (C) 23
 (D) 29
 (E) 17

87. Find the next term in the series: 8, 13, 18, 23, 28, ?

- (A) 25
- (B) 33
- (C) 31
- (D) 41
- (E) 35

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

- (A) 25
- (B) 23
- (C) 16
- (D) 26
- (E) 19

89. Find the next term in the series: 6, 8, 10, 12, 14, ?

- (A) 16
- (B) 19
- (C) 20
- (D) 18
- (E) 12

90. Find the next term in the series: 7, 10, 13, 16, 19, ?

- (A) 26
- (B) 23
- (C) 22
- (D) 28
- (E) 24

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

Who sits at the extreme left?

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

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

Who sits at the extreme right?

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

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

Who sits immediately to the right of Deep?

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

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

Who sits between Deep and Esha?

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

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

Who is second from the left?

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

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

Who lives on the top floor?

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

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

Who lives on floor 2?

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

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

Who lives immediately above O?

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

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

How many floors are below K?

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

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

Who lives on the lowest floor?

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

Complete Answer Key

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