

IBPS PO Prelims Mock Test 4

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) Informal borrowing is always useful
 - (B) Financial inclusion requires both access and literacy
 - (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) Insurance
 - (B) Stock trading
 - (C) Bank accounts
 - (D) Credit
 - (E) Digital payments
3. Why is financial literacy important?
- (A) It replaces regulation
 - (B) It eliminates all banking charges
 - (C) It prevents inflation
 - (D) It helps customers understand products and avoid fraud
 - (E) It guarantees high investment returns
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) temporary
 - (B) unavailable
 - (C) unregulated
 - (D) complex
 - (E) reasonably priced

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

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

- (A) refuse
- (B) scatter

- (C) cancel
(D) achieve
(E) forget
8. Choose the best word for blank (3).
(A) confuse
(B) avoid
(C) destroy
(D) maintain
(E) borrow
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) randomly
(B) rarely
(C) responsibly
(D) secretly
(E) slowly
11. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*
(A) No sooner did the bell ring than the candidates entered.
(B) None of these
(C) No sooner did the bell ring when the candidates entered.
(D) No sooner did the bell ring than the candidates entered.
(E) No improvement required
12. Choose the correct replacement for the sentence: *There is many reasons to attempt mock tests.*
(A) None of these
(B) There are many reasons to attempt mock tests.
(C) There is many reasons to attempt mock tests.
(D) There are many reasons to attempt mock tests.
(E) No improvement required
13. 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) Hardly had I reached the centre when the gate closed.
(C) No improvement required
(D) Hardly had I reached the centre than the gate closed.
(E) None of these
14. Choose the correct replacement for the sentence: *She is senior than me in the department.*
(A) None of these
(B) She is senior to me in the department.
(C) She is senior than me in the department.
(D) No improvement required
(E) She are senior to me in the department.
15. 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 work late.
(C) He is one of those employees who works late.
(D) He are one of those employees who work late.
(E) No improvement required
16. The candidate remained _____ despite the difficult paper.
(A) ancient
(B) calm
(C) empty
(D) formal
(E) narrow
17. A diversified portfolio can help _____ investment risk.
(A) reduce
(B) repeat
(C) measure
(D) announce
(E) create
18. The branch manager handled the complaint in a _____ manner.
(A) temporary
(B) distant

- (C) invisible
 - (D) careless
 - (E) professional
19. The new policy aims to _____ financial inclusion.
- (A) oppose
 - (B) erase
 - (C) freeze
 - (D) delay
 - (E) promote
20. The auditor was asked to _____ the unusual transaction.
- (A) multiply
 - (B) translate
 - (C) postpone
 - (D) investigate
 - (E) decorate
21. Choose the word/phrase closest in meaning to **Volatile**.
- (A) silent
 - (B) bright
 - (C) stable
 - (D) simple
 - (E) likely to change rapidly
22. Choose the word/phrase closest in meaning to **Robust**.
- (A) strong
 - (B) dull
 - (C) weak
 - (D) late
 - (E) narrow
23. Choose the word/phrase closest in meaning to **Mitigate**.
- (A) ignore
 - (B) reduce
 - (C) repeat
 - (D) intensify
 - (E) measure
24. Choose the word/phrase closest in meaning to **Integrity**.
- (A) silence
 - (B) fear
 - (C) luxury
 - (D) speed
 - (E) honesty
25. Choose the word/phrase closest in meaning to **Candid**.
- (A) secretive
 - (B) slow
 - (C) hostile
 - (D) frank
 - (E) foolish
26. Arrange the sentences in the most logical order:
- A. Banks collect deposits from the public.
 - B. Lending supports households and businesses.
 - C. Thus, banks play a key role in economic activity.
 - D. They use a part of these funds for lending.
- (A) ABCD
 - (B) BDAC
 - (C) DCBA
 - (D) BCAD
 - (E) ADBC
27. Arrange the sentences in the most logical order:
- A. Repeated testing improves accuracy.
 - B. It also builds exam confidence.
 - C. A mock test reveals weak areas.
 - D. The candidate can then revise those topics.
- (A) DCBA
 - (B) CDAB
 - (C) BDAC
 - (D) CBAD
 - (E) CABD
28. Arrange the sentences in the most logical order:
- A. Over time, this supports better saving habits.

- B. Financial literacy begins with budgeting.
- C. A budget records income and expenses.
- D. It helps people control unnecessary spending.

- (A) CABD
- (B) DCBA
- (C) BCDA
- (D) CBAD
- (E) BACD

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

- (A) CADB
- (B) BDAC
- (C) ACBD
- (D) ABCD
- (E) BCAD

30. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ABCD
- (C) CBAD
- (D) CABD
- (E) ACBD

Section 2: Quantitative Aptitude

31. Find the value of $23 + 53 \times 78 - 62$.
- (A) 3175
 - (B) 3586
 - (C) 4095
 - (D) 3163
 - (E) 3431
32. Find the value of $32 + 54 \times 54 - 38$.
- (A) 2660
 - (B) 2635
 - (C) 2285
 - (D) 2910
 - (E) 2512
33. Find the value of $44 + 39 \times 60 - 40$.
- (A) 2344
 - (B) 2173
 - (C) 1990
 - (D) 2555
 - (E) 2681
34. Find the value of $37 + 77 \times 64 - 34$.
- (A) 3823
 - (B) 5660
 - (C) 6050
 - (D) 4283
 - (E) 4931
35. Find the value of $28 + 80 \times 18 - 18$.
- (A) 1235
 - (B) 1679
 - (C) 1450
 - (D) 1226
 - (E) 1198
36. What is 40% of 1000?
- (A) 470
 - (B) 317
 - (C) 273
 - (D) 294
 - (E) 400
37. What is 10% of 800?
- (A) 107
 - (B) 75
 - (C) 98
 - (D) 80
 - (E) 57
38. What is 25% of 500?
- (A) 125
 - (B) 161
 - (C) 103
 - (D) 165
 - (E) 110
39. An amount of 208 is divided in the ratio 5:8. What is the first share?
- (A) 75
 - (B) 60
 - (C) 98
 - (D) 80
 - (E) 101
40. An amount of 117 is divided in the ratio 4:5. What is the first share?
- (A) 60
 - (B) 62
 - (C) 40
 - (D) 67
 - (E) 52
41. Find the average of 61, 29, 27, 62, 40.
- (A) 53.32
 - (B) 34.98
 - (C) 34.9

- (D) 54.31
(E) 43.8
42. Find the average of 57, 79, 79, 71, 37.
(A) 64.6
(B) 78.94
(C) 54.6
(D) 58.05
(E) 55.22
43. An article costs Rs. 400 and is sold at a profit of 25%. Find the selling price.
(A) 589
(B) 401
(C) 500
(D) 386
(E) 552
44. An article costs Rs. 1000 and is sold at a profit of 15%. Find the selling price.
(A) 1257
(B) 1031
(C) 1150
(D) 1352
(E) 912
45. Find the simple interest on Rs. 3000 at 5% per annum for 3 years.
(A) 450
(B) 492
(C) 367
(D) 345
(E) 579
46. Find the next number: 4, 12, 20, 28, 36, ?
(A) 55
(B) 49
(C) 44
(D) 54
(E) 38
47. Find the next number: 13, 16, 19, 22, 25, ?
(A) 22
(B) 25
(C) 28
(D) 32
(E) 31
48. Find the next number: 2, 10, 18, 26, 34, ?
(A) 35
(B) 33
(C) 32
(D) 42
(E) 34
49. Find the next number: 13, 25, 37, 49, 61, ?
(A) 73
(B) 57
(C) 84
(D) 67
(E) 78
50. Find the next number: 13, 23, 33, 43, 53, ?
(A) 60
(B) 72
(C) 57
(D) 63
(E) 53
51. What is the greater root of $x^2 - 7x + 12 = 0$?
(A) 6
(B) 3
(C) 2
(D) 4
(E) 5
52. What is the greater root of $x^2 - 19x + 88 = 0$?
(A) 9
(B) 6
(C) 16

- (D) 11
(E) 12
53. What is the greater root of $x^2 - 20x + 99 = 0$?
(A) 11
(B) 15
(C) 8
(D) 13
(E) 9
54. What is the greater root of $x^2 - 15x + 50 = 0$?
(A) 6
(B) 12
(C) 10
(D) 7
(E) 8
55. What is the greater root of $x^2 - 17x + 70 = 0$?
(A) 9
(B) 15
(C) 10
(D) 8
(E) 7
56. A can complete a job in 10 days and B in 24 days. In how many days can they complete it together?
(A) 9.09
(B) 7.06
(C) 6.16
(D) 7.58
(E) 7.95
57. A can complete a job in 18 days and B in 36 days. In how many days can they complete it together?
(A) 14
(B) 12
(C) 13
(D) 15
(E) 10
58. A vehicle travels at 60 km/h for 3 hours. What distance does it cover?
(A) 180
(B) 161
(C) 223
(D) 201
(E) 141
59. A vehicle travels at 60 km/h for 4 hours. What distance does it cover?
(A) 204
(B) 264
(C) 240
(D) 206
(E) 212
60. How much time is required to cover 180 km at 30 km/h?
(A) 5
(B) 8
(C) 4
(D) 7
(E) 6
61. **Data:** Number of loans approved by five branches: A=110, B=106, C=101, D=53, E=99
Which branch approved the highest number of loans?
(A) C
(B) D
(C) E
(D) A
(E) B
62. **Data:** Number of loans approved by five branches: A=110, B=106, C=101, D=53, E=99
What is the total number of loans approved?
(A) 533
(B) 415
(C) 439
(D) 469
(E) 416
63. **Data:** Number of loans approved by five branches: A=110, B=106, C=101, D=53, E=99
What is the difference between the highest and lowest values?

- (A) 48
- (B) 79
- (C) 57
- (D) 43
- (E) 67

64. Data: Number of loans approved by five branches: A=110, B=106, C=101, D=53, E=99
What is the average number of loans?

- (A) 75.79
- (B) 74.87
- (C) 93.8
- (D) 106.96
- (E) 117.18

65. Data: Number of loans approved by five branches: A=110, B=106, C=101, D=53, E=99
What is the combined value for branches E and D?

- (A) 152
- (B) 170
- (C) 138
- (D) 165
- (E) 118

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 readers are not graduates.
- (D) All readers are bankers.
- (E) Some graduates are not readers.

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

Which conclusion definitely follows?

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

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

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

Which conclusion definitely follows?

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

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

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

72. Given $Z > R = P > X$, which relation is definitely true?

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

73. Given $Q > Y = Z > V$, which relation is definitely true?

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

74. Given $R > X = T > P$, which relation is definitely true?

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

75. Given $Q > V = Z > U$, which relation is definitely true?

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

76. In a code, each letter is shifted 2 place(s) forward. How is LOAN coded?
 (A) MPBO
 (B) NQCP
 (C) QTFS
 (D) PSER
 (E) ORDQ
77. In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) RTSJD
 (B) QSRIC
 (C) None of these
 (D) OQPGA
 (E) NPOFZ
78. In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) NPOFZ
 (B) RTSJD
 (C) QSRIC
 (D) None of these
 (E) OQPGA
79. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?
 (A) TKUM
 (B) SJTL
 (C) VMWO
 (D) None of these
 (E) WNXP
80. In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
 (A) WNXP
 (B) None of these
 (C) ULVN
 (D) TKUM
 (E) VMWO
81. A walks 5 km north and then 3 km east. In which direction is A from the start?
 (A) South-West
 (B) North
 (C) South-East
 (D) North-West
 (E) North-East
82. B walks 4 km south and then 4 km west. In which direction is B from the start?
 (A) West
 (B) North-East
 (C) North-West
 (D) South-East
 (E) South-West
83. C faces east, turns right, then turns left. Which direction is C facing?
 (A) West
 (B) East
 (C) North
 (D) North-East
 (E) South
84. D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) West
 (B) North-East
 (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) South
 (B) North-West
 (C) East
 (D) North
 (E) West
86. Find the next term in the series: 2, 5, 8, 11, 14, ?
 (A) 20
 (B) 17
 (C) 12
 (D) 14
 (E) 22

87. Find the next term in the series: 1, 3, 5, 7, 9, ?

- (A) 8
- (B) 13
- (C) 11
- (D) 9
- (E) 10

88. Find the next term in the series: 7, 12, 17, 22, 27, ?

- (A) 37
- (B) 29
- (C) 35
- (D) 38
- (E) 32

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

- (A) 22
- (B) 24
- (C) 16
- (D) 17
- (E) 28

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

- (A) 30
- (B) 24
- (C) 40
- (D) 33
- (E) 43

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

Who sits at the extreme left?

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

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

Who sits at the extreme right?

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

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

Who sits immediately to the right of Bina?

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

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

Who sits between Bina and Charu?

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

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

Who is second from the left?

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

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

Who lives on the top floor?

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

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

Who lives on floor 2?

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

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

Who lives immediately above M?

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

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

How many floors are below K?

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

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

Who lives on the lowest floor?

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

Complete Answer Key

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