

IBPS PO Prelims Mock Test 5

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: Banks assess a borrower before sanctioning a loan because repayment ability matters to both the institution and the wider financial system. Income, existing debt, credit history and the purpose of borrowing are commonly examined. Responsible lending does not mean rejecting every risky case; it means pricing and managing risk carefully. Borrowers also have a duty to read terms, borrow within capacity and communicate early if repayment problems arise. Transparent lending and responsible borrowing together reduce future stress.

Why do banks assess borrowers?

- (A) To avoid all customers
- (B) To increase paperwork only
- (C) To delay every loan
- (D) To eliminate deposits
- (E) To evaluate repayment ability and manage risk

2. Which factor is mentioned in credit assessment?

- (A) Favourite colour
- (B) Travel preference
- (C) Existing debt
- (D) Social media followers
- (E) Family surname

3. Responsible lending means:

- (A) ignoring credit history
- (B) carefully pricing and managing risk
- (C) approving every loan
- (D) rejecting every applicant
- (E) charging no interest

4. What duty does a borrower have?

- (A) Share passwords
- (B) Hide repayment problems
- (C) Ignore all charges
- (D) Read terms and borrow within capacity
- (E) Borrow without purpose

5. Transparent lending can help:

- (A) eliminate all risk
- (B) remove regulation
- (C) reduce future stress
- (D) stop saving
- (E) increase fraud

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

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

- (A) refuse
- (B) forget

- (C) cancel
(D) scatter
(E) achieve
8. Choose the best word for blank (3).
(A) confuse
(B) destroy
(C) borrow
(D) avoid
(E) maintain
9. Choose the best word for blank (4).
(A) alert
(B) absent
(C) careless
(D) silent
(E) ancient
10. Choose the best word for blank (5).
(A) randomly
(B) rarely
(C) slowly
(D) secretly
(E) responsibly
11. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*
(A) None of these
(B) Despite the rain, the exam started on time.
(C) No improvement required
(D) Despite the rain, the exam started on time.
(E) Despite of the rain, the exam started on time.
12. Choose the correct replacement for the sentence: *One of my friend is preparing for IBPS PO.*
(A) None of these
(B) One of my friends is preparing for IBPS PO.
(C) One of my friends are preparing for IBPS PO.
(D) One of my friend is preparing for IBPS PO.
(E) No improvement required
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) The bank opened a new branch yesterday.
(C) No improvement required
(D) None of these
(E) The bank has opened a new branch yesterday.
14. Choose the correct replacement for the sentence: *He has been working here since five years.*
(A) He has been working here since five years.
(B) No improvement required
(C) He has been working here for five years.
(D) He have been working here for five years.
(E) He has been working here for five years.
15. Choose the correct replacement for the sentence: *He is good in solving puzzles.*
(A) None of these
(B) He are good at solving puzzles.
(C) He is good at solving puzzles.
(D) No improvement required
(E) He is good in solving puzzles.
16. The candidate remained _____ despite the difficult paper.
(A) ancient
(B) empty
(C) calm
(D) narrow
(E) formal
17. Customers must never _____ their OTP with anyone.
(A) share
(B) replace
(C) count
(D) measure
(E) print
18. Regular mock tests help candidates _____ their speed.
(A) hide
(B) ignore

- (C) borrow
- (D) improve
- (E) destroy

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

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

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

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

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

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

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

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

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

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

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

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

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

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

26. Arrange the sentences in the most logical order:

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

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

27. Arrange the sentences in the most logical order:

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

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

28. Arrange the sentences in the most logical order:

- A. A budget records income and expenses.

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

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

29. Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) CADB
- (C) BDAC
- (D) CABD
- (E) BADC

30. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) BCAD
- (C) CADB
- (D) ABCD
- (E) ABDC

Section 2: Quantitative Aptitude

31. Find the value of $69 + 18 \times 50 - 54$.
- (A) 705
 - (B) 691
 - (C) 915
 - (D) 980
 - (E) 981
32. Find the value of $60 + 59 \times 15 - 19$.
- (A) 746
 - (B) 1143
 - (C) 926
 - (D) 822
 - (E) 737
33. Find the value of $16 + 67 \times 61 - 13$.
- (A) 4658
 - (B) 4090
 - (C) 3503
 - (D) 4310
 - (E) 3321
34. Find the value of $16 + 22 \times 39 - 61$.
- (A) 735
 - (B) 982
 - (C) 769
 - (D) 929
 - (E) 813
35. Find the value of $31 + 13 \times 61 - 46$.
- (A) 861
 - (B) 852
 - (C) 886
 - (D) 778
 - (E) 710
36. What is 10% of 500?
- (A) 50
 - (B) 58
 - (C) 60
 - (D) 66
 - (E) 35
37. What is 5% of 300?
- (A) 18
 - (B) 17
 - (C) 15
 - (D) 13
 - (E) 20
38. What is 25% of 800?
- (A) 200
 - (B) 135
 - (C) 163
 - (D) 264
 - (E) 217
39. An amount of 48 is divided in the ratio 2:2. What is the first share?
- (A) 24
 - (B) 30
 - (C) 23
 - (D) 26
 - (E) 17
40. An amount of 130 is divided in the ratio 3:7. What is the first share?
- (A) 36
 - (B) 39
 - (C) 50
 - (D) 45
 - (E) 28
41. Find the average of 87, 90, 87, 30, 52.
- (A) 54.69
 - (B) 62.12
 - (C) 60

- (D) 69.2
(E) 56.83
42. Find the average of 25, 78, 64, 67, 59.
(A) 71.3
(B) 63.91
(C) 70.14
(D) 65.51
(E) 58.6
43. An article costs Rs. 1000 and is sold at a profit of 15%. Find the selling price.
(A) 1349
(B) 1427
(C) 1371
(D) 1331
(E) 1150
44. An article costs Rs. 200 and is sold at a profit of 30%. Find the selling price.
(A) 237
(B) 246
(C) 310
(D) 260
(E) 308
45. Find the simple interest on Rs. 1200 at 6% per annum for 3 years.
(A) 245
(B) 200
(C) 175
(D) 216
(E) 184
46. Find the next number: 14, 23, 32, 41, 50, ?
(A) 47
(B) 67
(C) 54
(D) 59
(E) 68
47. Find the next number: 4, 14, 24, 34, 44, ?
(A) 50
(B) 49
(C) 57
(D) 58
(E) 54
48. Find the next number: 11, 17, 23, 29, 35, ?
(A) 45
(B) 43
(C) 48
(D) 41
(E) 37
49. Find the next number: 13, 20, 27, 34, 41, ?
(A) 60
(B) 44
(C) 48
(D) 53
(E) 45
50. Find the next number: 7, 12, 17, 22, 27, ?
(A) 28
(B) 40
(C) 35
(D) 32
(E) 27
51. What is the greater root of $x^2 - 16x + 48 = 0$?
(A) 9
(B) 8
(C) 7
(D) 14
(E) 12
52. What is the greater root of $x^2 - 15x + 56 = 0$?
(A) 8
(B) 9
(C) 7

- (D) 10
(E) 4
53. What is the greater root of $x^2 - 17x + 60 = 0$?
(A) 11
(B) 16
(C) 12
(D) 14
(E) 15
54. What is the greater root of $x^2 - 19x + 90 = 0$?
(A) 10
(B) 12
(C) 7
(D) 9
(E) 14
55. What is the greater root of $x^2 - 14x + 33 = 0$?
(A) 8
(B) 11
(C) 10
(D) 6
(E) 12
56. A can complete a job in 12 days and B in 15 days. In how many days can they complete it together?
(A) 8.77
(B) 6.67
(C) 4.48
(D) 6.11
(E) 5.33
57. A can complete a job in 10 days and B in 20 days. In how many days can they complete it together?
(A) 7.71
(B) 4.63
(C) 6.67
(D) 7.91
(E) 5.43
58. A vehicle travels at 50 km/h for 2 hours. What distance does it cover?
(A) 100
(B) 121
(C) 106
(D) 81
(E) 77
59. A vehicle travels at 60 km/h for 3 hours. What distance does it cover?
(A) 142
(B) 191
(C) 180
(D) 207
(E) 140
60. How much time is required to cover 300 km at 60 km/h?
(A) 5
(B) 6
(C) 7
(D) 4
(E) 3
61. **Data:** Number of loans approved by five branches: A=83, B=85, C=108, D=52, E=53
Which branch approved the highest number of loans?
(A) C
(B) A
(C) E
(D) B
(E) D
62. **Data:** Number of loans approved by five branches: A=83, B=85, C=108, D=52, E=53
What is the total number of loans approved?
(A) 326
(B) 457
(C) 405
(D) 314
(E) 381
63. **Data:** Number of loans approved by five branches: A=83, B=85, C=108, D=52, E=53
What is the difference between the highest and lowest values?

- (A) 60
- (B) 56
- (C) 38
- (D) 65
- (E) 71

64. Data: Number of loans approved by five branches: A=83, B=85, C=108, D=52, E=53
What is the average number of loans?

- (A) 68.13
- (B) 93.93
- (C) 82.71
- (D) 76.2
- (E) 70.83

65. Data: Number of loans approved by five branches: A=83, B=85, C=108, D=52, E=53
What is the combined value for branches C and E?

- (A) 150
- (B) 185
- (C) 186
- (D) 161
- (E) 149

Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

- (A) Some leaders are not managers.
- (B) No officer is a leader.
- (C) Some officers are leaders.
- (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) All vehicles are offices.
- (B) No branch is a vehicle.
- (C) No office is a branch.
- (D) Some branches are vehicles.
- (E) Some vehicles are branches.

71. Given $Y > T = S > R$, which relation is definitely true?

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

72. Given $Y > Q = U > X$, which relation is definitely true?

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

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

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

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

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

75. Given $S > P = X > Y$, which relation is definitely true?

- (A) $S > Y$
- (B) $S < Y$
- (C) $Y > S$
- (D) $P < X$
- (E) $S = Y$

- 76.** In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) NPOFZ
 (B) None of these
 (C) OQPGA
 (D) RTSJD
 (E) QSRIC
- 77.** In a code, each letter is shifted 2 place(s) forward. How is SAFE coded?
 (A) TBGF
 (B) WEJI
 (C) UCHG
 (D) VDIH
 (E) XFKJ
- 78.** In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
 (A) TKUM
 (B) None of these
 (C) VMWO
 (D) ULVN
 (E) WNXP
- 79.** In a code, each letter is shifted 3 place(s) forward. How is BANK coded?
 (A) EDQN
 (B) GFSP
 (C) None of these
 (D) DCPM
 (E) FER0
- 80.** In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
 (A) VEXI
 (B) WFYJ
 (C) TCVG
 (D) UDWH
 (E) None of these
- 81.** A walks 5 km north and then 3 km east. In which direction is A from the start?
 (A) North-West
 (B) North
 (C) North-East
 (D) South-East
 (E) South-West
- 82.** B walks 4 km south and then 4 km west. In which direction is B from the start?
 (A) South-East
 (B) West
 (C) South-West
 (D) North-East
 (E) North-West
- 83.** C faces east, turns right, then turns left. Which direction is C facing?
 (A) North-East
 (B) East
 (C) West
 (D) South
 (E) North
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) South-West
 (B) North-East
 (C) West
 (D) North
 (E) South-East
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) East
 (B) North-West
 (C) West
 (D) North
 (E) South
- 86.** Find the next term in the series: 8, 13, 18, 23, 28, ?
 (A) 25
 (B) 42
 (C) 33
 (D) 26
 (E) 28

87. Find the next term in the series: 4, 9, 14, 19, 24, ?
- (A) 23
 - (B) 27
 - (C) 35
 - (D) 32
 - (E) 29
88. Find the next term in the series: 2, 6, 10, 14, 18, ?
- (A) 17
 - (B) 26
 - (C) 25
 - (D) 22
 - (E) 18
89. Find the next term in the series: 2, 5, 8, 11, 14, ?
- (A) 17
 - (B) 14
 - (C) 20
 - (D) 18
 - (E) 19
90. Find the next term in the series: 6, 10, 14, 18, 22, ?
- (A) 23
 - (B) 22
 - (C) 21
 - (D) 26
 - (E) 28
91. Five persons sit in a row facing north in this order from left to right: Bina, Deep, Esha, Aman, Charu. Who sits at the extreme left?
- (A) Bina
 - (B) Aman
 - (C) Esha
 - (D) Charu
 - (E) Deep
92. Five persons sit in a row facing north in this order from left to right: Bina, Deep, Esha, Aman, Charu. Who sits at the extreme right?
- (A) Charu
 - (B) Bina
 - (C) Esha
 - (D) Aman
 - (E) Deep
93. Five persons sit in a row facing north in this order from left to right: Bina, Deep, Esha, Aman, Charu. Who sits immediately to the right of Deep?
- (A) Aman
 - (B) Bina
 - (C) Charu
 - (D) Esha
 - (E) Deep
94. Five persons sit in a row facing north in this order from left to right: Bina, Deep, Esha, Aman, Charu. Who sits between Deep and Aman?
- (A) Esha
 - (B) Bina
 - (C) Deep
 - (D) Aman
 - (E) Charu
95. Five persons sit in a row facing north in this order from left to right: Bina, Deep, Esha, Aman, Charu. Who is second from the left?
- (A) Esha
 - (B) Deep
 - (C) Charu
 - (D) Bina
 - (E) Aman
96. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-K, 2-M, 3-L, 4-O, 5-N. Who lives on the top floor?
- (A) O
 - (B) K
 - (C) N
 - (D) L
 - (E) M

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

Who lives on floor 2?

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

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

Who lives immediately above L?

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

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

How many floors are below O?

- (A) 0
- (B) 1
- (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-K, 2-M, 3-L, 4-O, 5-N.

Who lives on the lowest floor?

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

Complete Answer Key

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