

IBPS PO Prelims Mock Test 6

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

3. Responsible lending means:

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

4. What duty does a borrower have?

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

5. Transparent lending can help:

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

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) erase
- (B) oppose
- (C) understand
- (D) hide
- (E) postpone

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

- (A) scatter
- (B) review

- (C) invent
 - (D) freeze
 - (E) damage
8. Choose the best word for blank (3).
- (A) borrowed
 - (B) hidden
 - (C) celebrated
 - (D) printed
 - (E) analysed
9. Choose the best word for blank (4).
- (A) delete
 - (B) retain
 - (C) avoid
 - (D) confuse
 - (E) divide
10. Choose the best word for blank (5).
- (A) under
 - (B) beside
 - (C) across
 - (D) without
 - (E) beyond
11. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*
- (A) The manager along with his assistants are attending the meeting.
 - (B) The manager along with his assistants is attending the meeting.
 - (C) Option 5
 - (D) None of these
 - (E) No improvement required
12. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*
- (A) None of these
 - (B) No sooner did the bell ring than the candidates entered.
 - (C) No sooner did the bell ring than the candidates entered.
 - (D) No sooner did the bell ring when the candidates entered.
 - (E) No improvement required
13. Choose the correct replacement for the sentence: *If I was you, I would revise the syllabus.*
- (A) If I were you, I would revise the syllabus.
 - (B) No improvement required
 - (C) None of these
 - (D) If I were you, I would revise the syllabus.
 - (E) If I was you, I would revise the syllabus.
14. Choose the correct replacement for the sentence: *Neither the cashier nor the officers was available.*
- (A) Neither the cashier nor the officers was available.
 - (B) Neither the cashier nor the officers were available.
 - (C) No improvement required
 - (D) Neither the cashier nor the officers were available.
 - (E) None of these
15. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*
- (A) No improvement required
 - (B) Despite the rain, the exam started on time.
 - (C) None of these
 - (D) Despite of the rain, the exam started on time.
 - (E) Despite the rain, the exam started on time.
16. Regular mock tests help candidates _____ their speed.
- (A) destroy
 - (B) ignore
 - (C) hide
 - (D) borrow
 - (E) improve
17. A diversified portfolio can help _____ investment risk.
- (A) reduce
 - (B) create
 - (C) announce
 - (D) repeat
 - (E) measure
18. The auditor was asked to _____ the unusual transaction.
- (A) investigate
 - (B) decorate

- (C) postpone
- (D) multiply
- (E) translate

19. Customers must never _____ their OTP with anyone.

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

20. The bank launched a campaign to _____ customers about cyber fraud.

- (A) divide
- (B) punish
- (C) exclude
- (D) confuse
- (E) educate

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

- (A) careful
- (B) noisy
- (C) reckless
- (D) ancient
- (E) temporary

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

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

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

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

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

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

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

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

26. Arrange the sentences in the most logical order:

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

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

27. Arrange the sentences in the most logical order:

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

- (A) ABCD
- (B) BCAD
- (C) BDAC
- (D) ABDC
- (E) CBAD

28. Arrange the sentences in the most logical order:

- A. Thus, banks play a key role in economic activity.

- B. Banks collect deposits from the public.
- C. They use a part of these funds for lending.
- D. Lending supports households and businesses.

- (A) BCAD
- (B) ACBD
- (C) ABCD
- (D) ABDC
- (E) BCDA

29. Arrange the sentences in the most logical order:

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

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

30. 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) DCBA
- (C) BCDA
- (D) CADB
- (E) BCAD

Section 2: Quantitative Aptitude

31. Find the value of $41 + 67 \times 63 - 74$.
- (A) 4188
 - (B) 4963
 - (C) 3521
 - (D) 3638
 - (E) 3635
32. Find the value of $34 + 24 \times 33 - 76$.
- (A) 679
 - (B) 902
 - (C) 599
 - (D) 643
 - (E) 750
33. Find the value of $56 + 58 \times 19 - 59$.
- (A) 939
 - (B) 1278
 - (C) 1228
 - (D) 1169
 - (E) 1099
34. Find the value of $54 + 17 \times 23 - 79$.
- (A) 366
 - (B) 446
 - (C) 318
 - (D) 308
 - (E) 288
35. Find the value of $40 + 68 \times 34 - 30$.
- (A) 2124
 - (B) 2461
 - (C) 2322
 - (D) 2559
 - (E) 2818
36. What is 10% of 200?
- (A) 23
 - (B) 26
 - (C) 18
 - (D) 21
 - (E) 20
37. What is 5% of 480?
- (A) 26
 - (B) 18
 - (C) 22
 - (D) 24
 - (E) 16
38. What is 40% of 360?
- (A) 127
 - (B) 144
 - (C) 116
 - (D) 184
 - (E) 104
39. An amount of 204 is divided in the ratio 3:9. What is the first share?
- (A) 51
 - (B) 62
 - (C) 37
 - (D) 64
 - (E) 63
40. An amount of 80 is divided in the ratio 8:2. What is the first share?
- (A) 46
 - (B) 64
 - (C) 51
 - (D) 69
 - (E) 60
41. Find the average of 33, 20, 77, 27, 68.
- (A) 35
 - (B) 38
 - (C) 39

- (D) 45
(E) 50
42. Find the average of 90, 61, 42, 60, 71.
(A) 71.21
(B) 75.13
(C) 61.33
(D) 52.01
(E) 64.8
43. An article costs Rs. 1000 and is sold at a profit of 15%. Find the selling price.
(A) 1150
(B) 971
(C) 1335
(D) 923
(E) 898
44. An article costs Rs. 400 and is sold at a profit of 30%. Find the selling price.
(A) 520
(B) 397
(C) 623
(D) 594
(E) 441
45. Find the simple interest on Rs. 1000 at 12% per annum for 2 years.
(A) 201
(B) 271
(C) 310
(D) 240
(E) 223
46. Find the next number: 13, 24, 35, 46, 57, ?
(A) 51
(B) 74
(C) 60
(D) 55
(E) 68
47. Find the next number: 5, 14, 23, 32, 41, ?
(A) 50
(B) 44
(C) 43
(D) 45
(E) 42
48. Find the next number: 11, 16, 21, 26, 31, ?
(A) 36
(B) 30
(C) 39
(D) 42
(E) 31
49. Find the next number: 7, 19, 31, 43, 55, ?
(A) 55
(B) 52
(C) 67
(D) 58
(E) 54
50. Find the next number: 14, 26, 38, 50, 62, ?
(A) 92
(B) 58
(C) 74
(D) 69
(E) 91
51. What is the greater root of $x^2 - 9x + 20 = 0$?
(A) 7
(B) 6
(C) 5
(D) 3
(E) 4
52. What is the greater root of $x^2 - 24x + 144 = 0$?
(A) 8
(B) 16
(C) 17

- (D) 12
(E) 11
53. What is the greater root of $x^2 - 16x + 55 = 0$?
(A) 14
(B) 10
(C) 15
(D) 13
(E) 11
54. What is the greater root of $x^2 - 11x + 28 = 0$?
(A) 10
(B) 9
(C) 7
(D) 4
(E) 5
55. What is the greater root of $x^2 - 12x + 27 = 0$?
(A) 7
(B) 10
(C) 13
(D) 9
(E) 8
56. A can complete a job in 18 days and B in 20 days. In how many days can they complete it together?
(A) 11.37
(B) 9.47
(C) 8.25
(D) 8.69
(E) 12.38
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) 13
(C) 14
(D) 12
(E) 9
58. A vehicle travels at 45 km/h for 2 hours. What distance does it cover?
(A) 90
(B) 101
(C) 70
(D) 72
(E) 83
59. A vehicle travels at 60 km/h for 5 hours. What distance does it cover?
(A) 324
(B) 227
(C) 359
(D) 300
(E) 336
60. How much time is required to cover 180 km at 30 km/h?
(A) 6
(B) 4
(C) 8
(D) 7
(E) 5
61. **Data:** Number of loans approved by five branches: A=93, B=71, C=92, D=118, E=51
Which branch approved the highest number of loans?
(A) D
(B) E
(C) B
(D) C
(E) A
62. **Data:** Number of loans approved by five branches: A=93, B=71, C=92, D=118, E=51
What is the total number of loans approved?
(A) 383
(B) 507
(C) 425
(D) 480
(E) 371
63. **Data:** Number of loans approved by five branches: A=93, B=71, C=92, D=118, E=51
What is the difference between the highest and lowest values?

- (A) 46
- (B) 59
- (C) 67
- (D) 43
- (E) 52

64. Data: Number of loans approved by five branches: A=93, B=71, C=92, D=118, E=51
What is the average number of loans?

- (A) 85
- (B) 75
- (C) 79
- (D) 105
- (E) 102

65. Data: Number of loans approved by five branches: A=93, B=71, C=92, D=118, E=51
What is the combined value for branches E and B?

- (A) 144
- (B) 107
- (C) 101
- (D) 105
- (E) 122

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

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

Which conclusion definitely follows?

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

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) No instrument is digital.
- (D) All digital things are cards.
- (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 manager is an officer.
- (C) Some officers are leaders.
- (D) All 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) Some branches are vehicles.
- (B) Some vehicles are branches.
- (C) All vehicles are offices.
- (D) No branch is a vehicle.
- (E) No office is a branch.

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

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

72. Given $T > Z = V > U$, which relation is definitely true?

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

73. Given $P > V = S > Q$, which relation is definitely true?

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

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

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

75. Given $V > X = Q > Y$, which relation is definitely true?

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

76. In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
(A) HWPF
(B) IXQG
(C) None of these
(D) KZSI
(E) JYRH
77. In a code, each letter is shifted 2 place(s) forward. How is RISK coded?
(A) VMWO
(B) SJTL
(C) WNXP
(D) ULVN
(E) TKUM
78. In a code, each letter is shifted 1 place(s) forward. How is LOAN coded?
(A) None of these
(B) MPBO
(C) PSER
(D) NQCP
(E) QTFS
79. In a code, each letter is shifted 1 place(s) forward. How is RATE coded?
(A) WFYJ
(B) VEXI
(C) SBUF
(D) None of these
(E) TCVG
80. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
(A) None of these
(B) XFKJ
(C) UCHG
(D) VDIH
(E) WEJI
81. A walks 5 km north and then 3 km east. In which direction is A from the start?
(A) North
(B) North-West
(C) South-East
(D) South-West
(E) North-East
82. B walks 4 km south and then 4 km west. In which direction is B from the start?
(A) South-East
(B) North-West
(C) North-East
(D) West
(E) South-West
83. C faces east, turns right, then turns left. Which direction is C facing?
(A) East
(B) West
(C) South
(D) North
(E) North-East
84. D faces north and turns 135 degrees clockwise. Which direction is D facing?
(A) South-West
(B) North
(C) North-East
(D) West
(E) South-East
85. E walks west, turns left and then turns right. Which direction is E finally moving?
(A) East
(B) South
(C) West
(D) North
(E) North-West
86. Find the next term in the series: 4, 6, 8, 10, 12, ?
(A) 14
(B) 10
(C) 15
(D) 11
(E) 17

87. Find the next term in the series: 2, 5, 8, 11, 14, ?
(A) 18
(B) 15
(C) 19
(D) 17
(E) 14
88. Find the next term in the series: 6, 9, 12, 15, 18, ?
(A) 21
(B) 23
(C) 17
(D) 24
(E) 20
89. Find the next term in the series: 5, 10, 15, 20, 25, ?
(A) 21
(B) 30
(C) 26
(D) 28
(E) 33
90. Find the next term in the series: 7, 12, 17, 22, 27, ?
(A) 41
(B) 29
(C) 32
(D) 38
(E) 28
91. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep.
Who sits at the extreme left?
(A) Esha
(B) Bina
(C) Aman
(D) Deep
(E) Charu
92. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep.
Who sits at the extreme right?
(A) Esha
(B) Bina
(C) Charu
(D) Deep
(E) Aman
93. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep.
Who sits immediately to the right of Aman?
(A) Charu
(B) Deep
(C) Bina
(D) Aman
(E) Esha
94. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep.
Who sits between Aman and Bina?
(A) Aman
(B) Esha
(C) Charu
(D) Deep
(E) Bina
95. Five persons sit in a row facing north in this order from left to right: Charu, Aman, Esha, Bina, Deep.
Who is second from the left?
(A) Aman
(B) Esha
(C) Deep
(D) Bina
(E) Charu
96. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-O, 2-K, 3-L, 4-M, 5-N.
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-O, 2-K, 3-L, 4-M, 5-N.

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-O, 2-K, 3-L, 4-M, 5-N.

Who lives immediately above L?

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

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

How many floors are below M?

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

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

Who lives on the lowest floor?

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

Complete Answer Key

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