

# IBPS PO Prelims Mock Test 9

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:** Digital banking has made many services faster, but it has also created new responsibilities for users. Fraudsters often exploit urgency, fear or greed rather than technical weakness. A message may claim that an account will be blocked, a reward is waiting, or a refund requires immediate action. The safest response is to pause and verify through the official bank channel. Customers should never disclose passwords, PINs or one-time passwords. Strong security depends on technology, regulation and informed behaviour working together.

According to the passage, fraudsters often exploit:

- (A) bank holidays
  - (B) human emotions and urgency
  - (C) cash shortages
  - (D) only weak internet speed
  - (E) branch locations
2. What should a customer do after receiving a suspicious message?
- (A) Forward personal details
  - (B) Verify through the official bank channel
  - (C) Install any suggested app
  - (D) Reply immediately
  - (E) Share the OTP
3. Which information should never be disclosed?
- (A) Public interest rate
  - (B) Bank holiday list
  - (C) Passwords, PINs and OTPs
  - (D) Account type
  - (E) Branch address
4. Strong security depends on:
- (A) technology alone
  - (B) advertising alone
  - (C) cash alone
  - (D) technology, regulation and informed behaviour
  - (E) fewer customers
5. The tone of the passage is:
- (A) comic
  - (B) advisory
  - (C) hostile
  - (D) celebratory
  - (E) nostalgic

**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) divides
  - (C) hides
  - (D) provides
  - (E) borrows
7. Choose the best word for blank (2).
- (A) refuse
  - (B) cancel

- (C) achieve  
(D) forget  
(E) scatter
8. Choose the best word for blank (3).  
(A) borrow  
(B) confuse  
(C) avoid  
(D) destroy  
(E) maintain
9. Choose the best word for blank (4).  
(A) silent  
(B) alert  
(C) ancient  
(D) absent  
(E) careless
10. Choose the best word for blank (5).  
(A) responsibly  
(B) rarely  
(C) slowly  
(D) randomly  
(E) secretly
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) None of these  
(D) Hardly had I reached the centre when the gate closed.  
(E) Hardly had I reached the centre than the gate closed.
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 when the candidates entered.  
(C) No sooner did the bell ring than the candidates entered.  
(D) No sooner did the bell ring than the candidates entered.  
(E) No improvement required
13. Choose the correct replacement for the sentence: *He is good in solving puzzles.*  
(A) He is good at solving puzzles.  
(B) None of these  
(C) He is good in solving puzzles.  
(D) No improvement required  
(E) He are good at solving puzzles.
14. 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) Each of the candidates have submitted the form.  
(C) Each of the candidates has submitted the form.  
(D) None of these  
(E) No improvement required
15. Choose the correct replacement for the sentence: *The results will be declared until Friday.*  
(A) The results will be declared until Friday.  
(B) None of these  
(C) The results will be declared by Friday.  
(D) The results will be declared by Friday.  
(E) No improvement required
16. A diversified portfolio can help \_\_\_\_\_ investment risk.  
(A) create  
(B) announce  
(C) reduce  
(D) measure  
(E) repeat
17. Regular mock tests help candidates \_\_\_\_\_ their speed.  
(A) improve  
(B) destroy  
(C) borrow  
(D) ignore  
(E) hide
18. The committee reached a \_\_\_\_\_ decision after reviewing the data.  
(A) hollow  
(B) random

- (C) distant
- (D) fragile
- (E) unanimous

19. The central bank took measures to \_\_\_\_\_ inflation.

- (A) invent
- (B) control
- (C) scatter
- (D) celebrate
- (E) divide

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

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

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

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

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

- (A) silent
- (B) stable
- (C) bright
- (D) simple
- (E) likely to change rapidly

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

- (A) worsen
- (B) combine
- (C) predict
- (D) calculate
- (E) relieve

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

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

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

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

26. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) DCBA
- (C) DBAC
- (D) ABCD
- (E) BCAD

27. 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) DBCA
- (B) ABDC
- (C) CABD
- (D) BACD
- (E) CBAD

28. Arrange the sentences in the most logical order:

- A. A mock test reveals weak areas.

- B. The candidate can then revise those topics.
- C. Repeated testing improves accuracy.
- D. It also builds exam confidence.

- (A) ABCD
- (B) BACD
- (C) BDAC
- (D) DCBA
- (E) BCAD

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

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

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

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

- (A) CBAD
- (B) ABCD
- (C) DCBA
- (D) BDAC
- (E) CABD

## Section 2: Quantitative Aptitude

31. Find the value of  $48 + 50 \times 59 - 28$ .
- (A) 3369
  - (B) 3260
  - (C) 2781
  - (D) 2970
  - (E) 2674
32. Find the value of  $26 + 64 \times 22 - 32$ .
- (A) 1554
  - (B) 1674
  - (C) 1119
  - (D) 1131
  - (E) 1402
33. Find the value of  $15 + 49 \times 28 - 21$ .
- (A) 1247
  - (B) 1693
  - (C) 1366
  - (D) 1176
  - (E) 1278
34. Find the value of  $55 + 68 \times 60 - 56$ .
- (A) 4079
  - (B) 3311
  - (C) 4637
  - (D) 5061
  - (E) 4988
35. Find the value of  $70 + 25 \times 48 - 59$ .
- (A) 1211
  - (B) 1100
  - (C) 993
  - (D) 1331
  - (E) 1358
36. What is 30% of 500?
- (A) 161
  - (B) 100
  - (C) 125
  - (D) 191
  - (E) 150
37. What is 30% of 1000?
- (A) 258
  - (B) 319
  - (C) 279
  - (D) 381
  - (E) 300
38. What is 30% of 200?
- (A) 56
  - (B) 67
  - (C) 57
  - (D) 60
  - (E) 64
39. An amount of 128 is divided in the ratio 3:5. What is the first share?
- (A) 46
  - (B) 60
  - (C) 44
  - (D) 48
  - (E) 62
40. An amount of 63 is divided in the ratio 3:4. What is the first share?
- (A) 25
  - (B) 27
  - (C) 33
  - (D) 23
  - (E) 20
41. Find the average of 73, 49, 49, 87, 74.
- (A) 80.51
  - (B) 75.74
  - (C) 66.4

- (D) 51.2  
(E) 80.68
42. Find the average of 34, 63, 21, 23, 37.  
(A) 35.6  
(B) 42.39  
(C) 40.1  
(D) 27.89  
(E) 40.73
43. An article costs Rs. 1000 and is sold at a profit of 25%. Find the selling price.  
(A) 1069  
(B) 1027  
(C) 1493  
(D) 1250  
(E) 1378
44. An article costs Rs. 500 and is sold at a profit of 10%. Find the selling price.  
(A) 655  
(B) 522  
(C) 521  
(D) 550  
(E) 451
45. Find the simple interest on Rs. 3000 at 8% per annum for 2 years.  
(A) 354  
(B) 425  
(C) 480  
(D) 395  
(E) 391
46. Find the next number: 7, 14, 21, 28, 35, ?  
(A) 37  
(B) 52  
(C) 34  
(D) 39  
(E) 42
47. Find the next number: 4, 11, 18, 25, 32, ?  
(A) 39  
(B) 46  
(C) 31  
(D) 30  
(E) 32
48. Find the next number: 4, 16, 28, 40, 52, ?  
(A) 80  
(B) 69  
(C) 58  
(D) 64  
(E) 78
49. Find the next number: 7, 18, 29, 40, 51, ?  
(A) 75  
(B) 73  
(C) 72  
(D) 62  
(E) 53
50. Find the next number: 4, 10, 16, 22, 28, ?  
(A) 36  
(B) 39  
(C) 34  
(D) 30  
(E) 38
51. What is the greater root of  $x^2 - 17x + 70 = 0$ ?  
(A) 10  
(B) 15  
(C) 14  
(D) 13  
(E) 8
52. What is the greater root of  $x^2 - 14x + 48 = 0$ ?  
(A) 8  
(B) 9  
(C) 4

- (D) 5  
(E) 7
53. What is the greater root of  $x^2 - 11x + 28 = 0$ ?  
(A) 9  
(B) 7  
(C) 5  
(D) 10  
(E) 4
54. What is the greater root of  $x^2 - 21x + 110 = 0$ ?  
(A) 11  
(B) 7  
(C) 10  
(D) 6  
(E) 12
55. What is the greater root of  $x^2 - 22x + 120 = 0$ ?  
(A) 8  
(B) 17  
(C) 12  
(D) 14  
(E) 18
56. A can complete a job in 12 days and B in 30 days. In how many days can they complete it together?  
(A) 9.39  
(B) 7.12  
(C) 11.44  
(D) 7.03  
(E) 8.57
57. A can complete a job in 20 days and B in 36 days. In how many days can they complete it together?  
(A) 12.86  
(B) 15.04  
(C) 15.11  
(D) 11.15  
(E) 14.53
58. A vehicle travels at 45 km/h for 4 hours. What distance does it cover?  
(A) 191  
(B) 215  
(C) 180  
(D) 148  
(E) 170
59. A vehicle travels at 40 km/h for 5 hours. What distance does it cover?  
(A) 241  
(B) 186  
(C) 238  
(D) 200  
(E) 188
60. How much time is required to cover 120 km at 40 km/h?  
(A) 1  
(B) 3  
(C) 2  
(D) 5  
(E) 4
61. **Data:** Number of loans approved by five branches: A=107, B=67, C=88, D=107, E=45  
Which branch approved the highest number of loans?  
(A) D  
(B) A  
(C) B  
(D) E  
(E) C
62. **Data:** Number of loans approved by five branches: A=107, B=67, C=88, D=107, E=45  
What is the total number of loans approved?  
(A) 470  
(B) 455  
(C) 341  
(D) 452  
(E) 414
63. **Data:** Number of loans approved by five branches: A=107, B=67, C=88, D=107, E=45  
What is the difference between the highest and lowest values?

- (A) 49
- (B) 79
- (C) 71
- (D) 62
- (E) 76

**64. Data:** Number of loans approved by five branches: A=107, B=67, C=88, D=107, E=45  
What is the average number of loans?

- (A) 64.05
- (B) 101.44
- (C) 95.47
- (D) 82.8
- (E) 67

**65. Data:** Number of loans approved by five branches: A=107, B=67, C=88, D=107, E=45  
What is the combined value for branches C and E?

- (A) 119
- (B) 133
- (C) 162
- (D) 102
- (E) 103

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

72. Given  $P > R = T > Y$ , which relation is definitely true?

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

73. Given  $Y > R = U > T$ , which relation is definitely true?

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

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

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

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

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

- 76.** In a code, each letter is shifted 2 place(s) forward. How is BANK coded?  
 (A) CBOL  
 (B) FER0  
 (C) EDQN  
 (D) DCPM  
 (E) GFSP
- 77.** In a code, each letter is shifted 3 place(s) forward. How is BANK coded?  
 (A) FER0  
 (B) None of these  
 (C) EDQN  
 (D) GFSP  
 (E) DCPM
- 78.** In a code, each letter is shifted 3 place(s) forward. How is CASH coded?  
 (A) FDVK  
 (B) None of these  
 (C) GEWL  
 (D) HFXM  
 (E) ECUJ
- 79.** In a code, each letter is shifted 2 place(s) forward. How is BANK coded?  
 (A) GFSP  
 (B) EDQN  
 (C) CBOL  
 (D) FER0  
 (E) DCPM
- 80.** In a code, each letter is shifted 2 place(s) forward. How is CASH coded?  
 (A) FDVK  
 (B) ECUJ  
 (C) DBTI  
 (D) GEWL  
 (E) HFXM
- 81.** A walks 5 km north and then 3 km east. In which direction is A from the start?  
 (A) North  
 (B) South-West  
 (C) North-West  
 (D) South-East  
 (E) North-East
- 82.** B walks 4 km south and then 4 km west. In which direction is B from the start?  
 (A) North-East  
 (B) South-East  
 (C) West  
 (D) North-West  
 (E) South-West
- 83.** C faces east, turns right, then turns left. Which direction is C facing?  
 (A) South  
 (B) North  
 (C) North-East  
 (D) West  
 (E) East
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?  
 (A) South-East  
 (B) North  
 (C) West  
 (D) North-East  
 (E) South-West
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?  
 (A) South  
 (B) North  
 (C) West  
 (D) East  
 (E) North-West
- 86.** Find the next term in the series: 1, 3, 5, 7, 9, ?  
 (A) 11  
 (B) 9  
 (C) 13  
 (D) 10  
 (E) 14

87. Find the next term in the series: 2, 5, 8, 11, 14, ?  
(A) 19  
(B) 20  
(C) 15  
(D) 18  
(E) 17
88. Find the next term in the series: 5, 8, 11, 14, 17, ?  
(A) 20  
(B) 14  
(C) 25  
(D) 22  
(E) 16
89. Find the next term in the series: 5, 7, 9, 11, 13, ?  
(A) 13  
(B) 15  
(C) 11  
(D) 17  
(E) 12
90. Find the next term in the series: 4, 8, 12, 16, 20, ?  
(A) 22  
(B) 27  
(C) 31  
(D) 25  
(E) 24
91. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Aman, Charu, Deep.  
Who sits at the extreme left?  
(A) Charu  
(B) Bina  
(C) Deep  
(D) Esha  
(E) Aman
92. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Aman, Charu, Deep.  
Who sits at the extreme right?  
(A) Deep  
(B) Charu  
(C) Esha  
(D) Bina  
(E) Aman
93. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Aman, Charu, Deep.  
Who sits immediately to the right of Esha?  
(A) Bina  
(B) Charu  
(C) Deep  
(D) Aman  
(E) Esha
94. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Aman, Charu, Deep.  
Who sits between Esha and Charu?  
(A) Bina  
(B) Aman  
(C) Esha  
(D) Charu  
(E) Deep
95. Five persons sit in a row facing north in this order from left to right: Bina, Esha, Aman, Charu, Deep.  
Who is second from the left?  
(A) Esha  
(B) Aman  
(C) Charu  
(D) Bina  
(E) Deep
96. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-L, 2-O, 3-M, 4-K, 5-N.  
Who lives on the top floor?  
(A) M  
(B) O  
(C) K  
(D) L  
(E) N

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

Who lives on floor 2?

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

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

Who lives immediately above M?

- (A) K
- (B) M
- (C) L
- (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-O, 3-M, 4-K, 5-N.

How many floors are below K?

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

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

Who lives on the lowest floor?

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

## Complete Answer Key

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