

IBPS PO Prelims Practice Paper 1

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

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

- (A) scatter
- (B) cancel

- (C) refuse
 - (D) achieve
 - (E) forget
8. Choose the best word for blank (3).
- (A) confuse
 - (B) destroy
 - (C) avoid
 - (D) maintain
 - (E) borrow
9. Choose the best word for blank (4).
- (A) absent
 - (B) ancient
 - (C) careless
 - (D) silent
 - (E) alert
10. Choose the best word for blank (5).
- (A) rarely
 - (B) randomly
 - (C) slowly
 - (D) responsibly
 - (E) secretly
11. Choose the correct replacement for the sentence: *The results will be declared until Friday.*
- (A) The results will be declared by Friday.
 - (B) No improvement required
 - (C) The results will be declared by Friday.
 - (D) None of these
 - (E) The results will be declared until Friday.
12. 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 improvement required
 - (D) No sooner did the bell ring than the candidates entered.
 - (E) No sooner did the bell ring when the candidates entered.
13. 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 has submitted the form.
 - (D) Each of the candidates have submitted the form.
 - (E) No improvement required
14. Choose the correct replacement for the sentence: *The officer explained me the procedure.*
- (A) No improvement required
 - (B) The officer explained the procedure to me.
 - (C) The officer explained the procedure to me.
 - (D) The officer explained me the procedure.
 - (E) None of these
15. Choose the correct replacement for the sentence: *He is good in solving puzzles.*
- (A) No improvement required
 - (B) He is good at solving puzzles.
 - (C) None of these
 - (D) He are good at solving puzzles.
 - (E) He is good in solving puzzles.
16. The bank launched a campaign to _____ customers about cyber fraud.
- (A) divide
 - (B) educate
 - (C) confuse
 - (D) exclude
 - (E) punish
17. The central bank took measures to _____ inflation.
- (A) scatter
 - (B) invent
 - (C) divide
 - (D) celebrate
 - (E) control
18. The committee reached a _____ decision after reviewing the data.
- (A) hollow
 - (B) distant

- (C) unanimous
(D) random
(E) fragile
19. Regular mock tests help candidates _____ their speed.
(A) improve
(B) destroy
(C) borrow
(D) ignore
(E) hide
20. A diversified portfolio can help _____ investment risk.
(A) repeat
(B) announce
(C) create
(D) reduce
(E) measure
21. Choose the word/phrase closest in meaning to **Concise**.
(A) uncertain
(B) angry
(C) public
(D) brief
(E) lengthy
22. Choose the word/phrase closest in meaning to **Integrity**.
(A) silence
(B) luxury
(C) honesty
(D) speed
(E) fear
23. Choose the word/phrase closest in meaning to **Feasible**.
(A) impossible
(B) secret
(C) practical
(D) illegal
(E) expensive
24. Choose the word/phrase closest in meaning to **Scrutinize**.
(A) avoid
(B) celebrate
(C) summarize
(D) postpone
(E) examine closely
25. Choose the word/phrase closest in meaning to **Alleviate**.
(A) predict
(B) combine
(C) calculate
(D) worsen
(E) relieve
26. 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) BADC
(B) BCAD
(C) ABCD
(D) CABD
(E) ACBD
27. Arrange the sentences in the most logical order:
A. This growth has improved convenience for customers.
B. Digital payments have grown rapidly in India.
C. However, users must remain alert to cyber fraud.
D. Safe practices are therefore essential.
(A) BACD
(B) CBAD
(C) CABD
(D) CADB
(E) ABCD
28. 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) ABCD
- (B) CABD
- (C) CBAD
- (D) CDAB
- (E) ACBD

29. Arrange the sentences in the most logical order:

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

- (A) ABDC
- (B) DBAC
- (C) ACBD
- (D) BACD
- (E) DCBA

30. Arrange the sentences in the most logical order:

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

- (A) CDAB
- (B) BACD
- (C) BDAC
- (D) ABDC
- (E) ACBD

Section 1: English Language - Answer Key and Short Hints

1-D	2-A	3-B	4-D	5-B	6-D	7-D	8-D	9-E	10-D
11-A	12-D	13-C	14-C	15-B	16-B	17-E	18-C	19-A	20-D
21-D	22-C	23-C	24-E	25-E	26-A	27-A	28-D	29-B	30-A

1. **D** - Refer to the passage
2. **A** - Refer to the passage
3. **B** - Refer to the passage
4. **D** - Refer to the passage
5. **B** - Refer to the passage
6. **D** - Context-based usage
7. **D** - Context-based usage
8. **D** - Context-based usage
9. **E** - Context-based usage
10. **D** - Context-based usage
11. **A** - Use by for deadline
12. **D** - No sooner...than
13. **C** - Subject-verb agreement
14. **C** - Explain something to someone
15. **B** - Good at
16. **B** - Educate customers
17. **E** - Control fits the context
18. **C** - Unanimous means agreed by all
19. **A** - Improve speed
20. **D** - Reduce risk
21. **D** - Concise means brief
22. **C** - Integrity means honesty
23. **C** - Feasible means practical
24. **E** - Scrutinize means examine closely
25. **E** - Alleviate means relieve
26. **A** - Logical sequence
27. **A** - Logical sequence
28. **D** - Logical sequence
29. **B** - Logical sequence
30. **A** - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $27 + 43 \times 63 - 77$.
- (A) 2276
 - (B) 3240
 - (C) 2288
 - (D) 2501
 - (E) 2659
32. Find the value of $56 + 37 \times 20 - 50$.
- (A) 577
 - (B) 704
 - (C) 682
 - (D) 746
 - (E) 809
33. Find the value of $73 + 79 \times 49 - 63$.
- (A) 3199
 - (B) 3319
 - (C) 3035
 - (D) 4280
 - (E) 3881
34. Find the value of $77 + 14 \times 43 - 21$.
- (A) 581
 - (B) 598
 - (C) 772
 - (D) 658
 - (E) 561
35. Find the value of $76 + 36 \times 37 - 68$.
- (A) 1451
 - (B) 1122
 - (C) 1591
 - (D) 1622
 - (E) 1340
36. What is 20% of 480?
- (A) 86
 - (B) 128
 - (C) 127
 - (D) 96
 - (E) 88
37. What is 10% of 600?
- (A) 39
 - (B) 70
 - (C) 44
 - (D) 60
 - (E) 46
38. What is 30% of 1000?
- (A) 300
 - (B) 237
 - (C) 366
 - (D) 404
 - (E) 336
39. An amount of 136 is divided in the ratio 6:2. What is the first share?
- (A) 107
 - (B) 92
 - (C) 102
 - (D) 76
 - (E) 91
40. An amount of 285 is divided in the ratio 8:7. What is the first share?
- (A) 108
 - (B) 152
 - (C) 135
 - (D) 107
 - (E) 181
41. Find the average of 64, 22, 83, 26, 42.
- (A) 51.21
 - (B) 56.22
 - (C) 55.44

- (D) 40.03
(E) 47.4
42. Find the average of 57, 72, 34, 32, 47.
(A) 52.85
(B) 37.99
(C) 40.71
(D) 38.91
(E) 48.4
43. An article costs Rs. 800 and is sold at a profit of 25%. Find the selling price.
(A) 1184
(B) 835
(C) 1000
(D) 824
(E) 783
44. An article costs Rs. 600 and is sold at a profit of 25%. Find the selling price.
(A) 804
(B) 750
(C) 912
(D) 697
(E) 652
45. Find the simple interest on Rs. 2000 at 8% per annum for 4 years.
(A) 548
(B) 786
(C) 519
(D) 640
(E) 589
46. Find the next number: 13, 16, 19, 22, 25, ?
(A) 28
(B) 26
(C) 25
(D) 24
(E) 32
47. Find the next number: 15, 20, 25, 30, 35, ?
(A) 43
(B) 48
(C) 32
(D) 40
(E) 49
48. Find the next number: 8, 19, 30, 41, 52, ?
(A) 57
(B) 75
(C) 49
(D) 63
(E) 53
49. Find the next number: 15, 22, 29, 36, 43, ?
(A) 62
(B) 42
(C) 55
(D) 50
(E) 39
50. Find the next number: 7, 19, 31, 43, 55, ?
(A) 67
(B) 56
(C) 79
(D) 84
(E) 54
51. What is the greater root of $x^2 - 10x + 16 = 0$?
(A) 5
(B) 10
(C) 7
(D) 8
(E) 6
52. What is the greater root of $x^2 - 6x + 8 = 0$?
(A) 5
(B) 6
(C) 2

- (D) 3
(E) 4
53. What is the greater root of $x^2 - 6x + 8 = 0$?
(A) 2
(B) 4
(C) 5
(D) 6
(E) 3
54. What is the greater root of $x^2 - 11x + 18 = 0$?
(A) 5
(B) 13
(C) 8
(D) 9
(E) 11
55. What is the greater root of $x^2 - 14x + 49 = 0$?
(A) 7
(B) 9
(C) 6
(D) 5
(E) 4
56. A can complete a job in 10 days and B in 15 days. In how many days can they complete it together?
(A) 5
(B) 7
(C) 4
(D) 8
(E) 6
57. A can complete a job in 20 days and B in 36 days. In how many days can they complete it together?
(A) 11.98
(B) 12.86
(C) 16.43
(D) 9.48
(E) 13.63
58. A vehicle travels at 72 km/h for 4 hours. What distance does it cover?
(A) 234
(B) 329
(C) 331
(D) 248
(E) 288
59. A vehicle travels at 50 km/h for 3 hours. What distance does it cover?
(A) 170
(B) 175
(C) 183
(D) 168
(E) 150
60. How much time is required to cover 180 km at 50 km/h?
(A) 2.86
(B) 3.6
(C) 2.54
(D) 5.58
(E) 4.74
61. **Data:** Number of loans approved by five branches: A=104, B=77, C=66, D=111, E=48
Which branch approved the highest number of loans?
(A) E
(B) A
(C) B
(D) D
(E) C
62. **Data:** Number of loans approved by five branches: A=104, B=77, C=66, D=111, E=48
What is the total number of loans approved?
(A) 406
(B) 354
(C) 484
(D) 330
(E) 441
63. **Data:** Number of loans approved by five branches: A=104, B=77, C=66, D=111, E=48
What is the difference between the highest and lowest values?

- (A) 63
- (B) 68
- (C) 42
- (D) 74
- (E) 78

64. Data: Number of loans approved by five branches: A=104, B=77, C=66, D=111, E=48
What is the average number of loans?

- (A) 81.2
- (B) 63.89
- (C) 100.28
- (D) 94.96
- (E) 61.64

65. Data: Number of loans approved by five branches: A=104, B=77, C=66, D=111, E=48
What is the combined value for branches A and B?

- (A) 181
- (B) 217
- (C) 198
- (D) 196
- (E) 155

Section 2: Quantitative Aptitude - Answer Key and Short Hints

31-E	32-D	33-E	34-D	35-E	36-D	37-D	38-A	39-C	40-B
41-E	42-E	43-C	44-B	45-D	46-A	47-D	48-D	49-D	50-A
51-D	52-E	53-B	54-D	55-A	56-E	57-B	58-E	59-E	60-B
61-D	62-A	63-A	64-A	65-A					

31. E - Use BODMAS: 2659
 32. D - Use BODMAS: 746
 33. E - Use BODMAS: 3881
 34. D - Use BODMAS: 658
 35. E - Use BODMAS: 1340
 36. D - $20/100 \times 480 = 96$
 37. D - $10/100 \times 600 = 60$
 38. A - $30/100 \times 1000 = 300$
 39. C - $136 \times 6/8 = 102$
 40. B - $285 \times 8/15 = 152$
 41. E - $Sum/5 = 47.4$
 42. E - $Sum/5 = 48.4$
 43. C - $CP \times (100+profit)\% = 1000$
 44. B - $CP \times (100+profit)\% = 750$
 45. D - $P \times R \times T / 100 = 640.0$
 46. A - Common difference is 3
 47. D - Common difference is 5
 48. D - Common difference is 11
 49. D - Common difference is 7
 50. A - Common difference is 12
 51. D - Roots are 2 and 8
 52. E - Roots are 4 and 2
 53. B - Roots are 2 and 4
 54. D - Roots are 2 and 9
 55. A - Roots are 7 and 7
 56. E - $1/T = 1/10 + 1/15$; $T = 6$ days
 57. B - $1/T = 1/20 + 1/36$; $T = 12.86$ days
 58. E - Distance = speed \times time = 288 km
 59. E - Distance = speed \times time = 150 km
 60. B - Time = distance/speed = 3.6 hours
 61. D - Compare the values
 62. A - Total = 406
 63. A - $111 - 48 = 63$
 64. A - $Total/5 = 81.2$
 65. A - $104 + 77 = 181$

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) Some readers are not graduates.
- (C) All readers are bankers.
- (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) No savings is a deposit.
- (B) All deposits are loans.
- (C) Some savings are not loans.
- (D) All savings 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) No instrument is digital.
- (C) Some digital things are instruments.
- (D) No card 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) No manager is an officer.
- (C) Some officers are leaders.
- (D) No officer is a leader.
- (E) All officers are leaders.

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

71. Given $P > T = Y > Q$, which relation is definitely true?

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

72. Given $U > Q = T > P$, which relation is definitely true?

- (A) $U > P$
- (B) $P > U$
- (C) $Q < T$
- (D) $U = P$
- (E) $U < P$

73. Given $P > R = S > U$, which relation is definitely true?

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

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

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

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

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

- 76.** In a code, each letter is shifted 1 place(s) forward. How is LOAN coded?
 (A) NQCP
 (B) QTFS
 (C) PSER
 (D) MPBO
 (E) None of these
- 77.** In a code, each letter is shifted 2 place(s) forward. How is CASH coded?
 (A) HFXM
 (B) GEWL
 (C) ECUJ
 (D) DBTI
 (E) FDVK
- 78.** 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
- 79.** In a code, each letter is shifted 1 place(s) forward. How is CASH coded?
 (A) ECUJ
 (B) DBTI
 (C) None of these
 (D) HFXM
 (E) GEWL
- 80.** In a code, each letter is shifted 3 place(s) forward. How is LOAN coded?
 (A) QTFS
 (B) None of these
 (C) ORDQ
 (D) PSER
 (E) NQCP
- 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) South-West
 (B) South-East
 (C) North-West
 (D) North-East
 (E) West
- 83.** C faces east, turns right, then turns left. Which direction is C facing?
 (A) North-East
 (B) South
 (C) North
 (D) West
 (E) East
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) South-East
 (B) West
 (C) North-East
 (D) South-West
 (E) North
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) North-West
 (B) West
 (C) South
 (D) East
 (E) North
- 86.** Find the next term in the series: 2, 6, 10, 14, 18, ?
 (A) 15
 (B) 22
 (C) 20
 (D) 24
 (E) 17

87. Find the next term in the series: 2, 5, 8, 11, 14, ?
(A) 20
(B) 16
(C) 18
(D) 13
(E) 17
88. Find the next term in the series: 1, 4, 7, 10, 13, ?
(A) 16
(B) 19
(C) 13
(D) 14
(E) 11
89. Find the next term in the series: 3, 6, 9, 12, 15, ?
(A) 21
(B) 20
(C) 18
(D) 13
(E) 15
90. Find the next term in the series: 1, 6, 11, 16, 21, ?
(A) 18
(B) 33
(C) 26
(D) 21
(E) 28
91. Five persons sit in a row facing north in this order from left to right: Esha, Charu, Deep, Bina, Aman.
Who sits at the extreme left?
(A) Deep
(B) Charu
(C) Esha
(D) Bina
(E) Aman
92. Five persons sit in a row facing north in this order from left to right: Esha, Charu, Deep, Bina, Aman.
Who sits at the extreme right?
(A) Deep
(B) Charu
(C) Bina
(D) Aman
(E) Esha
93. Five persons sit in a row facing north in this order from left to right: Esha, Charu, Deep, Bina, Aman.
Who sits immediately to the right of Charu?
(A) Bina
(B) Aman
(C) Charu
(D) Esha
(E) Deep
94. Five persons sit in a row facing north in this order from left to right: Esha, Charu, Deep, Bina, Aman.
Who sits between Charu and Bina?
(A) Aman
(B) Bina
(C) Esha
(D) Charu
(E) Deep
95. Five persons sit in a row facing north in this order from left to right: Esha, Charu, Deep, Bina, Aman.
Who is second from the left?
(A) Charu
(B) Aman
(C) Bina
(D) Esha
(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-L, 4-M, 5-K.
Who lives on the top floor?
(A) N
(B) O
(C) L
(D) M
(E) K

97. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-N, 2-O, 3-L, 4-M, 5-K. Who lives on floor 2?
 (A) K
 (B) M
 (C) O
 (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-O, 3-L, 4-M, 5-K. Who lives immediately above L?
 (A) N
 (B) M
 (C) O
 (D) L
 (E) K
99. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-N, 2-O, 3-L, 4-M, 5-K. How many floors are below M?
 (A) 4
 (B) 0
 (C) 1
 (D) 2
 (E) 3
100. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-N, 2-O, 3-L, 4-M, 5-K. Who lives on the lowest floor?
 (A) L
 (B) K
 (C) M
 (D) O
 (E) N

Section 3: Reasoning Ability - Answer Key and Short Hints

66-E	67-C	68-C	69-C	70-A	71-A	72-A	73-A	74-C	75-A
76-D	77-C	78-C	79-B	80-C	81-E	82-A	83-E	84-A	85-B
86-B	87-E	88-A	89-C	90-C	91-C	92-D	93-E	94-E	95-A
96-E	97-C	98-B	99-E	100-E					

66. E - Use Venn logic
 67. C - Use Venn logic
 68. C - Use Venn logic
 69. C - Use Venn logic
 70. A - Use Venn logic
 71. A - Follow the chain
 72. A - Follow the chain
 73. A - Follow the chain
 74. C - Follow the chain
 75. A - Follow the chain
 76. D - Shift each letter
 77. C - Shift each letter
 78. C - Shift each letter
 79. B - Shift each letter
 80. C - Shift each letter
 81. E - Track each movement
 82. A - Track each movement
 83. E - Track each movement
 84. A - Track each movement
 85. B - Track each movement
 86. B - Add 4 each time
 87. E - Add 3 each time
 88. A - Add 3 each time
 89. C - Add 3 each time
 90. C - Add 5 each time
 91. C - Use the given order
 92. D - Use the given order
 93. E - Use the given order
 94. E - Use the given order
 95. A - Use the given order
 96. E - Use floor order
 97. C - Use floor order
 98. B - Use floor order
 99. E - Count floors
 100. E - Use floor order