

IBPS PO Prelims Practice Paper 10

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: A good preparation plan balances learning, revision and testing. Many candidates spend most of their time reading but postpone mock tests until the final week. This approach often creates false confidence because passive reading does not reveal whether a student can solve questions under time pressure. A better method is to complete one topic, practise questions, review mistakes and revisit the topic after a gap. Full-length mock tests should then be used to improve selection strategy, accuracy and stamina. The objective is not merely to attempt more questions, but to attempt the right questions with control.

What problem is identified in the passage?

- (A) Candidates avoid all study material
- (B) Candidates solve too many questions
- (C) Candidates revise too often
- (D) Candidates delay mock tests and rely too much on reading
- (E) Candidates focus only on sleep

2. Why can passive reading create false confidence?

- (A) It makes the syllabus shorter
- (B) It guarantees accuracy
- (C) It does not test performance under time pressure
- (D) It always improves memory
- (E) It removes negative marking

3. What should follow the completion of a topic?

- (A) Changing the syllabus
- (B) Taking a long break
- (C) Skipping difficult questions
- (D) Practice, error review and spaced revision
- (E) Only rereading

4. What is the purpose of full-length mock tests?

- (A) To improve strategy, accuracy and stamina
- (B) To increase guessing
- (C) To avoid revision
- (D) To learn new grammar rules only
- (E) To replace the syllabus

5. The author values:

- (A) maximum guessing
- (B) controlled and accurate attempts
- (C) passive reading
- (D) last-minute study
- (E) avoiding feedback

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

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

- (A) scatter
- (B) achieve

- (C) cancel
 - (D) refuse
 - (E) forget
8. Choose the best word for blank (3).
- (A) borrow
 - (B) avoid
 - (C) maintain
 - (D) confuse
 - (E) destroy
9. Choose the best word for blank (4).
- (A) careless
 - (B) absent
 - (C) silent
 - (D) ancient
 - (E) alert
10. Choose the best word for blank (5).
- (A) randomly
 - (B) secretly
 - (C) rarely
 - (D) responsibly
 - (E) slowly
11. Choose the correct replacement for the sentence: *One of my friend is preparing for IBPS PO.*
- (A) One of my friends are preparing for IBPS PO.
 - (B) One of my friends is preparing for IBPS PO.
 - (C) No improvement required
 - (D) None of these
 - (E) One of my friend is preparing for IBPS PO.
12. Choose the correct replacement for the sentence: *Neither the cashier nor the officers was available.*
- (A) No improvement required
 - (B) Neither the cashier nor the officers was available.
 - (C) None of these
 - (D) Neither the cashier nor the officers were available.
 - (E) Neither the cashier nor the officers were available.
13. Choose the correct replacement for the sentence: *The results will be declared until Friday.*
- (A) The results will be declared by Friday.
 - (B) The results will be declared until Friday.
 - (C) The results will be declared by Friday.
 - (D) None of these
 - (E) No improvement required
14. Choose the correct replacement for the sentence: *Hardly had I reached the centre than the gate closed.*
- (A) None of these
 - (B) No improvement required
 - (C) Hardly had I reached the centre when the gate closed.
 - (D) Hardly had I reached the centre when the gate closed.
 - (E) Hardly had I reached the centre than the gate closed.
15. Choose the correct replacement for the sentence: *If I was you, I would revise the syllabus.*
- (A) If I was you, I would revise the syllabus.
 - (B) None of these
 - (C) If I were you, I would revise the syllabus.
 - (D) If I were you, I would revise the syllabus.
 - (E) No improvement required
16. The central bank took measures to _____ inflation.
- (A) invent
 - (B) scatter
 - (C) control
 - (D) divide
 - (E) celebrate
17. The candidate remained _____ despite the difficult paper.
- (A) ancient
 - (B) calm
 - (C) empty
 - (D) formal
 - (E) narrow
18. Regular mock tests help candidates _____ their speed.
- (A) destroy
 - (B) borrow

- (C) hide
- (D) improve
- (E) ignore

19. A diversified portfolio can help _____ investment risk.

- (A) repeat
- (B) measure
- (C) announce
- (D) reduce
- (E) create

20. The committee reached a _____ decision after reviewing the data.

- (A) hollow
- (B) random
- (C) unanimous
- (D) fragile
- (E) distant

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

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

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

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

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

- (A) optional
- (B) unlikely
- (C) past
- (D) about to happen
- (E) hidden

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

- (A) illegal
- (B) practical
- (C) expensive
- (D) secret
- (E) impossible

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

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

26. Arrange the sentences in the most logical order:

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

- (A) CDBA
- (B) DCBA
- (C) ABCD
- (D) ABDC
- (E) BACD

27. Arrange the sentences in the most logical order:

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

- (A) ACBD
- (B) BACD
- (C) CADB
- (D) ABDC
- (E) CBAD

28. Arrange the sentences in the most logical order:

- A. Lending supports households and businesses.

- B. They use a part of these funds for lending.
 C. Thus, banks play a key role in economic activity.
 D. Banks collect deposits from the public.
- (A) DBAC
 (B) BDAC
 (C) BCAD
 (D) ABCD
 (E) CADB
- 29.** Arrange the sentences in the most logical order:
 A. However, users must remain alert to cyber fraud.
 B. Safe practices are therefore essential.
 C. This growth has improved convenience for customers.
 D. Digital payments have grown rapidly in India.
- (A) ABCD
 (B) CADB
 (C) CABD
 (D) DCAB
 (E) BDAC
- 30.** 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) BACD
 (C) ACBD
 (D) ABCD
 (E) BDAC

Section 1: English Language - Answer Key and Short Hints

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

1. **D** - Refer to the passage
2. **C** - Refer to the passage
3. **D** - Refer to the passage
4. **A** - Refer to the passage
5. **B** - Refer to the passage
6. **B** - Context-based usage
7. **B** - Context-based usage
8. **C** - Context-based usage
9. **E** - Context-based usage
10. **D** - Context-based usage
11. **B** - One of + plural noun
12. **D** - Verb agrees with nearer plural subject
13. **C** - Use by for deadline
14. **D** - Hardly...when
15. **C** - Subjunctive were
16. **C** - Control fits the context
17. **B** - Calm fits
18. **D** - Improve speed
19. **D** - Reduce risk
20. **C** - Unanimous means agreed by all
21. **A** - Candid means frank
22. **C** - Resilient means able to recover
23. **D** - Imminent means about to happen
24. **B** - Feasible means practical
25. **E** - Concise means brief
26. **A** - Logical sequence
27. **E** - Logical sequence
28. **A** - Logical sequence
29. **D** - Logical sequence
30. **A** - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $29 + 13 \times 40 - 78$.
- (A) 556
 - (B) 408
 - (C) 471
 - (D) 365
 - (E) 543
32. Find the value of $46 + 31 \times 19 - 79$.
- (A) 586
 - (B) 556
 - (C) 450
 - (D) 453
 - (E) 692
33. Find the value of $36 + 44 \times 71 - 24$.
- (A) 3136
 - (B) 2470
 - (C) 3530
 - (D) 2788
 - (E) 2419
34. Find the value of $78 + 79 \times 44 - 36$.
- (A) 4393
 - (B) 4132
 - (C) 3951
 - (D) 4049
 - (E) 3518
35. Find the value of $54 + 74 \times 48 - 42$.
- (A) 3564
 - (B) 2864
 - (C) 2687
 - (D) 3177
 - (E) 3982
36. What is 10% of 800?
- (A) 75
 - (B) 64
 - (C) 97
 - (D) 59
 - (E) 80
37. What is 10% of 240?
- (A) 25
 - (B) 21
 - (C) 18
 - (D) 26
 - (E) 24
38. What is 5% of 1000?
- (A) 40
 - (B) 39
 - (C) 66
 - (D) 50
 - (E) 54
39. An amount of 156 is divided in the ratio 9:3. What is the first share?
- (A) 105
 - (B) 96
 - (C) 117
 - (D) 126
 - (E) 111
40. An amount of 140 is divided in the ratio 3:4. What is the first share?
- (A) 77
 - (B) 54
 - (C) 68
 - (D) 60
 - (E) 45
41. Find the average of 48, 58, 36, 45, 83.
- (A) 54
 - (B) 59
 - (C) 58

- (D) 43
(E) 61
42. Find the average of 46, 72, 48, 40, 53.
(A) 51.8
(B) 47.2
(C) 43.74
(D) 62.41
(E) 59.46
43. An article costs Rs. 250 and is sold at a profit of 20%. Find the selling price.
(A) 366
(B) 300
(C) 357
(D) 275
(E) 317
44. An article costs Rs. 200 and is sold at a profit of 30%. Find the selling price.
(A) 316
(B) 204
(C) 230
(D) 260
(E) 285
45. Find the simple interest on Rs. 1000 at 10% per annum for 4 years.
(A) 498
(B) 349
(C) 362
(D) 438
(E) 400
46. Find the next number: 8, 17, 26, 35, 44, ?
(A) 53
(B) 57
(C) 59
(D) 65
(E) 46
47. Find the next number: 8, 14, 20, 26, 32, ?
(A) 42
(B) 45
(C) 41
(D) 38
(E) 32
48. Find the next number: 8, 14, 20, 26, 32, ?
(A) 43
(B) 47
(C) 38
(D) 45
(E) 32
49. Find the next number: 14, 24, 34, 44, 54, ?
(A) 79
(B) 50
(C) 64
(D) 56
(E) 75
50. Find the next number: 13, 17, 21, 25, 29, ?
(A) 41
(B) 27
(C) 33
(D) 39
(E) 29
51. What is the greater root of $x^2 - 9x + 20 = 0$?
(A) 7
(B) 4
(C) 6
(D) 5
(E) 3
52. What is the greater root of $x^2 - 9x + 18 = 0$?
(A) 6
(B) 7
(C) 8

- (D) 3
(E) 4
53. What is the greater root of $x^2 - 14x + 45 = 0$?
(A) 5
(B) 9
(C) 13
(D) 6
(E) 8
54. What is the greater root of $x^2 - 12x + 35 = 0$?
(A) 5
(B) 6
(C) 10
(D) 7
(E) 8
55. What is the greater root of $x^2 - 13x + 40 = 0$?
(A) 5
(B) 8
(C) 4
(D) 11
(E) 10
56. A can complete a job in 18 days and B in 20 days. In how many days can they complete it together?
(A) 10.55
(B) 8.13
(C) 9.47
(D) 10.57
(E) 6.9
57. A can complete a job in 24 days and B in 30 days. In how many days can they complete it together?
(A) 15.94
(B) 8.77
(C) 10.49
(D) 13.33
(E) 12.14
58. A vehicle travels at 45 km/h for 4 hours. What distance does it cover?
(A) 149
(B) 159
(C) 163
(D) 180
(E) 144
59. A vehicle travels at 40 km/h for 5 hours. What distance does it cover?
(A) 248
(B) 238
(C) 154
(D) 200
(E) 242
60. How much time is required to cover 150 km at 50 km/h?
(A) 5
(B) 4
(C) 3
(D) 2
(E) 1
61. **Data:** Number of loans approved by five branches: A=73, B=115, C=118, D=73, E=72
Which branch approved the highest number of loans?
(A) C
(B) E
(C) A
(D) B
(E) D
62. **Data:** Number of loans approved by five branches: A=73, B=115, C=118, D=73, E=72
What is the total number of loans approved?
(A) 493
(B) 484
(C) 488
(D) 451
(E) 492
63. **Data:** Number of loans approved by five branches: A=73, B=115, C=118, D=73, E=72
What is the difference between the highest and lowest values?

- (A) 54
- (B) 60
- (C) 61
- (D) 52
- (E) 46

64. Data: Number of loans approved by five branches: A=73, B=115, C=118, D=73, E=72
What is the average number of loans?

- (A) 80.03
- (B) 98.28
- (C) 81.98
- (D) 96.51
- (E) 90.2

65. Data: Number of loans approved by five branches: A=73, B=115, C=118, D=73, E=72
What is the combined value for branches B and D?

- (A) 156
- (B) 234
- (C) 230
- (D) 162
- (E) 188

Section 2: Quantitative Aptitude - Answer Key and Short Hints

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

31. C - Use BODMAS: 471
 32. B - Use BODMAS: 556
 33. A - Use BODMAS: 3136
 34. E - Use BODMAS: 3518
 35. A - Use BODMAS: 3564
 36. E - $10/100 \times 800 = 80$
 37. E - $10/100 \times 240 = 24$
 38. D - $5/100 \times 1000 = 50$
 39. C - $156 \times 9/12 = 117$
 40. D - $140 \times 3/7 = 60$
 41. A - $Sum/5 = 54$
 42. A - $Sum/5 = 51.8$
 43. B - $CP \times (100+profit)\% = 300$
 44. D - $CP \times (100+profit)\% = 260$
 45. E - $P \times R \times T / 100 = 400.0$
 46. A - Common difference is 9
 47. D - Common difference is 6
 48. C - Common difference is 6
 49. C - Common difference is 10
 50. C - Common difference is 4
 51. D - Roots are 5 and 4
 52. A - Roots are 3 and 6
 53. B - Roots are 5 and 9
 54. D - Roots are 7 and 5
 55. B - Roots are 8 and 5
 56. C - $1/T = 1/18 + 1/20$; $T = 9.47$ days
 57. D - $1/T = 1/24 + 1/30$; $T = 13.33$ days
 58. D - Distance = speed \times time = 180 km
 59. D - Distance = speed \times time = 200 km
 60. C - Time = distance/speed = 3 hours
 61. A - Compare the values
 62. D - Total = 451
 63. E - $118 - 72 = 46$
 64. E - Total/5 = 90.2
 65. E - $115 + 73 = 188$

Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

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) No savings is a deposit.
- (D) Some loans are deposits.
- (E) All deposits are loans.

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

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

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

73. Given $Z > X = S > R$, which relation is definitely true?

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

74. Given $P > V = U > S$, which relation is definitely true?

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

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

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

76. In a code, each letter is shifted 3 place(s) forward. How is MONEY coded?
(A) QSRIC
(B) OQPGA
(C) RTSJD
(D) None of these
(E) PRQHB
77. In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
(A) None of these
(B) KZSI
(C) HWPF
(D) IXQG
(E) JYRH
78. In a code, each letter is shifted 3 place(s) forward. How is MONEY coded?
(A) PRQHB
(B) OQPGA
(C) None of these
(D) RTSJD
(E) QSRIC
79. In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
(A) HWPF
(B) None of these
(C) JYRH
(D) KZSI
(E) IXQG
80. In a code, each letter is shifted 3 place(s) forward. How is RATE coded?
(A) VEXI
(B) UDWH
(C) TCVG
(D) None of these
(E) WFYJ
81. A walks 5 km north and then 3 km east. In which direction is A from the start?
(A) South-East
(B) North-East
(C) South-West
(D) North-West
(E) North
82. B walks 4 km south and then 4 km west. In which direction is B from the start?
(A) West
(B) South-West
(C) South-East
(D) North-West
(E) North-East
83. C faces east, turns right, then turns left. Which direction is C facing?
(A) North
(B) East
(C) South
(D) North-East
(E) West
84. D faces north and turns 135 degrees clockwise. Which direction is D facing?
(A) North-East
(B) South-West
(C) North
(D) South-East
(E) West
85. E walks west, turns left and then turns right. Which direction is E finally moving?
(A) West
(B) North
(C) South
(D) East
(E) North-West
86. Find the next term in the series: 6, 9, 12, 15, 18, ?
(A) 18
(B) 16
(C) 15
(D) 21
(E) 22

87. Find the next term in the series: 8, 10, 12, 14, 16, ?

- (A) 13
- (B) 23
- (C) 16
- (D) 18
- (E) 20

88. Find the next term in the series: 4, 8, 12, 16, 20, ?

- (A) 24
- (B) 18
- (C) 21
- (D) 20
- (E) 27

89. Find the next term in the series: 2, 4, 6, 8, 10, ?

- (A) 16
- (B) 10
- (C) 9
- (D) 11
- (E) 12

90. Find the next term in the series: 5, 8, 11, 14, 17, ?

- (A) 20
- (B) 23
- (C) 17
- (D) 16
- (E) 22

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

Who sits at the extreme left?

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

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

Who sits at the extreme right?

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

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

Who sits immediately to the right of Esha?

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

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

Who sits between Esha and Deep?

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

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

Who is second from the left?

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

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

Who lives on the top floor?

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

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

Section 3: Reasoning Ability - Answer Key and Short Hints

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

66. A - Use Venn logic
 67. B - Use Venn logic
 68. C - Use Venn logic
 69. E - Use Venn logic
 70. E - Use Venn logic
 71. C - Follow the chain
 72. A - Follow the chain
 73. E - Follow the chain
 74. B - Follow the chain
 75. E - Follow the chain
 76. E - Shift each letter
 77. D - Shift each letter
 78. A - Shift each letter
 79. E - Shift each letter
 80. B - Shift each letter
 81. B - Track each movement
 82. B - Track each movement
 83. B - Track each movement
 84. D - Track each movement
 85. A - Track each movement
 86. D - Add 3 each time
 87. D - Add 2 each time
 88. A - Add 4 each time
 89. E - Add 2 each time
 90. A - Add 3 each time
 91. C - Use the given order
 92. E - Use the given order
 93. D - Use the given order
 94. E - Use the given order
 95. D - Use the given order
 96. D - Use floor order
 97. A - Use floor order
 98. C - Use floor order
 99. C - Count floors
 100. A - Use floor order