

IBPS PO Prelims Practice Paper 2

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 evaluate repayment ability and manage risk
- (D) To eliminate deposits
- (E) To delay every loan

2. Which factor is mentioned in credit assessment?

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

3. Responsible lending means:

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

4. What duty does a borrower have?

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

5. Transparent lending can help:

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

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

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

- (A) invent
- (B) damage

- (C) scatter
 - (D) freeze
 - (E) review
8. Choose the best word for blank (3).
- (A) borrowed
 - (B) printed
 - (C) celebrated
 - (D) hidden
 - (E) analysed
9. Choose the best word for blank (4).
- (A) avoid
 - (B) delete
 - (C) retain
 - (D) confuse
 - (E) divide
10. Choose the best word for blank (5).
- (A) without
 - (B) across
 - (C) beyond
 - (D) beside
 - (E) under
11. 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) None of these
 - (C) Neither the cashier nor the officers were available.
 - (D) Neither the cashier nor the officers were available.
 - (E) No improvement required
12. 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) None of these
 - (E) The officer explained me the procedure.
13. Choose the correct replacement for the sentence: *The results will be declared until Friday.*
- (A) The results will be declared until Friday.
 - (B) The results will be declared by Friday.
 - (C) No improvement required
 - (D) The results will be declared by Friday.
 - (E) None of these
14. Choose the correct replacement for the sentence: *The bank has opened a new branch yesterday.*
- (A) No improvement required
 - (B) The bank opened a new branch yesterday.
 - (C) None of these
 - (D) The bank has opened a new branch yesterday.
 - (E) The bank opened a new branch yesterday.
15. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*
- (A) The manager along with his assistants is attending the meeting.
 - (B) The manager along with his assistants are attending the meeting.
 - (C) Option 5
 - (D) No improvement required
 - (E) None of these
16. The bank launched a campaign to _____ customers about cyber fraud.
- (A) punish
 - (B) confuse
 - (C) exclude
 - (D) educate
 - (E) divide
17. The committee reached a _____ decision after reviewing the data.
- (A) random
 - (B) hollow
 - (C) distant
 - (D) unanimous
 - (E) fragile
18. The new policy aims to _____ financial inclusion.
- (A) erase
 - (B) promote

- (C) delay
- (D) oppose
- (E) freeze

19. Regular mock tests help candidates _____ their speed.

- (A) ignore
- (B) improve
- (C) destroy
- (D) borrow
- (E) hide

20. Customers must never _____ their OTP with anyone.

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

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

- (A) weak
- (B) confusing
- (C) costly
- (D) formal
- (E) clear

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

- (A) present everywhere
- (B) rare
- (C) artificial
- (D) dangerous
- (E) temporary

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

- (A) careless
- (B) hard-working
- (C) brief
- (D) wealthy
- (E) silent

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

- (A) measure
- (B) repeat
- (C) reduce
- (D) ignore
- (E) intensify

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

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

26. Arrange the sentences in the most logical order:

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

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

27. Arrange the sentences in the most logical order:

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

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

28. Arrange the sentences in the most logical order:

- A. A mock test reveals weak areas.

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

- (A) DCBA
- (B) ABDC
- (C) ACBD
- (D) ACDB
- (E) BCAD

29. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) BCAD
- (C) ACBD
- (D) BDCA
- (E) ABCD

30. Arrange the sentences in the most logical order:

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

- (A) ACBD
- (B) CADB
- (C) DCBA
- (D) CBDA
- (E) CABD

Section 1: English Language - Answer Key and Short Hints

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

1. **C** - Refer to the passage
2. **B** - Refer to the passage
3. **D** - Refer to the passage
4. **E** - Refer to the passage
5. **A** - Refer to the passage
6. **E** - Context-based usage
7. **E** - Context-based usage
8. **E** - Context-based usage
9. **C** - Context-based usage
10. **E** - Context-based usage
11. **C** - Verb agrees with nearer plural subject
12. **B** - Explain something to someone
13. **D** - Use by for deadline
14. **E** - Simple past with yesterday
15. **A** - Main subject is singular
16. **D** - Educate customers
17. **D** - Unanimous means agreed by all
18. **B** - Promote inclusion
19. **B** - Improve speed
20. **E** - OTP must not be shared
21. **E** - Lucid means clear
22. **A** - Ubiquitous means present everywhere
23. **B** - Diligent means hard-working
24. **C** - Mitigate means reduce
25. **C** - Scrutinize means examine closely
26. **A** - Logical sequence
27. **E** - Logical sequence
28. **D** - Logical sequence
29. **D** - Logical sequence
30. **D** - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $20 + 64 \times 58 - 44$.
- (A) 3129
 - (B) 4474
 - (C) 2949
 - (D) 3688
 - (E) 4098
32. Find the value of $61 + 69 \times 24 - 41$.
- (A) 1676
 - (B) 1295
 - (C) 1889
 - (D) 1413
 - (E) 2084
33. Find the value of $19 + 35 \times 22 - 22$.
- (A) 934
 - (B) 635
 - (C) 845
 - (D) 704
 - (E) 767
34. Find the value of $17 + 15 \times 56 - 69$.
- (A) 594
 - (B) 836
 - (C) 633
 - (D) 739
 - (E) 788
35. Find the value of $30 + 64 \times 27 - 76$.
- (A) 1434
 - (B) 1682
 - (C) 1582
 - (D) 1378
 - (E) 1310
36. What is 20% of 800?
- (A) 206
 - (B) 118
 - (C) 183
 - (D) 122
 - (E) 160
37. What is 12.5% of 400?
- (A) 40
 - (B) 58
 - (C) 50
 - (D) 60
 - (E) 33
38. What is 25% of 500?
- (A) 91
 - (B) 109
 - (C) 125
 - (D) 116
 - (E) 168
39. An amount of 110 is divided in the ratio 3:7. What is the first share?
- (A) 43
 - (B) 26
 - (C) 33
 - (D) 38
 - (E) 39
40. An amount of 240 is divided in the ratio 9:6. What is the first share?
- (A) 170
 - (B) 152
 - (C) 101
 - (D) 144
 - (E) 103
41. Find the average of 90, 52, 24, 41, 25.
- (A) 35.81
 - (B) 39.48
 - (C) 57.03

- (D) 46.4
(E) 49.96
42. Find the average of 79, 36, 22, 89, 39.
(A) 49
(B) 44
(C) 56
(D) 53
(E) 60
43. An article costs Rs. 200 and is sold at a profit of 25%. Find the selling price.
(A) 250
(B) 194
(C) 269
(D) 286
(E) 208
44. An article costs Rs. 400 and is sold at a profit of 15%. Find the selling price.
(A) 574
(B) 496
(C) 528
(D) 460
(E) 554
45. Find the simple interest on Rs. 2000 at 8% per annum for 2 years.
(A) 320
(B) 410
(C) 363
(D) 272
(E) 397
46. Find the next number: 13, 20, 27, 34, 41, ?
(A) 37
(B) 58
(C) 48
(D) 41
(E) 54
47. Find the next number: 10, 17, 24, 31, 38, ?
(A) 41
(B) 36
(C) 53
(D) 49
(E) 45
48. Find the next number: 14, 21, 28, 35, 42, ?
(A) 59
(B) 49
(C) 56
(D) 54
(E) 53
49. Find the next number: 2, 7, 12, 17, 22, ?
(A) 21
(B) 24
(C) 27
(D) 23
(E) 22
50. Find the next number: 3, 12, 21, 30, 39, ?
(A) 38
(B) 40
(C) 57
(D) 51
(E) 48
51. What is the greater root of $x^2 - 22x + 120 = 0$?
(A) 7
(B) 14
(C) 12
(D) 10
(E) 8
52. What is the greater root of $x^2 - 16x + 48 = 0$?
(A) 12
(B) 17
(C) 16

- (D) 10
(E) 18
53. What is the greater root of $x^2 - 20x + 99 = 0$?
(A) 13
(B) 12
(C) 16
(D) 11
(E) 10
54. What is the greater root of $x^2 - 17x + 66 = 0$?
(A) 14
(B) 8
(C) 12
(D) 13
(E) 11
55. What is the greater root of $x^2 - 18x + 77 = 0$?
(A) 11
(B) 8
(C) 7
(D) 16
(E) 9
56. A can complete a job in 24 days and B in 36 days. In how many days can they complete it together?
(A) 11.67
(B) 9.61
(C) 14.4
(D) 18.45
(E) 18.25
57. A can complete a job in 20 days and B in 24 days. In how many days can they complete it together?
(A) 7.66
(B) 9.19
(C) 11.53
(D) 12.44
(E) 10.91
58. A vehicle travels at 50 km/h for 5 hours. What distance does it cover?
(A) 250
(B) 212
(C) 228
(D) 275
(E) 288
59. A vehicle travels at 50 km/h for 2 hours. What distance does it cover?
(A) 81
(B) 88
(C) 90
(D) 77
(E) 100
60. How much time is required to cover 180 km at 30 km/h?
(A) 8
(B) 7
(C) 5
(D) 4
(E) 6
61. **Data:** Number of loans approved by five branches: A=117, B=114, C=81, D=64, E=67
Which branch approved the highest number of loans?
(A) D
(B) B
(C) E
(D) A
(E) C
62. **Data:** Number of loans approved by five branches: A=117, B=114, C=81, D=64, E=67
What is the total number of loans approved?
(A) 402
(B) 474
(C) 406
(D) 443
(E) 377
63. **Data:** Number of loans approved by five branches: A=117, B=114, C=81, D=64, E=67
What is the difference between the highest and lowest values?

- (A) 49
- (B) 72
- (C) 61
- (D) 53
- (E) 60

64. Data: Number of loans approved by five branches: A=117, B=114, C=81, D=64, E=67
What is the average number of loans?

- (A) 108.52
- (B) 88.6
- (C) 78.07
- (D) 105.08
- (E) 98.1

65. Data: Number of loans approved by five branches: A=117, B=114, C=81, D=64, E=67
What is the combined value for branches D and C?

- (A) 159
- (B) 166
- (C) 117
- (D) 128
- (E) 145

Section 2: Quantitative Aptitude - Answer Key and Short Hints

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

- 31. D - Use BODMAS: 3688
- 32. A - Use BODMAS: 1676
- 33. E - Use BODMAS: 767
- 34. E - Use BODMAS: 788
- 35. B - Use BODMAS: 1682
- 36. E - $20/100 \times 800 = 160$
- 37. C - $12.5/100 \times 400 = 50$
- 38. C - $25/100 \times 500 = 125$
- 39. C - $110 \times 3/10 = 33$
- 40. D - $240 \times 9/15 = 144$
- 41. D - $Sum/5 = 46.4$
- 42. D - $Sum/5 = 53$
- 43. A - $CP \times (100+profit)\% = 250$
- 44. D - $CP \times (100+profit)\% = 460$
- 45. A - $P \times R \times T / 100 = 320.0$
- 46. C - Common difference is 7
- 47. E - Common difference is 7
- 48. B - Common difference is 7
- 49. C - Common difference is 5
- 50. E - Common difference is 9
- 51. C - Roots are 10 and 12
- 52. A - Roots are 12 and 4
- 53. D - Roots are 9 and 11
- 54. E - Roots are 6 and 11
- 55. A - Roots are 11 and 7
- 56. C - $1/T = 1/24 + 1/36$; $T = 14.4$ days
- 57. E - $1/T = 1/20 + 1/24$; $T = 10.91$ days
- 58. A - Distance = speed \times time = 250 km
- 59. E - Distance = speed \times time = 100 km
- 60. E - Time = distance/speed = 6 hours
- 61. D - Compare the values
- 62. D - Total = 443
- 63. D - $117 - 64 = 53$
- 64. B - Total/5 = 88.6
- 65. E - $64 + 81 = 145$

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

- (A) Some digital things are instruments.
- (B) No instrument is digital.
- (C) Some cards are not instruments.
- (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) All officers are leaders.
- (C) No officer is a leader.
- (D) Some officers are leaders.
- (E) No manager is an officer.

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

Which conclusion definitely follows?

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

71. Given $X > U = P > Y$, which relation is definitely true?

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

72. Given $S > V = Y > R$, which relation is definitely true?

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

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

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

74. Given $V > Y = T > Q$, which relation is definitely true?

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

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

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

76. In a code, each letter is shifted 1 place(s) forward. How is RISK coded?
 (A) WNXP
 (B) None of these
 (C) SJTL
 (D) TKUM
 (E) VMWO
77. In a code, each letter is shifted 3 place(s) forward. How is FUND coded?
 (A) JYRH
 (B) IXQG
 (C) None of these
 (D) HWPF
 (E) KZSI
78. In a code, each letter is shifted 3 place(s) forward. How is CASH coded?
 (A) FDVK
 (B) ECUJ
 (C) None of these
 (D) HFXM
 (E) GEWL
79. In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
 (A) ULVN
 (B) TKUM
 (C) VMWO
 (D) None of these
 (E) WNXP
80. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
 (A) XFKJ
 (B) None of these
 (C) VDIH
 (D) WEJI
 (E) UCHG
81. A walks 5 km north and then 3 km east. In which direction is A from the start?
 (A) South-East
 (B) North-West
 (C) North-East
 (D) South-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) North-West
 (C) South-East
 (D) South-West
 (E) North-East
83. C faces east, turns right, then turns left. Which direction is C facing?
 (A) North
 (B) South
 (C) West
 (D) North-East
 (E) East
84. D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) South-West
 (B) North-East
 (C) North
 (D) West
 (E) South-East
85. E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) North
 (B) East
 (C) North-West
 (D) West
 (E) South
86. Find the next term in the series: 1, 6, 11, 16, 21, ?
 (A) 31
 (B) 32
 (C) 26
 (D) 19
 (E) 20

87. Find the next term in the series: 7, 11, 15, 19, 23, ?

- (A) 21
- (B) 31
- (C) 30
- (D) 33
- (E) 27

88. Find the next term in the series: 7, 10, 13, 16, 19, ?

- (A) 19
- (B) 18
- (C) 20
- (D) 22
- (E) 24

89. Find the next term in the series: 2, 6, 10, 14, 18, ?

- (A) 25
- (B) 19
- (C) 17
- (D) 22
- (E) 28

90. Find the next term in the series: 6, 10, 14, 18, 22, ?

- (A) 24
- (B) 26
- (C) 19
- (D) 18
- (E) 32

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

Who sits at the extreme left?

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

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

Who sits at the extreme right?

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

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

Who sits immediately to the right of Charu?

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

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

Who sits between Charu and Deep?

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

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

Who is second from the left?

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

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

Who lives on the top floor?

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

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

Section 3: Reasoning Ability - Answer Key and Short Hints

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

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