

IBPS PO Prelims Practice Paper 3

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 increase paperwork only
- (B) To delay every loan
- (C) To evaluate repayment ability and manage risk
- (D) To avoid all customers
- (E) To eliminate deposits

2. Which factor is mentioned in credit assessment?

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

3. Responsible lending means:

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

4. What duty does a borrower have?

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

5. Transparent lending can help:

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

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

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

- (A) cancel
- (B) achieve

- (C) refuse
 - (D) scatter
 - (E) forget
8. Choose the best word for blank (3).
- (A) maintain
 - (B) confuse
 - (C) avoid
 - (D) destroy
 - (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) slowly
 - (B) responsibly
 - (C) rarely
 - (D) secretly
 - (E) randomly
11. Choose the correct replacement for the sentence: *No sooner did the bell ring when the candidates entered.*
- (A) None of these
 - (B) No improvement required
 - (C) No sooner did the bell ring than the candidates entered.
 - (D) No sooner did the bell ring than the candidates entered.
 - (E) No sooner did the bell ring when the candidates entered.
12. Choose the correct replacement for the sentence: *The committee have taken its final decision.*
- (A) The committee has taken its final decision.
 - (B) None of these
 - (C) The committee has taken its final decision.
 - (D) The committee have taken its final decision.
 - (E) No improvement required
13. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*
- (A) None of these
 - (B) Despite of the rain, the exam started on time.
 - (C) Despite the rain, the exam started on time.
 - (D) Despite the rain, the exam started on time.
 - (E) No improvement required
14. 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) None of these
 - (D) The results will be declared by Friday.
 - (E) No improvement required
15. Choose the correct replacement for the sentence: *The information are useful for applicants.*
- (A) The information is useful for applicants.
 - (B) Option 5
 - (C) No improvement required
 - (D) The information are useful for applicants.
 - (E) None of these
16. A diversified portfolio can help _____ investment risk.
- (A) reduce
 - (B) create
 - (C) repeat
 - (D) announce
 - (E) measure
17. Customers must never _____ their OTP with anyone.
- (A) replace
 - (B) share
 - (C) count
 - (D) print
 - (E) measure
18. Regular mock tests help candidates _____ their speed.
- (A) destroy
 - (B) ignore

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

19. The branch manager handled the complaint in a _____ manner.

- (A) distant
- (B) invisible
- (C) professional
- (D) careless
- (E) temporary

20. The candidate remained _____ despite the difficult paper.

- (A) calm
- (B) empty
- (C) ancient
- (D) narrow
- (E) formal

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

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

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

- (A) divide
- (B) increase
- (C) decorate
- (D) decrease
- (E) announce

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

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

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

- (A) authority
- (B) memory
- (C) anger
- (D) ability to understand feelings
- (E) profit

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

- (A) legal
- (B) safe
- (C) familiar
- (D) obvious
- (E) unclear

26. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) BDAC
- (C) ACDB
- (D) CADB
- (E) BACD

27. Arrange the sentences in the most logical order:

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

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

28. Arrange the sentences in the most logical order:

- A. Repeated testing improves accuracy.

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

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

29. Arrange the sentences in the most logical order:

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

- (A) CADB
- (B) DABC
- (C) CABD
- (D) DCBA
- (E) ABCD

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) BACD
- (B) BDAC
- (C) CDAB
- (D) CBAD
- (E) BCAD

Section 1: English Language - Answer Key and Short Hints

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

1. C - Refer to the passage
2. B - Refer to the passage
3. D - Refer to the passage
4. D - Refer to the passage
5. D - Refer to the passage
6. B - Context-based usage
7. B - Context-based usage
8. A - Context-based usage
9. E - Context-based usage
10. B - Context-based usage
11. C - No sooner...than
12. A - Committee treated as singular here
13. C - Despite without of
14. D - Use by for deadline
15. A - Information is uncountable
16. A - Reduce risk
17. B - OTP must not be shared
18. C - Improve speed
19. C - Professional manner
20. A - Calm fits
21. B - Robust means strong
22. D - Abate means decrease
23. C - Resilient means able to recover
24. D - Empathy means ability to understand feelings
25. E - Ambiguous means unclear
26. C - Logical sequence
27. C - Logical sequence
28. E - Logical sequence
29. B - Logical sequence
30. C - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $31 + 12 \times 61 - 56$.
- (A) 707
 - (B) 853
 - (C) 580
 - (D) 883
 - (E) 827
32. Find the value of $51 + 25 \times 61 - 54$.
- (A) 1183
 - (B) 1739
 - (C) 1522
 - (D) 1148
 - (E) 1702
33. Find the value of $75 + 63 \times 69 - 13$.
- (A) 3313
 - (B) 4790
 - (C) 5147
 - (D) 5458
 - (E) 4409
34. Find the value of $17 + 44 \times 28 - 52$.
- (A) 1345
 - (B) 1073
 - (C) 1406
 - (D) 1197
 - (E) 997
35. Find the value of $33 + 19 \times 66 - 24$.
- (A) 1263
 - (B) 1566
 - (C) 1093
 - (D) 1412
 - (E) 1575
36. What is 30% of 1000?
- (A) 259
 - (B) 230
 - (C) 300
 - (D) 371
 - (E) 217
37. What is 12.5% of 200?
- (A) 23
 - (B) 30
 - (C) 33
 - (D) 18
 - (E) 25
38. What is 12.5% of 480?
- (A) 81
 - (B) 48
 - (C) 74
 - (D) 44
 - (E) 60
39. An amount of 210 is divided in the ratio 8:6. What is the first share?
- (A) 138
 - (B) 95
 - (C) 120
 - (D) 88
 - (E) 135
40. An amount of 72 is divided in the ratio 2:6. What is the first share?
- (A) 15
 - (B) 18
 - (C) 19
 - (D) 20
 - (E) 23
41. Find the average of 26, 65, 25, 76, 40.
- (A) 41.64
 - (B) 46.4
 - (C) 51.4

- (D) 42.65
(E) 51.14
42. Find the average of 21, 23, 35, 82, 86.
(A) 42.38
(B) 46.78
(C) 49.4
(D) 38.59
(E) 60.16
43. An article costs Rs. 500 and is sold at a profit of 20%. Find the selling price.
(A) 650
(B) 651
(C) 508
(D) 484
(E) 600
44. An article costs Rs. 200 and is sold at a profit of 10%. Find the selling price.
(A) 246
(B) 173
(C) 234
(D) 252
(E) 220
45. Find the simple interest on Rs. 2000 at 8% per annum for 2 years.
(A) 266
(B) 410
(C) 384
(D) 344
(E) 320
46. Find the next number: 3, 11, 19, 27, 35, ?
(A) 39
(B) 46
(C) 49
(D) 43
(E) 52
47. Find the next number: 2, 5, 8, 11, 14, ?
(A) 17
(B) 19
(C) 18
(D) 13
(E) 15
48. Find the next number: 11, 15, 19, 23, 27, ?
(A) 31
(B) 37
(C) 36
(D) 38
(E) 24
49. Find the next number: 13, 21, 29, 37, 45, ?
(A) 60
(B) 40
(C) 53
(D) 62
(E) 63
50. Find the next number: 3, 9, 15, 21, 27, ?
(A) 38
(B) 33
(C) 41
(D) 40
(E) 26
51. What is the greater root of $x^2 - 12x + 35 = 0$?
(A) 7
(B) 4
(C) 5
(D) 10
(E) 6
52. What is the greater root of $x^2 - 22x + 120 = 0$?
(A) 7
(B) 15
(C) 12

- (D) 17
(E) 11
53. What is the greater root of $x^2 - 20x + 96 = 0$?
(A) 12
(B) 14
(C) 11
(D) 9
(E) 7
54. What is the greater root of $x^2 - 11x + 18 = 0$?
(A) 9
(B) 6
(C) 10
(D) 5
(E) 8
55. What is the greater root of $x^2 - 11x + 28 = 0$?
(A) 4
(B) 9
(C) 7
(D) 8
(E) 10
56. A can complete a job in 24 days and B in 24 days. In how many days can they complete it together?
(A) 12
(B) 14
(C) 13
(D) 9
(E) 16
57. A can complete a job in 10 days and B in 20 days. In how many days can they complete it together?
(A) 5.3
(B) 6.67
(C) 6.17
(D) 4.91
(E) 5.69
58. A vehicle travels at 50 km/h for 5 hours. What distance does it cover?
(A) 291
(B) 192
(C) 208
(D) 250
(E) 189
59. A vehicle travels at 40 km/h for 2 hours. What distance does it cover?
(A) 75
(B) 76
(C) 80
(D) 70
(E) 67
60. How much time is required to cover 240 km at 40 km/h?
(A) 6
(B) 4
(C) 8
(D) 7
(E) 5
61. **Data:** Number of loans approved by five branches: A=61, B=65, C=57, D=115, E=53
Which branch approved the highest number of loans?
(A) A
(B) E
(C) D
(D) C
(E) B
62. **Data:** Number of loans approved by five branches: A=61, B=65, C=57, D=115, E=53
What is the total number of loans approved?
(A) 392
(B) 321
(C) 415
(D) 351
(E) 287
63. **Data:** Number of loans approved by five branches: A=61, B=65, C=57, D=115, E=53
What is the difference between the highest and lowest values?

- (A) 43
- (B) 57
- (C) 76
- (D) 62
- (E) 38

64. Data: Number of loans approved by five branches: A=61, B=65, C=57, D=115, E=53
 What is the average number of loans?

- (A) 63.35
- (B) 86.24
- (C) 70.2
- (D) 61.82
- (E) 59.94

65. Data: Number of loans approved by five branches: A=61, B=65, C=57, D=115, E=53
 What is the combined value for branches A and B?

- (A) 106
- (B) 157
- (C) 126
- (D) 139
- (E) 141

Section 2: Quantitative Aptitude - Answer Key and Short Hints

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

- 31. **A** - Use BODMAS: 707
- 32. **C** - Use BODMAS: 1522
- 33. **E** - Use BODMAS: 4409
- 34. **D** - Use BODMAS: 1197
- 35. **A** - Use BODMAS: 1263
- 36. **C** - $30/100 \times 1000 = 300$
- 37. **E** - $12.5/100 \times 200 = 25$
- 38. **E** - $12.5/100 \times 480 = 60$
- 39. **C** - $210 \times 8/14 = 120$
- 40. **B** - $72 \times 2/8 = 18$
- 41. **B** - $\text{Sum}/5 = 46.4$
- 42. **C** - $\text{Sum}/5 = 49.4$
- 43. **E** - $CP \times (100 + \text{profit})\% = 600$
- 44. **E** - $CP \times (100 + \text{profit})\% = 220$
- 45. **E** - $P \times R \times T / 100 = 320.0$
- 46. **D** - Common difference is 8
- 47. **A** - Common difference is 3
- 48. **A** - Common difference is 4
- 49. **C** - Common difference is 8
- 50. **B** - Common difference is 6
- 51. **A** - Roots are 5 and 7
- 52. **C** - Roots are 10 and 12
- 53. **A** - Roots are 8 and 12
- 54. **A** - Roots are 9 and 2
- 55. **C** - Roots are 7 and 4
- 56. **A** - $1/T = 1/24 + 1/24$; $T = 12$ days
- 57. **B** - $1/T = 1/10 + 1/20$; $T = 6.67$ days
- 58. **D** - Distance = speed \times time = 250 km
- 59. **C** - Distance = speed \times time = 80 km
- 60. **A** - Time = distance/speed = 6 hours
- 61. **C** - Compare the values
- 62. **D** - Total = 351
- 63. **D** - $115 - 53 = 62$
- 64. **C** - Total/5 = 70.2
- 65. **C** - $61 + 65 = 126$

Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

71. Given $X > Q = Y > R$, which relation is definitely true?

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

72. Given $P > U = V > Y$, which relation is definitely true?

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

73. Given $S > Q = Y > R$, which relation is definitely true?

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

74. Given $Q > R = U > P$, which relation is definitely true?

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

75. Given $T > U = Z > Y$, which relation is definitely true?

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

- 76.** In a code, each letter is shifted 3 place(s) forward. How is CASH coded?
 (A) HFXM
 (B) ECUJ
 (C) None of these
 (D) FDVK
 (E) GEWL
- 77.** In a code, each letter is shifted 1 place(s) forward. How is FUND coded?
 (A) HWPF
 (B) GVOE
 (C) JYRH
 (D) KZSI
 (E) None of these
- 78.** In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
 (A) XFKJ
 (B) WEJI
 (C) VDIH
 (D) UCHG
 (E) None of these
- 79.** In a code, each letter is shifted 3 place(s) forward. How is RISK coded?
 (A) None of these
 (B) TKUM
 (C) ULVN
 (D) WNXP
 (E) VMWO
- 80.** In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) OQPGA
 (B) NPOFZ
 (C) RTSJD
 (D) None of these
 (E) QSRIC
- 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-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) South-West
 (B) North-East
 (C) South-East
 (D) North-West
 (E) West
- 83.** C faces east, turns right, then turns left. Which direction is C facing?
 (A) South
 (B) East
 (C) West
 (D) North-East
 (E) North
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) West
 (B) South-West
 (C) North-East
 (D) South-East
 (E) North
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) South
 (B) West
 (C) North-West
 (D) East
 (E) North
- 86.** Find the next term in the series: 2, 7, 12, 17, 22, ?
 (A) 33
 (B) 34
 (C) 27
 (D) 20
 (E) 21

87. Find the next term in the series: 1, 6, 11, 16, 21, ?

- (A) 23
- (B) 26
- (C) 31
- (D) 20
- (E) 21

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

- (A) 17
- (B) 28
- (C) 29
- (D) 30
- (E) 24

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

- (A) 32
- (B) 24
- (C) 31
- (D) 34
- (E) 27

90. Find the next term in the series: 1, 4, 7, 10, 13, ?

- (A) 14
- (B) 19
- (C) 20
- (D) 16
- (E) 18

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

Who sits at the extreme left?

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

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

Who sits at the extreme right?

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

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

Who sits immediately to the right of Bina?

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

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

Who sits between Bina and Aman?

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

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

Who is second from the left?

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

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

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

Who lives on floor 2?

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

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

Who lives immediately above N?

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

How many floors are below L?

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

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

Who lives on the lowest floor?

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

Section 3: Reasoning Ability - Answer Key and Short Hints

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

66. D - Use Venn logic

67. E - Use Venn logic

68. C - Use Venn logic

69. A - Use Venn logic

70. D - Use Venn logic

71. B - Follow the chain

72. E - Follow the chain

73. E - Follow the chain

74. C - Follow the chain

75. A - Follow the chain

76. D - Shift each letter

77. B - Shift each letter

78. C - Shift each letter

79. C - Shift each letter

80. B - Shift each letter

81. E - Track each movement

82. A - Track each movement

83. B - Track each movement

84. D - Track each movement

85. B - Track each movement

86. C - Add 5 each time

87. B - Add 5 each time

88. E - Add 4 each time

89. E - Add 4 each time

90. D - Add 3 each time

91. D - Use the given order

92. E - Use the given order

93. B - Use the given order

94. E - Use the given order

95. B - Use the given order

96. B - Use floor order

97. C - Use floor order

98. C - Use floor order

99. A - Count floors

100. E - Use floor order