

IBPS PO Prelims Practice Paper 5

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

2. Which factor is mentioned in credit assessment?

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

3. Responsible lending means:

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

4. What duty does a borrower have?

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

5. Transparent lending can help:

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

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

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

- (A) achieve
- (B) refuse

- (C) cancel
 - (D) forget
 - (E) scatter
8. Choose the best word for blank (3).
- (A) confuse
 - (B) borrow
 - (C) destroy
 - (D) maintain
 - (E) avoid
9. Choose the best word for blank (4).
- (A) alert
 - (B) careless
 - (C) ancient
 - (D) absent
 - (E) silent
10. Choose the best word for blank (5).
- (A) responsibly
 - (B) randomly
 - (C) rarely
 - (D) slowly
 - (E) secretly
11. 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) None of these
 - (E) The results will be declared by Friday.
12. Choose the correct replacement for the sentence: *She is senior than me in the department.*
- (A) She is senior than me in the department.
 - (B) She is senior to me in the department.
 - (C) She are senior to me in the department.
 - (D) No improvement required
 - (E) None of these
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) No improvement required
 - (C) Each of the candidates have submitted the form.
 - (D) None of these
 - (E) Each of the candidates has submitted the form.
14. Choose the correct replacement for the sentence: *The number of applicants are increasing every year.*
- (A) No improvement required
 - (B) None of these
 - (C) Option 5
 - (D) The number of applicants are increasing every year.
 - (E) The number of applicants is increasing every year.
15. Choose the correct replacement for the sentence: *She prefers tea than coffee.*
- (A) None of these
 - (B) She prefers tea to coffee.
 - (C) No improvement required
 - (D) She prefers tea than coffee.
 - (E) She prefers tea to coffee.
16. Customers must never _____ their OTP with anyone.
- (A) share
 - (B) print
 - (C) measure
 - (D) replace
 - (E) count
17. The auditor was asked to _____ the unusual transaction.
- (A) decorate
 - (B) investigate
 - (C) multiply
 - (D) postpone
 - (E) translate
18. The committee reached a _____ decision after reviewing the data.
- (A) fragile
 - (B) unanimous

- (C) random
- (D) hollow
- (E) distant

19. Regular mock tests help candidates _____ their speed.

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

20. The candidate remained _____ despite the difficult paper.

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

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

- (A) careless
- (B) stubborn
- (C) untrained
- (D) famous
- (E) skilled

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

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

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

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

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

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

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

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

26. Arrange the sentences in the most logical order:

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

- (A) CDBA
- (B) BDAC
- (C) DCBA
- (D) CBAD
- (E) CADB

27. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) ACBD
- (C) BDAC
- (D) BACD
- (E) BCDA

28. Arrange the sentences in the most logical order:

- A. They may change policy rates when required.

- B. Central banks monitor price trends carefully.
- C. Inflation reduces purchasing power.
- D. The aim is to maintain price stability.

- (A) ABCD
- (B) ACBD
- (C) DCBA
- (D) ABDC
- (E) CBAD

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) DCBA
- (B) ACBD
- (C) DCAB
- (D) ABCD
- (E) BACD

30. Arrange the sentences in the most logical order:

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

- (A) BDAC
- (B) ACBD
- (C) BCAD
- (D) CBAD
- (E) ADCB

Section 1: English Language - Answer Key and Short Hints

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

1. **A** - Refer to the passage
2. **B** - Refer to the passage
3. **B** - Refer to the passage
4. **E** - Refer to the passage
5. **C** - Refer to the passage
6. **E** - Context-based usage
7. **A** - Context-based usage
8. **D** - Context-based usage
9. **A** - Context-based usage
10. **A** - Context-based usage
11. **B** - Use by for deadline
12. **B** - Senior takes to, not than
13. **E** - Subject-verb agreement
14. **E** - The number is singular
15. **E** - Prefer X to Y
16. **A** - OTP must not be shared
17. **B** - Investigate transaction
18. **B** - Unanimous means agreed by all
19. **E** - Improve speed
20. **B** - Calm fits
21. **E** - Adept means skilled
22. **C** - Alleviate means relieve
23. **E** - Feasible means practical
24. **E** - Resilient means able to recover
25. **A** - Ambiguous means unclear
26. **A** - Logical sequence
27. **E** - Logical sequence
28. **E** - Logical sequence
29. **C** - Logical sequence
30. **E** - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $70 + 63 \times 32 - 36$.
- (A) 2546
 - (B) 2050
 - (C) 1938
 - (D) 1669
 - (E) 2507
32. Find the value of $50 + 40 \times 67 - 74$.
- (A) 2656
 - (B) 2092
 - (C) 2518
 - (D) 2215
 - (E) 2237
33. Find the value of $73 + 43 \times 56 - 75$.
- (A) 2079
 - (B) 1837
 - (C) 1942
 - (D) 2216
 - (E) 2406
34. Find the value of $32 + 27 \times 18 - 79$.
- (A) 525
 - (B) 477
 - (C) 439
 - (D) 500
 - (E) 499
35. Find the value of $15 + 53 \times 18 - 73$.
- (A) 1037
 - (B) 956
 - (C) 896
 - (D) 1097
 - (E) 735
36. What is 25% of 800?
- (A) 228
 - (B) 261
 - (C) 200
 - (D) 266
 - (E) 225
37. What is 30% of 480?
- (A) 126
 - (B) 173
 - (C) 96
 - (D) 110
 - (E) 144
38. What is 5% of 240?
- (A) 12
 - (B) 8
 - (C) 16
 - (D) 15
 - (E) 11
39. An amount of 208 is divided in the ratio 8:8. What is the first share?
- (A) 73
 - (B) 89
 - (C) 104
 - (D) 131
 - (E) 97
40. An amount of 170 is divided in the ratio 9:8. What is the first share?
- (A) 78
 - (B) 111
 - (C) 106
 - (D) 112
 - (E) 90
41. Find the average of 73, 38, 49, 31, 46.
- (A) 47.4
 - (B) 56.96
 - (C) 50.44

- (D) 54.85
(E) 40.2
42. Find the average of 25, 89, 49, 36, 79.
(A) 58.65
(B) 48.53
(C) 59.75
(D) 58.56
(E) 55.6
43. An article costs Rs. 1000 and is sold at a profit of 10%. Find the selling price.
(A) 868
(B) 1100
(C) 1290
(D) 1004
(E) 830
44. An article costs Rs. 200 and is sold at a profit of 30%. Find the selling price.
(A) 227
(B) 217
(C) 299
(D) 319
(E) 260
45. Find the simple interest on Rs. 1000 at 12% per annum for 3 years.
(A) 437
(B) 340
(C) 360
(D) 260
(E) 299
46. Find the next number: 10, 21, 32, 43, 54, ?
(A) 75
(B) 74
(C) 49
(D) 65
(E) 81
47. Find the next number: 6, 13, 20, 27, 34, ?
(A) 45
(B) 49
(C) 32
(D) 41
(E) 44
48. Find the next number: 3, 11, 19, 27, 35, ?
(A) 47
(B) 43
(C) 36
(D) 48
(E) 52
49. Find the next number: 15, 19, 23, 27, 31, ?
(A) 32
(B) 42
(C) 29
(D) 30
(E) 35
50. Find the next number: 9, 14, 19, 24, 29, ?
(A) 41
(B) 34
(C) 30
(D) 40
(E) 37
51. What is the greater root of $x^2 - 11x + 24 = 0$?
(A) 8
(B) 7
(C) 12
(D) 5
(E) 6
52. What is the greater root of $x^2 - 6x + 8 = 0$?
(A) 5
(B) 4
(C) 2

- (D) 3
(E) 6
53. What is the greater root of $x^2 - 13x + 30 = 0$?
(A) 9
(B) 5
(C) 12
(D) 10
(E) 14
54. What is the greater root of $x^2 - 14x + 45 = 0$?
(A) 5
(B) 9
(C) 11
(D) 6
(E) 12
55. What is the greater root of $x^2 - 17x + 66 = 0$?
(A) 14
(B) 11
(C) 8
(D) 15
(E) 13
56. A can complete a job in 12 days and B in 15 days. In how many days can they complete it together?
(A) 4.89
(B) 5.08
(C) 6.67
(D) 6.14
(E) 5.59
57. A can complete a job in 15 days and B in 24 days. In how many days can they complete it together?
(A) 6.67
(B) 6.8
(C) 9.23
(D) 6.31
(E) 6.1
58. A vehicle travels at 40 km/h for 5 hours. What distance does it cover?
(A) 236
(B) 179
(C) 159
(D) 200
(E) 229
59. A vehicle travels at 40 km/h for 2 hours. What distance does it cover?
(A) 80
(B) 62
(C) 86
(D) 69
(E) 67
60. How much time is required to cover 150 km at 50 km/h?
(A) 2
(B) 3
(C) 4
(D) 5
(E) 1
61. **Data:** Number of loans approved by five branches: A=48, B=55, C=56, D=101, E=51
Which branch approved the highest number of loans?
(A) B
(B) A
(C) E
(D) C
(E) D
62. **Data:** Number of loans approved by five branches: A=48, B=55, C=56, D=101, E=51
What is the total number of loans approved?
(A) 332
(B) 311
(C) 371
(D) 280
(E) 347
63. **Data:** Number of loans approved by five branches: A=48, B=55, C=56, D=101, E=51
What is the difference between the highest and lowest values?

- (A) 69
- (B) 35
- (C) 70
- (D) 71
- (E) 53

64. Data: Number of loans approved by five branches: A=48, B=55, C=56, D=101, E=51
What is the average number of loans?

- (A) 77.21
- (B) 62.2
- (C) 73.22
- (D) 50.91
- (E) 51.03

65. Data: Number of loans approved by five branches: A=48, B=55, C=56, D=101, E=51
What is the combined value for branches C and E?

- (A) 107
- (B) 98
- (C) 82
- (D) 129
- (E) 126

Section 2: Quantitative Aptitude - Answer Key and Short Hints

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

31. **B** - Use BODMAS: 2050
 32. **A** - Use BODMAS: 2656
 33. **E** - Use BODMAS: 2406
 34. **C** - Use BODMAS: 439
 35. **C** - Use BODMAS: 896
 36. **C** - $25/100 \times 800 = 200$
 37. **E** - $30/100 \times 480 = 144$
 38. **A** - $5/100 \times 240 = 12$
 39. **C** - $208 \times 8/16 = 104$
 40. **E** - $170 \times 9/17 = 90$
 41. **A** - $\text{Sum}/5 = 47.4$
 42. **E** - $\text{Sum}/5 = 55.6$
 43. **B** - $CP \times (100 + \text{profit})\% = 1100$
 44. **E** - $CP \times (100 + \text{profit})\% = 260$
 45. **C** - $P \times R \times T / 100 = 360.0$
 46. **D** - Common difference is 11
 47. **D** - Common difference is 7
 48. **B** - Common difference is 8
 49. **E** - Common difference is 4
 50. **B** - Common difference is 5
 51. **A** - Roots are 8 and 3
 52. **B** - Roots are 2 and 4
 53. **D** - Roots are 3 and 10
 54. **B** - Roots are 5 and 9
 55. **B** - Roots are 11 and 6
 56. **C** - $1/T = 1/12 + 1/15$; $T = 6.67$ days
 57. **C** - $1/T = 1/15 + 1/24$; $T = 9.23$ days
 58. **D** - Distance = speed \times time = 200 km
 59. **A** - Distance = speed \times time = 80 km
 60. **B** - Time = distance/speed = 3 hours
 61. **E** - Compare the values
 62. **B** - Total = 311
 63. **E** - $101 - 48 = 53$
 64. **B** - Total/5 = 62.2
 65. **A** - $56 + 51 = 107$

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 graduates are not readers.
- (C) Some readers are not graduates.
- (D) All readers are bankers.
- (E) All bankers are readers.

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

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

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

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

73. Given $P > Y = V > Z$, which relation is definitely true?

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

74. Given $Z > U = X > Q$, which relation is definitely true?

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

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

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

76. In a code, each letter is shifted 1 place(s) forward. How is SAFE coded?
 (A) XFKJ
 (B) UCHG
 (C) None of these
 (D) WEJI
 (E) TBGF
77. In a code, each letter is shifted 1 place(s) forward. How is SAFE coded?
 (A) None of these
 (B) UCHG
 (C) TBGF
 (D) WEJI
 (E) XFKJ
78. In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) RTSJD
 (B) QSRIC
 (C) NPOFZ
 (D) OQPGA
 (E) None of these
79. In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
 (A) VDIH
 (B) UCHG
 (C) WEJI
 (D) None of these
 (E) XFKJ
80. In a code, each letter is shifted 2 place(s) forward. How is CASH coded?
 (A) ECUJ
 (B) HFXM
 (C) DBTI
 (D) FDVK
 (E) GEWL
81. A walks 5 km north and then 3 km east. In which direction is A from the start?
 (A) North-West
 (B) North-East
 (C) South-West
 (D) South-East
 (E) North
82. B walks 4 km south and then 4 km west. In which direction is B from the start?
 (A) South-West
 (B) North-West
 (C) North-East
 (D) West
 (E) South-East
83. C faces east, turns right, then turns left. Which direction is C facing?
 (A) West
 (B) North
 (C) South
 (D) East
 (E) North-East
84. D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) North-East
 (B) West
 (C) South-East
 (D) North
 (E) South-West
85. E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) East
 (B) South
 (C) West
 (D) North-West
 (E) North
86. Find the next term in the series: 8, 12, 16, 20, 24, ?
 (A) 21
 (B) 25
 (C) 26
 (D) 28
 (E) 32

87. Find the next term in the series: 8, 10, 12, 14, 16, ?
(A) 20
(B) 18
(C) 19
(D) 17
(E) 22
88. Find the next term in the series: 3, 5, 7, 9, 11, ?
(A) 13
(B) 15
(C) 11
(D) 10
(E) 9
89. Find the next term in the series: 3, 7, 11, 15, 19, ?
(A) 28
(B) 26
(C) 23
(D) 17
(E) 24
90. Find the next term in the series: 6, 9, 12, 15, 18, ?
(A) 22
(B) 20
(C) 21
(D) 15
(E) 16
91. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Aman, Bina.
Who sits at the extreme left?
(A) Deep
(B) Charu
(C) Bina
(D) Aman
(E) Esha
92. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Aman, Bina.
Who sits at the extreme right?
(A) Charu
(B) Bina
(C) Deep
(D) Aman
(E) Esha
93. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Aman, Bina.
Who sits immediately to the right of Deep?
(A) Bina
(B) Charu
(C) Deep
(D) Esha
(E) Aman
94. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Aman, Bina.
Who sits between Deep and Aman?
(A) Deep
(B) Aman
(C) Bina
(D) Charu
(E) Esha
95. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Aman, Bina.
Who is second from the left?
(A) Deep
(B) Bina
(C) Charu
(D) Aman
(E) Esha
96. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-M, 2-O, 3-K, 4-N, 5-L.
Who lives on the top floor?
(A) K
(B) O
(C) L
(D) M
(E) N

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

Section 3: Reasoning Ability - Answer Key and Short Hints

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

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