

IBPS PO Prelims Practice Paper 7

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) Informal borrowing is always useful
 - (B) Financial inclusion requires both access and literacy
 - (C) Digital payments should replace all cash
 - (D) Only banks are responsible for inclusion
 - (E) Insurance is unnecessary
2. Which service is NOT mentioned in the passage?
- (A) Digital payments
 - (B) Bank accounts
 - (C) Insurance
 - (D) Stock trading
 - (E) Credit
3. Why is financial literacy important?
- (A) It replaces regulation
 - (B) It eliminates all banking charges
 - (C) It guarantees high investment returns
 - (D) It helps customers understand products and avoid fraud
 - (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) temporary
 - (E) unavailable

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

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

- (A) forget
- (B) scatter

- (C) achieve
 - (D) refuse
 - (E) cancel
8. Choose the best word for blank (3).
- (A) destroy
 - (B) confuse
 - (C) maintain
 - (D) borrow
 - (E) avoid
9. Choose the best word for blank (4).
- (A) absent
 - (B) careless
 - (C) silent
 - (D) ancient
 - (E) alert
10. Choose the best word for blank (5).
- (A) slowly
 - (B) randomly
 - (C) rarely
 - (D) secretly
 - (E) responsibly
11. Choose the correct replacement for the sentence: *The officer explained me the procedure.*
- (A) None of these
 - (B) The officer explained the procedure to me.
 - (C) The officer explained the procedure to me.
 - (D) The officer explained me the procedure.
 - (E) No improvement required
12. Choose the correct replacement for the sentence: *The committee have taken its final decision.*
- (A) The committee has taken its final decision.
 - (B) The committee has taken its final decision.
 - (C) The committee have taken its final decision.
 - (D) No improvement required
 - (E) None of these
13. Choose the correct replacement for the sentence: *The manager along with his assistants are attending the meeting.*
- (A) Option 5
 - (B) No improvement required
 - (C) The manager along with his assistants is attending the meeting.
 - (D) The manager along with his assistants are attending the meeting.
 - (E) None of these
14. Choose the correct replacement for the sentence: *She prefers tea than coffee.*
- (A) None of these
 - (B) No improvement required
 - (C) She prefers tea than coffee.
 - (D) She prefers tea to coffee.
 - (E) She prefers tea to coffee.
15. Choose the correct replacement for the sentence: *There is many reasons to attempt mock tests.*
- (A) No improvement required
 - (B) None of these
 - (C) There are many reasons to attempt mock tests.
 - (D) There is many reasons to attempt mock tests.
 - (E) There are many reasons to attempt mock tests.
16. The new policy aims to _____ financial inclusion.
- (A) erase
 - (B) delay
 - (C) freeze
 - (D) promote
 - (E) oppose
17. The candidate remained _____ despite the difficult paper.
- (A) ancient
 - (B) narrow
 - (C) formal
 - (D) empty
 - (E) calm
18. Customers must never _____ their OTP with anyone.
- (A) count
 - (B) share

- (C) replace
- (D) print
- (E) measure

19. A diversified portfolio can help _____ investment risk.

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

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

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

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

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

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

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

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

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

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

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

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

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

26. 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) BDCA
- (B) BACD
- (C) CADB
- (D) ACBD
- (E) CABD

27. 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) DCBA
- (D) ACDB
- (E) CBAD

28. Arrange the sentences in the most logical order:

- A. It also builds exam confidence.

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

- (A) ACBD
- (B) CABD
- (C) CBAD
- (D) CBDA
- (E) BACD

29. 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) CADB
- (B) CABD
- (C) ACBD
- (D) DCBA
- (E) CBAD

30. Arrange the sentences in the most logical order:

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

- (A) BCAD
- (B) BACD
- (C) ACBD
- (D) CABD
- (E) DCBA

Section 1: English Language - Answer Key and Short Hints

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

1. **B** - Refer to the passage
2. **D** - Refer to the passage
3. **D** - Refer to the passage
4. **D** - Refer to the passage
5. **B** - Refer to the passage
6. **E** - Context-based usage
7. **C** - Context-based usage
8. **C** - Context-based usage
9. **E** - Context-based usage
10. **E** - Context-based usage
11. **C** - Explain something to someone
12. **B** - Committee treated as singular here
13. **C** - Main subject is singular
14. **E** - Prefer X to Y
15. **E** - Plural subject
16. **D** - Promote inclusion
17. **E** - Calm fits
18. **B** - OTP must not be shared
19. **D** - Reduce risk
20. **B** - Professional manner
21. **A** - Adept means skilled
22. **A** - Lucid means clear
23. **B** - Scrutinize means examine closely
24. **C** - Resilient means able to recover
25. **B** - Abate means decrease
26. **A** - Logical sequence
27. **D** - Logical sequence
28. **D** - Logical sequence
29. **A** - Logical sequence
30. **E** - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $54 + 15 \times 56 - 20$.
- (A) 874
 - (B) 986
 - (C) 766
 - (D) 723
 - (E) 761
32. Find the value of $14 + 36 \times 60 - 72$.
- (A) 1749
 - (B) 1899
 - (C) 2102
 - (D) 2621
 - (E) 2326
33. Find the value of $46 + 70 \times 33 - 27$.
- (A) 2644
 - (B) 2779
 - (C) 2329
 - (D) 2751
 - (E) 2058
34. Find the value of $50 + 54 \times 17 - 70$.
- (A) 898
 - (B) 764
 - (C) 1023
 - (D) 1095
 - (E) 839
35. Find the value of $19 + 34 \times 56 - 54$.
- (A) 2087
 - (B) 1454
 - (C) 2109
 - (D) 1768
 - (E) 1869
36. What is 10% of 480?
- (A) 48
 - (B) 33
 - (C) 63
 - (D) 38
 - (E) 61
37. What is 35% of 1000?
- (A) 244
 - (B) 466
 - (C) 350
 - (D) 429
 - (E) 413
38. What is 30% of 600?
- (A) 159
 - (B) 241
 - (C) 220
 - (D) 180
 - (E) 134
39. An amount of 160 is divided in the ratio 8:8. What is the first share?
- (A) 80
 - (B) 56
 - (C) 70
 - (D) 60
 - (E) 61
40. An amount of 32 is divided in the ratio 2:2. What is the first share?
- (A) 14
 - (B) 17
 - (C) 16
 - (D) 21
 - (E) 19
41. Find the average of 90, 87, 41, 66, 46.
- (A) 82
 - (B) 81
 - (C) 72

- (D) 78
(E) 66
42. Find the average of 78, 47, 34, 69, 62.
(A) 58
(B) 47
(C) 54
(D) 52
(E) 44
43. An article costs Rs. 800 and is sold at a profit of 30%. Find the selling price.
(A) 1120
(B) 902
(C) 1040
(D) 782
(E) 1149
44. An article costs Rs. 1000 and is sold at a profit of 30%. Find the selling price.
(A) 1587
(B) 1062
(C) 1384
(D) 1300
(E) 1156
45. Find the simple interest on Rs. 2000 at 12% per annum for 3 years.
(A) 720
(B) 835
(C) 530
(D) 915
(E) 639
46. Find the next number: 7, 16, 25, 34, 43, ?
(A) 63
(B) 59
(C) 52
(D) 61
(E) 64
47. Find the next number: 4, 11, 18, 25, 32, ?
(A) 30
(B) 35
(C) 45
(D) 39
(E) 37
48. Find the next number: 2, 7, 12, 17, 22, ?
(A) 24
(B) 27
(C) 25
(D) 31
(E) 23
49. Find the next number: 4, 11, 18, 25, 32, ?
(A) 34
(B) 43
(C) 39
(D) 44
(E) 45
50. Find the next number: 10, 16, 22, 28, 34, ?
(A) 43
(B) 40
(C) 42
(D) 47
(E) 48
51. What is the greater root of $x^2 - 20x + 96 = 0$?
(A) 12
(B) 10
(C) 8
(D) 13
(E) 18
52. What is the greater root of $x^2 - 15x + 56 = 0$?
(A) 12
(B) 9
(C) 4

- (D) 11
(E) 8
53. What is the greater root of $x^2 - 15x + 54 = 0$?
(A) 11
(B) 13
(C) 12
(D) 10
(E) 9
54. What is the greater root of $x^2 - 16x + 60 = 0$?
(A) 5
(B) 6
(C) 12
(D) 10
(E) 8
55. What is the greater root of $x^2 - 20x + 99 = 0$?
(A) 6
(B) 15
(C) 16
(D) 11
(E) 8
56. A can complete a job in 20 days and B in 30 days. In how many days can they complete it together?
(A) 15
(B) 12
(C) 11
(D) 16
(E) 8
57. A can complete a job in 20 days and B in 24 days. In how many days can they complete it together?
(A) 12.53
(B) 13.07
(C) 7.67
(D) 13.94
(E) 10.91
58. A vehicle travels at 40 km/h for 5 hours. What distance does it cover?
(A) 200
(B) 240
(C) 232
(D) 160
(E) 241
59. A vehicle travels at 50 km/h for 5 hours. What distance does it cover?
(A) 232
(B) 270
(C) 300
(D) 274
(E) 250
60. How much time is required to cover 180 km at 60 km/h?
(A) 2
(B) 4
(C) 5
(D) 3
(E) 1
61. **Data:** Number of loans approved by five branches: A=82, B=71, C=89, D=57, E=90
Which branch approved the highest number of loans?
(A) B
(B) D
(C) E
(D) A
(E) C
62. **Data:** Number of loans approved by five branches: A=82, B=71, C=89, D=57, E=90
What is the total number of loans approved?
(A) 367
(B) 330
(C) 461
(D) 389
(E) 446
63. **Data:** Number of loans approved by five branches: A=82, B=71, C=89, D=57, E=90
What is the difference between the highest and lowest values?

- (A) 29
- (B) 33
- (C) 36
- (D) 37
- (E) 25

64. Data: Number of loans approved by five branches: A=82, B=71, C=89, D=57, E=90
What is the average number of loans?

- (A) 64.19
- (B) 77.8
- (C) 92.6
- (D) 84.07
- (E) 87.47

65. Data: Number of loans approved by five branches: A=82, B=71, C=89, D=57, E=90
What is the combined value for branches A and E?

- (A) 151
- (B) 211
- (C) 172
- (D) 153
- (E) 137

Section 2: Quantitative Aptitude - Answer Key and Short Hints

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

31. A - Use BODMAS: 874
 32. C - Use BODMAS: 2102
 33. C - Use BODMAS: 2329
 34. A - Use BODMAS: 898
 35. E - Use BODMAS: 1869
 36. A - $10/100 \times 480 = 48$
 37. C - $35/100 \times 1000 = 350$
 38. D - $30/100 \times 600 = 180$
 39. A - $160 \times 8/16 = 80$
 40. C - $32 \times 2/4 = 16$
 41. E - $Sum/5 = 66$
 42. A - $Sum/5 = 58$
 43. C - $CP \times (100+profit)\% = 1040$
 44. D - $CP \times (100+profit)\% = 1300$
 45. A - $P \times R \times T / 100 = 720.0$
 46. C - Common difference is 9
 47. D - Common difference is 7
 48. B - Common difference is 5
 49. C - Common difference is 7
 50. B - Common difference is 6
 51. A - Roots are 8 and 12
 52. E - Roots are 7 and 8
 53. E - Roots are 6 and 9
 54. D - Roots are 6 and 10
 55. D - Roots are 9 and 11
 56. B - $1/T = 1/20 + 1/30$; $T = 12$ days
 57. E - $1/T = 1/20 + 1/24$; $T = 10.91$ days
 58. A - Distance = speed \times time = 200 km
 59. E - Distance = speed \times time = 250 km
 60. D - Time = distance/speed = 3 hours
 61. C - Compare the values
 62. D - Total = 389
 63. B - $90 - 57 = 33$
 64. B - Total/5 = 77.8
 65. C - $82 + 90 = 172$

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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

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

72. Given $T > R = Q > Y$, which relation is definitely true?

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

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

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

74. Given $Z > X = S > T$, which relation is definitely true?

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

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

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

- 76.** In a code, each letter is shifted 1 place(s) forward. How is MONEY coded?
 (A) RTSJD
 (B) NPOFZ
 (C) None of these
 (D) OQPGA
 (E) QSRIC
- 77.** In a code, each letter is shifted 1 place(s) forward. How is LOAN coded?
 (A) QTFS
 (B) MPBO
 (C) NQCP
 (D) PSER
 (E) None of these
- 78.** In a code, each letter is shifted 2 place(s) forward. How is FUND coded?
 (A) IXQG
 (B) HWPF
 (C) GVOE
 (D) JYRH
 (E) KZSI
- 79.** In a code, each letter is shifted 3 place(s) forward. How is SAFE coded?
 (A) WEJI
 (B) UCHG
 (C) XFKJ
 (D) None of these
 (E) VDIH
- 80.** In a code, each letter is shifted 3 place(s) forward. How is BANK coded?
 (A) EDQN
 (B) FERO
 (C) GFSP
 (D) None of these
 (E) DCPM
- 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
 (D) North-East
 (E) South-West
- 82.** B walks 4 km south and then 4 km west. In which direction is B from the start?
 (A) North-West
 (B) West
 (C) North-East
 (D) South-West
 (E) South-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
 (B) North-East
 (C) West
 (D) South-East
 (E) South-West
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) North
 (B) North-West
 (C) East
 (D) South
 (E) West
- 86.** Find the next term in the series: 8, 12, 16, 20, 24, ?
 (A) 20
 (B) 32
 (C) 31
 (D) 22
 (E) 28

87. Find the next term in the series: 4, 9, 14, 19, 24, ?

- (A) 32
- (B) 27
- (C) 35
- (D) 25
- (E) 29

88. Find the next term in the series: 6, 9, 12, 15, 18, ?

- (A) 21
- (B) 17
- (C) 15
- (D) 16
- (E) 26

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

- (A) 22
- (B) 17
- (C) 25
- (D) 26
- (E) 27

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

- (A) 25
- (B) 20
- (C) 27
- (D) 22
- (E) 24

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

Who sits at the extreme left?

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

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

Who sits at the extreme right?

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

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

Who sits immediately to the right of Charu?

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

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

Who sits between Charu and Aman?

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

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

Who is second from the left?

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

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

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

Who lives on floor 2?

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

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

Who lives immediately above N?

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

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

How many floors are below M?

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

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

Who lives on the lowest floor?

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

Section 3: Reasoning Ability - Answer Key and Short Hints

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

66. D - Use Venn logic

67. A - Use Venn logic

68. A - Use Venn logic

69. B - Use Venn logic

70. D - Use Venn logic

71. C - Follow the chain

72. B - Follow the chain

73. D - Follow the chain

74. B - Follow the chain

75. E - Follow the chain

76. B - Shift each letter

77. B - Shift each letter

78. B - Shift each letter

79. E - Shift each letter

80. A - Shift each letter

81. D - Track each movement

82. D - Track each movement

83. B - Track each movement

84. D - Track each movement

85. E - Track each movement

86. E - Add 4 each time

87. E - Add 5 each time

88. A - Add 3 each time

89. A - Add 3 each time

90. D - Add 4 each time

91. D - Use the given order

92. E - Use the given order

93. B - Use the given order

94. A - Use the given order

95. C - Use the given order

96. C - Use floor order

97. B - Use floor order

98. B - Use floor order

99. D - Count floors

100. E - Use floor order