

IBPS PO Prelims Practice Paper 8

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

2. Which factor is mentioned in credit assessment?

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

3. Responsible lending means:

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

4. What duty does a borrower have?

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

5. Transparent lending can help:

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

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

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

- (A) forget
- (B) refuse

- (C) scatter
 - (D) achieve
 - (E) cancel
8. Choose the best word for blank (3).
- (A) borrow
 - (B) confuse
 - (C) maintain
 - (D) avoid
 - (E) destroy
9. Choose the best word for blank (4).
- (A) ancient
 - (B) careless
 - (C) silent
 - (D) absent
 - (E) alert
10. Choose the best word for blank (5).
- (A) secretly
 - (B) rarely
 - (C) responsibly
 - (D) slowly
 - (E) randomly
11. Choose the correct replacement for the sentence: *The number of applicants are increasing every year.*
- (A) The number of applicants is increasing every year.
 - (B) None of these
 - (C) The number of applicants are increasing every year.
 - (D) No improvement required
 - (E) Option 5
12. Choose the correct replacement for the sentence: *Despite of the rain, the exam started on time.*
- (A) Despite the rain, the exam started on time.
 - (B) None of these
 - (C) No improvement required
 - (D) Despite of the rain, the exam started on time.
 - (E) Despite the rain, the exam started on time.
13. Choose the correct replacement for the sentence: *He is good in solving puzzles.*
- (A) None of these
 - (B) He is good in solving puzzles.
 - (C) No improvement required
 - (D) He is good at solving puzzles.
 - (E) He are good at solving puzzles.
14. Choose the correct replacement for the sentence: *The officer explained me the procedure.*
- (A) The officer explained the procedure to me.
 - (B) No improvement required
 - (C) The officer explained me the procedure.
 - (D) None of these
 - (E) The officer explained the procedure to me.
15. 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) The results will be declared by Friday.
 - (D) None of these
 - (E) No improvement required
16. Regular mock tests help candidates _____ their speed.
- (A) borrow
 - (B) ignore
 - (C) hide
 - (D) destroy
 - (E) improve
17. The branch manager handled the complaint in a _____ manner.
- (A) professional
 - (B) careless
 - (C) temporary
 - (D) distant
 - (E) invisible
18. The bank launched a campaign to _____ customers about cyber fraud.
- (A) divide
 - (B) educate

- (C) punish
- (D) exclude
- (E) confuse

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

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

20. The central bank took measures to _____ inflation.

- (A) scatter
- (B) celebrate
- (C) divide
- (D) control
- (E) invent

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

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

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

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

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

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

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

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

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

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

26. Arrange the sentences in the most logical order:

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

- (A) BACD
- (B) ABDC
- (C) BDAC
- (D) DCBA
- (E) CABD

27. 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) CBDA
- (B) ACBD
- (C) BDAC
- (D) ABDC
- (E) BACD

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) ABDC
- (B) DCBA
- (C) CABD
- (D) CBAD
- (E) BDAC

29. Arrange the sentences in the most logical order:

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

- (A) DACB
- (B) BACD
- (C) ABDC
- (D) DCBA
- (E) CABD

30. Arrange the sentences in the most logical order:

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

- (A) CABD
- (B) ABDC
- (C) ABCD
- (D) CDBA
- (E) CBAD

Section 1: English Language - Answer Key and Short Hints

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

1. **D** - Refer to the passage
2. **E** - Refer to the passage
3. **B** - Refer to the passage
4. **B** - Refer to the passage
5. **B** - Refer to the passage
6. **D** - Context-based usage
7. **D** - Context-based usage
8. **C** - Context-based usage
9. **E** - Context-based usage
10. **C** - Context-based usage
11. **A** - The number is singular
12. **E** - Despite without of
13. **D** - Good at
14. **A** - Explain something to someone
15. **C** - Use by for deadline
16. **E** - Improve speed
17. **A** - Professional manner
18. **B** - Educate customers
19. **B** - Unanimous means agreed by all
20. **D** - Control fits the context
21. **A** - Robust means strong
22. **E** - Diligent means hard-working
23. **B** - Abate means decrease
24. **C** - Feasible means practical
25. **C** - Resilient means able to recover
26. **E** - Logical sequence
27. **A** - Logical sequence
28. **D** - Logical sequence
29. **A** - Logical sequence
30. **D** - Logical sequence

Section 2: Quantitative Aptitude

31. Find the value of $43 + 12 \times 24 - 14$.
- (A) 317
 - (B) 290
 - (C) 288
 - (D) 334
 - (E) 353
32. Find the value of $25 + 73 \times 42 - 70$.
- (A) 2393
 - (B) 2470
 - (C) 3440
 - (D) 2751
 - (E) 3021
33. Find the value of $80 + 39 \times 14 - 33$.
- (A) 526
 - (B) 557
 - (C) 718
 - (D) 482
 - (E) 593
34. Find the value of $69 + 79 \times 23 - 21$.
- (A) 2220
 - (B) 1711
 - (C) 1695
 - (D) 2007
 - (E) 1865
35. Find the value of $52 + 40 \times 41 - 45$.
- (A) 1351
 - (B) 1561
 - (C) 1889
 - (D) 1931
 - (E) 1647
36. What is 30% of 300?
- (A) 98
 - (B) 100
 - (C) 116
 - (D) 90
 - (E) 70
37. What is 12.5% of 400?
- (A) 50
 - (B) 43
 - (C) 40
 - (D) 46
 - (E) 61
38. What is 35% of 200?
- (A) 47
 - (B) 70
 - (C) 93
 - (D) 88
 - (E) 83
39. An amount of 168 is divided in the ratio 8:6. What is the first share?
- (A) 119
 - (B) 96
 - (C) 116
 - (D) 71
 - (E) 79
40. An amount of 88 is divided in the ratio 6:5. What is the first share?
- (A) 40
 - (B) 61
 - (C) 48
 - (D) 36
 - (E) 38
41. Find the average of 23, 68, 41, 54, 89.
- (A) 55
 - (B) 67
 - (C) 51

- (D) 48
(E) 62
42. Find the average of 38, 56, 57, 21, 88.
(A) 46
(B) 55
(C) 52
(D) 42
(E) 44
43. An article costs Rs. 800 and is sold at a profit of 25%. Find the selling price.
(A) 838
(B) 1077
(C) 1000
(D) 828
(E) 840
44. An article costs Rs. 800 and is sold at a profit of 15%. Find the selling price.
(A) 920
(B) 1040
(C) 788
(D) 844
(E) 692
45. Find the simple interest on Rs. 2000 at 10% per annum for 3 years.
(A) 499
(B) 702
(C) 637
(D) 472
(E) 600
46. Find the next number: 5, 10, 15, 20, 25, ?
(A) 33
(B) 36
(C) 37
(D) 30
(E) 23
47. Find the next number: 7, 13, 19, 25, 31, ?
(A) 35
(B) 37
(C) 42
(D) 32
(E) 33
48. Find the next number: 15, 20, 25, 30, 35, ?
(A) 40
(B) 50
(C) 32
(D) 44
(E) 45
49. Find the next number: 15, 25, 35, 45, 55, ?
(A) 65
(B) 80
(C) 69
(D) 51
(E) 71
50. Find the next number: 14, 22, 30, 38, 46, ?
(A) 54
(B) 50
(C) 63
(D) 60
(E) 41
51. What is the greater root of $x^2 - 23x + 132 = 0$?
(A) 12
(B) 9
(C) 16
(D) 7
(E) 13
52. What is the greater root of $x^2 - 18x + 72 = 0$?
(A) 12
(B) 10
(C) 16

- (D) 17
(E) 9
53. What is the greater root of $x^2 - 10x + 24 = 0$?
(A) 5
(B) 9
(C) 7
(D) 6
(E) 4
54. What is the greater root of $x^2 - 18x + 81 = 0$?
(A) 10
(B) 8
(C) 11
(D) 12
(E) 9
55. What is the greater root of $x^2 - 6x + 8 = 0$?
(A) 2
(B) 4
(C) 3
(D) 5
(E) 6
56. A can complete a job in 20 days and B in 24 days. In how many days can they complete it together?
(A) 10.91
(B) 13.26
(C) 8.81
(D) 13.14
(E) 14.36
57. A can complete a job in 18 days and B in 20 days. In how many days can they complete it together?
(A) 10.16
(B) 12.01
(C) 8.26
(D) 9.47
(E) 12.71
58. A vehicle travels at 72 km/h for 3 hours. What distance does it cover?
(A) 187
(B) 216
(C) 180
(D) 228
(E) 204
59. A vehicle travels at 50 km/h for 5 hours. What distance does it cover?
(A) 225
(B) 213
(C) 250
(D) 236
(E) 264
60. How much time is required to cover 120 km at 50 km/h?
(A) 2.4
(B) 3.35
(C) 3.38
(D) 4.38
(E) 1.11
61. **Data:** Number of loans approved by five branches: A=106, B=62, C=104, D=67, E=103
Which branch approved the highest number of loans?
(A) A
(B) E
(C) B
(D) C
(E) D
62. **Data:** Number of loans approved by five branches: A=106, B=62, C=104, D=67, E=103
What is the total number of loans approved?
(A) 415
(B) 387
(C) 442
(D) 393
(E) 366
63. **Data:** Number of loans approved by five branches: A=106, B=62, C=104, D=67, E=103
What is the difference between the highest and lowest values?

- (A) 60
- (B) 35
- (C) 49
- (D) 44
- (E) 41

64. Data: Number of loans approved by five branches: A=106, B=62, C=104, D=67, E=103
What is the average number of loans?

- (A) 107.85
- (B) 88.4
- (C) 79.86
- (D) 68.82
- (E) 109.4

65. Data: Number of loans approved by five branches: A=106, B=62, C=104, D=67, E=103
What is the combined value for branches A and C?

- (A) 258
- (B) 167
- (C) 210
- (D) 228
- (E) 237

Section 2: Quantitative Aptitude - Answer Key and Short Hints

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

31. **A** - Use BODMAS: 317
 32. **E** - Use BODMAS: 3021
 33. **E** - Use BODMAS: 593
 34. **E** - Use BODMAS: 1865
 35. **E** - Use BODMAS: 1647
 36. **D** - $30/100 \times 300 = 90$
 37. **A** - $12.5/100 \times 400 = 50$
 38. **B** - $35/100 \times 200 = 70$
 39. **B** - $168 \times 8/14 = 96$
 40. **C** - $88 \times 6/11 = 48$
 41. **A** - Sum/5 = 55
 42. **C** - Sum/5 = 52
 43. **C** - $CP \times (100 + \text{profit})\% = 1000$
 44. **A** - $CP \times (100 + \text{profit})\% = 920$
 45. **E** - $P \times R \times T / 100 = 600.0$
 46. **D** - Common difference is 5
 47. **B** - Common difference is 6
 48. **A** - Common difference is 5
 49. **A** - Common difference is 10
 50. **A** - Common difference is 8
 51. **A** - Roots are 11 and 12
 52. **A** - Roots are 12 and 6
 53. **D** - Roots are 6 and 4
 54. **E** - Roots are 9 and 9
 55. **B** - Roots are 2 and 4
 56. **A** - $1/T = 1/20 + 1/24$; $T = 10.91$ days
 57. **D** - $1/T = 1/18 + 1/20$; $T = 9.47$ days
 58. **B** - Distance = speed \times time = 216 km
 59. **C** - Distance = speed \times time = 250 km
 60. **A** - Time = distance/speed = 2.4 hours
 61. **A** - Compare the values
 62. **C** - Total = 442
 63. **D** - $106 - 62 = 44$
 64. **B** - Total/5 = 88.4
 65. **C** - $106 + 104 = 210$

Section 3: Reasoning Ability

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

Which conclusion definitely follows?

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

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

Which conclusion definitely follows?

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

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) Some leaders are not managers.
- (D) No officer is a leader.
- (E) No manager is an officer.

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

Which conclusion definitely follows?

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

71. Given $Q > R = P > S$, which relation is definitely true?

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

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

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

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

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

74. Given $P > V = X > Y$, which relation is definitely true?

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

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

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

- 76.** In a code, each letter is shifted 1 place(s) forward. How is FUND coded?
 (A) GVOE
 (B) HWPF
 (C) KZSI
 (D) None of these
 (E) JYRH
- 77.** In a code, each letter is shifted 2 place(s) forward. How is LOAN coded?
 (A) NQCP
 (B) QTFS
 (C) MPBO
 (D) PSER
 (E) ORDQ
- 78.** In a code, each letter is shifted 1 place(s) forward. How is RATE coded?
 (A) SBUF
 (B) TCVG
 (C) None of these
 (D) WFYJ
 (E) VEXI
- 79.** In a code, each letter is shifted 2 place(s) forward. How is BANK coded?
 (A) CBOL
 (B) FERO
 (C) EDQN
 (D) GFSP
 (E) DCPM
- 80.** In a code, each letter is shifted 2 place(s) forward. How is MONEY coded?
 (A) OQPGA
 (B) QSRIC
 (C) PRQHB
 (D) NPOFZ
 (E) RTSJD
- 81.** A walks 5 km north and then 3 km east. In which direction is A from the start?
 (A) North-East
 (B) North-West
 (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) 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-East
 (B) North
 (C) East
 (D) South
 (E) West
- 84.** D faces north and turns 135 degrees clockwise. Which direction is D facing?
 (A) South-East
 (B) South-West
 (C) North-East
 (D) North
 (E) West
- 85.** E walks west, turns left and then turns right. Which direction is E finally moving?
 (A) South
 (B) North
 (C) North-West
 (D) East
 (E) West
- 86.** Find the next term in the series: 5, 10, 15, 20, 25, ?
 (A) 30
 (B) 35
 (C) 34
 (D) 32
 (E) 27

87. Find the next term in the series: 4, 9, 14, 19, 24, ?
- (A) 23
 - (B) 25
 - (C) 31
 - (D) 29
 - (E) 35
88. Find the next term in the series: 1, 3, 5, 7, 9, ?
- (A) 12
 - (B) 14
 - (C) 13
 - (D) 11
 - (E) 9
89. Find the next term in the series: 5, 9, 13, 17, 21, ?
- (A) 32
 - (B) 25
 - (C) 21
 - (D) 27
 - (E) 29
90. Find the next term in the series: 2, 7, 12, 17, 22, ?
- (A) 25
 - (B) 27
 - (C) 22
 - (D) 29
 - (E) 34
91. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Bina, Aman. Who sits at the extreme left?
- (A) Charu
 - (B) Aman
 - (C) Esha
 - (D) Bina
 - (E) Deep
92. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Bina, Aman. Who sits at the extreme right?
- (A) Charu
 - (B) Bina
 - (C) Esha
 - (D) Aman
 - (E) Deep
93. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Bina, Aman. Who sits immediately to the right of Deep?
- (A) Esha
 - (B) Deep
 - (C) Aman
 - (D) Charu
 - (E) Bina
94. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Bina, Aman. Who sits between Deep and Bina?
- (A) Deep
 - (B) Esha
 - (C) Bina
 - (D) Charu
 - (E) Aman
95. Five persons sit in a row facing north in this order from left to right: Esha, Deep, Charu, Bina, Aman. Who is second from the left?
- (A) Bina
 - (B) Esha
 - (C) Charu
 - (D) Aman
 - (E) Deep
96. Five persons live on floors 1 to 5, where 1 is the lowest. Floor-wise residents are: 1-L, 2-O, 3-K, 4-M, 5-N. Who lives on the top floor?
- (A) N
 - (B) M
 - (C) L
 - (D) K
 - (E) O

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

Who lives on floor 2?

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

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

Who lives immediately above K?

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

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

How many floors are below M?

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

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

Who lives on the lowest floor?

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

Section 3: Reasoning Ability - Answer Key and Short Hints

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

66. B - Use Venn logic

67. E - Use Venn logic

68. C - Use Venn logic

69. B - Use Venn logic

70. C - Use Venn logic

71. D - Follow the chain

72. A - Follow the chain

73. A - Follow the chain

74. A - Follow the chain

75. D - Follow the chain

76. A - Shift each letter

77. A - Shift each letter

78. A - Shift each letter

79. E - Shift each letter

80. A - Shift each letter

81. A - Track each movement

82. B - Track each movement

83. C - Track each movement

84. A - Track each movement

85. E - Track each movement

86. A - Add 5 each time

87. D - Add 5 each time

88. D - Add 2 each time

89. B - Add 4 each time

90. B - Add 5 each time

91. C - Use the given order

92. D - Use the given order

93. D - Use the given order

94. D - Use the given order

95. E - Use the given order

96. A - Use floor order

97. E - Use floor order

98. D - Use floor order

99. A - Count floors

100. B - Use floor order