



MOCK TEST
BANKING CLERICAL PRELIM
TEST PAPER: PRE/BANK/CLERICAL /005/26

Name:
Date :

MOCK TEST | PRELIM | CLERICAL (SBI/RBI/IBPS/ INSURANCE)

TOTAL QUESTIONS : 100

TIME ALLOWED : 60 MINUTES

NEGATIVE MARKING : 0.25 MARK FOR EACH WRONG ANSWER

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SECTION 1 : ENGLISH LANGUAGE Questions 1–30	
Reading Comprehension (Q1–Q8) Read the passage carefully and answer the questions that follow.	
Financial planning is becoming increasingly important in today's world. Individuals who manage their income, savings and investments carefully are better prepared to meet future financial needs. Banks and financial institutions often encourage customers to develop savings habits and make informed investment decisions. Financial planning helps individuals achieve long-term goals such as education, home ownership and retirement security. It also provides protection against unexpected financial difficulties. With increasing awareness, more people are seeking professional guidance to improve their financial well-being.	
Q1. What is the main idea of the passage? A. Importance of taxation B. Benefits of financial planning C. Growth of digital banking D. Functions of central banks Q2. According to the passage, financial planning helps individuals: A. Avoid all financial risks B. Achieve long-term financial goals C. Increase taxes D. Eliminate the need for savings Q3. Banks encourage customers to: A. Avoid investments B. Develop savings habits C. Spend more money D. Close inactive accounts Q4. Financial planning can provide protection against: A. Economic growth B. Professional guidance C. Unexpected financial difficulties D. Educational opportunities	Q5. More people are seeking professional guidance because: A. Financial awareness is increasing B. Banks are reducing services C. Investments are prohibited D. Savings accounts are unavailable Q6. The word "well-being" in the passage most nearly means: A. Difficulty B. Prosperity C. Confusion D. Limitation Q7. Which statement is TRUE according to the passage? A. Financial planning is useful only for retired people. B. Financial planning helps achieve future goals. C. Banks discourage savings habits. D. Financial planning eliminates all risks. Q8. The passage mainly focuses on: A. Financial planning and its benefits B. Loan recovery procedures C. Banking regulations D. Stock market operations

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Error Detection (Q9–Q13) Identify the part containing the error.	Fillers (Q14–Q18) Choose the most appropriate word to fill in the blank.
Q9. The employees / has completed / the compliance training / successfully. A. The employees B. has completed C. the compliance training D. successfully Q10. Every participant / have received / a certificate / after the programme. A. Every participant B. have received C. a certificate D. after the programme Q11. The manager discussed / about the budget proposal / with the directors / yesterday. A. The manager discussed B. about the budget proposal C. with the directors D. yesterday Q12. Neither the supervisor nor / the workers / was informed / about the schedule change. A. Neither the supervisor nor B. the workers C. was informed D. about the schedule change Q13. She has submitted / the application form / last Monday / for verification. A. She has submitted B. the application form C. last Monday D. for verification	Q14. The bank plans to _____ its branch network in semi-urban areas. A. expand B. expanded C. expanding D. expands Q15. Customers should _____ their account details confidential. A. keep B. kept C. keeping D. keeps Q16. The company plans to _____ a training programme for newly recruited employees. A. conduct B. conducts C. conducted D. conducting Q17. The customer was asked to _____ the required documents before processing the application. A. submit B. submitted C. submitting D. submission Q18. The new policy is expected to _____ transparency in banking operations. A. promote B. decline C. prevent D. disturb

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Read the passage carefully and choose the most appropriate option for each blank.

Banks today are focusing on improving customer experience through technology. Many customers prefer online services because they are quick and convenient. To ensure safe transactions, banks continuously (19) _____ their security systems. Customers are also encouraged to remain (20) _____ while using digital platforms. Regular awareness campaigns help customers identify fraudulent activities and protect their personal information. Such measures improve trust and strengthen the (21) _____ between banks and customers. As technology continues to evolve, financial institutions must (22) _____ innovative solutions while maintaining security standards. This approach helps banks provide better services and (23) _____ customer satisfaction.

Q19.

- A. update
- B. updates
- C. updated
- D. updating

Q20.

- A. careless
- B. attentive
- C. indifferent
- D. passive

Q21.

- A. relationship
- B. argument
- C. dispute
- D. distance

Q22.

- A. adopt
- B. reject
- C. delay
- D. remove

Q23.

- A. decrease
- B. avoid
- C. enhance
- D. limit

Sentence Improvement (Q24–Q27) Choose the best replacement for the underlined part. If no improvement is required, choose option D.	Para Jumble (Q28–Q30) Arrange the sentences in the correct order to form a coherent paragraph.
Q24. The manager has informed the employees yesterday about the new guidelines. A. informed the employees yesterday B. has been informing the employees yesterday C. had informed the employees yesterday D. No improvement required Q25. The officer is responsible to maintain all financial records. A. for maintaining B. maintaining C. to maintaining D. No improvement required Q26. Neither of the proposals are suitable for implementation. A. is suitable B. were suitable C. have suitable D. No improvement required Q27. The customer requested the bank for providing additional information. A. to provide B. for provide C. providing D. No improvement required	Q28. A. As a result, customer satisfaction improved significantly. B. The bank introduced a new online support system. C. Customers received faster responses to their queries. D. The system reduced waiting time considerably. A. B–D–C–A B. D–B–A–C C. B–C–D–A D. C–B–D–A Q29. A. The employees attended a training programme. B. This helped them improve their communication skills. C. The organisation regularly conducts such programmes. D. Better communication improved workplace efficiency. A. A–C–B–D B. C–A–B–D C. B–A–D–C D. A–B–C–D Q30. A. Digital payments have become increasingly popular. B. They offer speed and convenience to users. C. Many customers now prefer cashless transactions. D. This trend is expected to continue in the future. A. A–B–C–D B. C–A–B–D C. A–C–B–D D. B–A–D–C

SECTION 2 : QUANT
Questions 31–65

Simplification / Approximation (Q31–Q40)

Q31.

$$(126 \div 9) + (14 \times 2) - 18 = ?$$

- A. 22
- B. 24
- C. 26
- D. 28

Q32.

$$35\% \text{ of } 600 + 20\% \text{ of } 250 = ?$$

- A. 240
- B. 250
- C. 260
- D. 270

Q33.

$$\sqrt{1296} + 15 - 11 = ?$$

- A. 38
- B. 39
- C. 40
- D. 41

Q34.

$$(84 \div 7) \times 4 - 10 = ?$$

- A. 36
- B. 38
- C. 40
- D. 42

Q35.

$$45\% \text{ of } 700 - 90 = ?$$

- A. 215
- B. 225
- C. 235
- D. 245

Q36.

$$26^2 - 18^2 = ?$$

- A. 320
- B. 340
- C. 352
- D. 364

Q37.

$$(81 \div 9) + (72 \div 8) + 13 = ?$$

- A. 29
- B. 30
- C. 31
- D. 32

Q38.

$$25\% \text{ of } 1200 + 10\% \text{ of } 500 = ?$$

- A. 330
- B. 340
- C. 350
- D. 360

Q39.

$$1443 \div 39 = ?$$

- A. 35
- B. 36
- C. 37
- D. 38

Q40.

$$(300 \times 3) \div 18 = ?$$

- A. 45
- B. 50
- C. 55
- D. 60



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Name:

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Number Series (Q41–Q45)

Q41.

8, 13, 20, 29, 40, ?

- A. 51
- B. 53
- C. 55
- D. 57

Q42.

150, 138, 127, 117, 108, ?

- A. 100
- B. 99
- C. 98
- D. 97

Q43.

6, 13, 27, 55, 111, ?

- A. 221
- B. 223
- C. 225
- D. 227

Q44.

5, 15, 45, 135, 405, ?

- A. 1015
- B. 1115
- C. 1215
- D. 1315

Q45.

300, 285, 265, 240, 210, ?

- A. 175
- B. 180
- C. 185
- D. 190

Directions (Q46–Q50)

In each question, two equations I and II are given. Solve both equations and determine the relationship between x and y.

Options

- A. $x > y$
- B. $x \geq y$
- C. $x < y$
- D. $x \leq y$
- E. $x = y$ or relationship cannot be established

Q46.

I. $x^2 - 17x + 70 = 0$

II. $y^2 - 15y + 56 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x < y$
- D. $x \leq y$
- E. $x = y$ or relationship cannot be established

Q47.

I. $x^2 - 14x + 45 = 0$

II. $y^2 - 13y + 42 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x < y$
- D. $x \leq y$
- E. $x = y$ or relationship cannot be established

Q48.

I. $x^2 - 20x + 96 = 0$

II. $y^2 - 18y + 80 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x < y$
- D. $x \leq y$
- E. $x = y$ or relationship cannot be established

Q49.

I. $x^2 - 16x + 60 = 0$

II. $y^2 - 15y + 56 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x < y$
- D. $x \leq y$
- E. $x = y$ or relationship cannot be established

Q50.

I. $x^2 - 19x + 88 = 0$

II. $y^2 - 17y + 72 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x < y$
- D. $x \leq y$
- E. $x = y$ or relationship cannot be established

Arithmetic (Q51–Q60)

Q51.

The ratio of boys to girls in a class is 7 : 5. If the total number of students is 96, how many girls are there?

- A. 36
- B. 40
- C. 44
- D. 48

Q52.

A shopkeeper marks an article at ₹5,000 and offers a discount of 18%. Find the selling price.

- A. ₹4,000
- B. ₹4,100
- C. ₹4,200
- D. ₹4,300

Q53.

A sum of ₹25,000 is invested at 8% simple interest per annum for 3 years. Find the total amount.

- A. ₹30,000
- B. ₹31,000
- C. ₹31,500
- D. ₹32,000

Q54.

A can complete a piece of work in 15 days and B can complete the same work in 10 days. In how many days will they complete the work together?

- A. 5 days
- B. 6 days
- C. 7 days
- D. 8 days

Q55.

A train covers 600 km in 10 hours. What is its average speed?

- A. 50 km/hr
- B. 55 km/hr
- C. 60 km/hr
- D. 65 km/hr

Q56.

The average of 9 numbers is 48. If the sum of 8 of these numbers is 380, what is the ninth number?

- A. 48
- B. 50
- C. 52
- D. 54

Q57.

A trader purchases an article for ₹5,000 and sells it for ₹5,750. What is the profit percentage?

- A. 12%
- B. 15%
- C. 18%
- D. 20%

Q58.

The present ages of A and B are in the ratio 7 : 9. If B is 45 years old, what is A's age?

- A. 32 years
- B. 35 years
- C. 38 years
- D. 40 years

Q59.

A boat travels 96 km downstream in 4 hours. The speed of the stream is 4 km/hr. Find the speed of the boat in still water.

- A. 18 km/hr
- B. 20 km/hr
- C. 22 km/hr
- D. 24 km/hr

Q60.

Milk and water are mixed in the ratio 4 : 1. If 15 litres of water is added, the ratio becomes 4 : 2. Find the initial quantity of milk.

- A. 40 litres
- B. 50 litres
- C. 60 litres
- D. 80 litres



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Data Interpretation (Q61–Q65)

Study the following table carefully and answer the questions that follow.

The table shows the number of debit cards issued by a bank branch during five years.

Year Debit Cards Issued

2020 800

2021 950

2022 1100

2023 1250

2024 1400

Q61.

How many more debit cards were issued in 2024 than in 2020?

- A. 500
- B. 550
- C. 600
- D. 650

Q62.

What is the average number of debit cards issued during the five years?

- A. 1050
- B. 1100
- C. 1150
- D. 1200

Q63.

The number of debit cards issued in 2022 is what percent of those issued in 2024?

- A. 75%
- B. 78.57%
- C. 80%
- D. 82.50%

Q64.

What is the increase in the number of debit cards issued from 2021 to 2023?

- A. 250
- B. 275
- C. 300
- D. 325

Q65.

The total number of debit cards issued during 2020, 2021 and 2022 together is:

- A. 2800
- B. 2850
- C. 2900
- D. 2950

SECTION 3 : REASONING

Questions 66–100

Puzzle (Q66–Q70)

Seven persons A, B, C, D, E, F and G are sitting in a straight row facing North.

Clues

1. D sits at the extreme left end.
2. B sits third to the right of D.
3. A sits immediately to the left of B.
4. G sits at the extreme right end.
5. Only one person sits between B and E.
6. C sits immediately to the right of E.
7. F is not an immediate neighbour of A.

Q66.

Who sits at the extreme right end?

- A. G
- B. C
- C. E
- D. B

Q67.

Who sits immediately to the left of B?

- A. F
- B. A
- C. D
- D. E

Q68.

How many persons sit between D and B?

- A. One
- B. Two
- C. Three
- D. Four

Q69.

Who sits fifth from the left end?

- A. B
- B. E
- C. C
- D. G

Q70.

Which of the following pairs are immediate neighbours?

- A. A and E
- B. F and B
- C. E and C
- D. D and A

Puzzle (Q71–Q75)

Seven persons A, B, C, D, E, F and G are sitting around a circular table facing the centre.

Clues

1. A sits immediately to the left of G.
2. B sits immediately to the left of A.
3. D sits second to the left of B.
4. F sits second to the right of A.
5. E sits immediately to the left of D.
6. C is not an immediate neighbour of F.

Q71.

Who sits immediately to the right of A?

- A. B
- B. G
- C. F
- D. C

Q72.

Who sits second to the left of B?

- A. C
- B. D
- C. E
- D. A

Q73.

Who sits immediately to the left of D?

- A. C
- B. E
- C. F
- D. B

Q74.

Which of the following pairs are immediate neighbours?

- A. A and C
- B. B and F
- C. E and F
- D. D and G

Q75.

Who sits second to the right of A?

- A. G
- B. F
- C. E
- D. D



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Inequality (Q76–Q80)

Q76.

$$A > B = C \geq D < E$$

Which is definitely true?

- A. $A > D$
- B. $E < C$
- C. $B < D$
- D. $D > A$

Q77.

$$P \geq Q > R = S$$

Which is definitely true?

- A. $P < S$
- B. $Q > S$
- C. $R > P$
- D. $S > Q$

Q78.

$$M = N \geq O > P$$

Which is definitely true?

- A. $M > P$
- B. $N < P$
- C. $O > M$
- D. $P = N$

Q79.

$$X < Y = Z \geq W$$

Which is definitely true?

- A. $X > Z$
- B. $Z > X$
- C. $W > Y$
- D. $X = W$

Q80.

$$K \leq L < M = N$$

Which is definitely true?

- A. $K > N$
- B. $L > N$
- C. $N > L$
- D. $M < K$

Syllogism (Q81–Q85)

Q81.

Statements:

All papers are files.

All files are records.

Conclusions:

I. All papers are records.

II. Some records are papers.

A. Only I follows

B. Only II follows

C. Both follow

D. Neither follows

Q82.

Statements:

Some pens are books.

All books are copies.

Conclusions:

I. Some pens are copies.

II. Some copies are books.

A. Only I follows

B. Only II follows

C. Both follow

D. Neither follows

Q83.

Statements:

All cards are tokens.

No token is a coin.

Conclusions:

I. No card is a coin.

II. Some tokens are cards.

A. Only I follows

B. Only II follows

C. Both follow

D. Neither follows

Q84.

Statements:

Some chairs are tables.

Some tables are desks.

Conclusions:

I. Some chairs are desks.

II. Some desks are tables.

A. Only I follows

B. Only II follows

C. Both follow

D. Neither follows

Q85.

Statements:

All mobiles are devices.

All devices are machines.

Conclusions:

I. All mobiles are machines.

II. Some machines are mobiles.

A. Only I follows

B. Only II follows

C. Both follow

D. Neither follows



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Blood Relation (Q86–Q88)	Direction Sense (Q89–Q91)
Q86. Ravi is the father of Amit. Amit is the brother of Sita. How is Ravi related to Sita? A. Brother B. Father C. Uncle D. Grandfather Q87. P is the mother of Q. Q is the father of R. How is P related to R? A. Mother B. Sister C. Grandmother D. Aunt Q88. A woman introduces a girl as the daughter of her brother. How is the girl related to the woman? A. Daughter B. Sister C. Niece D. Cousin	Q89. A person walks 12 m north and then 5 m east. How far is he from the starting point? A. 12 m B. 13 m C. 15 m D. 17 m Q90. Ramesh walks 6 m east, turns right and walks 4 m. Which direction is he facing now? A. North B. South C. East D. West Q91. A person walks 8 m west and then 6 m south. In which direction is he from the starting point? A. North-East B. South-West C. South-East D. North-West

Coding-Decoding (Q92–Q95)	Ranking & Order (Q96–Q98)
Q92. If CAT is coded as DBU, then PEN is coded as: A. QFO B. RGO C. QEN D. ODM Q93. If BANK is coded as 21314, then LOAN is coded as: A. 121514 B. 121415 C. 151214 D. 141215 Q94. If ROAD is coded as SPBE, then BOOK is coded as: A. CPPM B. CPPK C. APPL D. CPNL Q95. If PEN is coded as 16-5-14, then BAG is coded as: A. 2-1-7 B. 3-1-7 C. 2-2-7 D. 2-1-8	Q96. Amit is 16th from the top and 14th from the bottom. How many students are there in the class? A. 28 B. 29 C. 30 D. 31 Q97. Rina is 12th from the left and 18th from the right in a row. How many persons are there in the row? A. 28 B. 29 C. 30 D. 31 Q98. Maya is 10th from the front and 15th from the back. What is the total number of persons? A. 23 B. 24 C. 25 D. 26
Miscellaneous / Series (Q99–Q100)	
Q99. Find the next number: 6, 11, 18, 27, 38, ? A. 47 B. 49 C. 51 D. 53	Q100. Which one is different from the others? A. Monday B. April C. Wednesday D. Friday

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ENGLISH ANSWER KEY											
1	B	6	B	11	B	16	A	21	A	26	A
2	C	7	C	12	C	17	A	22	A	27	A
3	C	8	B	13	A	18	A	23	C	28	A
4	C	9	B	14	A	19	A	24	A	29	B
5	B	10	B	15	A	20	B	25	A	30	A
QUANTITATIVE APTITUDE ANSWER KEY											
31	B	37	C	43	B	50	E	57	B	62	B
32	C	38	C	44	C	51	B	58	B	63	B
33	C	39	C	45	A	52	B	59	B	64	C
34	B	40	B	46	E	53	B	60	C	65	B
35	B	41	B	47	E	54	B	61	C		
36	C	42	A	48	E	55	C				
				49	E	56	C				
REASONING ABILITY ANSWER KEY											
66	A	71	B	76	A	82	C	88	C	94	A
67	B	72	B	77	B	83	C	89	B	95	A
68	B	73	B	78	A	84	B	90	B	96	B
69	B	74	C	79	B	85	C	91	B	97	B
70	C	75	B	80	C	86	B	92	A	98	B
				81	C	87	C	93	A	99	C
										100	B

Puzzle (Q66–Q70) : Left → Right D – F – A – B – E – C – G

Puzzle (Q71–Q75) Clockwise from A: A – B – C – D – E – F – G

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PERFORMANCE

Performance Benchmark	Score Yourself
85 – 100 Excellent Strong probability of clearing most Clerk prelim examinations. Maintain speed and accuracy. 75 – 84 Very Good Likely safe score in many examinations. Focus on reducing careless mistakes. 65 – 74 Good Competitive but requires improvement in one or two sections. 55 – 64 Average Concepts are satisfactory but speed and accuracy need significant improvement. 45 – 54 Below Average More practice required. Revise fundamentals and attempt sectional tests. Below 45 Needs Improvement Focus on concept building before attempting full-length mocks regularly.	Correct Answers: _____ / 100 English Language: _____ / 30 Quantitative Aptitude: _____ / 35 Reasoning Ability: _____ / 35 Total Score: _____ / 100

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