



MOCK TEST
BANKING CLERICAL PRELIM
TEST PAPER: PRE/BANK/CLERICAL /006/26

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.	
The banking sector has undergone significant transformation due to technological advancements. Customers can now access banking services through mobile applications, internet banking and self-service kiosks. These innovations have improved convenience and reduced transaction time. However, as digital banking expands, cyber security has become increasingly important. Banks regularly educate customers about safe online practices and encourage them to protect their personal information. Strong security measures not only reduce fraud but also increase customer confidence in digital banking services.	
Q1. What is the main theme of the passage? A. Loan recovery methods B. Technological changes in banking and cyber security C. Agricultural finance D. International trade Q2. According to the passage, customers can access banking services through: A. Mobile applications only B. Internet banking only C. Mobile applications, internet banking and kiosks D. Branches only Q3. Technological innovations have: A. Increased transaction time B. Reduced convenience C. Improved convenience and reduced transaction time D. Eliminated banking branches Q4. Why has cyber security become important? A. Because digital banking is expanding B. Because branches are closing C. Because interest rates are rising D. Because customers avoid technology	Q5. Banks educate customers about: A. Foreign exchange trading only B. Safe online practices C. Tax filing procedures D. Loan recovery methods Q6. The word "advancements" in the passage most nearly means: A. Problems B. Improvements C. Restrictions D. Delays Q7. Strong security measures help: A. Increase fraud B. Reduce customer confidence C. Reduce fraud and improve confidence D. Eliminate all cyber risks Q8. The passage mainly focuses on: A. Traditional banking services B. Banking technology and security awareness C. Government schemes D. Banking recruitment



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Error Detection (Q9–Q13)

Identify the part containing the error.

Q9.

The officers / has completed / the audit work / successfully.

- A. The officers
- B. has completed
- C. the audit work
- D. successfully

Q10.

Each of the candidates / have submitted / the required documents / before the deadline.

- A. Each of the candidates
- B. have submitted
- C. the required documents
- D. before the deadline

Q11.

The manager discussed / about the project / with the team members / yesterday.

- A. The manager discussed
- B. about the project
- C. with the team members
- D. yesterday

Q12.

Neither the branch manager nor / the employees / was aware / of the change.

- A. Neither the branch manager nor
- B. the employees
- C. was aware
- D. of the change

Q13.

She has received / the confirmation email / last evening / from the bank.

- A. She has received
- B. the confirmation email
- C. last evening
- D. from the bank

Fillers (Q14–Q18)

Choose the most appropriate word to fill in the blank.

Q14.

The bank plans to _____ its digital services next year.

- A. expand
- B. expanded
- C. expanding
- D. expands

Q15.

Customers should _____ their passwords regularly to maintain security.

- A. change
- B. changed
- C. changing
- D. changes

Q16.

The organisation intends to _____ additional customer support centres in rural areas.

- A. establish
- B. established
- C. establishing
- D. establishes

Q17.

All applicants must _____ the instructions carefully before submitting the form.

- A. read
- B. reads
- C. reading
- D. readed

Q18.

The new software is expected to _____ operational efficiency significantly.

- A. improve
- B. improved
- C. improving
- D. improvement



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

Digital banking has become an important part of modern financial services. Customers can transfer funds, pay bills and access account information from anywhere. Banks regularly (19) _____ their digital platforms to improve security and performance. Customers are advised to remain (20) _____ while using online services and avoid sharing confidential information. Awareness campaigns help users recognise cyber threats and take preventive measures. These initiatives improve customer confidence and enhance the overall (21) _____ of banking services. To remain competitive, banks must (22) _____ innovative technologies while maintaining strong security standards. This approach helps institutions improve customer satisfaction and (23) _____ long-term trust.

Q19.

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

Q20.

- A. careless
- B. alert
- C. passive
- D. unaware

Q21.

- A. quality
- B. dispute
- C. confusion
- D. difficulty

Q22.

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

Q23.

- A. weaken
- B. reduce
- C. build
- D. disturb

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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 officer has completed the verification yesterday. A. completed the verification yesterday B. had completed the verification yesterday C. has been completing the verification yesterday D. No improvement required Q25. The manager is responsible to supervise the branch operations. A. for supervising B. supervising C. to supervising D. No improvement required Q26. Each of the employees have attended the training programme. A. has attended B. had attended C. were attending D. No improvement required Q27. The customer requested the officer for explaining the procedure. A. to explain B. explain C. for explain D. No improvement required	Q28. A. The bank introduced a new mobile banking application. B. Customers found it easy and convenient to use. C. The application offered several advanced features. D. Consequently, digital transactions increased significantly. A. A–C–B–D B. A–B–C–D C. C–A–B–D D. B–A–C–D Q29. A. The company organised a customer service workshop. B. Employees learned effective communication techniques. C. These techniques improved customer interactions. D. Similar workshops will be conducted in the future. A. A–B–C–D B. B–A–C–D C. A–C–B–D D. D–A–B–C Q30. A. Online banking has gained widespread acceptance. B. Customers appreciate its convenience and accessibility. C. Banks continue to improve digital services. D. This trend is expected to continue in the coming years. A. A–B–C–D B. B–A–C–D C. A–C–B–D D. C–A–B–D

SECTION 2 : QUANT
Questions 31–65

Simplification / Approximation (Q31–Q40)

Q31.

$$(144 \div 12) + (18 \times 2) - 20 = ?$$

- A. 26
- B. 28
- C. 30
- D. 32

Q32.

$$40\% \text{ of } 700 + 20\% \text{ of } 300 = ?$$

- A. 320
- B. 330
- C. 340
- D. 350

Q33.

$$\sqrt{1600} + 12 - 8 = ?$$

- A. 42
- B. 43
- C. 44
- D. 45

Q34.

$$(96 \div 8) \times 4 - 12 = ?$$

- A. 34
- B. 36
- C. 38
- D. 40

Q35.

$$35\% \text{ of } 800 - 80 = ?$$

- A. 180
- B. 190
- C. 200
- D. 210

Q36.

$$32^2 - 24^2 = ?$$

- A. 420
- B. 448
- C. 476
- D. 512

Q37.

$$(90 \div 9) + (64 \div 8) + 14 = ?$$

- A. 30
- B. 31
- C. 32
- D. 33

Q38.

$$25\% \text{ of } 1400 + 10\% \text{ of } 600 = ?$$

- A. 390
- B. 400
- C. 410
- D. 420

Q39.

$$1480 \div 40 = ?$$

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

Q40.

$$(360 \times 2) \div 18 = ?$$

- A. 35
- B. 40
- C. 45
- D. 50



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Number Series (Q41–Q45)

Q41.

10, 15, 22, 31, 42, ?

- A. 53
- B. 55
- C. 57
- D. 59

Q42.

180, 167, 155, 144, 134, ?

- A. 125
- B. 124
- C. 123
- D. 122

Q43.

8, 17, 35, 71, 143, ?

- A. 285
- B. 287
- C. 289
- D. 291

Q44.

4, 12, 36, 108, 324, ?

- A. 648
- B. 864
- C. 972
- D. 1296

Q45.

350, 332, 308, 278, 242, ?

- A. 200
- B. 198
- C. 196
- D. 194

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. $x^2 - 18x + 77 = 0$

II. $y^2 - 16y + 63 = 0$

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

Q47.

I. $x^2 - 15x + 56 = 0$

II. $y^2 - 14y + 48 = 0$

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

Q48.

I. $x^2 - 20x + 99 = 0$

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. $x^2 - 17x + 72 = 0$

II. $y^2 - 15y + 54 = 0$

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

Q50.

I. $x^2 - 21x + 104 = 0$

II. $y^2 - 19y + 88 = 0$

- 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 13 : 12. If the total number of students is 125, how many girls are there?

- A. 55
- B. 60
- C. 65
- D. 70

Q52.

A shopkeeper marks an article at ₹6,000 and offers a discount of 15%. Find the selling price.

- A. ₹5,000
- B. ₹5,100
- C. ₹5,200
- D. ₹5,250

Q53.

A sum of ₹30,000 is invested at 9% simple interest per annum for 2 years. Find the total amount.

- A. ₹34,800
- B. ₹35,000
- C. ₹35,400
- D. ₹36,000

Q54.

A can complete a piece of work in 20 days and B can complete the same work in 12 days. In how many days will they complete the work together?

- A. 7 days
- B. 7.5 days
- C. 8 days
- D. 8.5 days

Q55.

A train covers 720 km in 12 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 10 numbers is 52. If the sum of 9 of these numbers is 462, what is the tenth number?

- A. 54
- B. 56
- C. 58
- D. 60

Q57.

A trader purchases an article for ₹6,000 and sells it for ₹6,900. 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 8 : 11. If B is 44 years old, what is A's age?

- A. 30 years
- B. 32 years
- C. 34 years
- D. 36 years

Q59.

A boat travels 120 km downstream in 5 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 5 : 2. If 18 litres of water is added, the ratio becomes 5 : 4. Find the initial quantity of milk.

- A. 40 litres
- B. 45 litres
- C. 50 litres
- D. 55 litres

Data Interpretation (Q61–Q65)**Directions**

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

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

Year	Credit Cards Issued
2020	900
2021	1050
2022	1200
2023	1350
2024	1500

Q61.

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

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

Q62.

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

- A. 1150
- B. 1200
- C. 1250
- D. 1300

Q63.

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

- A. 75%
- B. 80%
- C. 82.5%
- D. 85%

Q64.

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

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

Q65.

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

- A. 3000
- B. 3050
- C. 3100
- D. 3150

SECTION 3 : REASONING
Questions 66–100

Puzzle (Q66–Q70)

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

Clues

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

Q66.

Who sits at the extreme right end?

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

Q67.

Who sits immediately to the left of E?

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

Q68.

How many persons sit between C and E?

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

Q69.

Who sits second from the left end?

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

Q70.

Which of the following pairs are immediate neighbours?

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

Puzzle (Q71–Q75)

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

Clues

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

Q71.

Who sits immediately to the right of A?

- A. B
- B. H
- C. G
- D. D

Q72.

Who sits opposite G?

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

Q73.

Who sits immediately to the left of D?

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

Q74.

Which of the following pairs sit opposite each other?

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

Q75.

Who sits second to the left of E?

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



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Inequality (Q76–Q80)	
Q76. $A \geq B = C > D < E$ Which is definitely true? A. $A > D$ B. $E < C$ C. $B < D$ D. $D > A$ Q77. $P > Q \geq R = S$ Which is definitely true? A. $P < S$ B. $Q > S$ C. $R > P$ D. $S > Q$ Q78. $M = N > O \geq P$ Which is definitely true? A. $M > P$ B. $N < P$ C. $O > M$ D. $P = N$	Q79. $X < Y = Z > W$ 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. $M < K$

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Syllogism (Q81–Q85)	
Q81. Statements: All reports are files. All files are documents. Conclusions: I. All reports are documents. II. Some documents are reports. A. Only I follows B. Only II follows C. Both follow D. Neither follows Q82. Statements: Some chairs are tables. All 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 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 pens are pencils. Some pencils are erasers. Conclusions: I. Some pens are erasers. II. Some erasers are pencils. 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 man introduces a boy as the son of his brother. How is the boy related to the man? A. Son B. Nephew C. Brother D. Cousin	Q89. A person walks 15 m north and then 8 m east. How far is he from the starting point? A. 15 m B. 16 m C. 17 m D. 18 m Q90. Ramesh walks 9 m west, turns left and walks 7 m. Which direction is he facing now? A. North B. South C. East D. West Q91. A person walks 10 m east and then 6 m south. In which direction is he from the starting point? A. North-East B. South-East C. South-West D. North-West



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Coding-Decoding (Q92–Q95)	Ranking & Order (Q96–Q98)
Q92. If CAT is coded as DBU, then DOG is coded as: A. EPH B. EOG C. FPH D. DPH Q93. If BANK is coded as 21314, then CASH is coded as: A. 31198 B. 31298 C. 31398 D. 31189 Q94. If ROAD is coded as SPBE, then BOOK is coded as: A. CPPL B. BPPK C. CPPK D. DQPL 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 18th from the top and 13th from the bottom. How many students are there in the class? A. 29 B. 30 C. 31 D. 32 Q97. Rina is 14th from the left and 16th 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 13th from the front and 17th from the back. What is the total number of persons? A. 28 B. 29 C. 30 D. 31
Miscellaneous / Series (Q99–Q100)	
Q99. Find the next number: 7, 12, 19, 28, 39, ? A. 50 B. 52 C. 54 D. 56	Q100. Which one is different from the others? A. Monday B. August C. Wednesday D. Friday

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

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

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

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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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