	MOCK TEST BANKING CLERICAL PRELIM TEST PAPER: PRE/BANK/CLERICAL /007/26	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

Space for rough work

SECTION 1 : ENGLISH LANGUAGE
Questions 1–30

Reading Comprehension (Q1–Q8)
Read the passage carefully and answer the questions that follow.

Financial inclusion refers to providing affordable and accessible financial services to all sections of society. It plays a crucial role in economic development by enabling individuals to save money, access credit and participate in the formal financial system. Governments and banks have introduced various initiatives to expand banking services in rural and underserved areas. Digital technology has further accelerated financial inclusion by making banking services available through mobile phones and internet platforms. As more people gain access to financial services, economic opportunities increase and overall living standards improve.

Q1.
What is the main objective of financial inclusion?
A. To increase taxes
B. To provide financial services to all sections of society
C. To reduce economic activity
D. To eliminate savings accounts

Q2.
According to the passage, financial inclusion helps individuals:
A. Avoid using banks
B. Save money and access credit
C. Reduce income
D. Eliminate investments

Q3.
Governments and banks have introduced initiatives mainly to:
A. Close rural branches
B. Expand banking services in underserved areas
C. Increase transaction charges
D. Reduce financial literacy

Q4.
Digital technology has accelerated financial inclusion by:
A. Replacing banks completely
B. Increasing paperwork
C. Making banking services more accessible
D. Reducing internet usage

Q5.
As more people gain access to financial services:
A. Economic opportunities increase
B. Living standards decline
C. Savings become impossible
D. Credit becomes unavailable

Q6.
The word "accessible" in the passage most nearly means:
A. Difficult to reach
B. Easily available
C. Expensive
D. Restricted

Q7.
Which statement is TRUE according to the passage?
A. Financial inclusion reduces economic development.
B. Digital technology has no role in banking access.
C. Financial inclusion supports economic opportunities.
D. Rural areas already have complete banking coverage.

Q8.
The passage mainly focuses on:
A. Financial inclusion and its benefits
B. Loan recovery procedures
C. Stock market investments
D. Foreign trade

Error Detection (Q9–Q13)
Identify the part containing the error.

Q9.
The employees / has completed / the assigned task / successfully.
A. The employees
B. has completed
C. the assigned task
D. successfully

Q10.
Each applicant / have submitted / the required documents / on time.
A. Each applicant
B. have submitted
C. the required documents
D. on time

Q11.
The manager discussed / about the proposal / with the board members / yesterday.
A. The manager discussed
B. about the proposal
C. with the board members
D. yesterday

Q12.
Neither the officer nor / the employees / was present / during the meeting.
A. Neither the officer nor
B. the employees
C. was present
D. during the meeting

Q13.
She has received / the appointment letter / last week / from the company.
A. She has received
B. the appointment letter
C. last week
D. from the company

Fillers (Q14–Q18)
Choose the most appropriate word to fill in the blank.

Q14.
The bank plans to ______ financial literacy programmes in rural areas.
A. conduct
B. conducted
C. conducting
D. conducts

Q15.
Customers should ______ their personal information secure at all times.
A. keep
B. kept
C. keeping
D. keeps

Q16.
The organisation plans to ______ its customer support services next year.
A. expand
B. expanded
C. expanding
D. expands

Q17.
Applicants must ______ all the details correctly before submitting the form.
A. enter
B. entered
C. entering
D. enters

Q18.
The new policy is expected to ______ operational efficiency across branches.
A. improve
B. improved
C. improving
D. improvement

Space for rough work

Cloze Test (Q19–Q23)

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

Customer service plays an important role in the banking sector. Banks strive to provide efficient and reliable services to their customers. Employees are trained to handle customer queries promptly and professionally. Modern technology has helped banks (19) ______ service quality and reduce response time. Customers are encouraged to remain (20) ______ while conducting online transactions and to report suspicious activities immediately. Such measures help maintain security and strengthen customer (21) ______. To remain competitive, banks must continuously (22) ______ innovative solutions while ensuring high service standards. This approach helps institutions improve customer satisfaction and (23) ______ long-term relationships.

Q19.
A. improve
B. improved
C. improving
D. improves

Q20.
A. careless
B. alert
C. passive
D. unaware

Q21.
A. confidence
B. confusion
C. dispute
D. complaint

Q22.
A. adopt
B. reject
C. avoid
D. postpone

Q23.
A. weaken
B. damage
C. build
D. reduce

Sentence Improvement (Q24–Q27)
Choose the best replacement for the underlined part. If no improvement is required, choose option D.

Q24.
The officer **has submitted the report yesterday**.
A. submitted the report yesterday
B. had submitted the report yesterday
C. has been submitting the report yesterday
D. No improvement required

Q25.
The manager is responsible **to monitor** the daily operations.
A. for monitoring
B. monitoring
C. to monitoring
D. No improvement required

Q26.
Each of the candidates **have attended** the interview.
A. has attended
B. had attended
C. were attending
D. No improvement required

Q27.
The customer requested the executive **for explaining** the procedure.
A. to explain
B. explain
C. for explain
D. No improvement required

Para Jumble (Q28–Q30)
Arrange the sentences in the correct order to form a coherent paragraph.

Q28.
A. The bank launched a new online banking portal.
B. It offered several advanced features for customers.
C. Customers appreciated its convenience and ease of use.
D. Consequently, online transactions increased significantly.
A. A–B–C–D
B. A–C–B–D
C. B–A–C–D
D. C–A–B–D

Q29.
A. The company organised a professional development programme.
B. Employees participated actively in the sessions.
C. They learned valuable workplace skills.
D. The organisation plans to conduct more such programmes.
A. A–B–C–D
B. B–A–C–D
C. A–C–B–D
D. D–A–B–C

Q30.
A. Digital payments have become increasingly popular.
B. Customers prefer them because they are convenient and fast.
C. Banks continue to invest in digital infrastructure.
D. This trend is expected to continue in the future.
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.
(156 ÷ 12) + (16 × 3) − 25 = ?
A. 34
B. 36
C. 38
D. 40

Q32.
45% of 800 + 15% of 400 = ?
A. 410
B. 420
C. 430
D. 440

Q33.
$\sqrt{2025} + 18 - 13 = ?$
A. 48
B. 50
C. 52
D. 54

Q34.
(108 ÷ 9) × 5 − 15 = ?
A. 40
B. 45
C. 50
D. 55

Q35.
55% of 600 − 80 = ?
A. 240
B. 250
C. 260
D. 270

Q36.
$34^2 - 26^2 = ?$
A. 460
B. 480
C. 500
D. 520

Q37.
(96 ÷ 12) + (81 ÷ 9) + 16 = ?
A. 31
B. 32
C. 33
D. 34

Q38.
20% of 1500 + 25% of 400 = ?
A. 380
B. 390
C. 400
D. 410

Q39.
1596 ÷ 42 = ?
A. 36
B. 37
C. 38
D. 39

Q40.
(420 × 2) ÷ 21 = ?
A. 35
B. 40
C. 45
D. 50

Number Series (Q41–Q45)

Q41.
12, 17, 24, 33, 44, ?
A. 55
B. 57
C. 59
D. 61

Q42.
200, 186, 173, 161, 150, ?
A. 140
B. 139
C. 138
D. 137

Q43.
9, 19, 39, 79, 159, ?
A. 317
B. 319
C. 321
D. 323

Q44.
6, 18, 54, 162, 486, ?
A. 972
B. 1215
C. 1458
D. 1620

Q45.
400, 380, 354, 322, 284, ?
A. 236
B. 238
C. 240
D. 242

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 ≥ y
C. x < y
D. x ≤ y
E. x = y or relationship cannot be established

Q46.
I. $x^2 - 18x + 81 = 0$
II. $y^2 - 16y + 64 = 0$
A. x > y
B. x ≥ y
C. x < y
D. x ≤ y
E. x = y or relationship cannot be established

Q47.
I. $x^2 - 15x + 54 = 0$
II. $y^2 - 14y + 48 = 0$
A. x > y
B. x ≥ y
C. x < y
D. x ≤ y
E. x = y or relationship cannot be established

Q48.
I. $x^2 - 21x + 108 = 0$
II. $y^2 - 19y + 88 = 0$
A. x > y
B. x ≥ y
C. x < y
D. x ≤ y
E. x = y or relationship cannot be established

Q49.
I. $x^2 - 17x + 70 = 0$
II. $y^2 - 15y + 56 = 0$
A. x > y
B. x ≥ y
C. x < y
D. x ≤ y
E. x = y or relationship cannot be established

Q50.
I. $x^2 - 20x + 96 = 0$
II. $y^2 - 18y + 81 = 0$
A. x > y
B. x ≥ y
C. x < y
D. x ≤ y
E. x = y or relationship cannot be established

Arithmetic (Q51–Q60)

Q51.
The ratio of boys to girls in a class is 8 : 7. If the total number of students is 150, how many girls are there?
A. 60
B. 65
C. 70
D. 75

Q52.
A shopkeeper marks an article at ₹4,500 and offers a discount of 20%. Find the selling price.
A. ₹3,500
B. ₹3,600
C. ₹3,700
D. ₹3,800

Q53.
A sum of ₹24,000 is invested at 10% simple interest per annum for 2 years. Find the total amount.
A. ₹28,000
B. ₹28,400
C. ₹28,800
D. ₹29,200

Q54.
A can complete a piece of work in 24 days and B can complete the same work in 8 days. In how many days will they complete the work together?
A. 6 days
B. 7 days
C. 8 days
D. 9 days

Q55.
A train covers 660 km in 11 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 12 numbers is 45. If the sum of 11 of these numbers is 470, what is the twelfth number?
A. 60
B. 65
C. 70
D. 75

Q57.
A trader purchases an article for ₹8,000 and sells it for ₹9,200. 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 9 : 11. If B is 55 years old, what is A's age?
A. 40 years
B. 45 years
C. 50 years
D. 55 years

Q59.
A boat travels 140 km downstream in 5 hours. The speed of the stream is 3 km/hr. Find the speed of the boat in still water.
A. 22 km/hr
B. 24 km/hr
C. 25 km/hr
D. 28 km/hr

Q60.
Milk and water are mixed in the ratio 3 : 2. If 12 litres of water is added, the ratio becomes 3 : 4. Find the initial quantity of milk.
A. 18 litres
B. 24 litres
C. 30 litres
D. 36 litres

Name:
Date :

Data Interpretation (Q61–Q65)
Study the following table carefully and answer the questions that follow.
The table shows the number of internet banking registrations by a bank branch during five years.

Year	Registrations
2020	1000
2021	1200
2022	1400
2023	1600
2024	1800

Q61.
How many more registrations were made in 2024 than in 2020?
A. 700
B. 750
C. 800
D. 850

Q62.
What is the average number of registrations during the five years?
A. 1300
B. 1400
C. 1500
D. 1600

Q63.
The number of registrations in 2022 is what percent of those in 2024?
A. 75%
B. 77.78%
C. 80%
D. 82.50%

Q64.
What is the increase in registrations from 2021 to 2023?
A. 350
B. 400
C. 450
D. 500

Q65.
The total number of registrations during 2020, 2021 and 2022 together is:
A. 3400
B. 3500
C. 3600
D. 3700

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

Q66.
Who sits at the extreme right end?
A. G
B. D
C. B
D. C

Q67.
Who sits immediately to the left of C?
A. F
B. A
C. E
D. B

Q68.
How many persons sit between E and C?
A. One
B. Two
C. Three
D. Four

Q69.
Who sits fifth from the left end?
A. A
B. C
C. B
D. D

Q70.
Which of the following pairs are immediate neighbours?
A. A and B
B. B and D
C. E and A
D. C and G

Puzzle (Q71–Q75)

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

Clues

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

Q71.
Who sits immediately to the right of A?
A. G
B. B
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 E
C. C and D
D. D and G

Q75.
Who sits third to the right of E?
A. B
B. C
C. G
D. A

Inequality (Q76–Q80)

Q76.
A > B ≥ C = D < E
Which is definitely true?
A. A > D
B. E < C
C. B < D
D. D > A

Q77.
P ≥ Q > R = S
Which is definitely true?
A. P < S
B. Q > S
C. R > P
D. S > Q

Q78.
M = N > O ≥ 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 ≤ 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 accounts are files.
All files are records.
Conclusions:
I. All accounts are records.
II. Some records are accounts.
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 tables are chairs.
Some chairs are desks.
Conclusions:
I. Some tables are desks.
II. Some desks are chairs.
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

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 girl as the daughter of his brother. How is the girl related to the man? A. Daughter B. Sister C. Niece D. Cousin		**Q89.** A person walks 16 m north and then 12 m east. How far is he from the starting point? A. 18 m B. 20 m C. 22 m D. 24 m **Q90.** Ramesh walks 10 m west, turns left and walks 6 m. Which direction is he facing now? A. North B. South C. East D. West **Q91.** A person walks 9 m east and then 12 m south. In which direction is he from the starting point? A. North-East B. South-East C. South-West 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 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 15th from the top and 19th from the bottom. How many students are there in the class? A. 32 B. 33 C. 34 D. 35 **Q97.** Rina is 13th from the left and 17th 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 14th from the front and 16th 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: 8, 13, 20, 29, 40, ? A. 51 B. 53 C. 55 D. 57	**Q100.** Which one is different from the others? A. Monday B. September C. Wednesday D. Friday

Space for rough work

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

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

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

Space for rough work

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