



MOCK TEST
BANKING CLERICAL PRELIM
TEST PAPER: PRE/BANK/CLERICAL /008/26

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.	
Banking awareness and financial literacy are essential for informed financial decision-making. Financially literate individuals are better equipped to manage savings, investments and credit responsibly. Banks, educational institutions and government agencies regularly conduct awareness programmes to educate people about financial products and services. Increased financial literacy promotes better financial planning and reduces the likelihood of financial fraud. In recent years, digital platforms have played a significant role in spreading financial knowledge to a wider audience.	
Q1. What is the main theme of the passage? A. Banking recruitment B. Financial literacy and its importance C. Agricultural finance D. Foreign trade Q2. Financially literate individuals are better able to: A. Avoid banks completely B. Manage savings, investments and credit responsibly C. Eliminate financial risks entirely D. Reduce economic growth Q3. Who conducts awareness programmes on financial literacy? A. Banks only B. Government agencies only C. Educational institutions only D. Banks, educational institutions and government agencies Q4. Increased financial literacy helps: A. Increase financial fraud B. Improve financial planning C. Eliminate investments D. Reduce savings	Q5. Digital platforms have helped: A. Restrict financial knowledge B. Spread financial knowledge to more people C. Eliminate traditional banking D. Reduce awareness programmes Q6. The word "equipped" in the passage most nearly means: A. Prepared B. Restricted C. Delayed D. Ignored Q7. Which statement is TRUE according to the passage? A. Financial literacy increases fraud. B. Financial literacy supports better financial decisions. C. Digital platforms have no role in awareness. D. Financial planning is unnecessary. Q8. The passage mainly focuses on: A. Loan recovery methods B. Financial literacy and awareness C. Stock market trading D. Foreign exchange

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 attended / the training programme / successfully. A. The employees B. has attended C. the training programme D. successfully Q10. Every candidate / have completed / the registration process / online. A. Every candidate B. have completed C. the registration process D. online Q11. The officer discussed / about the policy changes / with the customers / yesterday. A. The officer discussed B. about the policy changes C. with the customers D. yesterday Q12. Neither the manager nor / the employees / was informed / about the decision. A. Neither the manager nor B. the employees C. was informed D. about the decision Q13. She has submitted / the project report / last month / for review. A. She has submitted B. the project report C. last month D. for review	Q14. The bank plans to _____ more customer service centres in rural areas. A. establish B. established C. establishing D. establishes Q15. Customers should _____ their account credentials confidential. A. keep B. kept C. keeping D. keeps Q16. The organisation plans to _____ its branch network in emerging markets. A. expand B. expanded C. expanding D. expands Q17. Applicants must _____ all supporting documents before the deadline. A. submit B. submitted C. submitting D. submits Q18. The new technology is expected to _____ transaction processing time. A. reduce B. reduced C. reducing D. reduction



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

Customer satisfaction is a key objective for banks and financial institutions. Modern banking services focus on convenience, efficiency and security. Banks continuously (19) _____ their systems to improve customer experience. Customers are encouraged to remain (20) _____ while conducting online transactions and to report suspicious activities immediately. Effective security measures increase customer confidence and improve the overall (21) _____ of banking services. To remain competitive, banks must (22) _____ innovative technologies while maintaining strong security standards. Such efforts help 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. avoid
- D. postpone

Q23.

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

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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 documentation yesterday. A. completed the documentation yesterday B. had completed the documentation yesterday C. has been completing the documentation yesterday D. No improvement required Q25. The manager is responsible to oversee daily branch operations. A. for overseeing B. overseeing C. to overseeing D. No improvement required Q26. Each of the participants have received a certificate. A. has received B. had received C. were receiving D. No improvement required Q27. The customer requested the executive for clarifying the issue. A. to clarify B. clarify C. for clarify D. No improvement required	Q28. A. The bank introduced a digital customer support platform. B. It enabled customers to receive faster assistance. C. Customers appreciated the improved service quality. D. Consequently, customer satisfaction increased. 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 financial literacy workshop. B. Employees actively participated in the sessions. C. They learned important financial management concepts. 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 become widely accepted. B. Customers value its convenience and accessibility. C. Banks continue to enhance digital services. 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.

$$(168 \div 12) + (18 \times 2) - 22 = ?$$

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

Q32.

$$35\% \text{ of } 800 + 25\% \text{ of } 400 = ?$$

- A. 360
- B. 370
- C. 380
- D. 390

Q33.

$$\sqrt{2304} + 16 - 12 = ?$$

- A. 50
- B. 52
- C. 54
- D. 56

Q34.

$$(126 \div 9) \times 4 - 16 = ?$$

- A. 38
- B. 40
- C. 42
- D. 44

Q35.

$$60\% \text{ of } 500 - 70 = ?$$

- A. 220
- B. 230
- C. 240
- D. 250

Q36.

$$38^2 - 30^2 = ?$$

- A. 500
- B. 520
- C. 544
- D. 560

Q37.

$$(108 \div 12) + (72 \div 8) + 14 = ?$$

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

Q38.

$$20\% \text{ of } 1800 + 15\% \text{ of } 400 = ?$$

- A. 400
- B. 410
- C. 420
- D. 430

Q39.

$$1710 \div 45 = ?$$

- A. 36
- B. 37
- C. 38
- D. 39

Q40.

$$(480 \times 2) \div 24 = ?$$

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



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Name:

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Number Series (Q41–Q45)

Q41.

14, 19, 26, 35, 46, ?

- A. 57
- B. 59
- C. 61
- D. 63

Q42.

220, 205, 191, 178, 166, ?

- A. 155
- B. 154
- C. 153
- D. 152

Q43.

10, 21, 43, 87, 175, ?

- A. 349
- B. 351
- C. 353
- D. 355

Q44.

7, 21, 63, 189, 567, ?

- A. 1134
- B. 1458
- C. 1701
- D. 1890

Q45.

450, 428, 400, 366, 326, ?

- A. 278
- B. 280
- C. 282
- D. 284

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. $x^2 - 19x + 90 = 0$

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

Q47.

I. $x^2 - 16x + 63 = 0$

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

Q48.

I. $x^2 - 22x + 120 = 0$

II. $y^2 - 20y + 99 = 0$

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

Q49.

I. $x^2 - 18x + 80 = 0$

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

Q50.

I. $x^2 - 21x + 108 = 0$

II. $y^2 - 19y + 90 = 0$

- 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 9 : 8. If the total number of students is 170, how many girls are there?

- A. 70
- B. 75
- C. 80
- D. 85

Q52.

A shopkeeper marks an article at ₹5,500 and offers a discount of 20%. Find the selling price.

- A. ₹4,200
- B. ₹4,300
- C. ₹4,400
- D. ₹4,500

Q53.

A sum of ₹20,000 is invested at 12% simple interest per annum for 2 years. Find the total amount.

- A. ₹24,000
- B. ₹24,400
- C. ₹24,800
- D. ₹25,200

Q54.

A can complete a piece of work in 30 days and B can complete the same work in 15 days. In how many days will they complete the work together?

- A. 8 days
- B. 9 days
- C. 10 days
- D. 12 days

Q55.

A train covers 780 km in 13 hours. What is its average speed?

- A. 55 km/hr
- B. 60 km/hr
- C. 65 km/hr
- D. 70 km/hr

Q56.

The average of 15 numbers is 48. If the sum of 14 of these numbers is 650, what is the fifteenth number?

- A. 60
- B. 62
- C. 68
- D. 70

Q57.

A trader purchases an article for ₹10,000 and sells it for ₹11,500. 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 10 : 13. If B is 52 years old, what is A's age?

- A. 38 years
- B. 40 years
- C. 42 years
- D. 44 years

Q59.

A boat travels 150 km downstream in 5 hours. The speed of the stream is 5 km/hr. Find the speed of the boat in still water.

- A. 20 km/hr
- B. 22 km/hr
- C. 25 km/hr
- D. 30 km/hr

Q60.

Milk and water are mixed in the ratio 5 : 3. If 16 litres of water is added, the ratio becomes 5 : 5. Find the initial quantity of milk.

- A. 30 litres
- B. 35 litres
- C. 40 litres
- D. 45 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 mobile banking registrations by a bank branch during five years.

Year	Registrations
2020	1200
2021	1400
2022	1600
2023	1800
2024	2000

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. 1500
- B. 1600
- C. 1700
- D. 1800

Q63.

The number of registrations in 2022 is what percent of those in 2024?

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

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. 4000
- B. 4200
- C. 4400
- D. 4600

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. F sits at the extreme left end.
2. C sits third to the right of F.
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. E 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 F 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. F and A
- D. C and G

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. $M < K$

Syllogism (Q81–Q85)

Q81.

Statements:

All forms are files.

All files are records.

Conclusions:

I. All forms are records.

II. Some records are forms.

A. Only I follows

B. Only II follows

C. Both follow

D. Neither follows

Q82.

Statements:

Some pens are pencils.

All 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

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



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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 girl as the daughter of his sister. How is the girl related to the man? A. Daughter B. Sister C. Niece D. Cousin	Q89. A person walks 18 m north and then 24 m east. How far is he from the starting point? A. 28 m B. 30 m C. 32 m D. 34 m Q90. Ramesh walks 12 m west, turns left and walks 9 m. Which direction is he facing now? A. North B. South C. East D. West Q91. A person walks 15 m east and then 20 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 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. 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 17th from the top and 18th from the bottom. How many students are there in the class? A. 33 B. 34 C. 35 D. 36 Q97. Rina is 15th from the left and 16th from the right in a row. How many persons are there in the row? A. 29 B. 30 C. 31 D. 32 Q98. Maya is 16th from the front and 15th from the back. What is the total number of persons? A. 29 B. 30 C. 31 D. 32
Miscellaneous / Series (Q99–Q100)	
Q99. Find the next number: 10, 15, 22, 31, 42, ? A. 53 B. 55 C. 57 D. 59	Q100. Which one is different from the others? A. Monday B. December C. Wednesday D. Friday

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

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

Puzzle (Q71–Q75) Clockwise from : 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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