

**SPARDHAGURU SIKLL EDGE APTITUDE ACADEMY**

# MODEL PRACTICE SET

**Banking**

**SSC**

**NTPC**

**Concept-Wise Analysis and Frequently Asked  
Questions for upcoming Examinations**

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## DAILY MOCK TEST

Code: SGIPL22102022C/PO -03

Date: \_\_\_\_\_

Batch: \_\_\_\_\_

Duration: \_\_\_\_\_

## Student Details

Name: \_\_\_\_\_

No of Questions Attempt: \_\_\_\_\_

Start Time: \_\_\_\_\_

End Time: \_\_\_\_\_

## Test Rules & Scoring

**Scoring Scheme:** +1 for correct answers | -0.25 for incorrect responses.

**Writing Tool:** Blue or black ballpoint pen only.

**Test Discipline:** Start only upon the invigilator's signal. Zero tolerance for malpractice.

**Handover:** Submit your response sheet to the invigilator before exiting the hall.

## Office Use Only

Score Obtained:        /

Invigilator Signature: \_\_\_\_\_

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## ENGLISH LANGUAGE PRACTICE TEST

**Total Questions:** 30

**Time Allowed:** 20 Minutes

**Level:** Advanced / Difficult

### SECTION 1: READING COMPREHENSION (8 Questions)

**Directions (Q1–Q8):** Read the following passage carefully and answer the questions that follow.

#### Passage:

In the contemporary macro-economic paradigm, central bank independence (CBI) is widely revered as a cornerstone of monetary stability. The underlying economic rationale posits that insulating monetary policy authorities from short-term political pressures mitigates the notorious "time-inconsistency problem"—wherein politicians are incentivized to engineer short-term inflationary booms to secure election victories, ultimately incurring long-term economic stagflation. However, the post-2008 financial crisis epoch, followed by the unprecedented fiscal-monetary intervention during the COVID-19 pandemic, has strained this classical consensus to its breaking point.

As central banks engaged in Quantitative Easing (QE) and massive sovereign debt purchases, the demarcation line between monetary policy and fiscal policy blurred significantly. Critics argue that central banks have devolved into de facto fiscal agents, engaging in quasi-fiscal allocations without democratically derived mandates. This phenomenon, termed the "policization of monetary policy," presents a double-edged sword:

while crucial for crisis management, it inadvertently subjects technocrats to intense democratic accountability deficits. Moreover, with central banks venturing into non-traditional domains such as climate-risk regulation and ESG integration, the risk of mission creep looms large, potentially eroding the precise institutional credibility that CBI was designed to protect.

#### Question 1 (Main Idea & Central Theme)

What is the central theme of the passage?

- (A) The technical mechanics of Quantitative Easing and its impact on post-pandemic inflation.
- (B) The historical evolution of central bank independence prior to the 2008 financial crisis.
- (C) The erosion of central bank independence and the blurred line between monetary and fiscal policy post-crisis.
- (D) The absolute failure of technocratic governance in modern macro-economic frameworks.
- (E) The legal imperative for central banks to regulate climate risk and ESG metrics.

#### Question 2 (Vocabulary in Context)

Which of the following words is most similar in meaning to "demarcation" as used in the passage?

- (A) Consolidation
- (B) Distinction
- (C) Amalgamation
- (D) Escalation
- (E) Proliferation

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## Question 3 (Inference)

Based on the passage, why is the "time-inconsistency problem" a primary justification for Central Bank Independence?

- (A) Politicians naturally prioritize long-term fiscal solvency over immediate public needs.
- (B) Elected officials may manipulate economic cycles for short-term political gains at the expense of long-term stability.
- (C) Central bankers are legally bound to support the incumbent political party's electoral manifesto.
- (D) Technocrats are immune to error when setting interest rate benchmarks.
- (E) Unchecked central banks historically trigger hyperinflation when left unmonitored.

## Question 4 (Detail / Tone Analysis)

The author uses the term "mission creep" to refer to which phenomenon?

- (A) Central banks exceeding their traditional remit by venturing into areas like climate regulation.
- (B) Politicians gradually taking over the setting of national interest rates.
- (C) The slow economic recovery following aggressive fiscal stimulus packages.
- (D) The gradual reduction of central bank balance sheets after quantitative easing.
- (E) The declining interest of democratic societies in holding central bankers accountable.

## Question 5 (Author's Stance)

Which of the following best reflects the author's opinion regarding central bank involvement in non-traditional domains?

- (A) Unreserved enthusiasm for their proactive role in social issues.
- (B) Complete indifference, viewing it as an inevitable macroeconomic evolution.
- (C) Caution, as it risks diluting institutional credibility and clarity of purpose.
- (D) Strong advocacy for replacing central bankers with elected politicians.
- (E) Total opposition to any form of quantitative easing during economic crises.

## Question 6 (Vocabulary - Antonym)

Which word from the options below is the **opposite** in meaning to "mitigates" as used in paragraph 1?

- (A) Assuages
- (B) Exacerbates
- (C) Mollifies
- (D) Attenuates
- (E) Alleviates

## Question 7 (Logical Continuity)

Which statement, if added at the end of the passage, would provide the most logical conclusion?

- (A) "Therefore, central banks must immediately eliminate all monetary operations and return to the gold standard."
- (B) "Consequently, central banks must carefully recalibrate their boundaries to preserve their legitimate core focus."

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(C) "As a result, fiscal policy should henceforth be completely controlled by non-elected technocratic boards."

(D) "In summary, monetary policy has proven entirely irrelevant in managing contemporary economic crises."

(E) "Thus, elected politicians should directly determine interest rates prior to every major election cycle."

## Question 8 (Factual Comprehension)

According to the passage, what primary issue arises when central banks engage in quasi-fiscal allocations?

(A) Immediate economic hyperinflation in every instance.

(B) A surplus of democratic mandates given to central bankers.

(C) A deficit in democratic accountability for unmandated fiscal choices.

(D) Total independence from international financial regulators.

(E) The immediate resignation of central bank governors.

## SECTION 2: CLOZE TEST (5 Questions)

**Directions (Q9–Q13):** Read the following passage and select the most appropriate option from the choices given below to fill in each blank.

In an era defined by geopolitical turbulence and economic volatility, international institutions are facing unprecedented structural strain. The failure to reconcile competing national interests has often (9) multilateral diplomacy into mere rhetoric. Scholars assert that without a (10) effort to overhaul governing frameworks, global governance risks becoming entirely

(11). Furthermore, the rapid advancement of artificial intelligence and cyber-capabilities presents novel risks that current legal frameworks fail to (12). It is therefore imperative that international leaders (13) cohesive strategy rather than relying on obsolete treaties.

## Question 9

(A) elevated

(B) degraded

(C) glorified

(D) instantiated

(E) bolstered

## Question 10

(A) sporadic

(B) concerted

(C) superficial

(D) haphazard

(E) dormant

## Question 11

(A) quintessential (B) indispensable

(C) moribund

(D) robust

(E) paramount

## Question 12

(A) encapsulate

(B) exacerbate

(C) relinquish

(D) reiterate

(E) accommodate

## Question 13

(A) obstruct

(B) devitalize

(C) formulate

(D) squander

(E) procrastinate

## SECTION 3: ERROR DETECTION (4 Questions)

**Directions (Q14–Q17):** Read each sentence below to identify the grammatical error. The error may relate to Tense, Direct/Indirect Speech, Question Tags, or Parts of Speech.

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Choose the part containing the error. If there is no error, select option (E).

**Question 14 (Topic: Question Tag)**

The macroeconomic data released by the central statistical office / demonstrates significant economic recovery, / isn't it? / No Error

- (A) The macroeconomic data released by the central statistical office
- (B) demonstrates significant economic recovery,
- (C) isn't it?
- (D) No Error

**Question 15 (Topic: Direct & Indirect Speech)**

The chief foreign envoy stated that / his country was committed to maintaining trade agreements / but refused to disclose what concessions would he offer during negotiations. / No Error

- (A) The chief foreign envoy stated that
- (B) his country was committed to maintaining trade agreements
- (C) but refused to disclose what concessions would he offer during negotiations.
- (D) No Error

**Question 16 (Topic: Tense Agreement / Sequence of Tenses)**

Hardly had the regulatory authority announced / the new compliance mandates / when the stock market has experienced a steep decline in overall trading volume. / No Error

- (A) Hardly had the regulatory authority announced
- (B) the new compliance mandates

(C) when the stock market has experienced a steep decline in overall trading volume.

- (D) No Error

**Question 17 (Topic: Parts of Speech - Adverb vs. Adjective)**

The board of directors considered the proposed merger / very thorough before casting / their final votes during the extraordinary general meeting. / No Error

- (A) The board of directors considered the proposed merger
- (B) very thorough before casting
- (C) their final votes during the extraordinary general meeting.
- (D) No Error

**SECTION 4: PARA JUMBLES (5 Questions)**

**Directions (Q18–Q22):** Rearrange the following five sentences (A), (B), (C), (D), and (E) in the most logical sequence to form a coherent paragraph, then answer the questions below.

- (A) Consequently, tech giants are facing heightened regulatory scrutiny from antitrust authorities worldwide.
- (B) This unprecedented concentration of market power enables these firms to dictate terms to smaller competitors and suppress innovation.
- (C) Over the past decade, a handful of multi-billion-dollar technology conglomerates have established dominant monopolies in the digital ecosystem.
- (D) To mitigate this, lawmakers are advocating for stringent legislative

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frameworks aimed at unbundling these corporate monopolies.

(E) They achieve this dominance largely by acquiring promising startups before they can grow into viable competitive threats.

## Question 18

Which of the following should be the **FIRST** sentence after rearrangement?

- (A) A (B) B (C) C  
(D) D (E) E

## Question 19

Which of the following should be the **SECOND** sentence after rearrangement?

- (A) A (B) B (C) C  
(D) D (E) E

## Question 20

Which of the following should be the **THIRD** sentence after rearrangement?

- (A) A (B) B (C) C  
(D) D (E) E

## Question 21

Which of the following should be the **FOURTH** sentence after rearrangement?

- (A) A (B) B (C) C  
(D) D (E) E

## Question 22

Which of the following should be the **FIFTH (LAST)** sentence after rearrangement?

- (A) A (B) B (C) C  
(D) D (E) E

## SECTION 5: WORD SWAP / FILL IN THE BLANKS (5 Questions)

**Directions (Q23–Q25):** In each sentence, four words printed in bold are numbered (1), (2), (3), and (4). Determine if any two bold words need to be swapped to make the sentence grammatically correct and contextually meaningful.

**Directions (Q26–Q27):** Fill in the double blanks with the pair of words that best completes the sentence.

### Question 23 (Word Swap)

The manager's **ephemeral** (1) leadership style was criticized for being **autocratic** (2), as he made decisions without consulting his team, rendering any employee morale **resolute** (3) rather than **sustainable** (4).

- (A) 1–2 (B) 1–3 (C) 2–4  
(D) 3–4 (E) No swap required

### Question 24 (Word Swap)

Although the economic policy was designed to **alleviate** (1) poverty, its implementation was so **flawed** (2) that it managed to **exacerbate** (3) the disparity between income classes rather than **bridge** (4) it.

- (A) 1–3 (B) 2–4 (C) 1–2  
(D) 3–4 (E) No swap required

### Question 25 (Word Swap)

The defense attorney argued that the **incriminating** (1) evidence presented by the prosecution was **spurious** (2) and should be **admitted** (3) from the court record to ensure a **fair** (4) trial.

- (A) 1–2 (B) 2–3 (C) 3–4  
(D) 1–4 (E) No swap required

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## Question 26 (Fill in the Blanks - Double Blank)

The diplomat's statement was intentionally \_\_\_\_\_, designed to keep negotiators guessing while maintaining a \_\_\_\_\_ exterior during the press briefing.

- (A) lucid ... tempestuous
- (B) ambiguous ... placid
- (C) overt ... volatile
- (D) explicit ... serene
- (E) unequivocal ... stoic

## Question 27 (Fill in the Blanks - Double Blank)

Despite facing \_\_\_\_\_ criticism from shareholders, the CEO remained \_\_\_\_\_ in her decision to pivot towards renewable energy projects.

- (A) scathing ... steadfast
- (B) laudatory ... wavering
- (C) negligible ... hesitant
- (D) complimentary ... resolute
- (E) mild ... vacillating

## SECTION 6: MATCH THE COLUMNS (3 Questions)

**Directions (Q28–Q30):** In each question, two columns are given containing three phrases each. Match the phrases in **Column 1** with those in **Column 2** to form grammatically correct and contextually meaningful sentences.

### Question 28

| Column 1                                            | Column 2                                                      |
|-----------------------------------------------------|---------------------------------------------------------------|
| (A) The central bank decided to hike interest rates | (D) in order to curb escalating inflationary pressures across |

### Column 1

### Column 2

(B) Unless the corporation significantly reduces its carbon footprint

the domestic market.

(E) it will face severe financial penalties imposed by international environmental regulators.

(F) despite experiencing an unprecedented surge in consumer demand last quarter.

(C) The supply chain network suffered catastrophic disruptions

### Options:

- (A) A–E and B–D
- (B) A–D, B–E, and C–F
- (C) A–F and C–D
- (D) B–F and C–E
- (E) None of the above

### Question 29

### Column 1

### Column 2

(A) Not only did the research team discover a novel compound

(D) but they also successfully synthesized it under lab conditions.

(B) Had the financial auditors inspected the balance sheet earlier

(E) the fraudulent transactions might have been detected before the collapse.

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| Column 1                                                     | Column 2                                                                     |
|--------------------------------------------------------------|------------------------------------------------------------------------------|
| (C) Scarcely had the president concluded his keynote address | (F) when the press corps inundated the spokesperson with critical inquiries. |

## Options:

- (A) A-D and C-F only
- (B) B-E and C-D only
- (C) A-E, B-D, and C-F
- (D) A-D, B-E, and C-F
- (E) B-F and A-E only

## Question 30

| Column 1                                                          | Column 2                                                                                      |
|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| (A) The proliferation of autonomous artificial intelligence tools | (D) presents profound ethical dilemmas regarding accountability and employment.               |
| (B) In spite of rigorous medical trials conducted nationwide      | (E) the pharmaceutical regulatory body delayed the approval of the drug.                      |
| (C) A prominent factor contributing to urbanization               | (F) is the rapid migration of youth seeking lucrative job opportunities in metropolitan hubs. |

## Options:

- (A) A-E, B-F, and C-D
- (B) A-F and B-D
- (C) A-D, B-E, and C-F
- (D) B-E and C-D only
- (E) A-D and B-F only

## REASONING ABILITY PRACTICE TEST

Total Questions: 35

Time Allowed: 20 Minutes

Level: Advanced / Difficult

## SECTION 1:

### MISCELLANEOUS QUESTIONS (20 Qs)

### PART A: INEQUALITIES (5 Questions)

**Directions (Q1-Q5):** In each question, relationship between different elements is shown in the statements. Assuming the given statements to be true, find which of the conclusions is/are definitely true.

#### Question 1

**Statements:**  $A \geq B = C > D$ ;  $E < F \leq C \leq G$ ;  $H > G$

#### Conclusions:

- I.  $A > E$
- II.  $H > D$

#### Options:

- (A) Only Conclusion I is true
- (B) Only Conclusion II is true
- (C) Either Conclusion I or II is true
- (D) Neither Conclusion I nor II is true
- (E) Both Conclusions I and II are true

#### Question 2

**Statements:**  $P < Q \leq R = S$ ;  $T > U \geq R$ ;  $V \leq W < P$

#### Conclusions:

- I.  $T > V$
- II.  $S > W$

#### Options:

- (A) Both Conclusions I and II are true
- (B) Only Conclusion I is true
- (C) Only Conclusion II is true
- (D) Either Conclusion I or II is true

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(E) Neither Conclusion I nor II is true

## Question 3

**Statements:**  $M \leq N < O = P$ ;  $Q \geq R > O$ ;  $S \leq T = M$

**Conclusions:**

- I.  $Q > S$
- II.  $P > T$

**Options:**

- (A) Only Conclusion I is true
- (B) Only Conclusion II is true
- (C) Either Conclusion I or II is true
- (D) Both Conclusions I and II are true
- (E) Neither Conclusion I nor II is true

## Question 4

**Statements:**  $X \geq Y > Z$ ;  $W = V \leq Z$ ;  $U > Y \leq T$

**Conclusions:**

- I.  $X > W$
- II.  $U > V$

**Options:**

- (A) Only Conclusion I is true
- (B) Both Conclusions I and II are true
- (C) Only Conclusion II is true
- (D) Either Conclusion I or II is true
- (E) Neither Conclusion I nor II is true

## Question 5

**Statements:**  $J = K \leq L < M$ ;  $N \geq L > O$ ;  $P < O$

**Conclusions:**

- I.  $N \geq J$
- II.  $M > P$

**Options:**

- (A) Only Conclusion I is true
- (B) Only Conclusion II is true
- (C) Either Conclusion I or II is true
- (D) Neither Conclusion I nor II is true
- (E) Both Conclusions I and II are true

## PART B: SYLLOGISM (3 Questions)

**Directions (Q6–Q8):** In each question, statements are given followed by conclusions. Decide which of the conclusions logically follow from the given statements, disregarding commonly known facts.

## Question 6

**Statements:**

- Only a few Solar are Lunar.
- All Lunar are Cosmic.
- No Cosmic is Astral.

**Conclusions:**

- I. Some Solar are not Astral.
- II. All Solar being Lunar is a possibility.

**Options:**

- (A) Only Conclusion I follows
- (B) Only Conclusion II follows
- (C) Either Conclusion I or II follows
- (D) Neither Conclusion I nor II follows
- (E) Both Conclusions I and II follow

## Question 7

**Statements:**

- No Alpha is Beta.
- All Beta are Gamma.
- Only a few Gamma are Delta.

**Conclusions:**

- I. Some Gamma are not Alpha.
- II. Some Delta being Beta is a possibility.

**Options:**

- (A) Only Conclusion I follows
- (B) Only Conclusion II follows
- (C) Both Conclusions I and II follow
- (D) Neither Conclusion I nor II follows
- (E) Either Conclusion I or II follows

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## Question 8

### Statements:

- All Prime are Composite.
- Only a few Composite are Factor.
- No Factor is Multiple.

### Conclusions:

- I. All Prime being Factor is a possibility.
- II. No Composite is Multiple.

### Options:

- (A) Only Conclusion I follows
- (B) Only Conclusion II follows
- (C) Either Conclusion I or II follows
- (D) Neither Conclusion I nor II follows
- (E) Both Conclusions I and II follow

## PART C: BLOOD RELATIONS & DIRECTION/DISTANCE (4 Questions)

### Question 9 (Direction & Distance)

Point A is 12m North of Point B. Point C is 10m East of Point B. Point D is 6m South of Point C. Point E is 5m West of Point D. Point F is 18m North of Point E. In which direction and at what distance is Point F with respect to Point A?

- (A) West, 5m
- (B) East, 5m
- (C) North-East, 13m
- (D) South-East, 5m
- (E) North-West, 10m

### Question 10 (Direction & Distance)

A person starts walking from Point P towards East. After walking 8m, he reaches Point Q, turns right, walks 10m to reach Point R, turns left, walks 6m to reach Point S, and finally turns left and walks 18m to reach Point T. What is the shortest distance between Point P and Point T?

- (A) 14m
- (B) 15m
- (C) 16m
- (D) 17m
- (E) 20m

### Question 11 (Blood Relations)

In a family of 7 members (A, B, C, D, E, F, G), there are 2 married couples. A is the father-in-law of F. B is the brother of C, who is the only daughter of D. E is the mother of B. G is the son of F. D is a male. How is E related to G?

- (A) Mother
- (B) Paternal Grandmother
- (C) Maternal Grandmother
- (D) Sister
- (E) Aunt

### Question 12 (Blood Relations)

Pointing to a photograph, a woman said, "His mother's only daughter-in-law is my mother-in-law." How is the man in the photograph related to the woman's husband?

- (A) Father
- (B) Paternal Grandfather
- (C) Uncle
- (D) Brother
- (E) Son-in-law

## PART D: CODING-DECODING (3 Questions)

**Directions (Q13-Q15):** Study the following coded language pattern to answer the questions:

"global climate market demand" is coded as "32@G 15#C 20\$M 18%D"

"system energy future growth" is coded as "25#S 14%E 12@F 10\$G"

### Question 13

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What is the code for the word "FINANCIAL" in this coding scheme?  
(9 letters, 4 vowels: A, I, A, I; 9-letter symbol = &)

- (A) 36&F (B) 28#F  
(C) 36\$F (D) 27%F  
(E) 45@F

## Question 14

If "STRATEGY" is coded as "16#S", what will be the code for "STABILITY"?

- (A) 18#S (B) 24#S  
(C) 16#S (D) 20%S  
(E) 27@S

## Question 15

What does the code "20\$M" stand for in the given language?

- (A) Monetary (B) Movement  
(C) Moderate (D) Management  
(E) Market

## PART E: INPUT & OUTPUT (5Q)

**Directions (Q16–Q20):** A machine rearrangement system transforms an input line of words and numbers following a specific rule in each step.

**Input:** 42 venture 85 19 summit 63 alpine horizon 37 94

**Step I:** alpine 94 42 venture 85 19 summit 63 horizon 37

**Step II:** horizon 85 alpine 94 42 venture 19 summit 63 37

**Step III:** summit 63 horizon 85 alpine 94 42 venture 19 37

**Step IV:** venture 42 summit 63 horizon 85 alpine 94 19 37

**Step V:** 19 37 venture 42 summit 63 horizon 85 alpine 94

*Step V is the final step.*

## Rule:

- Words are arranged alphabetically from left to right in steps, while numbers are arranged in descending order from left to right, paired together.
- In the final step, odd numbers remaining at the end are placed at the far left.

## Input for Questions Q16–Q20:

73 pinnacle 28 91 apex 54 benchmark  
16 65 horizon

## Question 16

Which element is 4th to the left of "54" in Step III?

- (A) apex (B) 91 (C) benchmark  
(D) 73 (E) pinnacle

## Question 17

How many steps are required to complete the rearrangement for the given input?

- (A) 4 (B) 5 (C) 6  
(D) 7 (E) 3

## Question 18

What is the position of "benchmark" from the left end in Step IV?

- (A) 3<sup>rd</sup> (B) 4<sup>th</sup> (C) 5<sup>th</sup>  
(D) 6<sup>th</sup> (E) 7<sup>th</sup>

## Question 19

Which of the following elements represents the exact middle two elements in Step II?

- (A) pinnacle, 28 (B) apex, 91  
(C) 73, apex (D) benchmark, 73  
(E) 54, 16

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## Question 20

In **Step V**, if "apex" is related to "91" and "benchmark" is related to "73", then in the same pattern, "horizon" is related to which element?

- (A) 28 (B) 54 (C) 65  
(D) 16 (E) 73

## SECTION 2: PUZZLES & SEATING ARRANGEMENTS (15 Questions)

### SET 1: BOX-BASED PUZZLE (Q21-Q25)

**Directions (Q21-Q25):** 8 boxes—*P, Q, R, S, T, U, V, W*—are stacked one above another in a single stack, but not necessarily in the same order.

- Only 3 boxes are placed between Box *P* and Box *S*.
- Box *V* is placed immediately above Box *S*.
- As many boxes are placed above Box *V* as below Box *Q*.
- Only 2 boxes are placed between Box *Q* and Box *U*.
- Box *W* is placed immediately below Box *U*.
- Box *R* is placed somewhere above Box *T*, but below Box *P*.

## Question 21

Which box is placed at the topmost position?

- (A) Box *P* (B) Box *U*  
(C) Box *R* (D) Box *W*  
(E) Box *T*

## Question 22

How many boxes are placed between Box *T* and Box *U*?

- (A) One (B) Two  
(C) Three (D) Four  
(E) More than four

## Question 23

Which box is placed immediately above Box *Q*?

- (A) Box *T* (B) Box *P*  
(C) Box *V* (D) Box *R*  
(E) Box *S*

## Question 24

Four of the following five are alike in a certain way and form a group. Which one does NOT belong to that group?

- (A) *R - P* (B) *T - Q*  
(C) *Q - V* (D) *S - U*  
(E) *V - W*

## Question 25

If Box *R* is interchanged with Box *W*, which box will be placed immediately below Box *U*?

- (A) Box *S* (B) Box *R*  
(C) Box *V* (D) Box *T*  
(E) Box *P*

## SET 2: CIRCULAR SEATING ARRANGEMENT (INSIDE/OUTSIDE) (Q26-Q30)

**Directions (Q26-Q30):** 8 persons—*A, B, C, D, E, F, G, H*—are sitting around a circular table. Some of them face towards the center while others face outside. *A* sits 3rd to the right of *F*, who faces inside.

- Only 2 persons sit between *A* and *D*.
- B* sits 2nd to the left of *D*.
- Immediate neighbors of *D* face opposite directions to each other (if one faces inside, the other faces outside).
- C* sits 3rd to the right of *B*.

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5. *E* sits 2nd to the right of *G*. *G* is not an immediate neighbor of *A*.
6. Immediate neighbors of *E* face the same direction as *E*.
7. *H* faces the same direction as *C*, but opposite to *A*.

## Question 26

Who sits 2nd to the right of *A*?

- (A) *H*                      (B) *F*                      (C) *E*  
(D) *C*                      (E) *B*

## Question 27

How many persons in the given arrangement face outside?

- (A) 2                      (B) 3                      (C) 4  
(D) 5                      (E) 1

## Question 28

What is the position of *G* with respect to *C*?

- (A) 2nd to the left  
(B) 3rd to the right  
(C) Immediate right  
(D) 2nd to the right  
(E) 4th to the left

## Question 29

Which of the following statements is TRUE regarding *H*?

- (A) *H* faces outside.  
(B) *H* sits adjacent to *B*.  
(C) *H* sits 3rd to the left of *D*.  
(D) Only one person sits between *H* and *F*.  
(E) *H* sits immediately between *F* and *A*.

## Question 30

Four of the following five are alike in a certain way. Which one does NOT belong to the group?

- (A) *F*                      (B) *C*                      (C) *G*  
(D) *E*                      (E) *H*

## SET 3: LINEAR UNCERTAIN NUMBER OF PERSONS PUZZLE (Q31-Q35)

**Directions (Q31-Q35):** A certain number of persons are sitting in a straight linear row facing North.

1. *P* sits 4th from the extreme left end.
2. Only 3 persons sit between *P* and *Q*.
3. *R* sits 2nd to the left of *Q*.
4. Only 4 persons sit between *R* and *S*.
5. *T* sits 3rd to the right of *S*.
6. As many persons sit to the left of *R* as to the right of *T*.
7. *U* sits exactly in the middle of *P* and *Q*.
8. *V* sits 4th to the right of *T* and sits at the extreme right end.

## Question 31

How many total persons are sitting in the linear row?

- (A) 17                      (B) 18                      (C) 19  
(D) 20                      (E) 21

## Question 32

What is the position of *R* with respect to *P*?

- (A) 3rd to the right  
(B) 2nd to the right  
(C) 4th to the right  
(D) Immediate left  
(E) 5th to the right

## Question 33

How many persons sit between *Q* and *S*?

- (A) One                      (B) Two                      (C) Three  
(D) Four                      (E) Five

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## Question 34

Who among the following sits 5th to the left of V?

- (A) T (B) S (C) R  
(D) Person at position 14 (E) Q

## Question 35

If another person X sits exactly in the middle of S and T, what is the position of X from the left end?

- (A) 12<sup>th</sup> (B) 13<sup>th</sup> (C) 14<sup>th</sup>  
(D) 15<sup>th</sup> (E) 11<sup>th</sup>

## NUMERICAL ABILITY PRACTICE TEST

Total Questions: 35

Time Allowed: 20 Minutes

Level: Advanced / Difficult

### SECTION 1:

### SIMPLIFICATION & APPROXIMATION (10 Q)

Directions (Q1-Q10): What approximate value or exact value should come in place of the question mark (?) in the following equations?

#### Question 1

$$37.5\% \text{ of } 1280 + (23.98)^2 - \sqrt{3136} \div 0.25 = ?$$

- (A) 816 (B) 984 (C) 728  
(D) 832 (E) 1056

#### Question 2

$$(14.98)^3 - (11.02)^3 - (8.99)^3 = ?$$

- (A) 1316 (B) 1472 (C) 1218  
(D) 1150 (E) 1540

#### Question 3

$$44.44\% \text{ of } 1575 + 55.55\% \text{ of } 1215 = ?$$

- (A) 1285 (B) 1420 (C) 1375  
(D) 1510 (E) 1190

## Question 4

$$\frac{\sqrt{1521} \times 18 + 14^2}{0.4} = ?$$

- (A) 2245 (B) 2195  
(C) 2410 (D) 2080  
(E) 2350

## Question 5

$$(27)^{2/3} \times (64)^{5/6} \times (125)^{-1/3} = ?$$

- (A) 28.8 (B) 19.2 (C) 24.0  
(D) 14.4 (E) 32.0

## Question 6

$$\sqrt{7921} + \sqrt{5625} - \sqrt{4096} = ?$$

- (A) 100 (B) 108 (C) 96  
(D) 112 (E) 88

## Question 7

$$18.12 \times 24.89 + 32.04 \times 14.91 = ?$$

- (A) 930 (B) 870 (C) 980  
(D) 1020 (E) 910

## Question 8

$$78.9\% \text{ of } 450.12 + 45.1\% \text{ of } 780.23 = ?$$

- (A) 688 (B) 706 (C) 724  
(D) 652 (E) 740

## Question 9

$$(17.98)^2 + (12.03)^2 - (14.99)^2 = ?$$

- (A) 225 (B) 257 (C) 243  
(D) 268 (E) 211

## Question 10

$$[(1350 \div 22.48) \times 11.98] \div 4.98 = ?$$

- (A) 132 (B) 128 (C) 154  
(D) 14 (E) 160

## SECTION 2: ARITHMETIC WORD PROBLEMS (9 Questions)

### Question 11 (Profit & Loss)

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A shopkeeper marks an article 60% above its cost price and allows two successive discounts of 20% and 15% on the marked price. If he earns a profit of ₹216, find the marked price of the article.

- (A) ₹3000 (B) ₹3200 (C) ₹2800  
(D) ₹3600 (E) ₹2400

## Question 12 (Compound & Simple Interest)

The compound interest compounded annually on a certain sum for 2 years at 15% per annum is ₹3441. What will be the simple interest on the same sum for 3 years at 12% per annum?

- (A) ₹4320 (B) ₹3960 (C) ₹4800  
(D) ₹3600 (E) ₹4140

## Question 13 (Time & Work)

A can complete a work alone in 24 days and B can complete the same work alone in 36 days. C is 50% more efficient than B. A and B started working together and worked for 6 days, after which A left and C joined B. In how many more days will B and C complete the remaining work?

- (A) 10 days (B) 8 days (C) 12 days  
(D) 6 days (E) 9 days

## Question 14 (Time, Speed & Distance / Boats)

A boat can travel 48 km downstream in 3 hours. The speed of the stream is 25% of the speed of the boat in still water. How much time will the boat take to travel 72 km upstream?

- (A) 8 hours (B) 9 hours (C) 6 hours  
(D) 7.5 hours (E) 10 hours

## Question 15 (Pipes & Cisterns)

Two pipes A and B can fill a tank in 16 hours and 24 hours respectively, while a third pipe C can empty the full tank in 32 hours. All three pipes are opened together. After 8 hours, pipe C is closed. What is the total time taken to fill the tank completely?

- (A) 11.2 hours (B) 12.8 hours  
(C) 14.4 hours (D) 10.6 hours  
(E) 15.0 hours

## Question 16 (Mixture & Alligation)

A vessel contains 120 liters of a mixture of milk and water in the ratio 5:3. If 40 liters of this mixture is removed and replaced with 15 liters of pure water, what is the final percentage of milk in the resulting mixture?

- (A) 48% (B) 52% (C) 42%  
(D) 50% (E) 45%

## Question 17 (Averages & Ages)

The average age of a family of 5 members is 32 years. If the age of the youngest member is 8 years, what was the average age of the family just at the time of the birth of the youngest member?

- (A) 28 years (B) 30 years  
(C) 32 years (D) 24 years  
(E) 26 years

## Question 18 (Ratio & Partnership)

A and B enter into a partnership with capitals in the ratio 4:5. After 4 months, A increases his investment by 25% while B withdraws 20% of his investment. If the total annual profit is ₹7600, find B's share in the profit.

- (A) ₹3800 (B) ₹3600 (C) ₹4000

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(D) ₹3400 (E) ₹4200

**Question 19 (Permutations & Probability)**

A bag contains 5 red balls, 4 green balls, and 3 blue balls. If 3 balls are drawn at random without replacement, what is the probability that all three balls are of different colors?

- (A)  $\frac{3}{11}$  (B)  $\frac{5}{22}$  (C)  $\frac{2}{11}$   
(D)  $\frac{7}{22}$  (E)  $\frac{4}{11}$

## SECTION 3: DATA INTERPRETATION (10 Questions)

### SET 1: TABLE DATA INTERPRETATION (Q20-Q24)

**Directions (Q20-Q24):** Study the table below showing the total number of employees and the ratio of Male to Female employees across five different corporate divisions in 2026.

| Division   | Total Employees | Ratio (Male : Female) | % of Employees Promoted |
|------------|-----------------|-----------------------|-------------------------|
| Finance    | 800             | 5:3                   | 25%                     |
| Marketing  | 1200            | 7:5                   | 30%                     |
| IT         | 1500            | 3:2                   | 20%                     |
| HR         | 600             | 1:2                   | 35%                     |
| Operations | 1000            | 13:7                  | 15%                     |

### Question 20

What is the ratio of the total number of female employees in Finance and IT together to the total number of male

employees in Marketing and Operations together?

- (A) 12:19 (B) 9:14 (C) 15:22  
(D) 18:25 (E) 11:17

### Question 21

What is the average number of promoted employees across all five divisions combined?

- (A) 216 (B) 234 (C) 248  
(D) 222 (E) 250

### Question 22

If 40% of the promoted employees in the IT division are females, how many male employees in the IT division were NOT promoted?

- (A) 720 (B) 680 (C) 750  
(D) 810 (E) 640

### Question 23

The total number of male employees in HR is what percentage of the total number of female employees in Operations?

- (A) 52.33% (B) 66.67% (C) 57.14%  
(D) 62.50% (E) 48.25%

### Question 24

Which division has the highest absolute difference between the number of male and female employees?

- (A) Finance (B) Marketing (C) IT  
(D) HR (E) Operations



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## SET 2: BAR GRAPH DATA INTERPRETATION (Q25-Q29)

**Directions (Q25-Q29):** The bar graph represents the Production and Sales (in thousands of units) of a manufacturing company over five consecutive years (2021 to 2025).



### Question 25

What is the percentage increase in total sales from 2021 to 2025?

- (A) 125.0% (B) 133.3%  
(C) 115.5% (D) 140.0%  
(E) 150.0%

### Question 26

What is the ratio of total unsold units across all five years to the total produced units in 2024 and 2025 combined?

- (A) 7: 31 (B) 8: 29  
(C) 6: 25 (D) 7: 26  
(E) 9: 32

### Question 27

In which year was the percentage of unsold units with respect to production the lowest?

- (A) 2021 (B) 2022 (C) 2023  
(D) 2024 (E) 2025

### Question 28

If the cost price per produced unit is ₹50 and the selling price per sold unit is ₹80, what was the total profit earned in 2024?

- (A) ₹2,100,000 (B) ₹1,800,000  
(C) ₹2,400,000 (D) ₹1,950,000  
(E) ₹2,250,000

### Question 29

Average sales per year from 2022 to 2024 is what percentage of average production per year from 2021 to 2023?

- (A) 98.4% (B) 96.8%  
(C) 101.5% (D) 93.75%  
(E) 104.2%

## SECTION 4: NUMBER SERIES (3 Questions)

**Directions (Q30-Q32):** Find the missing term (?) or wrong term in the following number series.

### Question 30 (Missing Number Series)

14, 28, 84, 336, 1680, ?

- (A) 10080 (B) 8400  
(C) 11760 (D) 9240  
(E) 12600

### Question 31 (Missing Number Series - Advanced)

6, 13, 38, 129, 532, ?

- (A) 2685 (B) 2145  
(C) 2675 (D) 3180  
(E) 2450

### Question 32 (Wrong Number Series)

Find the wrong number in the following series:

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12, 18, 36, 90, 270, 945, 3780  
(A) 18 (B) 36 (C) 90  
(D) 270 (E) 945

(E)  $x = y$  or relationship cannot be established

## SECTION 5: QUADRATIC EQUATIONS (3 Questions)

**Directions (Q33–Q35):** In each question, two equations (I) and (II) are given. You have to solve both equations and establish the relation between  $x$  and  $y$ .

### Question 33

**Equation I:**  $2x^2 - 15x + 28 = 0$

**Equation II:**  $3y^2 - 19y + 28 = 0$

**Options:**

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

• **Answer: (E)**

### Question 34

**Equation I:**  $x^2 - 21x + 108 = 0$

**Equation II:**  $y^2 - 25y + 156 = 0$

**Options:**

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

### Question 35

**Equation I:**  $3x^2 + 14x + 15 = 0$

**Equation II:**  $2y^2 + 11y + 12 = 0$

**Options:**

- (A)  $x > y$   
(B)  $x < y$   
(C)  $x \geq y$   
(D)  $x \leq y$



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## Dear Aspirants,

I hope the model paper was helpful for your preparation for upcoming banking exams (IBPS, SBI, RBI). Please feel free to share any feedback or suggestions to help us improve your learning experience. Wishing you the very best with your studies and exams!

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