



IBPS CLERK 2026



PYQ 2025
IMPORTANT CLASS
FOR EXAM



Directions (Q1-Q5): In each of the following questions, a sentence has been divided into four parts (A), (B), (C), and (D). Identify the part that contains the error. If there is no error, choose option (E): No error.



01.

She is very good (A) / at mathematics (B) / and has
been preparing (C) / for the exam since June. (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No error

and.

I have been going to the gym since
1947
June Monday

02.

The manager ^s was ^{hw} annoyed ^{mv} (A) / with the staff (B) / for arriving late (C) / to the meeting. (D)

P P(O)

P P(O)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No error

Annoyed with -

Annoyed at the loud noise



03

He insisted (A) / to accompany us (B) / during the official visit (C) / to the headquarters. (D)

- (a) A
- (b) B ✓
- (c) C
- (d) D
- (e) No error

04

She was afraid (A) / from ^{P(O)} losing her job (B) / after the sudden announcement (C) / made by the company. (D)

afraid of

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No error

05

The students were surprised (A) / at the result (B) / which was announced (C) / earlier to expected. (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No error

Early Earlier Earliest
than the

Directions (Q6-Q9): In each of the following questions, a part of the sentence has been highlighted. Choose the option that can best replace the highlighted part so that the sentence becomes grammatically correct and contextually appropriate. If no replacement is required, choose “No replacement required.”

06

The sudden withdrawal of funds put the bank in a difficult position amid rising market volatility.

- ✍ (a) placed the bank at an advantage
- ✍ (b) caused the bank to collapse immediately
- ✍ (c) left the bank in a precarious situation
- ✍ (d) distracted the bank from its objectives
- (e) No replacement required

dangerous

07

The committee chose to **turn a blind eye** to the procedural lapses in order to expedite the approval process.

- (a) carefully examine ✗
- (b) deliberately ignore ✓
- (c) publicly criticize ✗
- (d) completely rectify ✗
- (e) No replacement required

08

The company's rapid expansion was brought to a standstill due to regulatory constraints and funding shortages.

limit =

- (a) gradually accelerated
- (b) temporarily evaluated
- (c) abruptly halted ✓
- (d) strategically redirected
- (e) No replacement required

09

The minister's statement was intended to clear the air after weeks of speculation and public confusion.

- (a) worsen the misunderstanding
- (b) remove ambiguity
- (c) provoke further debate
- (d) suppress public opinion
- (e) No replacement required

confusing obscure
Skeptical

Directions (Q10-Q12): A word has been given below and used in the sentences that follow.

Identify the option that indicates the sentence(s) in which the word has been used correctly.

10

Impair

(I) Excessive screen time can **impair** a child's ability to concentrate for long periods. *damage*

(II) The manager **impaired** the ~~employee~~ with additional responsibilities. *to*

(III) Alcohol consumption can seriously **impair** judgment and coordination. *damage*

- (a) Both (I) and (III)
- (b) Only (II) ✓
- (c) Only (I)
- (d) Both (II) and (III)
- (e) All of these

11

Preclude

(I) Strict deadlines may **preclude** detailed analysis of complex issues.

(II) The announcement **precluded** happiness among the audience.

(III) Budget constraints often **preclude** the implementation of large-scale projects.

(a) Only (I)

(b) Both (I) and (III)

(c) Only (II)

(d) Both (II) and (III)

(e) All of these

↳ prevent ←
Conclude
Preclude

12

Resilient

(I) The **resilient** economy recovered quickly after the financial crisis.

(II) She was **resilient** to attend the meeting despite being unwell.

(III) **Resilient** materials can withstand high pressure and stress.

- (a) Only (I)
- (b) Only (II)
- (c) Both (II) and (III)
- (d) Both (I) and (III)
- (e) All of these

*I am going to play
decided to invest*

Directions (Q13-Q17): Six sentences are given in a jumbled order. Arrange them to form a coherent paragraph and answer the questions based on the correct sequence.

- A. The town had long forgotten the name of the man who lived at the edge of the forest, though stories about his silence still circulated.
- B. Children were warned not to wander near his cottage, where lights flickered at odd hours and shadows stretched unnaturally long.
- C. Yet few knew that his isolation was not born of bitterness but of a promise he had made many years ago.
- D. He had once been a celebrated scholar whose discoveries threatened to alter the balance between magic and reason.
- E. When the council demanded he reveal his final work, he chose exile over destruction.
- F. Thus, the man remained a quiet guardian, watching from afar as the world moved on without knowing what he had protected.

ABDCER
x

13

Which of the following is the **correct sequence** of the sentences to form a coherent paragraph?

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

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

(c) A-B-D-C-E-F ✓

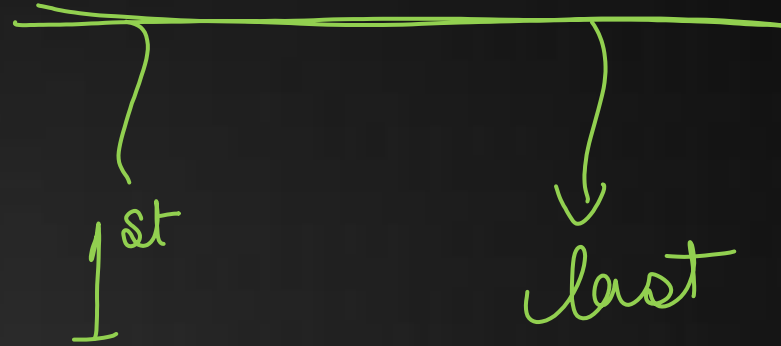
(d) D-C-A-B-E-F

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

14

Which of the following will be the Maiden and Hindmost sentences after rearrangement?

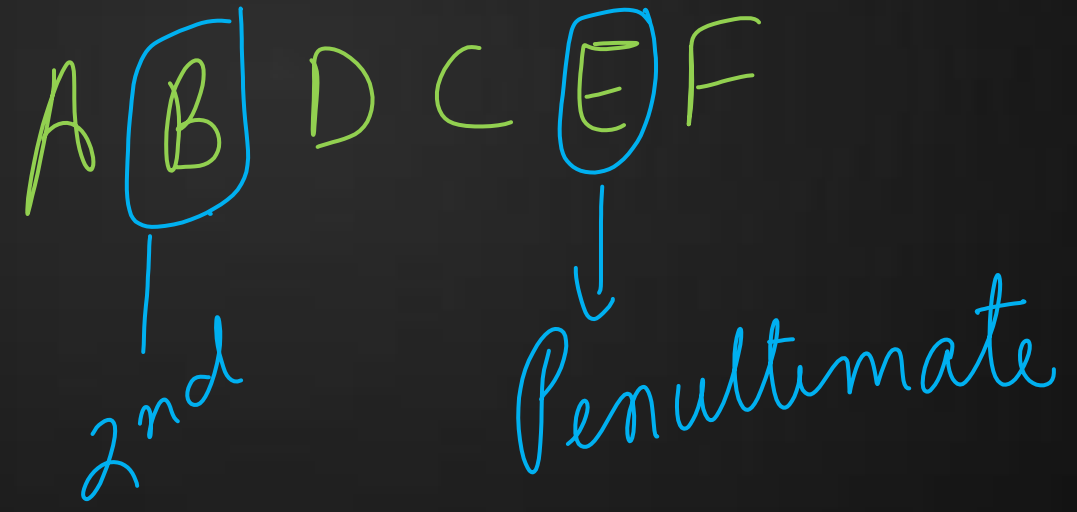
- (a) A and F ✓
- (b) B and F
- (c) D and F
- (d) A and E
- (e) C and F



15

Which of the following will be the **Second** and **Penultimate** sentences after rearrangement?

- (a) B and E ✓
- (b) C and E
- (c) B and D
- (d) D and C
- (e) C and D



16

What can be inferred from the rearranged paragraph?

- (a) The man was feared because of his criminal past.
- (b) The townspeople deliberately chose to ignore the man's existence.
- (c) The man sacrificed recognition to prevent dangerous knowledge from misusing.
- (d) The council destroyed the scholar's work themselves.
- (e) The forest was central to the scholar's discoveries.

17

An extra sentence **X** is given below:

X. Over time, fear replaced curiosity, and speculation took the place of truth.

Where should sentence **X** be **inserted** in the paragraph?

- (a) Before A
- (b) Between A and B
- (c) Between B and D
- (d) Between C and E
- (e) Between E and F

X *Yes*
pdf ✓

Directions (Q18-Q22): In the following passage, there are blanks, each of which is numbered.
For each blank, five options are given. Choose the most appropriate word that fits the context of the passage.

Digital modernization has gradually begun to transform the agricultural sector, enabling farmers to make data-driven decisions rather than relying solely on traditional practices. Through the use of mobile applications and satellite-based monitoring, farmers can now (18) soil quality, weather patterns, and crop health with greater accuracy. This technological shift has helped in reducing uncertainty and improving productivity.

Moreover, digital platforms have made it easier for farmers to (19) real-time market information, allowing them to sell their produce at competitive prices. Access to such information has (20) the role of intermediaries, thereby increasing farmers' income. Governments and private institutions are also investing in digital infrastructure to (21) the adoption of smart farming techniques. However, the success of digital agriculture largely depends on the ability of farmers to (22) these technologies effectively.

18

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- ~~(a) predict~~
- (b) monitor
- ~~(c) disturb~~
- ~~(d) manipulate~~
- ~~(e) restrict~~

19

Moreover, digital platforms have made it easier for farmers to (19) real-time market information, allowing them to sell their produce at competitive prices. Access to such information has (20) the role of intermediaries, thereby increasing farmers' income. Governments and private institutions are also investing in digital infrastructure to (21) the adoption of smart farming techniques. However, the success of digital agriculture largely depends on the ability of farmers to (22) these technologies effectively.

- (a) access ✓
- (b) deny
- (c) suppress
- (d) eliminate
- (e) postpone

20

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- (a) intensified
- (b) expanded
- (c) minimized
- (d) complicated
- (e) justified

~~Skyamje~~
Ramuzi

21

Moreover, digital platforms have made it easier for farmers to (19) real-time market information, allowing them to sell their produce at competitive prices. Access to such information has (20) the role of intermediaries, thereby increasing farmers' income. Governments and private institutions are also investing in digital infrastructure (to) (21) the adoption of smart farming techniques. However, the success of digital agriculture largely depends on the ability of farmers to (22) these technologies effectively.

~~(a) discourage~~

~~(b) regulate~~

(c) facilitate *ease*

~~(d) abandon~~

~~(e) overlook~~

22

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- (a) resist ✗
- (b) abandon ✗
- (c) implement ✓
- (d) misuse ✗
- (e) disregard ✗

execute

100 days

*Foundation
6 PM*

Directions (Q23-Q30): Read the following passage carefully and answer the questions that follow. Each question has five options. Choose the most appropriate answer based on the information given in the passage.

- 23. What is the primary reason for the shift from traditional banking to digital banking?**
- 24. According to the passage, how have banks benefited operationally from digital banking?**
- 25. Which of the following challenges is associated with digital banking?**
- 26. What measures are banks adopting to counter digital banking risks?**
- 27. Which factor has contributed to the widespread acceptance of digital banking?**
- 28. What role do regulatory bodies play according to the passage?**
- 29. The word "underserved" in the passage most nearly means:**
- 30. The word "momentum" as used in the passage refers to:**

In recent years, digital banking has transformed the way financial services are accessed and delivered. Traditional branch-based transactions have increasingly been replaced by mobile applications and internet platforms, enabling customers to conduct banking activities anytime and anywhere. This shift has not only improved convenience but also reduced operational costs for banks, allowing them to expand services to previously underserved regions.

However, the rapid adoption of digital banking has also introduced new challenges.

Cybersecurity threats, data breaches, and online fraud have emerged as significant concerns for both banks and customers. To address these risks, financial institutions are investing heavily in advanced encryption technologies, multi-factor authentication, and continuous monitoring systems. Regulatory bodies have also stepped in to establish stricter compliance norms to ensure consumer protection and data privacy.

Despite these concerns, digital banking continues to gain momentum. Increased smartphone penetration, affordable internet access, and growing digital literacy have contributed to its widespread acceptance. As banks strike a balance between innovation and security, digital banking is expected to play a crucial role in shaping the future of the financial ecosystem.

23

What is the primary reason for the shift from traditional banking to digital banking?

- (a) Reduction in employee workload
- (b) Increased government intervention
- (c) Greater convenience and accessibility
- (d) Decline in customer trust
- (e) Elimination of banking regulations

24

According to the passage, how have banks benefited operationally from digital banking?

- (a) By increasing branch networks
- (b) By lowering operational costs
- (c) By reducing customer base
- (d) By limiting services
- (e) By avoiding regulations

25

Which of the following challenges is associated with digital banking?

danger!

- (a) Cybersecurity threats ✓
- (b) Poor customer service ✗
- (c) Delayed transactions ✗
- (d) Lack of financial products ✗
- (e) Reduced internet access ✗

26

What measures are banks adopting to counter digital banking risks?

- (a) Increasing branch security ✓
- (b) Hiring more staff ✓
- (c) Advanced encryption and authentication ✓
- (d) Reducing online services ✓
- (e) Eliminating mobile banking ✓

27

Which factor has contributed to the widespread acceptance of digital banking?

- (a) Decline in cash usage ✓
- (b) Increase in bank mergers ✓
- (c) Political support ✓
- (d) Reduction in bank charges ✓ ←
- (e) Smartphone penetration

100

✓
501-

28

What role do regulatory bodies play according to the passage?

- (a) Promoting digital advertising
- (b) Ensuring data privacy and consumer protection
- (c) Monitoring bank profits
- (d) Limiting technological innovation
- (e) Replacing banking systems

29

The word "**underserved**" in the passage most nearly means:

- (a) Overcrowded ✗
- (b) Neglected ✓
- (c) Profitable ✗
- (d) Well-developed ✗
- (e) Urbanized ✗

30

The word "**momentum**" as used in the passage refers to:

- (a) Resistance ✗
- (b) Decline ✗
- (c) Speed ✗
- (d) Growing strength ✓
- (e) Confusion ✗

✓

ENGLISH

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