

SBI PO Mains Mock Test 01

Independent learning edition • Pattern checked 26 October 2026

Foundation-to-intermediate difficulty. Full-length section counts; not a calibrated prediction of official difficulty, cut-offs or selection. English-only educational resource. Recurring concepts and question families are intentionally reused across sets.

Mains awareness covers static concepts and numerical applications. Add current affairs from original sources for your examination date. These are original practice questions, not SBI papers or recalled previous-year content.

Section	Questions	Practice marks	Minutes
Reasoning & Computer	40	60	50
Data Analysis & Interpretation	30	60	45
Awareness / Economy / Banking	60	60	45
English	40	20	40
Communication skills	3 tasks	30	30

Choose one of five options per objective question. Deduct one quarter of the assigned question mark for a wrong answer; no penalty for blanks. Mains practice question weights are 1.5 / 2 / 1 / 0.5 in the section order above. This equal-within-section allocation is a home-scoring convention, not a claim about official question-level weights.

Practice mode: work carefully and review methods. Mock mode: keep the answer pages closed and obey every section timer. Record your answers separately; PDF page breaks are not section time breaks.

Name: _____ Date: _____ Attempt: _____

Section 1 — Reasoning & Computer Aptitude • Questions 1-40 • 50 minutes

Seven people sit in a straight row facing north. Positions are counted from the left. G is third from the left. E sits two places left of G. D sits immediately right of E. B sits three places right of G. A sits immediately right of B. C sits immediately left of B. F occupies the remaining place.

1. Who occupies position 1 in the stated order?

A) B B) G C) F D) A E) E

2. Who occupies position 3 in the stated order?

A) B B) F C) G D) E E) D

3. Who occupies position 5 in the stated order?

A) F B) E C) A D) C E) D

4. How many people are strictly between D and B?

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

5. What is the position of A in the stated order?

A) 3 B) 7 C) 2 D) 6 E) 4

Seven people live on seven different floors numbered 1 (lowest) to 7 (highest). C lives on floor 5. D lives three floors below C. B lives immediately below D. G lives two floors above C. F lives immediately below G. A lives immediately above D. E lives on the remaining floor.

6. Who occupies position 1 in the stated order?

A) C B) F C) A D) B E) E

7. Who occupies position 3 in the stated order?

A) G B) A C) F D) E E) B

8. Who occupies position 5 in the stated order?

A) D B) C C) G D) B E) A

9. How many people are strictly between D and F?

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

10. What is the position of G in the stated order?

A) 6 B) 7 C) 4 D) 2 E) 3

Seven people have one appointment each, from Monday to Sunday in that order. E attends on Thursday. F attends three days before E. A attends two days after F. D attends between F and A. C attends three days after E. G attends two days before C. B takes the remaining day.

11. Who occupies position 1 in the stated order?

A) F B) E C) D D) B E) G

12. Who occupies position 3 in the stated order?

A) A B) F C) E D) C E) D

13. Who occupies position 5 in the stated order?

A) A B) F C) E D) G E) B

14. How many people are strictly between D and B?

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

15. What is the position of C in the stated order?

A) 4 B) 7 C) 3 D) 6 E) 2

16. Given $V > Q \geq S = N < L$, which relation must be true?

A) $V < N$ B) $L < N$ C) $V = N$ D) $V > N$ E) $Q < S$

17. Given $N > S \geq U = M < V$, which relation must be true?

A) $N > M$ B) $S < U$ C) $N < M$ D) $N = M$ E) $V < M$

18. Given $M > K \geq P = T < N$, which relation must be true?

A) $M < T$ B) $M = T$ C) $K < P$ D) $M > T$ E) $N < T$

19. Given $Q > N \geq L = K < R$, which relation must be true?

A) $N < L$ B) $Q = K$ C) $R < K$ D) $Q < K$ E) $Q > K$

20. Given $S > V \geq R = T < P$, which relation must be true?

A) $S > T$ B) $S = T$ C) $P < T$ D) $S < T$ E) $V < R$

21. A person walks 18 m east, 14 m north, 22 m west and 14 m south. How far and in which direction is the person from the start?

A) 18 m north B) 4 m east C) 4 m west D) 14 m south E) 22 m west

22. A person walks 5 m east, 14 m north, 6 m west and 14 m south. How far and in which direction is the person from the start?

A) 1 m east B) 1 m west C) 14 m south D) 5 m north E) 6 m west

23. A person walks 4 m east, 8 m north, 12 m west and 8 m south. How far and in which direction is the person from the start?

A) 12 m west B) 8 m east C) 8 m south D) 4 m north E) 8 m west

24. A person walks 14 m east, 2 m north, 17 m west and 2 m south. How far and in which direction is the person from the start?

A) 14 m north B) 17 m west C) 3 m east D) 3 m west E) 2 m south

25. A person walks 15 m east, 15 m north, 19 m west and 15 m south. How far and in which direction is the person from the start?

A) 4 m west B) 15 m north C) 19 m west D) 4 m east E) 15 m south

26. In a queue of 36 people, R is 11th from the front. What is R's position from the back?

A) 22 B) 26 C) 30 D) 28 E) 24

27. In a queue of 55 people, R is 7th from the front. What is R's position from the back?
A) 45 B) 47 C) 51 D) 53 E) 49
28. In a queue of 63 people, R is 18th from the front. What is R's position from the back?
A) 50 B) 46 C) 42 D) 44 E) 48
29. In a queue of 64 people, R is 15th from the front. What is R's position from the back?
A) 50 B) 54 C) 52 D) 48 E) 46
30. In a queue of 51 people, R is 15th from the front. What is R's position from the back?
A) 33 B) 41 C) 37 D) 35 E) 39
31. Which measure best tests whether a queue intervention helped?
A) Measure wall colour B) Compare comparable periods using waiting-time data C) Ignore the baseline D) Count posters only E) Ask only the designer
32. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) All forms will disappear B) Every customer has a printer C) No employee takes leave D) Every transaction requires a loan E) Some errors can be prevented by guidance
33. Which practice supports least privilege?
A) Give every employee administrator access B) Allow public access to all records C) Grant only access needed for the role D) Disable audit logs E) Share one password
34. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Reply with the password B) Disable every server without approval C) Forward it to all customers D) Publish the password online E) Do not disclose it; report through the approved security channel
35. Which is volatile working memory?
A) RAM B) Hard disk C) Optical disc D) ROM E) Printed record
36. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) A comparable group without reminders had the same fall B) Customers received reminders C) The message used simple words D) The bank sent reminders in the morning E) The reminder text was brief
37. What is the purpose of a database primary key?
A) Print an email B) Compress every image C) Uniquely identify a record D) Replace all backups E) Increase monitor brightness
38. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) More recorded complaints need not mean worse service B) Service definitely collapsed C) Every complaint is false D) No investigation is needed E) The new channel should be closed
39. Which backup practice improves recovery from a damaged main device?
A) Keep a tested separate backup B) Remove all restore checks C) Keep the only copy on that device D) Rename the same file E) Share passwords publicly

40. What does a spreadsheet formula beginning with =SUM(A1:A5) do?

A) Finds the largest text value B) Sorts the whole workbook C) Deletes five rows D) Adds the numeric values in A1 through A5 E) Creates a database

Section 2 — Data Analysis & Interpretation • Questions 41-70 • 45 minutes

Data set 1: Four branches processed applications in one week: A: 380, B: 240, C: 380, D: 200. All values are counts, not percentages.

41. What was the total number processed?

A) 1198 B) 1196 C) 1202 D) 1204 E) 1200

42. What was the average number per branch?

A) 300 B) 302 C) 298 D) 304 E) 296

43. What is the ratio of branch A to branch B?

A) $\frac{7}{4}$ B) $\frac{19}{12}$ C) $\frac{5}{3}$ D) $\frac{13}{8}$ E) $\frac{41}{24}$

44. If 80% of applications at each branch were approved, how many approvals did A and C have together?

A) 612 B) 608 C) 604 D) 610 E) 606

45. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?

A) 454 B) 458 C) 452 D) 456 E) 460

Data set 2: Four branches processed applications in one week: A: 170, B: 400, C: 330, D: 240. All values are counts, not percentages.

46. What was the total number processed?

A) 1140 B) 1138 C) 1142 D) 1136 E) 1144

47. What was the average number per branch?

A) 287 B) 285 C) 289 D) 283 E) 281

48. What is the ratio of branch A to branch B?

A) $\frac{9}{20}$ B) $\frac{17}{40}$ C) $\frac{1}{2}$ D) $\frac{19}{40}$ E) $\frac{21}{40}$

49. If 80% of applications at each branch were approved, how many approvals did A and C have together?

A) 400 B) 398 C) 402 D) 404 E) 396

50. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?

A) 652 B) 646 C) 650 D) 644 E) 648

Data set 3: Four branches processed applications in one week: A: 360, B: 160, C: 150, D: 160. All values are counts, not percentages.

51. What was the total number processed?

A) 826 B) 830 C) 832 D) 834 E) 828

52. What was the average number per branch?

A) 209.5 B) 203.5 C) 205.5 D) 207.5 E) 211.5

53. What is the ratio of branch A to branch B?
A) $37/16$ B) $5/2$ C) $39/16$ D) $19/8$ E) $9/4$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 404 B) 408 C) 412 D) 410 E) 406
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 336 B) 338 C) 334 D) 332 E) 340
56. Find simple interest on Rs 1200 at 10% per year for 3 years.
A) 358 B) 362 C) 356 D) 360 E) 364
57. Find compound interest on Rs 3200 for two years at 10% annually.
A) 670 B) 668 C) 672 D) 676 E) 674
58. An item costing Rs 380 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 76 B) 80 C) 78 D) 72 E) 74
59. The average of 12 values is 30. A new value of 41 is added. What is the new average? Round to two decimals.
A) 26.85 B) 30.85 C) 34.85 D) 32.85 E) 28.85
60. A can finish a job in 5 days and B in 10 days. How many days will they take together?
A) $103/30$ B) $97/30$ C) $47/15$ D) $53/15$ E) $10/3$
61. A train travels at 100 km/h for 5 hours. What distance does it cover?
A) 498 B) 502 C) 504 D) 500 E) 496
62. A boat moves at 23 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 4 hours?
A) 108 B) 102 C) 106 D) 104 E) 100
63. Rs 280 is divided in the ratio 3:5. What is the larger share?
A) 177 B) 179 C) 173 D) 171 E) 175
64. A mixture contains 80 litres of milk and 40 litres of water. How much water must be added to make milk half of the mixture?
A) 36 B) 42 C) 38 D) 40 E) 44
65. A invests Rs 7000 for 12 months and B Rs 10000 for 12 months. If profit is Rs 187, what is A's share?
A) 77 B) 79 C) 73 D) 75 E) 81
66. A bag has 8 red and 3 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $9/22$ B) $67/110$ C) $39/55$ D) $17/55$ E) $28/55$

67. How many unordered pairs can be selected from 8 distinct people?

A) 32 B) 24 C) 26 D) 30 E) 28

68. Find the next term: 5, 15, 25, 35, ?

A) 45 B) 49 C) 41 D) 43 E) 47

69. If $3x + 8 = 44$, what is x ?

A) 8 B) 16 C) 12 D) 14 E) 10

70. A value rises by 50% and then falls by 50%. What is the overall percentage decrease?

A) 23 B) 27 C) 29 D) 25 E) 21

Section 3 — General Awareness / Economy / Banking • Questions 71-130

• 45 minutes

71. What is face value of a conventional bond?

A) Always its annual profit B) Only its accrued interest C) Its stated nominal principal amount D) Only its tax liability E) Always its current market price

72. What is adverse selection?

A) A transaction receipt B) A guaranteed future profit C) An error in addition only D) A problem arising from hidden risk information before agreement E) A calendar holiday

73. What is maturity of a debt instrument?

A) The date every share rises B) The start of every tax year C) The issuer's founding date D) The employee joining date E) The date principal becomes due under its terms

74. What is exchange-rate risk?

A) A bookkeeping typo only B) A branch queue only C) Risk from changes in currency exchange rates D) A printer failure only E) A password expiry only

75. What does a cash-flow statement track?

A) Only market rumours B) Only employee ages C) Only office locations D) Cash inflows and outflows E) Only share names

76. What is a fixed deposit conceptually?

A) A loan with no repayment B) A credit-card limit C) A deposit placed for an agreed tenure D) A currency swap E) A share in every company

77. What is due diligence?

A) A branch holiday B) A guaranteed legal outcome C) A cash-counting machine D) Automatic approval without checks E) A systematic investigation before a decision or transaction

78. What does a balance sheet show?

A) Assets, liabilities and equity at a point in time B) Only tomorrow's sales C) Only daily weather D) Only advertising slogans E) Only employee attendance

79. What is refinancing?

A) Opening an email B) Paying every tax twice C) Automatically forgiving debt D) Replacing an existing financing arrangement with a new one E) Printing more statements

80. What is disinflation?

A) Every price becoming zero B) An increase in inflation C) A reduction in the rate of inflation D) A permanent fall in all prices E) The abolition of money

81. What is compound interest?

A) A fee for opening a locker B) An exchange-rate guarantee C) Interest calculated on principal and accumulated interest D) Interest only on the original principal E) Interest always equal to zero

82. What is a mutual fund conceptually?

A) A single currency note B) A pooled investment vehicle C) A free loan facility D) A guaranteed deposit in every case E) A compulsory tax account

83. What is equity ownership?

A) A residual ownership interest B) A guaranteed fixed repayment obligation C) A tax liability D) An insurance premium E) A savings account balance

84. Which credential should not be disclosed to an unsolicited caller?

A) The bank's public website name B) A transaction OTP C) A public helpline number D) Published opening hours E) A public branch address

85. What is a premium in insurance?

A) A compulsory share dividend B) The payment for insurance cover under a contract C) A bank's reserve ratio D) A loan principal waiver E) A guaranteed claim amount

86. What is an audit trail?

A) A record that helps trace actions and transactions B) An employee lunch menu C) A currency portrait D) A guaranteed profit forecast E) A bank's road route

87. What does AML stand for?

A) Automatic Monthly Loan B) Anti-Money Laundering C) Adjusted Money Limit D) Asset Management Ledger E) Annual Market Listing

88. What is principal in a simple loan calculation?

A) The lender's logo B) Only the interest C) Only the penalty D) The amount borrowed before interest E) Only the branch expense

89. What is GDP broadly a measure of?

A) Only exported goods B) Only government cash C) All historical wealth D) Value of final goods and services produced within an economy over a period E) Only bank deposits

90. What is an overdraft?

A) A permanent cancellation of debt B) Unlimited free money C) A type of insurance claim D) An agreed facility to draw beyond an account's available balance E) An automatic salary rise

91. What is a digital signature used to support?

A) Automatic debt forgiveness B) A larger monitor C) Authenticity and integrity of digital information D) Unlimited storage E) Guaranteed business profit

92. What is NAV per unit conceptually?

A) Only yesterday's sales B) All liabilities divided by revenue C) Net assets divided by outstanding units D) Profit divided by customers E) Debt multiplied by units

93. What is opportunity cost?

A) Value of the best alternative forgone B) A guaranteed future profit C) A tax collected by a bank D) Every expense ever incurred E) Only accounting depreciation

94. What is a contingent liability conceptually?

A) A guaranteed asset B) A potential obligation dependent on uncertain future events C) An office chair D) Cash already received as revenue in every case E) A settled expense in every case

95. What is reconciliation?

A) Ignoring discrepancies B) Assuming totals match C) Comparing records and resolving differences D) Destroying all records E) Changing balances without evidence

96. What is a credit card primarily a means of accessing?

A) Only physical cash already owned B) A gift with no repayment C) Guaranteed investment returns D) A sanctioned credit facility subject to terms E) A voting right in the bank

97. What is a debit card normally linked to?

A) Funds in a linked bank account B) A stock index C) A currency printing account D) Only a lender's unsecured credit line E) A pension promise only

98. What is collateral?

A) A branch slogan B) A type of salary slip C) A public holiday D) An unconditional profit guarantee E) An asset pledged as security for an obligation

99. What is financial inclusion broadly concerned with?

A) Guaranteeing investment profit B) Eliminating all banks C) Access to useful formal financial services D) Serving only large corporations E) Replacing every cash transaction by law

100. What is simple interest?

A) A dividend on shares B) Interest calculated on the original principal for the stated period C) A guaranteed capital gain D) Interest on accumulated interest automatically E) A tax rebate

101. What is leverage in finance broadly?

A) Holding only cash B) An office furniture policy C) Use of borrowed funds or exposure that magnifies outcomes D) A guarantee against losses E) A currency symbol

102. What does two-factor authentication add?

A) A public PIN B) Two distinct categories of authentication evidence C) A ban on usernames D) Two identical passwords only E) A guaranteed absence of fraud

103. What is an amortisation schedule?

A) A payment breakdown across a loan's term B) A currency colour chart C) A shareholder seating plan D) A list of bank logos E) A staff holiday roster

104. What is moral hazard?

A) Changed risk-taking when consequences are partly borne by another party B) A rise in literacy C) A branch relocation D) A fixed deposit maturity E) Every price increase

105. What is a coupon on a conventional bond?

A) A transaction password B) A voting right C) A shopping discount in every case D) The stated periodic interest payment E) The issuer's office address

106. What is a moratorium on repayment?

A) A rise in collateral value B) A permitted temporary deferral under specified terms C) Permanent exemption from all payments D) Automatic cancellation of all debt E) Guaranteed waiver of all interest

107. What is a nominal interest rate distinct from a real rate?

A) A guaranteed purchasing-power gain B) A stated rate before adjusting for inflation C) A currency exchange ratio D) A rate that is always zero E) A rate after every possible tax

108. What is credit risk?

A) Risk that a borrower fails to meet obligations B) Risk of a new logo C) Risk of more branches D) Risk of a holiday E) Risk of a printer jam only

109. What is net worth in basic accounting?

A) Cash divided by sales B) Assets minus liabilities C) Tax minus revenue D) Revenue plus expenses E) Debt plus interest

110. What is a guarantor?

A) A stock-market index B) Every depositor automatically C) A person undertaking responsibility under a guarantee D) A person who prints currency E) Only a branch visitor

111. What is liquidity?

A) A bank's logo B) The face value of a share C) Guaranteed profit D) A tax category E) The ability to meet cash needs or convert an asset readily into cash

112. What distinguishes real GDP from nominal GDP?

A) Use of bank balances alone B) Measurement of only government spending C) Inclusion of only imports D) Exclusion of all services E) Adjustment for price changes

113. What is a demand deposit?

A) An equity share B) A loan to a business C) A corporate bond D) A deposit repayable on demand under its terms E) A deposit that can never be withdrawn

114. What is a remittance?

A) A stock-market index B) A bank building C) Only an income-tax audit D) A cancelled cheque book E) A transfer of money to another recipient

115. What does inflation describe?

A) A rise in one share only B) A change in currency design C) A sustained increase in the general price level D) An increase in bank branches E) A fall in every price

116. A hypothetical business has assets of Rs 8100 and liabilities of Rs 1500. What is its net worth?

A) 6596 B) 6598 C) 6602 D) 6604 E) 6600

117. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 2400?

A) 92 B) 94 C) 96 D) 100 E) 98

118. Current assets are Rs 2400, and current liabilities Rs 600. What is working capital?

A) 1804 B) 1796 C) 1800 D) 1798 E) 1802

119. A hypothetical company has 1500 outstanding shares at Rs 74 each. What is its market capitalisation in rupees?

A) 110998 B) 110996 C) 111000 D) 111002 E) 111004

120. A household earns Rs 8800 and spends Rs 7000 in a month. What is its surplus?
A) 1796 B) 1804 C) 1802 D) 1800 E) 1798
121. A hypothetical business has assets of Rs 4200 and liabilities of Rs 2000. What is its net worth?
A) 2204 B) 2196 C) 2198 D) 2202 E) 2200
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 2000?
A) 118 B) 120 C) 116 D) 122 E) 124
123. Current assets are Rs 1700, and current liabilities Rs 800. What is working capital?
A) 902 B) 904 C) 896 D) 900 E) 898
124. A hypothetical company has 2900 outstanding shares at Rs 63 each. What is its market capitalisation in rupees?
A) 182704 B) 182696 C) 182700 D) 182702 E) 182698
125. A household earns Rs 6400 and spends Rs 4500 in a month. What is its surplus?
A) 1904 B) 1902 C) 1898 D) 1900 E) 1896
126. A hypothetical business has assets of Rs 4900 and liabilities of Rs 1900. What is its net worth?
A) 2996 B) 3000 C) 3004 D) 3002 E) 2998
127. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 4800?
A) 190 B) 196 C) 194 D) 188 E) 192
128. Current assets are Rs 1400, and current liabilities Rs 800. What is working capital?
A) 600 B) 598 C) 602 D) 596 E) 604
129. A hypothetical company has 2300 outstanding shares at Rs 82 each. What is its market capitalisation in rupees?
A) 188600 B) 188602 C) 188596 D) 188598 E) 188604
130. A household earns Rs 9000 and spends Rs 8300 in a month. What is its surplus?
A) 704 B) 696 C) 698 D) 702 E) 700

Section 4 — English Language • Questions 131-170 • 40 minutes

Passage 1. A public library in Pune introduced an evening study room. During its first month, 102 people registered, but only half attended regularly. Interviews suggested that unreliable transport, rather than a lack of interest, prevented some visits. The library therefore tested earlier closing hours and shared travel information. Attendance subsequently improved. However, the coordinator warned that examination dates had also drawn nearer, so the increase could not be attributed entirely to the new arrangements. She recommended another trial outside the examination season before making a permanent decision. Her aim was to remove practical barriers while using evidence carefully, not to claim that one change had solved every problem.

131. What is the main message?

A) Access improvements should be tested and evaluated carefully B) Registration proves regular attendance C) Libraries should stop evening services D) Transport never affects learning E) Exams are the only cause of attendance

132. Why could some people not attend regularly?

A) A mandatory fee increase B) The room had permanently closed C) No interest in examinations D) Unreliable transport E) A ban on books

133. Why is the coordinator cautious?

A) An approaching examination may also explain the increase B) No one registered C) The first month had not ended D) All visitors rejected the change E) Transport had worsened everywhere

134. Which conclusion is supported?

A) Registration and regular attendance are different measures B) Earlier closing always reduces attendance C) All registered people attended daily D) The trial proves causation E) Libraries cannot evaluate programmes

135. Which best describes the tone?

A) Mocking B) Despairing C) Hostile D) Celebratory without reservation E) Measured and analytical

Passage 2. A small manufacturer replaced a paper stock register with a digital system. The software could flag shortages, but only when employees entered transactions promptly. At first, managers treated every alert as evidence of supplier failure. An audit later showed that delayed entries had produced several false warnings. The company trained staff, clarified responsibility for data entry and reviewed the alerts alongside physical stock checks. Managers retained the software because it made information easier to share, but stopped treating its outputs as infallible. The experience showed that a useful tool can amplify both good information and poor information. Buying technology did not remove the need for sound working practices.

136. What caused several false warnings?

A) The use of physical checks B) A permanent shortage of all goods C) Excessive staff training D) Delayed transaction entries E) An absence of suppliers

137. Which is the strongest supported inference?

A) Data quality affects the usefulness of automated alerts B) Software can never help a business C) Audits should be avoided D) Suppliers caused every alert E) Training guarantees zero errors

138. In context, infallible means:

A) Widely advertised B) Frequently updated C) Incapable of error D) Quick to install E) Difficult to buy

139. Why was the software retained?

A) It removed the need for stock checks B) It made information easier to share C) It prevented all future errors D) It eliminated all staff duties E) It replaced every supplier

140. Which title fits best?

A) A Case Against All Training B) The End of Inventory Management C) Replacing Staff with Alerts D) Technology Needs Reliable Working Practices E) Why All Suppliers Fail

141. Choose the correct completion: No sooner had he arrived ___ the discussion began.

A) that B) then C) when D) than E) as

142. Choose the correct completion: She would rather review the file than ___ it unchecked.

A) approved B) approval C) approving D) approve E) approves

143. Choose the correct completion: Please divide the amount equally ___ the three partners.

A) between two B) beside C) throughout D) against E) among

144. Choose the correct completion: I look forward to ___ from you.

A) hear B) hearing C) have hear D) heard E) hears

145. Choose the correct completion: Despite ___ tired, she completed the review.

A) be B) been C) was D) is E) being

146. Choose the correct completion: The documents must ___ before submission.

A) have check B) been checked C) checks D) be checked E) checking

147. Choose the correct completion: The team succeeded ___ reducing delays.

A) in B) for C) at D) on E) to

148. Choose the correct completion: The number of pending requests ___ falling.

A) are B) were C) have D) is E) being

149. Choose the correct completion: Each of the applicants ___ an identity document.

A) has B) having C) have D) were E) are

150. Choose the correct completion: Not only the staff but also the manager ___ attending.

A) were B) are C) is D) being E) have

151. Choose the correct completion: She is senior ___ me in this department.

A) from B) as C) with D) to E) than

152. Choose the correct completion: A number of applicants ___ waiting outside.

A) are B) is C) was D) has E) being

153. Choose the correct completion: Neither the manager nor the assistants ___ available yesterday.

A) were B) being C) was D) has E) is

154. Choose the correct completion: He has been studying ___ three hours.

A) for B) from C) at D) by E) since

155. Choose the correct completion: Unless the error is corrected, the total ____ inaccurate.

A) will remain B) remaining C) would remained D) had remaining E) remain yesterday

156. Choose the closest meaning of "resilient".

A) hardworking B) agree C) postpone D) adaptable E) improve

157. Choose the closest meaning of "facilitate".

A) assign B) practical C) discourage D) keep E) assist

158. Choose the closest meaning of "enhance".

A) keep B) improve C) limited D) unfavourable E) outdated

159. Choose the closest meaning of "obsolete".

A) provisional B) assign C) deduce D) outdated E) unwilling

160. Choose the closest meaning of "reluctant".

A) logical B) discourage C) reduce D) unwilling E) deduce

161. Choose the closest meaning of "redundant".

A) unnecessary B) outdated C) logical D) reduce E) unfavourable

162. Choose the closest meaning of "adverse".

A) unclear B) keep C) unfavourable D) outdated E) assist

163. Choose the closest meaning of "tentative".

A) provisional B) assign C) postpone D) unnecessary E) unclear

164. Choose the closest meaning of "concise".

A) practical B) reduce C) logical D) brief E) limited

165. Choose the closest meaning of "scrutinise".

A) examine B) agree C) brief D) deduce E) limited

166. Arrange the sentences logically. P: The bank then initiated the correction. Q: The record confirmed a duplicate entry. R: The officer examined the transaction record. S: A customer reported a duplicated debit.

A) SRQP B) RSPQ C) PQSR D) SPRQ E) RSQP

167. Arrange the sentences logically. P: A later review assessed the new roster. Q: The team identified long queues. R: Using those findings, it changed the roster. S: It measured waiting times for a week.

A) QSRP B) RSPQ C) PSRQ D) RSQP E) QRPS

168. Arrange the sentences logically. P: An applicant completed the form. Q: She checked every entry for accuracy. R: After that review, she submitted it. S: She then saved the acknowledgement.

A) PQRS B) PQSR C) QRSP D) SQR P E) QSPR

169. Arrange the sentences logically. P: He checked them for missing entries. Q: Once the gaps were resolved, he calculated growth. R: Finally, he summarised the results. S: The analyst collected the monthly figures.

A) RQPS B) RQSP C) SPRQ D) SPQR E) PRSQ

170. Arrange the sentences logically. P: Based on their replies, it chose an evening slot. Q: It first asked residents about suitable times. R: A library planned a reading programme. S: The programme began in that slot the next week.

A) PRQS B) SQPR C) QSPR D) PQRS E) RQPS

Communication skills • 30 minutes • 30 practice marks

Type one response from each group below (three responses in total). Suggested targets and equal 10-mark task weights are practice conventions, not official word limits or a published SBI rubric. Do not invent policy promises, personal data or authorisations.

Task 1 — Email (choose A or B; suggested 120–150 words). A: Write to a customer acknowledging a delay in issuing a requested statement; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a request for help understanding a form.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a delay in issuing a requested statement. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a request for help understanding a form. Propose a practical response that protects the customer and preserves an audit trail.

Task 3 — Report or précis (choose A or B). A, report (suggested 150–180 words): A service camp assisted 61 visitors; 56 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

A service improvement should begin with a clear description of the problem. When an organisation sees a queue, it may assume that adding more staff is the only answer. Yet the delay may arise from incomplete forms, repeated verification or poor communication about required documents. Measuring where time is spent can reveal which change is most likely to help. A trial should be small enough to adjust and long enough to produce useful observations. Managers should compare similar periods and record any other changes that might affect the result. They should also listen to people who find the service difficult to use. Once the trial ends, the organisation can retain what worked, revise what did not and explain the reasons for its decision. Evidence does not eliminate judgement, but it makes that judgement more accountable.

Writing review guide — use after attempting

For each response, award up to 3 for relevant and accurate content, 2 for organisation, 2 for grammar, 2 for appropriate tone or objective analysis, and 1 for concision and completion. This is a self-review aid. An independent reader is useful for checking clarity.

Email outline: subject; courteous acknowledgement; factual summary; specific next action; realistic follow-up; professional close. Situation outline: known facts and unknowns; immediate customer support; verification and privacy; authorised escalation; documentation; prevention. Report outline: purpose; supplied observations; unresolved items; clearly labelled recommendations. Précis core: identify the cause of service delays, test changes with comparable evidence, include user experience and use the results to guide accountable decisions.

Answer key and short solutions

1: E | 2: C | 3: D | 4: B | 5: B | 6: D | 7: B | 8: B | 9: B | 10: B
11: A | 12: A | 13: D | 14: E | 15: B | 16: D | 17: A | 18: D | 19: E | 20: A
21: C | 22: B | 23: E | 24: D | 25: A | 26: B | 27: E | 28: B | 29: A | 30: C
31: B | 32: E | 33: C | 34: E | 35: A | 36: A | 37: C | 38: A | 39: A | 40: D
41: E | 42: A | 43: B | 44: B | 45: D | 46: A | 47: B | 48: B | 49: A | 50: E
51: B | 52: D | 53: E | 54: B | 55: A | 56: D | 57: C | 58: A | 59: B | 60: E
61: D | 62: D | 63: E | 64: D | 65: A | 66: E | 67: E | 68: A | 69: C | 70: D
71: C | 72: D | 73: E | 74: C | 75: D | 76: C | 77: E | 78: A | 79: D | 80: C
81: C | 82: B | 83: A | 84: B | 85: B | 86: A | 87: B | 88: D | 89: D | 90: D
91: C | 92: C | 93: A | 94: B | 95: C | 96: D | 97: A | 98: E | 99: C | 100: B
101: C | 102: B | 103: A | 104: A | 105: D | 106: B | 107: B | 108: A | 109: B | 110: C
111: E | 112: E | 113: D | 114: E | 115: C | 116: E | 117: C | 118: C | 119: C | 120: D
121: E | 122: B | 123: D | 124: C | 125: D | 126: B | 127: E | 128: A | 129: A | 130: E
131: A | 132: D | 133: A | 134: A | 135: E | 136: D | 137: A | 138: C | 139: B | 140: D
141: D | 142: D | 143: E | 144: B | 145: E | 146: D | 147: A | 148: D | 149: A | 150: C
151: D | 152: A | 153: A | 154: A | 155: A | 156: D | 157: E | 158: B | 159: D | 160: D
161: A | 162: C | 163: A | 164: D | 165: A | 166: A | 167: A | 168: A | 169: D | 170: E

Explanations

1. E — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, F, C, B, A.
2. C — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, F, C, B, A.
3. D — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, F, C, B, A.
4. B — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, F, C, B, A.
5. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, F, C, B, A.
6. D — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, D, A, E, C, F, G.
7. B — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, D, A, E, C, F, G.
8. B — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, D, A, E, C, F, G.
9. B — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, D, A, E, C, F, G.
10. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, D, A, E, C, F, G.
11. A — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, D, A, E, G, B, C.
12. A — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, D, A, E, G, B, C.
13. D — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, D, A, E, G, B, C.
14. E — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, D, A, E, G, B, C.
15. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, D, A, E, G, B, C.
16. D — $V > N$. $V > Q \geq S$ and $S = N$; hence $V > N$.
17. A — $N > M$. $N > S \geq U$ and $U = M$; hence $N > M$.
18. D — $M > T$. $M > K \geq P$ and $P = T$; hence $M > T$.
19. E — $Q > K$. $Q > N \geq L$ and $L = K$; hence $Q > K$.
20. A — $S > T$. $S > V \geq R$ and $R = T$; hence $S > T$.
21. C — 4 m west. North and south cancel; net horizontal movement is $18 - (22) = -4$ m.
22. B — 1 m west. North and south cancel; net horizontal movement is $5 - (6) = -1$ m.

23. E — 8 m west. North and south cancel; net horizontal movement is $4 - (12) = -8$ m.
24. D — 3 m west. North and south cancel; net horizontal movement is $14 - (17) = -3$ m.
25. A — 4 m west. North and south cancel; net horizontal movement is $15 - (19) = -4$ m.
26. B — 26. Position from back = total - front rank + 1 = 26.
27. E — 49. Position from back = total - front rank + 1 = 49.
28. B — 46. Position from back = total - front rank + 1 = 46.
29. A — 50. Position from back = total - front rank + 1 = 50.
30. C — 37. Position from back = total - front rank + 1 = 37.
31. B — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
32. E — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
33. C — Grant only access needed for the role. Least privilege limits unnecessary access.
34. E — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
35. A — RAM. RAM ordinarily loses its contents when power is removed.
36. A — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
37. C — Uniquely identify a record. A primary key provides a unique record identifier.
38. A — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
39. A — Keep a tested separate backup. A separate, tested backup supports restoration.
40. D — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
41. E — 1200. Add all four values: 1200.
42. A — 300. Total 1200 divided by 4 = 300.
43. B — 19/12. Simplify 380/240.
44. B — 608. $0.8 \times (380 + 380) = 608$.
45. D — 456. $200 \times 1.2 + 240 \times 0.9 = 456$.
46. A — 1140. Add all four values: 1140.
47. B — 285. Total 1140 divided by 4 = 285.
48. B — 17/40. Simplify 170/400.
49. A — 400. $0.8 \times (170 + 330) = 400$.
50. E — 648. $240 \times 1.2 + 400 \times 0.9 = 648$.
51. B — 830. Add all four values: 830.
52. D — 207.5. Total 830 divided by 4 = 207.5.
53. E — 9/4. Simplify 360/160.
54. B — 408. $0.8 \times (360 + 150) = 408$.
55. A — 336. $160 \times 1.2 + 160 \times 0.9 = 336$.
56. D — 360. $P \times r \times t / 100 = 360$.
57. C — 672. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. A — 76. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. B — 30.85. New total = 401; divide by 13.
60. E — 10/3. Combined rate = $1/5 + 1/10$; invert it.
61. D — 500. Distance = speed $\times$ time.
62. D — 104. Downstream speed = boat speed + stream speed.
63. E — 175. Larger share = $280 \times 5/(3+5)$.
64. D — 40. For milk to be half, total water must equal the milk volume.
65. A — 77. Equal durations: profit ratio equals capital ratio.
66. E — 28/55. $(8/11) \times (7/10)$.

67. E — $28.8C2 = 8 \times 7/2$.
68. A — 45. The common difference is 10.
69. C — 12. Subtract 8 and divide by 3.
70. D — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. C — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
72. D — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
73. E — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
74. C — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
75. D — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
76. C — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
77. E — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
78. A — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
79. D — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
80. C — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
81. C — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
82. B — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
83. A — A residual ownership interest. The answer states the standard meaning of the concept in the question.
84. B — A transaction OTP. The answer states the standard meaning of the concept in the question.
85. B — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
86. A — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
87. B — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
88. D — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
89. D — Value of final goods and services produced within an economy over a period. The answer states the standard meaning of the concept in the question.
90. D — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
91. C — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
92. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
93. A — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
94. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
95. C — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
96. D — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
97. A — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
98. E — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
99. C — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
100. B — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.

101. C — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
102. B — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
103. A — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
104. A — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
105. D — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
106. B — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
107. B — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
108. A — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
109. B — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
110. C — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
111. E — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
112. E — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
113. D — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
114. E — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
115. C — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
116. E — 6600. Net worth = assets - liabilities.
117. C — 96. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. C — 1800. Working capital = current assets - current liabilities.
119. C — 111000. Market capitalisation = outstanding shares $\times$ market price.
120. D — 1800. Surplus = income - expenditure.
121. E — 2200. Net worth = assets - liabilities.
122. B — 120. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. D — 900. Working capital = current assets - current liabilities.
124. C — 182700. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1900. Surplus = income - expenditure.
126. B — 3000. Net worth = assets - liabilities.
127. E — 192. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. A — 600. Working capital = current assets - current liabilities.
129. A — 188600. Market capitalisation = outstanding shares $\times$ market price.
130. E — 700. Surplus = income - expenditure.
131. A — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. D — Unreliable transport. Interviews identified transport as a practical barrier.
133. A — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. A — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. E — Measured and analytical. The writer weighs evidence and limitations.
136. D — Delayed transaction entries. Delayed input distorted the alerts.

137. A — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. C — Incapable of error. Managers stopped treating the outputs as always correct.
139. B — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. D — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. D — than. No sooner pairs with than.
142. D — approve. Would rather ... than takes parallel base verbs.
143. E — among. Among is appropriate for the three recipients.
144. B — hearing. To is a preposition here and takes a gerund.
145. E — being. Despite takes a noun or gerund phrase.
146. D — be checked. A modal passive uses be plus past participle.
147. A — in. Succeed in is followed by a gerund.
148. D — is. The number is the singular subject.
149. A — has. Each takes a singular verb.
150. C — is. The nearer subject manager is singular.
151. D — to. Senior conventionally takes to.
152. A — are. A number of refers to plural applicants.
153. A — were. With neither/nor, the plural nearer subject takes were here.
154. A — for. For introduces a duration.
155. A — will remain. A real future condition takes a future main clause.
156. D — adaptable. In standard usage, resilient means adaptable.
157. E — assist. In standard usage, facilitate means assist.
158. B — improve. In standard usage, enhance means improve.
159. D — outdated. In standard usage, obsolete means outdated.
160. D — unwilling. In standard usage, reluctant means unwilling.
161. A — unnecessary. In standard usage, redundant means unnecessary.
162. C — unfavourable. In standard usage, adverse means unfavourable.
163. A — provisional. In standard usage, tentative means provisional.
164. D — brief. In standard usage, concise means brief.
165. A — examine. In standard usage, scrutinise means examine.
166. A — SRQP. The sequence follows the event, review, action and outcome. Correct order: SRQP
167. A — QSRP. The sequence follows the event, review, action and outcome. Correct order: QSRP
168. A — PQRS. The sequence follows the event, review, action and outcome. Correct order: PQRS
169. D — SPQR. The sequence follows the event, review, action and outcome. Correct order: SPQR
170. E — RQPS. The sequence follows the event, review, action and outcome. Correct order: RQPS

Review your attempt

Record section-wise correct, wrong and blank counts. Accuracy = correct / attempted × 100. List three conceptual errors, two avoidable calculation or reading errors and one change for your next attempt. Reattempt missed questions after 48 hours.

Pattern source: SBI Careers, CRPD/PO/2026-27/09, official Prelims and Mains information handouts. <https://sbi.bank.in/web/careers/current-openings>. No official sample-question text has been copied into this paper.