

SBI PO Mains Mock Test 02

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. B is third from the left. A sits two places left of B. G sits immediately right of A. C sits three places right of B. E sits immediately right of C. D sits immediately left of C. F occupies the remaining place.

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

4. How many people are strictly between G and C?

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

14. How many people are strictly between C and F?

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

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

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

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

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

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

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

18. Given $U > P \geq R = K < V$, which relation must be true?

A) $U < K$ B) $U > K$ C) $U = K$ D) $V < K$ E) $P < R$

19. Given $T > U \geq M = Q < S$, which relation must be true?

A) $S < Q$ B) $T > Q$ C) $T < Q$ D) $U < M$ E) $T = Q$

20. Given $U > L \geq K = P < S$, which relation must be true?

A) $L < K$ B) $S < P$ C) $U < P$ D) $U > P$ E) $U = P$

21. A person walks 17 m east, 9 m north, 21 m west and 9 m south. How far and in which direction is the person from the start?

A) 17 m north B) 4 m west C) 9 m south D) 4 m east E) 21 m west

22. A person walks 18 m east, 4 m north, 19 m west and 4 m south. How far and in which direction is the person from the start?

A) 4 m south B) 19 m west C) 1 m east D) 18 m north E) 1 m west

23. A person walks 9 m east, 11 m north, 12 m west and 11 m south. How far and in which direction is the person from the start?

A) 12 m west B) 3 m east C) 11 m south D) 9 m north E) 3 m west

24. A person walks 12 m east, 12 m north, 16 m west and 12 m south. How far and in which direction is the person from the start?

A) 12 m south B) 4 m west C) 12 m north D) 4 m east E) 16 m west

25. A person walks 19 m east, 2 m north, 26 m west and 2 m south. How far and in which direction is the person from the start?

A) 26 m west B) 7 m west C) 19 m north D) 7 m east E) 2 m south

26. In a queue of 61 people, R is 19th from the front. What is R's position from the back?

A) 43 B) 39 C) 45 D) 47 E) 41

27. In a queue of 36 people, R is 7th from the front. What is R's position from the back?
A) 26 B) 28 C) 32 D) 30 E) 34
28. In a queue of 45 people, R is 16th from the front. What is R's position from the back?
A) 26 B) 32 C) 34 D) 28 E) 30
29. In a queue of 45 people, R is 7th from the front. What is R's position from the back?
A) 43 B) 39 C) 35 D) 41 E) 37
30. In a queue of 40 people, R is 11th from the front. What is R's position from the back?
A) 30 B) 26 C) 28 D) 34 E) 32
31. Which measure best tests whether a queue intervention helped?
A) Count posters only B) Measure wall colour C) Ask only the designer D) Ignore the baseline E) Compare comparable periods using waiting-time data
32. Which backup practice improves recovery from a damaged main device?
A) Remove all restore checks B) Keep a tested separate backup C) Share passwords publicly D) Rename the same file E) Keep the only copy on that device
33. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The bank sent reminders in the morning B) A comparable group without reminders had the same fall C) The message used simple words D) Customers received reminders E) The reminder text was brief
34. Which practice supports least privilege?
A) Share one password B) Allow public access to all records C) Grant only access needed for the role D) Disable audit logs E) Give every employee administrator access
35. What is the purpose of a database primary key?
A) Uniquely identify a record B) Increase monitor brightness C) Replace all backups D) Print an email E) Compress every image
36. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Service definitely collapsed B) The new channel should be closed C) No investigation is needed D) Every complaint is false E) More recorded complaints need not mean worse service
37. Which is volatile working memory?
A) RAM B) Printed record C) Optical disc D) ROM E) Hard disk
38. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Creates a database B) Adds the numeric values in A1 through A5 C) Deletes five rows D) Finds the largest text value E) Sorts the whole workbook
39. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Every customer has a printer B) Every transaction requires a loan C) No employee takes leave D) Some errors can be prevented by guidance E) All forms will disappear

40. A message asks an employee to disclose a password. What is the most appropriate immediate action?

A) Disable every server without approval B) Publish the password online C) Do not disclose it; report through the approved security channel D) Reply with the password E) Forward it to all customers

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

Data set 1: Four branches processed applications in one week: A: 180, B: 160, C: 300, D: 230. All values are counts, not percentages.

41. What was the total number processed?

A) 874 B) 870 C) 866 D) 872 E) 868

42. What was the average number per branch?

A) 219.5 B) 215.5 C) 213.5 D) 217.5 E) 221.5

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

A) 21/16 B) 5/4 C) 9/8 D) 19/16 E) 11/8

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

A) 386 B) 384 C) 388 D) 380 E) 382

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

A) 418 B) 422 C) 416 D) 424 E) 420

Data set 2: Four branches processed applications in one week: A: 210, B: 310, C: 290, D: 270. All values are counts, not percentages.

46. What was the total number processed?

A) 1078 B) 1082 C) 1084 D) 1076 E) 1080

47. What was the average number per branch?

A) 272 B) 270 C) 274 D) 266 E) 268

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

A) 23/31 B) 21/31 C) 22/31 D) 24/31 E) 25/31

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

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

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

A) 607 B) 605 C) 603 D) 601 E) 599

Data set 3: Four branches processed applications in one week: A: 370, B: 360, C: 240, D: 230. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) 37/36 B) 19/18 C) 41/36 D) 10/9 E) 13/12
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 488 B) 492 C) 484 D) 490 E) 486
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 604 B) 596 C) 598 D) 602 E) 600
56. Find simple interest on Rs 2100 at 10% per year for 4 years.
A) 838 B) 840 C) 842 D) 836 E) 844
57. Find compound interest on Rs 3200 for two years at 10% annually.
A) 672 B) 674 C) 676 D) 668 E) 670
58. An item costing Rs 720 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 146 B) 148 C) 140 D) 144 E) 142
59. The average of 8 values is 21. A new value of 28 is added. What is the new average? Round to two decimals.
A) 23.78 B) 17.78 C) 19.78 D) 21.78 E) 25.78
60. A can finish a job in 10 days and B in 20 days. How many days will they take together?
A) 103/15 B) 97/15 C) 197/30 D) 203/30 E) 20/3
61. A train travels at 100 km/h for 2 hours. What distance does it cover?
A) 196 B) 204 C) 200 D) 202 E) 198
62. A boat moves at 23 km/h in still water. The stream speed is 5 km/h. How far downstream does it travel in 4 hours?
A) 110 B) 116 C) 114 D) 108 E) 112
63. Rs 310 is divided in the ratio 4:6. What is the larger share?
A) 186 B) 184 C) 188 D) 182 E) 190
64. A mixture contains 90 litres of milk and 45 litres of water. How much water must be added to make milk half of the mixture?
A) 45 B) 41 C) 43 D) 47 E) 49
65. A invests Rs 8000 for 12 months and B Rs 11000 for 12 months. If profit is Rs 171, what is A's share?
A) 74 B) 70 C) 68 D) 76 E) 72
66. A bag has 9 red and 8 blue balls. Two are drawn without replacement. What is the probability both are red?
A) 14/85 B) 9/34 C) 31/85 D) 79/170 E) 11/170

67. How many unordered pairs can be selected from 11 distinct people?

A) 55 B) 57 C) 53 D) 51 E) 59

68. Find the next term: 13, 23, 33, 43, ?

A) 51 B) 53 C) 49 D) 57 E) 55

69. If $3x + 7 = 16$, what is x ?

A) -1 B) 1 C) 5 D) 7 E) 3

70. A value rises by 25% and then falls by 25%. What is the overall percentage decrease?

A) 4.25 B) 8.25 C) 10.25 D) 6.25 E) 2.25

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

• 45 minutes

71. What is NAV per unit conceptually?

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

72. What distinguishes real GDP from nominal GDP?

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

73. What is adverse selection?

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

74. What is a contingent liability conceptually?

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

75. What is a budget deficit in broad fiscal terms?

- A) Exports exceeding imports B) A bank opening more branches C) Every household saving more D) Expenditure exceeding the relevant receipts measure E) All prices falling

76. What is encryption?

- A) Increasing paper size B) Deleting every record C) Publishing passwords D) Transforming data to protect its readability without the required key E) Guaranteeing that data is accurate

77. What is due diligence?

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

78. What is face value of a conventional bond?

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

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

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

80. What is depreciation in accounting?

- A) Allocation of an asset's depreciable amount over its useful life B) A rise in share capital C) An automatic cash payment to owners D) A loan sanction E) A guarantee of resale price

81. What is rebalancing a portfolio?

- A) Buying only the latest winner forever B) Eliminating all risk C) Avoiding all review D) Changing a bank PIN E) Adjusting holdings towards target allocations

82. What is a premium in insurance?

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

83. What is a digital signature used to support?

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

84. What does diversification primarily reduce?

A) Exposure to a single investment or source B) The need to understand risk C) All possible losses D) All taxes E) Every transaction cost

85. What is a recurring deposit conceptually?

A) A bank's tax return B) A compulsory equity purchase C) A foreign exchange reserve D) A loan write-off E) A deposit built through periodic contributions

86. What is financial inclusion broadly concerned with?

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

87. What is a fixed deposit conceptually?

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

88. What is GDP broadly a measure of?

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

89. What is an audit trail?

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

90. What is working capital in its usual accounting sense?

A) All liabilities minus equity B) Fixed assets minus cash C) Profit divided by shares D) Total sales plus tax E) Current assets minus current liabilities

91. What does two-factor authentication add?

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

92. What is an overdraft?

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

93. What is a demand deposit?

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

94. What is reconciliation?

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

95. What is credit risk?

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

96. 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

97. What does KYC stand for?

- A) Key Yield Calculation B) Keep Your Cash C) Keep Yield Constant D) Know Your Customer E) Know Yearly Credit

98. What is operational risk broadly?

- A) Only exchange-rate changes B) Only inflation expectations C) Risk from failed processes, people, systems or external events D) Only a borrower's interest rate E) Only movement in a single share price

99. What does AML stand for?

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

100. What is the usual price-yield relationship for a fixed-rate bond, other things equal?

- A) Price and yield move inversely B) Both always rise together C) Yield never changes D) Price must remain at face value E) There is no cash flow

101. What is opportunity cost?

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

102. 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

103. What is principal in a simple loan calculation?

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

104. What is solvency broadly?

- A) The colour of a bank card B) A guarantee of daily profit C) Ability to meet overall financial obligations over time D) The number of ATMs alone E) A marketing slogan

105. What does a cash-flow statement track?

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

106. What is a moratorium on repayment?

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

107. What is an index fund designed to do?

- A) Track a specified market index B) Set central-bank policy C) Avoid all price movement D) Guarantee a positive return E) Cancel company debt

108. What is a sunk cost?

A) A refundable deposit in every case B) An expected dividend C) A future avoidable expense D) An undrawn loan limit E) A past cost that cannot be recovered

109. What is phishing?

A) A stock dividend B) A deceptive attempt to obtain sensitive information C) A valid password reset in every case D) A branch renovation E) A routine interest calculation

110. What is a mutual fund conceptually?

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

111. What is a liability for a bank?

A) A building owned by the bank B) Equipment owned by the bank C) A loan receivable D) Cash in the bank's vault E) A customer's deposit balance owed by the bank

112. What is collateral?

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

113. What is compound interest?

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

114. What does a balance sheet show?

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

115. What is leverage in finance broadly?

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

116. A hypothetical business has assets of Rs 3900 and liabilities of Rs 2000. What is its net worth?

A) 1904 B) 1900 C) 1902 D) 1898 E) 1896

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 1500?

A) 122 B) 118 C) 124 D) 116 E) 120

118. Current assets are Rs 1700, and current liabilities Rs 700. What is working capital?

A) 996 B) 1004 C) 998 D) 1000 E) 1002

119. A hypothetical company has 2000 outstanding shares at Rs 42 each. What is its market capitalisation in rupees?

A) 83996 B) 84004 C) 84000 D) 83998 E) 84002

120. A household earns Rs 5600 and spends Rs 4600 in a month. What is its surplus?

A) 1000 B) 1002 C) 996 D) 1004 E) 998

121. A hypothetical business has assets of Rs 5300 and liabilities of Rs 1700. What is its net worth?
A) 3602 B) 3596 C) 3604 D) 3598 E) 3600
122. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 4300?
A) 211 B) 215 C) 217 D) 213 E) 219
123. Current assets are Rs 3000, and current liabilities Rs 600. What is working capital?
A) 2404 B) 2400 C) 2396 D) 2398 E) 2402
124. A hypothetical company has 2000 outstanding shares at Rs 45 each. What is its market capitalisation in rupees?
A) 89998 B) 90002 C) 89996 D) 90000 E) 90004
125. A household earns Rs 8800 and spends Rs 8100 in a month. What is its surplus?
A) 704 B) 698 C) 696 D) 700 E) 702
126. A hypothetical business has assets of Rs 8700 and liabilities of Rs 2400. What is its net worth?
A) 6302 B) 6304 C) 6298 D) 6296 E) 6300
127. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 3700?
A) 152 B) 150 C) 146 D) 148 E) 144
128. Current assets are Rs 1100, and current liabilities Rs 600. What is working capital?
A) 502 B) 496 C) 500 D) 504 E) 498
129. A hypothetical company has 2900 outstanding shares at Rs 80 each. What is its market capitalisation in rupees?
A) 232004 B) 232002 C) 231998 D) 232000 E) 231996
130. A household earns Rs 5100 and spends Rs 4200 in a month. What is its surplus?
A) 898 B) 902 C) 904 D) 900 E) 896

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

Passage 1. A public library in Indore introduced an evening study room. During its first month, 104 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) Registration proves regular attendance
- B) Exams are the only cause of attendance
- C) Transport never affects learning
- D) Libraries should stop evening services
- E) Access improvements should be tested and evaluated carefully

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

142. Choose the correct completion: The officer insisted ___ checking the original.

A) to B) at C) with D) on E) from

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

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

144. Choose the correct completion: There were ___ errors in the revised version than in the draft.

A) fewer B) little C) much D) less E) least

145. Choose the correct completion: Hardly had the session begun ___ the lights failed.

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

146. Choose the correct completion: She has worked here ___ 2020.

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

147. Choose the correct completion: Unless the error is corrected, the total ___ inaccurate.

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

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

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

149. Choose the correct completion: This proposal is preferable ___ the earlier one.

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

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

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

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

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

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

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

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

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

154. Choose the correct completion: If I had checked the total, I ___ the error.

A) would noticed B) have noticing C) will notice D) would have noticed E) had notice

155. Choose the correct completion: The report, along with its annexures, ___ ready.

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

156. Choose the closest meaning of "scarce".

A) unnecessary B) hardworking C) improve D) limited E) logical

157. Choose the closest meaning of "infer".

A) confirm B) deduce C) examine D) assist E) discourage

158. Choose the closest meaning of "resilient".

A) deduce B) discourage C) adaptable D) limited E) practical

159. Choose the closest meaning of "robust".

A) strong B) unwilling C) postpone D) deduce E) limited

160. Choose the closest meaning of "coherent".

A) reduce B) keep C) unnecessary D) logical E) hardworking

161. Choose the closest meaning of "impartial".

A) unwilling B) unbiased C) reduce D) practical E) assist

162. Choose the closest meaning of "allocate".

A) postpone B) unfavourable C) limited D) assign E) outdated

163. Choose the closest meaning of "rigorous".

A) thorough B) hardworking C) deduce D) brief E) discourage

164. Choose the closest meaning of "obsolete".

A) reduce B) unclear C) confirm D) brief E) outdated

165. Choose the closest meaning of "accurate".

A) examine B) confirm C) discourage D) agree E) correct

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

A) SRQP B) PRSQ C) RPSQ D) PRQS E) SRPQ

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

A) RSPQ B) SPQR C) PRSQ D) QPSR E) PSRQ

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

A) QRSP B) QSRP C) QSPR D) SRQP E) SQRP

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

A) RQSP B) QPRS C) RSQP D) PQRS E) SRPQ

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

A) QPRS B) PQSR C) RPSQ D) QPSR E) PSRQ

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 digital-service interruption; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address an unverified message requesting credentials.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a digital-service interruption. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for an unverified message requesting credentials. 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 62 visitors; 57 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: C | 2: B | 3: C | 4: A | 5: A | 6: D | 7: A | 8: D | 9: D | 10: E
11: C | 12: A | 13: C | 14: C | 15: D | 16: A | 17: B | 18: B | 19: B | 20: D
21: B | 22: E | 23: E | 24: B | 25: B | 26: A | 27: D | 28: E | 29: B | 30: A
31: E | 32: B | 33: B | 34: C | 35: A | 36: E | 37: A | 38: B | 39: D | 40: C
41: B | 42: D | 43: C | 44: B | 45: E | 46: E | 47: B | 48: B | 49: C | 50: C
51: C | 52: E | 53: A | 54: A | 55: E | 56: B | 57: A | 58: D | 59: D | 60: E
61: C | 62: E | 63: A | 64: A | 65: E | 66: B | 67: A | 68: B | 69: E | 70: D
71: E | 72: E | 73: D | 74: B | 75: D | 76: D | 77: C | 78: B | 79: B | 80: A
81: E | 82: E | 83: E | 84: A | 85: E | 86: D | 87: E | 88: A | 89: C | 90: E
91: C | 92: A | 93: E | 94: D | 95: D | 96: C | 97: D | 98: C | 99: B | 100: A
101: C | 102: D | 103: D | 104: C | 105: D | 106: E | 107: A | 108: E | 109: B | 110: E
111: E | 112: E | 113: A | 114: A | 115: C | 116: B | 117: E | 118: D | 119: C | 120: A
121: E | 122: B | 123: B | 124: D | 125: D | 126: E | 127: D | 128: C | 129: D | 130: D
131: E | 132: E | 133: D | 134: A | 135: D | 136: C | 137: A | 138: A | 139: D | 140: E
141: A | 142: D | 143: B | 144: A | 145: E | 146: B | 147: A | 148: C | 149: B | 150: C
151: C | 152: B | 153: C | 154: D | 155: C | 156: D | 157: B | 158: C | 159: A | 160: D
161: B | 162: D | 163: A | 164: E | 165: E | 166: B | 167: A | 168: B | 169: A | 170: B

Explanations

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

23. E — 3 m west. North and south cancel; net horizontal movement is $9 - (12) = -3$ m.
24. B — 4 m west. North and south cancel; net horizontal movement is $12 - (16) = -4$ m.
25. B — 7 m west. North and south cancel; net horizontal movement is $19 - (26) = -7$ m.
26. A — 43. Position from back = total - front rank + 1 = 43.
27. D — 30. Position from back = total - front rank + 1 = 30.
28. E — 30. Position from back = total - front rank + 1 = 30.
29. B — 39. Position from back = total - front rank + 1 = 39.
30. A — 30. Position from back = total - front rank + 1 = 30.
31. E — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
32. B — Keep a tested separate backup. A separate, tested backup supports restoration.
33. B — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
34. C — Grant only access needed for the role. Least privilege limits unnecessary access.
35. A — Uniquely identify a record. A primary key provides a unique record identifier.
36. E — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
37. A — RAM. RAM ordinarily loses its contents when power is removed.
38. B — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
39. D — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
40. C — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
41. B — 870. Add all four values: 870.
42. D — 217.5. Total 870 divided by 4 = 217.5.
43. C — 9/8. Simplify 180/160.
44. B — 384. $0.8 \times (180 + 300) = 384$.
45. E — 420. $230 \times 1.2 + 160 \times 0.9 = 420$.
46. E — 1080. Add all four values: 1080.
47. B — 270. Total 1080 divided by 4 = 270.
48. B — 21/31. Simplify 210/310.
49. C — 400. $0.8 \times (210 + 290) = 400$.
50. C — 603. $270 \times 1.2 + 310 \times 0.9 = 603$.
51. C — 1200. Add all four values: 1200.
52. E — 300. Total 1200 divided by 4 = 300.
53. A — 37/36. Simplify 370/360.
54. A — 488. $0.8 \times (370 + 240) = 488$.
55. E — 600. $230 \times 1.2 + 360 \times 0.9 = 600$.
56. B — 840. $P \times r \times t / 100 = 840$.
57. A — 672. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 144. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. D — 21.78. New total = 196; divide by 9.
60. E — 20/3. Combined rate = $1/10 + 1/20$; invert it.
61. C — 200. Distance = speed $\times$ time.
62. E — 112. Downstream speed = boat speed + stream speed.
63. A — 186. Larger share = $310 \times 6/(4+6)$.
64. A — 45. For milk to be half, total water must equal the milk volume.
65. E — 72. Equal durations: profit ratio equals capital ratio.
66. B — 9/34. $(9/17) \times (8/16)$.

67. A — 55. $11C2 = 11 \times 10/2$.
68. B — 53. The common difference is 10.
69. E — 3. Subtract 7 and divide by 3.
70. D — 6.25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. E — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
72. E — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
73. D — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
74. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
75. D — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
76. D — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
77. C — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
78. B — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
79. B — A transaction OTP. The answer states the standard meaning of the concept in the question.
80. A — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
81. E — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
82. E — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
83. E — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
84. A — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
85. E — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
86. D — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
87. E — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
88. A — 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.
89. C — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
90. E — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
91. C — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
92. A — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
93. E — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
94. D — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
95. D — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
96. C — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
97. D — Know Your Customer. The answer states the standard meaning of the concept in the question.
98. C — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
99. B — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.

100. A — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
101. C — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
102. D — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
103. D — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
104. C — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
105. D — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
106. E — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
107. A — Track a specified market index. The answer states the standard meaning of the concept in the question.
108. E — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
109. B — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
110. E — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
111. E — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
112. E — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
113. A — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
114. A — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
115. C — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
116. B — 1900. Net worth = assets - liabilities.
117. E — 120. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. D — 1000. Working capital = current assets - current liabilities.
119. C — 84000. Market capitalisation = outstanding shares $\times$ market price.
120. A — 1000. Surplus = income - expenditure.
121. E — 3600. Net worth = assets - liabilities.
122. B — 215. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. B — 2400. Working capital = current assets - current liabilities.
124. D — 90000. Market capitalisation = outstanding shares $\times$ market price.
125. D — 700. Surplus = income - expenditure.
126. E — 6300. Net worth = assets - liabilities.
127. D — 148. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 500. Working capital = current assets - current liabilities.
129. D — 232000. Market capitalisation = outstanding shares $\times$ market price.
130. D — 900. Surplus = income - expenditure.
131. E — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. E — Unreliable transport. Interviews identified transport as a practical barrier.
133. D — 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. D — Measured and analytical. The writer weighs evidence and limitations.
136. C — 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. A — Incapable of error. Managers stopped treating the outputs as always correct.
139. D — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. E — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. A — to. Senior conventionally takes to.
142. D — on. The idiomatic construction is insist on.
143. B — among. Among is appropriate for the three recipients.
144. A — fewer. Countable plural errors takes fewer.
145. E — when. Hardly ... when is the standard pair.
146. B — since. Since introduces a starting point.
147. A — will remain. A real future condition takes a future main clause.
148. C — hearing. To is a preposition here and takes a gerund.
149. B — to. Preferable takes to.
150. C — approve. Would rather ... than takes parallel base verbs.
151. C — were. With neither/nor, the plural nearer subject takes were here.
152. B — is. The nearer subject manager is singular.
153. C — is. The number is the singular subject.
154. D — would have noticed. A past unreal condition takes would have plus past participle.
155. C — is. The grammatical subject report is singular.
156. D — limited. In standard usage, scarce means limited.
157. B — deduce. In standard usage, infer means deduce.
158. C — adaptable. In standard usage, resilient means adaptable.
159. A — strong. In standard usage, robust means strong.
160. D — logical. In standard usage, coherent means logical.
161. B — unbiased. In standard usage, impartial means unbiased.
162. D — assign. In standard usage, allocate means assign.
163. A — thorough. In standard usage, rigorous means thorough.
164. E — outdated. In standard usage, obsolete means outdated.
165. E — correct. In standard usage, accurate means correct.
166. B — PRSQ. The sequence follows the event, review, action and outcome. Correct order: PRSQ
167. A — RSPQ. The sequence follows the event, review, action and outcome. Correct order: RSPQ
168. B — QSRP. The sequence follows the event, review, action and outcome. Correct order: QSRP
169. A — RQSP. The sequence follows the event, review, action and outcome. Correct order: RQSP
170. B — PQSR. The sequence follows the event, review, action and outcome. Correct order: PQSR

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.