

SBI PO Mains Mock Test 03

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

9. How many people are strictly between B and A?

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

14. How many people are strictly between E and G?

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

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

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

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

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

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

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

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

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

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

A) $Q < M$ B) $V < M$ C) $Q = M$ D) $Q > M$ E) $R < L$

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

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

21. A person walks 18 m east, 6 m north, 26 m west and 6 m south. How far and in which direction is the person from the start?

A) 8 m west B) 18 m north C) 6 m south D) 26 m west E) 8 m east

22. A person walks 18 m east, 3 m north, 19 m west and 3 m south. How far and in which direction is the person from the start?

A) 1 m east B) 1 m west C) 3 m south D) 19 m west E) 18 m north

23. A person walks 20 m east, 14 m north, 26 m west and 14 m south. How far and in which direction is the person from the start?

A) 26 m west B) 6 m west C) 14 m south D) 6 m east E) 20 m north

24. A person walks 19 m east, 13 m north, 24 m west and 13 m south. How far and in which direction is the person from the start?

A) 19 m north B) 13 m south C) 5 m west D) 5 m east E) 24 m west

25. A person walks 20 m east, 8 m north, 23 m west and 8 m south. How far and in which direction is the person from the start?

A) 8 m south B) 3 m west C) 3 m east D) 20 m north E) 23 m west

26. In a queue of 30 people, R is 15th from the front. What is R's position from the back?

A) 18 B) 12 C) 16 D) 14 E) 20

27. In a queue of 74 people, R is 5th from the front. What is R's position from the back?
A) 70 B) 74 C) 66 D) 72 E) 68
28. In a queue of 79 people, R is 13th from the front. What is R's position from the back?
A) 65 B) 63 C) 67 D) 71 E) 69
29. In a queue of 74 people, R is 6th from the front. What is R's position from the back?
A) 69 B) 67 C) 71 D) 73 E) 65
30. In a queue of 64 people, R is 6th from the front. What is R's position from the back?
A) 61 B) 59 C) 55 D) 63 E) 57
31. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The reminder text was brief B) The bank sent reminders in the morning C) Customers received reminders D) The message used simple words E) A comparable group without reminders had the same fall
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) Some errors can be prevented by guidance E) Every transaction requires a loan
33. Which backup practice improves recovery from a damaged main device?
A) Remove all restore checks B) Rename the same file C) Keep the only copy on that device D) Keep a tested separate backup E) Share passwords publicly
34. What is the purpose of a database primary key?
A) Print an email B) Increase monitor brightness C) Uniquely identify a record D) Compress every image E) Replace all backups
35. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Publish the password online B) Forward it to all customers C) Reply with the password D) Disable every server without approval E) Do not disclose it; report through the approved security channel
36. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Count posters only C) Ignore the baseline D) Ask only the designer E) Measure wall colour
37. Which is volatile working memory?
A) Printed record B) Hard disk C) ROM D) Optical disc E) RAM
38. Which practice supports least privilege?
A) Grant only access needed for the role B) Allow public access to all records C) Disable audit logs D) Share one password E) Give every employee administrator access
39. 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) Sorts the whole workbook D) Deletes five rows E) Finds the largest text value

40. A rise in complaints follows easier complaint submission. What is the most careful conclusion?

A) The new channel should be closed B) More recorded complaints need not mean worse service C) No investigation is needed D) Every complaint is false E) Service definitely collapsed

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

Data set 1: Four branches processed applications in one week: A: 380, B: 350, C: 400, D: 330. All values are counts, not percentages.

41. What was the total number processed?

A) 1460 B) 1464 C) 1458 D) 1462 E) 1456

42. What was the average number per branch?

A) 367 B) 361 C) 365 D) 363 E) 369

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

A) 8/7 B) 39/35 C) 38/35 D) 6/5 E) 41/35

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

A) 624 B) 620 C) 622 D) 626 E) 628

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

A) 715 B) 711 C) 713 D) 709 E) 707

Data set 2: Four branches processed applications in one week: A: 180, B: 300, C: 250, D: 340. All values are counts, not percentages.

46. What was the total number processed?

A) 1068 B) 1070 C) 1066 D) 1072 E) 1074

47. What was the average number per branch?

A) 265.5 B) 269.5 C) 267.5 D) 271.5 E) 263.5

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

A) 11/15 B) 2/3 C) 7/10 D) 19/30 E) 3/5

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

A) 340 B) 348 C) 346 D) 344 E) 342

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

A) 682 B) 680 C) 678 D) 674 E) 676

Data set 3: Four branches processed applications in one week: A: 330, B: 180, C: 210, D: 350. All values are counts, not percentages.

51. What was the total number processed?

A) 1066 B) 1068 C) 1070 D) 1072 E) 1074

52. What was the average number per branch?

A) 265.5 B) 271.5 C) 267.5 D) 263.5 E) 269.5

53. What is the ratio of branch A to branch B?
A) $17/9$ B) $11/6$ C) 2 D) $37/18$ E) $35/18$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 428 B) 432 C) 436 D) 430 E) 434
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 582 B) 578 C) 586 D) 584 E) 580
56. Find simple interest on Rs 2600 at 10% per year for 2 years.
A) 524 B) 516 C) 522 D) 518 E) 520
57. Find compound interest on Rs 3700 for two years at 10% annually.
A) 775 B) 773 C) 779 D) 777 E) 781
58. An item costing Rs 600 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 124 B) 122 C) 120 D) 118 E) 116
59. The average of 8 values is 25. A new value of 33 is added. What is the new average? Round to two decimals.
A) 23.89 B) 27.89 C) 21.89 D) 25.89 E) 29.89
60. A can finish a job in 5 days and B in 10 days. How many days will they take together?
A) $47/15$ B) $53/15$ C) $10/3$ D) $97/30$ E) $103/30$
61. A train travels at 50 km/h for 5 hours. What distance does it cover?
A) 252 B) 248 C) 246 D) 250 E) 254
62. A boat moves at 10 km/h in still water. The stream speed is 2 km/h. How far downstream does it travel in 3 hours?
A) 36 B) 40 C) 38 D) 34 E) 32
63. Rs 760 is divided in the ratio 9:11. What is the larger share?
A) 416 B) 420 C) 418 D) 414 E) 422
64. A mixture contains 60 litres of milk and 30 litres of water. How much water must be added to make milk half of the mixture?
A) 34 B) 32 C) 26 D) 28 E) 30
65. A invests Rs 6000 for 12 months and B Rs 9000 for 12 months. If profit is Rs 180, what is A's share?
A) 74 B) 76 C) 72 D) 70 E) 68
66. A bag has 7 red and 7 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $17/130$ B) $3/13$ C) $28/65$ D) $43/130$ E) $2/65$

67. How many unordered pairs can be selected from 9 distinct people?

A) 40 B) 36 C) 38 D) 32 E) 34

68. Find the next term: 10, 13, 16, 19, ?

A) 24 B) 20 C) 18 D) 26 E) 22

69. If $3x + 3 = 24$, what is x ?

A) 9 B) 5 C) 11 D) 3 E) 7

70. A value rises by 20% and then falls by 20%. What is the overall percentage decrease?

A) 4 B) 6 C) 2 D) 8 E) 0

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

• 45 minutes

71. What is a premium in insurance?

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

72. What is solvency broadly?

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

73. What is NAV per unit conceptually?

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

74. What is a sunk cost?

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

75. What is a moratorium on repayment?

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

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

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

77. What is reconciliation?

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

78. What is moral hazard?

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

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

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

80. What is a guarantor?

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

81. What is a recurring deposit conceptually?

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

82. What is a liability for a bank?

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

83. What is an amortisation schedule?

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

84. What is phishing?

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

85. What is due diligence?

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

86. What is a fixed deposit conceptually?

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

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

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

88. What is an index fund designed to do?

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

89. What is an insurance deductible conceptually?

A) A portion borne by the insured under the policy terms B) A guaranteed refund of all premiums C) The entire national budget D) A stock-exchange index E) A company dividend

90. What does KYC stand for?

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

91. What is credit risk?

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

92. What is rebalancing a portfolio?

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

93. What is equity ownership?

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

94. What distinguishes real GDP from nominal GDP?

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

95. What does diversification primarily reduce?

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

96. What is maturity of a debt instrument?

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

97. What is disinflation?

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

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

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

99. What is a debit card normally linked to?

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

100. What is deflation?

A) A rising general price level B) More digital payments C) Higher nominal wages only D) A sustained decline in the general price level E) Slower positive inflation only

101. What is operational risk broadly?

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

102. What is a payment settlement?

A) Advertising a bank B) Completion of the transfer of funds or obligations under a payment arrangement C) Printing a statement without payment D) Only designing a payment logo E) Opening a branch

103. What is leverage in finance broadly?

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

104. What is a mutual fund conceptually?

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

105. What is financial inclusion broadly concerned with?

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

106. What is a coupon on a conventional bond?

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

107. What is market capitalisation?

A) Only the cash balance B) Share price multiplied by outstanding shares C) Profit divided by employees D) Total branch rent E) Loan interest multiplied by months

108. What does a cash-flow statement track?

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

109. What is a dividend?

A) A compulsory loan instalment B) A tax on every transfer C) A guaranteed deposit interest payment D) A branch rent payment E) A distribution to shareholders as declared

110. What is a digital signature used to support?

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

111. What is face value of a conventional bond?

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

112. What is a contingent liability conceptually?

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

113. What is depreciation in accounting?

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

114. What is exchange-rate risk?

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

115. What is net worth in basic accounting?

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

116. A hypothetical business has assets of Rs 7200 and liabilities of Rs 1400. What is its net worth?

A) 5800 B) 5804 C) 5798 D) 5802 E) 5796

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 4200?

A) 340 B) 336 C) 332 D) 334 E) 338

118. Current assets are Rs 1000, and current liabilities Rs 800. What is working capital?

A) 200 B) 196 C) 202 D) 198 E) 204

119. A hypothetical company has 2100 outstanding shares at Rs 11 each. What is its market capitalisation in rupees?

A) 23104 B) 23102 C) 23098 D) 23096 E) 23100

120. A household earns Rs 6900 and spends Rs 5300 in a month. What is its surplus?

A) 1598 B) 1602 C) 1600 D) 1596 E) 1604

121. A hypothetical business has assets of Rs 3900 and liabilities of Rs 1500. What is its net worth?

A) 2398 B) 2400 C) 2402 D) 2396 E) 2404

122. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 4800?

A) 188 B) 196 C) 192 D) 190 E) 194

123. Current assets are Rs 2300, and current liabilities Rs 700. What is working capital?
A) 1596 B) 1598 C) 1602 D) 1604 E) 1600
124. A hypothetical company has 1900 outstanding shares at Rs 54 each. What is its market capitalisation in rupees?
A) 102602 B) 102604 C) 102598 D) 102600 E) 102596
125. A household earns Rs 5400 and spends Rs 3700 in a month. What is its surplus?
A) 1704 B) 1698 C) 1700 D) 1702 E) 1696
126. A hypothetical business has assets of Rs 6100 and liabilities of Rs 1900. What is its net worth?
A) 4200 B) 4196 C) 4198 D) 4204 E) 4202
127. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 4100?
A) 201 B) 203 C) 207 D) 205 E) 209
128. Current assets are Rs 2300, and current liabilities Rs 900. What is working capital?
A) 1402 B) 1400 C) 1404 D) 1396 E) 1398
129. A hypothetical company has 2000 outstanding shares at Rs 62 each. What is its market capitalisation in rupees?
A) 123996 B) 124004 C) 124002 D) 123998 E) 124000
130. A household earns Rs 7300 and spends Rs 5300 in a month. What is its surplus?
A) 1996 B) 2000 C) 1998 D) 2002 E) 2004

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

Passage 1. A public library in Kochi introduced an evening study room. During its first month, 106 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) Libraries should stop evening services C) Transport never affects learning D) Registration proves regular attendance E) Exams are the only cause of attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

145. Choose the correct completion: The information ___ useful.

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

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

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

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

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

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

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

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

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

150. Choose the correct completion: By the time we arrived, the meeting ___.

A) has end B) end C) will ended D) had ended E) ending

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "defer".

A) unbiased B) hardworking C) deduce D) confirm E) postpone

157. Choose the closest meaning of "ambiguous".

A) unwilling B) discourage C) unclear D) unbiased E) deduce

158. Choose the closest meaning of "concise".

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

159. Choose the closest meaning of "enhance".

A) discourage B) unclear C) provisional D) logical E) improve

160. Choose the closest meaning of "scarce".

A) provisional B) reduce C) improve D) limited E) confirm

161. Choose the closest meaning of "diligent".

A) practical B) logical C) hardworking D) unclear E) discourage

162. Choose the closest meaning of "verify".

A) confirm B) practical C) logical D) improve E) open

163. Choose the closest meaning of "scrutinise".

A) assign B) examine C) hardworking D) unwilling E) outdated

164. Choose the closest meaning of "adverse".

A) unwilling B) limited C) examine D) deduce E) unfavourable

165. Choose the closest meaning of "allocate".

A) assign B) confirm C) examine D) unnecessary E) open

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

A) RQSP B) SRPQ C) QSPR D) PQRS E) RPQS

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

A) RPQS B) QPRS C) QRSP D) RSQP E) QRPS

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

A) RQSP B) PSRQ C) PQSR D) QPRS E) RSQP

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

A) RSPQ B) RPSQ C) SPRQ D) QRSP E) QSPR

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

A) SQPR B) RPSQ C) SQR P D) QRPS 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 an unusually long branch queue; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a mismatch between a receipt and a recorded amount.

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

Explanations

1. E — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, A, F, E, B, C, G.
2. E — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, A, F, E, B, C, G.
3. C — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, A, F, E, B, C, G.
4. D — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, A, F, E, B, C, G.
5. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, A, F, E, B, C, G.
6. C — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, B, C, G, F, A, D.
7. A — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, B, C, G, F, A, D.
8. B — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, B, C, G, F, A, D.
9. D — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, B, C, G, F, A, D.
10. E — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, B, C, G, F, A, D.
11. B — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, B, F, A, G, C.
12. E — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, B, F, A, G, C.
13. A — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, B, F, A, G, C.
14. D — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, B, F, A, G, C.
15. D — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, B, F, A, G, C.
16. C — K > T. $K > V \geq S$ and $S = T$; hence $K > T$.
17. D — $M > N$. $M > T \geq P$ and $P = N$; hence $M > N$.
18. A — $V > N$. $V > R \geq T$ and $T = N$; hence $V > N$.
19. D — $Q > M$. $Q > R \geq L$ and $L = M$; hence $Q > M$.
20. E — $V > R$. $V > S \geq M$ and $M = R$; hence $V > R$.
21. A — 8 m west. North and south cancel; net horizontal movement is $18 - (26) = -8$ m.
22. B — 1 m west. North and south cancel; net horizontal movement is $18 - (19) = -1$ m.

23. B — 6 m west. North and south cancel; net horizontal movement is $20 - (26) = -6$ m.
24. C — 5 m west. North and south cancel; net horizontal movement is $19 - (24) = -5$ m.
25. B — 3 m west. North and south cancel; net horizontal movement is $20 - (23) = -3$ m.
26. C — 16. Position from back = total - front rank + 1 = 16.
27. A — 70. Position from back = total - front rank + 1 = 70.
28. C — 67. Position from back = total - front rank + 1 = 67.
29. A — 69. Position from back = total - front rank + 1 = 69.
30. B — 59. Position from back = total - front rank + 1 = 59.
31. E — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
32. D — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
33. D — Keep a tested separate backup. A separate, tested backup supports restoration.
34. C — Uniquely identify a record. A primary key provides a unique record identifier.
35. E — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
36. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
37. E — RAM. RAM ordinarily loses its contents when power is removed.
38. A — Grant only access needed for the role. Least privilege limits unnecessary access.
39. B — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
40. B — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
41. A — 1460. Add all four values: 1460.
42. C — 365. Total 1460 divided by 4 = 365.
43. C — 38/35. Simplify 380/350.
44. A — 624. $0.8 \times (380 + 400) = 624$.
45. B — 711. $330 \times 1.2 + 350 \times 0.9 = 711$.
46. B — 1070. Add all four values: 1070.
47. C — 267.5. Total 1070 divided by 4 = 267.5.
48. E — 3/5. Simplify 180/300.
49. D — 344. $0.8 \times (180 + 250) = 344$.
50. C — 678. $340 \times 1.2 + 300 \times 0.9 = 678$.
51. C — 1070. Add all four values: 1070.
52. C — 267.5. Total 1070 divided by 4 = 267.5.
53. B — 11/6. Simplify 330/180.
54. B — 432. $0.8 \times (330 + 210) = 432$.
55. A — 582. $350 \times 1.2 + 180 \times 0.9 = 582$.
56. E — 520. $P \times r \times t / 100 = 520$.
57. D — 777. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. C — 120. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. D — 25.89. New total = 233; divide by 9.
60. C — 10/3. Combined rate = $1/5 + 1/10$; invert it.
61. D — 250. Distance = speed $\times$ time.
62. A — 36. Downstream speed = boat speed + stream speed.
63. C — 418. Larger share = $760 \times 11/(9+11)$.
64. E — 30. For milk to be half, total water must equal the milk volume.
65. C — 72. Equal durations: profit ratio equals capital ratio.
66. B — 3/13. $(7/14) \times (6/13)$.

67. B — $36.9C2 = 9 \times 8/2$.
68. E — 22. The common difference is 3.
69. E — 7. Subtract 3 and divide by 3.
70. A — 4. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. B — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
72. E — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
73. D — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
74. E — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
75. D — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
76. D — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
77. E — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
78. E — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
79. D — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
80. E — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
81. B — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
82. A — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
83. B — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
84. E — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
85. E — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
86. B — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
87. A — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
88. B — Track a specified market index. The answer states the standard meaning of the concept in the question.
89. A — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
90. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
91. D — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
92. B — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
93. E — A residual ownership interest. The answer states the standard meaning of the concept in the question.
94. A — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
95. C — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
96. E — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
97. E — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
98. E — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
99. C — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.

100. D — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
101. D — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
102. B — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
103. D — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
104. A — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
105. A — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
106. A — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
107. B — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
108. E — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
109. E — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
110. D — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
111. C — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
112. D — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
113. D — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
114. D — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
115. B — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
116. A — 5800. Net worth = assets - liabilities.
117. B — 336. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. A — 200. Working capital = current assets - current liabilities.
119. E — 23100. Market capitalisation = outstanding shares $\times$ market price.
120. C — 1600. Surplus = income - expenditure.
121. B — 2400. Net worth = assets - liabilities.
122. C — 192. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. E — 1600. Working capital = current assets - current liabilities.
124. D — 102600. Market capitalisation = outstanding shares $\times$ market price.
125. C — 1700. Surplus = income - expenditure.
126. A — 4200. Net worth = assets - liabilities.
127. D — 205. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. B — 1400. Working capital = current assets - current liabilities.
129. E — 124000. Market capitalisation = outstanding shares $\times$ market price.
130. B — 2000. Surplus = income - expenditure.
131. A — 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. A — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. D — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. A — Measured and analytical. The writer weighs evidence and limitations.
136. D — Delayed transaction entries. Delayed input distorted the alerts.

137. B — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. E — 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. B — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. C — being. Despite takes a noun or gerund phrase.
142. E — approve. Would rather ... than takes parallel base verbs.
143. B — when. Hardly ... when is the standard pair.
144. A — be checked. A modal passive uses be plus past participle.
145. C — is. Information is an uncountable singular noun.
146. C — for. For introduces a duration.
147. E — on. The idiomatic construction is insist on.
148. C — hearing. To is a preposition here and takes a gerund.
149. A — to. Preferable takes to.
150. D — had ended. The earlier of two past events uses past perfect.
151. C — than. No sooner pairs with than.
152. D — would have noticed. A past unreal condition takes would have plus past participle.
153. C — among. Among is appropriate for the three recipients.
154. C — is. The grammatical subject report is singular.
155. A — has. Each takes a singular verb.
156. E — postpone. In standard usage, defer means postpone.
157. C — unclear. In standard usage, ambiguous means unclear.
158. A — brief. In standard usage, concise means brief.
159. E — improve. In standard usage, enhance means improve.
160. D — limited. In standard usage, scarce means limited.
161. C — hardworking. In standard usage, diligent means hardworking.
162. A — confirm. In standard usage, verify means confirm.
163. B — examine. In standard usage, scrutinise means examine.
164. E — unfavourable. In standard usage, adverse means unfavourable.
165. A — assign. In standard usage, allocate means assign.
166. D — PQRS. The sequence follows the event, review, action and outcome. Correct order: PQRS
167. C — QRSP. The sequence follows the event, review, action and outcome. Correct order: QRSP
168. D — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
169. A — RSPQ. The sequence follows the event, review, action and outcome. Correct order: RSPQ
170. B — RPSQ. The sequence follows the event, review, action and outcome. Correct order: RPSQ

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.