

SBI PO Mains Mock Test 04

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

21. A person walks 18 m east, 4 m north, 25 m west and 4 m south. How far and in which direction is the person from the start?

A) 18 m north B) 7 m west C) 25 m west D) 4 m south E) 7 m east

22. A person walks 14 m east, 11 m north, 17 m west and 11 m south. How far and in which direction is the person from the start?

A) 17 m west B) 3 m west C) 11 m south D) 14 m north E) 3 m east

23. A person walks 9 m east, 7 m north, 17 m west and 7 m south. How far and in which direction is the person from the start?

A) 8 m west B) 7 m south C) 17 m west D) 9 m north E) 8 m east

24. A person walks 20 m east, 3 m north, 28 m west and 3 m south. How far and in which direction is the person from the start?

A) 28 m west B) 3 m south C) 8 m west D) 20 m north E) 8 m east

25. A person walks 16 m east, 13 m north, 20 m west and 13 m south. How far and in which direction is the person from the start?

A) 13 m south B) 16 m north C) 4 m west D) 20 m west E) 4 m east

26. In a queue of 80 people, R is 16th from the front. What is R's position from the back?

A) 67 B) 69 C) 61 D) 65 E) 63

27. In a queue of 46 people, R is 9th from the front. What is R's position from the back?
A) 42 B) 36 C) 40 D) 34 E) 38
28. In a queue of 51 people, R is 20th from the front. What is R's position from the back?
A) 34 B) 32 C) 30 D) 28 E) 36
29. In a queue of 79 people, R is 12th from the front. What is R's position from the back?
A) 70 B) 64 C) 72 D) 68 E) 66
30. In a queue of 58 people, R is 11th from the front. What is R's position from the back?
A) 46 B) 48 C) 44 D) 50 E) 52
31. Which practice supports least privilege?
A) Disable audit logs B) Allow public access to all records C) Grant only access needed for the role D) Share one password
E) Give every employee administrator access
32. Which is volatile working memory?
A) Printed record B) ROM C) RAM D) Hard disk E) Optical disc
33. What is the purpose of a database primary key?
A) Replace all backups B) Increase monitor brightness C) Print an email D) Compress every image E) Uniquely identify a record
34. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Every complaint is false B) The new channel should be closed C) Service definitely collapsed D) No investigation is needed
E) More recorded complaints need not mean worse service
35. Which backup practice improves recovery from a damaged main device?
A) Rename the same file B) Share passwords publicly C) Remove all restore checks D) Keep the only copy on that device
E) Keep a tested separate backup
36. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Do not disclose it; report through the approved security channel B) Forward it to all customers C) Reply with the password
D) Disable every server without approval E) Publish the password online
37. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Some errors can be prevented by guidance B) Every customer has a printer C) No employee takes leave D) All forms will disappear
E) Every transaction requires a loan
38. Which measure best tests whether a queue intervention helped?
A) Ask only the designer B) Measure wall colour C) Count posters only D) Ignore the baseline E) Compare comparable periods using waiting-time data
39. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) A comparable group without reminders had the same fall B) The reminder text was brief C) The message used simple words
D) Customers received reminders E) The bank sent reminders in the morning

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

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

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

Data set 1: Four branches processed applications in one week: A: 240, B: 220, C: 320, D: 250. All values are counts, not percentages.

41. What was the total number processed?

A) 1026 B) 1034 C) 1032 D) 1028 E) 1030

42. What was the average number per branch?

A) 259.5 B) 261.5 C) 257.5 D) 255.5 E) 253.5

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

A) 12/11 B) 25/22 C) 13/11 D) 14/11 E) 27/22

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

A) 446 B) 448 C) 452 D) 444 E) 450

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

A) 496 B) 500 C) 494 D) 498 E) 502

Data set 2: Four branches processed applications in one week: A: 300, B: 170, C: 330, D: 320. All values are counts, not percentages.

46. What was the total number processed?

A) 1122 B) 1118 C) 1124 D) 1120 E) 1116

47. What was the average number per branch?

A) 278 B) 282 C) 276 D) 280 E) 284

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

A) 30/17 B) 2 C) 32/17 D) 33/17 E) 31/17

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

A) 504 B) 506 C) 500 D) 508 E) 502

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

A) 535 B) 539 C) 541 D) 533 E) 537

Data set 3: Four branches processed applications in one week: A: 150, B: 300, C: 300, D: 390. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) $17/30$ B) $1/2$ C) $19/30$ D) $3/5$ E) $8/15$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 358 B) 356 C) 364 D) 360 E) 362
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 734 B) 736 C) 740 D) 742 E) 738
56. Find simple interest on Rs 1900 at 15% per year for 4 years.
A) 1140 B) 1144 C) 1136 D) 1138 E) 1142
57. Find compound interest on Rs 3100 for two years at 10% annually.
A) 653 B) 649 C) 647 D) 655 E) 651
58. An item costing Rs 580 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 114 B) 120 C) 116 D) 112 E) 118
59. The average of 9 values is 57. A new value of 75 is added. What is the new average? Round to two decimals.
A) 56.8 B) 58.8 C) 54.8 D) 60.8 E) 62.8
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) $103/30$ D) $10/3$ E) $97/30$
61. A train travels at 80 km/h for 4 hours. What distance does it cover?
A) 318 B) 322 C) 320 D) 316 E) 324
62. A boat moves at 15 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 2 hours?
A) 40 B) 36 C) 38 D) 34 E) 32
63. Rs 828 is divided in the ratio 8:10. What is the larger share?
A) 456 B) 464 C) 458 D) 462 E) 460
64. A mixture contains 50 litres of milk and 25 litres of water. How much water must be added to make milk half of the mixture?
A) 23 B) 21 C) 29 D) 27 E) 25
65. A invests Rs 10000 for 12 months and B Rs 13000 for 12 months. If profit is Rs 276, what is A's share?
A) 118 B) 124 C) 120 D) 122 E) 116
66. A bag has 3 red and 6 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $1/12$ B) $-1/60$ C) $-7/60$ D) $11/60$ E) $17/60$

67. How many unordered pairs can be selected from 10 distinct people?

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

68. Find the next term: 8, 18, 28, 38, ?

A) 48 B) 46 C) 50 D) 52 E) 44

69. If $3x + 9 = 27$, what is x ?

A) 4 B) 6 C) 10 D) 8 E) 2

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

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

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

• 45 minutes

71. What does diversification primarily reduce?

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

72. What is credit risk?

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

73. What is a trade deficit in goods?

A) Tax exceeding expenditure B) Savings exceeding consumption C) Exports exceeding imports D) Deposits exceeding loans E) Goods imports exceeding goods exports

74. What is a premium in insurance?

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

75. What is financial inclusion broadly concerned with?

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

76. What is liquidity?

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

77. What is a guarantor?

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

78. What does a cash-flow statement track?

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

79. What is a recurring deposit conceptually?

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

80. What is deflation?

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

81. What is disinflation?

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

82. What is GDP broadly a measure of?

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

83. What is a mutual fund conceptually?

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

84. What is refinancing?

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

85. What is a fixed deposit conceptually?

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

86. What is principal in a simple loan calculation?

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

87. What is underwriting broadly?

A) Printing advertisements only B) Ignoring repayment ability C) Assessing and accepting risk under specified terms D) Guaranteeing every application E) Removing all contract conditions

88. What is reconciliation?

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

89. What is an amortisation schedule?

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

90. What does inflation describe?

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

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

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

92. What is an audit trail?

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

93. What does a balance sheet show?

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

94. 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

95. What is a payment settlement?

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

96. What is leverage in finance broadly?

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

97. What is equity ownership?

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

98. What does KYC stand for?

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

99. What is a moratorium on repayment?

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

100. What is a dividend?

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

101. What is moral hazard?

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

102. What is collateral?

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

103. What is a debit card normally linked to?

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

104. What is encryption?

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

105. What is a sunk cost?

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

106. What distinguishes real GDP from nominal GDP?

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

107. What is net worth in basic accounting?

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

108. What does two-factor authentication add?

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

109. What is NAV per unit conceptually?

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

110. What is compound interest?

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

111. What is adverse selection?

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

112. What is a digital signature used to support?

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

113. What is simple interest?

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

114. What is a contingent liability conceptually?

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

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

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

116. A hypothetical business has assets of Rs 3800 and liabilities of Rs 1800. What is its net worth?

A) 2002 B) 2004 C) 1996 D) 2000 E) 1998

117. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 2900?

A) 120 B) 118 C) 114 D) 112 E) 116

118. Current assets are Rs 2200, and current liabilities Rs 800. What is working capital?

A) 1404 B) 1396 C) 1400 D) 1398 E) 1402

119. A hypothetical company has 2100 outstanding shares at Rs 41 each. What is its market capitalisation in rupees?

A) 86102 B) 86100 C) 86098 D) 86104 E) 86096

120. A household earns Rs 9800 and spends Rs 8200 in a month. What is its surplus?

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

121. A hypothetical business has assets of Rs 9000 and liabilities of Rs 2500. What is its net worth?
A) 6504 B) 6498 C) 6496 D) 6500 E) 6502
122. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 3700?
A) 144 B) 152 C) 148 D) 146 E) 150
123. Current assets are Rs 1900, and current liabilities Rs 800. What is working capital?
A) 1096 B) 1102 C) 1100 D) 1104 E) 1098
124. A hypothetical company has 2500 outstanding shares at Rs 27 each. What is its market capitalisation in rupees?
A) 67500 B) 67496 C) 67502 D) 67504 E) 67498
125. A household earns Rs 9300 and spends Rs 8300 in a month. What is its surplus?
A) 1002 B) 1000 C) 998 D) 1004 E) 996
126. A hypothetical business has assets of Rs 8000 and liabilities of Rs 2500. What is its net worth?
A) 5502 B) 5496 C) 5498 D) 5504 E) 5500
127. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 4500?
A) 274 B) 268 C) 272 D) 270 E) 266
128. Current assets are Rs 2600, and current liabilities Rs 600. What is working capital?
A) 1998 B) 2000 C) 2002 D) 1996 E) 2004
129. A hypothetical company has 1800 outstanding shares at Rs 36 each. What is its market capitalisation in rupees?
A) 64802 B) 64796 C) 64800 D) 64804 E) 64798
130. A household earns Rs 6600 and spends Rs 5000 in a month. What is its surplus?
A) 1600 B) 1602 C) 1604 D) 1596 E) 1598

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

Passage 1. A public library in Ranchi introduced an evening study room. During its first month, 108 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) All visitors rejected the change B) An approaching examination may also explain the increase C) The first month had not ended D) Transport had worsened everywhere E) No one registered

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "facilitate".

A) practical B) provisional C) limited D) assist E) outdated

157. Choose the closest meaning of "resilient".

A) deduce B) adaptable C) unbiased D) improve E) provisional

158. Choose the closest meaning of "rectify".

A) agree B) correct C) postpone D) confirm E) improve

159. Choose the closest meaning of "obsolete".

A) hardworking B) outdated C) improve D) confirm E) unclear

160. Choose the closest meaning of "defer".

A) postpone B) limited C) reduce D) unclear E) outdated

161. Choose the closest meaning of "prudent".

A) deduce B) confirm C) careful D) open E) postpone

162. Choose the closest meaning of "accurate".

A) assign B) correct C) unnecessary D) open E) hardworking

163. Choose the closest meaning of "diligent".

A) keep B) assist C) hardworking D) unnecessary E) postpone

164. Choose the closest meaning of "enhance".

A) hardworking B) postpone C) assist D) outdated E) improve

165. Choose the closest meaning of "scarce".

A) open B) postpone C) unbiased D) limited E) agree

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

A) QSRP B) QRSP C) RSQP D) PRSQ E) SQPR

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

A) SPRQ B) PRSQ C) SPQR D) QPRS E) PSRQ

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

A) PSQR B) RPSQ C) RQSP D) SPQR E) PSRQ

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

A) QRSP B) PRSQ C) PSRQ D) QPRS E) SPRQ

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

A) QRSP B) PRSQ C) QPRS D) SPQR E) SQPR

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 request for help understanding a form; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a customer needing an accessible service channel.

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

Explanations

1. C — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, E, B, A, C, F.
2. B — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, E, B, A, C, F.
3. B — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, E, B, A, C, F.
4. B — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, E, B, A, C, F.
5. C — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, E, B, A, C, F.
6. C — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, G, B, D, C.
7. A — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, G, B, D, C.
8. A — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, G, B, D, C.
9. A — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, G, B, D, C.
10. C — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, G, B, D, C.
11. C — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, A, D, G, B, E, C.
12. E — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, A, D, G, B, E, C.
13. D — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, A, D, G, B, E, C.
14. C — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, A, D, G, B, E, C.
15. E — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, A, D, G, B, E, C.
16. E — $U > L$. $U > N \geq M$ and $M = L$; hence $U > L$.
17. C — $N > K$. $N > P \geq M$ and $M = K$; hence $N > K$.
18. E — $R > V$. $R > U \geq K$ and $K = V$; hence $R > V$.
19. B — $N > Q$. $N > R \geq V$ and $V = Q$; hence $N > Q$.
20. D — $K > L$. $K > S \geq V$ and $V = L$; hence $K > L$.
21. B — 7 m west. North and south cancel; net horizontal movement is $18 - (25) = -7$ m.
22. B — 3 m west. North and south cancel; net horizontal movement is $14 - (17) = -3$ m.

23. A — 8 m west. North and south cancel; net horizontal movement is $9 - (17) = -8$ m.
24. C — 8 m west. North and south cancel; net horizontal movement is $20 - (28) = -8$ m.
25. C — 4 m west. North and south cancel; net horizontal movement is $16 - (20) = -4$ m.
26. D — 65. Position from back = total - front rank + 1 = 65.
27. E — 38. Position from back = total - front rank + 1 = 38.
28. B — 32. Position from back = total - front rank + 1 = 32.
29. D — 68. Position from back = total - front rank + 1 = 68.
30. B — 48. Position from back = total - front rank + 1 = 48.
31. C — Grant only access needed for the role. Least privilege limits unnecessary access.
32. C — RAM. RAM ordinarily loses its contents when power is removed.
33. E — Uniquely identify a record. A primary key provides a unique record identifier.
34. E — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
35. E — Keep a tested separate backup. A separate, tested backup supports restoration.
36. A — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
37. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
38. E — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
39. A — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
40. B — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
41. E — 1030. Add all four values: 1030.
42. C — 257.5. Total 1030 divided by 4 = 257.5.
43. A — 12/11. Simplify 240/220.
44. B — 448. $0.8 \times (240 + 320) = 448$.
45. D — 498. $250 \times 1.2 + 220 \times 0.9 = 498$.
46. D — 1120. Add all four values: 1120.
47. D — 280. Total 1120 divided by 4 = 280.
48. A — 30/17. Simplify 300/170.
49. A — 504. $0.8 \times (300 + 330) = 504$.
50. E — 537. $320 \times 1.2 + 170 \times 0.9 = 537$.
51. C — 1140. Add all four values: 1140.
52. C — 285. Total 1140 divided by 4 = 285.
53. B — 1/2. Simplify 150/300.
54. D — 360. $0.8 \times (150 + 300) = 360$.
55. E — 738. $390 \times 1.2 + 300 \times 0.9 = 738$.
56. A — 1140. $P \times r \times t / 100 = 1140$.
57. E — 651. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. C — 116. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. B — 58.8. New total = 588; divide by 10.
60. D — 10/3. Combined rate = $1/5 + 1/10$; invert it.
61. C — 320. Distance = speed $\times$ time.
62. B — 36. Downstream speed = boat speed + stream speed.
63. E — 460. Larger share = $828 \times 10/(8+10)$.
64. E — 25. For milk to be half, total water must equal the milk volume.
65. C — 120. Equal durations: profit ratio equals capital ratio.
66. A — 1/12. $(3/9) \times (2/8)$.

67. B — 45. $10C2 = 10 \times 9/2$.
68. A — 48. The common difference is 10.
69. B — 6. Subtract 9 and divide by 3.
70. A — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. E — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
72. A — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
73. E — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
74. A — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
75. E — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
76. C — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
77. B — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
78. C — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
79. E — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
80. E — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
81. C — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
82. 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.
83. D — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
84. E — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
85. D — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
86. C — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
87. C — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
88. C — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
89. B — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
90. E — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
91. B — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
92. C — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
93. C — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
94. A — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
95. 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.
96. C — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
97. B — A residual ownership interest. The answer states the standard meaning of the concept in the question.
98. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
99. C — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.

100. B — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
101. E — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
102. D — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
103. E — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
104. C — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
105. D — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
106. E — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
107. A — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
108. D — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
109. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
110. E — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
111. C — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
112. C — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
113. E — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
114. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
115. E — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
116. D — 2000. Net worth = assets - liabilities.
117. E — 116. Interest = $\text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
118. C — 1400. Working capital = current assets - current liabilities.
119. B — 86100. Market capitalisation = outstanding shares $\times$ market price.
120. D — 1600. Surplus = income - expenditure.
121. D — 6500. Net worth = assets - liabilities.
122. C — 148. Interest = $\text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
123. C — 1100. Working capital = current assets - current liabilities.
124. A — 67500. Market capitalisation = outstanding shares $\times$ market price.
125. B — 1000. Surplus = income - expenditure.
126. E — 5500. Net worth = assets - liabilities.
127. D — 270. Interest = $\text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
128. B — 2000. Working capital = current assets - current liabilities.
129. C — 64800. Market capitalisation = outstanding shares $\times$ market price.
130. A — 1600. 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. B — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. C — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. B — Measured and analytical. The writer weighs evidence and limitations.
136. E — Delayed transaction entries. Delayed input distorted the alerts.

137. D — 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. E — 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. E — when. Hardly ... when is the standard pair.
142. C — hearing. To is a preposition here and takes a gerund.
143. D — were. With neither/nor, the plural nearer subject takes were here.
144. D — on. The idiomatic construction is insist on.
145. A — being. Despite takes a noun or gerund phrase.
146. B — to. Preferable takes to.
147. B — is. The nearer subject manager is singular.
148. D — than. No sooner pairs with than.
149. B — is. The grammatical subject report is singular.
150. D — is. The number is the singular subject.
151. A — for. For introduces a duration.
152. A — is. Information is an uncountable singular noun.
153. B — be checked. A modal passive uses be plus past participle.
154. E — approve. Would rather ... than takes parallel base verbs.
155. E — has. Each takes a singular verb.
156. D — assist. In standard usage, facilitate means assist.
157. B — adaptable. In standard usage, resilient means adaptable.
158. B — correct. In standard usage, rectify means correct.
159. B — outdated. In standard usage, obsolete means outdated.
160. A — postpone. In standard usage, defer means postpone.
161. C — careful. In standard usage, prudent means careful.
162. B — correct. In standard usage, accurate means correct.
163. C — hardworking. In standard usage, diligent means hardworking.
164. E — improve. In standard usage, enhance means improve.
165. D — limited. In standard usage, scarce means limited.
166. E — SQPR. The sequence follows the event, review, action and outcome. Correct order: SQPR
167. C — SPQR. The sequence follows the event, review, action and outcome. Correct order: SPQR
168. A — PSQR. The sequence follows the event, review, action and outcome. Correct order: PSQR
169. A — QRSP. The sequence follows the event, review, action and outcome. Correct order: QRSP
170. D — SPQR. The sequence follows the event, review, action and outcome. Correct order: SPQR

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.