

SBI PO Mains Mock Test 05

Independent learning edition • Pattern checked 26 October 2026

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

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

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

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

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

Name: _____ Date: _____ Attempt: _____

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

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

9. How many people are strictly between E and C?

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

A) $K < M$ B) $S > M$ C) $S = M$ D) $S < M$ E) $L < R$

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

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

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

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

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

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

21. A person walks 19 m east, 15 m north, 24 m west and 15 m south. How far and in which direction is the person from the start?

A) 15 m south B) 5 m east C) 19 m north D) 5 m west E) 24 m west

22. A person walks 19 m east, 7 m north, 23 m west and 7 m south. How far and in which direction is the person from the start?

A) 7 m south B) 19 m north C) 23 m west D) 4 m west E) 4 m east

23. A person walks 15 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) 5 m east B) 20 m west C) 13 m south D) 5 m west E) 15 m north

24. A person walks 20 m east, 11 m north, 22 m west and 11 m south. How far and in which direction is the person from the start?

A) 20 m north B) 11 m south C) 2 m east D) 2 m west E) 22 m west

25. A person walks 8 m east, 2 m north, 11 m west and 2 m south. How far and in which direction is the person from the start?

A) 2 m south B) 8 m north C) 11 m west D) 3 m east E) 3 m west

26. In a queue of 32 people, R is 6th from the front. What is R's position from the back?

A) 31 B) 29 C) 23 D) 25 E) 27

27. In a queue of 43 people, R is 9th from the front. What is R's position from the back?
A) 35 B) 37 C) 33 D) 39 E) 31
28. In a queue of 72 people, R is 5th from the front. What is R's position from the back?
A) 64 B) 66 C) 70 D) 68 E) 72
29. In a queue of 68 people, R is 9th from the front. What is R's position from the back?
A) 58 B) 56 C) 60 D) 64 E) 62
30. In a queue of 39 people, R is 15th from the front. What is R's position from the back?
A) 21 B) 29 C) 27 D) 25 E) 23
31. Which is volatile working memory?
A) Optical disc B) RAM C) Printed record D) ROM E) Hard disk
32. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Reply with the password B) Forward it to all customers C) Disable every server without approval D) Publish the password online E) Do not disclose it; report through the approved security channel
33. 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
34. Which measure best tests whether a queue intervention helped?
A) Ignore the baseline B) Ask only the designer C) Measure wall colour D) Count posters only E) Compare comparable periods using waiting-time data
35. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) All forms will disappear B) Some errors can be prevented by guidance C) Every customer has a printer D) No employee takes leave E) Every transaction requires a loan
36. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The bank sent reminders in the morning B) The reminder text was brief C) Customers received reminders D) A comparable group without reminders had the same fall E) The message used simple words
37. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Every complaint is false B) More recorded complaints need not mean worse service C) No investigation is needed D) Service definitely collapsed E) The new channel should be closed
38. Which backup practice improves recovery from a damaged main device?
A) Keep the only copy on that device B) Rename the same file C) Share passwords publicly D) Keep a tested separate backup E) Remove all restore checks
39. Which practice supports least privilege?
A) Share one password B) Grant only access needed for the role C) Give every employee administrator access D) Allow public access to all records E) Disable audit logs

40. What is the purpose of a database primary key?

A) Uniquely identify a record B) Print an email C) Increase monitor brightness D) Compress every image E) Replace all backups

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

Data set 1: Four branches processed applications in one week: A: 150, B: 350, C: 300, D: 400. All values are counts, not percentages.

41. What was the total number processed?

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

42. What was the average number per branch?

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

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

A) 17/35 B) 19/35 C) 3/7 D) 16/35 E) 18/35

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

A) 360 B) 364 C) 358 D) 356 E) 362

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

A) 795 B) 797 C) 799 D) 791 E) 793

Data set 2: Four branches processed applications in one week: A: 180, B: 210, C: 230, D: 220. All values are counts, not percentages.

46. What was the total number processed?

A) 844 B) 836 C) 838 D) 842 E) 840

47. What was the average number per branch?

A) 206 B) 210 C) 214 D) 208 E) 212

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

A) 1 B) 22/21 C) 19/21 D) 20/21 E) 6/7

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

A) 330 B) 332 C) 328 D) 326 E) 324

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

A) 451 B) 453 C) 455 D) 457 E) 449

Data set 3: Four branches processed applications in one week: A: 310, B: 230, C: 330, D: 150. All values are counts, not percentages.

51. What was the total number processed?

A) 1022 B) 1016 C) 1018 D) 1024 E) 1020

52. What was the average number per branch?

A) 257 B) 251 C) 255 D) 253 E) 259

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

A) 35/23 B) 31/23 C) 32/23 D) 34/23 E) 33/23

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

A) 508 B) 514 C) 512 D) 516 E) 510

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

A) 389 B) 383 C) 387 D) 391 E) 385

56. Find simple interest on Rs 2400 at 20% per year for 2 years.

A) 960 B) 964 C) 958 D) 956 E) 962

57. Find compound interest on Rs 3000 for two years at 10% annually.

A) 634 B) 632 C) 630 D) 628 E) 626

58. An item costing Rs 640 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?

A) 128 B) 126 C) 132 D) 130 E) 124

59. The average of 10 values is 48. A new value of 68 is added. What is the new average? Round to two decimals.

A) 47.82 B) 53.82 C) 45.82 D) 51.82 E) 49.82

60. A can finish a job in 6 days and B in 12 days. How many days will they take together?

A) 39/10 B) 21/5 C) 41/10 D) 4 E) 19/5

61. A train travels at 40 km/h for 2 hours. What distance does it cover?

A) 80 B) 76 C) 82 D) 84 E) 78

62. A boat moves at 24 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 3 hours?

A) 77 B) 81 C) 83 D) 85 E) 79

63. Rs 378 is divided in the ratio 8:10. What is the larger share?

A) 212 B) 208 C) 210 D) 206 E) 214

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) 26 B) 32 C) 30 D) 28 E) 34

65. A invests Rs 10000 for 12 months and B Rs 13000 for 12 months. If profit is Rs 115, what is A's share?

A) 52 B) 50 C) 48 D) 54 E) 46

66. A bag has 8 red and 5 blue balls. Two are drawn without replacement. What is the probability both are red?

A) 179/390 B) 101/390 C) 109/195 D) 31/195 E) 14/39

67. How many unordered pairs can be selected from 7 distinct people?

A) 19 B) 17 C) 25 D) 21 E) 23

68. Find the next term: 14, 17, 20, 23, ?

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

69. If $3x + 10 = 67$, what is x ?

A) 21 B) 23 C) 19 D) 17 E) 15

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

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

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

• 45 minutes

71. What is financial inclusion broadly concerned with?

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

72. What is a guarantor?

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

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

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

74. What is a dividend?

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

75. What is maturity of a debt instrument?

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

76. What does AML stand for?

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

77. What is a contingent liability conceptually?

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

78. What does KYC stand for?

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

79. What is an index fund designed to do?

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

80. What does a balance sheet show?

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

81. What is underwriting broadly?

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

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

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

83. What is encryption?

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

84. What is face value of a conventional bond?

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

85. What is an asset for a lender?

- A) Borrowed funds B) A loan receivable C) A customer's deposit liability D) Shareholder dividends payable E) A payable expense

86. What is leverage in finance broadly?

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

87. What is depreciation in accounting?

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

88. What is market capitalisation?

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

89. What is a fixed deposit conceptually?

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

90. What is refinancing?

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

91. What does two-factor authentication add?

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

92. What does inflation describe?

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

93. What does diversification primarily reduce?

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

94. What is adverse selection?

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

95. What is compound interest?

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

96. What is deflation?

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

97. What is an insurance deductible conceptually?

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

98. What is a debit card normally linked to?

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

99. What does a cash-flow statement track?

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

100. What is phishing?

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

101. 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

102. 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

103. What is a trade deficit in goods?

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

104. 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 bank's logo E) A tax category

105. What is opportunity cost?

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

106. What is a digital signature used to support?

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

107. What distinguishes real GDP from nominal GDP?

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

108. 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

109. What is GDP broadly a measure of?

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

110. What is NAV per unit conceptually?

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

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

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

112. What is an amortisation schedule?

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

113. What is exchange-rate risk?

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

114. What is a liability for a bank?

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

115. What is a moratorium on repayment?

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

116. A hypothetical business has assets of Rs 6400 and liabilities of Rs 2400. What is its net worth?

A) 3998 B) 4002 C) 4000 D) 3996 E) 4004

117. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 2500?

A) 154 B) 146 C) 150 D) 148 E) 152

118. Current assets are Rs 1400, and current liabilities Rs 900. What is working capital?

A) 498 B) 502 C) 500 D) 496 E) 504

119. A hypothetical company has 1100 outstanding shares at Rs 83 each. What is its market capitalisation in rupees?

A) 91300 B) 91304 C) 91302 D) 91296 E) 91298

120. A household earns Rs 7900 and spends Rs 7200 in a month. What is its surplus?

A) 698 B) 704 C) 696 D) 700 E) 702

121. A hypothetical business has assets of Rs 5200 and liabilities of Rs 2200. What is its net worth?
A) 3004 B) 2998 C) 3000 D) 2996 E) 3002
122. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 4700?
A) 378 B) 374 C) 372 D) 380 E) 376
123. Current assets are Rs 1700, and current liabilities Rs 600. What is working capital?
A) 1100 B) 1096 C) 1104 D) 1098 E) 1102
124. A hypothetical company has 3000 outstanding shares at Rs 69 each. What is its market capitalisation in rupees?
A) 206996 B) 207004 C) 207002 D) 206998 E) 207000
125. A household earns Rs 10000 and spends Rs 9000 in a month. What is its surplus?
A) 996 B) 1002 C) 998 D) 1000 E) 1004
126. A hypothetical business has assets of Rs 8000 and liabilities of Rs 1300. What is its net worth?
A) 6700 B) 6696 C) 6704 D) 6702 E) 6698
127. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 4200?
A) 250 B) 248 C) 254 D) 256 E) 252
128. Current assets are Rs 2500, and current liabilities Rs 600. What is working capital?
A) 1900 B) 1902 C) 1896 D) 1904 E) 1898
129. A hypothetical company has 1000 outstanding shares at Rs 73 each. What is its market capitalisation in rupees?
A) 72996 B) 72998 C) 73000 D) 73004 E) 73002
130. A household earns Rs 9200 and spends Rs 7900 in a month. What is its surplus?
A) 1302 B) 1296 C) 1298 D) 1300 E) 1304

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

Passage 1. A public library in Jaipur introduced an evening study room. During its first month, 110 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) Exams are the only cause of attendance B) Transport never affects learning C) Registration proves regular attendance
- D) Access improvements should be tested and evaluated carefully E) Libraries should stop evening services

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

155. Choose the correct completion: No sooner had he arrived ____ the discussion began.

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

156. Choose the closest meaning of "feasible".

A) keep B) practical C) outdated D) provisional E) examine

157. Choose the closest meaning of "rigorous".

A) thorough B) unwilling C) limited D) practical E) postpone

158. Choose the closest meaning of "facilitate".

A) assist B) logical C) reduce D) brief E) keep

159. Choose the closest meaning of "coherent".

A) limited B) examine C) logical D) unbiased E) assist

160. Choose the closest meaning of "resilient".

A) adaptable B) keep C) unwilling D) limited E) practical

161. Choose the closest meaning of "tentative".

A) logical B) assign C) provisional D) open E) outdated

162. Choose the closest meaning of "enhance".

A) improve B) logical C) unfavourable D) unwilling E) practical

163. Choose the closest meaning of "infer".

A) keep B) deduce C) discourage D) improve E) unfavourable

164. Choose the closest meaning of "ambiguous".

A) keep B) outdated C) confirm D) unclear E) unwilling

165. Choose the closest meaning of "adverse".

A) discourage B) limited C) unclear D) unfavourable E) unnecessary

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

A) RQSP B) RSQP C) SPQR D) PRQS E) SQPR

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

A) PQSR B) PRQS C) QPSR D) SQR P E) SPQR

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

A) SPRQ B) SRQP C) RQSP D) SRPQ E) QSRP

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

A) PQSR B) RPSQ C) SQR P D) RQPS E) SPQR

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

A) SQR P B) QRPS C) SRPQ D) PSQR E) PRSQ

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 unverified message requesting credentials; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a complaint sent to the wrong department.

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

Explanations

1. C — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, B, C, A, E, F.
2. D — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, B, C, A, E, F.
3. C — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, B, C, A, E, F.
4. A — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, B, C, A, E, F.
5. D — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is G, D, B, C, A, E, F.
6. D — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is A, E, D, G, F, C, B.
7. C — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is A, E, D, G, F, C, B.
8. A — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is A, E, D, G, F, C, B.
9. E — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is A, E, D, G, F, C, B.
10. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is A, E, D, G, F, C, B.
11. C — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, G, D, B, C, F.
12. A — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, G, D, B, C, F.
13. C — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, G, D, B, C, F.
14. D — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, G, D, B, C, F.
15. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, G, D, B, C, F.
16. D — $N > M$. $N > P \geq Q$ and $Q = M$; hence $N > M$.
17. B — $S > M$. $S > L \geq R$ and $R = M$; hence $S > M$.
18. C — $R > U$. $R > Q \geq L$ and $L = U$; hence $R > U$.
19. C — $V > N$. $V > L \geq R$ and $R = N$; hence $V > N$.
20. D — $L > N$. $L > P \geq V$ and $V = N$; hence $L > N$.
21. D — 5 m west. North and south cancel; net horizontal movement is $19 - (24) = -5$ m.
22. D — 4 m west. North and south cancel; net horizontal movement is $19 - (23) = -4$ m.

23. D — 5 m west. North and south cancel; net horizontal movement is $15 - (20) = -5$ m.
24. D — 2 m west. North and south cancel; net horizontal movement is $20 - (22) = -2$ m.
25. E — 3 m west. North and south cancel; net horizontal movement is $8 - (11) = -3$ m.
26. E — 27. Position from back = total - front rank + 1 = 27.
27. A — 35. Position from back = total - front rank + 1 = 35.
28. D — 68. Position from back = total - front rank + 1 = 68.
29. C — 60. Position from back = total - front rank + 1 = 60.
30. D — 25. Position from back = total - front rank + 1 = 25.
31. B — RAM. RAM ordinarily loses its contents when power is removed.
32. E — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
33. B — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
34. E — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
35. B — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
36. D — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
37. B — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
38. D — Keep a tested separate backup. A separate, tested backup supports restoration.
39. B — Grant only access needed for the role. Least privilege limits unnecessary access.
40. A — Uniquely identify a record. A primary key provides a unique record identifier.
41. B — 1200. Add all four values: 1200.
42. B — 300. Total 1200 divided by 4 = 300.
43. C — $3/7$. Simplify 150/350.
44. A — 360. $0.8 \times (150 + 300) = 360$.
45. A — 795. $400 \times 1.2 + 350 \times 0.9 = 795$.
46. E — 840. Add all four values: 840.
47. B — 210. Total 840 divided by 4 = 210.
48. E — $6/7$. Simplify 180/210.
49. C — 328. $0.8 \times (180 + 230) = 328$.
50. B — 453. $220 \times 1.2 + 210 \times 0.9 = 453$.
51. E — 1020. Add all four values: 1020.
52. C — 255. Total 1020 divided by 4 = 255.
53. B — $31/23$. Simplify 310/230.
54. C — 512. $0.8 \times (310 + 330) = 512$.
55. C — 387. $150 \times 1.2 + 230 \times 0.9 = 387$.
56. A — 960. $P \times r \times t / 100 = 960$.
57. C — 630. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. A — 128. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. E — 49.82. New total = 548; divide by 11.
60. D — 4. Combined rate = $1/6 + 1/12$; invert it.
61. A — 80. Distance = speed $\times$ time.
62. B — 81. Downstream speed = boat speed + stream speed.
63. C — 210. Larger share = $378 \times 10 / (8 + 10)$.
64. C — 30. For milk to be half, total water must equal the milk volume.
65. B — 50. Equal durations: profit ratio equals capital ratio.
66. E — $14/39$. $(8/13) \times (7/12)$.

67. D — 21. $7C2 = 7 \times 6/2$.
68. B — 26. The common difference is 3.
69. C — 19. Subtract 10 and divide by 3.
70. E — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. B — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
72. A — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
73. E — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
74. A — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
75. D — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
76. D — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
77. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
78. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
79. B — Track a specified market index. The answer states the standard meaning of the concept in the question.
80. E — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
81. E — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
82. E — A transaction OTP. The answer states the standard meaning of the concept in the question.
83. B — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
84. B — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
85. B — A loan receivable. The answer states the standard meaning of the concept in the question.
86. D — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
87. E — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
88. E — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
89. B — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
90. D — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
91. E — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
92. D — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
93. B — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
94. E — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
95. D — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
96. B — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
97. B — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
98. C — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
99. A — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
100. A — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.

101. A — Assets minus liabilities. 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. A — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
104. 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.
105. B — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
106. D — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
107. D — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
108. B — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
109. D — Value of final goods and services produced within an economy over a period. The answer states the standard meaning of the concept in the question.
110. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
111. A — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
112. D — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
113. D — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
114. D — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
115. B — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
116. C — 4000. Net worth = assets - liabilities.
117. C — 150. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. C — 500. Working capital = current assets - current liabilities.
119. A — 91300. Market capitalisation = outstanding shares $\times$ market price.
120. D — 700. Surplus = income - expenditure.
121. C — 3000. Net worth = assets - liabilities.
122. E — 376. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. A — 1100. Working capital = current assets - current liabilities.
124. E — 207000. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1000. Surplus = income - expenditure.
126. A — 6700. Net worth = assets - liabilities.
127. E — 252. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. A — 1900. Working capital = current assets - current liabilities.
129. C — 73000. Market capitalisation = outstanding shares $\times$ market price.
130. D — 1300. Surplus = income - expenditure.
131. D — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. A — Unreliable transport. Interviews identified transport as a practical barrier.
133. D — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. E — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. E — Measured and analytical. The writer weighs evidence and limitations.
136. E — Delayed transaction entries. Delayed input distorted the alerts.
137. E — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. D — Incapable of error. Managers stopped treating the outputs as always correct.

139. A — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. A — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. C — since. Since introduces a starting point.
142. A — will remain. A real future condition takes a future main clause.
143. B — is. The number is the singular subject.
144. B — among. Among is appropriate for the three recipients.
145. B — to. Senior conventionally takes to.
146. E — to. Preferable takes to.
147. C — is. The nearer subject manager is singular.
148. E — had ended. The earlier of two past events uses past perfect.
149. A — for. For introduces a duration.
150. B — were. With neither/nor, the plural nearer subject takes were here.
151. A — fewer. Countable plural errors takes fewer.
152. B — in. Succeed in is followed by a gerund.
153. E — is. Information is an uncountable singular noun.
154. C — hearing. To is a preposition here and takes a gerund.
155. A — than. No sooner pairs with than.
156. B — practical. In standard usage, feasible means practical.
157. A — thorough. In standard usage, rigorous means thorough.
158. A — assist. In standard usage, facilitate means assist.
159. C — logical. In standard usage, coherent means logical.
160. A — adaptable. In standard usage, resilient means adaptable.
161. C — provisional. In standard usage, tentative means provisional.
162. A — improve. In standard usage, enhance means improve.
163. B — deduce. In standard usage, infer means deduce.
164. D — unclear. In standard usage, ambiguous means unclear.
165. D — unfavourable. In standard usage, adverse means unfavourable.
166. B — RSQP. The sequence follows the event, review, action and outcome. Correct order: RSQP
167. B — PRQS. The sequence follows the event, review, action and outcome. Correct order: PRQS
168. D — SRPQ. The sequence follows the event, review, action and outcome. Correct order: SRPQ
169. B — RPSQ. The sequence follows the event, review, action and outcome. Correct order: RPSQ
170. E — PRSQ. The sequence follows the event, review, action and outcome. Correct order: PRSQ

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.