

SBI PO Mains Mock Test 06

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

21. A person walks 7 m east, 15 m north, 8 m west and 15 m south. How far and in which direction is the person from the start?

A) 7 m north B) 15 m south C) 1 m west D) 1 m east E) 8 m west

22. A person walks 7 m east, 7 m north, 12 m west and 7 m south. How far and in which direction is the person from the start?

A) 7 m north B) 5 m east C) 12 m west D) 5 m west E) 7 m south

23. A person walks 11 m east, 7 m north, 20 m west and 7 m south. How far and in which direction is the person from the start?

A) 11 m north B) 7 m south C) 9 m west D) 20 m west E) 9 m east

24. A person walks 18 m east, 2 m north, 19 m west and 2 m south. How far and in which direction is the person from the start?

A) 1 m west B) 19 m west C) 1 m east D) 18 m north E) 2 m south

25. A person walks 5 m east, 10 m north, 12 m west and 10 m south. How far and in which direction is the person from the start?

A) 5 m north B) 7 m west C) 7 m east D) 10 m south E) 12 m west

26. In a queue of 51 people, R is 20th from the front. What is R's position from the back?

A) 32 B) 30 C) 34 D) 36 E) 28

27. In a queue of 71 people, R is 13th from the front. What is R's position from the back?
A) 63 B) 57 C) 59 D) 61 E) 55
28. In a queue of 30 people, R is 17th from the front. What is R's position from the back?
A) 18 B) 16 C) 10 D) 14 E) 12
29. In a queue of 48 people, R is 5th from the front. What is R's position from the back?
A) 44 B) 48 C) 42 D) 40 E) 46
30. In a queue of 49 people, R is 19th from the front. What is R's position from the back?
A) 35 B) 33 C) 29 D) 31 E) 27
31. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Service definitely collapsed B) More recorded complaints need not mean worse service C) The new channel should be closed D) No investigation is needed E) Every complaint is false
32. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Creates a database B) Finds the largest text value C) Deletes five rows D) Sorts the whole workbook E) Adds the numeric values in A1 through A5
33. What is the purpose of a database primary key?
A) Compress every image B) Increase monitor brightness C) Uniquely identify a record D) Print an email E) Replace all backups
34. Which practice supports least privilege?
A) Grant only access needed for the role B) Share one password C) Allow public access to all records D) Give every employee administrator access E) Disable audit logs
35. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Disable every server without approval B) Do not disclose it; report through the approved security channel C) Forward it to all customers D) Publish the password online E) Reply with the password
36. Which backup practice improves recovery from a damaged main device?
A) Keep a tested separate backup B) Remove all restore checks C) Keep the only copy on that device D) Rename the same file E) Share passwords publicly
37. 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 bank sent reminders in the morning C) The reminder text was brief D) The message used simple words E) Customers received reminders
38. Which measure best tests whether a queue intervention helped?
A) Ask only the designer B) Count posters only C) Compare comparable periods using waiting-time data D) Ignore the baseline E) Measure wall colour
39. 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 transaction requires a loan C) No employee takes leave D) Every customer has a printer E) All forms will disappear

40. Which is volatile working memory?

A) Printed record B) ROM C) Optical disc D) Hard disk E) RAM

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

Data set 1: Four branches processed applications in one week: A: 290, B: 160, C: 330, D: 270. All values are counts, not percentages.

41. What was the total number processed?

A) 1050 B) 1054 C) 1048 D) 1046 E) 1052

42. What was the average number per branch?

A) 260.5 B) 262.5 C) 264.5 D) 258.5 E) 266.5

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

A) 15/8 B) 31/16 C) 2 D) 33/16 E) 29/16

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

A) 494 B) 500 C) 492 D) 498 E) 496

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

A) 466 B) 470 C) 464 D) 472 E) 468

Data set 2: Four branches processed applications in one week: A: 250, B: 330, C: 400, D: 170. All values are counts, not percentages.

46. What was the total number processed?

A) 1146 B) 1154 C) 1150 D) 1148 E) 1152

47. What was the average number per branch?

A) 289.5 B) 283.5 C) 285.5 D) 287.5 E) 291.5

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

A) 25/33 B) 26/33 C) 28/33 D) 29/33 E) 9/11

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

A) 518 B) 516 C) 520 D) 524 E) 522

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

A) 501 B) 503 C) 497 D) 505 E) 499

Data set 3: Four branches processed applications in one week: A: 160, B: 270, C: 160, D: 330. All values are counts, not percentages.

51. What was the total number processed?

A) 924 B) 918 C) 920 D) 922 E) 916

52. What was the average number per branch?

A) 226 B) 234 C) 228 D) 232 E) 230

53. What is the ratio of branch A to branch B?
A) 19/27 B) 20/27 C) 16/27 D) 17/27 E) 2/3
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 260 B) 258 C) 254 D) 256 E) 252
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 639 B) 637 C) 635 D) 641 E) 643
56. Find simple interest on Rs 1600 at 15% per year for 3 years.
A) 716 B) 724 C) 718 D) 722 E) 720
57. Find compound interest on Rs 3300 for two years at 10% annually.
A) 691 B) 697 C) 693 D) 695 E) 689
58. An item costing Rs 770 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 158 B) 152 C) 150 D) 156 E) 154
59. The average of 6 values is 21. A new value of 37 is added. What is the new average? Round to two decimals.
A) 25.29 B) 27.29 C) 23.29 D) 19.29 E) 21.29
60. A can finish a job in 7 days and B in 14 days. How many days will they take together?
A) 73/15 B) 143/30 C) 14/3 D) 67/15 E) 137/30
61. A train travels at 50 km/h for 2 hours. What distance does it cover?
A) 100 B) 98 C) 102 D) 96 E) 104
62. A boat moves at 12 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 3 hours?
A) 43 B) 47 C) 41 D) 45 E) 49
63. Rs 232 is divided in the ratio 3:5. What is the larger share?
A) 141 B) 145 C) 147 D) 143 E) 149
64. A mixture contains 100 litres of milk and 50 litres of water. How much water must be added to make milk half of the mixture?
A) 52 B) 48 C) 50 D) 46 E) 54
65. A invests Rs 5000 for 12 months and B Rs 8000 for 12 months. If profit is Rs 104, what is A's share?
A) 44 B) 36 C) 40 D) 38 E) 42
66. A bag has 6 red and 7 blue balls. Two are drawn without replacement. What is the probability both are red?
A) 5/26 B) 1/130 C) 6/65 D) 19/65 E) 51/130

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

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

68. Find the next term: 7, 16, 25, 34, ?

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

69. If $3x + 5 = 62$, what is x ?

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

70. A value rises by 10% and then falls by 10%. What is the overall percentage decrease?

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

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

• 45 minutes

71. 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

72. What is an overdraft?

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

73. What is an insurance deductible conceptually?

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

74. What does a cash-flow statement track?

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

75. What is a digital signature used to support?

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

76. What is opportunity cost?

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

77. What is a dividend?

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

78. What is compound interest?

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

79. What is an EMI?

A) An annual voting right B) A currency printing method C) A type of branch address D) An equated periodic monthly instalment E) A daily stock quote

80. What is encryption?

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

81. What is liquidity?

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

82. What is a recurring deposit conceptually?

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

83. What is exchange-rate risk?

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

84. What is a premium in insurance?

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

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

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

86. What is net worth in basic accounting?

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

87. What is a payment settlement?

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

88. What is an audit trail?

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

89. What is an index fund designed to do?

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

90. What does KYC stand for?

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

91. What is a fixed deposit conceptually?

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

92. What is a contingent liability conceptually?

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

93. What is reconciliation?

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

94. What is a moratorium on repayment?

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

95. What is solvency broadly?

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

96. What is leverage in finance broadly?

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

97. What is principal in a simple loan calculation?

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

98. What does inflation describe?

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

99. What is a debit card normally linked to?

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

100. What is due diligence?

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

101. What is adverse selection?

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

102. What is moral hazard?

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

103. What is GDP broadly a measure of?

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

104. What does two-factor authentication add?

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

105. What is depreciation in accounting?

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

106. What is a guarantor?

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

107. What is a trade deficit in goods?

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

108. What is disinflation?

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

109. What is a coupon on a conventional bond?

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

110. What is simple interest?

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

111. What is a demand deposit?

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

112. What is an amortisation schedule?

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

113. What is refinancing?

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

114. What is phishing?

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

115. What is operational risk broadly?

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

116. A hypothetical business has assets of Rs 9000 and liabilities of Rs 1000. What is its net worth?

- A) 8000 B) 8004 C) 7996 D) 7998 E) 8002

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

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

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

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

119. A hypothetical company has 1400 outstanding shares at Rs 72 each. What is its market capitalisation in rupees?

- A) 100796 B) 100802 C) 100804 D) 100800 E) 100798

120. A household earns Rs 5300 and spends Rs 4500 in a month. What is its surplus?

- A) 804 B) 796 C) 798 D) 802 E) 800

121. A hypothetical business has assets of Rs 3300 and liabilities of Rs 1900. What is its net worth?
A) 1402 B) 1400 C) 1404 D) 1398 E) 1396
122. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 3700?
A) 150 B) 144 C) 152 D) 146 E) 148
123. Current assets are Rs 1500, and current liabilities Rs 800. What is working capital?
A) 704 B) 696 C) 698 D) 702 E) 700
124. A hypothetical company has 2800 outstanding shares at Rs 21 each. What is its market capitalisation in rupees?
A) 58804 B) 58798 C) 58800 D) 58802 E) 58796
125. A household earns Rs 6400 and spends Rs 4900 in a month. What is its surplus?
A) 1496 B) 1502 C) 1500 D) 1498 E) 1504
126. A hypothetical business has assets of Rs 4300 and liabilities of Rs 1100. What is its net worth?
A) 3202 B) 3198 C) 3200 D) 3204 E) 3196
127. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 2500?
A) 196 B) 198 C) 204 D) 202 E) 200
128. Current assets are Rs 2500, and current liabilities Rs 700. What is working capital?
A) 1798 B) 1802 C) 1800 D) 1804 E) 1796
129. A hypothetical company has 1200 outstanding shares at Rs 76 each. What is its market capitalisation in rupees?
A) 91204 B) 91200 C) 91198 D) 91196 E) 91202
130. A household earns Rs 7200 and spends Rs 6300 in a month. What is its surplus?
A) 900 B) 898 C) 902 D) 904 E) 896

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

Passage 1. A public library in Surat introduced an evening study room. During its first month, 112 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) Exams are the only cause of attendance C) Registration proves regular attendance D) Libraries should stop evening services E) Transport never affects learning

132. Why could some people not attend regularly?

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

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) No one registered E) An approaching examination may also explain the increase

134. Which conclusion is supported?

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

135. Which best describes the tone?

A) Mocking B) Hostile C) Celebratory without reservation D) Despairing 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) An absence of suppliers B) A permanent shortage of all goods C) The use of physical checks D) Excessive staff training E) Delayed transaction entries

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

145. Choose the correct completion: The equipment ___ inspected every morning.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

155. Choose the correct completion: Hardly had the session begun ____ the lights failed.

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

156. Choose the closest meaning of "reluctant".

A) assign B) discourage C) unnecessary D) outdated E) unwilling

157. Choose the closest meaning of "scrutinise".

A) practical B) examine C) keep D) postpone E) assist

158. Choose the closest meaning of "deter".

A) discourage B) examine C) open D) hardworking E) limited

159. Choose the closest meaning of "verify".

A) open B) keep C) assist D) unfavourable E) confirm

160. Choose the closest meaning of "redundant".

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

161. Choose the closest meaning of "transparent".

A) hardworking B) assign C) unbiased D) open E) reduce

162. Choose the closest meaning of "robust".

A) unnecessary B) provisional C) strong D) outdated E) improve

163. Choose the closest meaning of "concur".

A) unclear B) outdated C) agree D) discourage E) examine

164. Choose the closest meaning of "resilient".

A) provisional B) assist C) discourage D) adaptable E) logical

165. Choose the closest meaning of "retain".

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

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

A) PRQS B) QPRS C) QSPR D) SRPQ E) SQPR

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

A) PSRQ B) QSRP C) RQPS D) QPSR E) RSQP

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

A) SPQR B) SQPR C) RQPS D) PRQS E) SRQP

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

A) RPQS B) SRPQ C) SPQR D) PQSR E) RSQP

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

A) PSRQ B) RSPQ C) QRSP D) PSQR E) RQSP

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 mismatch between a receipt and a recorded amount; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a scheduled maintenance notice.

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

Explanations

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

23. C — 9 m west. North and south cancel; net horizontal movement is $11 - (20) = -9$ m.
24. A — 1 m west. North and south cancel; net horizontal movement is $18 - (19) = -1$ m.
25. B — 7 m west. North and south cancel; net horizontal movement is $5 - (12) = -7$ m.
26. A — 32. Position from back = total - front rank + 1 = 32.
27. C — 59. Position from back = total - front rank + 1 = 59.
28. D — 14. Position from back = total - front rank + 1 = 14.
29. A — 44. Position from back = total - front rank + 1 = 44.
30. D — 31. Position from back = total - front rank + 1 = 31.
31. B — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
32. E — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
33. C — Uniquely identify a record. A primary key provides a unique record identifier.
34. A — Grant only access needed for the role. Least privilege limits unnecessary access.
35. B — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
36. A — Keep a tested separate backup. A separate, tested backup supports restoration.
37. A — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
38. C — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
39. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
40. E — RAM. RAM ordinarily loses its contents when power is removed.
41. A — 1050. Add all four values: 1050.
42. B — 262.5. Total 1050 divided by 4 = 262.5.
43. E — 29/16. Simplify 290/160.
44. E — 496. $0.8 \times (290 + 330) = 496$.
45. E — 468. $270 \times 1.2 + 160 \times 0.9 = 468$.
46. C — 1150. Add all four values: 1150.
47. D — 287.5. Total 1150 divided by 4 = 287.5.
48. A — 25/33. Simplify 250/330.
49. C — 520. $0.8 \times (250 + 400) = 520$.
50. A — 501. $170 \times 1.2 + 330 \times 0.9 = 501$.
51. C — 920. Add all four values: 920.
52. E — 230. Total 920 divided by 4 = 230.
53. C — 16/27. Simplify 160/270.
54. D — 256. $0.8 \times (160 + 160) = 256$.
55. A — 639. $330 \times 1.2 + 270 \times 0.9 = 639$.
56. E — 720. $P \times r \times t / 100 = 720$.
57. C — 693. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. E — 154. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. C — 23.29. New total = 163; divide by 7.
60. C — 14/3. Combined rate = $1/7 + 1/14$; invert it.
61. A — 100. Distance = speed $\times$ time.
62. D — 45. Downstream speed = boat speed + stream speed.
63. B — 145. Larger share = $232 \times 5/(3+5)$.
64. C — 50. For milk to be half, total water must equal the milk volume.
65. C — 40. Equal durations: profit ratio equals capital ratio.
66. A — 5/26. $(6/13) \times (5/12)$.

67. E — 45. $10C2 = 10 \times 9/2$.
68. B — 43. The common difference is 9.
69. E — 19. Subtract 5 and divide by 3.
70. B — 1. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
72. D — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
73. D — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
74. A — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
75. B — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
76. B — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
77. D — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
78. D — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
79. D — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
80. A — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
81. E — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
82. E — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
83. A — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
84. D — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
85. C — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
86. A — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
87. C — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
88. E — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
89. C — Track a specified market index. The answer states the standard meaning of the concept in the question.
90. D — Know Your Customer. The answer states the standard meaning of the concept in the question.
91. E — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
92. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
93. C — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
94. B — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
95. B — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
96. E — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
97. E — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
98. E — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
99. E — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.

100. D — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
101. D — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
102. B — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
103. E — 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.
104. D — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
105. A — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
106. B — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
107. D — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
108. A — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
109. C — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
110. B — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
111. B — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
112. B — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
113. D — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
114. B — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
115. C — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
116. A — 8000. Net worth = assets - liabilities.
117. B — 192. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. C — 1400. Working capital = current assets - current liabilities.
119. D — 100800. Market capitalisation = outstanding shares $\times$ market price.
120. E — 800. Surplus = income - expenditure.
121. B — 1400. Net worth = assets - liabilities.
122. E — 148. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. E — 700. Working capital = current assets - current liabilities.
124. C — 58800. Market capitalisation = outstanding shares $\times$ market price.
125. C — 1500. Surplus = income - expenditure.
126. C — 3200. Net worth = assets - liabilities.
127. E — 200. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 1800. Working capital = current assets - current liabilities.
129. B — 91200. Market capitalisation = outstanding shares $\times$ market price.
130. A — 900. Surplus = income - expenditure.
131. A — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. B — Unreliable transport. Interviews identified transport as a practical barrier.
133. E — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. D — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. E — 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. E — Incapable of error. Managers stopped treating the outputs as always correct.
139. D — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. E — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. D — is. The number is the singular subject.
142. D — be checked. A modal passive uses be plus past participle.
143. A — are. A number of refers to plural applicants.
144. B — for. For introduces a duration.
145. E — is. Equipment is uncountable and takes a singular verb.
146. A — being. Despite takes a noun or gerund phrase.
147. C — were. With neither/nor, the plural nearer subject takes were here.
148. A — fewer. Countable plural errors takes fewer.
149. E — will remain. A real future condition takes a future main clause.
150. A — would have noticed. A past unreal condition takes would have plus past participle.
151. E — is. The grammatical subject report is singular.
152. A — is. The nearer subject manager is singular.
153. A — among. Among is appropriate for the three recipients.
154. C — had ended. The earlier of two past events uses past perfect.
155. B — when. Hardly ... when is the standard pair.
156. E — unwilling. In standard usage, reluctant means unwilling.
157. B — examine. In standard usage, scrutinise means examine.
158. A — discourage. In standard usage, deter means discourage.
159. E — confirm. In standard usage, verify means confirm.
160. E — unnecessary. In standard usage, redundant means unnecessary.
161. D — open. In standard usage, transparent means open.
162. C — strong. In standard usage, robust means strong.
163. C — agree. In standard usage, concur means agree.
164. D — adaptable. In standard usage, resilient means adaptable.
165. E — keep. In standard usage, retain means keep.
166. B — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
167. A — PSRQ. The sequence follows the event, review, action and outcome. Correct order: PSRQ
168. A — SPQR. The sequence follows the event, review, action and outcome. Correct order: SPQR
169. D — PQSR. The sequence follows the event, review, action and outcome. Correct order: PQSR
170. B — RSPQ. The sequence follows the event, review, action and outcome. Correct order: RSPQ

Review your attempt

Record section-wise correct, wrong and blank counts. Accuracy = $\text{correct} / \text{attempted} \times 100$. 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.