

SBI PO Mains Mock Test 07

Independent learning edition • Pattern checked 26 October 2026

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

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

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

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

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

Name: _____ Date: _____ Attempt: _____

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

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

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

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

A) $Q < U$ B) $L < U$ C) $T < K$ D) $Q = U$ E) $Q > U$

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

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

21. A person walks 9 m east, 13 m north, 13 m west and 13 m south. How far and in which direction is the person from the start?

A) 13 m south B) 4 m east C) 9 m north D) 13 m west E) 4 m west

22. A person walks 9 m east, 5 m north, 14 m west and 5 m south. How far and in which direction is the person from the start?

A) 5 m west B) 5 m east C) 9 m north D) 14 m west E) 5 m south

23. A person walks 14 m east, 9 m north, 22 m west and 9 m south. How far and in which direction is the person from the start?

A) 22 m west B) 8 m west C) 14 m north D) 8 m east E) 9 m south

24. A person walks 4 m east, 10 m north, 8 m west and 10 m south. How far and in which direction is the person from the start?

A) 4 m east B) 4 m north C) 8 m west D) 10 m south E) 4 m west

25. A person walks 13 m east, 2 m north, 14 m west and 2 m south. How far and in which direction is the person from the start?

A) 14 m west B) 1 m west C) 2 m south D) 13 m north E) 1 m east

26. In a queue of 77 people, R is 8th from the front. What is R's position from the back?

A) 68 B) 66 C) 74 D) 70 E) 72

27. In a queue of 69 people, R is 17th from the front. What is R's position from the back?
A) 53 B) 57 C) 55 D) 49 E) 51
28. In a queue of 74 people, R is 13th from the front. What is R's position from the back?
A) 60 B) 62 C) 66 D) 58 E) 64
29. In a queue of 65 people, R is 11th from the front. What is R's position from the back?
A) 53 B) 57 C) 51 D) 59 E) 55
30. In a queue of 48 people, R is 11th from the front. What is R's position from the back?
A) 38 B) 36 C) 42 D) 40 E) 34
31. What is the purpose of a database primary key?
A) Increase monitor brightness B) Uniquely identify a record C) Replace all backups D) Print an email E) Compress every image
32. Which is volatile working memory?
A) Printed record B) ROM C) RAM D) Optical disc E) Hard disk
33. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) No employee takes leave B) Some errors can be prevented by guidance C) Every transaction requires a loan D) All forms will disappear E) Every customer has a printer
34. Which backup practice improves recovery from a damaged main device?
A) Keep a tested separate backup B) Keep the only copy on that device C) Share passwords publicly D) Remove all restore checks E) Rename the same file
35. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Reply with the password B) Disable every server without approval C) Publish the password online D) Do not disclose it; report through the approved security channel E) Forward it to all customers
36. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Service definitely collapsed B) Every complaint is false C) More recorded complaints need not mean worse service D) No investigation is needed E) The new channel should be closed
37. Which practice supports least privilege?
A) Share one password B) Allow public access to all records C) Give every employee administrator access D) Grant only access needed for the role E) Disable audit logs
38. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) Customers received reminders B) The bank sent reminders in the morning C) A comparable group without reminders had the same fall D) The message used simple words E) The reminder text was brief
39. Which measure best tests whether a queue intervention helped?
A) Ask only the designer B) Ignore the baseline C) Measure wall colour D) Compare comparable periods using waiting-time data E) Count posters only

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

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

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

Data set 1: Four branches processed applications in one week: A: 210, B: 190, C: 210, D: 150. All values are counts, not percentages.

41. What was the total number processed?

A) 756 B) 762 C) 758 D) 764 E) 760

42. What was the average number per branch?

A) 190 B) 194 C) 192 D) 188 E) 186

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

A) 24/19 B) 22/19 C) 21/19 D) 25/19 E) 23/19

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

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

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

A) 347 B) 355 C) 351 D) 353 E) 349

Data set 2: Four branches processed applications in one week: A: 310, B: 160, C: 250, D: 390. All values are counts, not percentages.

46. What was the total number processed?

A) 1114 B) 1108 C) 1112 D) 1110 E) 1106

47. What was the average number per branch?

A) 281.5 B) 275.5 C) 277.5 D) 273.5 E) 279.5

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

A) 33/16 B) 17/8 C) 2 D) 35/16 E) 31/16

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

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

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

A) 614 B) 610 C) 616 D) 608 E) 612

Data set 3: Four branches processed applications in one week: A: 260, B: 270, C: 280, D: 230. All values are counts, not percentages.

51. What was the total number processed?

A) 1044 B) 1036 C) 1040 D) 1038 E) 1042

52. What was the average number per branch?

A) 258 B) 256 C) 260 D) 264 E) 262

53. What is the ratio of branch A to branch B?
A) 28/27 B) 1 C) 26/27 D) 29/27 E) 10/9
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 432 B) 428 C) 430 D) 436 E) 434
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 521 B) 517 C) 523 D) 519 E) 515
56. Find simple interest on Rs 2400 at 5% per year for 3 years.
A) 358 B) 360 C) 364 D) 362 E) 356
57. Find compound interest on Rs 3500 for two years at 10% annually.
A) 737 B) 731 C) 735 D) 733 E) 739
58. An item costing Rs 590 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 120 B) 114 C) 116 D) 118 E) 122
59. The average of 5 values is 20. A new value of 40 is added. What is the new average? Round to two decimals.
A) 25.33 B) 19.33 C) 27.33 D) 21.33 E) 23.33
60. A can finish a job in 8 days and B in 16 days. How many days will they take together?
A) 163/30 B) 83/15 C) 157/30 D) 16/3 E) 77/15
61. A train travels at 110 km/h for 5 hours. What distance does it cover?
A) 546 B) 550 C) 548 D) 554 E) 552
62. A boat moves at 23 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 4 hours?
A) 100 B) 102 C) 108 D) 106 E) 104
63. Rs 378 is divided in the ratio 6:8. What is the larger share?
A) 220 B) 212 C) 218 D) 216 E) 214
64. A mixture contains 80 litres of milk and 40 litres of water. How much water must be added to make milk half of the mixture?
A) 42 B) 36 C) 38 D) 40 E) 44
65. A invests Rs 8000 for 12 months and B Rs 11000 for 12 months. If profit is Rs 114, what is A's share?
A) 50 B) 48 C) 46 D) 44 E) 52
66. A bag has 6 red and 4 blue balls. Two are drawn without replacement. What is the probability both are red?
A) 1/3 B) 7/30 C) 13/30 D) 2/15 E) 8/15

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

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

68. Find the next term: 12, 18, 24, 30, ?

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

69. If $3x + 3 = 54$, what is x ?

A) 17 B) 21 C) 15 D) 19 E) 13

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

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

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

• 45 minutes

71. What is a remittance?

A) A stock-market index B) A cancelled cheque book C) Only an income-tax audit D) A transfer of money to another recipient E) A bank building

72. What is a liability for a bank?

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

73. What is a mutual fund conceptually?

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

74. 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

75. What does a balance sheet show?

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

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

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

77. What is net worth in basic accounting?

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

78. What is adverse selection?

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

79. What is a fixed deposit conceptually?

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

80. 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 guaranteed asset D) An office chair E) A settled expense in every case

81. What is an index fund designed to do?

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

82. What is refinancing?

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

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

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

84. What is operational risk broadly?

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

85. What is GDP broadly a measure of?

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

86. What is a debit card normally linked to?

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

87. What does diversification primarily reduce?

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

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

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

89. What is an overdraft?

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

90. What is a bond generally?

- A) A transaction OTP B) A currency note design C) A debt instrument D) A bank password E) A direct ownership share in every case

91. What is solvency broadly?

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

92. What is encryption?

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

93. What is face value of a conventional bond?

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

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

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

95. What does inflation describe?

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

96. What is an audit trail?

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

97. What is exchange-rate risk?

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

98. What is a digital signature used to support?

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

99. What is a dividend?

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

100. What is collateral?

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

101. What does KYC stand for?

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

102. What is a sunk cost?

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

103. What is NAV per unit conceptually?

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

104. What is a moratorium on repayment?

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

105. What distinguishes real GDP from nominal GDP?

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

106. What is market capitalisation?

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

107. What is liquidity?

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

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

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

109. What is simple interest?

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

110. What is financial inclusion broadly concerned with?

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

111. What is a guarantor?

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

112. What does AML stand for?

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

113. What is a demand deposit?

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

114. What is reconciliation?

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

115. What is deflation?

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

116. A hypothetical business has assets of Rs 8100 and liabilities of Rs 1800. What is its net worth?

A) 6304 B) 6300 C) 6302 D) 6296 E) 6298

117. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 2200?

A) 84 B) 90 C) 88 D) 86 E) 92

118. Current assets are Rs 1900, and current liabilities Rs 500. What is working capital?

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

119. A hypothetical company has 2400 outstanding shares at Rs 32 each. What is its market capitalisation in rupees?

A) 76802 B) 76796 C) 76804 D) 76798 E) 76800

120. A household earns Rs 5800 and spends Rs 4500 in a month. What is its surplus?

A) 1298 B) 1302 C) 1300 D) 1304 E) 1296

121. A hypothetical business has assets of Rs 3100 and liabilities of Rs 1000. What is its net worth?
A) 2100 B) 2096 C) 2104 D) 2102 E) 2098
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 3500?
A) 206 B) 212 C) 208 D) 214 E) 210
123. Current assets are Rs 1200, and current liabilities Rs 700. What is working capital?
A) 498 B) 504 C) 496 D) 500 E) 502
124. A hypothetical company has 2200 outstanding shares at Rs 47 each. What is its market capitalisation in rupees?
A) 103404 B) 103402 C) 103396 D) 103400 E) 103398
125. A household earns Rs 7600 and spends Rs 6200 in a month. What is its surplus?
A) 1396 B) 1402 C) 1404 D) 1400 E) 1398
126. A hypothetical business has assets of Rs 3100 and liabilities of Rs 2100. What is its net worth?
A) 1000 B) 1004 C) 1002 D) 998 E) 996
127. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 3400?
A) 206 B) 208 C) 204 D) 200 E) 202
128. Current assets are Rs 1900, and current liabilities Rs 900. What is working capital?
A) 1004 B) 996 C) 998 D) 1000 E) 1002
129. A hypothetical company has 1000 outstanding shares at Rs 89 each. What is its market capitalisation in rupees?
A) 89000 B) 88996 C) 89004 D) 89002 E) 88998
130. A household earns Rs 5000 and spends Rs 3800 in a month. What is its surplus?
A) 1198 B) 1202 C) 1204 D) 1196 E) 1200

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

Passage 1. A public library in Bhopal introduced an evening study room. During its first month, 114 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) Transport never affects learning B) Libraries should stop evening services C) Exams are the only cause of attendance D) Access improvements should be tested and evaluated carefully E) Registration proves regular attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

A) Transport had worsened everywhere B) All visitors rejected the change 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) The trial proves causation B) All registered people attended daily C) Libraries cannot evaluate programmes D) Earlier closing always reduces attendance E) Registration and regular attendance are different measures

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

155. Choose the correct completion: By the time we arrived, the meeting ____.

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

156. Choose the closest meaning of "feasible".

A) open B) logical C) practical D) discourage E) agree

157. Choose the closest meaning of "impartial".

A) agree B) postpone C) provisional D) unbiased E) unwilling

158. Choose the closest meaning of "resilient".

A) outdated B) unclear C) adaptable D) deduce E) limited

159. Choose the closest meaning of "redundant".

A) assist B) unnecessary C) keep D) limited E) agree

160. Choose the closest meaning of "diligent".

A) unclear B) hardworking C) deduce D) brief E) confirm

161. Choose the closest meaning of "facilitate".

A) assign B) assist C) unnecessary D) improve E) unfavourable

162. Choose the closest meaning of "mitigate".

A) reduce B) open C) outdated D) confirm E) provisional

163. Choose the closest meaning of "scrutinise".

A) examine B) confirm C) deduce D) logical E) outdated

164. Choose the closest meaning of "prudent".

A) assist B) reduce C) careful D) outdated E) limited

165. Choose the closest meaning of "reluctant".

A) assign B) unwilling C) examine D) practical E) deduce

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

A) QSPR B) QRSP C) RQPS D) QPRS E) PSQR

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

A) SPQR B) RSPQ C) RQPS D) RQSP E) PRSQ

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

A) PRSQ B) QPRS C) PRQS D) QSRP E) SRPQ

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

A) RPSQ B) SPQR C) SRPQ D) SQR P E) SQPR

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

A) RPSQ B) SQR P C) QRSP D) SRQP E) SPQR

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 customer needing an accessible service channel; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a customer reporting a duplicate debit.

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

Explanations

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

23. B — 8 m west. North and south cancel; net horizontal movement is $14 - (22) = -8$ m.
24. E — 4 m west. North and south cancel; net horizontal movement is $4 - (8) = -4$ m.
25. B — 1 m west. North and south cancel; net horizontal movement is $13 - (14) = -1$ m.
26. D — 70. Position from back = total - front rank + 1 = 70.
27. A — 53. Position from back = total - front rank + 1 = 53.
28. B — 62. Position from back = total - front rank + 1 = 62.
29. E — 55. Position from back = total - front rank + 1 = 55.
30. A — 38. Position from back = total - front rank + 1 = 38.
31. B — Uniquely identify a record. A primary key provides a unique record identifier.
32. C — RAM. RAM ordinarily loses its contents when power is removed.
33. B — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
34. A — Keep a tested separate backup. A separate, tested backup supports restoration.
35. D — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
36. C — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
37. D — Grant only access needed for the role. Least privilege limits unnecessary access.
38. C — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
39. D — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
40. C — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
41. E — 760. Add all four values: 760.
42. A — 190. Total 760 divided by 4 = 190.
43. C — 21/19. Simplify 210/190.
44. B — 336. $0.8 \times (210 + 210) = 336$.
45. C — 351. $150 \times 1.2 + 190 \times 0.9 = 351$.
46. D — 1110. Add all four values: 1110.
47. C — 277.5. Total 1110 divided by 4 = 277.5.
48. E — 31/16. Simplify 310/160.
49. E — 448. $0.8 \times (310 + 250) = 448$.
50. E — 612. $390 \times 1.2 + 160 \times 0.9 = 612$.
51. C — 1040. Add all four values: 1040.
52. C — 260. Total 1040 divided by 4 = 260.
53. C — 26/27. Simplify 260/270.
54. A — 432. $0.8 \times (260 + 280) = 432$.
55. D — 519. $230 \times 1.2 + 270 \times 0.9 = 519$.
56. B — 360. $P \times r \times t / 100 = 360$.
57. C — 735. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 118. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. E — 23.33. New total = 140; divide by 6.
60. D — 16/3. Combined rate = $1/8 + 1/16$; invert it.
61. B — 550. Distance = speed $\times$ time.
62. E — 104. Downstream speed = boat speed + stream speed.
63. D — 216. Larger share = $378 \times 8/(6+8)$.
64. D — 40. For milk to be half, total water must equal the milk volume.
65. B — 48. Equal durations: profit ratio equals capital ratio.
66. A — 1/3. $(6/10) \times (5/9)$.

67. E — $45.10C2 = 10 \times 9/2$.
68. E — 36. The common difference is 6.
69. A — 17. Subtract 3 and divide by 3.
70. A — 6.25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
72. B — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
73. E — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
74. D — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
75. A — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
76. E — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
77. B — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
78. C — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
79. A — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
80. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
81. D — Track a specified market index. The answer states the standard meaning of the concept in the question.
82. C — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
83. A — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
84. D — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
85. C — 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.
86. D — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
87. C — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
88. C — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
89. D — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
90. C — A debt instrument. The answer states the standard meaning of the concept in the question.
91. E — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
92. E — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
93. B — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
94. B — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
95. B — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
96. C — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
97. A — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
98. B — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
99. C — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.

100. D — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
101. C — Know Your Customer. The answer states the standard meaning of the concept in the question.
102. D — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
103. D — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
104. B — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
105. A — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
106. E — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
107. B — 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.
108. E — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
109. C — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
110. B — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
111. D — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
112. E — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
113. C — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
114. C — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
115. D — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
116. B — 6300. Net worth = assets - liabilities.
117. C — 88. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. B — 1400. Working capital = current assets - current liabilities.
119. E — 76800. Market capitalisation = outstanding shares $\times$ market price.
120. C — 1300. Surplus = income - expenditure.
121. A — 2100. Net worth = assets - liabilities.
122. E — 210. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. D — 500. Working capital = current assets - current liabilities.
124. D — 103400. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1400. Surplus = income - expenditure.
126. A — 1000. Net worth = assets - liabilities.
127. C — 204. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. D — 1000. Working capital = current assets - current liabilities.
129. A — 89000. Market capitalisation = outstanding shares $\times$ market price.
130. E — 1200. Surplus = income - expenditure.
131. D — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. E — Unreliable transport. Interviews identified transport as a practical barrier.
133. D — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. E — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. C — Measured and analytical. The writer weighs evidence and limitations.
136. B — Delayed transaction entries. Delayed input distorted the alerts.

137. A — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. C — Incapable of error. Managers stopped treating the outputs as always correct.
139. B — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. C — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. A — fewer. Countable plural errors takes fewer.
142. C — for. For introduces a duration.
143. D — were. With neither/nor, the plural nearer subject takes were here.
144. C — be checked. A modal passive uses be plus past participle.
145. B — is. Equipment is uncountable and takes a singular verb.
146. E — are. A number of refers to plural applicants.
147. C — in. Succeed in is followed by a gerund.
148. B — to. Preferable takes to.
149. B — hearing. To is a preposition here and takes a gerund.
150. E — since. Since introduces a starting point.
151. A — is. The number is the singular subject.
152. D — has. Each takes a singular verb.
153. C — than. No sooner pairs with than.
154. A — is. The nearer subject manager is singular.
155. D — had ended. The earlier of two past events uses past perfect.
156. C — practical. In standard usage, feasible means practical.
157. D — unbiased. In standard usage, impartial means unbiased.
158. C — adaptable. In standard usage, resilient means adaptable.
159. B — unnecessary. In standard usage, redundant means unnecessary.
160. B — hardworking. In standard usage, diligent means hardworking.
161. B — assist. In standard usage, facilitate means assist.
162. A — reduce. In standard usage, mitigate means reduce.
163. A — examine. In standard usage, scrutinise means examine.
164. C — careful. In standard usage, prudent means careful.
165. B — unwilling. In standard usage, reluctant means unwilling.
166. C — RQPS. The sequence follows the event, review, action and outcome. Correct order: RQPS
167. D — RQSP. The sequence follows the event, review, action and outcome. Correct order: RQSP
168. D — QSRP. The sequence follows the event, review, action and outcome. Correct order: QSRP
169. D — SQRP. The sequence follows the event, review, action and outcome. Correct order: SQRP
170. A — RPSQ. The sequence follows the event, review, action and outcome. Correct order: RPSQ

Review your attempt

Record section-wise correct, wrong and blank counts. Accuracy = correct / attempted × 100. List three conceptual errors, two avoidable calculation or reading errors and one change for your next attempt. Reattempt missed questions after 48 hours.

Pattern source: SBI Careers, CRPD/PO/2026-27/09, official Prelims and Mains information handouts. <https://sbi.bank.in/web/careers/current-openings>. No official sample-question text has been copied into this paper.