

SBI PO Mains Mock Test 08

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

A) $T > L$ B) $T = L$ C) $N < K$ D) $R < L$ E) $T < L$

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

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

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

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

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

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

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

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

21. A person walks 16 m east, 12 m north, 24 m west and 12 m south. How far and in which direction is the person from the start?

A) 24 m west B) 12 m south C) 8 m east D) 8 m west E) 16 m north

22. A person walks 20 m east, 2 m north, 26 m west and 2 m south. How far and in which direction is the person from the start?

A) 6 m east B) 26 m west C) 2 m south D) 20 m north E) 6 m west

23. A person walks 7 m east, 4 m north, 8 m west and 4 m south. How far and in which direction is the person from the start?

A) 1 m west B) 1 m east C) 4 m south D) 7 m north E) 8 m west

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

A) 23 m west B) 14 m south C) 3 m west D) 20 m north E) 3 m east

25. A person walks 8 m east, 6 m north, 9 m west and 6 m south. How far and in which direction is the person from the start?

A) 8 m north B) 1 m east C) 1 m west D) 6 m south E) 9 m west

26. In a queue of 69 people, R is 8th from the front. What is R's position from the back?

A) 64 B) 66 C) 62 D) 60 E) 58

27. In a queue of 57 people, R is 15th from the front. What is R's position from the back?
A) 41 B) 45 C) 39 D) 47 E) 43
28. In a queue of 49 people, R is 9th from the front. What is R's position from the back?
A) 43 B) 37 C) 45 D) 41 E) 39
29. In a queue of 70 people, R is 11th from the front. What is R's position from the back?
A) 64 B) 56 C) 58 D) 60 E) 62
30. In a queue of 47 people, R is 9th from the front. What is R's position from the back?
A) 37 B) 39 C) 43 D) 41 E) 35
31. 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) The reminder text was brief D) A comparable group without reminders had the same fall E) The message used simple words
32. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Ignore the baseline C) Measure wall colour D) Count posters only E) Ask only the designer
33. Which practice supports least privilege?
A) Allow public access to all records B) Give every employee administrator access C) Grant only access needed for the role D) Disable audit logs E) Share one password
34. Which backup practice improves recovery from a damaged main device?
A) Keep the only copy on that device B) Rename the same file C) Keep a tested separate backup D) Share passwords publicly E) Remove all restore checks
35. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Creates a database B) Sorts the whole workbook C) Deletes five rows D) Adds the numeric values in A1 through A5 E) Finds the largest text value
36. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Every complaint is false B) No investigation is needed C) The new channel should be closed D) Service definitely collapsed E) More recorded complaints need not mean worse service
37. Which is volatile working memory?
A) RAM B) ROM C) Printed record D) Hard disk E) Optical disc
38. 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) Every customer has a printer D) All forms will disappear E) No employee takes leave
39. What is the purpose of a database primary key?
A) Print an email B) Replace all backups C) Compress every image D) Increase monitor brightness E) Uniquely identify a record

40. A message asks an employee to disclose a password. What is the most appropriate immediate action?

A) Forward it to all customers B) Reply with the password C) Publish the password online D) Do not disclose it; report through the approved security channel E) Disable every server without approval

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

Data set 1: Four branches processed applications in one week: A: 330, B: 390, C: 350, D: 150. All values are counts, not percentages.

41. What was the total number processed?

A) 1218 B) 1222 C) 1224 D) 1220 E) 1216

42. What was the average number per branch?

A) 305 B) 301 C) 303 D) 309 E) 307

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

A) 11/13 B) 34/39 C) 35/39 D) 12/13 E) 37/39

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

A) 542 B) 546 C) 544 D) 540 E) 548

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

A) 533 B) 535 C) 529 D) 527 E) 531

Data set 2: Four branches processed applications in one week: A: 190, B: 160, C: 300, D: 360. All values are counts, not percentages.

46. What was the total number processed?

A) 1008 B) 1014 C) 1012 D) 1010 E) 1006

47. What was the average number per branch?

A) 256.5 B) 248.5 C) 252.5 D) 250.5 E) 254.5

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

A) 11/8 B) 19/16 C) 5/4 D) 21/16 E) 23/16

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

A) 388 B) 392 C) 396 D) 390 E) 394

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

A) 576 B) 572 C) 574 D) 580 E) 578

Data set 3: Four branches processed applications in one week: A: 290, B: 280, C: 290, D: 180. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) $\frac{29}{28}$ B) $\frac{31}{28}$ C) $\frac{33}{28}$ D) $\frac{15}{14}$ E) $\frac{8}{7}$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 460 B) 462 C) 468 D) 466 E) 464
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 464 B) 468 C) 470 D) 466 E) 472
56. Find simple interest on Rs 2400 at 15% per year for 4 years.
A) 1436 B) 1438 C) 1444 D) 1440 E) 1442
57. Find compound interest on Rs 2100 for two years at 10% annually.
A) 441 B) 445 C) 443 D) 437 E) 439
58. An item costing Rs 720 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 146 B) 148 C) 140 D) 144 E) 142
59. The average of 5 values is 38. A new value of 51 is added. What is the new average? Round to two decimals.
A) 40.17 B) 42.17 C) 36.17 D) 44.17 E) 38.17
60. A can finish a job in 5 days and B in 10 days. How many days will they take together?
A) $\frac{103}{30}$ B) $\frac{10}{3}$ C) $\frac{47}{15}$ D) $\frac{53}{15}$ E) $\frac{97}{30}$
61. A train travels at 60 km/h for 3 hours. What distance does it cover?
A) 176 B) 180 C) 182 D) 184 E) 178
62. A boat moves at 20 km/h in still water. The stream speed is 4 km/h. How far downstream does it travel in 4 hours?
A) 94 B) 96 C) 100 D) 98 E) 92
63. Rs 280 is divided in the ratio 6:8. What is the larger share?
A) 162 B) 164 C) 158 D) 156 E) 160
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) 46 B) 48 C) 50 D) 52 E) 54
65. A invests Rs 8000 for 12 months and B Rs 11000 for 12 months. If profit is Rs 209, what is A's share?
A) 84 B) 90 C) 88 D) 92 E) 86
66. A bag has 3 red and 6 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $\frac{17}{60}$ B) $\frac{11}{60}$ C) $-\frac{1}{60}$ D) $\frac{1}{12}$ E) $-\frac{7}{60}$

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

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

68. Find the next term: 8, 11, 14, 17, ?

A) 22 B) 16 C) 18 D) 24 E) 20

69. If $3x + 4 = 49$, what is x ?

A) 17 B) 13 C) 11 D) 15 E) 19

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

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

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

• 45 minutes

71. What is solvency broadly?

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

72. What is an EMI?

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

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

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

74. What is refinancing?

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

75. What is phishing?

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

76. What is a trade deficit in goods?

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

77. What is a bond generally?

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

78. What is equity ownership?

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

79. What does AML stand for?

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

80. What is a remittance?

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

81. What is depreciation in accounting?

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

82. What is a recurring deposit conceptually?

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

83. What is a sunk cost?

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

84. What is a liability for a bank?

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

85. What is face value of a conventional bond?

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

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

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

87. What is opportunity cost?

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

88. What is a moratorium on repayment?

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

89. What is a guarantor?

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

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

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

91. What is moral hazard?

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

92. What is rebalancing a portfolio?

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

93. What does inflation describe?

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

94. What is principal in a simple loan calculation?

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

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

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

96. What is a payment settlement?

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

97. What does diversification primarily reduce?

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

98. What does two-factor authentication add?

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

99. What is simple interest?

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

100. What is a digital signature used to support?

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

101. What is a fixed deposit conceptually?

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

102. What does a cash-flow statement track?

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

103. What is an amortisation schedule?

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

104. What is a debit card normally linked to?

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

105. What is an insurance deductible conceptually?

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

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

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

107. What is financial inclusion broadly concerned with?

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

108. What is due diligence?

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

109. What is an index fund designed to do?

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

110. What is leverage in finance broadly?

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

111. What is a coupon on a conventional bond?

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

112. What is adverse selection?

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

113. What is NAV per unit conceptually?

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

114. What is exchange-rate risk?

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

115. What is an asset for a lender?

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

116. A hypothetical business has assets of Rs 8400 and liabilities of Rs 1700. What is its net worth?

A) 6696 B) 6698 C) 6700 D) 6704 E) 6702

117. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 1700?

A) 102 B) 98 C) 104 D) 100 E) 106

118. Current assets are Rs 1700, and current liabilities Rs 900. What is working capital?

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

119. A hypothetical company has 1600 outstanding shares at Rs 10 each. What is its market capitalisation in rupees?

A) 16002 B) 15996 C) 16000 D) 16004 E) 15998

120. A household earns Rs 6200 and spends Rs 4400 in a month. What is its surplus?

A) 1798 B) 1800 C) 1796 D) 1802 E) 1804

121. A hypothetical business has assets of Rs 6500 and liabilities of Rs 2200. What is its net worth?
A) 4304 B) 4296 C) 4302 D) 4300 E) 4298
122. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 1400?
A) 70 B) 72 C) 68 D) 66 E) 74
123. Current assets are Rs 1300, and current liabilities Rs 600. What is working capital?
A) 696 B) 704 C) 700 D) 702 E) 698
124. A hypothetical company has 1100 outstanding shares at Rs 60 each. What is its market capitalisation in rupees?
A) 65996 B) 66002 C) 65998 D) 66004 E) 66000
125. A household earns Rs 5600 and spends Rs 4000 in a month. What is its surplus?
A) 1602 B) 1600 C) 1596 D) 1604 E) 1598
126. A hypothetical business has assets of Rs 4000 and liabilities of Rs 1100. What is its net worth?
A) 2904 B) 2900 C) 2902 D) 2896 E) 2898
127. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 4500?
A) 223 B) 229 C) 225 D) 221 E) 227
128. Current assets are Rs 2500, and current liabilities Rs 700. What is working capital?
A) 1804 B) 1796 C) 1800 D) 1798 E) 1802
129. A hypothetical company has 1800 outstanding shares at Rs 23 each. What is its market capitalisation in rupees?
A) 41400 B) 41402 C) 41398 D) 41404 E) 41396
130. A household earns Rs 9800 and spends Rs 9100 in a month. What is its surplus?
A) 704 B) 696 C) 698 D) 700 E) 702

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

Passage 1. A public library in Nashik introduced an evening study room. During its first month, 116 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) Exams are the only cause of attendance C) Registration proves regular attendance
- D) Access improvements should be tested and evaluated carefully E) Libraries should stop evening services

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

155. Choose the correct completion: If I had checked the total, I ____ the error.

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

156. Choose the closest meaning of "reluctant".

A) keep B) open C) unwilling D) provisional E) logical

157. Choose the closest meaning of "allocate".

A) assign B) unclear C) postpone D) open E) unnecessary

158. Choose the closest meaning of "robust".

A) open B) brief C) outdated D) deduce E) strong

159. Choose the closest meaning of "mitigate".

A) examine B) assist C) unclear D) reduce E) brief

160. Choose the closest meaning of "deter".

A) outdated B) unnecessary C) postpone D) discourage E) keep

161. Choose the closest meaning of "adverse".

A) reduce B) postpone C) unfavourable D) practical E) open

162. Choose the closest meaning of "enhance".

A) limited B) agree C) examine D) improve E) hardworking

163. Choose the closest meaning of "accurate".

A) postpone B) keep C) brief D) correct E) hardworking

164. Choose the closest meaning of "rectify".

A) unwilling B) practical C) correct D) assist E) keep

165. Choose the closest meaning of "transparent".

A) outdated B) reduce C) improve D) open E) practical

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

A) QPSR B) SQR P C) RSPQ D) RPQS E) PQSR

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

A) RQSP B) SRPQ C) SQPR D) SRQP E) PQRS

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

A) SRQP B) RPSQ C) QPSR D) PRQS E) SQR P

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) QPSR B) QPRS C) QRSP D) PQSR E) PRSQ

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

A) PSRQ B) RPQS C) QPRS D) PQSR E) SRQP

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 complaint sent to the wrong department; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a delay in issuing a requested statement.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a complaint sent to the wrong department. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a delay in issuing a requested statement. 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 68 visitors; 63 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

A service improvement should begin with a clear description of the problem. When an organisation sees a queue, it may assume that adding more staff is the only answer. Yet the delay may arise from incomplete forms, repeated verification or poor communication about required documents. Measuring where time is spent can reveal which change is most likely to help. A trial should be small enough to adjust and long enough to produce useful observations. Managers should compare similar periods and record any other changes that might affect the result. They should also listen to people who find the service difficult to use. Once the trial ends, the organisation can retain what worked, revise what did not and explain the reasons for its decision. Evidence does not eliminate judgement, but it makes that judgement more accountable.

Writing review guide — use after attempting

For each response, award up to 3 for relevant and accurate content, 2 for organisation, 2 for grammar, 2 for appropriate tone or objective analysis, and 1 for concision and completion. This is a self-review aid. An independent reader is useful for checking clarity.

Email outline: subject; courteous acknowledgement; factual summary; specific next action; realistic follow-up; professional close. Situation outline: known facts and unknowns; immediate customer support; verification and privacy; authorised escalation; documentation; prevention. Report outline: purpose; supplied observations; unresolved items; clearly labelled recommendations. Précis core: identify the cause of service delays, test changes with comparable evidence, include user experience and use the results to guide accountable decisions.

Answer key and short solutions

1: E | 2: D | 3: C | 4: B | 5: D | 6: D | 7: B | 8: D | 9: D | 10: C
11: B | 12: E | 13: C | 14: A | 15: E | 16: A | 17: D | 18: B | 19: D | 20: E
21: D | 22: E | 23: A | 24: C | 25: C | 26: C | 27: E | 28: D | 29: D | 30: B
31: D | 32: A | 33: C | 34: C | 35: D | 36: E | 37: A | 38: A | 39: E | 40: D
41: D | 42: A | 43: A | 44: C | 45: E | 46: D | 47: C | 48: B | 49: B | 50: A
51: E | 52: E | 53: A | 54: E | 55: B | 56: D | 57: A | 58: D | 59: A | 60: B
61: B | 62: B | 63: E | 64: C | 65: C | 66: D | 67: A | 68: E | 69: D | 70: D
71: A | 72: D | 73: A | 74: E | 75: C | 76: E | 77: B | 78: C | 79: B | 80: C
81: D | 82: D | 83: C | 84: E | 85: E | 86: A | 87: C | 88: E | 89: B | 90: E
91: A | 92: D | 93: A | 94: B | 95: B | 96: A | 97: D | 98: C | 99: B | 100: D
101: D | 102: B | 103: A | 104: C | 105: B | 106: B | 107: B | 108: B | 109: B | 110: D
111: C | 112: C | 113: A | 114: E | 115: E | 116: C | 117: A | 118: C | 119: C | 120: B
121: D | 122: A | 123: C | 124: E | 125: B | 126: B | 127: C | 128: C | 129: A | 130: D
131: D | 132: C | 133: A | 134: E | 135: B | 136: A | 137: D | 138: A | 139: C | 140: C
141: A | 142: E | 143: D | 144: B | 145: C | 146: C | 147: E | 148: E | 149: E | 150: C
151: D | 152: A | 153: C | 154: C | 155: E | 156: C | 157: A | 158: E | 159: D | 160: D
161: C | 162: D | 163: D | 164: C | 165: D | 166: A | 167: C | 168: C | 169: D | 170: A

Explanations

1. E — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, F, D, G, C, A, E.
2. D — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, F, D, G, C, A, E.
3. C — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, F, D, G, C, A, E.
4. B — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, F, D, G, C, A, E.
5. D — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, F, D, G, C, A, E.
6. D — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, A, D, G, E.
7. B — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, A, D, G, E.
8. D — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, A, D, G, E.
9. D — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, A, D, G, E.
10. C — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, A, D, G, E.
11. B — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, D, A, E, G.
12. E — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, D, A, E, G.
13. C — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, D, A, E, G.
14. A — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, D, A, E, G.
15. E — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, B, D, A, E, G.
16. A — $T > L$. $T > N \geq K$ and $K = L$; hence $T > L$.
17. D — $Q > R$. $Q > L \geq S$ and $S = R$; hence $Q > R$.
18. B — $L > N$. $L > S \geq V$ and $V = N$; hence $L > N$.
19. D — $L > R$. $L > U \geq K$ and $K = R$; hence $L > R$.
20. E — $M > V$. $M > L \geq S$ and $S = V$; hence $M > V$.
21. D — 8 m west. North and south cancel; net horizontal movement is $16 - (24) = -8$ m.
22. E — 6 m west. North and south cancel; net horizontal movement is $20 - (26) = -6$ m.

23. A — 1 m west. North and south cancel; net horizontal movement is $7-(8) = -1$ m.
24. C — 3 m west. North and south cancel; net horizontal movement is $20-(23) = -3$ m.
25. C — 1 m west. North and south cancel; net horizontal movement is $8-(9) = -1$ m.
26. C — 62. Position from back = total - front rank + 1 = 62.
27. E — 43. Position from back = total - front rank + 1 = 43.
28. D — 41. Position from back = total - front rank + 1 = 41.
29. D — 60. Position from back = total - front rank + 1 = 60.
30. B — 39. Position from back = total - front rank + 1 = 39.
31. D — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
32. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
33. C — Grant only access needed for the role. Least privilege limits unnecessary access.
34. C — Keep a tested separate backup. A separate, tested backup supports restoration.
35. D — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
36. E — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
37. A — RAM. RAM ordinarily loses its contents when power is removed.
38. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
39. E — Uniquely identify a record. A primary key provides a unique record identifier.
40. D — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
41. D — 1220. Add all four values: 1220.
42. A — 305. Total 1220 divided by 4 = 305.
43. A — 11/13. Simplify 330/390.
44. C — 544. $0.8 \times (330 + 350) = 544$.
45. E — 531. $150 \times 1.2 + 390 \times 0.9 = 531$.
46. D — 1010. Add all four values: 1010.
47. C — 252.5. Total 1010 divided by 4 = 252.5.
48. B — 19/16. Simplify 190/160.
49. B — 392. $0.8 \times (190 + 300) = 392$.
50. A — 576. $360 \times 1.2 + 160 \times 0.9 = 576$.
51. E — 1040. Add all four values: 1040.
52. E — 260. Total 1040 divided by 4 = 260.
53. A — 29/28. Simplify 290/280.
54. E — 464. $0.8 \times (290 + 290) = 464$.
55. B — 468. $180 \times 1.2 + 280 \times 0.9 = 468$.
56. D — 1440. $P \times r \times t / 100 = 1440$.
57. A — 441. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 144. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. A — 40.17. New total = 241; divide by 6.
60. B — 10/3. Combined rate = $1/5 + 1/10$; invert it.
61. B — 180. Distance = speed $\times$ time.
62. B — 96. Downstream speed = boat speed + stream speed.
63. E — 160. Larger share = $280 \times 8/(6+8)$.
64. C — 50. For milk to be half, total water must equal the milk volume.
65. C — 88. Equal durations: profit ratio equals capital ratio.
66. D — 1/12. $(3/9) \times (2/8)$.

67. A — 21. $7C2 = 7 \times 6/2$.
68. E — 20. The common difference is 3.
69. D — 15. Subtract 4 and divide by 3.
70. D — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. A — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
72. D — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
73. A — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
74. E — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
75. C — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
76. E — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
77. B — A debt instrument. The answer states the standard meaning of the concept in the question.
78. C — A residual ownership interest. The answer states the standard meaning of the concept in the question.
79. B — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
80. C — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
81. D — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
82. D — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
83. C — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
84. E — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
85. E — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
86. A — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
87. C — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
88. E — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
89. B — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
90. E — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
91. A — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
92. D — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
93. A — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
94. B — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
95. B — A transaction OTP. The answer states the standard meaning of the concept in the question.
96. A — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
97. D — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
98. C — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
99. B — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
100. D — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.

101. D — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
102. B — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
103. A — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
104. C — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
105. B — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
106. B — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
107. B — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
108. B — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
109. B — Track a specified market index. The answer states the standard meaning of the concept in the question.
110. D — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
111. C — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
112. C — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
113. A — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
114. E — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
115. E — A loan receivable. The answer states the standard meaning of the concept in the question.
116. C — 6700. Net worth = assets - liabilities.
117. A — 102. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. C — 800. Working capital = current assets - current liabilities.
119. C — 16000. Market capitalisation = outstanding shares $\times$ market price.
120. B — 1800. Surplus = income - expenditure.
121. D — 4300. Net worth = assets - liabilities.
122. A — 70. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. C — 700. Working capital = current assets - current liabilities.
124. E — 66000. Market capitalisation = outstanding shares $\times$ market price.
125. B — 1600. Surplus = income - expenditure.
126. B — 2900. Net worth = assets - liabilities.
127. C — 225. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 1800. Working capital = current assets - current liabilities.
129. A — 41400. Market capitalisation = outstanding shares $\times$ market price.
130. D — 700. Surplus = income - expenditure.
131. D — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. C — Unreliable transport. Interviews identified transport as a practical barrier.
133. A — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. E — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. B — Measured and analytical. The writer weighs evidence and limitations.
136. A — Delayed transaction entries. Delayed input distorted the alerts.
137. D — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. A — Incapable of error. Managers stopped treating the outputs as always correct.
139. C — 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 — hearing. To is a preposition here and takes a gerund.
142. E — will remain. A real future condition takes a future main clause.
143. D — for. For introduces a duration.
144. B — were. With neither/nor, the plural nearer subject takes were here.
145. C — when. Hardly ... when is the standard pair.
146. C — to. Preferable takes to.
147. E — be checked. A modal passive uses be plus past participle.
148. E — on. The idiomatic construction is insist on.
149. E — had ended. The earlier of two past events uses past perfect.
150. C — since. Since introduces a starting point.
151. D — in. Succeed in is followed by a gerund.
152. A — is. The grammatical subject report is singular.
153. C — is. The number is the singular subject.
154. C — is. Equipment is uncountable and takes a singular verb.
155. E — would have noticed. A past unreal condition takes would have plus past participle.
156. C — unwilling. In standard usage, reluctant means unwilling.
157. A — assign. In standard usage, allocate means assign.
158. E — strong. In standard usage, robust means strong.
159. D — reduce. In standard usage, mitigate means reduce.
160. D — discourage. In standard usage, deter means discourage.
161. C — unfavourable. In standard usage, adverse means unfavourable.
162. D — improve. In standard usage, enhance means improve.
163. D — correct. In standard usage, accurate means correct.
164. C — correct. In standard usage, rectify means correct.
165. D — open. In standard usage, transparent means open.
166. A — QPSR. The sequence follows the event, review, action and outcome. Correct order: QPSR
167. C — SQPR. The sequence follows the event, review, action and outcome. Correct order: SQPR
168. C — QPSR. The sequence follows the event, review, action and outcome. Correct order: QPSR
169. D — PQSR. The sequence follows the event, review, action and outcome. Correct order: PQSR
170. A — PSRQ. The sequence follows the event, review, action and outcome. Correct order: PSRQ

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.