

SBI PO Mains Mock Test 10

Independent learning edition • Pattern checked 26 October 2026

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

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

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

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

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

Name: _____ Date: _____ Attempt: _____

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

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

A) $S < Q$ B) $U = Q$ C) $U > Q$ D) $U < Q$ E) $V < M$

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

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

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

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

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

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

21. A person walks 12 m east, 2 m north, 15 m west and 2 m south. How far and in which direction is the person from the start?

A) 12 m north B) 3 m west C) 2 m south D) 15 m west E) 3 m east

22. A person walks 4 m east, 3 m north, 11 m west and 3 m south. How far and in which direction is the person from the start?

A) 11 m west B) 7 m west C) 4 m north D) 7 m east E) 3 m south

23. A person walks 15 m east, 13 m north, 24 m west and 13 m south. How far and in which direction is the person from the start?

A) 13 m south B) 15 m north C) 9 m west D) 24 m west E) 9 m east

24. A person walks 16 m east, 8 m north, 20 m west and 8 m south. How far and in which direction is the person from the start?

A) 4 m west B) 16 m north C) 20 m west D) 8 m south E) 4 m east

25. A person walks 12 m east, 15 m north, 19 m west and 15 m south. How far and in which direction is the person from the start?

A) 19 m west B) 12 m north C) 15 m south D) 7 m east E) 7 m west

26. In a queue of 56 people, R is 14th from the front. What is R's position from the back?

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

27. In a queue of 57 people, R is 20th from the front. What is R's position from the back?
A) 36 B) 40 C) 38 D) 34 E) 42
28. In a queue of 43 people, R is 9th from the front. What is R's position from the back?
A) 33 B) 37 C) 35 D) 31 E) 39
29. In a queue of 67 people, R is 11th from the front. What is R's position from the back?
A) 53 B) 61 C) 57 D) 55 E) 59
30. In a queue of 47 people, R is 12th from the front. What is R's position from the back?
A) 34 B) 36 C) 40 D) 32 E) 38
31. Which is volatile working memory?
A) RAM B) ROM C) Printed record D) Optical disc E) Hard disk
32. Which backup practice improves recovery from a damaged main device?
A) Keep the only copy on that device B) Remove all restore checks C) Rename the same file D) Keep a tested separate backup E) Share passwords publicly
33. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Adds the numeric values in A1 through A5 B) Creates a database C) Deletes five rows D) Sorts the whole workbook E) Finds the largest text value
34. Which practice supports least privilege?
A) Allow public access to all records B) Give every employee administrator access C) Disable audit logs D) Share one password E) Grant only access needed for the role
35. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) More recorded complaints need not mean worse service B) The new channel should be closed C) Service definitely collapsed D) Every complaint is false E) No investigation is needed
36. Which measure best tests whether a queue intervention helped?
A) Count posters only B) Measure wall colour C) Compare comparable periods using waiting-time data D) Ask only the designer E) Ignore the baseline
37. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) A comparable group without reminders had the same fall B) Customers received reminders C) The bank sent reminders in the morning D) The message used simple words E) The reminder text was brief
38. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Publish the password online B) Forward it to all customers C) Disable every server without approval D) Do not disclose it; report through the approved security channel E) Reply with the password
39. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Some errors can be prevented by guidance B) No employee takes leave C) Every transaction requires a loan D) All forms will disappear E) Every customer has a printer

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

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

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

Data set 1: Four branches processed applications in one week: A: 160, B: 180, C: 320, D: 190. All values are counts, not percentages.

41. What was the total number processed?

A) 848 B) 846 C) 850 D) 854 E) 852

42. What was the average number per branch?

A) 212.5 B) 210.5 C) 216.5 D) 208.5 E) 214.5

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

A) 19/18 B) 1 C) 8/9 D) 17/18 E) 10/9

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

A) 386 B) 382 C) 380 D) 388 E) 384

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

A) 388 B) 394 C) 392 D) 386 E) 390

Data set 2: Four branches processed applications in one week: A: 260, B: 370, C: 400, D: 330. All values are counts, not percentages.

46. What was the total number processed?

A) 1364 B) 1356 C) 1362 D) 1358 E) 1360

47. What was the average number per branch?

A) 344 B) 338 C) 336 D) 342 E) 340

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

A) 30/37 B) 26/37 C) 28/37 D) 27/37 E) 29/37

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

A) 528 B) 532 C) 526 D) 530 E) 524

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

A) 733 B) 731 C) 727 D) 725 E) 729

Data set 3: Four branches processed applications in one week: A: 160, B: 210, C: 390, D: 250. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) 19/21 B) 17/21 C) 20/21 D) 16/21 E) 6/7
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 442 B) 438 C) 444 D) 436 E) 440
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 487 B) 489 C) 485 D) 491 E) 493
56. Find simple interest on Rs 1300 at 15% per year for 4 years.
A) 784 B) 778 C) 780 D) 776 E) 782
57. Find compound interest on Rs 1700 for two years at 10% annually.
A) 357 B) 359 C) 361 D) 353 E) 355
58. An item costing Rs 650 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 134 B) 126 C) 132 D) 130 E) 128
59. The average of 13 values is 58. A new value of 78 is added. What is the new average? Round to two decimals.
A) 57.43 B) 59.43 C) 61.43 D) 63.43 E) 55.43
60. A can finish a job in 11 days and B in 22 days. How many days will they take together?
A) 107/15 B) 113/15 C) 217/30 D) 223/30 E) 22/3
61. A train travels at 110 km/h for 5 hours. What distance does it cover?
A) 548 B) 554 C) 546 D) 550 E) 552
62. A boat moves at 17 km/h in still water. The stream speed is 4 km/h. How far downstream does it travel in 3 hours?
A) 61 B) 59 C) 65 D) 67 E) 63
63. Rs 420 is divided in the ratio 5:7. What is the larger share?
A) 241 B) 247 C) 249 D) 243 E) 245
64. A mixture contains 70 litres of milk and 35 litres of water. How much water must be added to make milk half of the mixture?
A) 31 B) 39 C) 35 D) 37 E) 33
65. A invests Rs 6000 for 12 months and B Rs 9000 for 12 months. If profit is Rs 150, what is A's share?
A) 58 B) 56 C) 60 D) 64 E) 62
66. A bag has 6 red and 7 blue balls. Two are drawn without replacement. What is the probability both are red?
A) 6/65 B) 51/130 C) 1/130 D) 5/26 E) 19/65

67. How many unordered pairs can be selected from 6 distinct people?

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

68. Find the next term: 10, 16, 22, 28, ?

A) 32 B) 38 C) 34 D) 30 E) 36

69. If $3x + 8 = 65$, what is x ?

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

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

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

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

• 45 minutes

71. What is exchange-rate risk?

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

72. What is phishing?

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

73. What is compound interest?

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

74. What is a guarantor?

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

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

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

76. What is deflation?

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

77. What is simple interest?

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

78. What is a fixed deposit conceptually?

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

79. What is a digital signature used to support?

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

80. What is disinflation?

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

81. What is financial inclusion broadly concerned with?

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

82. What is net worth in basic accounting?

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

83. What is NAV per unit conceptually?

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

84. What is a dividend?

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

85. What is a mutual fund conceptually?

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

86. What is a payment settlement?

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

87. What is an insurance deductible conceptually?

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

88. 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

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

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

90. What does a balance sheet show?

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

91. What is a bond generally?

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

92. What is credit risk?

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

93. What is rebalancing a portfolio?

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

94. What is adverse selection?

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

95. What is a premium in insurance?

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

96. What is a liability for a bank?

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

97. What is due diligence?

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

98. What is equity ownership?

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

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

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

100. What is principal in a simple loan calculation?

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

101. What is a contingent liability conceptually?

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

102. What is liquidity?

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

103. What is a trade deficit in goods?

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

104. 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

105. What is a coupon on a conventional bond?

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

106. What is reconciliation?

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

107. What is opportunity cost?

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

108. What does inflation describe?

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

109. What is an overdraft?

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

110. What is an EMI?

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

111. What is refinancing?

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

112. What is a recurring deposit conceptually?

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

113. What does diversification primarily reduce?

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

114. What is underwriting broadly?

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

115. What is an audit trail?

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

116. A hypothetical business has assets of Rs 6700 and liabilities of Rs 2400. What is its net worth?

A) 4302 B) 4304 C) 4298 D) 4300 E) 4296

117. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 3800?

A) 224 B) 228 C) 230 D) 226 E) 232

118. Current assets are Rs 1900, and current liabilities Rs 900. What is working capital?

A) 1004 B) 1002 C) 998 D) 996 E) 1000

119. A hypothetical company has 2100 outstanding shares at Rs 31 each. What is its market capitalisation in rupees?

A) 65102 B) 65098 C) 65100 D) 65096 E) 65104

120. A household earns Rs 8400 and spends Rs 7100 in a month. What is its surplus?
A) 1296 B) 1298 C) 1300 D) 1302 E) 1304
121. A hypothetical business has assets of Rs 5000 and liabilities of Rs 2000. What is its net worth?
A) 2998 B) 3004 C) 3002 D) 2996 E) 3000
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 1000?
A) 56 B) 64 C) 60 D) 58 E) 62
123. Current assets are Rs 2900, and current liabilities Rs 600. What is working capital?
A) 2298 B) 2296 C) 2300 D) 2304 E) 2302
124. A hypothetical company has 1800 outstanding shares at Rs 31 each. What is its market capitalisation in rupees?
A) 55802 B) 55798 C) 55796 D) 55804 E) 55800
125. A household earns Rs 6000 and spends Rs 4200 in a month. What is its surplus?
A) 1796 B) 1798 C) 1800 D) 1802 E) 1804
126. A hypothetical business has assets of Rs 6800 and liabilities of Rs 2400. What is its net worth?
A) 4404 B) 4402 C) 4396 D) 4398 E) 4400
127. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 2300?
A) 140 B) 142 C) 134 D) 138 E) 136
128. Current assets are Rs 1600, and current liabilities Rs 800. What is working capital?
A) 798 B) 804 C) 800 D) 796 E) 802
129. A hypothetical company has 2600 outstanding shares at Rs 43 each. What is its market capitalisation in rupees?
A) 111800 B) 111796 C) 111798 D) 111802 E) 111804
130. A household earns Rs 7000 and spends Rs 6500 in a month. What is its surplus?
A) 500 B) 504 C) 498 D) 496 E) 502

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

Passage 1. A public library in Patna introduced an evening study room. During its first month, 120 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) Registration proves regular attendance E) Access improvements should be tested and evaluated carefully

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "reluctant".

A) brief B) reduce C) unwilling D) unfavourable E) keep

157. Choose the closest meaning of "diligent".

A) improve B) reduce C) unbiased D) outdated E) hardworking

158. Choose the closest meaning of "coherent".

A) discourage B) unclear C) confirm D) logical E) provisional

159. Choose the closest meaning of "facilitate".

A) provisional B) postpone C) assist D) outdated E) agree

160. Choose the closest meaning of "concur".

A) confirm B) agree C) unclear D) logical E) unfavourable

161. Choose the closest meaning of "obsolete".

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

162. Choose the closest meaning of "redundant".

A) reduce B) improve C) unwilling D) unnecessary E) assist

163. Choose the closest meaning of "rigorous".

A) provisional B) thorough C) reduce D) confirm E) unfavourable

164. Choose the closest meaning of "deter".

A) discourage B) examine C) assist D) deduce E) brief

165. Choose the closest meaning of "tentative".

A) discourage B) provisional C) unwilling D) agree E) practical

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

A) QSRP B) QPRS C) QSPR D) RSPQ E) RSQP

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

A) QSPR B) PRQS C) RPSQ D) SPQR E) PRSQ

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

A) PQSR B) SRPQ C) QRSP D) QSPR E) PQRS

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

A) QRSP B) PRQS C) SQPR D) RPSQ E) QPRS

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) RSQP B) PQSR C) PSRQ D) QPRS E) SRPQ

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 reporting a duplicate debit; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address an unusually long branch queue.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a customer reporting a duplicate debit. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for an unusually long branch queue. 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 70 visitors; 65 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

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

Writing review guide — use after attempting

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

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

Answer key and short solutions

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

Explanations

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

23. C — 9 m west. North and south cancel; net horizontal movement is $15 - (24) = -9$ m.
24. A — 4 m west. North and south cancel; net horizontal movement is $16 - (20) = -4$ m.
25. E — 7 m west. North and south cancel; net horizontal movement is $12 - (19) = -7$ m.
26. A — 43. Position from back = total - front rank + 1 = 43.
27. C — 38. Position from back = total - front rank + 1 = 38.
28. C — 35. Position from back = total - front rank + 1 = 35.
29. C — 57. Position from back = total - front rank + 1 = 57.
30. B — 36. Position from back = total - front rank + 1 = 36.
31. A — RAM. RAM ordinarily loses its contents when power is removed.
32. D — Keep a tested separate backup. A separate, tested backup supports restoration.
33. A — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
34. E — Grant only access needed for the role. Least privilege limits unnecessary access.
35. A — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
36. C — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
37. A — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
38. D — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
39. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
40. A — Uniquely identify a record. A primary key provides a unique record identifier.
41. C — 850. Add all four values: 850.
42. A — 212.5. Total 850 divided by 4 = 212.5.
43. C — 8/9. Simplify 160/180.
44. E — 384. $0.8 \times (160 + 320) = 384$.
45. E — 390. $190 \times 1.2 + 180 \times 0.9 = 390$.
46. E — 1360. Add all four values: 1360.
47. E — 340. Total 1360 divided by 4 = 340.
48. B — 26/37. Simplify 260/370.
49. A — 528. $0.8 \times (260 + 400) = 528$.
50. E — 729. $330 \times 1.2 + 370 \times 0.9 = 729$.
51. A — 1010. Add all four values: 1010.
52. E — 252.5. Total 1010 divided by 4 = 252.5.
53. D — 16/21. Simplify 160/210.
54. E — 440. $0.8 \times (160 + 390) = 440$.
55. B — 489. $250 \times 1.2 + 210 \times 0.9 = 489$.
56. C — 780. $P \times r \times t / 100 = 780$.
57. A — 357. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 130. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. B — 59.43. New total = 832; divide by 14.
60. E — 22/3. Combined rate = $1/11 + 1/22$; invert it.
61. D — 550. Distance = speed $\times$ time.
62. E — 63. Downstream speed = boat speed + stream speed.
63. E — 245. Larger share = $420 \times 7/(5+7)$.
64. C — 35. For milk to be half, total water must equal the milk volume.
65. C — 60. Equal durations: profit ratio equals capital ratio.
66. D — 5/26. $(6/13) \times (5/12)$.

67. C — 15. $6C2 = 6 \times 5/2$.
68. C — 34. The common difference is 6.
69. C — 19. Subtract 8 and divide by 3.
70. C — 6.25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
72. B — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
73. A — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
74. E — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
75. E — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
76. E — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
77. A — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
78. C — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
79. E — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
80. A — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
81. B — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
82. D — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
83. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
84. B — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
85. E — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
86. 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.
87. C — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
88. D — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
89. C — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
90. E — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
91. B — A debt instrument. The answer states the standard meaning of the concept in the question.
92. B — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
93. C — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
94. A — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
95. D — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
96. C — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
97. E — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
98. D — A residual ownership interest. The answer states the standard meaning of the concept in the question.
99. D — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
100. A — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.

101. E — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
102. D — 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.
103. B — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
104. C — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
105. C — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
106. A — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
107. B — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
108. C — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
109. E — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
110. D — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
111. D — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
112. A — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
113. B — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
114. E — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
115. E — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
116. D — 4300. Net worth = assets - liabilities.
117. B — 228. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. E — 1000. Working capital = current assets - current liabilities.
119. C — 65100. Market capitalisation = outstanding shares $\times$ market price.
120. C — 1300. Surplus = income - expenditure.
121. E — 3000. Net worth = assets - liabilities.
122. C — 60. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. C — 2300. Working capital = current assets - current liabilities.
124. E — 55800. Market capitalisation = outstanding shares $\times$ market price.
125. C — 1800. Surplus = income - expenditure.
126. E — 4400. Net worth = assets - liabilities.
127. D — 138. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 800. Working capital = current assets - current liabilities.
129. A — 111800. Market capitalisation = outstanding shares $\times$ market price.
130. A — 500. Surplus = income - expenditure.
131. E — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. B — Unreliable transport. Interviews identified transport as a practical barrier.
133. E — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. C — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. B — Measured and analytical. The writer weighs evidence and limitations.
136. B — Delayed transaction entries. Delayed input distorted the alerts.

137. E — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. 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. B — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. B — will remain. A real future condition takes a future main clause.
142. C — when. Hardly ... when is the standard pair.
143. C — is. The nearer subject manager is singular.
144. A — would have noticed. A past unreal condition takes would have plus past participle.
145. E — fewer. Countable plural errors takes fewer.
146. E — for. For introduces a duration.
147. E — among. Among is appropriate for the three recipients.
148. B — hearing. To is a preposition here and takes a gerund.
149. D — had ended. The earlier of two past events uses past perfect.
150. B — has. Each takes a singular verb.
151. B — to. Senior conventionally takes to.
152. C — is. Information is an uncountable singular noun.
153. E — were. With neither/nor, the plural nearer subject takes were here.
154. C — being. Despite takes a noun or gerund phrase.
155. A — in. Succeed in is followed by a gerund.
156. C — unwilling. In standard usage, reluctant means unwilling.
157. E — hardworking. In standard usage, diligent means hardworking.
158. D — logical. In standard usage, coherent means logical.
159. C — assist. In standard usage, facilitate means assist.
160. B — agree. In standard usage, concur means agree.
161. D — outdated. In standard usage, obsolete means outdated.
162. D — unnecessary. In standard usage, redundant means unnecessary.
163. B — thorough. In standard usage, rigorous means thorough.
164. A — discourage. In standard usage, deter means discourage.
165. B — provisional. In standard usage, tentative means provisional.
166. A — QSRP. The sequence follows the event, review, action and outcome. Correct order: QSRP
167. E — PRSQ. The sequence follows the event, review, action and outcome. Correct order: PRSQ
168. B — SRPQ. The sequence follows the event, review, action and outcome. Correct order: SRPQ
169. E — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
170. C — 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.