

SBI PO Mains Practice Paper 01

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

A) $R < S$ B) $V = U$ C) $V < U$ D) $V > U$ E) $P < U$

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

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

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

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

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

A) $K < Q$ B) $P < U$ C) $V > U$ D) $V = U$ E) $V < U$

21. A person walks 18 m east, 11 m north, 26 m west and 11 m south. How far and in which direction is the person from the start?

A) 26 m west B) 8 m east C) 8 m west D) 11 m south E) 18 m north

22. A person walks 16 m east, 8 m north, 17 m west and 8 m south. How far and in which direction is the person from the start?

A) 8 m south B) 1 m west C) 1 m east D) 17 m west E) 16 m north

23. A person walks 13 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) 6 m east C) 15 m south D) 13 m north E) 6 m west

24. A person walks 6 m east, 14 m north, 13 m west and 14 m south. How far and in which direction is the person from the start?

A) 7 m east B) 7 m west C) 14 m south D) 13 m west E) 6 m north

25. A person walks 19 m east, 11 m north, 20 m west and 11 m south. How far and in which direction is the person from the start?

A) 20 m west B) 19 m north C) 11 m south D) 1 m west E) 1 m east

26. In a queue of 49 people, R is 19th from the front. What is R's position from the back?

A) 27 B) 29 C) 31 D) 33 E) 35

27. In a queue of 70 people, R is 12th from the front. What is R's position from the back?
A) 57 B) 61 C) 55 D) 59 E) 63
28. In a queue of 79 people, R is 9th from the front. What is R's position from the back?
A) 67 B) 73 C) 71 D) 69 E) 75
29. In a queue of 64 people, R is 19th from the front. What is R's position from the back?
A) 50 B) 48 C) 42 D) 46 E) 44
30. In a queue of 50 people, R is 10th from the front. What is R's position from the back?
A) 39 B) 37 C) 41 D) 45 E) 43
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) A comparable group without reminders had the same fall C) The message used simple words D) The reminder text was brief E) The bank sent reminders in the morning
32. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) No investigation is needed B) Every complaint is false C) Service definitely collapsed D) The new channel should be closed E) More recorded complaints need not mean worse service
33. What is the purpose of a database primary key?
A) Print an email B) Increase monitor brightness C) Uniquely identify a record D) Replace all backups E) Compress every image
34. Which backup practice improves recovery from a damaged main device?
A) Keep the only copy on that device B) Remove all restore checks C) Share passwords publicly D) Keep a tested separate backup E) Rename the same file
35. 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 customer has a printer C) No employee takes leave D) Every transaction requires a loan E) All forms will disappear
36. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Do not disclose it; report through the approved security channel B) Reply with the password C) Disable every server without approval D) Forward it to all customers E) Publish the password online
37. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Measure wall colour C) Count posters only D) Ignore the baseline E) Ask only the designer
38. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Creates a database B) Deletes five rows C) Finds the largest text value D) Adds the numeric values in A1 through A5 E) Sorts the whole workbook
39. Which practice supports least privilege?
A) Disable audit logs B) Allow public access to all records C) Grant only access needed for the role D) Share one password E) Give every employee administrator access

40. Which is volatile working memory?

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

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

Data set 1: Four branches processed applications in one week: A: 150, B: 380, C: 250, D: 290. All values are counts, not percentages.

41. What was the total number processed?

A) 1068 B) 1070 C) 1074 D) 1066 E) 1072

42. What was the average number per branch?

A) 263.5 B) 265.5 C) 271.5 D) 267.5 E) 269.5

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

A) 8/19 B) 15/38 C) 17/38 D) 1/2 E) 9/19

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

A) 324 B) 320 C) 316 D) 318 E) 322

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

A) 686 B) 688 C) 694 D) 690 E) 692

Data set 2: Four branches processed applications in one week: A: 200, B: 360, C: 220, D: 300. All values are counts, not percentages.

46. What was the total number processed?

A) 1076 B) 1084 C) 1078 D) 1082 E) 1080

47. What was the average number per branch?

A) 270 B) 272 C) 266 D) 274 E) 268

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

A) 11/18 B) 2/3 C) 23/36 D) 7/12 E) 5/9

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

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

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

A) 688 B) 682 C) 680 D) 684 E) 686

Data set 3: Four branches processed applications in one week: A: 280, B: 330, C: 300, D: 380. All values are counts, not percentages.

51. What was the total number processed?

A) 1294 B) 1292 C) 1286 D) 1290 E) 1288

52. What was the average number per branch?

A) 318.5 B) 326.5 C) 320.5 D) 324.5 E) 322.5

53. What is the ratio of branch A to branch B?
A) 32/33 B) 31/33 C) 10/11 D) 28/33 E) 29/33
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 464 B) 462 C) 466 D) 460 E) 468
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 757 B) 749 C) 753 D) 755 E) 751
56. Find simple interest on Rs 2200 at 10% per year for 3 years.
A) 656 B) 662 C) 660 D) 658 E) 664
57. Find compound interest on Rs 3600 for two years at 10% annually.
A) 754 B) 760 C) 756 D) 758 E) 752
58. An item costing Rs 440 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 90 B) 92 C) 86 D) 84 E) 88
59. The average of 8 values is 24. A new value of 38 is added. What is the new average? Round to two decimals.
A) 25.56 B) 29.56 C) 27.56 D) 23.56 E) 21.56
60. A can finish a job in 11 days and B in 22 days. How many days will they take together?
A) 223/30 B) 107/15 C) 22/3 D) 217/30 E) 113/15
61. A train travels at 110 km/h for 4 hours. What distance does it cover?
A) 436 B) 440 C) 442 D) 438 E) 444
62. A boat moves at 15 km/h in still water. The stream speed is 2 km/h. How far downstream does it travel in 4 hours?
A) 64 B) 72 C) 66 D) 68 E) 70
63. Rs 264 is divided in the ratio 3:5. What is the larger share?
A) 165 B) 169 C) 161 D) 163 E) 167
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) 52 C) 48 D) 50 E) 54
65. A invests Rs 8000 for 12 months and B Rs 11000 for 12 months. If profit is Rs 95, what is A's share?
A) 42 B) 36 C) 44 D) 38 E) 40
66. A bag has 3 red and 8 blue balls. Two are drawn without replacement. What is the probability both are red?
A) -8/55 B) 3/55 C) 17/110 D) 14/55 E) -1/22

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

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

68. Find the next term: 2, 4, 6, 8, ?

A) 6 B) 14 C) 10 D) 8 E) 12

69. If $3x + 10 = 31$, what is x ?

A) 5 B) 7 C) 9 D) 3 E) 11

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

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

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

• 45 minutes

71. What is a contingent liability conceptually?

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

72. What is moral hazard?

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

73. What is market capitalisation?

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

74. What is a premium in insurance?

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

75. What is an amortisation schedule?

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

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

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

77. What is encryption?

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

78. What is a bond generally?

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

79. What is maturity of a debt instrument?

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

80. What is a guarantor?

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

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

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

82. What is solvency broadly?

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

83. What is financial inclusion broadly concerned with?

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

84. What does a cash-flow statement track?

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

85. What is collateral?

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

86. What is simple interest?

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

87. What is rebalancing a portfolio?

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

88. What is a digital signature used to support?

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

89. What is a recurring deposit conceptually?

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

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

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

91. What is NAV per unit conceptually?

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

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

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

93. What is a liability for a bank?

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

94. What is a demand deposit?

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

95. What is opportunity cost?

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

96. What is underwriting broadly?

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

97. What is principal in a simple loan calculation?

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

98. What does AML stand for?

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

99. What is an index fund designed to do?

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

100. What is operational risk broadly?

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

101. What is reconciliation?

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

102. What is a debit card normally linked to?

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

103. What is liquidity?

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

104. What is a moratorium on repayment?

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

105. What does two-factor authentication add?

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

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

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

107. What is an overdraft?

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

108. What is disinflation?

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

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

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

110. What is a trade deficit in goods?

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

111. What is a coupon on a conventional bond?

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

112. What is equity ownership?

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

113. What is compound interest?

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

114. What is net worth in basic accounting?

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

115. What is a mutual fund conceptually?

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

116. A hypothetical business has assets of Rs 8100 and liabilities of Rs 1500. What is its net worth?

A) 6602 B) 6596 C) 6604 D) 6600 E) 6598

117. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 1300?

A) 56 B) 48 C) 50 D) 52 E) 54

118. Current assets are Rs 1500, and current liabilities Rs 700. What is working capital?

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

119. A hypothetical company has 2600 outstanding shares at Rs 23 each. What is its market capitalisation in rupees?

A) 59798 B) 59804 C) 59802 D) 59800 E) 59796

120. A household earns Rs 7100 and spends Rs 6300 in a month. What is its surplus?

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

121. A hypothetical business has assets of Rs 4400 and liabilities of Rs 1200. What is its net worth?
A) 3202 B) 3196 C) 3204 D) 3198 E) 3200
122. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 3800?
A) 194 B) 188 C) 190 D) 186 E) 192
123. Current assets are Rs 2100, and current liabilities Rs 700. What is working capital?
A) 1400 B) 1404 C) 1398 D) 1396 E) 1402
124. A hypothetical company has 1700 outstanding shares at Rs 26 each. What is its market capitalisation in rupees?
A) 44196 B) 44202 C) 44200 D) 44204 E) 44198
125. A household earns Rs 7500 and spends Rs 6300 in a month. What is its surplus?
A) 1204 B) 1202 C) 1198 D) 1196 E) 1200
126. A hypothetical business has assets of Rs 4800 and liabilities of Rs 1100. What is its net worth?
A) 3702 B) 3696 C) 3700 D) 3698 E) 3704
127. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 1300?
A) 65 B) 67 C) 61 D) 63 E) 69
128. Current assets are Rs 1300, and current liabilities Rs 600. What is working capital?
A) 700 B) 702 C) 696 D) 704 E) 698
129. A hypothetical company has 3000 outstanding shares at Rs 66 each. What is its market capitalisation in rupees?
A) 197998 B) 198000 C) 198002 D) 198004 E) 197996
130. A household earns Rs 5700 and spends Rs 4700 in a month. What is its surplus?
A) 996 B) 1002 C) 998 D) 1004 E) 1000

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

Passage 1. A public library in Pune introduced an evening study room. During its first month, 82 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) Registration proves regular attendance B) Libraries should stop evening services C) Exams are the only cause of attendance D) Transport never affects learning 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) A mandatory fee increase D) The room had permanently closed E) No interest in examinations

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

A) Libraries cannot evaluate programmes B) All registered people attended daily 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) Hostile B) Measured and analytical C) Mocking D) Celebratory without reservation 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) A permanent shortage of all goods D) Excessive staff training E) An absence of suppliers

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

143. Choose the correct completion: She would rather review the file than ____ it unchecked.

A) approve B) approves C) approval D) approved E) approving

144. Choose the correct completion: She has worked here ____ 2020.

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

145. Choose the correct completion: Despite ____ tired, she completed the review.

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

146. Choose the correct completion: There were ____ errors in the revised version than in the draft.

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

147. Choose the correct completion: The report, along with its annexures, ____ ready.

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

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

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

149. Choose the correct completion: The number of pending requests ____ falling.

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "defer".

A) confirm B) unnecessary C) postpone D) hardworking E) improve

157. Choose the closest meaning of "concur".

A) agree B) examine C) improve D) reduce E) assign

158. Choose the closest meaning of "infer".

A) agree B) deduce C) unfavourable D) unwilling E) provisional

159. Choose the closest meaning of "coherent".

A) discourage B) practical C) brief D) logical E) examine

160. Choose the closest meaning of "prudent".

A) assign B) unclear C) discourage D) careful E) practical

161. Choose the closest meaning of "accurate".

A) postpone B) open C) confirm D) correct E) assist

162. Choose the closest meaning of "robust".

A) unbiased B) assign C) deduce D) strong E) unfavourable

163. Choose the closest meaning of "redundant".

A) unnecessary B) limited C) hardworking D) discourage E) deduce

164. Choose the closest meaning of "reluctant".

A) confirm B) open C) assist D) unwilling E) improve

165. Choose the closest meaning of "facilitate".

A) hardworking B) unbiased C) logical D) practical E) assist

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

A) PRQS B) SPRQ C) RPQS D) PRSQ E) SRQP

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

A) RQPS B) RPQS C) SQR P D) RSQP E) SRPQ

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

A) QPRS B) SQPR C) QPSR D) PQSR E) SRQP

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

A) SPRQ B) QPRS C) QRPS D) PQSR E) PSQR

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

A) SPQR B) SRPQ C) QSPR D) SPRQ E) RQSP

Communication skills • 30 minutes • 30 practice marks

Type one response from each group below (three responses in total). Suggested targets and equal 10-mark task weights are practice conventions, not official word limits or a published SBI rubric. Do not invent policy promises, personal data or authorisations.

Task 1 — Email (choose A or B; suggested 120–150 words). A: Write to a customer acknowledging a delay in issuing a requested statement; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a request for help understanding a form.

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

Explanations

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

23. E — 6 m west. North and south cancel; net horizontal movement is $13 - (19) = -6$ m.
24. B — 7 m west. North and south cancel; net horizontal movement is $6 - (13) = -7$ m.
25. D — 1 m west. North and south cancel; net horizontal movement is $19 - (20) = -1$ m.
26. C — 31. Position from back = total - front rank + 1 = 31.
27. D — 59. Position from back = total - front rank + 1 = 59.
28. C — 71. Position from back = total - front rank + 1 = 71.
29. D — 46. Position from back = total - front rank + 1 = 46.
30. C — 41. Position from back = total - front rank + 1 = 41.
31. B — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
32. E — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
33. C — Uniquely identify a record. A primary key provides a unique record identifier.
34. D — Keep a tested separate backup. A separate, tested backup supports restoration.
35. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
36. A — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
37. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
38. D — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
39. C — Grant only access needed for the role. Least privilege limits unnecessary access.
40. D — RAM. RAM ordinarily loses its contents when power is removed.
41. B — 1070. Add all four values: 1070.
42. D — 267.5. Total 1070 divided by 4 = 267.5.
43. B — 15/38. Simplify 150/380.
44. B — 320. $0.8 \times (150 + 250) = 320$.
45. D — 690. $290 \times 1.2 + 380 \times 0.9 = 690$.
46. E — 1080. Add all four values: 1080.
47. A — 270. Total 1080 divided by 4 = 270.
48. E — 5/9. Simplify 200/360.
49. E — 336. $0.8 \times (200 + 220) = 336$.
50. D — 684. $300 \times 1.2 + 360 \times 0.9 = 684$.
51. D — 1290. Add all four values: 1290.
52. E — 322.5. Total 1290 divided by 4 = 322.5.
53. D — 28/33. Simplify 280/330.
54. A — 464. $0.8 \times (280 + 300) = 464$.
55. C — 753. $380 \times 1.2 + 330 \times 0.9 = 753$.
56. C — 660. $P \times r \times t / 100 = 660$.
57. C — 756. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. E — 88. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. A — 25.56. New total = 230; divide by 9.
60. C — 22/3. Combined rate = $1/11 + 1/22$; invert it.
61. B — 440. Distance = speed $\times$ time.
62. D — 68. Downstream speed = boat speed + stream speed.
63. A — 165. Larger share = $264 \times 5/(3+5)$.
64. D — 50. For milk to be half, total water must equal the milk volume.
65. E — 40. Equal durations: profit ratio equals capital ratio.
66. B — 3/55. $(3/11) \times (2/10)$.

67. E — 21. $7C2 = 7 \times 6/2$.
68. C — 10. The common difference is 2.
69. B — 7. Subtract 10 and divide by 3.
70. C — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. A — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
72. B — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
73. A — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
74. E — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
75. B — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
76. E — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
77. C — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
78. E — A debt instrument. The answer states the standard meaning of the concept in the question.
79. E — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
80. C — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
81. A — A transaction OTP. The answer states the standard meaning of the concept in the question.
82. E — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
83. B — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
84. C — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
85. B — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
86. C — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
87. A — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
88. A — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
89. B — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
90. D — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
91. B — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
92. A — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
93. A — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
94. C — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
95. C — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
96. E — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
97. D — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
98. E — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
99. D — Track a specified market index. The answer states the standard meaning of the concept in the question.

100. A — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
101. C — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
102. B — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
103. C — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
104. C — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
105. B — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
106. A — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
107. E — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
108. B — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
109. C — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
110. A — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
111. E — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
112. A — A residual ownership interest. The answer states the standard meaning of the concept in the question.
113. E — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
114. B — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
115. C — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
116. D — 6600. Net worth = assets - liabilities.
117. D — 52. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. E — 800. Working capital = current assets - current liabilities.
119. D — 59800. Market capitalisation = outstanding shares $\times$ market price.
120. D — 800. Surplus = income - expenditure.
121. E — 3200. Net worth = assets - liabilities.
122. C — 190. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. A — 1400. Working capital = current assets - current liabilities.
124. C — 44200. Market capitalisation = outstanding shares $\times$ market price.
125. E — 1200. Surplus = income - expenditure.
126. C — 3700. Net worth = assets - liabilities.
127. A — 65. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. A — 700. Working capital = current assets - current liabilities.
129. B — 198000. Market capitalisation = outstanding shares $\times$ market price.
130. E — 1000. 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. D — 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. A — Delayed transaction entries. Delayed input distorted the alerts.
137. E — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.

138. D — Incapable of error. Managers stopped treating the outputs as always correct.
139. D — 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. E — had ended. The earlier of two past events uses past perfect.
142. A — for. For introduces a duration.
143. A — approve. Would rather ... than takes parallel base verbs.
144. C — since. Since introduces a starting point.
145. C — being. Despite takes a noun or gerund phrase.
146. D — fewer. Countable plural errors takes fewer.
147. D — is. The grammatical subject report is singular.
148. C — than. No sooner pairs with than.
149. E — is. The number is the singular subject.
150. B — when. Hardly ... when is the standard pair.
151. D — to. Senior conventionally takes to.
152. C — is. The nearer subject manager is singular.
153. E — would have noticed. A past unreal condition takes would have plus past participle.
154. E — is. Equipment is uncountable and takes a singular verb.
155. B — hearing. To is a preposition here and takes a gerund.
156. C — postpone. In standard usage, defer means postpone.
157. A — agree. In standard usage, concur means agree.
158. B — deduce. In standard usage, infer means deduce.
159. D — logical. In standard usage, coherent means logical.
160. D — careful. In standard usage, prudent means careful.
161. D — correct. In standard usage, accurate means correct.
162. D — strong. In standard usage, robust means strong.
163. A — unnecessary. In standard usage, redundant means unnecessary.
164. D — unwilling. In standard usage, reluctant means unwilling.
165. E — assist. In standard usage, facilitate means assist.
166. D — PRSQ. The sequence follows the event, review, action and outcome. Correct order: PRSQ
167. D — RSQP. The sequence follows the event, review, action and outcome. Correct order: RSQP
168. D — PQSR. The sequence follows the event, review, action and outcome. Correct order: PQSR
169. C — QRPS. The sequence follows the event, review, action and outcome. Correct order: QRPS
170. A — SPQR. The sequence follows the event, review, action and outcome. Correct order: SPQR

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.