

SBI PO Mains

Practice Paper 02

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

A) $L < V$ B) $U < V$ C) $U = V$ D) $T < P$ E) $U > V$

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

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

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

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

21. A person walks 15 m east, 8 m north, 22 m west and 8 m south. How far and in which direction is the person from the start?

A) 7 m west B) 7 m east C) 22 m west D) 15 m north E) 8 m south

22. A person walks 14 m east, 4 m north, 16 m west and 4 m south. How far and in which direction is the person from the start?

A) 14 m north B) 2 m east C) 16 m west D) 2 m west E) 4 m south

23. A person walks 15 m east, 2 m north, 16 m west and 2 m south. How far and in which direction is the person from the start?

A) 1 m west B) 2 m south C) 1 m east D) 16 m west E) 15 m north

24. A person walks 5 m east, 8 m north, 7 m west and 8 m south. How far and in which direction is the person from the start?

A) 2 m west B) 8 m south C) 7 m west D) 5 m north E) 2 m east

25. A person walks 8 m east, 13 m north, 17 m west and 13 m south. How far and in which direction is the person from the start?

A) 9 m west B) 17 m west C) 13 m south D) 8 m north E) 9 m east

26. In a queue of 57 people, R is 11th from the front. What is R's position from the back?

A) 43 B) 45 C) 49 D) 51 E) 47

27. In a queue of 56 people, R is 10th from the front. What is R's position from the back?
A) 49 B) 51 C) 47 D) 45 E) 43
28. In a queue of 66 people, R is 14th from the front. What is R's position from the back?
A) 57 B) 51 C) 49 D) 55 E) 53
29. In a queue of 80 people, R is 13th from the front. What is R's position from the back?
A) 68 B) 72 C) 66 D) 64 E) 70
30. In a queue of 74 people, R is 12th from the front. What is R's position from the back?
A) 59 B) 67 C) 63 D) 65 E) 61
31. Which backup practice improves recovery from a damaged main device?
A) Remove all restore checks B) Keep a tested separate backup C) Rename the same file D) Keep the only copy on that device E) Share passwords publicly
32. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The message used simple words B) A comparable group without reminders had the same fall C) Customers received reminders D) The bank sent reminders in the morning E) The reminder text was brief
33. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Disable every server without approval B) Do not disclose it; report through the approved security channel C) Publish the password online D) Forward it to all customers E) Reply with the password
34. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Every customer has a printer B) No employee takes leave C) Every transaction requires a loan D) Some errors can be prevented by guidance E) All forms will disappear
35. Which measure best tests whether a queue intervention helped?
A) Measure wall colour B) Count posters only C) Compare comparable periods using waiting-time data D) Ask only the designer E) Ignore the baseline
36. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Sorts the whole workbook B) Adds the numeric values in A1 through A5 C) Creates a database D) Finds the largest text value E) Deletes five rows
37. Which practice supports least privilege?
A) Give every employee administrator access B) Disable audit logs C) Share one password D) Grant only access needed for the role E) Allow public access to all records
38. What is the purpose of a database primary key?
A) Compress every image B) Uniquely identify a record C) Replace all backups D) Increase monitor brightness E) Print an email
39. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) More recorded complaints need not mean worse service B) Service definitely collapsed C) Every complaint is false D) The new channel should be closed E) No investigation is needed

40. Which is volatile working memory?

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

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

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

41. What was the total number processed?

A) 1138 B) 1142 C) 1140 D) 1144 E) 1136

42. What was the average number per branch?

A) 287 B) 281 C) 285 D) 289 E) 283

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

A) 1 B) 12/11 C) 37/33 D) 35/33 E) 34/33

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

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

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

A) 479 B) 473 C) 475 D) 477 E) 481

Data set 2: Four branches processed applications in one week: A: 380, B: 160, C: 180, D: 390. All values are counts, not percentages.

46. What was the total number processed?

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

47. What was the average number per branch?

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

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

A) 41/16 B) 19/8 C) 21/8 D) 5/2 E) 39/16

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

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

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

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

Data set 3: Four branches processed applications in one week: A: 170, B: 280, C: 300, D: 330. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) $\frac{3}{4}$ B) $\frac{17}{28}$ C) $\frac{9}{14}$ D) $\frac{19}{28}$ E) $\frac{5}{7}$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 372 B) 378 C) 380 D) 374 E) 376
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 652 B) 650 C) 646 D) 644 E) 648
56. Find simple interest on Rs 2500 at 5% per year for 3 years.
A) 379 B) 375 C) 373 D) 377 E) 371
57. Find compound interest on Rs 2100 for two years at 10% annually.
A) 439 B) 445 C) 443 D) 437 E) 441
58. An item costing Rs 210 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 38 B) 40 C) 46 D) 42 E) 44
59. The average of 7 values is 58. A new value of 69 is added. What is the new average? Round to two decimals.
A) 55.38 B) 61.38 C) 59.38 D) 57.38 E) 63.38
60. A can finish a job in 5 days and B in 10 days. How many days will they take together?
A) $\frac{47}{15}$ B) $\frac{97}{30}$ C) $\frac{53}{15}$ D) $\frac{10}{3}$ E) $\frac{103}{30}$
61. A train travels at 40 km/h for 4 hours. What distance does it cover?
A) 164 B) 162 C) 158 D) 160 E) 156
62. A boat moves at 21 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 2 hours?
A) 50 B) 48 C) 52 D) 44 E) 46
63. Rs 270 is divided in the ratio 4:6. What is the larger share?
A) 160 B) 164 C) 162 D) 166 E) 158
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) 37 B) 33 C) 31 D) 35 E) 39
65. A invests Rs 4000 for 12 months and B Rs 7000 for 12 months. If profit is Rs 66, what is A's share?
A) 24 B) 22 C) 20 D) 26 E) 28
66. A bag has 4 red and 4 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $\frac{3}{14}$ B) $\frac{11}{35}$ C) $\frac{29}{70}$ D) $\frac{4}{35}$ E) $\frac{1}{70}$

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

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

68. Find the next term: 3, 8, 13, 18, ?

A) 23 B) 27 C) 19 D) 21 E) 25

69. If $3x + 7 = 43$, what is x ?

A) 12 B) 8 C) 14 D) 16 E) 10

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

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

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

• 45 minutes

71. What is financial inclusion broadly concerned with?

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

72. What is a mutual fund conceptually?

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

73. What is face value of a conventional bond?

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

74. What is an overdraft?

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

75. What is a digital signature used to support?

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

76. What is moral hazard?

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

77. What does a cash-flow statement track?

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

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

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

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

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

80. What is a bond generally?

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

81. What is a premium in insurance?

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

82. What is a coupon on a conventional bond?

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

83. What is a demand deposit?

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

84. What is exchange-rate risk?

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

85. What distinguishes real GDP from nominal GDP?

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

86. What does KYC stand for?

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

87. What is adverse selection?

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

88. What is phishing?

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

89. What is solvency broadly?

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

90. What is deflation?

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

91. What is refinancing?

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

92. What is a payment settlement?

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

93. What is an asset for a lender?

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

94. What is a guarantor?

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

95. What is an amortisation schedule?

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

96. What is disinflation?

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

97. What does inflation describe?

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

98. What is a contingent liability conceptually?

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

99. What is a trade deficit in goods?

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

100. What is compound interest?

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

101. What is rebalancing a portfolio?

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

102. What does two-factor authentication add?

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

103. What is liquidity?

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

104. What is a sunk cost?

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

105. What is an insurance deductible conceptually?

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

106. What is an audit trail?

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

107. What is collateral?

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

108. What is simple interest?

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

109. What is a fixed deposit conceptually?

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

110. What is an index fund designed to do?

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

111. What is principal in a simple loan calculation?

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

112. What is an EMI?

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

113. What is a recurring deposit conceptually?

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

114. What is a dividend?

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

115. What is a liability for a bank?

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

116. A hypothetical business has assets of Rs 6800 and liabilities of Rs 1000. What is its net worth?

A) 5798 B) 5802 C) 5796 D) 5800 E) 5804

117. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 2100?

A) 122 B) 128 C) 124 D) 130 E) 126

118. Current assets are Rs 1600, and current liabilities Rs 700. What is working capital?

A) 902 B) 904 C) 898 D) 896 E) 900

119. A hypothetical company has 2900 outstanding shares at Rs 14 each. What is its market capitalisation in rupees?

A) 40596 B) 40598 C) 40604 D) 40602 E) 40600

120. A household earns Rs 8800 and spends Rs 8000 in a month. What is its surplus?

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

121. A hypothetical business has assets of Rs 5700 and liabilities of Rs 2300. What is its net worth?
A) 3404 B) 3396 C) 3398 D) 3402 E) 3400
122. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 3400?
A) 274 B) 270 C) 276 D) 272 E) 268
123. Current assets are Rs 2100, and current liabilities Rs 700. What is working capital?
A) 1396 B) 1398 C) 1402 D) 1400 E) 1404
124. A hypothetical company has 2200 outstanding shares at Rs 61 each. What is its market capitalisation in rupees?
A) 134198 B) 134196 C) 134204 D) 134200 E) 134202
125. A household earns Rs 5200 and spends Rs 3200 in a month. What is its surplus?
A) 1998 B) 2000 C) 1996 D) 2002 E) 2004
126. A hypothetical business has assets of Rs 6000 and liabilities of Rs 2300. What is its net worth?
A) 3696 B) 3702 C) 3704 D) 3698 E) 3700
127. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 2500?
A) 196 B) 200 C) 198 D) 202 E) 204
128. Current assets are Rs 2500, and current liabilities Rs 800. What is working capital?
A) 1702 B) 1696 C) 1704 D) 1700 E) 1698
129. A hypothetical company has 1200 outstanding shares at Rs 22 each. What is its market capitalisation in rupees?
A) 26402 B) 26398 C) 26396 D) 26404 E) 26400
130. A household earns Rs 9800 and spends Rs 8000 in a month. What is its surplus?
A) 1800 B) 1802 C) 1798 D) 1804 E) 1796

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

Passage 1. A public library in Indore introduced an evening study room. During its first month, 84 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) Transport never affects learning C) Libraries should stop evening services D) Access improvements should be tested and evaluated carefully E) Exams are the only cause of attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

151. Choose the correct completion: She would rather review the file than ___ it unchecked.

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "allocate".

A) confirm B) assign C) deduce D) unfavourable E) keep

157. Choose the closest meaning of "facilitate".

A) practical B) provisional C) assign D) assist E) improve

158. Choose the closest meaning of "verify".

A) examine B) confirm C) logical D) assign E) unclear

159. Choose the closest meaning of "defer".

A) unfavourable B) unclear C) brief D) unwilling E) postpone

160. Choose the closest meaning of "resilient".

A) adaptable B) open C) unbiased D) limited E) assist

161. Choose the closest meaning of "tentative".

A) unfavourable B) unnecessary C) improve D) provisional E) agree

162. Choose the closest meaning of "rectify".

A) hardworking B) examine C) correct D) assign E) provisional

163. Choose the closest meaning of "robust".

A) strong B) examine C) unnecessary D) agree E) deduce

164. Choose the closest meaning of "redundant".

A) assign B) practical C) open D) keep E) unnecessary

165. Choose the closest meaning of "infer".

A) unclear B) deduce C) outdated D) confirm E) assign

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

A) RSQP B) SPQR C) PSQR D) QPRS E) QSRP

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

A) SRQP B) QRPS C) RQPS D) QPRS E) PSRQ

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

A) PRQS B) PQSR C) RSPQ D) QSRP E) SQPR

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

A) RSQP B) SPQR C) PQSR D) QRSP E) QPRS

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

A) RQPS B) PRQS C) QRPS D) RPSQ E) RSPQ

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 digital-service interruption; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address an unverified message requesting credentials.

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

Explanations

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

23. A — 1 m west. North and south cancel; net horizontal movement is $15 - (16) = -1$ m.
24. A — 2 m west. North and south cancel; net horizontal movement is $5 - (7) = -2$ m.
25. A — 9 m west. North and south cancel; net horizontal movement is $8 - (17) = -9$ m.
26. E — 47. Position from back = total - front rank + 1 = 47.
27. C — 47. Position from back = total - front rank + 1 = 47.
28. E — 53. Position from back = total - front rank + 1 = 53.
29. A — 68. Position from back = total - front rank + 1 = 68.
30. C — 63. Position from back = total - front rank + 1 = 63.
31. B — Keep a tested separate backup. A separate, tested backup supports restoration.
32. B — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
33. B — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
34. D — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
35. C — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
36. B — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
37. D — Grant only access needed for the role. Least privilege limits unnecessary access.
38. B — Uniquely identify a record. A primary key provides a unique record identifier.
39. A — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
40. C — RAM. RAM ordinarily loses its contents when power is removed.
41. C — 1140. Add all four values: 1140.
42. C — 285. Total 1140 divided by 4 = 285.
43. A — 1. Simplify 330/330.
44. A — 528. $0.8 \times (330 + 330) = 528$.
45. D — 477. $150 \times 1.2 + 330 \times 0.9 = 477$.
46. D — 1110. Add all four values: 1110.
47. A — 277.5. Total 1110 divided by 4 = 277.5.
48. B — 19/8. Simplify 380/160.
49. D — 448. $0.8 \times (380 + 180) = 448$.
50. B — 612. $390 \times 1.2 + 160 \times 0.9 = 612$.
51. C — 1080. Add all four values: 1080.
52. C — 270. Total 1080 divided by 4 = 270.
53. B — 17/28. Simplify 170/280.
54. E — 376. $0.8 \times (170 + 300) = 376$.
55. E — 648. $330 \times 1.2 + 280 \times 0.9 = 648$.
56. B — 375. $P \times r \times t / 100 = 375$.
57. E — 441. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 42. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. C — 59.38. New total = 475; divide by 8.
60. D — 10/3. Combined rate = $1/5 + 1/10$; invert it.
61. D — 160. Distance = speed $\times$ time.
62. B — 48. Downstream speed = boat speed + stream speed.
63. C — 162. Larger share = $270 \times 6/(4+6)$.
64. D — 35. For milk to be half, total water must equal the milk volume.
65. A — 24. Equal durations: profit ratio equals capital ratio.
66. A — 3/14. $(4/8) \times (3/7)$.

67. E — 45. $10C2 = 10 \times 9/2$.
68. A — 23. The common difference is 5.
69. A — 12. Subtract 7 and divide by 3.
70. C — 6.25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
72. A — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
73. A — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
74. B — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
75. B — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
76. C — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
77. E — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
78. E — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
79. D — A transaction OTP. The answer states the standard meaning of the concept in the question.
80. B — A debt instrument. The answer states the standard meaning of the concept in the question.
81. C — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
82. E — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
83. C — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
84. B — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
85. D — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
86. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
87. E — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
88. E — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
89. D — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
90. C — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
91. C — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
92. E — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
93. E — A loan receivable. The answer states the standard meaning of the concept in the question.
94. A — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
95. A — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
96. E — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
97. A — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
98. A — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
99. C — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
100. B — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.

101. A — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
102. B — Two distinct categories of authentication evidence. 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. D — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
105. E — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
106. D — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
107. A — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
108. A — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
109. E — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
110. C — Track a specified market index. The answer states the standard meaning of the concept in the question.
111. E — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
112. B — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
113. D — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
114. E — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
115. A — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
116. D — 5800. $\text{Net worth} = \text{assets} - \text{liabilities}$.
117. E — 126. $\text{Interest} = \text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
118. E — 900. $\text{Working capital} = \text{current assets} - \text{current liabilities}$.
119. E — 40600. $\text{Market capitalisation} = \text{outstanding shares} \times \text{market price}$.
120. B — 800. $\text{Surplus} = \text{income} - \text{expenditure}$.
121. E — 3400. $\text{Net worth} = \text{assets} - \text{liabilities}$.
122. D — 272. $\text{Interest} = \text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
123. D — 1400. $\text{Working capital} = \text{current assets} - \text{current liabilities}$.
124. D — 134200. $\text{Market capitalisation} = \text{outstanding shares} \times \text{market price}$.
125. B — 2000. $\text{Surplus} = \text{income} - \text{expenditure}$.
126. E — 3700. $\text{Net worth} = \text{assets} - \text{liabilities}$.
127. B — 200. $\text{Interest} = \text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
128. D — 1700. $\text{Working capital} = \text{current assets} - \text{current liabilities}$.
129. E — 26400. $\text{Market capitalisation} = \text{outstanding shares} \times \text{market price}$.
130. A — 1800. $\text{Surplus} = \text{income} - \text{expenditure}$.
131. D — 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. B — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. D — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. E — Measured and analytical. The writer weighs evidence and limitations.
136. D — Delayed transaction entries. Delayed input distorted the alerts.
137. C — 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. E — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. D — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. A — to. Preferable takes to.
142. D — be checked. A modal passive uses be plus past participle.
143. A — were. With neither/nor, the plural nearer subject takes were here.
144. C — is. The grammatical subject report is singular.
145. C — than. No sooner pairs with than.
146. A — is. Information is an uncountable singular noun.
147. E — would have noticed. A past unreal condition takes would have plus past participle.
148. D — is. The number is the singular subject.
149. B — will remain. A real future condition takes a future main clause.
150. C — when. Hardly ... when is the standard pair.
151. A — approve. Would rather ... than takes parallel base verbs.
152. D — is. The nearer subject manager is singular.
153. D — for. For introduces a duration.
154. B — to. Senior conventionally takes to.
155. D — is. Equipment is uncountable and takes a singular verb.
156. B — assign. In standard usage, allocate means assign.
157. D — assist. In standard usage, facilitate means assist.
158. B — confirm. In standard usage, verify means confirm.
159. E — postpone. In standard usage, defer means postpone.
160. A — adaptable. In standard usage, resilient means adaptable.
161. D — provisional. In standard usage, tentative means provisional.
162. C — correct. In standard usage, rectify means correct.
163. A — strong. In standard usage, robust means strong.
164. E — unnecessary. In standard usage, redundant means unnecessary.
165. B — deduce. In standard usage, infer means deduce.
166. D — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
167. B — QRPS. The sequence follows the event, review, action and outcome. Correct order: QRPS
168. A — PRQS. The sequence follows the event, review, action and outcome. Correct order: PRQS
169. D — QRSP. The sequence follows the event, review, action and outcome. Correct order: QRSP
170. B — PRQS. The sequence follows the event, review, action and outcome. Correct order: PRQS

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.