

SBI PO Mains

Practice Paper 03

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

A) $T > P$ B) $T < P$ C) $V < P$ D) $T = P$ E) $S < Q$

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

A) $U = P$ B) $U > P$ C) $N < P$ D) $T < K$ E) $U < P$

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

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

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

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

21. A person walks 11 m east, 9 m north, 13 m west and 9 m south. How far and in which direction is the person from the start?

A) 11 m north B) 13 m west C) 2 m east D) 9 m south E) 2 m west

22. A person walks 20 m east, 9 m north, 28 m west and 9 m south. How far and in which direction is the person from the start?

A) 8 m west B) 9 m south C) 20 m north D) 28 m west E) 8 m east

23. A person walks 17 m east, 13 m north, 23 m west and 13 m south. How far and in which direction is the person from the start?

A) 23 m west B) 6 m east C) 6 m west D) 17 m north E) 13 m south

24. A person walks 15 m east, 3 m north, 19 m west and 3 m south. How far and in which direction is the person from the start?

A) 15 m north B) 19 m west C) 4 m west D) 4 m east E) 3 m south

25. A person walks 15 m east, 12 m north, 24 m west and 12 m south. How far and in which direction is the person from the start?

A) 15 m north B) 9 m east C) 24 m west D) 9 m west E) 12 m south

26. In a queue of 40 people, R is 19th from the front. What is R's position from the back?

A) 26 B) 24 C) 22 D) 20 E) 18

27. In a queue of 70 people, R is 18th from the front. What is R's position from the back?
A) 53 B) 49 C) 55 D) 57 E) 51
28. In a queue of 80 people, R is 6th from the front. What is R's position from the back?
A) 79 B) 73 C) 75 D) 71 E) 77
29. In a queue of 63 people, R is 7th from the front. What is R's position from the back?
A) 61 B) 59 C) 57 D) 55 E) 53
30. In a queue of 30 people, R is 10th from the front. What is R's position from the back?
A) 23 B) 21 C) 17 D) 25 E) 19
31. 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) Ignore the baseline E) Ask only the designer
32. Which is volatile working memory?
A) RAM B) ROM C) Optical disc D) Printed record E) Hard disk
33. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) Customers received reminders B) The message used simple words C) A comparable group without reminders had the same fall D) The reminder text was brief E) The bank sent reminders in the morning
34. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Adds the numeric values in A1 through A5 B) Finds the largest text value C) Sorts the whole workbook D) Deletes five rows E) Creates a database
35. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Forward it to all customers B) Reply with the password C) Publish the password online D) Disable every server without approval E) Do not disclose it; report through the approved security channel
36. 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) All forms will disappear C) Every transaction requires a loan D) Some errors can be prevented by guidance E) No employee takes leave
37. Which backup practice improves recovery from a damaged main device?
A) Share passwords publicly B) Keep the only copy on that device C) Keep a tested separate backup D) Rename the same file E) Remove all restore checks
38. What is the purpose of a database primary key?
A) Compress every image B) Print an email C) Replace all backups D) Increase monitor brightness E) Uniquely identify a record
39. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Service definitely collapsed B) The new channel should be closed C) No investigation is needed D) Every complaint is false E) More recorded complaints need not mean worse service

40. Which practice supports least privilege?

- A) Grant only access needed for the role
- B) Share one password
- C) Allow public access to all records
- D) Disable audit logs
- E) Give every employee administrator access

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

Data set 1: Four branches processed applications in one week: A: 300, B: 260, C: 320, D: 400. All values are counts, not percentages.

41. What was the total number processed?

A) 1280 B) 1282 C) 1278 D) 1284 E) 1276

42. What was the average number per branch?

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

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

A) 15/13 B) 16/13 C) 31/26 D) 17/13 E) 33/26

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

A) 496 B) 498 C) 500 D) 494 E) 492

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

A) 718 B) 716 C) 712 D) 710 E) 714

Data set 2: Four branches processed applications in one week: A: 350, B: 330, C: 150, D: 220. All values are counts, not percentages.

46. What was the total number processed?

A) 1050 B) 1052 C) 1046 D) 1054 E) 1048

47. What was the average number per branch?

A) 260.5 B) 266.5 C) 264.5 D) 262.5 E) 258.5

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

A) 13/11 B) 37/33 C) 12/11 D) 38/33 E) 35/33

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

A) 404 B) 402 C) 396 D) 400 E) 398

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

A) 557 B) 561 C) 559 D) 565 E) 563

Data set 3: Four branches processed applications in one week: A: 340, B: 260, C: 190, D: 310. All values are counts, not percentages.

51. What was the total number processed?

A) 1098 B) 1102 C) 1096 D) 1100 E) 1104

52. What was the average number per branch?

A) 275 B) 277 C) 273 D) 271 E) 279

53. What is the ratio of branch A to branch B?
A) $37/26$ B) $35/26$ C) $17/13$ D) $19/13$ E) $18/13$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 426 B) 422 C) 424 D) 428 E) 420
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 604 B) 606 C) 610 D) 602 E) 608
56. Find simple interest on Rs 2400 at 15% per year for 2 years.
A) 720 B) 724 C) 722 D) 718 E) 716
57. Find compound interest on Rs 1700 for two years at 10% annually.
A) 353 B) 359 C) 357 D) 361 E) 355
58. An item costing Rs 730 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 150 B) 148 C) 144 D) 146 E) 142
59. The average of 8 values is 30. A new value of 50 is added. What is the new average? Round to two decimals.
A) 36.22 B) 32.22 C) 34.22 D) 30.22 E) 28.22
60. A can finish a job in 12 days and B in 24 days. How many days will they take together?
A) $79/10$ B) $81/10$ C) $39/5$ D) $41/5$ E) 8
61. A train travels at 70 km/h for 2 hours. What distance does it cover?
A) 138 B) 142 C) 140 D) 144 E) 136
62. A boat moves at 16 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 3 hours?
A) 57 B) 61 C) 59 D) 55 E) 53
63. Rs 630 is divided in the ratio 6:8. What is the larger share?
A) 356 B) 362 C) 358 D) 360 E) 364
64. A mixture contains 60 litres of milk and 30 litres of water. How much water must be added to make milk half of the mixture?
A) 32 B) 34 C) 28 D) 26 E) 30
65. A invests Rs 9000 for 12 months and B Rs 12000 for 12 months. If profit is Rs 252, what is A's share?
A) 108 B) 110 C) 112 D) 104 E) 106
66. A bag has 6 red and 6 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $3/110$ B) $5/22$ C) $7/55$ D) $18/55$ E) $47/110$

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

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

68. Find the next term: 15, 24, 33, 42, ?

A) 55 B) 49 C) 47 D) 53 E) 51

69. If $3x + 9 = 39$, what is x ?

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

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

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

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

• 45 minutes

71. What does KYC stand for?

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

72. What is a remittance?

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

73. What is a mutual fund conceptually?

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

74. What is a recurring deposit conceptually?

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

75. What does two-factor authentication add?

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

76. What is equity ownership?

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

77. What is a contingent liability conceptually?

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

78. What is encryption?

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

79. What is leverage in finance broadly?

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

80. What is net worth in basic accounting?

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

81. What is due diligence?

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

82. What does a balance sheet show?

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

83. What is an EMI?

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

84. What is a demand deposit?

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

85. What is GDP broadly a measure of?

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

86. What is simple interest?

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

87. What is compound interest?

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

88. What is deflation?

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

89. What is financial inclusion broadly concerned with?

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

90. What is maturity of a debt instrument?

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

91. What is a dividend?

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

92. What is refinancing?

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

93. What is an audit trail?

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

94. What is exchange-rate risk?

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

95. What is rebalancing a portfolio?

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

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

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

97. What is a debit card normally linked to?

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

98. What is principal in a simple loan calculation?

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

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

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

100. What is an overdraft?

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

101. What is an amortisation schedule?

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

102. What is opportunity cost?

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

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

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

104. What is an asset for a lender?

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

105. What is a payment settlement?

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

106. What is NAV per unit conceptually?

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

107. What is disinflation?

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

108. What is a guarantor?

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

109. What is credit risk?

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

110. What is a premium in insurance?

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

111. What is face value of a conventional bond?

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

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

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

113. What distinguishes real GDP from nominal GDP?

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

114. What is operational risk broadly?

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

115. What is market capitalisation?

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

116. A hypothetical business has assets of Rs 6500 and liabilities of Rs 1300. What is its net worth?

A) 5200 B) 5198 C) 5196 D) 5202 E) 5204

117. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 4600?

A) 180 B) 188 C) 182 D) 186 E) 184

118. Current assets are Rs 1500, and current liabilities Rs 800. What is working capital?

A) 700 B) 696 C) 702 D) 704 E) 698

119. A hypothetical company has 2600 outstanding shares at Rs 33 each. What is its market capitalisation in rupees?

A) 85804 B) 85802 C) 85800 D) 85796 E) 85798

120. A household earns Rs 6700 and spends Rs 6200 in a month. What is its surplus?
A) 502 B) 500 C) 504 D) 496 E) 498
121. A hypothetical business has assets of Rs 4800 and liabilities of Rs 2300. What is its net worth?
A) 2502 B) 2504 C) 2498 D) 2500 E) 2496
122. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 1300?
A) 63 B) 69 C) 61 D) 67 E) 65
123. Current assets are Rs 3000, and current liabilities Rs 600. What is working capital?
A) 2404 B) 2398 C) 2400 D) 2402 E) 2396
124. A hypothetical company has 1800 outstanding shares at Rs 22 each. What is its market capitalisation in rupees?
A) 39598 B) 39604 C) 39602 D) 39600 E) 39596
125. A household earns Rs 6200 and spends Rs 5100 in a month. What is its surplus?
A) 1098 B) 1104 C) 1096 D) 1100 E) 1102
126. A hypothetical business has assets of Rs 8600 and liabilities of Rs 2400. What is its net worth?
A) 6198 B) 6204 C) 6202 D) 6196 E) 6200
127. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 1000?
A) 46 B) 50 C) 54 D) 48 E) 52
128. Current assets are Rs 1400, and current liabilities Rs 900. What is working capital?
A) 496 B) 504 C) 500 D) 498 E) 502
129. A hypothetical company has 2500 outstanding shares at Rs 61 each. What is its market capitalisation in rupees?
A) 152502 B) 152500 C) 152498 D) 152504 E) 152496
130. A household earns Rs 8400 and spends Rs 7500 in a month. What is its surplus?
A) 902 B) 900 C) 896 D) 904 E) 898

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

Passage 1. A public library in Kochi introduced an evening study room. During its first month, 86 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) Exams are the only cause of attendance B) Access improvements should be tested and evaluated carefully C) Registration proves regular attendance D) Libraries should stop evening services E) Transport never affects learning

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "feasible".

A) unwilling B) logical C) examine D) practical E) outdated

157. Choose the closest meaning of "coherent".

A) improve B) limited C) outdated D) discourage E) logical

158. Choose the closest meaning of "scarce".

A) limited B) unnecessary C) agree D) discourage E) postpone

159. Choose the closest meaning of "obsolete".

A) outdated B) confirm C) provisional D) assist E) brief

160. Choose the closest meaning of "accurate".

A) postpone B) assist C) outdated D) correct E) unbiased

161. Choose the closest meaning of "prudent".

A) keep B) careful C) assist D) unbiased E) improve

162. Choose the closest meaning of "verify".

A) keep B) brief C) reduce D) confirm E) agree

163. Choose the closest meaning of "adverse".

A) provisional B) unfavourable C) limited D) assist E) examine

164. Choose the closest meaning of "reluctant".

A) logical B) agree C) postpone D) unwilling E) examine

165. Choose the closest meaning of "ambiguous".

A) unbiased B) open C) hardworking D) unclear E) brief

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

A) RQPS B) PSQR C) PSRQ D) SRQP E) RPSQ

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

A) PQRS B) RQPS C) PRQS D) SPRQ E) PSQR

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

A) QPRS B) QPSR C) RSQP D) QSPR E) QRSP

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

A) SQPR B) QRPS C) RQPS D) PRQS E) SQRP

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

A) QSRP B) RSPQ C) QRPS D) QPSR E) SPRQ

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 an unusually long branch queue; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a mismatch between a receipt and a recorded amount.

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

Explanations

1. E — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, G, E, D, B, A.
2. B — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, G, E, D, B, A.
3. D — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, G, E, D, B, A.
4. B — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, G, E, D, B, A.
5. E — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is C, F, G, E, D, B, A.
6. B — D. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, C, B, F, G, A.
7. B — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, C, B, F, G, A.
8. B — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, C, B, F, G, A.
9. C — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, C, B, F, G, A.
10. E — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is D, E, C, B, F, G, A.
11. E — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, B, F, G, D, C.
12. A — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, B, F, G, D, C.
13. C — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, B, F, G, D, C.
14. E — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, B, F, G, D, C.
15. B — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, A, B, F, G, D, C.
16. D — $M > T$. $M > N \geq L$ and $L = T$; hence $M > T$.
17. A — $T > P$. $T > S \geq Q$ and $Q = P$; hence $T > P$.
18. B — $U > P$. $U > T \geq K$ and $K = P$; hence $U > P$.
19. B — $L > R$. $L > P \geq M$ and $M = R$; hence $L > R$.
20. C — $P > N$. $P > M \geq K$ and $K = N$; hence $P > N$.
21. E — 2 m west. North and south cancel; net horizontal movement is $11 - (13) = -2$ m.
22. A — 8 m west. North and south cancel; net horizontal movement is $20 - (28) = -8$ m.

23. C — 6 m west. North and south cancel; net horizontal movement is $17 - (23) = -6$ m.
24. C — 4 m west. North and south cancel; net horizontal movement is $15 - (19) = -4$ m.
25. D — 9 m west. North and south cancel; net horizontal movement is $15 - (24) = -9$ m.
26. C — 22. Position from back = total - front rank + 1 = 22.
27. A — 53. Position from back = total - front rank + 1 = 53.
28. C — 75. Position from back = total - front rank + 1 = 75.
29. C — 57. Position from back = total - front rank + 1 = 57.
30. B — 21. Position from back = total - front rank + 1 = 21.
31. C — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
32. A — RAM. RAM ordinarily loses its contents when power is removed.
33. C — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
34. A — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
35. E — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
36. D — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
37. C — Keep a tested separate backup. A separate, tested backup supports restoration.
38. E — Uniquely identify a record. A primary key provides a unique record identifier.
39. E — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
40. A — Grant only access needed for the role. Least privilege limits unnecessary access.
41. A — 1280. Add all four values: 1280.
42. A — 320. Total 1280 divided by 4 = 320.
43. A — 15/13. Simplify 300/260.
44. A — 496. $0.8 \times (300 + 320) = 496$.
45. E — 714. $400 \times 1.2 + 260 \times 0.9 = 714$.
46. A — 1050. Add all four values: 1050.
47. D — 262.5. Total 1050 divided by 4 = 262.5.
48. E — 35/33. Simplify 350/330.
49. D — 400. $0.8 \times (350 + 150) = 400$.
50. B — 561. $220 \times 1.2 + 330 \times 0.9 = 561$.
51. D — 1100. Add all four values: 1100.
52. A — 275. Total 1100 divided by 4 = 275.
53. C — 17/13. Simplify 340/260.
54. C — 424. $0.8 \times (340 + 190) = 424$.
55. B — 606. $310 \times 1.2 + 260 \times 0.9 = 606$.
56. A — 720. $P \times r \times t / 100 = 720$.
57. C — 357. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 146. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. B — 32.22. New total = 290; divide by 9.
60. E — 8. Combined rate = $1/12 + 1/24$; invert it.
61. C — 140. Distance = speed $\times$ time.
62. A — 57. Downstream speed = boat speed + stream speed.
63. D — 360. Larger share = $630 \times 8/(6+8)$.
64. E — 30. For milk to be half, total water must equal the milk volume.
65. A — 108. Equal durations: profit ratio equals capital ratio.
66. B — 5/22. $(6/12) \times (5/11)$.

67. C — 45. $10C2 = 10 \times 9/2$.
68. E — 51. The common difference is 9.
69. A — 10. Subtract 9 and divide by 3.
70. C — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
72. A — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
73. C — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
74. E — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
75. A — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
76. A — A residual ownership interest. The answer states the standard meaning of the concept in the question.
77. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
78. D — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
79. D — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
80. C — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
81. D — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
82. E — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
83. C — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
84. D — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
85. A — Value of final goods and services produced within an economy over a period. The answer states the standard meaning of the concept in the question.
86. D — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
87. E — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
88. B — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
89. D — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
90. E — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
91. A — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
92. B — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
93. D — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
94. A — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
95. A — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
96. B — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
97. B — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
98. E — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
99. C — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.

100. D — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
101. A — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
102. A — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
103. E — A transaction OTP. The answer states the standard meaning of the concept in the question.
104. A — A loan receivable. The answer states the standard meaning of the concept in the question.
105. A — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
106. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
107. C — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
108. B — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
109. B — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
110. E — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
111. E — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
112. D — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
113. D — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
114. A — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
115. D — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
116. A — 5200. Net worth = assets - liabilities.
117. E — 184. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. A — 700. Working capital = current assets - current liabilities.
119. C — 85800. Market capitalisation = outstanding shares $\times$ market price.
120. B — 500. Surplus = income - expenditure.
121. D — 2500. Net worth = assets - liabilities.
122. E — 65. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. C — 2400. Working capital = current assets - current liabilities.
124. D — 39600. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1100. Surplus = income - expenditure.
126. E — 6200. Net worth = assets - liabilities.
127. B — 50. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 500. Working capital = current assets - current liabilities.
129. B — 152500. Market capitalisation = outstanding shares $\times$ market price.
130. B — 900. Surplus = income - expenditure.
131. B — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. D — Unreliable transport. Interviews identified transport as a practical barrier.
133. A — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. B — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. A — Measured and analytical. The writer weighs evidence and limitations.
136. D — 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. A — 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. B — to. Preferable takes to.
142. E — would have noticed. A past unreal condition takes would have plus past participle.
143. C — in. Succeed in is followed by a gerund.
144. B — be checked. A modal passive uses be plus past participle.
145. A — is. Equipment is uncountable and takes a singular verb.
146. D — is. The number is the singular subject.
147. E — had ended. The earlier of two past events uses past perfect.
148. D — were. With neither/nor, the plural nearer subject takes were here.
149. A — to. Senior conventionally takes to.
150. E — when. Hardly ... when is the standard pair.
151. A — is. The grammatical subject report is singular.
152. B — than. No sooner pairs with than.
153. B — among. Among is appropriate for the three recipients.
154. E — since. Since introduces a starting point.
155. A — are. A number of refers to plural applicants.
156. D — practical. In standard usage, feasible means practical.
157. E — logical. In standard usage, coherent means logical.
158. A — limited. In standard usage, scarce means limited.
159. A — outdated. In standard usage, obsolete means outdated.
160. D — correct. In standard usage, accurate means correct.
161. B — careful. In standard usage, prudent means careful.
162. D — confirm. In standard usage, verify means confirm.
163. B — unfavourable. In standard usage, adverse means unfavourable.
164. D — unwilling. In standard usage, reluctant means unwilling.
165. D — unclear. In standard usage, ambiguous means unclear.
166. A — RQPS. The sequence follows the event, review, action and outcome. Correct order: RQPS
167. A — PQRS. The sequence follows the event, review, action and outcome. Correct order: PQRS
168. B — QPSR. The sequence follows the event, review, action and outcome. Correct order: QPSR
169. D — PRQS. The sequence follows the event, review, action and outcome. Correct order: PRQS
170. A — QSRP. The sequence follows the event, review, action and outcome. Correct order: QSRP

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.