

SBI PO Mains

Practice Paper 04

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A) $N < K$ B) $L = Q$ C) $U < Q$ D) $L > Q$ E) $L < Q$

21. A person walks 4 m east, 12 m north, 13 m west and 12 m south. How far and in which direction is the person from the start?

A) 12 m south B) 9 m west C) 4 m north D) 13 m west E) 9 m east

22. A person walks 17 m east, 11 m north, 18 m west and 11 m south. How far and in which direction is the person from the start?

A) 1 m west B) 17 m north C) 1 m east D) 18 m west E) 11 m south

23. A person walks 13 m east, 11 m north, 14 m west and 11 m south. How far and in which direction is the person from the start?

A) 1 m east B) 14 m west C) 13 m north D) 11 m south E) 1 m west

24. A person walks 8 m east, 2 m north, 14 m west and 2 m south. How far and in which direction is the person from the start?

A) 6 m east B) 14 m west C) 6 m west D) 2 m south E) 8 m north

25. A person walks 18 m east, 10 m north, 22 m west and 10 m south. How far and in which direction is the person from the start?

A) 4 m east B) 18 m north C) 22 m west D) 4 m west E) 10 m south

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

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

27. In a queue of 45 people, R is 8th from the front. What is R's position from the back?
A) 42 B) 36 C) 40 D) 34 E) 38
28. In a queue of 67 people, R is 5th from the front. What is R's position from the back?
A) 61 B) 63 C) 65 D) 59 E) 67
29. In a queue of 62 people, R is 18th from the front. What is R's position from the back?
A) 49 B) 41 C) 43 D) 47 E) 45
30. In a queue of 64 people, R is 6th from the front. What is R's position from the back?
A) 63 B) 59 C) 57 D) 61 E) 55
31. Which practice supports least privilege?
A) Give every employee administrator access B) Grant only access needed for the role C) Share one password D) Disable audit logs E) Allow public access to all records
32. Which backup practice improves recovery from a damaged main device?
A) Remove all restore checks B) Rename the same file C) Share passwords publicly D) Keep the only copy on that device E) Keep a tested separate backup
33. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Reply with the password B) Disable every server without approval C) Forward it to all customers D) Do not disclose it; report through the approved security channel E) Publish the password online
34. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Deletes five rows B) Sorts the whole workbook C) Creates a database D) Finds the largest text value E) Adds the numeric values in A1 through A5
35. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Some errors can be prevented by guidance B) No employee takes leave C) Every customer has a printer D) All forms will disappear E) Every transaction requires a loan
36. What is the purpose of a database primary key?
A) Compress every image B) Increase monitor brightness C) Uniquely identify a record D) Replace all backups E) Print an email
37. Which is volatile working memory?
A) RAM B) ROM C) Printed record D) Hard disk E) Optical disc
38. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) More recorded complaints need not mean worse service B) No investigation is needed C) The new channel should be closed D) Service definitely collapsed E) Every complaint is false
39. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The reminder text was brief B) Customers received reminders C) A comparable group without reminders had the same fall D) The message used simple words E) The bank sent reminders in the morning

40. Which measure best tests whether a queue intervention helped?

A) Ask only the designer B) Count posters only C) Measure wall colour D) Ignore the baseline E) Compare comparable periods using waiting-time data

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

Data set 1: Four branches processed applications in one week: A: 390, B: 310, C: 210, D: 370. All values are counts, not percentages.

41. What was the total number processed?

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

42. What was the average number per branch?

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

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

A) 43/31 B) 40/31 C) 39/31 D) 42/31 E) 41/31

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

A) 482 B) 478 C) 480 D) 476 E) 484

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

A) 719 B) 721 C) 727 D) 723 E) 725

Data set 2: Four branches processed applications in one week: A: 370, B: 220, C: 310, D: 320. All values are counts, not percentages.

46. What was the total number processed?

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

47. What was the average number per branch?

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

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

A) 19/11 B) 37/22 C) 39/22 D) 41/22 E) 20/11

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

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

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

A) 584 B) 580 C) 578 D) 586 E) 582

Data set 3: Four branches processed applications in one week: A: 380, B: 260, C: 330, D: 270. All values are counts, not percentages.

51. What was the total number processed?

A) 1236 B) 1240 C) 1238 D) 1242 E) 1244

52. What was the average number per branch?

A) 314 B) 310 C) 308 D) 306 E) 312

53. What is the ratio of branch A to branch B?
A) 41/26 B) 21/13 C) 19/13 D) 20/13 E) 3/2
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 568 B) 566 C) 570 D) 572 E) 564
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 562 B) 560 C) 558 D) 554 E) 556
56. Find simple interest on Rs 2900 at 10% per year for 3 years.
A) 870 B) 866 C) 874 D) 868 E) 872
57. Find compound interest on Rs 3300 for two years at 10% annually.
A) 695 B) 693 C) 689 D) 697 E) 691
58. An item costing Rs 700 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 140 B) 136 C) 144 D) 142 E) 138
59. The average of 6 values is 58. A new value of 69 is added. What is the new average? Round to two decimals.
A) 59.57 B) 57.57 C) 55.57 D) 61.57 E) 63.57
60. A can finish a job in 12 days and B in 24 days. How many days will they take together?
A) 81/10 B) 39/5 C) 8 D) 79/10 E) 41/5
61. A train travels at 50 km/h for 2 hours. What distance does it cover?
A) 104 B) 102 C) 100 D) 96 E) 98
62. A boat moves at 17 km/h in still water. The stream speed is 5 km/h. How far downstream does it travel in 3 hours?
A) 66 B) 64 C) 68 D) 62 E) 70
63. Rs 176 is divided in the ratio 3:5. What is the larger share?
A) 108 B) 112 C) 114 D) 106 E) 110
64. A mixture contains 80 litres of milk and 40 litres of water. How much water must be added to make milk half of the mixture?
A) 38 B) 36 C) 42 D) 44 E) 40
65. A invests Rs 6000 for 12 months and B Rs 9000 for 12 months. If profit is Rs 135, what is A's share?
A) 54 B) 58 C) 56 D) 52 E) 50
66. A bag has 9 red and 5 blue balls. Two are drawn without replacement. What is the probability both are red?
A) 89/455 B) 269/910 C) 36/91 D) 451/910 E) 271/455

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

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

68. Find the next term: 9, 17, 25, 33, ?

A) 37 B) 45 C) 41 D) 43 E) 39

69. If $3x + 12 = 30$, what is x ?

A) 6 B) 8 C) 4 D) 2 E) 10

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

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

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

• 45 minutes

71. What does AML stand for?

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

72. What does a cash-flow statement track?

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

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

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

74. What is market capitalisation?

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

75. What is a sunk cost?

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

76. What is deflation?

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

77. What is an amortisation schedule?

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

78. What is simple interest?

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

79. What is a debit card normally linked to?

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

80. What is credit risk?

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

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

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

82. What is a demand deposit?

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

83. What is an EMI?

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

84. What is principal in a simple loan calculation?

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

85. What is depreciation in accounting?

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

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

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

87. What does KYC stand for?

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

88. What is underwriting broadly?

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

89. What is solvency broadly?

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

90. What is a remittance?

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

91. What is a digital signature used to support?

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

92. What is a payment settlement?

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

93. What is financial inclusion broadly concerned with?

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

94. What is an insurance deductible conceptually?

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

95. What is moral hazard?

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

96. What is face value of a conventional bond?

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

97. What is a moratorium on repayment?

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

98. What is exchange-rate risk?

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

99. What is maturity of a debt instrument?

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

100. What does two-factor authentication add?

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

101. What is refinancing?

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

102. What is collateral?

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

103. What is due diligence?

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

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

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

105. What is encryption?

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

106. What is a premium in insurance?

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

107. What distinguishes real GDP from nominal GDP?

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

108. What is NAV per unit conceptually?

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

109. What is a liability for a bank?

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

110. What is a fixed deposit conceptually?

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

111. What is a mutual fund conceptually?

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

112. What is liquidity?

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

113. What is net worth in basic accounting?

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

114. What is equity ownership?

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

115. What is a trade deficit in goods?

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

116. A hypothetical business has assets of Rs 8400 and liabilities of Rs 1400. What is its net worth?

A) 7002 B) 7004 C) 6998 D) 7000 E) 6996

117. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 3700?

A) 181 B) 187 C) 189 D) 183 E) 185

118. Current assets are Rs 2700, and current liabilities Rs 600. What is working capital?

A) 2098 B) 2100 C) 2096 D) 2102 E) 2104

119. A hypothetical company has 1000 outstanding shares at Rs 22 each. What is its market capitalisation in rupees?

A) 22002 B) 22000 C) 21996 D) 21998 E) 22004

120. A household earns Rs 9700 and spends Rs 9100 in a month. What is its surplus?

A) 604 B) 600 C) 602 D) 596 E) 598

121. A hypothetical business has assets of Rs 7500 and liabilities of Rs 1900. What is its net worth?
A) 5596 B) 5600 C) 5602 D) 5598 E) 5604
122. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 2800?
A) 108 B) 112 C) 110 D) 116 E) 114
123. Current assets are Rs 1200, and current liabilities Rs 900. What is working capital?
A) 304 B) 296 C) 298 D) 302 E) 300
124. A hypothetical company has 1800 outstanding shares at Rs 27 each. What is its market capitalisation in rupees?
A) 48604 B) 48598 C) 48602 D) 48600 E) 48596
125. A household earns Rs 6200 and spends Rs 4400 in a month. What is its surplus?
A) 1804 B) 1798 C) 1796 D) 1800 E) 1802
126. A hypothetical business has assets of Rs 8300 and liabilities of Rs 1300. What is its net worth?
A) 7000 B) 6998 C) 7004 D) 7002 E) 6996
127. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 5000?
A) 302 B) 298 C) 296 D) 304 E) 300
128. Current assets are Rs 1800, and current liabilities Rs 500. What is working capital?
A) 1304 B) 1302 C) 1298 D) 1296 E) 1300
129. A hypothetical company has 1900 outstanding shares at Rs 79 each. What is its market capitalisation in rupees?
A) 150100 B) 150096 C) 150098 D) 150102 E) 150104
130. A household earns Rs 6100 and spends Rs 4900 in a month. What is its surplus?
A) 1204 B) 1200 C) 1198 D) 1196 E) 1202

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

Passage 1. A public library in Ranchi introduced an evening study room. During its first month, 88 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) Libraries should stop evening services B) Registration proves regular attendance C) Access improvements should be tested and evaluated carefully D) Transport never affects learning E) Exams are the only cause of attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

142. Choose the correct completion: Please divide the amount equally ____ the three partners.

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

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

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

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

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

145. Choose the correct completion: A number of applicants ____ waiting outside.

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

146. Choose the correct completion: Unless the error is corrected, the total ____ inaccurate.

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

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

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

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

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

149. Choose the correct completion: Neither the manager nor the assistants ____ available yesterday.

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

150. Choose the correct completion: This proposal is preferable ____ the earlier one.

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

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

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

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

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

153. Choose the correct completion: The officer insisted ____ checking the original.

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

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

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

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

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

156. Choose the closest meaning of "allocate".

A) unfavourable B) brief C) limited D) assign E) unclear

157. Choose the closest meaning of "scrutinise".

A) keep B) assign C) examine D) practical E) improve

158. Choose the closest meaning of "deter".

A) improve B) provisional C) hardworking D) unbiased E) discourage

159. Choose the closest meaning of "rectify".

A) unclear B) correct C) reduce D) keep E) confirm

160. Choose the closest meaning of "transparent".

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

161. Choose the closest meaning of "concur".

A) keep B) agree C) hardworking D) unbiased E) outdated

162. Choose the closest meaning of "verify".

A) provisional B) improve C) open D) logical E) confirm

163. Choose the closest meaning of "mitigate".

A) confirm B) reduce C) assist D) unwilling E) hardworking

164. Choose the closest meaning of "redundant".

A) discourage B) unbiased C) unwilling D) unnecessary E) practical

165. Choose the closest meaning of "adverse".

A) discourage B) keep C) unfavourable D) unnecessary E) open

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

A) PRSQ B) SRPQ C) RQSP D) QPRS E) QRSP

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

A) QPSR B) QPRS C) SRQP D) PSQR E) QSPR

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

A) QPSR B) SRQP C) RQPS D) PQSR E) PRQS

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

A) SPRQ B) PQRS C) RSQP D) SRQP E) PRSQ

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

A) PRQS B) SRQP C) RQSP D) RSPQ E) RSQP

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 request for help understanding a form; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a customer needing an accessible service channel.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a request for help understanding a form. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a customer needing an accessible service channel. 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 54 visitors; 49 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

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

Writing review guide — use after attempting

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

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

Answer key and short solutions

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

Explanations

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

23. E — 1 m west. North and south cancel; net horizontal movement is $13 - (14) = -1$ m.
24. C — 6 m west. North and south cancel; net horizontal movement is $8 - (14) = -6$ m.
25. D — 4 m west. North and south cancel; net horizontal movement is $18 - (22) = -4$ m.
26. E — 47. Position from back = total - front rank + 1 = 47.
27. E — 38. Position from back = total - front rank + 1 = 38.
28. B — 63. Position from back = total - front rank + 1 = 63.
29. E — 45. Position from back = total - front rank + 1 = 45.
30. B — 59. Position from back = total - front rank + 1 = 59.
31. B — Grant only access needed for the role. Least privilege limits unnecessary access.
32. E — Keep a tested separate backup. A separate, tested backup supports restoration.
33. D — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
34. E — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
35. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
36. C — Uniquely identify a record. A primary key provides a unique record identifier.
37. A — RAM. RAM ordinarily loses its contents when power is removed.
38. A — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
39. C — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
40. E — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
41. D — 1280. Add all four values: 1280.
42. A — 320. Total 1280 divided by 4 = 320.
43. C — 39/31. Simplify 390/310.
44. C — 480. $0.8 \times (390 + 210) = 480$.
45. D — 723. $370 \times 1.2 + 310 \times 0.9 = 723$.
46. D — 1220. Add all four values: 1220.
47. E — 305. Total 1220 divided by 4 = 305.
48. B — 37/22. Simplify 370/220.
49. D — 544. $0.8 \times (370 + 310) = 544$.
50. E — 582. $320 \times 1.2 + 220 \times 0.9 = 582$.
51. B — 1240. Add all four values: 1240.
52. B — 310. Total 1240 divided by 4 = 310.
53. C — 19/13. Simplify 380/260.
54. A — 568. $0.8 \times (380 + 330) = 568$.
55. C — 558. $270 \times 1.2 + 260 \times 0.9 = 558$.
56. A — 870. $P \times r \times t / 100 = 870$.
57. B — 693. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. A — 140. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. A — 59.57. New total = 417; divide by 7.
60. C — 8. Combined rate = $1/12 + 1/24$; invert it.
61. C — 100. Distance = speed $\times$ time.
62. A — 66. Downstream speed = boat speed + stream speed.
63. E — 110. Larger share = $176 \times 5/(3+5)$.
64. E — 40. For milk to be half, total water must equal the milk volume.
65. A — 54. Equal durations: profit ratio equals capital ratio.
66. C — 36/91. $(9/14) \times (8/13)$.

67. C — 21. $7C2 = 7 \times 6/2$.
68. C — 41. The common difference is 8.
69. A — 6. Subtract 12 and divide by 3.
70. A — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. A — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
72. D — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
73. C — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
74. B — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
75. B — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
76. C — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
77. D — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
78. A — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
79. C — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
80. B — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
81. C — A transaction OTP. The answer states the standard meaning of the concept in the question.
82. A — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
83. B — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
84. C — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
85. C — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
86. C — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
87. E — Know Your Customer. The answer states the standard meaning of the concept in the question.
88. C — Assessing and accepting risk under specified terms. 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. E — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
91. B — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
92. C — 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. D — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
94. E — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
95. C — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
96. B — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
97. C — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
98. B — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
99. E — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
100. B — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.

101. C — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
102. D — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
103. C — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
104. D — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
105. A — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
106. E — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
107. B — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
108. A — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
109. B — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
110. D — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
111. C — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
112. D — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
113. B — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
114. B — A residual ownership interest. The answer states the standard meaning of the concept in the question.
115. D — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
116. D — 7000. Net worth = assets - liabilities.
117. E — 185. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. B — 2100. Working capital = current assets - current liabilities.
119. B — 22000. Market capitalisation = outstanding shares $\times$ market price.
120. B — 600. Surplus = income - expenditure.
121. B — 5600. Net worth = assets - liabilities.
122. B — 112. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. E — 300. Working capital = current assets - current liabilities.
124. D — 48600. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1800. Surplus = income - expenditure.
126. A — 7000. Net worth = assets - liabilities.
127. E — 300. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. E — 1300. Working capital = current assets - current liabilities.
129. A — 150100. Market capitalisation = outstanding shares $\times$ market price.
130. B — 1200. Surplus = income - expenditure.
131. C — 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. B — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. A — 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. C — 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. E — It made information easier to share. The passage explicitly names information sharing as a benefit.

140. C — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. C — had ended. The earlier of two past events uses past perfect.
142. D — among. Among is appropriate for the three recipients.
143. C — in. Succeed in is followed by a gerund.
144. A — is. The number is the singular subject.
145. A — are. A number of refers to plural applicants.
146. B — will remain. A real future condition takes a future main clause.
147. D — is. Equipment is uncountable and takes a singular verb.
148. A — is. The nearer subject manager is singular.
149. B — were. With neither/nor, the plural nearer subject takes were here.
150. D — to. Preferable takes to.
151. D — is. The grammatical subject report is singular.
152. D — is. Information is an uncountable singular noun.
153. D — on. The idiomatic construction is insist on.
154. B — approve. Would rather ... than takes parallel base verbs.
155. E — since. Since introduces a starting point.
156. D — assign. In standard usage, allocate means assign.
157. C — examine. In standard usage, scrutinise means examine.
158. E — discourage. In standard usage, deter means discourage.
159. B — correct. In standard usage, rectify means correct.
160. B — open. In standard usage, transparent means open.
161. B — agree. In standard usage, concur means agree.
162. E — confirm. In standard usage, verify means confirm.
163. B — reduce. In standard usage, mitigate means reduce.
164. D — unnecessary. In standard usage, redundant means unnecessary.
165. C — unfavourable. In standard usage, adverse means unfavourable.
166. A — PRSQ. The sequence follows the event, review, action and outcome. Correct order: PRSQ
167. B — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
168. C — RQPS. The sequence follows the event, review, action and outcome. Correct order: RQPS
169. A — SPRQ. The sequence follows the event, review, action and outcome. Correct order: SPRQ
170. D — RSPQ. The sequence follows the event, review, action and outcome. Correct order: RSPQ

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.