

SBI PO Mains

Practice Paper 05

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

A) $T < Q$ B) $M < K$ C) $M = K$ D) $R < K$ E) $M > K$

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

A) $Q < S$ B) $N < L$ C) $N > L$ D) $P < L$ E) $N = L$

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

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

21. A person walks 7 m east, 8 m north, 16 m west and 8 m south. How far and in which direction is the person from the start?

A) 7 m north B) 9 m west C) 8 m south D) 9 m east E) 16 m west

22. A person walks 17 m east, 5 m north, 24 m west and 5 m south. How far and in which direction is the person from the start?

A) 24 m west B) 17 m north C) 7 m east D) 7 m west E) 5 m south

23. A person walks 7 m east, 9 m north, 8 m west and 9 m south. How far and in which direction is the person from the start?

A) 1 m west B) 7 m north C) 8 m west D) 9 m south E) 1 m east

24. A person walks 20 m east, 7 m north, 26 m west and 7 m south. How far and in which direction is the person from the start?

A) 7 m south B) 6 m west C) 20 m north D) 26 m west E) 6 m east

25. A person walks 12 m east, 14 m north, 16 m west and 14 m south. How far and in which direction is the person from the start?

A) 4 m east B) 12 m north C) 16 m west D) 14 m south E) 4 m west

26. In a queue of 32 people, R is 19th from the front. What is R's position from the back?

A) 16 B) 12 C) 18 D) 10 E) 14

27. In a queue of 61 people, R is 19th from the front. What is R's position from the back?
A) 43 B) 41 C) 45 D) 47 E) 39
28. In a queue of 30 people, R is 7th from the front. What is R's position from the back?
A) 26 B) 28 C) 20 D) 24 E) 22
29. In a queue of 75 people, R is 10th from the front. What is R's position from the back?
A) 64 B) 66 C) 68 D) 70 E) 62
30. In a queue of 54 people, R is 7th from the front. What is R's position from the back?
A) 48 B) 52 C) 44 D) 46 E) 50
31. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The message used simple words B) A comparable group without reminders had the same fall C) The reminder text was brief D) The bank sent reminders in the morning E) Customers received reminders
32. Which is volatile working memory?
A) Printed record B) RAM C) ROM D) Optical disc E) Hard disk
33. 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) Creates a database E) Deletes five rows
34. Which practice supports least privilege?
A) Give every employee administrator access B) Allow public access to all records C) Grant only access needed for the role D) Disable audit logs E) Share one password
35. What is the purpose of a database primary key?
A) Compress every image B) Increase monitor brightness C) Print an email D) Replace all backups E) Uniquely identify a record
36. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Every transaction requires a loan B) No employee takes leave C) All forms will disappear D) Some errors can be prevented by guidance E) Every customer has a printer
37. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Ask only the designer C) Ignore the baseline D) Measure wall colour E) Count posters only
38. Which backup practice improves recovery from a damaged main device?
A) Remove all restore checks B) Keep the only copy on that device C) Rename the same file D) Share passwords publicly E) Keep a tested separate backup
39. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Publish the password online B) Forward it to all customers C) Do not disclose it; report through the approved security channel D) Reply with the password E) Disable every server without approval

40. A rise in complaints follows easier complaint submission. What is the most careful conclusion?

A) More recorded complaints need not mean worse service B) Every complaint is false C) Service definitely collapsed D) The new channel should be closed E) No investigation is needed

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

Data set 1: Four branches processed applications in one week: A: 200, B: 340, C: 190, D: 260. All values are counts, not percentages.

41. What was the total number processed?

A) 992 B) 988 C) 990 D) 994 E) 986

42. What was the average number per branch?

A) 243.5 B) 251.5 C) 245.5 D) 249.5 E) 247.5

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

A) 11/17 B) 23/34 C) 10/17 D) 12/17 E) 21/34

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

A) 310 B) 312 C) 316 D) 308 E) 314

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

A) 614 B) 616 C) 620 D) 618 E) 622

Data set 2: Four branches processed applications in one week: A: 310, B: 180, C: 320, D: 380. All values are counts, not percentages.

46. What was the total number processed?

A) 1188 B) 1190 C) 1192 D) 1194 E) 1186

47. What was the average number per branch?

A) 299.5 B) 293.5 C) 297.5 D) 295.5 E) 301.5

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

A) 16/9 B) 11/6 C) 17/9 D) 35/18 E) 31/18

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

A) 506 B) 504 C) 500 D) 502 E) 508

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

A) 620 B) 622 C) 614 D) 616 E) 618

Data set 3: Four branches processed applications in one week: A: 160, B: 250, C: 150, D: 400. All values are counts, not percentages.

51. What was the total number processed?

A) 962 B) 960 C) 958 D) 956 E) 964

52. What was the average number per branch?

A) 244 B) 242 C) 240 D) 236 E) 238

53. What is the ratio of branch A to branch B?
A) $16/25$ B) $18/25$ C) $4/5$ D) $17/25$ E) $19/25$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 244 B) 250 C) 246 D) 252 E) 248
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 709 B) 705 C) 707 D) 701 E) 703
56. Find simple interest on Rs 1600 at 15% per year for 4 years.
A) 956 B) 958 C) 962 D) 960 E) 964
57. Find compound interest on Rs 3200 for two years at 10% annually.
A) 674 B) 676 C) 672 D) 668 E) 670
58. An item costing Rs 370 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 78 B) 74 C) 70 D) 76 E) 72
59. The average of 15 values is 28. A new value of 46 is added. What is the new average? Round to two decimals.
A) 27.12 B) 25.12 C) 29.12 D) 33.12 E) 31.12
60. A can finish a job in 6 days and B in 12 days. How many days will they take together?
A) $39/10$ B) $21/5$ C) $19/5$ D) 4 E) $41/10$
61. A train travels at 60 km/h for 3 hours. What distance does it cover?
A) 180 B) 184 C) 182 D) 178 E) 176
62. A boat moves at 15 km/h in still water. The stream speed is 4 km/h. How far downstream does it travel in 2 hours?
A) 34 B) 36 C) 42 D) 40 E) 38
63. Rs 384 is divided in the ratio 5:7. What is the larger share?
A) 222 B) 228 C) 226 D) 224 E) 220
64. A mixture contains 40 litres of milk and 20 litres of water. How much water must be added to make milk half of the mixture?
A) 16 B) 20 C) 18 D) 24 E) 22
65. A invests Rs 5000 for 12 months and B Rs 8000 for 12 months. If profit is Rs 65, what is A's share?
A) 21 B) 23 C) 27 D) 25 E) 29
66. A bag has 6 red and 9 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $17/70$ B) $3/70$ C) $12/35$ D) $-2/35$ E) $1/7$

67. How many unordered pairs can be selected from 8 distinct people?

A) 26 B) 28 C) 30 D) 24 E) 32

68. Find the next term: 6, 13, 20, 27, ?

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

69. If $3x + 9 = 57$, what is x ?

A) 12 B) 16 C) 20 D) 14 E) 18

70. A value rises by 20% and then falls by 20%. What is the overall percentage decrease?

A) 2 B) 6 C) 4 D) 0 E) 8

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

• 45 minutes

71. What is a demand deposit?

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

72. What is NAV per unit conceptually?

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

73. What is underwriting broadly?

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

74. What is GDP broadly a measure of?

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

75. What is a bond generally?

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

76. What is collateral?

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

77. What does a balance sheet show?

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

78. What is a dividend?

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

79. What is face value of a conventional bond?

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

80. What does a cash-flow statement track?

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

81. What is a mutual fund conceptually?

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

82. What is equity ownership?

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

83. What is refinancing?

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

84. What is a coupon on a conventional bond?

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

85. What is a trade deficit in goods?

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

86. What is a digital signature used to support?

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

87. What is an amortisation schedule?

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

88. What is an EMI?

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

89. What is an overdraft?

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

90. What is compound interest?

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

91. What is a debit card normally linked to?

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

92. What is a moratorium on repayment?

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

93. What is a premium in insurance?

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

94. What does two-factor authentication add?

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

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

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

96. What is exchange-rate risk?

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

97. What distinguishes real GDP from nominal GDP?

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

98. What is a fixed deposit conceptually?

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

99. What is a liability for a bank?

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

100. What is reconciliation?

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

101. What is adverse selection?

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

102. What is leverage in finance broadly?

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

103. What is an asset for a lender?

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

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

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

105. What is a guarantor?

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

106. What is phishing?

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

107. What does AML stand for?

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

108. What does diversification primarily reduce?

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

109. What is a contingent liability conceptually?

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

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

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

111. What is financial inclusion broadly concerned with?

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

112. What is operational risk broadly?

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

113. What is due diligence?

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

114. What is an insurance deductible conceptually?

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

115. What is opportunity cost?

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

116. A hypothetical business has assets of Rs 4700 and liabilities of Rs 2400. What is its net worth?

A) 2296 B) 2302 C) 2298 D) 2300 E) 2304

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 1000?

A) 76 B) 82 C) 78 D) 80 E) 84

118. Current assets are Rs 2000, and current liabilities Rs 600. What is working capital?

A) 1396 B) 1400 C) 1402 D) 1404 E) 1398

119. A hypothetical company has 1500 outstanding shares at Rs 52 each. What is its market capitalisation in rupees?

A) 77998 B) 78002 C) 78000 D) 77996 E) 78004

120. A household earns Rs 6000 and spends Rs 5000 in a month. What is its surplus?
A) 1002 B) 998 C) 1004 D) 1000 E) 996
121. A hypothetical business has assets of Rs 3200 and liabilities of Rs 2300. What is its net worth?
A) 898 B) 904 C) 902 D) 896 E) 900
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 1000?
A) 58 B) 62 C) 60 D) 64 E) 56
123. Current assets are Rs 1200, and current liabilities Rs 800. What is working capital?
A) 400 B) 404 C) 398 D) 396 E) 402
124. A hypothetical company has 2200 outstanding shares at Rs 74 each. What is its market capitalisation in rupees?
A) 162800 B) 162804 C) 162798 D) 162802 E) 162796
125. A household earns Rs 5500 and spends Rs 4300 in a month. What is its surplus?
A) 1202 B) 1200 C) 1204 D) 1198 E) 1196
126. A hypothetical business has assets of Rs 3800 and liabilities of Rs 1500. What is its net worth?
A) 2304 B) 2298 C) 2300 D) 2302 E) 2296
127. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 4900?
A) 396 B) 394 C) 390 D) 388 E) 392
128. Current assets are Rs 1500, and current liabilities Rs 900. What is working capital?
A) 596 B) 602 C) 600 D) 598 E) 604
129. A hypothetical company has 2700 outstanding shares at Rs 55 each. What is its market capitalisation in rupees?
A) 148498 B) 148500 C) 148496 D) 148504 E) 148502
130. A household earns Rs 6200 and spends Rs 5000 in a month. What is its surplus?
A) 1200 B) 1196 C) 1202 D) 1204 E) 1198

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

Passage 1. A public library in Jaipur introduced an evening study room. During its first month, 90 people registered, but only half attended regularly. Interviews suggested that unreliable transport, rather than a lack of interest, prevented some visits. The library therefore tested earlier closing hours and shared travel information. Attendance subsequently improved. However, the coordinator warned that examination dates had also drawn nearer, so the increase could not be attributed entirely to the new arrangements. She recommended another trial outside the examination season before making a permanent decision. Her aim was to remove practical barriers while using evidence carefully, not to claim that one change had solved every problem.

131. What is the main message?

A) Transport never affects learning B) Registration proves regular attendance C) Access improvements should be tested and evaluated carefully D) Libraries should stop evening services E) Exams are the only cause of attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

155. Choose the correct completion: The documents must ____ before submission.
A) been checked B) be checked C) have check D) checks E) checking
156. Choose the closest meaning of "infer".
A) unwilling B) practical C) deduce D) hardworking E) open
157. Choose the closest meaning of "scrutinise".
A) examine B) limited C) improve D) open E) keep
158. Choose the closest meaning of "diligent".
A) logical B) assign C) outdated D) reduce E) hardworking
159. Choose the closest meaning of "tentative".
A) discourage B) agree C) reduce D) provisional E) unfavourable
160. Choose the closest meaning of "defer".
A) assist B) open C) examine D) postpone E) assign
161. Choose the closest meaning of "prudent".
A) unwilling B) examine C) hardworking D) careful E) confirm
162. Choose the closest meaning of "verify".
A) limited B) confirm C) unwilling D) assign E) unclear
163. Choose the closest meaning of "deter".
A) limited B) keep C) practical D) discourage E) unclear
164. Choose the closest meaning of "transparent".
A) deduce B) open C) unclear D) unnecessary E) unfavourable
165. Choose the closest meaning of "redundant".
A) unnecessary B) logical C) reduce D) practical E) unclear
166. Arrange the sentences logically. P: The officer examined the transaction record. Q: A customer reported a duplicated debit. R: The bank then initiated the correction. S: The record confirmed a duplicate entry.
A) SQPR B) RPQS C) SRPQ D) SQR P E) QPSR
167. Arrange the sentences logically. P: Using those findings, it changed the roster. Q: A later review assessed the new roster. R: The team identified long queues. S: It measured waiting times for a week.
A) PRQS B) SPRQ C) PSRQ D) SQR P E) RSPQ
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) SRPQ B) PSRQ C) QPSR D) RQSP E) QRPS

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

A) SQRP B) PRSQ C) RPQS D) QPSR E) QPRS

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

A) RQSP B) RQPS C) PSQR D) PQSR E) PSRQ

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 unverified message requesting credentials; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a complaint sent to the wrong department.

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

Explanations

1. A — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, G, A, B, D, C.
2. E — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, G, A, B, D, C.
3. E — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, G, A, B, D, C.
4. B — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, G, A, B, D, C.
5. D — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, G, A, B, D, C.
6. E — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, C, B, D, G.
7. D — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, C, B, D, G.
8. E — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, C, B, D, G.
9. A — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, C, B, D, G.
10. C — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, F, A, C, B, D, G.
11. E — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, C, A, G, E, F, D.
12. B — A. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, C, A, G, E, F, D.
13. B — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, C, A, G, E, F, D.
14. A — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, C, A, G, E, F, D.
15. A — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is B, C, A, G, E, F, D.
16. B — $N > Q$. $N > R \geq U$ and $U = Q$; hence $N > Q$.
17. D — $Q > U$. $Q > P \geq T$ and $T = U$; hence $Q > U$.
18. E — $M > K$. $M > T \geq Q$ and $Q = K$; hence $M > K$.
19. C — $N > L$. $N > Q \geq S$ and $S = L$; hence $N > L$.
20. A — $T > R$. $T > V \geq M$ and $M = R$; hence $T > R$.
21. B — 9 m west. North and south cancel; net horizontal movement is $7 - (16) = -9$ m.
22. D — 7 m west. North and south cancel; net horizontal movement is $17 - (24) = -7$ m.

23. A — 1 m west. North and south cancel; net horizontal movement is $7-(8) = -1$ m.
24. B — 6 m west. North and south cancel; net horizontal movement is $20-(26) = -6$ m.
25. E — 4 m west. North and south cancel; net horizontal movement is $12-(16) = -4$ m.
26. E — 14. Position from back = total - front rank + 1 = 14.
27. A — 43. Position from back = total - front rank + 1 = 43.
28. D — 24. Position from back = total - front rank + 1 = 24.
29. B — 66. Position from back = total - front rank + 1 = 66.
30. A — 48. Position from back = total - front rank + 1 = 48.
31. B — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
32. B — RAM. RAM ordinarily loses its contents when power is removed.
33. A — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
34. C — Grant only access needed for the role. Least privilege limits unnecessary access.
35. E — Uniquely identify a record. A primary key provides a unique record identifier.
36. D — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
37. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
38. E — Keep a tested separate backup. A separate, tested backup supports restoration.
39. C — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
40. A — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
41. C — 990. Add all four values: 990.
42. E — 247.5. Total 990 divided by 4 = 247.5.
43. C — 10/17. Simplify 200/340.
44. B — 312. $0.8 \times (200 + 190) = 312$.
45. D — 618. $260 \times 1.2 + 340 \times 0.9 = 618$.
46. B — 1190. Add all four values: 1190.
47. C — 297.5. Total 1190 divided by 4 = 297.5.
48. E — 31/18. Simplify 310/180.
49. B — 504. $0.8 \times (310 + 320) = 504$.
50. E — 618. $380 \times 1.2 + 180 \times 0.9 = 618$.
51. B — 960. Add all four values: 960.
52. C — 240. Total 960 divided by 4 = 240.
53. A — 16/25. Simplify 160/250.
54. E — 248. $0.8 \times (160 + 150) = 248$.
55. B — 705. $400 \times 1.2 + 250 \times 0.9 = 705$.
56. D — 960. $P \times r \times t / 100 = 960$.
57. C — 672. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. B — 74. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. C — 29.12. New total = 466; divide by 16.
60. D — 4. Combined rate = $1/6 + 1/12$; invert it.
61. A — 180. Distance = speed $\times$ time.
62. E — 38. Downstream speed = boat speed + stream speed.
63. D — 224. Larger share = $384 \times 7/(5+7)$.
64. B — 20. For milk to be half, total water must equal the milk volume.
65. D — 25. Equal durations: profit ratio equals capital ratio.
66. E — $1/7$. $(6/15) \times (5/14)$.

67. B — 28. $8C2 = 8 \times 7/2$.
68. C — 34. The common difference is 7.
69. B — 16. Subtract 9 and divide by 3.
70. C — 4. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. E — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
72. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
73. D — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
74. C — 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.
75. A — A debt instrument. The answer states the standard meaning of the concept in the question.
76. E — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
77. B — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
78. D — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
79. D — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
80. E — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
81. D — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
82. E — A residual ownership interest. The answer states the standard meaning of the concept in the question.
83. C — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
84. D — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
85. A — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
86. B — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
87. C — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
88. B — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
89. A — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
90. B — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
91. B — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
92. A — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
93. C — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
94. B — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
95. C — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
96. B — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
97. B — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
98. E — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
99. D — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
100. D — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.

101. E — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
102. C — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
103. E — A loan receivable. The answer states the standard meaning of the concept in the question.
104. A — A transaction OTP. The answer states the standard meaning of the concept in the question.
105. A — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
106. D — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
107. A — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
108. A — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
109. C — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
110. D — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
111. D — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
112. B — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
113. D — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
114. D — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
115. D — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
116. D — 2300. Net worth = assets - liabilities.
117. D — 80. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. B — 1400. Working capital = current assets - current liabilities.
119. C — 78000. Market capitalisation = outstanding shares $\times$ market price.
120. D — 1000. Surplus = income - expenditure.
121. E — 900. Net worth = assets - liabilities.
122. C — 60. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. A — 400. Working capital = current assets - current liabilities.
124. A — 162800. Market capitalisation = outstanding shares $\times$ market price.
125. B — 1200. Surplus = income - expenditure.
126. C — 2300. Net worth = assets - liabilities.
127. E — 392. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 600. Working capital = current assets - current liabilities.
129. B — 148500. Market capitalisation = outstanding shares $\times$ market price.
130. A — 1200. Surplus = income - expenditure.
131. C — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. E — Unreliable transport. Interviews identified transport as a practical barrier.
133. D — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. A — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. E — Measured and analytical. The writer weighs evidence and limitations.
136. D — Delayed transaction entries. Delayed input distorted the alerts.
137. B — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.

138. A — Incapable of error. Managers stopped treating the outputs as always correct.
139. D — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. D — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. A — hearing. To is a preposition here and takes a gerund.
142. E — than. No sooner pairs with than.
143. D — fewer. Countable plural errors takes fewer.
144. C — for. For introduces a duration.
145. B — in. Succeed in is followed by a gerund.
146. B — being. Despite takes a noun or gerund phrase.
147. A — when. Hardly ... when is the standard pair.
148. B — approve. Would rather ... than takes parallel base verbs.
149. A — is. The grammatical subject report is singular.
150. E — among. Among is appropriate for the three recipients.
151. E — is. Equipment is uncountable and takes a singular verb.
152. C — is. The nearer subject manager is singular.
153. E — has. Each takes a singular verb.
154. B — to. Preferable takes to.
155. B — be checked. A modal passive uses be plus past participle.
156. C — deduce. In standard usage, infer means deduce.
157. A — examine. In standard usage, scrutinise means examine.
158. E — hardworking. In standard usage, diligent means hardworking.
159. D — provisional. In standard usage, tentative means provisional.
160. D — postpone. In standard usage, defer means postpone.
161. D — careful. In standard usage, prudent means careful.
162. B — confirm. In standard usage, verify means confirm.
163. D — discourage. In standard usage, deter means discourage.
164. B — open. In standard usage, transparent means open.
165. A — unnecessary. In standard usage, redundant means unnecessary.
166. E — QPSR. The sequence follows the event, review, action and outcome. Correct order: QPSR
167. E — RSPQ. The sequence follows the event, review, action and outcome. Correct order: RSPQ
168. C — QPSR. The sequence follows the event, review, action and outcome. Correct order: QPSR
169. A — SQRP. The sequence follows the event, review, action and outcome. Correct order: SQRP
170. D — PQSR. The sequence follows the event, review, action and outcome. Correct order: PQSR

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.