

SBI PO Mains

Practice Paper 06

Independent learning edition • Pattern checked 26 October 2026

Foundation-to-intermediate difficulty. Full-length section counts; not a calibrated prediction of official difficulty, cut-offs or selection. English-only educational resource. Recurring concepts and question families are intentionally reused across sets.

Mains awareness covers static concepts and numerical applications. Add current affairs from original sources for your examination date. These are original practice questions, not SBI papers or recalled previous-year content.

Section	Questions	Practice marks	Minutes
Reasoning & Computer	40	60	50
Data Analysis & Interpretation	30	60	45
Awareness / Economy / Banking	60	60	45
English	40	20	40
Communication skills	3 tasks	30	30

Choose one of five options per objective question. Deduct one quarter of the assigned question mark for a wrong answer; no penalty for blanks. Mains practice question weights are 1.5 / 2 / 1 / 0.5 in the section order above. This equal-within-section allocation is a home-scoring convention, not a claim about official question-level weights.

Practice mode: work carefully and review methods. Mock mode: keep the answer pages closed and obey every section timer. Record your answers separately; PDF page breaks are not section time breaks.

Name: _____ Date: _____ Attempt: _____

Section 1 — Reasoning & Computer Aptitude • Questions 1-40 • 50 minutes

Seven people sit in a straight row facing north. Positions are counted from the left. C is third from the left. E sits two places left of C. B sits immediately right of E. D sits three places right of C. A sits immediately right of D. F sits immediately left of D. G occupies the remaining place.

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?
A) G B) A C) C D) D E) B
14. How many people are strictly between E and D?
A) 3 B) 2 C) 5 D) 1 E) 4
15. What is the position of C in the stated order?
A) 4 B) 3 C) 6 D) 7 E) 2
16. Given $U > T \geq K = M < S$, which relation must be true?
A) $U < M$ B) $T < K$ C) $S < M$ D) $U > M$ E) $U = M$
17. Given $L > R \geq T = P < U$, which relation must be true?
A) $L < P$ B) $R < T$ C) $L = P$ D) $L > P$ E) $U < P$
18. Given $K > R \geq T = Q < S$, which relation must be true?
A) $S < Q$ B) $K = Q$ C) $K < Q$ D) $R < T$ E) $K > Q$
19. Given $Q > L \geq S = R < K$, which relation must be true?
A) $Q = R$ B) $L < S$ C) $Q > R$ D) $K < R$ E) $Q < R$
20. Given $V > S \geq R = P < U$, which relation must be true?
A) $U < P$ B) $V < P$ C) $V > P$ D) $V = P$ E) $S < R$
21. A person walks 9 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) 5 m east B) 9 m north C) 14 m west D) 11 m south E) 5 m west
22. A person walks 19 m east, 13 m north, 28 m west and 13 m south. How far and in which direction is the person from the start?
A) 19 m north B) 28 m west C) 13 m south D) 9 m east E) 9 m west
23. A person walks 11 m east, 4 m north, 19 m west and 4 m south. How far and in which direction is the person from the start?
A) 11 m north B) 19 m west C) 4 m south D) 8 m west E) 8 m east
24. A person walks 14 m east, 10 m north, 19 m west and 10 m south. How far and in which direction is the person from the start?
A) 19 m west B) 14 m north C) 10 m south D) 5 m east E) 5 m west
25. A person walks 4 m east, 15 m north, 9 m west and 15 m south. How far and in which direction is the person from the start?
A) 5 m east B) 9 m west C) 4 m north D) 15 m south E) 5 m west
26. In a queue of 49 people, R is 14th from the front. What is R's position from the back?
A) 38 B) 40 C) 34 D) 36 E) 32

27. In a queue of 79 people, R is 13th from the front. What is R's position from the back?
A) 69 B) 71 C) 63 D) 67 E) 65
28. In a queue of 61 people, R is 17th from the front. What is R's position from the back?
A) 47 B) 43 C) 45 D) 49 E) 41
29. In a queue of 38 people, R is 12th from the front. What is R's position from the back?
A) 25 B) 31 C) 23 D) 29 E) 27
30. In a queue of 76 people, R is 12th from the front. What is R's position from the back?
A) 63 B) 61 C) 67 D) 65 E) 69
31. 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) The bank sent reminders in the morning C) The message used simple words D) A comparable group without reminders had the same fall E) Customers received reminders
32. What is the purpose of a database primary key?
A) Replace all backups B) Print an email C) Increase monitor brightness D) Compress every image E) Uniquely identify a record
33. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Finds the largest text value B) Adds the numeric values in A1 through A5 C) Creates a database D) Sorts the whole workbook E) Deletes five rows
34. 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) Every complaint is false D) The new channel should be closed E) Service definitely collapsed
35. 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) Disable every server without approval E) Reply with the password
36. Which practice supports least privilege?
A) Share one password B) Disable audit logs C) Grant only access needed for the role D) Allow public access to all records E) Give every employee administrator access
37. Which is volatile working memory?
A) ROM B) RAM C) Optical disc D) Hard disk E) Printed record
38. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Ignore the baseline C) Measure wall colour D) Count posters only E) Ask only the designer
39. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Some errors can be prevented by guidance B) Every transaction requires a loan C) All forms will disappear D) No employee takes leave E) Every customer has a printer

40. Which backup practice improves recovery from a damaged main device?

A) Keep the only copy on that device B) Remove all restore checks C) Keep a tested separate backup D) Rename the same file E) Share passwords publicly

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

Data set 1: Four branches processed applications in one week: A: 340, B: 160, C: 260, D: 210. All values are counts, not percentages.

41. What was the total number processed?

A) 974 B) 968 C) 970 D) 972 E) 966

42. What was the average number per branch?

A) 242.5 B) 244.5 C) 238.5 D) 246.5 E) 240.5

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

A) 37/16 B) 17/8 C) 35/16 D) 9/4 E) 19/8

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

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

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

A) 400 B) 394 C) 392 D) 398 E) 396

Data set 2: Four branches processed applications in one week: A: 350, B: 330, C: 200, D: 320. All values are counts, not percentages.

46. What was the total number processed?

A) 1196 B) 1204 C) 1198 D) 1202 E) 1200

47. What was the average number per branch?

A) 304 B) 296 C) 302 D) 298 E) 300

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

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

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

A) 440 B) 444 C) 438 D) 436 E) 442

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

A) 681 B) 677 C) 685 D) 679 E) 683

Data set 3: Four branches processed applications in one week: A: 390, B: 350, C: 150, D: 240. All values are counts, not percentages.

51. What was the total number processed?

A) 1132 B) 1134 C) 1126 D) 1128 E) 1130

52. What was the average number per branch?

A) 280.5 B) 284.5 C) 286.5 D) 282.5 E) 278.5

53. What is the ratio of branch A to branch B?
A) $\frac{8}{7}$ B) $\frac{41}{35}$ C) $\frac{43}{35}$ D) $\frac{39}{35}$ E) $\frac{6}{5}$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 428 B) 430 C) 436 D) 434 E) 432
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 603 B) 599 C) 601 D) 607 E) 605
56. Find simple interest on Rs 2600 at 5% per year for 4 years.
A) 516 B) 518 C) 522 D) 524 E) 520
57. Find compound interest on Rs 2400 for two years at 10% annually.
A) 506 B) 508 C) 504 D) 500 E) 502
58. An item costing Rs 650 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 132 B) 134 C) 128 D) 130 E) 126
59. The average of 9 values is 27. A new value of 38 is added. What is the new average? Round to two decimals.
A) 28.1 B) 32.1 C) 24.1 D) 26.1 E) 30.1
60. A can finish a job in 11 days and B in 22 days. How many days will they take together?
A) $\frac{22}{3}$ B) $\frac{217}{30}$ C) $\frac{223}{30}$ D) $\frac{107}{15}$ E) $\frac{113}{15}$
61. A train travels at 50 km/h for 2 hours. What distance does it cover?
A) 100 B) 104 C) 98 D) 102 E) 96
62. A boat moves at 12 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 3 hours?
A) 41 B) 47 C) 45 D) 49 E) 43
63. Rs 532 is divided in the ratio 6:8. What is the larger share?
A) 306 B) 304 C) 302 D) 308 E) 300
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) 20 B) 18 C) 16 D) 22 E) 24
65. A invests Rs 7000 for 12 months and B Rs 10000 for 12 months. If profit is Rs 102, what is A's share?
A) 42 B) 38 C) 46 D) 44 E) 40
66. A bag has 8 red and 8 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $\frac{7}{30}$ B) $\frac{1}{30}$ C) $\frac{1}{3}$ D) $\frac{13}{30}$ E) $\frac{2}{15}$

67. How many unordered pairs can be selected from 11 distinct people?

A) 55 B) 57 C) 59 D) 51 E) 53

68. Find the next term: 10, 17, 24, 31, ?

A) 34 B) 36 C) 40 D) 42 E) 38

69. If $3x + 11 = 29$, what is x ?

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

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

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

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

• 45 minutes

71. What is a remittance?

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

72. What is credit risk?

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

73. What is leverage in finance broadly?

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

74. What is market capitalisation?

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

75. What is a fixed deposit conceptually?

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

76. What is a guarantor?

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

77. What is an audit trail?

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

78. What is depreciation in accounting?

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

79. What is financial inclusion broadly concerned with?

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

80. What is refinancing?

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

81. What is adverse selection?

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

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

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

83. What is a bond generally?

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

84. What is a moratorium on repayment?

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

85. What is a recurring deposit conceptually?

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

86. What does AML stand for?

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

87. What is maturity of a debt instrument?

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

88. What is a debit card normally linked to?

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

89. What is face value of a conventional bond?

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

90. What is a trade deficit in goods?

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

91. What is due diligence?

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

92. What is NAV per unit conceptually?

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

93. What is principal in a simple loan calculation?

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

94. What is net worth in basic accounting?

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

95. What does a cash-flow statement track?

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

96. What is an index fund designed to do?

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

97. What is an EMI?

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

98. What is equity ownership?

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

99. What does a balance sheet show?

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

100. What is operational risk broadly?

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

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

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

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

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

103. What is moral hazard?

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

104. What is an insurance deductible conceptually?

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

105. What is a coupon on a conventional bond?

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

106. What is a mutual fund conceptually?

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

107. What is deflation?

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

108. What distinguishes real GDP from nominal GDP?

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

109. What is a demand deposit?

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

110. What is encryption?

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

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

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

112. What is solvency broadly?

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

113. What is compound interest?

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

114. What does KYC stand for?

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

115. What is a contingent liability conceptually?

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

116. A hypothetical business has assets of Rs 8600 and liabilities of Rs 2000. What is its net worth?

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

117. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 2200?

A) 90 B) 84 C) 92 D) 88 E) 86

118. Current assets are Rs 1800, and current liabilities Rs 500. What is working capital?

A) 1298 B) 1300 C) 1304 D) 1296 E) 1302

119. A hypothetical company has 2900 outstanding shares at Rs 17 each. What is its market capitalisation in rupees?

A) 49300 B) 49302 C) 49304 D) 49296 E) 49298

120. A household earns Rs 10000 and spends Rs 8600 in a month. What is its surplus?

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

121. A hypothetical business has assets of Rs 4600 and liabilities of Rs 2100. What is its net worth?
A) 2496 B) 2504 C) 2500 D) 2502 E) 2498
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 1500?
A) 92 B) 90 C) 86 D) 94 E) 88
123. Current assets are Rs 1800, and current liabilities Rs 900. What is working capital?
A) 900 B) 902 C) 898 D) 904 E) 896
124. A hypothetical company has 2800 outstanding shares at Rs 27 each. What is its market capitalisation in rupees?
A) 75598 B) 75602 C) 75604 D) 75596 E) 75600
125. A household earns Rs 7700 and spends Rs 7100 in a month. What is its surplus?
A) 600 B) 598 C) 604 D) 602 E) 596
126. A hypothetical business has assets of Rs 3700 and liabilities of Rs 1500. What is its net worth?
A) 2196 B) 2202 C) 2200 D) 2198 E) 2204
127. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 1300?
A) 52 B) 50 C) 48 D) 56 E) 54
128. Current assets are Rs 1300, and current liabilities Rs 900. What is working capital?
A) 400 B) 404 C) 398 D) 402 E) 396
129. A hypothetical company has 1900 outstanding shares at Rs 13 each. What is its market capitalisation in rupees?
A) 24702 B) 24700 C) 24696 D) 24704 E) 24698
130. A household earns Rs 5800 and spends Rs 4600 in a month. What is its surplus?
A) 1196 B) 1198 C) 1204 D) 1202 E) 1200

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

Passage 1. A public library in Surat introduced an evening study room. During its first month, 92 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) Exams are the only cause of attendance C) Transport never affects learning D) Access improvements should be tested and evaluated carefully E) Registration proves regular attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

152. Choose the correct completion: The officer insisted ___ checking the original.

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

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

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

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

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

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

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

156. Choose the closest meaning of "adverse".

A) open B) assist C) brief D) unfavourable E) assign

157. Choose the closest meaning of "deter".

A) postpone B) discourage C) agree D) confirm E) practical

158. Choose the closest meaning of "rigorous".

A) unfavourable B) unbiased C) deduce D) brief E) thorough

159. Choose the closest meaning of "defer".

A) postpone B) outdated C) open D) agree E) practical

160. Choose the closest meaning of "feasible".

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

161. Choose the closest meaning of "diligent".

A) hardworking B) unclear C) reduce D) unwilling E) deduce

162. Choose the closest meaning of "accurate".

A) practical B) unnecessary C) outdated D) correct E) unfavourable

163. Choose the closest meaning of "coherent".

A) logical B) provisional C) improve D) unfavourable E) hardworking

164. Choose the closest meaning of "verify".

A) unbiased B) logical C) confirm D) open E) hardworking

165. Choose the closest meaning of "reluctant".

A) deduce B) logical C) unwilling D) improve E) agree

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

A) SQRP B) RPSQ C) RSQP D) SRPQ E) PRQS

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

A) PRSQ B) PRQS C) RQSP D) SRQP E) PQSR

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

A) RPSQ B) PSRQ C) RQSP D) QSPR E) RSPQ

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

A) PRQS B) SRQP C) SPRQ D) QSPR E) QPRS

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

A) RQPS B) RSQP C) RQSP D) PSQR E) SPQR

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

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a mismatch between a receipt and a recorded amount. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a scheduled maintenance notice. 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 56 visitors; 51 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

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

Writing review guide — use after attempting

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

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

Answer key and short solutions

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

Explanations

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

23. D — 8 m west. North and south cancel; net horizontal movement is $11 - (19) = -8$ m.
24. E — 5 m west. North and south cancel; net horizontal movement is $14 - (19) = -5$ m.
25. E — 5 m west. North and south cancel; net horizontal movement is $4 - (9) = -5$ m.
26. D — 36. Position from back = total - front rank + 1 = 36.
27. D — 67. Position from back = total - front rank + 1 = 67.
28. C — 45. Position from back = total - front rank + 1 = 45.
29. E — 27. Position from back = total - front rank + 1 = 27.
30. D — 65. Position from back = total - front rank + 1 = 65.
31. D — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
32. E — Uniquely identify a record. A primary key provides a unique record identifier.
33. B — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
34. A — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
35. C — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
36. C — Grant only access needed for the role. Least privilege limits unnecessary access.
37. B — RAM. RAM ordinarily loses its contents when power is removed.
38. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
39. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
40. C — Keep a tested separate backup. A separate, tested backup supports restoration.
41. C — 970. Add all four values: 970.
42. A — 242.5. Total 970 divided by 4 = 242.5.
43. B — $17/8$. Simplify $340/160$.
44. C — 480. $0.8 \times (340 + 260) = 480$.
45. E — 396. $210 \times 1.2 + 160 \times 0.9 = 396$.
46. E — 1200. Add all four values: 1200.
47. E — 300. Total 1200 divided by 4 = 300.
48. D — $35/33$. Simplify $350/330$.
49. A — 440. $0.8 \times (350 + 200) = 440$.
50. A — 681. $320 \times 1.2 + 330 \times 0.9 = 681$.
51. E — 1130. Add all four values: 1130.
52. D — 282.5. Total 1130 divided by 4 = 282.5.
53. D — $39/35$. Simplify $390/350$.
54. E — 432. $0.8 \times (390 + 150) = 432$.
55. A — 603. $240 \times 1.2 + 350 \times 0.9 = 603$.
56. E — 520. $P \times r \times t / 100 = 520$.
57. C — 504. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. D — 130. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. A — 28.1. New total = 281; divide by 10.
60. A — $22/3$. Combined rate = $1/11 + 1/22$; invert it.
61. A — 100. Distance = speed $\times$ time.
62. C — 45. Downstream speed = boat speed + stream speed.
63. B — 304. Larger share = $532 \times 8/(6+8)$.
64. A — 20. For milk to be half, total water must equal the milk volume.
65. A — 42. Equal durations: profit ratio equals capital ratio.
66. A — $7/30$. $(8/16) \times (7/15)$.

67. A — $55.11C2 = 11 \times 10/2$.
68. E — 38. The common difference is 7.
69. A — 6. Subtract 11 and divide by 3.
70. A — 6.25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
72. E — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
73. A — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
74. E — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
75. D — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
76. A — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
77. D — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
78. E — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
79. E — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
80. E — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
81. D — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
82. D — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
83. A — A debt instrument. The answer states the standard meaning of the concept in the question.
84. A — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
85. A — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
86. C — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
87. E — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
88. E — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
89. D — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
90. A — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
91. E — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
92. C — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
93. E — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
94. D — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
95. D — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
96. B — Track a specified market index. The answer states the standard meaning of the concept in the question.
97. D — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
98. C — A residual ownership interest. The answer states the standard meaning of the concept in the question.
99. C — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
100. D — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
101. E — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.

102. C — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
103. D — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
104. E — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
105. D — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
106. E — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
107. B — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
108. B — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
109. A — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
110. A — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
111. C — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
112. D — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
113. E — Interest calculated on principal and accumulated interest. The answer states the standard meaning of the concept in the question.
114. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
115. A — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
116. D — 6600. Net worth = assets - liabilities.
117. D — 88. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. B — 1300. Working capital = current assets - current liabilities.
119. A — 49300. Market capitalisation = outstanding shares $\times$ market price.
120. B — 1400. Surplus = income - expenditure.
121. C — 2500. Net worth = assets - liabilities.
122. B — 90. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. A — 900. Working capital = current assets - current liabilities.
124. E — 75600. Market capitalisation = outstanding shares $\times$ market price.
125. A — 600. Surplus = income - expenditure.
126. C — 2200. Net worth = assets - liabilities.
127. A — 52. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. A — 400. Working capital = current assets - current liabilities.
129. B — 24700. Market capitalisation = outstanding shares $\times$ market price.
130. E — 1200. Surplus = income - expenditure.
131. D — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. A — Unreliable transport. Interviews identified transport as a practical barrier.
133. C — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. E — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. C — 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. C — It made information easier to share. The passage explicitly names information sharing as a benefit.

140. A — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. D — among. Among is appropriate for the three recipients.
142. D — since. Since introduces a starting point.
143. A — is. The grammatical subject report is singular.
144. A — in. Succeed in is followed by a gerund.
145. C — when. Hardly ... when is the standard pair.
146. C — had ended. The earlier of two past events uses past perfect.
147. E — being. Despite takes a noun or gerund phrase.
148. D — than. No sooner pairs with than.
149. E — fewer. Countable plural errors takes fewer.
150. C — is. Information is an uncountable singular noun.
151. D — to. Senior conventionally takes to.
152. E — on. The idiomatic construction is insist on.
153. C — has. Each takes a singular verb.
154. A — would have noticed. A past unreal condition takes would have plus past participle.
155. C — is. The number is the singular subject.
156. D — unfavourable. In standard usage, adverse means unfavourable.
157. B — discourage. In standard usage, deter means discourage.
158. E — thorough. In standard usage, rigorous means thorough.
159. A — postpone. In standard usage, defer means postpone.
160. B — practical. In standard usage, feasible means practical.
161. A — hardworking. In standard usage, diligent means hardworking.
162. D — correct. In standard usage, accurate means correct.
163. A — logical. In standard usage, coherent means logical.
164. C — confirm. In standard usage, verify means confirm.
165. C — unwilling. In standard usage, reluctant means unwilling.
166. D — SRPQ. The sequence follows the event, review, action and outcome. Correct order: SRPQ
167. E — PQSR. The sequence follows the event, review, action and outcome. Correct order: PQSR
168. E — RSPQ. The sequence follows the event, review, action and outcome. Correct order: RSPQ
169. D — QSPR. The sequence follows the event, review, action and outcome. Correct order: QSPR
170. E — SPQR. The sequence follows the event, review, action and outcome. Correct order: SPQR

Review your attempt

Record section-wise correct, wrong and blank counts. Accuracy = correct / attempted × 100. List three conceptual errors, two avoidable calculation or reading errors and one change for your next attempt. Reattempt missed questions after 48 hours.

Pattern source: SBI Careers, CRPD/PO/2026-27/09, official Prelims and Mains information handouts. <https://sbi.bank.in/web/careers/current-openings>. No official sample-question text has been copied into this paper.