

SBI PO Mains

Practice Paper 07

Independent learning edition • Pattern checked 26 October 2026

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

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

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

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

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

Name: _____ Date: _____ Attempt: _____

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

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

A) $Q < U$ B) $T < K$ C) $S > K$ D) $S < K$ E) $S = K$

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

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

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

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

21. A person walks 20 m east, 14 m north, 24 m west and 14 m south. How far and in which direction is the person from the start?

A) 4 m east B) 24 m west C) 14 m south D) 4 m west E) 20 m north

22. A person walks 7 m east, 5 m north, 15 m west and 5 m south. How far and in which direction is the person from the start?

A) 8 m east B) 7 m north C) 5 m south D) 15 m west E) 8 m west

23. A person walks 3 m east, 12 m north, 5 m west and 12 m south. How far and in which direction is the person from the start?

A) 3 m north B) 5 m west C) 2 m west D) 2 m east E) 12 m south

24. A person walks 15 m east, 11 m north, 18 m west and 11 m south. How far and in which direction is the person from the start?

A) 3 m east B) 11 m south C) 3 m west D) 15 m north E) 18 m west

25. A person walks 3 m east, 2 m north, 7 m west and 2 m south. How far and in which direction is the person from the start?

A) 3 m north B) 2 m south C) 7 m west D) 4 m west E) 4 m east

26. In a queue of 73 people, R is 17th from the front. What is R's position from the back?

A) 55 B) 61 C) 59 D) 57 E) 53

27. In a queue of 39 people, R is 18th from the front. What is R's position from the back?
A) 20 B) 26 C) 22 D) 18 E) 24
28. In a queue of 75 people, R is 13th from the front. What is R's position from the back?
A) 67 B) 59 C) 65 D) 61 E) 63
29. In a queue of 70 people, R is 7th from the front. What is R's position from the back?
A) 62 B) 60 C) 68 D) 64 E) 66
30. In a queue of 63 people, R is 8th from the front. What is R's position from the back?
A) 58 B) 60 C) 56 D) 54 E) 52
31. Which backup practice improves recovery from a damaged main device?
A) Rename the same file B) Keep a tested separate backup C) Keep the only copy on that device D) Share passwords publicly E) Remove all restore checks
32. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The bank sent reminders in the morning B) The message used simple words C) A comparable group without reminders had the same fall D) The reminder text was brief E) Customers received reminders
33. Which is volatile working memory?
A) ROM B) Hard disk C) Printed record D) Optical disc E) RAM
34. Which practice supports least privilege?
A) Disable audit logs B) Grant only access needed for the role C) Allow public access to all records D) Share one password E) Give every employee administrator access
35. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Service definitely collapsed B) The new channel should be closed C) More recorded complaints need not mean worse service D) Every complaint is false E) No investigation is needed
36. What is the purpose of a database primary key?
A) Print an email B) Replace all backups C) Increase monitor brightness D) Compress every image E) Uniquely identify a record
37. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Measure wall colour C) Ignore the baseline D) Count posters only E) Ask only the designer
38. 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) Disable every server without approval D) Reply with the password E) Do not disclose it; report through the approved security channel
39. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Every customer has a printer B) No employee takes leave C) Some errors can be prevented by guidance D) All forms will disappear E) Every transaction requires a loan

40. What does a spreadsheet formula beginning with =SUM(A1:A5) do?

A) Adds the numeric values in A1 through A5 B) Sorts the whole workbook C) Creates a database D) Finds the largest text value E) Deletes five rows

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

Data set 1: Four branches processed applications in one week: A: 360, B: 220, C: 200, D: 230. All values are counts, not percentages.

41. What was the total number processed?

A) 1006 B) 1010 C) 1014 D) 1012 E) 1008

42. What was the average number per branch?

A) 254.5 B) 250.5 C) 256.5 D) 252.5 E) 248.5

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

A) 20/11 B) 19/11 C) 37/22 D) 39/22 E) 18/11

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

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

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

A) 476 B) 472 C) 474 D) 478 E) 470

Data set 2: Four branches processed applications in one week: A: 180, B: 160, C: 360, D: 280. All values are counts, not percentages.

46. What was the total number processed?

A) 984 B) 978 C) 982 D) 976 E) 980

47. What was the average number per branch?

A) 249 B) 243 C) 247 D) 241 E) 245

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

A) 21/16 B) 19/16 C) 5/4 D) 9/8 E) 11/8

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

A) 436 B) 432 C) 428 D) 434 E) 430

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

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

Data set 3: Four branches processed applications in one week: A: 350, B: 260, C: 270, D: 380. All values are counts, not percentages.

51. What was the total number processed?

A) 1260 B) 1256 C) 1258 D) 1262 E) 1264

52. What was the average number per branch?

A) 315 B) 311 C) 319 D) 313 E) 317

53. What is the ratio of branch A to branch B?
A) $35/26$ B) $37/26$ C) $3/2$ D) $19/13$ E) $18/13$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 496 B) 492 C) 498 D) 500 E) 494
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 690 B) 694 C) 692 D) 686 E) 688
56. Find simple interest on Rs 2900 at 5% per year for 4 years.
A) 578 B) 582 C) 576 D) 584 E) 580
57. Find compound interest on Rs 1400 for two years at 10% annually.
A) 296 B) 292 C) 290 D) 298 E) 294
58. An item costing Rs 450 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 90 B) 94 C) 88 D) 86 E) 92
59. The average of 13 values is 32. A new value of 48 is added. What is the new average? Round to two decimals.
A) 31.14 B) 29.14 C) 33.14 D) 35.14 E) 37.14
60. A can finish a job in 11 days and B in 22 days. How many days will they take together?
A) $113/15$ B) $223/30$ C) $217/30$ D) $107/15$ E) $22/3$
61. A train travels at 110 km/h for 2 hours. What distance does it cover?
A) 216 B) 222 C) 220 D) 218 E) 224
62. A boat moves at 19 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 4 hours?
A) 92 B) 90 C) 86 D) 88 E) 84
63. Rs 684 is divided in the ratio 8:10. What is the larger share?
A) 382 B) 380 C) 376 D) 384 E) 378
64. A mixture contains 100 litres of milk and 50 litres of water. How much water must be added to make milk half of the mixture?
A) 50 B) 54 C) 46 D) 52 E) 48
65. A invests Rs 4000 for 12 months and B Rs 7000 for 12 months. If profit is Rs 110, what is A's share?
A) 42 B) 36 C) 40 D) 38 E) 44
66. A bag has 8 red and 6 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $4/13$ B) $27/130$ C) $7/65$ D) $33/65$ E) $53/130$

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

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

68. Find the next term: 4, 14, 24, 34, ?

A) 44 B) 46 C) 48 D) 40 E) 42

69. If $3x + 11 = 26$, what is x ?

A) 7 B) 3 C) 5 D) 1 E) 9

70. A value rises by 10% and then falls by 10%. What is the overall percentage decrease?

A) 3 B) -1 C) -3 D) 5 E) 1

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

• 45 minutes

71. What is a recurring deposit conceptually?

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

72. What is disinflation?

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

73. What is encryption?

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

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

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

75. What is market capitalisation?

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

76. What is leverage in finance broadly?

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

77. What does AML stand for?

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

78. What is a sunk cost?

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

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

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

80. What is solvency broadly?

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

81. What is a coupon on a conventional bond?

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

82. What is deflation?

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

83. What is an audit trail?

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

84. What does a cash-flow statement track?

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

85. What is phishing?

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

86. What is face value of a conventional bond?

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

87. What is principal in a simple loan calculation?

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

88. What distinguishes real GDP from nominal GDP?

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

89. What is underwriting broadly?

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

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

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

91. What is maturity of a debt instrument?

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

92. What is credit risk?

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

93. What does inflation describe?

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

94. What is a trade deficit in goods?

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

95. What is simple interest?

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

96. What is GDP broadly a measure of?

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

97. What is a contingent liability conceptually?

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

98. What is a digital signature used to support?

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

99. What is NAV per unit conceptually?

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

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

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

101. What is a bond generally?

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

102. What is adverse selection?

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

103. What is a remittance?

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

104. What is an amortisation schedule?

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

105. What is a mutual fund conceptually?

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

106. What is a moratorium on repayment?

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

107. What is operational risk broadly?

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

108. What is financial inclusion broadly concerned with?

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

109. What is depreciation in accounting?

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

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

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

111. What is a premium in insurance?

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

112. What is due diligence?

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

113. What is an overdraft?

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

114. What is equity ownership?

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

115. What is a dividend?

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

116. A hypothetical business has assets of Rs 3600 and liabilities of Rs 1800. What is its net worth?

- A) 1802 B) 1804 C) 1798 D) 1796 E) 1800

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 1500?

- A) 118 B) 122 C) 120 D) 116 E) 124

118. Current assets are Rs 1000, and current liabilities Rs 700. What is working capital?

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

119. A hypothetical company has 1100 outstanding shares at Rs 20 each. What is its market capitalisation in rupees?

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

120. A household earns Rs 8100 and spends Rs 6700 in a month. What is its surplus?

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

121. A hypothetical business has assets of Rs 3400 and liabilities of Rs 1400. What is its net worth?
A) 2000 B) 2004 C) 1996 D) 1998 E) 2002
122. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 1800?
A) 72 B) 76 C) 74 D) 68 E) 70
123. Current assets are Rs 1000, and current liabilities Rs 500. What is working capital?
A) 504 B) 498 C) 502 D) 496 E) 500
124. A hypothetical company has 3000 outstanding shares at Rs 35 each. What is its market capitalisation in rupees?
A) 105004 B) 105002 C) 104998 D) 104996 E) 105000
125. A household earns Rs 7000 and spends Rs 5200 in a month. What is its surplus?
A) 1796 B) 1804 C) 1798 D) 1800 E) 1802
126. A hypothetical business has assets of Rs 4100 and liabilities of Rs 2100. What is its net worth?
A) 2002 B) 2000 C) 1998 D) 1996 E) 2004
127. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 1400?
A) 58 B) 52 C) 56 D) 54 E) 60
128. Current assets are Rs 1500, and current liabilities Rs 700. What is working capital?
A) 796 B) 798 C) 800 D) 804 E) 802
129. A hypothetical company has 1300 outstanding shares at Rs 13 each. What is its market capitalisation in rupees?
A) 16902 B) 16898 C) 16896 D) 16904 E) 16900
130. A household earns Rs 9300 and spends Rs 8100 in a month. What is its surplus?
A) 1204 B) 1196 C) 1202 D) 1198 E) 1200

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

Passage 1. A public library in Bhopal introduced an evening study room. During its first month, 94 people registered, but only half attended regularly. Interviews suggested that unreliable transport, rather than a lack of interest, prevented some visits. The library therefore tested earlier closing hours and shared travel information. Attendance subsequently improved. However, the coordinator warned that examination dates had also drawn nearer, so the increase could not be attributed entirely to the new arrangements. She recommended another trial outside the examination season before making a permanent decision. Her aim was to remove practical barriers while using evidence carefully, not to claim that one change had solved every problem.

131. What is the main message?

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

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

A) No one registered B) All visitors rejected the change C) Transport had worsened everywhere 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) The trial proves causation D) Libraries cannot evaluate programmes E) All registered people attended daily

135. Which best describes the tone?

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

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "deter".

A) postpone B) unwilling C) provisional D) unnecessary E) discourage

157. Choose the closest meaning of "mitigate".

A) keep B) unfavourable C) improve D) reduce E) open

158. Choose the closest meaning of "scrutinise".

A) unwilling B) examine C) open D) unnecessary E) practical

159. Choose the closest meaning of "rigorous".

A) thorough B) assign C) deduce D) hardworking E) logical

160. Choose the closest meaning of "impartial".

A) confirm B) logical C) unbiased D) discourage E) examine

161. Choose the closest meaning of "facilitate".

A) limited B) logical C) assist D) agree E) provisional

162. Choose the closest meaning of "feasible".

A) unclear B) discourage C) practical D) deduce E) keep

163. Choose the closest meaning of "prudent".

A) agree B) open C) reduce D) logical E) careful

164. Choose the closest meaning of "concise".

A) brief B) outdated C) examine D) assist E) open

165. Choose the closest meaning of "resilient".

A) assign B) logical C) adaptable D) open E) outdated

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

A) RPQS B) QRPS C) PRQS D) RPSQ E) QSRP

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

A) PSRQ B) SQRP C) RSQP D) PQSR E) QPSR

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

A) PRQS B) QPRS C) PSQR D) RPSQ E) RPQS

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

A) SRQP B) SRPQ C) RPQS D) SQPR E) PSRQ

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

A) SQRP B) RSPQ C) PQSR D) SPRQ E) PQRS

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 customer needing an accessible service channel; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a customer reporting a duplicate debit.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a customer needing an accessible service channel. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a customer reporting a duplicate debit. 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 57 visitors; 52 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

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

Writing review guide — use after attempting

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

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

Answer key and short solutions

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

Explanations

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

23. C — 2 m west. North and south cancel; net horizontal movement is $3 - (5) = -2$ m.
24. C — 3 m west. North and south cancel; net horizontal movement is $15 - (18) = -3$ m.
25. D — 4 m west. North and south cancel; net horizontal movement is $3 - (7) = -4$ m.
26. D — 57. Position from back = total - front rank + 1 = 57.
27. C — 22. Position from back = total - front rank + 1 = 22.
28. E — 63. Position from back = total - front rank + 1 = 63.
29. D — 64. Position from back = total - front rank + 1 = 64.
30. C — 56. Position from back = total - front rank + 1 = 56.
31. B — Keep a tested separate backup. A separate, tested backup supports restoration.
32. C — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
33. E — RAM. RAM ordinarily loses its contents when power is removed.
34. B — Grant only access needed for the role. Least privilege limits unnecessary access.
35. C — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
36. E — Uniquely identify a record. A primary key provides a unique record identifier.
37. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
38. E — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
39. C — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
40. A — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
41. B — 1010. Add all four values: 1010.
42. D — 252.5. Total 1010 divided by 4 = 252.5.
43. E — 18/11. Simplify 360/220.
44. A — 448. $0.8 \times (360 + 200) = 448$.
45. C — 474. $230 \times 1.2 + 220 \times 0.9 = 474$.
46. E — 980. Add all four values: 980.
47. E — 245. Total 980 divided by 4 = 245.
48. D — 9/8. Simplify 180/160.
49. B — 432. $0.8 \times (180 + 360) = 432$.
50. D — 480. $280 \times 1.2 + 160 \times 0.9 = 480$.
51. A — 1260. Add all four values: 1260.
52. A — 315. Total 1260 divided by 4 = 315.
53. A — 35/26. Simplify 350/260.
54. A — 496. $0.8 \times (350 + 270) = 496$.
55. A — 690. $380 \times 1.2 + 260 \times 0.9 = 690$.
56. E — 580. $P \times r \times t / 100 = 580$.
57. E — 294. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. A — 90. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. C — 33.14. New total = 464; divide by 14.
60. E — 22/3. Combined rate = $1/11 + 1/22$; invert it.
61. C — 220. Distance = speed $\times$ time.
62. D — 88. Downstream speed = boat speed + stream speed.
63. B — 380. Larger share = $684 \times 10 / (8 + 10)$.
64. A — 50. For milk to be half, total water must equal the milk volume.
65. C — 40. Equal durations: profit ratio equals capital ratio.
66. A — 4/13. $(8/14) \times (7/13)$.

67. B — $45.10C2 = 10 \times 9/2$.
68. A — 44. The common difference is 10.
69. C — 5. Subtract 11 and divide by 3.
70. E — 1. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. C — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
72. D — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
73. A — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
74. E — A transaction OTP. The answer states the standard meaning of the concept in the question.
75. D — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
76. A — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
77. C — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
78. E — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
79. C — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
80. A — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
81. E — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
82. D — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
83. C — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
84. D — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
85. D — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
86. D — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
87. B — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
88. C — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
89. A — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
90. B — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
91. A — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
92. B — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
93. C — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
94. E — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
95. D — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
96. D — 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.
97. C — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
98. B — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
99. B — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
100. E — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
101. D — A debt instrument. The answer states the standard meaning of the concept in the question.

102. E — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
103. E — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
104. D — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
105. C — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
106. E — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
107. A — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
108. A — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
109. C — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
110. D — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
111. D — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
112. E — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
113. D — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
114. E — A residual ownership interest. The answer states the standard meaning of the concept in the question.
115. B — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
116. E — 1800. Net worth = assets - liabilities.
117. C — 120. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. C — 300. Working capital = current assets - current liabilities.
119. E — 22000. Market capitalisation = outstanding shares $\times$ market price.
120. C — 1400. Surplus = income - expenditure.
121. A — 2000. Net worth = assets - liabilities.
122. A — 72. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. E — 500. Working capital = current assets - current liabilities.
124. E — 105000. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1800. Surplus = income - expenditure.
126. B — 2000. Net worth = assets - liabilities.
127. C — 56. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. C — 800. Working capital = current assets - current liabilities.
129. E — 16900. Market capitalisation = outstanding shares $\times$ market price.
130. E — 1200. Surplus = income - expenditure.
131. C — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. D — Unreliable transport. Interviews identified transport as a practical barrier.
133. 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. C — Measured and analytical. The writer weighs evidence and limitations.
136. D — Delayed transaction entries. Delayed input distorted the alerts.
137. E — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.

138. D — Incapable of error. Managers stopped treating the outputs as always correct.
139. D — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. C — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. E — were. With neither/nor, the plural nearer subject takes were here.
142. B — fewer. Countable plural errors takes fewer.
143. E — would have noticed. A past unreal condition takes would have plus past participle.
144. D — hearing. To is a preposition here and takes a gerund.
145. C — is. Equipment is uncountable and takes a singular verb.
146. B — will remain. A real future condition takes a future main clause.
147. D — to. Senior conventionally takes to.
148. E — in. Succeed in is followed by a gerund.
149. D — is. The nearer subject manager is singular.
150. A — when. Hardly ... when is the standard pair.
151. B — among. Among is appropriate for the three recipients.
152. B — is. The grammatical subject report is singular.
153. A — has. Each takes a singular verb.
154. B — on. The idiomatic construction is insist on.
155. B — is. The number is the singular subject.
156. E — discourage. In standard usage, deter means discourage.
157. D — reduce. In standard usage, mitigate means reduce.
158. B — examine. In standard usage, scrutinise means examine.
159. A — thorough. In standard usage, rigorous means thorough.
160. C — unbiased. In standard usage, impartial means unbiased.
161. C — assist. In standard usage, facilitate means assist.
162. C — practical. In standard usage, feasible means practical.
163. E — careful. In standard usage, prudent means careful.
164. A — brief. In standard usage, concise means brief.
165. C — adaptable. In standard usage, resilient means adaptable.
166. A — RPQS. The sequence follows the event, review, action and outcome. Correct order: RPQS
167. B — SQRP. The sequence follows the event, review, action and outcome. Correct order: SQRP
168. D — RPSQ. The sequence follows the event, review, action and outcome. Correct order: RPSQ
169. D — SQPR. The sequence follows the event, review, action and outcome. Correct order: SQPR
170. E — PQRS. The sequence follows the event, review, action and outcome. Correct order: PQRS

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.