

SBI PO Mains

Practice Paper 08

Independent learning edition • Pattern checked 26 October 2026

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

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

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

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

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

Name: _____ Date: _____ Attempt: _____

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

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

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

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

A) $Q < V$ B) $U < T$ C) $N > T$ D) $N < T$ E) $N = T$

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

A) $U < V$ B) $T < Q$ C) $L > V$ D) $L = V$ E) $L < V$

21. A person walks 14 m east, 14 m north, 19 m west and 14 m south. How far and in which direction is the person from the start?

A) 14 m south B) 14 m north C) 19 m west D) 5 m west E) 5 m east

22. A person walks 6 m east, 15 m north, 13 m west and 15 m south. How far and in which direction is the person from the start?

A) 15 m south B) 13 m west C) 7 m east D) 6 m north E) 7 m west

23. A person walks 7 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) 7 m west B) 14 m west C) 11 m south D) 7 m east E) 7 m north

24. A person walks 12 m east, 10 m north, 13 m west and 10 m south. How far and in which direction is the person from the start?

A) 1 m west B) 10 m south C) 13 m west D) 1 m east E) 12 m north

25. A person walks 8 m east, 13 m north, 17 m west and 13 m south. How far and in which direction is the person from the start?

A) 17 m west B) 9 m east C) 13 m south D) 9 m west E) 8 m north

26. In a queue of 58 people, R is 11th from the front. What is R's position from the back?

A) 48 B) 50 C) 52 D) 46 E) 44

27. In a queue of 54 people, R is 14th from the front. What is R's position from the back?
A) 41 B) 45 C) 37 D) 43 E) 39
28. In a queue of 36 people, R is 8th from the front. What is R's position from the back?
A) 31 B) 25 C) 33 D) 27 E) 29
29. In a queue of 52 people, R is 12th from the front. What is R's position from the back?
A) 37 B) 45 C) 39 D) 41 E) 43
30. In a queue of 73 people, R is 6th from the front. What is R's position from the back?
A) 64 B) 68 C) 70 D) 72 E) 66
31. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Forward it to all customers B) Reply with the password C) Do not disclose it; report through the approved security channel D) Disable every server without approval E) Publish the password online
32. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Every complaint is false B) More recorded complaints need not mean worse service C) The new channel should be closed D) Service definitely collapsed E) No investigation is needed
33. What is the purpose of a database primary key?
A) Increase monitor brightness B) Uniquely identify a record C) Replace all backups D) Compress every image E) Print an email
34. Which measure best tests whether a queue intervention helped?
A) Compare comparable periods using waiting-time data B) Count posters only C) Ignore the baseline D) Measure wall colour E) Ask only the designer
35. 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) Every transaction requires a loan D) All forms will disappear E) Some errors can be prevented by guidance
36. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) Customers received reminders B) The bank sent reminders in the morning C) The reminder text was brief D) The message used simple words E) A comparable group without reminders had the same fall
37. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Finds the largest text value B) Creates a database C) Deletes five rows D) Sorts the whole workbook E) Adds the numeric values in A1 through A5
38. Which backup practice improves recovery from a damaged main device?
A) Keep the only copy on that device B) Keep a tested separate backup C) Share passwords publicly D) Remove all restore checks E) Rename the same file
39. Which practice supports least privilege?
A) Grant only access needed for the role B) Give every employee administrator access C) Disable audit logs D) Share one password E) Allow public access to all records

40. Which is volatile working memory?

A) Hard disk B) Optical disc C) RAM D) Printed record E) ROM

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

Data set 1: Four branches processed applications in one week: A: 200, B: 310, C: 170, D: 170. All values are counts, not percentages.

41. What was the total number processed?

A) 854 B) 852 C) 850 D) 846 E) 848

42. What was the average number per branch?

A) 214.5 B) 210.5 C) 212.5 D) 208.5 E) 216.5

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

A) 20/31 B) 21/31 C) 24/31 D) 22/31 E) 23/31

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

A) 292 B) 298 C) 294 D) 300 E) 296

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

A) 485 B) 479 C) 481 D) 487 E) 483

Data set 2: Four branches processed applications in one week: A: 300, B: 170, C: 310, D: 200. All values are counts, not percentages.

46. What was the total number processed?

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

47. What was the average number per branch?

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

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

A) 32/17 B) 31/17 C) 33/17 D) 2 E) 30/17

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

A) 486 B) 492 C) 488 D) 490 E) 484

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

A) 389 B) 391 C) 395 D) 397 E) 393

Data set 3: Four branches processed applications in one week: A: 250, B: 310, C: 230, D: 190. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) 28/31 B) 25/31 C) 29/31 D) 26/31 E) 27/31
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 380 B) 386 C) 384 D) 382 E) 388
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 505 B) 511 C) 503 D) 507 E) 509
56. Find simple interest on Rs 3000 at 5% per year for 4 years.
A) 596 B) 604 C) 602 D) 600 E) 598
57. Find compound interest on Rs 1400 for two years at 10% annually.
A) 292 B) 294 C) 290 D) 296 E) 298
58. An item costing Rs 750 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 148 B) 150 C) 154 D) 152 E) 146
59. The average of 15 values is 32. A new value of 50 is added. What is the new average? Round to two decimals.
A) 31.12 B) 33.12 C) 37.12 D) 29.12 E) 35.12
60. A can finish a job in 6 days and B in 12 days. How many days will they take together?
A) 39/10 B) 4 C) 19/5 D) 41/10 E) 21/5
61. A train travels at 40 km/h for 2 hours. What distance does it cover?
A) 78 B) 80 C) 84 D) 82 E) 76
62. A boat moves at 21 km/h in still water. The stream speed is 2 km/h. How far downstream does it travel in 2 hours?
A) 50 B) 48 C) 44 D) 42 E) 46
63. Rs 420 is divided in the ratio 4:6. What is the larger share?
A) 248 B) 256 C) 250 D) 252 E) 254
64. A mixture contains 70 litres of milk and 35 litres of water. How much water must be added to make milk half of the mixture?
A) 39 B) 33 C) 31 D) 37 E) 35
65. A invests Rs 4000 for 12 months and B Rs 7000 for 12 months. If profit is Rs 77, what is A's share?
A) 30 B) 26 C) 32 D) 24 E) 28
66. A bag has 8 red and 4 blue balls. Two are drawn without replacement. What is the probability both are red?
A) 103/165 B) 107/330 C) 14/33 D) 173/330 E) 37/165

67. How many unordered pairs can be selected from 6 distinct people?

A) 15 B) 11 C) 17 D) 13 E) 19

68. Find the next term: 2, 4, 6, 8, ?

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

69. If $3x + 3 = 54$, what is x ?

A) 13 B) 21 C) 15 D) 19 E) 17

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

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

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

• 45 minutes

71. What is a fixed deposit conceptually?

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

72. What is operational risk broadly?

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

73. What does inflation describe?

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

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

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

75. What is an index fund designed to do?

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

76. What is a sunk cost?

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

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

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

78. What is opportunity cost?

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

79. What is a demand deposit?

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

80. What is credit risk?

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

81. What is market capitalisation?

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

82. What is a trade deficit in goods?

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

83. What is a liability for a bank?

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

84. What is a debit card normally linked to?

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

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

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

86. What does AML stand for?

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

87. What is principal in a simple loan calculation?

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

88. 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) A loan sanction E) An automatic cash payment to owners

89. What is moral hazard?

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

90. 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) A voting right E) The stated periodic interest payment

91. What is simple interest?

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

92. What is collateral?

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

93. What does KYC stand for?

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

94. What is adverse selection?

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

95. What does a cash-flow statement track?

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

96. What is an asset for a lender?

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

97. What is a mutual fund conceptually?

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

98. What is a dividend?

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

99. What is an EMI?

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

100. What is an amortisation schedule?

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

101. What is reconciliation?

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

102. 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

103. What is due diligence?

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

104. What is a premium in insurance?

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

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

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

106. What is GDP broadly a measure of?

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

107. What is leverage in finance broadly?

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

108. What is NAV per unit conceptually?

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

109. What does diversification primarily reduce?

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

110. What is an audit trail?

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

111. What is underwriting broadly?

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

112. What is a guarantor?

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

113. What is a recurring deposit conceptually?

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

114. 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

115. What is net worth in basic accounting?

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

116. A hypothetical business has assets of Rs 8300 and liabilities of Rs 1200. What is its net worth?

A) 7102 B) 7098 C) 7100 D) 7096 E) 7104

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 4900?

A) 396 B) 390 C) 388 D) 392 E) 394

118. Current assets are Rs 1700, and current liabilities Rs 500. What is working capital?

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

119. A hypothetical company has 2800 outstanding shares at Rs 41 each. What is its market capitalisation in rupees?

A) 114798 B) 114804 C) 114802 D) 114800 E) 114796

120. A household earns Rs 7300 and spends Rs 5700 in a month. What is its surplus?

A) 1596 B) 1602 C) 1604 D) 1600 E) 1598

121. A hypothetical business has assets of Rs 4700 and liabilities of Rs 1700. What is its net worth?
A) 3002 B) 3000 C) 2998 D) 2996 E) 3004
122. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 2700?
A) 218 B) 212 C) 214 D) 216 E) 220
123. Current assets are Rs 1600, and current liabilities Rs 800. What is working capital?
A) 798 B) 802 C) 800 D) 796 E) 804
124. A hypothetical company has 2500 outstanding shares at Rs 60 each. What is its market capitalisation in rupees?
A) 150004 B) 150002 C) 150000 D) 149996 E) 149998
125. A household earns Rs 10000 and spends Rs 9200 in a month. What is its surplus?
A) 796 B) 800 C) 802 D) 804 E) 798
126. A hypothetical business has assets of Rs 6200 and liabilities of Rs 2500. What is its net worth?
A) 3698 B) 3700 C) 3696 D) 3704 E) 3702
127. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 2400?
A) 122 B) 124 C) 118 D) 120 E) 116
128. Current assets are Rs 1500, and current liabilities Rs 500. What is working capital?
A) 1000 B) 1004 C) 996 D) 998 E) 1002
129. A hypothetical company has 2300 outstanding shares at Rs 57 each. What is its market capitalisation in rupees?
A) 131098 B) 131104 C) 131100 D) 131096 E) 131102
130. A household earns Rs 6500 and spends Rs 4800 in a month. What is its surplus?
A) 1702 B) 1696 C) 1700 D) 1698 E) 1704

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

Passage 1. A public library in Nashik introduced an evening study room. During its first month, 96 people registered, but only half attended regularly. Interviews suggested that unreliable transport, rather than a lack of interest, prevented some visits. The library therefore tested earlier closing hours and shared travel information. Attendance subsequently improved. However, the coordinator warned that examination dates had also drawn nearer, so the increase could not be attributed entirely to the new arrangements. She recommended another trial outside the examination season before making a permanent decision. Her aim was to remove practical barriers while using evidence carefully, not to claim that one change had solved every problem.

131. What is the main message?

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

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "impartial".

A) unbiased B) reduce C) deduce D) practical E) outdated

157. Choose the closest meaning of "infer".

A) reduce B) open C) unbiased D) assist E) deduce

158. Choose the closest meaning of "coherent".

A) open B) brief C) assist D) agree E) logical

159. Choose the closest meaning of "accurate".

A) reduce B) provisional C) correct D) postpone E) assist

160. Choose the closest meaning of "prudent".

A) logical B) careful C) reduce D) brief E) provisional

161. Choose the closest meaning of "concise".

A) discourage B) assist C) limited D) brief E) provisional

162. Choose the closest meaning of "deter".

A) reduce B) examine C) provisional D) discourage E) improve

163. Choose the closest meaning of "reluctant".

A) limited B) hardworking C) unnecessary D) unwilling E) assign

164. Choose the closest meaning of "rigorous".

A) thorough B) deduce C) unwilling D) unnecessary E) provisional

165. Choose the closest meaning of "allocate".

A) unclear B) agree C) assign D) deduce 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) PRSQ C) QRSP D) RSQP E) QSPR

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

A) QPSR B) QPRS C) PRQS D) RQPS E) QRSP

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

A) RSPQ B) QRSP C) SPQR D) RQSP E) RPSQ

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

A) PQSR B) RQPS C) RQSP D) RPQS E) QPRS

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

A) QRPS B) RQPS C) RQSP D) PRQS E) RSPQ

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 complaint sent to the wrong department; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a delay in issuing a requested statement.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a complaint sent to the wrong department. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a delay in issuing a requested statement. 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 58 visitors; 53 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

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

Writing review guide — use after attempting

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

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

Answer key and short solutions

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

Explanations

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

23. A — 7 m west. North and south cancel; net horizontal movement is $7-(14) = -7$ m.
24. A — 1 m west. North and south cancel; net horizontal movement is $12-(13) = -1$ m.
25. D — 9 m west. North and south cancel; net horizontal movement is $8-(17) = -9$ m.
26. A — 48. Position from back = total - front rank + 1 = 48.
27. A — 41. Position from back = total - front rank + 1 = 41.
28. E — 29. Position from back = total - front rank + 1 = 29.
29. D — 41. Position from back = total - front rank + 1 = 41.
30. B — 68. Position from back = total - front rank + 1 = 68.
31. C — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
32. B — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
33. B — Uniquely identify a record. A primary key provides a unique record identifier.
34. A — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
35. E — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
36. E — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
37. E — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
38. B — Keep a tested separate backup. A separate, tested backup supports restoration.
39. A — Grant only access needed for the role. Least privilege limits unnecessary access.
40. C — RAM. RAM ordinarily loses its contents when power is removed.
41. C — 850. Add all four values: 850.
42. C — 212.5. Total 850 divided by 4 = 212.5.
43. A — 20/31. Simplify 200/310.
44. E — 296. $0.8 \times (200 + 170) = 296$.
45. E — 483. $170 \times 1.2 + 310 \times 0.9 = 483$.
46. D — 980. Add all four values: 980.
47. C — 245. Total 980 divided by 4 = 245.
48. E — 30/17. Simplify 300/170.
49. C — 488. $0.8 \times (300 + 310) = 488$.
50. E — 393. $200 \times 1.2 + 170 \times 0.9 = 393$.
51. B — 980. Add all four values: 980.
52. E — 245. Total 980 divided by 4 = 245.
53. B — 25/31. Simplify 250/310.
54. C — 384. $0.8 \times (250 + 230) = 384$.
55. D — 507. $190 \times 1.2 + 310 \times 0.9 = 507$.
56. D — 600. $P \times r \times t / 100 = 600$.
57. B — 294. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. B — 150. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. B — 33.12. New total = 530; divide by 16.
60. B — 4. Combined rate = $1/6 + 1/12$; invert it.
61. B — 80. Distance = speed $\times$ time.
62. E — 46. Downstream speed = boat speed + stream speed.
63. D — 252. Larger share = $420 \times 6/(4+6)$.
64. E — 35. For milk to be half, total water must equal the milk volume.
65. E — 28. Equal durations: profit ratio equals capital ratio.
66. C — 14/33. $(8/12) \times (7/11)$.

67. A — 15. $6C2 = 6 \times 5/2$.
68. B — 10. The common difference is 2.
69. E — 17. Subtract 3 and divide by 3.
70. E — 25. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. E — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
72. A — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
73. A — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
74. A — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
75. C — Track a specified market index. The answer states the standard meaning of the concept in the question.
76. D — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
77. A — Current assets minus current liabilities. The answer states the standard meaning of the concept in the question.
78. B — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
79. C — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
80. E — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
81. D — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
82. C — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
83. E — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
84. A — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
85. D — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
86. B — Anti-Money Laundering. 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 — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
89. A — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
90. E — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
91. C — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
92. A — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
93. E — Know Your Customer. The answer states the standard meaning of the concept in the question.
94. A — A problem arising from hidden risk information before agreement. 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 — A loan receivable. The answer states the standard meaning of the concept in the question.
97. C — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
98. D — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
99. E — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
100. C — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
101. D — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
102. D — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.

103. B — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
104. E — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
105. B — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
106. A — Value of final goods and services produced within an economy over a period. The answer states the standard meaning of the concept in the question.
107. C — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
108. A — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
109. C — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
110. A — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
111. D — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
112. B — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
113. A — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
114. B — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
115. B — Assets minus liabilities. The answer states the standard meaning of the concept in the question.
116. C — 7100. Net worth = assets - liabilities.
117. D — 392. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. D — 1200. Working capital = current assets - current liabilities.
119. D — 114800. Market capitalisation = outstanding shares $\times$ market price.
120. D — 1600. Surplus = income - expenditure.
121. B — 3000. Net worth = assets - liabilities.
122. D — 216. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. C — 800. Working capital = current assets - current liabilities.
124. C — 150000. Market capitalisation = outstanding shares $\times$ market price.
125. B — 800. Surplus = income - expenditure.
126. B — 3700. Net worth = assets - liabilities.
127. D — 120. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. A — 1000. Working capital = current assets - current liabilities.
129. C — 131100. Market capitalisation = outstanding shares $\times$ market price.
130. C — 1700. Surplus = income - expenditure.
131. E — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. E — Unreliable transport. Interviews identified transport as a practical barrier.
133. B — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. A — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. 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. A — Incapable of error. Managers stopped treating the outputs as always correct.
139. E — It made information easier to share. The passage explicitly names information sharing as a benefit.

140. E — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. E — in. Succeed in is followed by a gerund.
142. C — has. Each takes a singular verb.
143. C — being. Despite takes a noun or gerund phrase.
144. E — to. Preferable takes to.
145. D — are. A number of refers to plural applicants.
146. C — be checked. A modal passive uses be plus past participle.
147. B — will remain. A real future condition takes a future main clause.
148. A — is. The number is the singular subject.
149. D — approve. Would rather ... than takes parallel base verbs.
150. D — had ended. The earlier of two past events uses past perfect.
151. C — on. The idiomatic construction is insist on.
152. D — since. Since introduces a starting point.
153. B — fewer. Countable plural errors takes fewer.
154. C — among. Among is appropriate for the three recipients.
155. B — to. Senior conventionally takes to.
156. A — unbiased. In standard usage, impartial means unbiased.
157. E — deduce. In standard usage, infer means deduce.
158. E — logical. In standard usage, coherent means logical.
159. C — correct. In standard usage, accurate means correct.
160. B — careful. In standard usage, prudent means careful.
161. D — brief. In standard usage, concise means brief.
162. D — discourage. In standard usage, deter means discourage.
163. D — unwilling. In standard usage, reluctant means unwilling.
164. A — thorough. In standard usage, rigorous means thorough.
165. C — assign. In standard usage, allocate means assign.
166. A — RPQS. The sequence follows the event, review, action and outcome. Correct order: RPQS
167. A — QPSR. The sequence follows the event, review, action and outcome. Correct order: QPSR
168. B — QRSP. The sequence follows the event, review, action and outcome. Correct order: QRSP
169. B — RQPS. The sequence follows the event, review, action and outcome. Correct order: RQPS
170. D — PRQS. The sequence follows the event, review, action and outcome. Correct order: PRQS

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.