

SBI PO Mains

Practice Paper 09

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A) $U < M$ B) $K < M$ C) $V < R$ D) $K > M$ E) $K = M$

21. A person walks 15 m east, 14 m north, 16 m west and 14 m south. How far and in which direction is the person from the start?

A) 1 m west B) 1 m east C) 15 m north D) 16 m west E) 14 m south

22. A person walks 17 m east, 15 m north, 24 m west and 15 m south. How far and in which direction is the person from the start?

A) 24 m west B) 7 m east C) 15 m south D) 17 m north E) 7 m west

23. A person walks 7 m east, 10 m north, 16 m west and 10 m south. How far and in which direction is the person from the start?

A) 9 m east B) 16 m west C) 7 m north D) 10 m south E) 9 m west

24. A person walks 19 m east, 9 m north, 24 m west and 9 m south. How far and in which direction is the person from the start?

A) 5 m east B) 9 m south C) 5 m west D) 24 m west E) 19 m north

25. A person walks 18 m east, 2 m north, 25 m west and 2 m south. How far and in which direction is the person from the start?

A) 25 m west B) 7 m west C) 7 m east D) 2 m south E) 18 m north

26. In a queue of 66 people, R is 5th from the front. What is R's position from the back?

A) 58 B) 64 C) 60 D) 62 E) 66

27. In a queue of 65 people, R is 13th from the front. What is R's position from the back?
A) 57 B) 51 C) 49 D) 53 E) 55
28. In a queue of 63 people, R is 16th from the front. What is R's position from the back?
A) 50 B) 52 C) 44 D) 48 E) 46
29. In a queue of 43 people, R is 11th from the front. What is R's position from the back?
A) 33 B) 37 C) 35 D) 31 E) 29
30. In a queue of 35 people, R is 11th from the front. What is R's position from the back?
A) 29 B) 21 C) 23 D) 25 E) 27
31. 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
32. Which backup practice improves recovery from a damaged main device?
A) Rename the same file B) Remove all restore checks C) Keep a tested separate backup D) Share passwords publicly E) Keep the only copy on that device
33. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Every complaint is false B) Service definitely collapsed C) The new channel should be closed D) More recorded complaints need not mean worse service E) No investigation is needed
34. Which practice supports least privilege?
A) Allow public access to all records B) Give every employee administrator access C) Disable audit logs D) Share one password E) Grant only access needed for the role
35. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) No employee takes leave B) Every customer has a printer C) Every transaction requires a loan D) Some errors can be prevented by guidance E) All forms will disappear
36. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Do not disclose it; report through the approved security channel B) Disable every server without approval C) Forward it to all customers D) Publish the password online E) Reply with the password
37. Which measure best tests whether a queue intervention helped?
A) Ignore the baseline B) Ask only the designer C) Measure wall colour D) Count posters only E) Compare comparable periods using waiting-time data
38. 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) The reminder text was brief D) Customers received reminders E) A comparable group without reminders had the same fall
39. Which is volatile working memory?
A) Hard disk B) Optical disc C) ROM D) RAM E) Printed record

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

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

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

Data set 1: Four branches processed applications in one week: A: 170, B: 180, C: 150, D: 390. All values are counts, not percentages.

41. What was the total number processed?

A) 886 B) 888 C) 890 D) 894 E) 892

42. What was the average number per branch?

A) 218.5 B) 222.5 C) 220.5 D) 224.5 E) 226.5

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

A) 17/18 B) 1 C) 19/18 D) 7/6 E) 10/9

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

A) 260 B) 256 C) 254 D) 258 E) 252

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

A) 626 B) 630 C) 628 D) 634 E) 632

Data set 2: Four branches processed applications in one week: A: 310, B: 390, C: 250, D: 220. All values are counts, not percentages.

46. What was the total number processed?

A) 1172 B) 1174 C) 1170 D) 1166 E) 1168

47. What was the average number per branch?

A) 288.5 B) 292.5 C) 296.5 D) 290.5 E) 294.5

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

A) 34/39 B) 31/39 C) 32/39 D) 35/39 E) 11/13

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

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

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

A) 613 B) 619 C) 611 D) 617 E) 615

Data set 3: Four branches processed applications in one week: A: 300, B: 240, C: 230, D: 150. All values are counts, not percentages.

51. What was the total number processed?

A) 918 B) 924 C) 916 D) 922 E) 920

52. What was the average number per branch?

A) 228 B) 234 C) 226 D) 230 E) 232

53. What is the ratio of branch A to branch B?
A) $\frac{5}{4}$ B) $\frac{31}{24}$ C) $\frac{4}{3}$ D) $\frac{17}{12}$ E) $\frac{11}{8}$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 422 B) 428 C) 426 D) 424 E) 420
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 400 B) 392 C) 394 D) 398 E) 396
56. Find simple interest on Rs 2600 at 15% per year for 3 years.
A) 1166 B) 1170 C) 1174 D) 1168 E) 1172
57. Find compound interest on Rs 1700 for two years at 10% annually.
A) 357 B) 359 C) 361 D) 353 E) 355
58. An item costing Rs 600 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 118 B) 122 C) 120 D) 116 E) 124
59. The average of 6 values is 21. A new value of 38 is added. What is the new average? Round to two decimals.
A) 25.43 B) 27.43 C) 19.43 D) 23.43 E) 21.43
60. A can finish a job in 8 days and B in 16 days. How many days will they take together?
A) $\frac{83}{15}$ B) $\frac{157}{30}$ C) $\frac{163}{30}$ D) $\frac{16}{3}$ E) $\frac{77}{15}$
61. A train travels at 90 km/h for 5 hours. What distance does it cover?
A) 446 B) 454 C) 452 D) 448 E) 450
62. A boat moves at 10 km/h in still water. The stream speed is 5 km/h. How far downstream does it travel in 4 hours?
A) 64 B) 56 C) 58 D) 62 E) 60
63. Rs 176 is divided in the ratio 3:5. What is the larger share?
A) 108 B) 114 C) 110 D) 112 E) 106
64. A mixture contains 50 litres of milk and 25 litres of water. How much water must be added to make milk half of the mixture?
A) 23 B) 29 C) 27 D) 21 E) 25
65. A invests Rs 6000 for 12 months and B Rs 9000 for 12 months. If profit is Rs 135, what is A's share?
A) 52 B) 56 C) 58 D) 54 E) 50
66. A bag has 8 red and 4 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $\frac{173}{330}$ B) $\frac{37}{165}$ C) $\frac{107}{330}$ D) $\frac{103}{165}$ E) $\frac{14}{33}$

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

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

68. Find the next term: 13, 21, 29, 37, ?

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

69. If $3x + 12 = 21$, what is x ?

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

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

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

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

• 45 minutes

71. What is a demand deposit?

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

72. What is disinflation?

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

73. What is a guarantor?

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

74. What is simple interest?

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

75. What is equity ownership?

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

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

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

77. What is market capitalisation?

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

78. What does inflation describe?

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

79. What is refinancing?

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

80. What is an index fund designed to do?

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

81. What is principal in a simple loan calculation?

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

82. What is a premium in insurance?

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

83. What is financial inclusion broadly concerned with?

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

84. What is leverage in finance broadly?

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

85. What does KYC stand for?

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

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

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

87. What is phishing?

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

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

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

89. What is opportunity cost?

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

90. What is deflation?

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

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

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

92. What is a remittance?

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

93. What is an amortisation schedule?

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

94. What does a balance sheet show?

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

95. What is adverse selection?

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

96. What is a payment settlement?

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

97. What is encryption?

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

98. What is reconciliation?

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

99. What is GDP broadly a measure of?

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

100. What distinguishes real GDP from nominal GDP?

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

101. What is an overdraft?

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

102. What is exchange-rate risk?

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

103. What is a bond generally?

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

104. What is liquidity?

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

105. What is a liability for a bank?

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

106. What is face value of a conventional bond?

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

107. What is a recurring deposit conceptually?

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

108. What is a digital signature used to support?

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

109. What is an audit trail?

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

110. What is underwriting broadly?

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

111. What is collateral?

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

112. What is due diligence?

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

113. What is an insurance deductible conceptually?

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

114. What is maturity of a debt instrument?

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

115. What is a fixed deposit conceptually?

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

116. A hypothetical business has assets of Rs 6400 and liabilities of Rs 1400. What is its net worth?

- A) 5002 B) 5004 C) 4996 D) 4998 E) 5000

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 4300?

- A) 344 B) 348 C) 342 D) 340 E) 346

118. Current assets are Rs 2400, and current liabilities Rs 900. What is working capital?

- A) 1502 B) 1500 C) 1504 D) 1498 E) 1496

119. A hypothetical company has 2700 outstanding shares at Rs 21 each. What is its market capitalisation in rupees?

- A) 56700 B) 56696 C) 56704 D) 56698 E) 56702

120. A household earns Rs 8200 and spends Rs 7200 in a month. What is its surplus?

- A) 1002 B) 998 C) 996 D) 1004 E) 1000

121. A hypothetical business has assets of Rs 6500 and liabilities of Rs 1700. What is its net worth?
A) 4804 B) 4798 C) 4800 D) 4796 E) 4802
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 1100?
A) 68 B) 70 C) 64 D) 62 E) 66
123. Current assets are Rs 1900, and current liabilities Rs 700. What is working capital?
A) 1198 B) 1196 C) 1204 D) 1200 E) 1202
124. A hypothetical company has 1500 outstanding shares at Rs 84 each. What is its market capitalisation in rupees?
A) 126000 B) 125998 C) 126002 D) 126004 E) 125996
125. A household earns Rs 7500 and spends Rs 6300 in a month. What is its surplus?
A) 1202 B) 1198 C) 1196 D) 1200 E) 1204
126. A hypothetical business has assets of Rs 3800 and liabilities of Rs 2500. What is its net worth?
A) 1296 B) 1300 C) 1304 D) 1302 E) 1298
127. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 3200?
A) 256 B) 258 C) 260 D) 254 E) 252
128. Current assets are Rs 1000, and current liabilities Rs 700. What is working capital?
A) 298 B) 300 C) 304 D) 302 E) 296
129. A hypothetical company has 1000 outstanding shares at Rs 10 each. What is its market capitalisation in rupees?
A) 9998 B) 10002 C) 9996 D) 10004 E) 10000
130. A household earns Rs 7600 and spends Rs 6700 in a month. What is its surplus?
A) 900 B) 898 C) 896 D) 902 E) 904

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

Passage 1. A public library in Mysuru introduced an evening study room. During its first month, 98 people registered, but only half attended regularly. Interviews suggested that unreliable transport, rather than a lack of interest, prevented some visits. The library therefore tested earlier closing hours and shared travel information. Attendance subsequently improved. However, the coordinator warned that examination dates had also drawn nearer, so the increase could not be attributed entirely to the new arrangements. She recommended another trial outside the examination season before making a permanent decision. Her aim was to remove practical barriers while using evidence carefully, not to claim that one change had solved every problem.

131. What is the main message?

A) Transport never affects learning B) Libraries should stop evening services C) Registration proves regular attendance D) Exams are the only cause of attendance 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) Unreliable transport E) A mandatory fee increase

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

137. Which is the strongest supported inference?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "scrutinise".

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

157. Choose the closest meaning of "obsolete".

A) limited B) agree C) deduce D) outdated E) hardworking

158. Choose the closest meaning of "accurate".

A) brief B) keep C) correct D) assist E) open

159. Choose the closest meaning of "coherent".

A) limited B) logical C) reduce D) unnecessary E) unfavourable

160. Choose the closest meaning of "robust".

A) outdated B) postpone C) assist D) examine E) strong

161. Choose the closest meaning of "mitigate".

A) practical B) limited C) reduce D) brief E) unclear

162. Choose the closest meaning of "redundant".

A) unclear B) unnecessary C) open D) provisional E) reduce

163. Choose the closest meaning of "impartial".

A) assist B) examine C) agree D) unclear E) unbiased

164. Choose the closest meaning of "transparent".

A) limited B) practical C) open D) reduce E) deduce

165. Choose the closest meaning of "enhance".

A) keep B) brief C) practical D) improve E) agree

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

A) PSRQ B) SQR P C) PSQR D) QRPS E) QPRS

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

A) SQPR B) RQSP C) RPSQ D) SPQR E) QRPS

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

A) QPRS B) SPRQ C) QPSR D) RPSQ E) QRSP

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

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

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

A) SQR P B) SPRQ C) PSRQ D) PSQR 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 scheduled maintenance notice; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a digital-service interruption.

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

Explanations

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

23. E — 9 m west. North and south cancel; net horizontal movement is $7-(16) = -9$ m.
24. C — 5 m west. North and south cancel; net horizontal movement is $19-(24) = -5$ m.
25. B — 7 m west. North and south cancel; net horizontal movement is $18-(25) = -7$ m.
26. D — 62. Position from back = total - front rank + 1 = 62.
27. D — 53. Position from back = total - front rank + 1 = 53.
28. D — 48. Position from back = total - front rank + 1 = 48.
29. A — 33. Position from back = total - front rank + 1 = 33.
30. D — 25. Position from back = total - front rank + 1 = 25.
31. E — Uniquely identify a record. A primary key provides a unique record identifier.
32. C — Keep a tested separate backup. A separate, tested backup supports restoration.
33. D — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
34. E — Grant only access needed for the role. Least privilege limits unnecessary access.
35. D — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
36. A — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
37. E — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
38. E — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
39. D — RAM. RAM ordinarily loses its contents when power is removed.
40. A — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
41. C — 890. Add all four values: 890.
42. B — 222.5. Total 890 divided by 4 = 222.5.
43. A — 17/18. Simplify 170/180.
44. B — 256. $0.8 \times (170 + 150) = 256$.
45. B — 630. $390 \times 1.2 + 180 \times 0.9 = 630$.
46. C — 1170. Add all four values: 1170.
47. B — 292.5. Total 1170 divided by 4 = 292.5.
48. B — 31/39. Simplify 310/390.
49. A — 448. $0.8 \times (310 + 250) = 448$.
50. E — 615. $220 \times 1.2 + 390 \times 0.9 = 615$.
51. E — 920. Add all four values: 920.
52. D — 230. Total 920 divided by 4 = 230.
53. A — 5/4. Simplify 300/240.
54. D — 424. $0.8 \times (300 + 230) = 424$.
55. E — 396. $150 \times 1.2 + 240 \times 0.9 = 396$.
56. B — 1170. $P \times r \times t / 100 = 1170$.
57. A — 357. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. C — 120. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. D — 23.43. New total = 164; divide by 7.
60. D — 16/3. Combined rate = $1/8 + 1/16$; invert it.
61. E — 450. Distance = speed $\times$ time.
62. E — 60. Downstream speed = boat speed + stream speed.
63. C — 110. Larger share = $176 \times 5/(3+5)$.
64. E — 25. For milk to be half, total water must equal the milk volume.
65. D — 54. Equal durations: profit ratio equals capital ratio.
66. E — 14/33. $(8/12) \times (7/11)$.

67. B — $55.11C2 = 11 \times 10/2$.
68. E — 45. The common difference is 8.
69. A — 3. Subtract 12 and divide by 3.
70. B — 4. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. C — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
72. B — A reduction in the rate of inflation. The answer states the standard meaning of the concept in the question.
73. B — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
74. D — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
75. C — A residual ownership interest. The answer states the standard meaning of the concept in the question.
76. E — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
77. C — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
78. E — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
79. A — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
80. C — Track a specified market index. The answer states the standard meaning of the concept in the question.
81. C — The amount borrowed before interest. The answer states the standard meaning of the concept in the question.
82. A — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
83. A — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.
84. A — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
85. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
86. E — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
87. A — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
88. C — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
89. E — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
90. B — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
91. C — A stated rate before adjusting for inflation. The answer states the standard meaning of the concept in the question.
92. A — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
93. A — A payment breakdown across a loan's term. The answer states the standard meaning of the concept in the question.
94. A — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
95. D — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.
96. C — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
97. B — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
98. D — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.

99. B — 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.
100. E — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
101. C — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
102. E — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
103. A — A debt instrument. The answer states the standard meaning of the concept in the question.
104. C — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
105. C — A customer's deposit balance owed by the bank. The answer states the standard meaning of the concept in the question.
106. C — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
107. A — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
108. C — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
109. E — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
110. B — Assessing and accepting risk under specified terms. The answer states the standard meaning of the concept in the question.
111. E — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
112. C — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
113. D — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
114. D — The date principal becomes due under its terms. The answer states the standard meaning of the concept in the question.
115. D — A deposit placed for an agreed tenure. The answer states the standard meaning of the concept in the question.
116. E — 5000. Net worth = assets - liabilities.
117. A — 344. Interest = $\text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
118. B — 1500. Working capital = current assets - current liabilities.
119. A — 56700. Market capitalisation = outstanding shares $\times$ market price.
120. E — 1000. Surplus = income - expenditure.
121. C — 4800. Net worth = assets - liabilities.
122. E — 66. Interest = $\text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
123. D — 1200. Working capital = current assets - current liabilities.
124. A — 126000. Market capitalisation = outstanding shares $\times$ market price.
125. D — 1200. Surplus = income - expenditure.
126. B — 1300. Net worth = assets - liabilities.
127. A — 256. Interest = $\text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
128. B — 300. Working capital = current assets - current liabilities.
129. E — 10000. Market capitalisation = outstanding shares $\times$ market price.
130. A — 900. Surplus = income - expenditure.
131. E — 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. B — Registration and regular attendance are different measures. Only half the registered people attended regularly.

135. B — Measured and analytical. The writer weighs evidence and limitations.
136. E — 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. E — Incapable of error. Managers stopped treating the outputs as always correct.
139. B — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. A — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. C — to. Senior conventionally takes to.
142. B — among. Among is appropriate for the three recipients.
143. E — on. The idiomatic construction is insist on.
144. A — is. The number is the singular subject.
145. C — is. Equipment is uncountable and takes a singular verb.
146. B — being. Despite takes a noun or gerund phrase.
147. D — since. Since introduces a starting point.
148. B — fewer. Countable plural errors takes fewer.
149. A — hearing. To is a preposition here and takes a gerund.
150. C — in. Succeed in is followed by a gerund.
151. A — will remain. A real future condition takes a future main clause.
152. B — has. Each takes a singular verb.
153. B — to. Preferable takes to.
154. D — be checked. A modal passive uses be plus past participle.
155. B — approve. Would rather ... than takes parallel base verbs.
156. B — examine. In standard usage, scrutinise means examine.
157. D — outdated. In standard usage, obsolete means outdated.
158. C — correct. In standard usage, accurate means correct.
159. B — logical. In standard usage, coherent means logical.
160. E — strong. In standard usage, robust means strong.
161. C — reduce. In standard usage, mitigate means reduce.
162. B — unnecessary. In standard usage, redundant means unnecessary.
163. E — unbiased. In standard usage, impartial means unbiased.
164. C — open. In standard usage, transparent means open.
165. D — improve. In standard usage, enhance means improve.
166. D — QRPS. The sequence follows the event, review, action and outcome. Correct order: QRPS
167. E — QRPS. The sequence follows the event, review, action and outcome. Correct order: QRPS
168. A — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
169. B — QPRS. The sequence follows the event, review, action and outcome. Correct order: QPRS
170. D — PSQR. The sequence follows the event, review, action and outcome. Correct order: PSQR

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.