

SBI PO Mains

Practice Paper 10

Independent learning edition • Pattern checked 26 October 2026

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

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

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

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

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

Name: _____ Date: _____ Attempt: _____

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

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

1. Who occupies position 1 in the stated order?

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

2. Who occupies position 3 in the stated order?

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

3. Who occupies position 5 in the stated order?

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

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

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

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

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

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

6. Who occupies position 1 in the stated order?

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

7. Who occupies position 3 in the stated order?

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

8. Who occupies position 5 in the stated order?

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

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

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

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

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

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

11. Who occupies position 1 in the stated order?

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

12. Who occupies position 3 in the stated order?

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

13. Who occupies position 5 in the stated order?
A) G B) A C) E D) F E) C
14. How many people are strictly between E and D?
A) 5 B) 4 C) 1 D) 3 E) 2
15. What is the position of B in the stated order?
A) 6 B) 7 C) 2 D) 3 E) 4
16. Given $Q > V \geq M = T < U$, which relation must be true?
A) $Q = T$ B) $V < M$ C) $Q < T$ D) $U < T$ E) $Q > T$
17. Given $P > N \geq T = V < R$, which relation must be true?
A) $R < V$ B) $P < V$ C) $P = V$ D) $N < T$ E) $P > V$
18. Given $K > P \geq S = Q < T$, which relation must be true?
A) $K = Q$ B) $T < Q$ C) $K > Q$ D) $P < S$ E) $K < Q$
19. Given $L > S \geq K = R < U$, which relation must be true?
A) $L < R$ B) $S < K$ C) $L > R$ D) $L = R$ E) $U < R$
20. Given $V > S \geq R = P < N$, which relation must be true?
A) $V > P$ B) $V < P$ C) $N < P$ D) $S < R$ E) $V = P$
21. A person walks 6 m east, 13 m north, 10 m west and 13 m south. How far and in which direction is the person from the start?
A) 4 m west B) 13 m south C) 6 m north D) 10 m west E) 4 m east
22. A person walks 10 m east, 2 m north, 17 m west and 2 m south. How far and in which direction is the person from the start?
A) 7 m east B) 17 m west C) 7 m west D) 2 m south E) 10 m north
23. A person walks 18 m east, 14 m north, 21 m west and 14 m south. How far and in which direction is the person from the start?
A) 21 m west B) 3 m west C) 3 m east D) 14 m south E) 18 m north
24. A person walks 15 m east, 8 m north, 24 m west and 8 m south. How far and in which direction is the person from the start?
A) 9 m west B) 15 m north C) 9 m east D) 8 m south E) 24 m west
25. A person walks 6 m east, 5 m north, 10 m west and 5 m south. How far and in which direction is the person from the start?
A) 10 m west B) 4 m west C) 6 m north D) 4 m east E) 5 m south
26. In a queue of 44 people, R is 19th from the front. What is R's position from the back?
A) 28 B) 26 C) 22 D) 24 E) 30

27. In a queue of 43 people, R is 17th from the front. What is R's position from the back?
A) 25 B) 29 C) 27 D) 23 E) 31
28. In a queue of 71 people, R is 8th from the front. What is R's position from the back?
A) 62 B) 60 C) 64 D) 68 E) 66
29. In a queue of 67 people, R is 11th from the front. What is R's position from the back?
A) 59 B) 55 C) 53 D) 57 E) 61
30. In a queue of 68 people, R is 12th from the front. What is R's position from the back?
A) 57 B) 53 C) 55 D) 61 E) 59
31. Which backup practice improves recovery from a damaged main device?
A) Keep the only copy on that device B) Share passwords publicly C) Keep a tested separate backup D) Remove all restore checks E) Rename the same file
32. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) The message used simple words B) The bank sent reminders in the morning C) The reminder text was brief D) A comparable group without reminders had the same fall E) Customers received reminders
33. What is the purpose of a database primary key?
A) Print an email B) Increase monitor brightness C) Compress every image D) Replace all backups E) Uniquely identify a record
34. What does a spreadsheet formula beginning with =SUM(A1:A5) do?
A) Adds the numeric values in A1 through A5 B) Deletes five rows C) Creates a database D) Sorts the whole workbook E) Finds the largest text value
35. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) Every complaint is false B) The new channel should be closed C) Service definitely collapsed D) More recorded complaints need not mean worse service E) No investigation is needed
36. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Some errors can be prevented by guidance B) No employee takes leave C) All forms will disappear D) Every customer has a printer E) Every transaction requires a loan
37. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Disable every server without approval B) Forward it to all customers C) Do not disclose it; report through the approved security channel D) Publish the password online E) Reply with the password
38. Which measure best tests whether a queue intervention helped?
A) Ask only the designer B) Count posters only C) Ignore the baseline D) Measure wall colour E) Compare comparable periods using waiting-time data
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) Printed record B) ROM C) RAM D) Hard disk E) Optical disc

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

Data set 1: Four branches processed applications in one week: A: 220, B: 330, C: 230, D: 160. All values are counts, not percentages.

41. What was the total number processed?

A) 940 B) 944 C) 936 D) 942 E) 938

42. What was the average number per branch?

A) 239 B) 233 C) 237 D) 235 E) 231

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

A) 23/33 B) 2/3 C) 26/33 D) 8/11 E) 25/33

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

A) 362 B) 360 C) 356 D) 364 E) 358

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

A) 491 B) 493 C) 485 D) 489 E) 487

Data set 2: Four branches processed applications in one week: A: 220, B: 150, C: 380, D: 210. All values are counts, not percentages.

46. What was the total number processed?

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

47. What was the average number per branch?

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

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

A) 22/15 B) 23/15 C) 8/5 D) 5/3 E) 26/15

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

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

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

A) 387 B) 391 C) 385 D) 389 E) 383

Data set 3: Four branches processed applications in one week: A: 320, B: 320, C: 150, D: 400. All values are counts, not percentages.

51. What was the total number processed?

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

52. What was the average number per branch?

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

53. What is the ratio of branch A to branch B?
A) $17/16$ B) $33/32$ C) $9/8$ D) 1 E) $35/32$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 372 B) 380 C) 374 D) 378 E) 376
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 766 B) 770 C) 764 D) 772 E) 768
56. Find simple interest on Rs 1100 at 5% per year for 3 years.
A) 165 B) 167 C) 161 D) 169 E) 163
57. Find compound interest on Rs 2700 for two years at 10% annually.
A) 569 B) 567 C) 571 D) 563 E) 565
58. An item costing Rs 630 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 128 B) 126 C) 124 D) 122 E) 130
59. The average of 11 values is 42. A new value of 59 is added. What is the new average? Round to two decimals.
A) 39.42 B) 41.42 C) 43.42 D) 47.42 E) 45.42
60. A can finish a job in 6 days and B in 12 days. How many days will they take together?
A) $19/5$ B) 4 C) $41/10$ D) $39/10$ E) $21/5$
61. A train travels at 110 km/h for 5 hours. What distance does it cover?
A) 552 B) 554 C) 548 D) 546 E) 550
62. A boat moves at 17 km/h in still water. The stream speed is 3 km/h. How far downstream does it travel in 3 hours?
A) 56 B) 58 C) 62 D) 60 E) 64
63. Rs 940 is divided in the ratio 9:11. What is the larger share?
A) 513 B) 519 C) 521 D) 515 E) 517
64. A mixture contains 80 litres of milk and 40 litres of water. How much water must be added to make milk half of the mixture?
A) 44 B) 38 C) 42 D) 40 E) 36
65. A invests Rs 7000 for 12 months and B Rs 10000 for 12 months. If profit is Rs 136, what is A's share?
A) 60 B) 52 C) 56 D) 58 E) 54
66. A bag has 6 red and 9 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $17/70$ B) $12/35$ C) $3/70$ D) $-2/35$ E) $1/7$

67. How many unordered pairs can be selected from 12 distinct people?

A) 70 B) 62 C) 66 D) 64 E) 68

68. Find the next term: 9, 11, 13, 15, ?

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

69. If $3x + 3 = 24$, what is x ?

A) 11 B) 5 C) 7 D) 9 E) 3

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

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

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

• 45 minutes

71. What is credit risk?

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

72. What is an index fund designed to do?

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

73. What is face value of a conventional bond?

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

74. What does diversification primarily reduce?

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

75. What does a balance sheet show?

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

76. What is a digital signature used to support?

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

77. What is depreciation in accounting?

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

78. 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

79. What is a demand deposit?

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

80. What distinguishes real GDP from nominal GDP?

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

81. What is an audit trail?

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

82. What is refinancing?

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

83. What is a recurring deposit conceptually?

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

84. What is moral hazard?

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

85. What is an EMI?

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

86. What does two-factor authentication add?

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

87. What is deflation?

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

88. What is a moratorium on repayment?

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

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

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

90. What is opportunity cost?

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

91. What is a bond generally?

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

92. What is simple interest?

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

93. What is a coupon on a conventional bond?

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

94. What is rebalancing a portfolio?

A) Avoiding all review B) Changing a bank PIN C) Adjusting holdings towards target allocations D) Buying only the latest winner forever E) Eliminating all risk

95. What is operational risk broadly?

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

96. What is a premium in insurance?

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

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

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

98. 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

99. What is phishing?

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

100. What is exchange-rate risk?

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

101. What is encryption?

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

102. What is due diligence?

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

103. What is a trade deficit in goods?

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

104. What is an asset for a lender?

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

105. What is an insurance deductible conceptually?

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

106. What is leverage in finance broadly?

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

107. What is an overdraft?

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

108. What is solvency broadly?

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

109. What is market capitalisation?

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

110. What does AML stand for?

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

111. What is equity ownership?

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

112. What is a remittance?

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

113. 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) Only bank deposits D) Only exported goods E) All historical wealth

114. What does inflation describe?

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

115. What is reconciliation?

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

116. A hypothetical business has assets of Rs 5200 and liabilities of Rs 1200. What is its net worth?

A) 4004 B) 4000 C) 4002 D) 3998 E) 3996

117. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 3500?

A) 278 B) 276 C) 280 D) 282 E) 284

118. Current assets are Rs 1100, and current liabilities Rs 700. What is working capital?

A) 404 B) 396 C) 402 D) 398 E) 400

119. A hypothetical company has 2400 outstanding shares at Rs 34 each. What is its market capitalisation in rupees?

A) 81604 B) 81600 C) 81598 D) 81602 E) 81596

120. A household earns Rs 5600 and spends Rs 3600 in a month. What is its surplus?
A) 1996 B) 2000 C) 1998 D) 2004 E) 2002
121. A hypothetical business has assets of Rs 6900 and liabilities of Rs 2200. What is its net worth?
A) 4698 B) 4704 C) 4700 D) 4702 E) 4696
122. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 1500?
A) 90 B) 94 C) 86 D) 92 E) 88
123. Current assets are Rs 2100, and current liabilities Rs 900. What is working capital?
A) 1202 B) 1200 C) 1196 D) 1204 E) 1198
124. A hypothetical company has 3000 outstanding shares at Rs 58 each. What is its market capitalisation in rupees?
A) 173998 B) 173996 C) 174002 D) 174000 E) 174004
125. A household earns Rs 9400 and spends Rs 7900 in a month. What is its surplus?
A) 1502 B) 1498 C) 1500 D) 1504 E) 1496
126. A hypothetical business has assets of Rs 5700 and liabilities of Rs 1100. What is its net worth?
A) 4600 B) 4598 C) 4604 D) 4596 E) 4602
127. For this hypothetical deposit only, annual simple interest is 6%. What is one year's interest on Rs 4400?
A) 260 B) 262 C) 264 D) 268 E) 266
128. Current assets are Rs 1400, and current liabilities Rs 900. What is working capital?
A) 502 B) 498 C) 496 D) 504 E) 500
129. A hypothetical company has 2900 outstanding shares at Rs 81 each. What is its market capitalisation in rupees?
A) 234902 B) 234898 C) 234904 D) 234896 E) 234900
130. A household earns Rs 5800 and spends Rs 4100 in a month. What is its surplus?
A) 1704 B) 1698 C) 1696 D) 1700 E) 1702

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

Passage 1. A public library in Patna introduced an evening study room. During its first month, 100 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) Access improvements should be tested and evaluated carefully B) Transport never affects learning C) Registration proves regular attendance D) Libraries should stop evening services E) Exams are the only cause of attendance

132. Why could some people not attend regularly?

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

133. Why is the coordinator cautious?

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

134. Which conclusion is supported?

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

135. Which best describes the tone?

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

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

136. What caused several false warnings?

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

138. In context, infallible means:

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

139. Why was the software retained?

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

140. Which title fits best?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

156. Choose the closest meaning of "allocate".

A) examine B) unfavourable C) practical D) agree E) assign

157. Choose the closest meaning of "ambiguous".

A) brief B) unclear C) discourage D) confirm E) unnecessary

158. Choose the closest meaning of "adverse".

A) postpone B) brief C) confirm D) unfavourable E) outdated

159. Choose the closest meaning of "impartial".

A) unbiased B) brief C) assist D) confirm E) postpone

160. Choose the closest meaning of "coherent".

A) logical B) unbiased C) provisional D) postpone E) outdated

161. Choose the closest meaning of "rectify".

A) unwilling B) assist C) keep D) outdated E) correct

162. Choose the closest meaning of "prudent".

A) brief B) open C) hardworking D) careful E) postpone

163. Choose the closest meaning of "concur".

A) agree B) examine C) practical D) unwilling E) outdated

164. Choose the closest meaning of "scrutinise".

A) examine B) unclear C) open D) unbiased E) improve

165. Choose the closest meaning of "redundant".

A) open B) reduce C) unnecessary D) unwilling E) hardworking

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

A) RQSP B) QSPR C) PSQR D) PRQS E) QRSP

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

A) PQRS B) PRSQ C) RSQP D) RPQS E) PSRQ

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

A) RQPS B) RSQP C) QPSR D) RQSP E) SQPR

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

A) SRQP B) PRQS C) PRSQ D) QSPR E) QRSP

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

A) SQPR B) SRPQ C) QSPR D) RSQP E) PRQS

Communication skills • 30 minutes • 30 practice marks

Type one response from each group below (three responses in total). Suggested targets and equal 10-mark task weights are practice conventions, not official word limits or a published SBI rubric. Do not invent policy promises, personal data or authorisations.

Task 1 — Email (choose A or B; suggested 120–150 words). A: Write to a customer acknowledging a customer reporting a duplicate debit; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address an unusually long branch queue.

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

Explanations

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

23. B — 3 m west. North and south cancel; net horizontal movement is $18 - (21) = -3$ m.
24. A — 9 m west. North and south cancel; net horizontal movement is $15 - (24) = -9$ m.
25. B — 4 m west. North and south cancel; net horizontal movement is $6 - (10) = -4$ m.
26. B — 26. Position from back = total - front rank + 1 = 26.
27. C — 27. Position from back = total - front rank + 1 = 27.
28. C — 64. Position from back = total - front rank + 1 = 64.
29. D — 57. Position from back = total - front rank + 1 = 57.
30. A — 57. Position from back = total - front rank + 1 = 57.
31. C — Keep a tested separate backup. A separate, tested backup supports restoration.
32. D — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
33. E — Uniquely identify a record. A primary key provides a unique record identifier.
34. A — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
35. D — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
36. A — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
37. C — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
38. E — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
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. A — 940. Add all four values: 940.
42. D — 235. Total 940 divided by 4 = 235.
43. B — $2/3$. Simplify 220/330.
44. B — 360. $0.8 \times (220 + 230) = 360$.
45. D — 489. $160 \times 1.2 + 330 \times 0.9 = 489$.
46. B — 960. Add all four values: 960.
47. A — 240. Total 960 divided by 4 = 240.
48. A — $22/15$. Simplify 220/150.
49. C — 480. $0.8 \times (220 + 380) = 480$.
50. A — 387. $210 \times 1.2 + 150 \times 0.9 = 387$.
51. C — 1190. Add all four values: 1190.
52. B — 297.5. Total 1190 divided by 4 = 297.5.
53. D — 1. Simplify 320/320.
54. E — 376. $0.8 \times (320 + 150) = 376$.
55. E — 768. $400 \times 1.2 + 320 \times 0.9 = 768$.
56. A — 165. $P \times r \times t / 100 = 165$.
57. B — 567. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. B — 126. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. C — 43.42. New total = 521; divide by 12.
60. B — 4. Combined rate = $1/6 + 1/12$; invert it.
61. E — 550. Distance = speed $\times$ time.
62. D — 60. Downstream speed = boat speed + stream speed.
63. E — 517. Larger share = $940 \times 11/(9+11)$.
64. D — 40. For milk to be half, total water must equal the milk volume.
65. C — 56. Equal durations: profit ratio equals capital ratio.
66. E — $1/7$. $(6/15) \times (5/14)$.

67. C — $66.12C2 = 12 \times 11/2$.
68. E — 17. The common difference is 2.
69. C — 7. Subtract 3 and divide by 3.
70. C — 4. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
72. B — Track a specified market index. The answer states the standard meaning of the concept in the question.
73. C — Its stated nominal principal amount. The answer states the standard meaning of the concept in the question.
74. B — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
75. D — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
76. E — Authenticity and integrity of digital information. The answer states the standard meaning of the concept in the question.
77. A — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
78. E — A customer's deposit balance owed by the bank. 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. B — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
81. C — A record that helps trace actions and transactions. The answer states the standard meaning of the concept in the question.
82. B — Replacing an existing financing arrangement with a new one. The answer states the standard meaning of the concept in the question.
83. B — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
84. A — Changed risk-taking when consequences are partly borne by another party. The answer states the standard meaning of the concept in the question.
85. D — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
86. A — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
87. D — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
88. D — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
89. E — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
90. E — Value of the best alternative forgone. The answer states the standard meaning of the concept in the question.
91. D — A debt instrument. The answer states the standard meaning of the concept in the question.
92. D — Interest calculated on the original principal for the stated period. The answer states the standard meaning of the concept in the question.
93. A — The stated periodic interest payment. The answer states the standard meaning of the concept in the question.
94. C — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
95. E — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
96. D — The payment for insurance cover under a contract. The answer states the standard meaning of the concept in the question.
97. D — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
98. D — A problem arising from hidden risk information before agreement. The answer states the standard meaning of the concept in the question.

99. A — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
100. A — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
101. D — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
102. C — A systematic investigation before a decision or transaction. The answer states the standard meaning of the concept in the question.
103. B — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
104. C — A loan receivable. The answer states the standard meaning of the concept in the question.
105. C — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
106. A — Use of borrowed funds or exposure that magnifies outcomes. The answer states the standard meaning of the concept in the question.
107. E — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
108. D — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
109. D — Share price multiplied by outstanding shares. The answer states the standard meaning of the concept in the question.
110. E — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
111. B — A residual ownership interest. The answer states the standard meaning of the concept in the question.
112. A — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
113. 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.
114. D — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
115. E — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
116. B — 4000. Net worth = assets - liabilities.
117. C — 280. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
118. E — 400. Working capital = current assets - current liabilities.
119. B — 81600. Market capitalisation = outstanding shares $\times$ market price.
120. B — 2000. Surplus = income - expenditure.
121. C — 4700. Net worth = assets - liabilities.
122. A — 90. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
123. B — 1200. Working capital = current assets - current liabilities.
124. D — 174000. Market capitalisation = outstanding shares $\times$ market price.
125. C — 1500. Surplus = income - expenditure.
126. A — 4600. Net worth = assets - liabilities.
127. C — 264. Interest = principal $\times$ stated rate / 100; this is not a quoted market rate.
128. E — 500. Working capital = current assets - current liabilities.
129. E — 234900. Market capitalisation = outstanding shares $\times$ market price.
130. D — 1700. Surplus = income - expenditure.
131. A — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. C — Unreliable transport. Interviews identified transport as a practical barrier.
133. C — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. C — Registration and regular attendance are different measures. Only half the registered people attended regularly.

135. E — Measured and analytical. The writer weighs evidence and limitations.
136. C — Delayed transaction entries. Delayed input distorted the alerts.
137. B — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. B — Incapable of error. Managers stopped treating the outputs as always correct.
139. C — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. C — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. B — is. The grammatical subject report is singular.
142. E — on. The idiomatic construction is insist on.
143. C — is. The nearer subject manager is singular.
144. C — hearing. To is a preposition here and takes a gerund.
145. E — is. The number is the singular subject.
146. A — are. A number of refers to plural applicants.
147. E — had ended. The earlier of two past events uses past perfect.
148. E — is. Information is an uncountable singular noun.
149. D — in. Succeed in is followed by a gerund.
150. D — to. Senior conventionally takes to.
151. D — fewer. Countable plural errors takes fewer.
152. B — has. Each takes a singular verb.
153. B — since. Since introduces a starting point.
154. A — will remain. A real future condition takes a future main clause.
155. B — is. Equipment is uncountable and takes a singular verb.
156. E — assign. In standard usage, allocate means assign.
157. B — unclear. In standard usage, ambiguous means unclear.
158. D — unfavourable. In standard usage, adverse means unfavourable.
159. A — unbiased. In standard usage, impartial means unbiased.
160. A — logical. In standard usage, coherent means logical.
161. E — correct. In standard usage, rectify means correct.
162. D — careful. In standard usage, prudent means careful.
163. A — agree. In standard usage, concur means agree.
164. A — examine. In standard usage, scrutinise means examine.
165. C — unnecessary. In standard usage, redundant means unnecessary.
166. E — QRSP. The sequence follows the event, review, action and outcome. Correct order: QRSP
167. D — RPQS. The sequence follows the event, review, action and outcome. Correct order: RPQS
168. A — RQPS. The sequence follows the event, review, action and outcome. Correct order: RQPS
169. A — SRQP. The sequence follows the event, review, action and outcome. Correct order: SRQP
170. D — RSQP. The sequence follows the event, review, action and outcome. Correct order: RSQP

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.