



MOCK TEST
SBI PO- PRELIM
Test Paper no: PRE/SBIPO/004/26

Name:
Date :

TOTAL QUESTIONS : 100
TIME ALLOWED : 60 MINUTES
NEGATIVE MARKING : 0.25 MARK FOR EACH WRONG ANSWER

INSTRUCTIONS TO CANDIDATES

1. This mock test consists of 100 multiple-choice questions.
2. The total duration of the examination is 60 minutes.
3. A penalty of 0.25 mark will be deducted for every incorrect answer.
4. No marks will be deducted for questions left unanswered.
5. Read each question carefully before selecting your answer.
6. Attempt the paper under actual SBI PO Preliminary Examination conditions.
7. Use rough work space for calculations wherever necessary.
8. Do not use calculators, mobile phones, books, notes or any external assistance during the test.
9. Manage your time effectively across all sections.
10. Attempt all questions independently before checking the answer keys.
11. The difficulty level and question pattern are designed to closely resemble the SBI PO Preliminary Examination.
12. Candidates are advised to complete the test in a single sitting for proper self-assessment.

SECTION 1 : ENGLISH LANGUAGE

Questions 1–30

SECTION 2 : QUANTITATIVE APTITUDE

Questions 31–65

SECTION 3 : REASONING ABILITY

Questions 66–100

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SECTION 1 : ENGLISH LANGUAGE Questions 1–30	
Directions (Q1–Q5): Read the passage carefully and answer the questions. The increasing adoption of artificial intelligence (AI) in banking has significantly improved operational efficiency. AI-powered systems assist banks in fraud detection, customer service and credit assessment. These systems can process large volumes of data in real time, enabling institutions to make faster and more informed decisions. However, experts caution that excessive dependence on automated systems may introduce risks related to transparency and accountability. Regulatory authorities are therefore focusing on developing frameworks that encourage innovation while ensuring ethical and responsible use of technology. Q1. What is the primary focus of the passage? (A) Agricultural lending (B) Artificial intelligence in banking (C) International trade (D) Monetary policy Q2. According to the passage, AI helps banks in: (A) Expanding physical branches (B) Fraud detection and customer service (C) Increasing taxation (D) Currency printing Q3. Which concern regarding AI is mentioned in the passage? (A) Inflation (B) Lack of physical infrastructure (C) Transparency and accountability (D) Foreign competition Q4. The word "frameworks" in the passage most nearly means: (A) Restrictions (B) Structures or guidelines (C) Investments (D) Technologies	Q5. Which of the following can be inferred from the passage? (A) Regulators oppose technological innovation. (B) AI eliminates all banking risks. (C) Innovation and regulation must coexist. (D) AI is useful only for customer service. Directions (Q6–Q10): Read the passage carefully and answer the questions. Financial inclusion has gained prominence as a policy objective in many developing economies. Access to formal financial services enables individuals and small businesses to save securely, obtain credit and participate in economic activities. Governments have introduced several initiatives to expand banking access, particularly in rural and underserved areas. Nevertheless, experts note that access alone is insufficient. Financial literacy and consumer awareness are equally important for ensuring meaningful participation in the financial system. Q6. What is the main idea of the passage? (A) Importance of stock markets (B) Financial inclusion and its challenges (C) International banking (D) Digital currencies Q7. According to the passage, financial inclusion helps: (A) Increase inflation (B) Restrict economic participation (C) Access credit and financial services (D) Reduce literacy Q8. Which factor is considered equally important as access? (A) Infrastructure (B) Consumer awareness (C) Tax reforms (D) Exports

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Q9. The tone of the passage is: (A) Informative (B) Emotional (C) Critical (D) Humorous Q10. Which of the following is NOT mentioned in the passage? (A) Rural banking access (B) Financial literacy (C) Consumer awareness (D) Foreign exchange reserves Directions (Q11–Q15): Fill in the blanks. Financial markets play a vital role in economic development. They facilitate the efficient allocation of resources and provide businesses with access to capital. Investors are able to diversify risk and earn returns through a variety of financial instruments. However, market participants must remain vigilant because financial markets can be affected by economic uncertainty and unexpected events. Regulatory oversight helps (11) ____ market integrity and investor confidence. Effective regulation also promotes transparency and reduces the likelihood of market (12) _____. Investors who possess adequate financial knowledge are generally better equipped to make (13) ____ decisions. Furthermore, technological innovation has (14) ____ market accessibility, allowing more individuals to participate. Nevertheless, investors should always conduct proper research before making (15) ____ commitments. Q11. (A) maintain (B) reduce (C) ignore (D) delay	Q12. (A) stability (B) efficiency (C) disruption (D) growth Q13. (A) emotional (B) informed (C) random (D) careless Q14. (A) restricted (B) weakened (C) enhanced (D) prevented Q15. (A) impulsive (B) financial (C) temporary (D) uncertain Directions (Q16–Q20): Spot the error in the sentence. If there is no error, choose option (D). Q16. The committee (A) have recommended (B) several reforms (C) for the sector. (D) (A) A (B) B (C) C (D) No Error Q17. Neither the manager (A) nor the employees (B) was aware (C) of the issue. (D) (A) A (B) B (C) C (D) No Error
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Q18. She is capable (A) to handle (B) difficult situations (C) effectively. (D)

- (A) A
- (B) B
- (C) C
- (D) D

Q19. One of the students (A) have submitted (B) the assignment (C) today. (D)

- (A) A
- (B) B
- (C) C
- (D) D

Q20. The report was discussed (A) in detail (B) among the members (C) yesterday. (D)

- (A) A
- (B) B
- (C) C
- (D) No Error

Directions (Q21–Q23): Select the phrase that best replaces the underlined part.

Q21. The company has ****gave approval**** for the new project.

- (A) has given approval
- (B) have gave approval
- (C) had gave approval
- (D) no improvement

Q22. The officer ****discussed about**** the issue during the meeting.

- (A) discussed on
- (B) discussed over
- (C) discussed
- (D) no improvement

Q23. Each of the participants ****were asked**** to submit a report.

- (A) was asked
- (B) have been asked
- (C) are asked
- (D) no improvement

Directions (Q24–Q26): Fill in the blanks.

Q24. The bank introduced a new scheme _____ encourage digital transactions.

- (A) for
- (B) to
- (C) with
- (D) by

Q25. Investors remained _____ despite temporary market fluctuations.

- (A) confidence
- (B) confidently
- (C) confident
- (D) confidences

Q26. Effective communication is _____ for organisational success.

- (A) essential
- (B) essentially
- (C) essence
- (D) essentials

Directions (Q27–Q29): Rearrange the following sentences to form a coherent paragraph.

- A. As a result, operational efficiency improved considerably.
- B. The bank implemented a new technology platform.
- C. Employees were trained to use the system effectively.
- D. Management wanted to improve customer service standards.
- E. The platform automated several routine processes.

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Q27. Which sentence should come first? (A) A (B) B (C) D (D) E Q28. Which sentence should follow B? (A) A (B) C (C) D (D) E	Q29. Which sentence should come last? (A) A (B) B (C) C (D) E Directions (Q30): Choose the word most similar in meaning to the given word. Q30. "Pragmatic" (A) Idealistic (B) Practical (C) Emotional (D) Careless
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SECTION 2 : QUANTITATIVE APTITUDE Questions 31–65	
Q31. Approximate the value of: $(824.96 \div 24.98) + (425.12 \times 2.02)$ (A) 885 (B) 892 (C) 900 (D) 908 Q32. Approximate the value of: $\sqrt{6241} + 54.8\% \text{ of } 699.6$ (A) 460 (B) 463 (C) 466 (D) 469 Q33. Approximate the value of: $(64.9\% \text{ of } 920.1) + (18.1 \times 23.8)$ (A) 1025 (B) 1030 (C) 1035 (D) 1040	Q34. Approximate the value of: $(999.8 \div 24.9) + (25.1^2)$ (A) 665 (B) 670 (C) 675 (D) 680 Q35. Approximate the value of: $(24.02 \times 48.01) - (1000.4 \div 25.1)$ (A) 1110 (B) 1115 (C) 1120 (D) 1125 Q36. What will come in place of the question mark (?) in the following series? 21, 44, 90, 182, 366, ? (A) 730 (B) 732 (C) 734 (D) 736

Q37. What will come in place of the question mark (?) in the following series?

8, 21, 47, 99, 203, ?

- (A) 409
- (B) 411
- (C) 413
- (D) 415

Q38. What will come in place of the question mark (?) in the following series?

6, 17, 39, 83, 171, ?

- (A) 345
- (B) 343
- (C) 341
- (D) 347

Q39. What will come in place of the question mark (?) in the following series?

14, 31, 65, 133, 269, ?

- (A) 541
- (B) 539
- (C) 537
- (D) 543

Q40. What will come in place of the question mark (?) in the following series?

19, 40, 82, 166, 334, ?

- (A) 670
- (B) 668
- (C) 666
- (D) 672

Q41. Compare the values of x and y.

$$x^2 - 27x + 180 = 0$$

$$y^2 - 25y + 156 = 0$$

- (A) $x > y$
- (B) $x < y$
- (C) $x \geq y$
- (D) Relationship cannot be determined

Q42. Compare the values of x and y.

$$x^2 - 22x + 120 = 0$$

$$y^2 - 20y + 96 = 0$$

- (A) $x > y$
- (B) $x < y$
- (C) $x \geq y$
- (D) Relationship cannot be determined

Q43. Compare the values of x and y.

$$x^2 - 21x + 108 = 0$$

$$y^2 - 18y + 80 = 0$$

- (A) $x > y$
- (B) $x < y$
- (C) $x \geq y$
- (D) Relationship cannot be determined

Q44. Compare the values of x and y.

$$x^2 - 19x + 88 = 0$$

$$y^2 - 17y + 72 = 0$$

- (A) $x > y$
- (B) $x < y$
- (C) $x \geq y$
- (D) Relationship cannot be determined

Q45. Compare the values of x and y.

$$x^2 - 24x + 143 = 0$$

$$y^2 - 22y + 117 = 0$$

- (A) $x > y$
- (B) $x < y$
- (C) $x \geq y$
- (D) Relationship cannot be determined

Directions (Q46–Q50): Study the following table carefully and answer the questions.

The table shows the number of debit cards and credit cards issued by five bank branches in a month.

Branch Debit Cards Credit Cards

A	560	240
B	620	280
C	480	320
D	700	300
E	640	360

Q46. What is the total number of cards issued by Branch D?

- (A) 980
(B) 1000
(C) 1020
(D) 1040

Q47. Credit cards issued by Branch C are what percent of debit cards issued by Branch C?

- (A) 60%
(B) 62.5%
(C) 66.67%
(D) 70%

Q48. What is the difference between total cards issued by Branch E and Branch B?

- (A) 80
(B) 100
(C) 120
(D) 140

Q49. What is the average number of debit cards issued by all five branches?

- (A) 580
(B) 600
(C) 620
(D) 640

Q50. What is the ratio of credit cards issued by Branch A to credit cards issued by Branch E?

- (A) 2 : 3
(B) 3 : 4
(C) 4 : 5
(D) 5 : 6

Directions (Q51–Q55): Study the following information carefully and answer the questions.

A company sold four products P, Q, R and S in 2023.

Product Units Sold in 2023

P	500
Q	640
R	720
S	840

In 2024:

- Sales of P increased by 18%
- Sales of Q increased by 12.5%
- Sales of R increased by 20%
- Sales of S increased by 15%

Q51. What was the sale of Product Q in 2024?

- (A) 700
(B) 720
(C) 740
(D) 760

Q52. What was the total sale of all four products in 2023?

- (A) 2600
(B) 2700
(C) 2800
(D) 2900

Q53. What was the sale of Product R in 2024?

- (A) 844
(B) 854
(C) 864
(D) 874

Q54. What is the difference between sale of Product S in 2024 and Product P in 2024?

- (A) 356
- (B) 366
- (C) 376
- (D) 386

Q55. Total sale in 2024 was approximately what percent more than total sale in 2023?

- (A) 15%
- (B) 16%
- (C) 17%
- (D) 18%

Q56. A trader marks an article 55% above its cost price and allows a discount of 20%. If the selling price is ₹3,720, find the cost price.

- (A) ₹2,800
- (B) ₹3,000
- (C) ₹3,200
- (D) ₹3,400

Q57. A sum of money amounts to ₹21,250 in 2 years at 12.5% per annum simple interest. Find the principal.

- (A) ₹16,500
- (B) ₹17,000
- (C) ₹17,250
- (D) ₹17,500

Q58. A and B together can complete a work in 10 days. B alone can complete the same work in 25 days. In how many days can A alone complete the work?

- (A) 15 days
- (B) $16\frac{2}{3}$ days
- (C) 18 days
- (D) 20 days

Q59. A train 270 metres long crosses a pole in 15 seconds. Find its speed.

- (A) 60 km/hr
- (B) 64.8 km/hr
- (C) 68.4 km/hr
- (D) 72 km/hr

Q60. The average age of 12 persons is 30 years. One person aged 42 years leaves and another joins. The new average becomes 29 years. Find the age of the new person.

- (A) 28 years
- (B) 30 years
- (C) 32 years
- (D) 34 years

Q61. Milk and water are mixed in the ratio 7 : 5. If 24 litres of water is added, the ratio becomes 7 : 8. Find the initial quantity of the mixture.

- (A) 84 litres
- (B) 90 litres
- (C) 96 litres
- (D) 108 litres

Q62. A and B invest in a business in the ratio 9 : 7. At the end of the year, the total profit is ₹64,000. Find B's share.

- (A) ₹26,000
- (B) ₹28,000
- (C) ₹30,000
- (D) ₹32,000

Q63. A boat covers 60 km downstream in 5 hours and 36 km upstream in 6 hours. Find the speed of the stream.

- (A) 2 km/hr
- (B) 3 km/hr
- (C) 4 km/hr
- (D) 5 km/hr

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Q64. A man spends 68% of his income and saves ₹12,800 per month. Find his monthly income. (A) ₹36,000 (B) ₹38,000 (C) ₹40,000 (D) ₹42,000	Q65. The compound interest on a sum for 2 years at 10% per annum is ₹3,150. Find the principal. (A) ₹12,000 (B) ₹14,000 (C) ₹15,000 (D) ₹16,000
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SECTION 3 : REASONING ABILITY Questions 66–100	
Directions (Q66–Q70): Study the following information carefully and answer the questions. Eight persons A, B, C, D, E, F, G and H are sitting in a straight row facing north. - E sits at one of the extreme ends. - C sits immediately to the left of E. - A sits second to the left of E. - G sits immediately to the left of A. - B sits immediately to the left of G. - H sits immediately to the left of B. - Only one person sits between D and H. - F is not an immediate neighbour of B. - D does not sit to the right of H. Q66. Who sits immediately to the right of B? (A) H (B) G (C) A (D) F Q67. How many persons sit between D and B? (A) One (B) Two (C) Three (D) Four Q68. Who sits second to the left of A? (A) B (B) H (C) G (D) F	Q69. Which pair sits at the extreme ends? (A) D and E (B) F and E (C) D and C (D) H and E Q70. Which of the following statements is true? (A) C sits immediately left of E. (B) F sits immediately right of B. (C) A sits immediately left of G. (D) H sits at an extreme end. Directions (Q71–Q75): Study the following information carefully and answer the questions. Eight persons P, Q, R, S, T, U, V and W are sitting around a circular table facing the centre. - P sits opposite R. - T sits immediately clockwise of P. - Q sits second clockwise of T. - W sits immediately clockwise of Q. - U sits immediately clockwise of R. - S sits immediately clockwise of U. - V sits immediately clockwise of S. - Q is not an immediate neighbour of R. Verified Final Arrangement Clockwise P – T – Q – W – R – U – S – V Q71. Who sits immediately clockwise of Q? (A) T (B) W (C) R (D) V

Q72. Who sits opposite T?

- (A) U
- (B) S
- (C) W
- (D) Q

Q73. How many persons sit between P and R when counted clockwise from P to R?

- (A) Two
- (B) Three
- (C) Four
- (D) Five

Q74. Which of the following pairs are immediate neighbours of S?

- (A) R and U
- (B) U and V
- (C) V and P
- (D) Q and W

Q75. Which of the following statements is true?

- (A) W sits immediately clockwise of R.
- (B) T sits immediately clockwise of P.
- (C) Q sits opposite S.
- (D) V sits immediately clockwise of P.

Directions (Q76–Q80): Study the following information carefully and answer the questions. Eight persons A, B, C, D, E, F, G and H live in a four-floor building. Each floor has two flats: Flat-1 and Flat-2. Flat-1 is to the west of Flat-2. Floor 1 is the ground floor and Floor 4 is the top floor.

1. C lives on Floor 4 in Flat-2.
2. B lives immediately below C in the same flat.
3. G lives immediately below B in the same flat.
4. E lives on Floor 1 in Flat-2.
5. A lives on Floor 3 in Flat-1.

6. D lives immediately below A in the same flat.
7. H lives immediately below D in the same flat.
8. F lives on Floor 4 in Flat-1.

Q76. Who lives immediately below B?

- (A) E
- (B) G
- (C) D
- (D) C

Q77. Who lives on the same floor as A?

- (A) B
- (B) C
- (C) G
- (D) F

Q78. Which of the following pairs live on Floor 2?

- (A) D and G
- (B) A and B
- (C) H and E
- (D) F and C

Q79. Who lives immediately above H?

- (A) A
- (B) D
- (C) F
- (D) G

Q80. Which of the following statements is true?

- (A) C lives immediately above B.
- (B) G lives immediately above E.
- (C) D lives immediately below A.
- (D) All of the above.

Directions (Q81–Q85): Study the following information carefully and answer the questions. Eight persons A, B, C, D, E, F, G and H attend a training programme on two different dates, 8th and 19th, in four different months: July, August, September and October. Only one person attends the programme on each date of each month.

1. D attends on 8th July.
2. G attends on 19th October.
3. B attends immediately before G in the same month.
4. E attends on 19th of the month immediately before the month in which B attends.
5. A attends in the same month as E but before E.
6. C attends on 19th August.
7. F attends immediately before C in the same month.
8. H does not attend in July or October.

Q81. Who attends the training programme on 19th September?

- (A) A
- (B) E
- (C) C
- (D) H

Q82. In which month does B attend the programme?

- (A) July
- (B) August
- (C) September
- (D) October

Q83. Who attends immediately before C in the same month?

- (A) A
- (B) F
- (C) D
- (D) H

Q84. How many persons attend the programme between H and B?

- (A) Two
- (B) Three
- (C) Four
- (D) Five

Q85. Which of the following statements is true?

- (A) D attends on 19th July.
- (B) G attends on 19th October.
- (C) E attends on 8th September.
- (D) H attends in October.

Q86. Statements:

All Economists are Researchers.
Some Researchers are Consultants.

Conclusions:

- I. Some Consultants are Researchers.
- II. All Researchers are Economists.

- (A) Only I follows
- (B) Only II follows
- (C) Both follow
- (D) Neither follows

Q87. Statements:

All Managers are Employees.
Some Employees are Graduates.

Conclusions:

- I. Some Graduates are Employees.
- II. All Graduates are Managers.

- (A) Only I follows
- (B) Only II follows
- (C) Both follow
- (D) Neither follows

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Q88. Statements: Some Teachers are Authors. All Authors are Readers. Conclusions: I. Some Teachers are Readers. II. All Readers are Authors. (A) Only I follows (B) Only II follows (C) Both follow (D) Neither follows Q89. Study the following information carefully: $A > B \geq C > D \leq E$ Which of the following is definitely true? (A) $A > D$ (B) $B < E$ (C) $C < E$ (D) $A < E$ Q90. Study the following information carefully: $P \geq Q > R \leq S < T$ Which of the following is definitely true? (A) $P > T$ (B) $T > R$ (C) $Q < S$ (D) $P < S$ Q91. Study the following information carefully: $M > N \geq O < P \leq Q$ Which of the following is definitely true? (A) $M > O$ (B) $N > Q$ (C) $M < P$ (D) $Q < O$	Q92. In a certain code language, BANK is coded as 2-1-14-11. How is CREDIT coded? (A) 3-18-5-4-9-20 (B) 3-18-4-5-9-20 (C) 20-9-4-5-18-3 (D) 3-18-5-4-20-9 Q93. In a certain code language, RISK is coded as 18-9-19-11. How is MONEY coded? (A) 13-15-14-5-25 (B) 13-15-5-14-25 (C) 25-14-5-15-13 (D) 13-14-15-5-25 Q94. Pointing towards a boy, Rohan said, "He is the son of the only daughter of my grandmother." How is the boy related to Rohan? (A) Brother (B) Nephew (C) Cousin (D) Uncle Q95. A woman introduced a girl as, "She is the daughter of the brother of my father." How is the girl related to the woman? (A) Sister (B) Cousin (C) Daughter (D) Niece
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Q96. A person walks 18 metres north, then 10 metres east, then 18 metres south.

In which direction is he now from the starting point?

- (A) North
- (B) South
- (C) East
- (D) West

Q97. A person walks 15 metres west, then 8 metres north, then 15 metres east.

How far and in which direction is he from the starting point?

- (A) 8 m North
- (B) 8 m South
- (C) 15 m North
- (D) 15 m South

Q98. In a class of 60 students, Mohan ranks 22nd from the top.

What is his rank from the bottom?

- (A) 38th
- (B) 39th
- (C) 40th
- (D) 41st

Q99. Priya is 24th from the left and 19th from the right in a row.

How many students are there in the row?

- (A) 41
- (B) 42
- (C) 43
- (D) 44

Q100. Which of the following does NOT belong to the group?

- (A) SBI
- (B) PNB
- (C) RBI
- (D) SEBI

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ENGLISH ANSWER KEY					
Q1. B	Q6. B	Q11. A	Q16. B	Q21. A	Q26. A
Q2. B	Q7. C	Q12. C	Q17. D	Q22. C	Q27. C
Q3. C	Q8. B	Q13. B	Q18. B	Q23. A	Q28. D
Q4. B	Q9. A	Q14. C	Q19. B	Q24. B	Q29. A
Q5. C	Q10. D	Q15. B	Q20. D	Q25. C	Q30. B
QUANTITATIVE APTITUDE ANSWER KEY					
Q31. B	Q37. B	Q43. D	Q49. B	Q55. B	Q61. C
Q32. B	Q38. D	Q44. C	Q50. A	Q56. B	Q62. B
Q33. B	Q39. A	Q45. C	Q51. B	Q57. B	Q63. B
Q34. B	Q40. A	Q46. B	Q52. B	Q58. B	Q64. C
Q35. B	Q41. C	Q47. C	Q53. C	Q59. B	Q65. C
Q36. C	Q42. C	Q48. B	Q54. C	Q60. B	
REASONING ABILITY ANSWER KEY					
Q66. B	Q73. B	Q80. D	Q86. A	Q91. A	Q97. A
Q67. B	Q74. B	Q81. B	Q87. A	Q92. A	Q98. B
Q68. A	Q75. B	Q82. D	Q88. A	Q93. A	Q99. B
Q69. A	Q76. B	Q83. B	Q89. A	Q94. A	Q100. D
Q70. A	Q77. A	Q84. C	Q90. B	Q95. B	
Q71. B	Q78. A	Q85. B		Q96. C	
Q72. A	Q79. B				

PERFORMANCE

Performance Benchmark	Score Yourself
80+ : Excellent 70–79 : Competitive 60–69 : Needs Improvement Below 60 : Requires Structured Preparation	Correct Answers: _____ / 100 English Language: _____ / 30 Quantitative Aptitude: _____ / 35 Reasoning Ability: _____ / 35 Total Score: _____ / 100

Space for rough work

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