

SBI PO Prelims Memory Based Question Paper PDF (Nov 04, 2023)

(Shift 2)

Directions (Q1–Q6):

Read the passage and fill each numbered blank with the most appropriate word from the options given.

The rise of Unified Payments Interface (UPI) has (A) how Indians transact daily. Before this, cash (B) the dominant mode of payment for small purchases. UPI's real-time transfer (C) users to send money instantly without needing bank details. This has (D) led to a sharp decline in cash usage in urban areas. As a result, financial inclusion (E) across the country, and merchants are adopting digital payments more (F) than ever before.

Q1. Which of the following words will fit in the given blank (A)?

- (a) reduced
- (b) revolutionised
- (c) ignored
- (d) copied
- (e) delayed

Q2. Which of the following words will fit in the given blank (B)?

- (a) dull
- (b) useless
- (c) remarkable
- (d) was
- (e) ordinary

Q3. Which of the following words will fit in the given blank (C)?

- (a) refused
- (b) forced
- (c) enables
- (d) prevented
- (e) delayed

Q4. Which of the following words will fit in the given blank (D)?

- (a) failure
- (b) mistake
- (c) gradually
- (d) tradition
- (e) innovation

Q5. Which of the following words will fit in the given blank (E)?

- (a) stopped
- (b) declined
- (c) vanished
- (d) fell
- (e) rose

Q6. Which of the following words will fit in the given blank (F)?

- (a) widely
- (b) rarely
- (c) slowly
- (d) narrowly
- (e) hardly

Directions (Q7–Q11):

Each sentence is split into parts (A), (B), (C), (D). Identify the part that contains an error. If there is no error, mark (e).

Q7. (A) One of the most / (B) important policies / (C) announced by the RBI / (D) were welcomed widely.

- (a) B
- (b) D
- (c) A
- (d) C
- (e) No error

Q8. (A) He is senior / (B) than me / (C) by four years / (D) in this department.

- (a) No error
- (b) A
- (c) B
- (d) C
- (e) D

Q9. (A) She has been working / (B) in this branch / (C) since three years / (D) without a transfer.

- (a) No error
- (b) D
- (c) A
- (d) C
- (e) B

Q10. (A) Neither the officer / (B) nor the clerks / (C) was present / (D) at the meeting today.

- (a) No error
- (b) C
- (c) B
- (d) A
- (e) D

Q11. (A) The committee / (B) submitted their report / (C) to the finance ministry / (D) yesterday afternoon.

- (a) D
- (b) B
- (c) A
- (d) C
- (e) No error

Directions (Q12–Q15):

Choose the best replacement for the highlighted segment. If no change is needed, mark (e).

Q12. The committee have decided to postpone the meeting.

- (a) had decide
- (b) are deciding
- (c) have been deciding
- (d) has decided
- (e) No replacement required

Q13. The scenery of the hills were breathtaking.

- (a) was breathtaking
- (b) are breathtaking
- (c) were breathtaken
- (d) have been breathtaking
- (e) No replacement required

Q14. She is more cleverer than her sister.

- (a) cleverest
- (b) most clever
- (c) more clever than
- (d) cleverer
- (e) No replacement required

Q15. The report was wrote by the intern.

- (a) writing
- (b) No replacement required
- (c) had wrote
- (d) write
- (e) written

Directions (Q16–Q23):

Read the passage carefully and answer the questions that follow.

India's banking sector has undergone a quiet transformation over the past decade. Public sector banks, once burdened by mounting non-performing assets, have steadily improved their balance sheets through recapitalisation and stricter recovery mechanisms.

The Insolvency and Bankruptcy Code has played a decisive role in this turnaround, giving lenders a time-bound route to resolve stressed assets rather than letting them languish for years. Recovery rates, while still modest by global standards, have improved considerably.

Private banks and new-age fintech lenders have simultaneously expanded credit access to segments the traditional banking system found difficult to serve profitably, including small businesses and gig workers.

Yet challenges remain. Rural credit penetration is still uneven, and rising interest rates have raised concerns about fresh stress building up in retail loan books.

Analysts broadly agree that the sector's underlying health is far stronger than it was five years ago, even as they caution against complacency in an environment of global economic uncertainty.

Q16. According to the passage, what role did the Insolvency and Bankruptcy Code play?

- (a) It banned private lending
- (b) It reduced interest rates
- (c) It closed weak banks
- (d) It eliminated all NPAs immediately
- (e) It gave lenders a time-bound route to resolve stressed assets

Q17. Who has expanded credit access to small businesses and gig workers?

- (a) Cooperative societies
- (b) The government directly
- (c) Only public sector banks
- (d) Private banks and fintech lenders
- (e) Foreign banks only

Q18. What concern do analysts raise despite the sector's improved health?

- (a) A return of high NPAs from the 2000s
- (b) Total elimination of fintech lenders
- (c) None of these
- (d) Complacency amid global uncertainty
- (e) Complete collapse of rural credit

Q19. Which best describes the author's overall tone about the banking sector's turnaround?

- (a) Angry
- (b) Confused
- (c) Cautiously optimistic
- (d) Indifferent
- (e) Pessimistic

Q20. Choose the word most similar in meaning to 'languish' as used in the passage.

- (a) Flourish
- (b) Recover
- (c) Multiply
- (d) Expand
- (e) Weaken/remain neglected

Q21. Choose the word most similar in meaning to 'stress' (in 'stressed assets') as used in the passage.

- (a) Strength
- (b) Profit
- (c) Growth
- (d) Financial distress
- (e) Liquidity

Q22. Choose the word most opposite in meaning to 'modest' as used in the passage.

- (a) Humble
- (b) Limited
- (c) Minor
- (d) Small
- (e) Substantial

Q23. Which word best fits describing rural credit penetration as per the passage?

- (a) Uneven
- (b) Declining
- (c) Uniform
- (d) Complete
- (e) Excessive

Directions (Q24–Q27):

Pick the pair of words that fits both blanks.

Q24. The manager ____ the team for their ____ performance during the audit.

- (a) ignored / bad
- (b) scolded / weak
- (c) blamed / poor
- (d) praised / outstanding
- (e) fired / great

Q25. The RBI's ____ stance was seen as an attempt to ____ market volatility.

- (a) careless / ignore
- (b) aggressive / spread
- (c) hawkish / reduce
- (d) vague / increase
- (e) weak / boost

Q26. Rising fuel costs have ____ transport expenses, which could ____ inflation further.

- (a) reduced / lower
- (b) frozen / stop
- (c) erased / calm
- (d) hidden / control
- (e) increased / fuel

Q27. The government has ____ several measures to ____ the spread of the disease.

- (a) taken / increase
- (b) introduced / curb
- (c) removed / spread
- (d) ignored / stop
- (e) delayed / boost

Directions (Q28–Q30):

Five sentences (A–E) form a paragraph on the given topic. Rearrange them in the correct order and answer the questions.

- A. Cybersecurity threats to banking infrastructure have grown more sophisticated in recent years.
- B. Attackers increasingly target third-party vendors rather than banks directly.
- C. Banks are investing heavily in real-time fraud detection systems as a result.
- D. Regulators have responded by tightening vendor risk-management guidelines.
- E. Even so, experts warn that no system can guarantee complete protection.

Q28. Which is the FIRST sentence?

- (a) E
- (b) D
- (c) A
- (d) B
- (e) C

Q29. Which is the SECOND sentence?

- (a) B
- (b) C
- (c) D
- (d) E
- (e) A

Q30. Which is the THIRD sentence?

- (a) E
- (b) A
- (c) C
- (d) D
- (e) B

Directions (Q31–Q35):

Study the number series and answer the questions that follow.

Q31. Find the missing number in the series: 7, 15, 31, 63, 127, ?

- (a) 251
- (b) 255
- (c) 259
- (d) 257
- (e) 253

Q32. Find the missing number in the series: 5, 10, 22, 46, 94, ?

- (a) 186
- (b) 190
- (c) 194
- (d) 188
- (e) 192

Q33. Find the missing number in the series: 78, 72, 64, 54, 42, ?

- (a) 38
- (b) 40
- (c) 32
- (d) 36
- (e) 34

Q34. Find the missing number in the series: 6, 11, 23, 47, 95, ?

- (a) 191
- (b) 189
- (c) 193
- (d) 195
- (e) 187

Q35. Find the missing number in the series: 235, 205, 175, 145, 115, ?

- (a) 89
- (b) 83
- (c) 85
- (d) 81
- (e) 87

Directions (Q36–Q40):

Study the data carefully and answer the questions that follow.

The monthly sales (in units) of five car models are: A = 960, B = 1260, C = 660, D = 1160, E = 760. (Total = 4800 units.)

Q36. Sales of model B are what percent of the total sales?

- (a) 31.25%
- (b) 26.25%
- (c) 24.25%
- (d) 28.25%
- (e) 21.25%

Q37. What is the ratio of the sales of model A to model D?

- (a) 2:3
- (b) 3:2
- (c) 24:29
- (d) 29:24
- (e) 1:1

Q38. Sales of model A are what percent more than sales of model E?

- (a) 31.32%
- (b) 21.32%
- (c) 23.32%
- (d) 26.32%
- (e) 29.32%

Q39. In a pie chart of this data, what is the central angle for model D?

- (a) 81°
- (b) 93°
- (c) 75°
- (d) 87°
- (e) 99°

Q40. What is the average monthly sales of all five models?

- (a) 1110
- (b) 810
- (c) 960
- (d) 1060
- (e) 860

Directions (Q41–Q44):

Study the information carefully and answer the questions that follow.

Out of 420 students, three sports — cricket, football and tennis — are surveyed. Only cricket = 82, only football = 62, only tennis = 52. Cricket & football only = 40, football & tennis only = 30, cricket & tennis only = 20, all three = 25.

Q41. How many students like cricket (in total)?

- (a) 157
- (b) 177
- (c) 182
- (d) 167
- (e) 152

Q42. How many students like exactly two of the three sports?

- (a) 85
- (b) 100
- (c) 80
- (d) 95
- (e) 90

Q43. How many students like football (in total)?

- (a) 157
- (b) 152
- (c) 167
- (d) 162
- (e) 147

Q44. How many students like none of the three sports?

- (a) 109
- (b) 119
- (c) 104
- (d) 99
- (e) 114

Directions (Q45–Q50):

Study the bar graph data carefully and answer the questions that follow.

Number of Male (M) and Female (F) employees in five firms: P: M=122, F=82 | Q: M=152, F=102 | R: M=202, F=152 | S: M=92, F=112 | T: M=162, F=142.

Q45. What is the total number of employees in firm R?

- (a) 354
- (b) 314
- (c) 374
- (d) 334
- (e) 394

Q46. What is the ratio of males in firm P to females in firm Q?

- (a) 5:4
- (b) 4:5
- (c) 3:2
- (d) 6:5
- (e) 61:51

Q47. What is the total number of female employees across all five firms?

- (a) 600
- (b) 610
- (c) 570
- (d) 590
- (e) 580

Q48. In which firm is the number of females greater than the number of males?

- (a) R
- (b) Q
- (c) S
- (d) P
- (e) T

Q49. What is the average number of male employees per firm?

- (a) 150
- (b) 144
- (c) 142
- (d) 148
- (e) 146

Q50. Males in firm Q are what percent of the total employees in firm Q?

- (a) 62.8%
- (b) 64.8%
- (c) 54.8%
- (d) 59.8%
- (e) 56.8%

Directions (Q51–Q53):

Read each question carefully and choose the correct answer.

Q51. A shopkeeper mixes 30 kg of rice costing Rs 42/kg with 20 kg of rice costing Rs 62/kg. Find the average price of the mixture per kg.

- (a) 52
- (b) 45
- (c) 50
- (d) 55
- (e) 48

Q52. A can complete a work in 12 days and B in 18 days. Working together, in how many days will they finish it?

- (a) 6.7
- (b) 7.7
- (c) 7.2
- (d) 8
- (e) 6

Q53. The population of a town is 15200. It increases by 10% in the first year and decreases by 10% in the second year. Find the population after two years.

- (a) 15248
- (b) 14948
- (c) 15048
- (d) 15148
- (e) 15200

Directions (Q54–Q56):

Solve equations I and II and choose the correct relation between x and y.

Q54. I. $x^2 - 9x + 14 = 0$ II. $y^2 - 10y + 16 = 0$. Find the relation between x and y.

- (a) Cannot be determined / no fixed relation
- (b) $x \leq y$
- (c) $x > y$
- (d) $x < y$
- (e) $x \geq y$

Q55. I. $x^2 - 9x + 20 = 0$ II. $y^2 - 10y + 22 = 0$. Find the relation between x and y.

- (a) $x > y$
- (b) $x \leq y$
- (c) $x < y$
- (d) Cannot be determined / no fixed relation
- (e) $x \geq y$

Q56. I. $x^2 - 5x + 6 = 0$ II. $y^2 - 6y + 8 = 0$. Find the relation between x and y.

- (a) $x \leq y$
- (b) $x > y$
- (c) $x < y$
- (d) $x \geq y$
- (e) Cannot be determined / no fixed relation

Directions (Q57–Q65):

Read each question carefully and choose the correct answer.

Q57. The ratio of the present ages of A and B is 5:7. After 6 years the ratio becomes 3:4. Find A's present age.

- (a) 40
- (b) 25
- (c) 20
- (d) 35
- (e) 30

Q58. A boat covers 38 km downstream in 3 hours and the same 38 km upstream in 6 hours. Find the speed of the boat in still water.

- (a) 8.0
- (b) 11.0
- (c) 9.5
- (d) 12.5
- (e) 6.5

Q59. A invests Rs 8000 and B invests Rs 12200 for one year. If the total profit is Rs 5000, find B's share.

- (a) 3520
- (b) 3020
- (c) 2520
- (d) 2720
- (e) 3320

Q60. A train 150 m long running at 54 km/h crosses a platform 240 m long. How long does it take?

- (a) 30 s
- (b) 18 s
- (c) 22 s
- (d) 34 s
- (e) 26 s

Q61. Find the compound interest on Rs 10200 at 10% per annum for 2 years.

- (a) 2242
- (b) 2042
- (c) 2342
- (d) 1942
- (e) 2142

Q62. The average of 5 numbers is 29. If the number 35 is removed, what is the average of the remaining numbers?

- (a) 27.5
- (b) 26.5
- (c) 25.5
- (d) 29.5
- (e) 28.5

Q63. Find the surface area of a sphere whose radius is 7 cm. (Take $\pi = 22/7$.)

- (a) 416
- (b) 516
- (c) 616
- (d) 816
- (e) 716

Q64. A man buys an article for Rs 420 and sells it for Rs 520. Find his profit percent.

- (a) 13.8%
- (b) 18.8%
- (c) 28.8%
- (d) 23.8%
- (e) 33.8%

Q65. Rs 1220 is divided among A, B and C in the ratio 2:3:5. Find C's share.

- (a) 610
- (b) 410
- (c) 710
- (d) 510
- (e) 810

Directions (Q66–Q70):

Read each question carefully and choose the correct answer.

Q66. P is the brother of Q. Q is the sister of R. R is the father of S. How is P related to S?

- (a) Grandfather
- (b) Father
- (c) Brother
- (d) Cannot be determined
- (e) Uncle

Q67. Pointing to a man, a woman said, 'His wife is the only daughter of my father.' How is the woman related to the man?

- (a) Daughter
- (b) Wife
- (c) Mother
- (d) Cousin
- (e) Sister

Q68. A introduces B saying, 'His mother is the only daughter of my mother.' How is B related to A?

- (a) Father
- (b) Nephew
- (c) Brother
- (d) Cousin
- (e) Son

Q69. Pointing to a photograph, Rani said, 'She is the daughter of my grandfather's only son.' How is the girl related to Rani?

- (a) Niece
- (b) Daughter
- (c) Sister
- (d) Cousin
- (e) Mother

Q70. Introducing a boy, a woman said, 'He is the son of my husband's sister.' How is the boy related to the woman?

- (a) Nephew-in-law
- (b) Cousin
- (c) Brother
- (d) Son
- (e) Nephew

Directions (Q71–Q72):

Study the coding pattern carefully and answer the questions that follow.

Q71. In a certain code, 'CARD' is written as 'DBSE' (each letter shifted forward by 1 place(s) in the alphabet). Using the same logic, how is 'DRAC' written?

- (a) None of these
- (b) CARD
- (c) ESBD
- (d) ESBX
- (e) DBSE

Q72. In the same code language, 'CLOUD' is written as 'DMPVE'. How many letters in 'CLOUD' will remain at the same position when written in reverse order?

- (a) One
- (b) Three
- (c) Zero
- (d) 1
- (e) Four

Directions (Q73–Q75):

Take the statements as true even if they seem at variance with common knowledge, and decide which conclusion(s) follow.

Q73. Statements: Only a few phones are laptops. Some laptops are tablets. Conclusions: I. All phones are tablets. II. Some phones are tablets.

- (a) Either follows
- (b) Only I follows
- (c) Only II follows
- (d) Both I and II follow
- (e) Neither follows

- Q74.** Statements: Only a few pens are books. All books are copies. Conclusions: I. Some pens are copies. II. All pens can never be copies.
- (a) Only I follows
 - (b) Either follows
 - (c) Neither follows
 - (d) Only II follows
 - (e) Both I and II follow

- Q75.** Statements: Only a few cats are dogs. No dog is a rat. Conclusions: I. Some cats are not rats. II. All rats being cats is a possibility.
- (a) Only I follows
 - (b) Neither follows
 - (c) Either follows
 - (d) Both I and II follow
 - (e) Only II follows

Directions (Q76–Q80):

Study the arrangement carefully and answer the questions that follow.

Seven people C, A, F, D, G, B, E do seven different activities in seven months — January, March, April, June, August, October, December (in calendar order).

The schedule (month – person – activity), fixed from the given clues, is: January–C–Reading, March–A–Painting, April–F–Trekking, June–D–Singing, August–G–Cooking, October–B–Dancing, December–E–Writing.

- Q76.** Who is scheduled in April?
- (a) A
 - (b) D
 - (c) C
 - (d) G
 - (e) F
- Q77.** Which activity is done by the person scheduled in August?
- (a) Singing
 - (b) Writing
 - (c) Dancing
 - (d) Reading
 - (e) Cooking
- Q78.** How many people are scheduled between A and B?
- (a) Five
 - (b) One
 - (c) 3
 - (d) 5
 - (e) 4
- Q79.** Who does Singing?
- (a) G
 - (b) C
 - (c) D
 - (d) A
 - (e) F
- Q80.** In which month is E scheduled?
- (a) October
 - (b) December
 - (c) June
 - (d) August
 - (e) March

Directions (Q81–Q85):

Study the arrangement carefully and answer the questions that follow.

Seven people sit in each of two rows. Row 1 (A, B, C, D, E, F, G) faces north; Row 2 (P, Q, R, S, T, U, W) faces south, and members of the two rows face each other position-for-position (position 1 of Row 1 faces position 1 of Row 2, and so on).

Row 1 (positions 1→7, left to right): B, E, A, G, C, F, D.

Row 2 (positions 1→7, left to right): T, P, W, S, R, Q, U.

Facing pairs: B–T, E–P, A–W, G–S, C–R, F–Q, D–U.

Q81. Who faces A?

- (a) P
- (b) W
- (c) R
- (d) S
- (e) U

Q82. Who sits immediately to the right of C in Row 1?

- (a) E
- (b) D
- (c) F
- (d) A
- (e) F

Q83. How many people sit between P and Q in Row 2?

- (a) 3
- (b) Four
- (c) One
- (d) Three
- (e) Five

Q84. Who faces the person sitting at the extreme right end of Row 1?

- (a) U
- (b) R
- (c) U
- (d) Q
- (e) S

Q85. Who faces T?

- (a) B
- (b) C
- (c) G
- (d) B
- (e) A

Directions (Q86–Q90):

Study the arrangement carefully and answer the questions that follow.

Seven people P, Q, R, S, T, U, V were born in different years: 1960, 1968, 1972, 1980, 1985, 1990, 1998. (Older = born earlier.)

(Order eldest→youngest, fixed from the given clues: R(1960), U(1968), P(1972), V(1980), S(1985), Q(1990), T(1998).)

Q86. Who is the eldest?

- (a) V
- (b) U
- (c) T
- (d) R
- (e) P

Q87. How many people are younger than V?

- (a) Five
- (b) 4
- (c) 5
- (d) 3
- (e) 2

Q88. Who is exactly in the middle in the age order?

- (a) U
- (b) Q
- (c) V
- (d) V
- (e) S

Q89. In which year was S born?

- (a) 1972
- (b) 1985
- (c) 1980
- (d) 1990
- (e) 1968

Q90. How many people are younger than Q?

- (a) 2
- (b) Three
- (c) 0
- (d) Zero
- (e) 1

Directions (Q91–Q95):

Study the arrangement carefully and answer the questions that follow.

Seven people A, C, E, B, G, D, F sit around a circular table facing the centre, each from a different city.

Seated clockwise: A, C, E, B, G, D, F.

Cities: A–Delhi, C–Pune, E–Kolkata, B–Mumbai, G–Jaipur, D–Chennai, F–Surat.

(For a person facing the centre, left = clockwise, right = anticlockwise.)

Q91. Who sits to the immediate left of the person from Delhi?

- (a) C (Pune)
- (b) D (Chennai)
- (c) F (Surat)
- (d) C (Pune)
- (e) G (Jaipur)

Q92. Who sits third to the right of E?

- (a) C
- (b) B
- (c) D
- (d) A
- (e) E

Q93. Counting clockwise from B, how many people sit between B and F?

- (a) Zero
- (b) Three
- (c) One
- (d) 2
- (e) Two

Q94. Who sits second to the left of D?

- (a) B
- (b) G
- (c) E
- (d) A
- (e) F

Q95. The person from which city sits to the immediate right of A?

- (a) B (Mumbai)
- (b) E (Kolkata)
- (c) F (Surat)
- (d) C (Pune)
- (e) D (Chennai)

Directions (Q96–Q100):

Study the arrangement carefully and answer the questions that follow.

Nine boxes J, K, L, M, N, O, P, Q, R are stacked one above another (bottom to top, as fixed by the given clues): $M \rightarrow K \rightarrow N \rightarrow L \rightarrow O \rightarrow P \rightarrow J \rightarrow Q \rightarrow R$.

Q96. How many boxes are there between box P and box O?

- (a) None
- (b) Three
- (c) 0
- (d) Four
- (e) Two

Q97. Which box is immediately above box K?

- (a) O
- (b) N
- (c) R
- (d) L
- (e) Q

Q98. Which box is fifth from the bottom?

- (a) N
- (b) O
- (c) J
- (d) K
- (e) O

Q99. How many boxes are above box N?

- (a) Three
- (b) Five
- (c) Two
- (d) 6
- (e) Four

Q100. Which box is at the bottom of the stack?

- (a) M
- (b) R
- (c) K
- (d) Q
- (e) J