

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Clerk Prelims

Model Paper Set 01

Time Allowed: 60 Minutes,

Total Questions: 100

Date: _____

Student Details

Name: _____

No of Questions Attempt: _____

Start Time: _____

End Time: _____

Test Rules & Scoring

Scoring Scheme: +1 for correct answers
| -0.25 for incorrect responses.

Writing Tool: Blue or black ballpoint pen only.

Test Discipline: Start only upon the invigilator's signal. Zero tolerance for malpractice.

Handover: Submit your response sheet to the invigilator before exiting the hall.

Office Use Only

Score Obtained: /

Invigilator Signature: _____

SPARDHAGURU INDIA PRIVATE LIMITED

CIN: U80904KA2022PTC166444 |

Registration No.: 166444

Registered Office: No. 8, 24th Block, Near Amrutha Clinic, RBI Layout, Manasi Nagara, Mysuru, Karnataka, India – 570029

Support: +91 9071154445 / 64446 / 74447

Terms & Conditions:

- Independent Effort:** All answers and step-by-step solutions must strictly reflect your individual effort. The use of generative AI tools, chatbots, or automated solvers (such as ChatGPT, Gemini, etc.) is strictly prohibited.
- Evaluation Integrity:** Submissions showing evidence of AI assistance, automated solving, or external collusion will be immediately disqualified to preserve fair assessment standards across all cohorts.
- Timed Submission:** Candidates must complete and submit the test within the allotted time window. Late entries will not be processed for the weekly leaderboard rankings.
- Proprietary Notice:** This test paper and its solution keys are the exclusive intellectual property of Spardhaguru Skill Edge Academy. Reproduction, sharing, or unauthorized digital distribution outside enrolled academy channels is strictly prohibited.
- Negative Marking & Scoring Criteria:** Standard exam negative marking applies. Each incorrect answer will incur a deduction, so focus on accuracy alongside attempt rate to simulate real exam conditions.
- Mandatory Review & Error Log:** Candidates are required to maintain a personal error log for all incorrect and unattempted questions to review during the weekly faculty analysis session.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

SBI CLERK - SHIFT 1 (SEPTEMBER 26, 2026)

SECTION: ENGLISH LANGUAGE TOTAL QUESTIONS: 30 | ALLOTTED TIME: 20 MINS

Directions (Q1 - Q8): Read the following passage carefully and answer the questions given below. Some words have been highlighted in bold to help you locate them while answering some of the questions.

The term "shadow banking" sounds sinister, but it simply refers to financial intermediation involving entities and activities outside the regular banking system. While traditional banks are tightly regulated, required to hold capital reserves, and backed by central bank liquidity, shadow banks—such as hedge funds, unlisted derivatives markets, and specialized investment vehicles—operate with significant regulatory leniency. Over the last decade, this parallel system has grown exponentially, effectively democratizing credit access for entities deemed too risky by conventional lenders.

However, this democratization comes at a steep systemic cost. Shadow banking is inherently **procyclical**, meaning it amplifies economic expansions and exacerbates contractions. During a boom, these entities aggressively expand credit, driving up asset prices. But at the first sign of macroeconomic distress, they execute rapid deleveraging. Because they lack access to a central bank's "lender of last resort" safety net, a sudden loss of investor confidence can trigger an immediate liquidity crisis, forcing fire sales of

assets. This dynamic was a core driver of the 2008 financial crisis and remains a critical vulnerability today, particularly given the intricate, **opaque** interconnections between shadow entities and traditional commercial banks.

Regulators face a profound dilemma. Imposing draconian capital requirements on shadow banks could stifle financial innovation and dry up credit for emerging sectors. Conversely, allowing them to operate completely unfettered risks another catastrophic financial contagion. The modern consensus leans towards functional regulation: regulating the activity rather than the entity. For instance, if a hedge fund engages in maturity transformation—borrowing short-term to fund long-term investments—it should be subject to banking-style liquidity buffers, regardless of its institutional label.

Ultimately, mitigating the risks of shadow banking requires unprecedented cross-border regulatory harmonization. Because capital is inherently fluid, unilateral domestic regulation simply drives shadow activities into more permissive offshore jurisdictions, a phenomenon known as regulatory arbitrage. Without a globally coordinated framework, the shadow banking sector will remain a looming specter over global financial stability.

Q1. Which of the following best captures the main idea of the passage?

A) Traditional commercial banks are obsolete in the face of modern financial innovation.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

B) Shadow banking caused the 2008 financial crisis and should be completely banned globally.

C) Shadow banking provides essential credit but poses systemic risks requiring functional and globally coordinated regulation.

D) Functional regulation is impossible to implement due to the fluid nature of global capital.

E) Unlisted derivatives markets operate completely independent of traditional commercial banking systems.

Q2. What can be inferred about the relationship between traditional banks and shadow banks from the passage?

A) They operate in completely isolated markets with no financial overlap.

B) Vulnerabilities in the shadow banking sector can easily transmit financial distress to traditional banks.

C) Traditional banks frequently use shadow banks as lenders of last resort during crises.

D) Shadow banks are heavily subsidized by traditional banks to bypass domestic laws.

E) They compete fiercely, resulting in traditional banks adopting looser regulatory standards.

Q3. Choose the word which is most nearly the SAME in meaning to the word "procyclical" as used in the passage.

A) Stabilizing

B) Counteractive

C) Independent

D) Predictable

E) Amplifying

Q4. According to the passage, which of the following is TRUE regarding "maturity transformation"?

A) It involves utilizing short-term borrowing to finance long-term investments.

B) It is a practice strictly forbidden for hedge funds and investment vehicles.

C) It eliminates the need for banking-style liquidity buffers.

D) It is the primary reason why unilateral domestic regulation is successful.

E) It ensures that shadow banks have access to central bank safety nets.

Q5. What is the author's tone in the passage?

A) Enthusiastic and endorsing

B) Cynical and mocking

C) Apathetic and indifferent

D) Analytical and cautionary

E) Aggressive and demanding

Q6. Choose the word which is most nearly the OPPOSITE in meaning to the word "opaque" as used in the passage.

A) Complex

B) Transparent

C) Murky

D) Interdependent

E) Ambiguous

Q7. Why do regulators struggle with imposing strict regulations on the shadow banking sector?

A) It could severely restrict financial innovation and limit credit availability for emerging sectors.

B) Shadow banks possess diplomatic immunity in offshore jurisdictions.

C) Regulators do not understand the financial instruments used by shadow banks.

D) Traditional banks lobby aggressively against the regulation of shadow entities.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

E) Central banks rely on shadow banks to set national interest rates.

Q8. What is the primary purpose of the final paragraph of the passage?

A) To summarize the events of the 2008 financial crisis.

B) To argue that domestic regulation is highly effective in curbing financial risks.

C) To emphasize the necessity of international cooperation to prevent regulatory arbitrage.

D) To list the various offshore jurisdictions where shadow banking thrives.

E) To suggest that shadow banking will inevitably destroy global financial stability.

Directions (Q9 - Q13): In the following passage, some words have been deleted.

Fill in the blanks with the help of the alternatives given. Select the most appropriate option for each blank.

The integration of Artificial Intelligence (AI) into the fintech sector has transitioned from a theoretical concept to an operational necessity. AI algorithms are now fundamentally reshaping how financial institutions approach credit scoring, fraud detection, and customer service. By analyzing vast, unstructured datasets—ranging from social media activity to utility bill payments—AI models can generate highly accurate risk profiles for individuals who were previously (9) from the traditional banking system. However, this heavy reliance on machine learning is not without its pitfalls. The "black box" nature of

complex neural networks means that the decision-making process is often completely (10) to both the consumer and the regulator. If an AI denies a loan application based on a biased historical dataset, it can inadvertently perpetuate systemic (11). To counter this, financial authorities are drafting strict guidelines mandating algorithmic (12). Institutions must now be able to explicitly demonstrate how their AI systems weigh different variables. Ultimately, while AI holds the promise of unprecedented efficiency, it must be tethered to robust ethical frameworks to ensure that financial technology remains (13) rather than exclusionary.

Q9. Select the most appropriate option for blank (9).

- A) Endorsed
- B) Elevated
- C) Subsidized
- D) Excluded
- E) Promoted

Q10. Select the most appropriate option for blank (10).

- A) Incomprehensible
- B) Accessible
- C) Transparent
- D) Welcoming
- E) Advantageous

Q11. Select the most appropriate option for blank (11).

- A) Equality
- B) Prosperity
- C) Philanthropy
- D) Innovation
- E) Discrimination

Q12. Select the most appropriate option for blank (12).

- A) Obscurity

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

B) Accountability

C) Defiance

D) Automation

E) Redundancy

Q13. Select the most appropriate option for blank (13).

A) Malicious

B) Restrictive

C) Equitable

D) Prejudiced

E) Elitist

Directions (Q14 - Q17): Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is (E).

Q14. The consortium of global investors

(A) / have decided to pull out (B) / of the infrastructure project (C) / due to insurmountable regulatory hurdles. (D) / No Error (E)

A) A B) B C) C

D) D E) E

Q15. Not only did the central bank (A) / hike the benchmark interest rates (B) / but they also announced (C) / a tightening of the liquidity norms. (D) / No Error (E)

A) A B) B C) C

D) D E) E

Q16. Despite of the repeated warnings

(A) / issued by the meteorological department, (B) / the fishermen ventured into (C) / the deep sea during the cyclone. (D) / No Error (E)

A) A B) B C) C

D) D E) E

Q17. The newly appointed Chief Executive Officer, (A) / along with his entire board of directors, (B) / are expected to announce (C) / the historic corporate merger by next week. (D) / No Error (E)

A) A B) B C) C

D) D E) E

Directions (Q18 - Q22): Rearrange the following six sentences (A, B, C, D, E, and F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) However, the upfront capital expenditure required for this transition often deters developing nations. (B) Consequently, international financial institutions must step in to provide subsidized green bonds. (C) The global push towards renewable energy is no longer just an environmental imperative but an economic necessity. (D) Without such targeted financial interventions, the goal of net-zero emissions will remain an elusive dream. (E) This is because fossil fuel volatility has severely disrupted supply chains and exacerbated inflation worldwide. (F) In contrast, advanced economies have seamlessly integrated solar and wind grids by leveraging massive government subsidies.

Q18. Which of the following should be the **FIRST** sentence after rearrangement?

A) A B) B C) D

D) F E) C

Q19. Which of the following should be the **SECOND** sentence after rearrangement?

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

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

Q20. Which of the following should be the **THIRD sentence after rearrangement?**

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

Q21. Which of the following should be the **FOURTH sentence after rearrangement?**

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

Q22. Which of the following should be the **LAST (SIXTH) sentence after rearrangement?**

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

Directions (Q23 - Q27): For Q23 to Q25, a sentence is given with four words highlighted in bold. Two of these words need to be swapped to make the sentence grammatically and contextually correct. For Q26 and Q27, select the pair of words that best completes the sentence.

Q23. The volatility (A) of the central bank to mitigate (B) interest rates despite rising inflation caused significant reluctance (C) in the financial markets (D).

- A) A-B B) A-C
C) B-C D) C-D
E) No swap required

Q24. By strictly penalizing (A) the new data privacy laws, the regulatory body aims to ensure (B) that tech giants do not exploit (C) user data and will enforce (D) non-compliant firms.

- A) A-B B) B-C

- C) C-D D) A-D
E) No swap required

Q25. The prolonged (A) drought has severely impacted agricultural output (B), leading to a sharp surge (C) in the prices of essential commodities (D).

- A) A-D B) B-C
C) A-B D) C-D
E) No swap required

Q26. Despite the corporation's exhaustive public relations efforts to _____ the ongoing environmental crisis, public confidence in their brand remained completely _____.

- A) mitigate / shattered
B) exacerbate / restored
C) analyze / booming
D) dismiss / elevated
E) publicize / unaffected

Q27. The newly implemented foreign trade policy is _____ to have a highly _____ effect on bilateral relations, fostering mutual economic growth and technology transfer.

- A) guaranteed / detrimental
B) unlikely / proportional
C) anticipated / synergistic
D) forced / negligible
E) rumored / chaotic

Directions (Q28 - Q30): In each of the following questions, two columns are given containing three clauses each. In the first column, clauses are A, B, and C, and in the second column, clauses are D, E, and F. Find the correct matching of clauses from Column I with clauses from Column II to form a grammatically

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

correct and contextually meaningful sentence.

Q28. Column I (A) The central bank decided to hike benchmark rates by 50 basis points, (B) Unless the growing fiscal deficit is contained immediately, (C) As the widespread adoption of digital payments grows exponentially, **Column II** (D) the risk of a sovereign credit downgrade looms large over the economy. (E) the national cyber security infrastructure must be scaled proportionally. (F) which immediately triggered a massive sell-off in the equity markets.

- A) A-F only
- B) A-F, B-D, and C-E
- C) Only C-E
- D) A-E and B-F
- E) B-D and C-E

Q29. Column I (A) Despite having a robust contingency plan in place, (B) The implementation of the new industrial labor code, (C) Foreign direct investment into the technology sector has plummeted

Column II (D) owing to the highly unpredictable and volatile regulatory environment. (E) the corporation utterly failed to mitigate the global supply chain disruptions. (F) has been temporarily deferred due to severe protests from trade unions.

- A) B-D only
- B) A-E and B-F
- C) C-D only
- D) A-E, B-F, and C-D
- E) None of these

Q30. Column I (A) Artificial intelligence models are increasingly being deployed (B) The sudden and unexpected collapse of the regional commercial bank (C) While transition to renewable energy is environmentally sustainable, **Column II** (D) exposed deep systemic vulnerabilities hidden within the shadow banking sector. (E) to optimize complex, cross-border logistics operations across the globe. (F) its initial infrastructure installation costs remain prohibitively high for many.

- A) A-E, B-D, and C-F
- B) A-F only
- C) B-E and C-D
- D) A-D and B-F
- E) C-E only

SBI CLERK - SHIFT 1

(SEPTEMBER 26, 2026)

SECTION: REASONING ABILITY

TOTAL QUESTIONS: 35 |

ALLOTTED TIME: 20 MINS

Directions (Q1 - Q5): In the following questions, the symbols @, #, \$, %, and & are used with the following meaning as illustrated below:

'P @ Q' means 'P is greater than Q'

'P # Q' means 'P is smaller than Q'

'P \$ Q' means 'P is greater than or equal to Q'

'P % Q' means 'P is smaller than or equal to Q'

'P & Q' means 'P is equal to Q'

Now in each of the following questions assuming the given statements to be

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

true, find which of the conclusions I and II given below them is/are definitely true.

Q1. Statements: A @ B \$ C & D % E @ F

Conclusions:

I. A @ D

II. C % F

A) Only conclusion I is true

B) Only conclusion II is true

C) Both conclusions I and II are true

D) Neither conclusion I nor II is true

E) Either conclusion I or II is true

Q2. Statements: M \$ N & O % P # Q @ R

Conclusions:

I. M \$ P

II. O # Q

A) Only conclusion I is true

B) Only conclusion II is true

C) Both conclusions I and II are true

D) Neither conclusion I nor II is true

E) Either conclusion I or II is true

Q3. Statements: S % T % U & V \$ W @ X

Conclusions:

I. S % V

II. V @ X

A) Only conclusion I is true

B) Only conclusion II is true

C) Both conclusions I and II are true

D) Neither conclusion I nor II is true

E) Either conclusion I or II is true

Q4. Statements: G @ H I & J % K L

Conclusions:

I. H & J

II. I @ L

A) Only conclusion I is true

B) Only conclusion II is true

C) Both conclusions I and II are true

D) Neither conclusion I nor II is true

E) Either conclusion I or II is true

Q5. Statements: Y Z & A % B C & D

Conclusions:

I. Z & B

II. Z # B

A) Only conclusion I is true

B) Only conclusion II is true

C) Both conclusions I and II are true

D) Neither conclusion I nor II is true

E) Either conclusion I or II is true

Directions (Q6 - Q8): In each of the questions below are given some statements followed by two conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements.

Q6. Statements:

Only a few Laptops are Mobiles.

All Mobiles are Tablets.

No Tablet is a Watch.

Conclusions:

I. All Mobiles can be Laptops.

II. No Mobile is a Watch.

A) Only conclusion I follows

B) Only conclusion II follows

C) Either conclusion I or II follows

D) Neither conclusion I nor II follows

E) Both conclusions I and II follow

Q7. Statements:

Only a few Rivers are Oceans.

Some Oceans are Seas.

All Seas are Lakes.

Conclusions:

I. Some Rivers are definitely not Seas.

II. All Oceans being Lakes is a possibility.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- A) Only conclusion I follows
- B) Only conclusion II follows
- C) Either conclusion I or II follows
- D) Neither conclusion I nor II follows
- E) Both conclusions I and II follow

Q8. Statements:

Every Pen is Pencil.

Only a few Pencils are Erasers.

None of the Erasers is a Marker.

Conclusions:

I. All Pencils can be Erasers.

II. Some Pens are definitely Erasers.

- A) Only conclusion I follows
- B) Only conclusion II follows
- C) Either conclusion I or II follows
- D) Neither conclusion I nor II follows
- E) Both conclusions I and II follow

Directions (Q9 - Q11): Study the following information to answer the given questions.

In a certain code language, words are coded based on a specific pattern:

The code starts with a number representing the total number of letters in the word.

The middle element is the reverse alphabetical letter of the LAST letter of the word (e.g., A becomes Z, B becomes Y).

The last element is a symbol based on the FIRST letter of the word: If it starts with a Vowel, the symbol is '@'. If it starts with a Consonant, the symbol is '#'.
(Example: "WORK" is coded as "4P#" because it has 4 letters, reverse of K is P, and W is a consonant).

Q9. What is the code for the word "MACHINE" in this language?

- A) 7V@
- B) 6V#
- C) 7V#
- D) 7E#
- E) 8V#

Q10. What is the code for the phrase "ORANGE FRUIT"?

- A) 6V@ 5G#
- B) 6E@ 5T#
- C) 6V# 5G@
- D) 7V@ 5F#
- E) 6V@ 5H#

Q11. If the generated code for a word is "8S@", which of the following words could it represent?

- A) ALPHABET
- B) SANDWICH
- C) OUTREACH
- D) ELEPHANT
- E) INITIATE

Directions (Q12 - Q13): Study the following information carefully and answer the questions given below:

P % Q means P is the father of Q.

P & Q means P is the mother of Q.

P * Q means P is the brother of Q.

P # Q means P is the sister of Q.

P @ Q means P is the husband of Q.

Q12. In the expression "A % B * C @ D & E # F", how is A related to F?

- A) Maternal Grandfather
- B) Father
- C) Uncle
- D) Paternal Grandfather
- E) Brother

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Q13. In the same expression "A % B * C @ D & E # F", how is D related to B?

- A) Sister
- B) Sister-in-law
- C) Mother
- D) Aunt
- E) Daughter-in-law

Directions (Q14 - Q15): Study the following information to answer the questions.

Point A is 5m West of Point B. Point C is 10m South of Point B. Point D is 8m East of Point C. Point E is 4m North of Point D. Point F is 3m West of Point E. Point G is 6m North of Point F.

Q14. What is the shortest distance between Point A and Point G?

- A) 10m
- B) 8m
- C) 12m
- D) 5m
- E) 15m

Q15. In which direction is Point E with respect to Point B?

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

Directions (Q16 - Q20): Study the given input and follow the logic to answer the questions.

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of an input and rearrangement.

Input: 19 tiger 74 lion 33 bear 88 wolf 45 deer

Step 1: 88 bear 19 tiger 74 lion 33 wolf 45 deer

Step 2: 88 bear 74 deer 19 tiger lion 33 wolf 45

Step 3: 88 bear 74 deer 45 lion 19 tiger 33 wolf

Step 4: 88 bear 74 deer 45 lion 33 tiger 19 wolf

Step 4 is the final output.

(Determine the logic from the above example and apply it to the following input for the questions below).

Input for questions: 27 zebra 91 monkey 42 horse 65 camel 14 donkey

Q16. How many steps will be required to complete the rearrangement for the given input?

- A) 3
- B) 5
- C) 6
- D) 4
- E) 2

Q17. Which of the following will be Step 3 of the given input?

- A) 91 camel 65 donkey 42 horse 27 monkey 14 zebra
- B) 91 camel 65 donkey 42 horse 27 zebra monkey 14
- C) 91 camel 65 donkey 27 zebra monkey 42 horse 14
- D) 91 camel 42 horse 65 donkey 27 zebra monkey 14
- E) None of the above

Q18. In Step 2, what is the position of 'horse' from the left end?

- A) 5th
- B) 6th
- C) 7th
- D) 4th
- E) 8th

Q19. Which element is 3rd to the right of '27' in Step 3?

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

A) monkey B) horse C) 14

D) zebra E) 42

Q20. In the final step, what is the sum of the numbers that are placed immediately adjacent to 'monkey'?

A) 69 B) 106 C) 41

D) 56 E) 82

Directions (Q21 - Q25): Study the information carefully and answer the questions.

Ten people are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent persons. In Row 1—A, B, C, D, and E are seated and all of them are facing South. In Row 2—P, Q, R, S, and T are seated and all of them are facing North. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row. Each of them likes a different color: Red, Blue, Green, Yellow, Pink, Black, White, Orange, Purple, and Brown.

D sits third to the left of A. The one who likes Black sits immediate right of A. E sits at an extreme end of Row 1. R sits at an extreme end and likes White. Two persons sit between Q and the one who faces E. C sits exactly in the middle of the row and likes Brown. P sits immediate left of the one who likes Blue. The one who faces C sits second to the right of the one who likes Pink. D likes Red. T likes Orange. The one who likes Purple faces Q. B likes Purple. A likes Yellow.

Q21. Who among the following likes Green?

A) P B) S C) Q

D) T E) E

Q22. Who sits opposite to the one who likes Red?

A) Q B) R C) S

D) T E) P

Q23. What is the position of Q with respect to S?

A) Immediate right

B) Second to the left

C) Third to the right

D) Fourth to the left

E) Second to the right

Q24. Four of the following five are alike in a certain way based on their seating positions and so form a group. Which one does not belong to that group?

A) E B) S C) D

D) R E) C

Q25. Which color does E like?

A) White B) Pink C) Yellow

D) Black E) Orange

Directions (Q26 - Q30): Study the following information to answer the questions.

Ten persons namely J, K, L, M, N, O, P, Q, R, and S live in a 4-storey building where the bottommost floor is numbered 1 and the topmost floor is numbered 4. Each floor has 3 flats—Flat 1, Flat 2, and Flat 3 from West to East respectively. Two flats in the building are vacant.

K lives on Floor 4 in Flat 2. J lives to the immediate West of K. The flat to the immediate East of K is vacant. N lives in

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Flat 3 of Floor 3. The flat immediately to the West of N is vacant. No two vacant flats are on the same floor or in the same flat number. P lives immediately below the vacant flat of Floor 3. M lives in the same flat number as N, but on an even-numbered floor. L lives immediately above O in the same flat number. L does not live in an even-numbered flat. Q, R, and S live on the same floor. R lives to the East of Q and West of S.

Q26. Who lives in Floor 2, Flat 1?

- A) L B) O C) P
D) Q E) M

Q27. Which of the following flats is vacant?

- A) Floor 2, Flat 2
B) Floor 4, Flat 1
C) Floor 3, Flat 2
D) Floor 1, Flat 3
E) Floor 2, Flat 3

Q28. Who lives immediately above S in the same flat number?

- A) N B) P C) M
D) L E) No one, it is vacant

Q29. How many people live between J and Q in the same flat number?

- A) None B) One C) Two
D) Three E) Cannot be determined

Q30. Four of the following belong to a group based on their flat number. Which one does not belong to the group?

- A) J B) L C) O
D) Q E) R

Directions (Q31 - Q35): Study the following information carefully and answer the questions.

Nine boxes A, B, C, D, E, F, G, H, and I are placed one above another in a stack but not necessarily in the same order. The bottommost box is numbered 1 and the topmost box is numbered 9.

Three boxes are placed between D and H. D is placed below H. The number of boxes placed above H is the same as the number of boxes placed below A. Four boxes are placed between C and I. F is placed immediately above I. G is placed immediately below I. The number of boxes placed between G and A is the same as the number of boxes placed between H and B. E is placed immediately below B.

Q31. Which box is placed at the top of the stack (Position 9)?

- A) F B) C) H
D) C E) I

Q32. How many boxes are placed between F and B?

- A) One B) Two C) Three
D) Four E) None

Q33. Which box is placed immediately above C?

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

Q34. What is the position of D from the bottom?

- A) 3rd B) 4th C) 6th
D) 5th E) 2nd

Q35. If H is related to I, and F is related to G in a certain way, then following the same pattern, D is related to which box?

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

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

SBI CLERK - SHIFT 1

Date: SEPTEMBER 26, 2026

SECTION: NUMERICAL ABILITY

TOTAL QUESTIONS: 35

ALLOTTED TIME: 20 MINS

Directions (Q1 - Q10): What approximate value should come in place of the question mark (?) in the following equations? (You are not expected to calculate the exact value).

Q1. 34.98% of $599.99 + 44.95\%$ of $399.98 - ? = 11.95^2$
A) 214 B) 238 C) 246
D) 252 E) 280

Q2. $\sqrt{1023.99} \times \sqrt{483.92} \div 10.98 + 24.95 \times 15.99 = ?$
A) 464 B) 412 C) 480
D) 442 E) 496

Q3. 14.98% of $840.05 + 18.01\%$ of $650.02 = ? \times 11.95$
A) 12 B) 20.25 C) 24.5
D) 15 E) 18.75

Q4. $4\frac{5}{6}$ of $311.98 + 12.02^3 = ? \times 35.98$
A) 75 B) 80 C) 85
D) 90 E) 95

Q5. $54.98 \times 21.98 \div 10.99 + \sqrt{?} \times 1.99 = 15.01^2$
A) 6412.5 B) 6512.5 C) 6612.5
D) 6712.5 E) 6812.5

Q6. 74.95% of $1200 + \sqrt{2115.98} - ?^3 = 73.01 \times 10.01$
A) 4 B) 5 C) 6
D) 7 E) 8

Q7. $(18.01)^2 + (23.95)^2 - (27.99)^2 = ? - (14.05)^2$
A) 296 B) 304 C) 312
D) 328 E) 340

Q8. $112.05 \times 14.99 \div \sqrt{195.98} + 12.01\%$ of $500 = ?$
A) 170 B) 180 C) 190
D) 200 E) 210

Q9. $(3/8)$ of $512.05 + (5/9)$ of $728.99 = ?$
A) 587 B) 592 C) 597
D) 602 E) 607

Q10. $\sqrt{3135.98} \times 14.99 - ? = 25.01^2 + 13.98^2$
A) 17 B) 18 C) 19
D) 20 E) 21

Directions (Q11 - Q19): Solve the following arithmetic word problems.

Q11. A and B can do a piece of work in 20 days and 30 days respectively. They started the work together, but A left 5 days before the completion of the work. In how many days was the total work completed?

A) 12 days B) 14 days C) 15 days
D) 16 days E) 18 days

Q12. The cost price of article A is Rs. 400 more than the cost price of article B.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Article A is sold at a 20% profit and article B is sold at a 25% loss. If the overall profit earned after selling both articles is Rs. 50, find the cost price of article A.

- A) Rs. 600 B) Rs. 800 C) Rs. 1000
D) Rs. 1200 E) Rs. 1400

Q13. A 120-liter mixture contains milk and water in the ratio 5:3. If 24 liters of the mixture is removed and 6 liters of pure milk along with 10 liters of pure water are added to the remaining mixture, what will be the new ratio of milk to water?

- A) 31:21 B) 33:23 C) 35:24
D) 7:5 E) 11:7

Q14. A sum of Rs. X is invested at 15% p.a. compound interest (compounded annually) for 2 years, yielding an interest of Rs. 3225. If Rs. (X + 2000) is invested at 20% p.a. simple interest for 3 years, find the total simple interest earned.

- A) Rs. 6400 B) Rs. 6800 C) Rs. 7000
D) Rs. 7200 E) Rs. 7500

Q15. The speed of a boat in still water is 300% more than the speed of the stream. If the boat takes a total of 10 hours to cover 100 km downstream and 60 km upstream, find the speed of the boat in still water.

- A) 12 km/hr B) 16 km/hr
C) 20 km/hr D) 24 km/hr
E) 28 km/hr

Q16. A bag contains 5 red balls, 7 blue balls, and 'x' green balls. If the probability of drawing one green ball at random is $\frac{1}{4}$, what is the probability

that if two balls are drawn at random without replacement, both are blue?

- A) $\frac{3}{20}$ B) $\frac{7}{40}$ C) $\frac{1}{8}$
D) $\frac{5}{32}$ E) $\frac{9}{40}$

Q17. The area of a rectangle is equal to the area of a circle with a radius of 14 cm. If the length of the rectangle is 22 cm, find the perimeter of the rectangle.

- A) 90 cm B) 96 cm C) 100 cm
D) 104 cm E) 112 cm

Q18. P, Q, and R entered into a partnership. P invested Rs. 4000 for 12 months, Q invested Rs. 5000 for 8 months, and R invested Rs. 6000 for 'x' months. If the total profit at the end of the year was Rs. 6800 and Q's share in the profit was Rs. 2000, find the value of 'x'.

- A) 4 B) 6 C) 8
D) 10 E) 12

Q19. Two trains, A and B, of lengths 240 m and 320 m respectively, cross each other running in opposite directions in 14 seconds. If the speed of Train A is 72 km/hr, how much time will Train B take to cross a 400 m long platform?

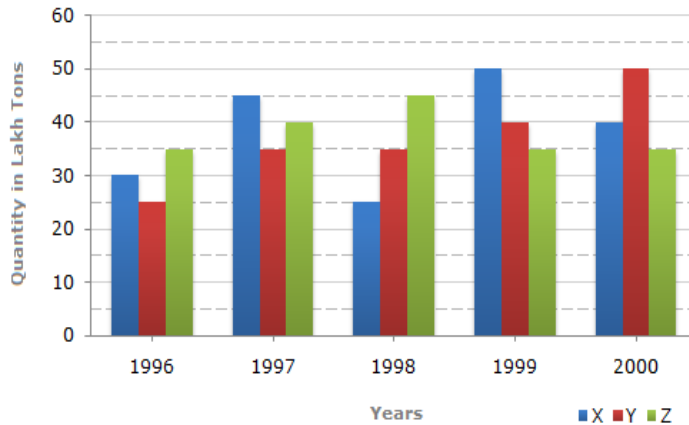
- A) 30 seconds B) 32 seconds
C) 36 seconds D) 40 seconds
E) 45 seconds

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Directions to Solve (Q20 to Q25)

Production of Paper (in lakh tonnes) by Three Companies X, Y and Z over the Years.



Q20. For which of the following years, the percentage rise/fall in production from the previous year is the maximum for Company Y?

- a) 1997 b) 1998
c) 1999 d) 2000

Q21. What is the ratio of the average production of Company X in the period 1998-2000 to the average production of Company Y in the same period?

- a) 1:1 b) 15:17
c) 23:25 d) 27:29

Q22. The average production for five years was maximum for which company?

- a) X b) Y
c) Z d) X and Z both

Q23. In which year was the percentage of production of Company Z to the production of Company Y the maximum?

- a) 1996 b) 1997
c) 1998 d) 1999

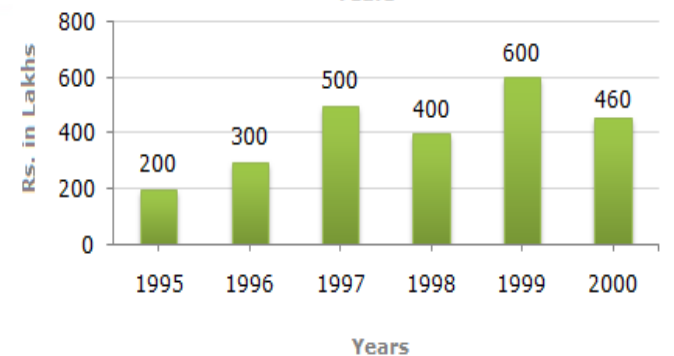
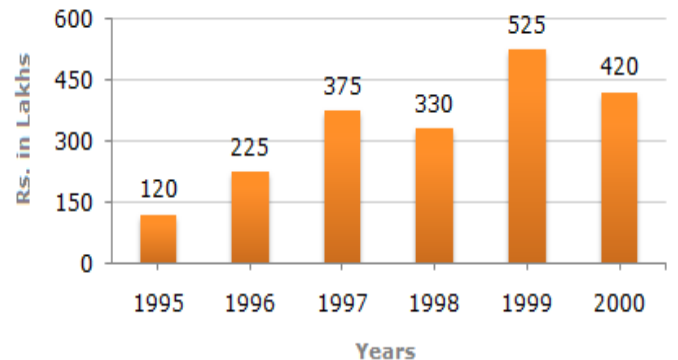
Q24. What is the percentage increase in the production of Company Y from 1996 to 1999?

- a) 30% b) 45%
c) 50% d) 60%

Q25. What is the difference between the production of Company Z in 1998 and Company Y in 1996?

- a) 2,00,000 tons
b) 20,00,000 tons
c) 20,000 tons
d) 2,00,00,000 tons

Directions to Solve (Q26 to Q27)



Q27. The maximum difference between the amount invested in Raw materials and value of sales of finished goods was during the year?

- a) 1995 b) 1996
c) 1997 d) 1998

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Q28. The value of sales of finished goods in 1999 was approximately what percent of the sum of amount invested in Raw materials in the years 1997, 1998 and 1999?

- a) 33% b) 37%
c) 45% d) 49%

Q29. What was the difference between the average amount invested in Raw materials during the given period and the average value of sales of finished goods during this period?

- a) Rs. 62.5 lakhs b) Rs. 68.5 lakhs
c) Rs. 71.5 lakhs d) Rs. 77.5 lakhs

Q30. In which year, the percentage change (compared to the previous year) in the investment on Raw materials is same as that in the value of sales of finished goods?

- a) 1996 b) 1997
c) 1998 d) 1999

Directions (Q30 - Q32): Find the missing/wrong term in the following number series.

Q31. C _ B _ D _ A _ B B D D

2 _ _ 4 _ 3 4 _ ? ? ? ?

_ a _ c b a _ d _ _ _

- a) 2, 2, 1, 1 b) 2, 2, 3, 3,
c) 3, 3, 4, 4, d) 3, 3, 1, 1

Q32. A _ B A C _ D _ B C D C

_ 3 _ 2 _ 1 _ 4 ? ? ? ?

d c _ _ b a c b _ _ _

- a) 1, 3, 4, 3 b) 1, 4, 3, 4
c) 2, 3, 4, 3 d) 3, 4, 1, 4

Directions (Q33 - Q35): In each of the following questions, two quadratic equations I and II are given. Solve both equations and establish the correct relationship.

Q33.

I. $x^2 - 19x + 84 = 0$

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

- A) $x > y$ B) $x < y$
C) $x \geq y$ D) $x \leq y$
E) $x = y$ or no relationship can be established

Q34.

I. $3x^2 + 13x + 14 = 0$

II. $2y^2 + 11y + 15 = 0$

- A) $x > y$ B) $x < y$
C) $x \geq y$ D) $x \leq y$
E) $x = y$ or no relationship can be established

Q35.

I. $x^2 = 361$

II. $y = \sqrt{361}$

- A) $x > y$ B) $x < y$
C) $x \geq y$ D) $x \leq y$
E) $x = y$ or no relationship can be established

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Dear Aspirants,

I hope the model paper was helpful for your preparation for upcoming banking exams (IBPS, SBI, RBI). Please feel free to share any feedback or suggestions to help us improve your learning experience. Wishing you the very best with your studies and exams!

Subscribe and follow our YouTube channel for more updates and educational content!



Murthy sir's

ಸ್ಪರ್ಧಾಗುರು

India Private Limited



Best Wishes

Murthy sir (MSM)

Founder & Aptitude Trainer

Spardhaguru Skill Edge Aptitude Academy

A Subsidiary of Spardhaguru India Pvt Ltd

Biggest E-learning platform for Competitive

Exams

Mysore – 570029

www.spardha.guru