

SBI PO Mains Reasoning Memory Based Paper 12th Sept 2026

Q1. In the following question, two statements are given. These statements may be independent causes, independent effects, or may be effects of a common cause. Read both statements carefully and determine the relationship between them. Choose the appropriate option.

Statement I: Over the past few months, several public sector banks have reported a considerable rise in the number of complaints related to fraudulent transactions carried out through mobile banking applications and internet banking platforms. A large number of such complaints have been associated with phishing links, fake customer-care numbers, and fraudulent requests for sharing confidential banking credentials.

Statement II: In response to the increasing number of digital banking fraud cases, many banks have started strengthening their transaction-monitoring mechanisms and introducing additional security measures, including enhanced authentication for certain high-value transactions and timely alerts for suspicious activities.

Which of the following represents the correct relationship between Statement I and Statement II?

- (a) Statement I is the cause and Statement II is its effect.
- (b) Statement II is the cause and Statement I is its effect.
- (c) Both Statements I and II are independent causes.
- (d) Both Statements I and II are independent effects of a common cause.
- (e) Both Statements I and II are effects of independent causes.

Ans.(a)

Sol. The increasing number of digital banking frauds and related customer complaints has created a need for banks to strengthen their security and monitoring mechanisms. Therefore, **Statement I is the cause, while Statement II is the effect.**

Q2. The Indian government has initiated a massive drive to increase digital literacy across the country. This drive is particularly focused on rural areas, where internet penetration is still relatively low. The government's aim is to empower rural communities with digital tools to access government services, improve their education, and enhance their livelihood opportunities. However, challenges such as lack of infrastructure, limited access to high-speed internet, and low levels of computer literacy among the older population persist.

What steps should be taken to overcome these challenges and boost digital literacy in rural areas?

- (I) The government should provide affordable internet services and devices to rural populations.
 - (II) Specialized training programs should be launched to educate older people on using digital tools.
 - (III) Public-private partnerships should be encouraged to build digital infrastructure in rural areas.
 - (IV) Mandatory digital literacy courses should be introduced in schools across rural areas.
- (a) Only I and III
 - (b) Only II and IV
 - (c) Only I, II, and III
 - (d) Only II, III, and IV
 - (e) All of them



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Ans.(e)

Sol. All the steps mentioned are relevant to overcoming the challenges of digital literacy in rural areas. Affordable internet and devices (I) will make it easier for rural populations to access digital services. Training older people (II) will help bridge the generational gap in digital literacy. Building infrastructure through public-private partnerships (III) will address the issue of poor internet connectivity. Introducing digital literacy courses in schools (IV) will ensure that the next generation grows up with the necessary skills.

Q3. In the question below, a statement is given followed by two assumptions. An assumption is something supposed or taken for granted. Read the statement carefully and choose the assumption(s) that is/are implicit in the statement.

Statement:

To reduce the increasing number of fraudulent digital transactions, a bank has decided to make two-factor authentication mandatory for all online transactions above a specified limit. The bank has also advised customers not to share their OTPs or other confidential banking details with anyone, even if the person claims to be a bank representative.

Assumptions:

- I. Two-factor authentication can help reduce the possibility of fraudulent online transactions.
- II. Some customers may unknowingly share confidential banking information with fraudsters.

Which of the following assumptions is/are implicit in the statement?

- (a) Only I is implicit
- (b) Only II is implicit
- (c) Either I or II is implicit
- (d) Both I and II are implicit
- (e) Neither I nor II is implicit

Ans.(d)

Sol. Both assumptions are implicit. The bank's decision to introduce two-factor authentication assumes that an additional layer of verification can help prevent fraudulent transactions. Similarly, the warning against sharing OTPs assumes that customers may share such information and thereby become vulnerable to fraud.

Q4. Statement: Since no domestic help has been available for a month, families are dining out every night, leading restaurant owners to conclude that people have permanently lost the ability to cook. Interestingly, grocery stores simultaneously report a massive spike in the sales of complex, raw cooking ingredients like exotic spices and unrefined flour.

Which of the following conclusions is best supported by synthesizing the contrasting data from both restaurants and grocery stores?

- (a) People are buying raw ingredients simply to hoard them in panic for future food shortages.
- (b) People have completely lost the ability to cook but are buying ingredients anyway to look busy.
- (c) Restaurant owners are accurately predicting a permanent societal shift in global dining habits.
- (d) The lack of help forced families to eat out for daily convenience, but people are using the opportunity to practice complex home cooking on weekends.
- (e) Grocery stores are artificially inflating their sales numbers to actively compete with the restaurant boom.

Ans.(d)

Sol. To reconcile both facts (eating out more + buying complex ingredients), there must be a dual behavior. People eat out because daily cooking without help is tiring, but they still know how to cook and buy ingredients for elaborate, perhaps weekend, meals. Option (d) perfectly harmonizes both pieces of evidence.

Q5. Read the following situation carefully and answer the question given below.

A bank has recently introduced a digital loan-processing system to speed up loan approvals. However, the branch manager notices that many applications are being sent for manual verification, particularly those containing digitally generated income documents. This has increased processing time, while genuine customers are complaining about delays. The branch is also under pressure to achieve its monthly loan-disbursement target.

Which of the following would be the MOST appropriate course of action for the branch manager?

- (a) Relax the verification process for applications that appear genuine to reduce the pending applications.
- (b) Stop processing applications containing digitally generated income documents until the issue is completely resolved.
- (c) Identify the verification gaps, introduce suitable checks for digitally generated documents, and ensure that genuine applications are processed without unnecessary delays.
- (d) Process all loan applications manually until the digital system starts functioning properly.
- (e) Continue with the existing process without making any changes and focus on achieving the monthly target.

Ans.(c)

Sol. Option C is the most appropriate as it addresses the verification issue while also ensuring that genuine customers do not face unnecessary delays. It reflects a balanced approach to **risk management, customer service, and business targets.**

Directions {6-10} : Study the following information and answer the questions given below:

Eight persons of a three-generation family from P to W sit around a circular table facing the centre but not necessarily in the same order.

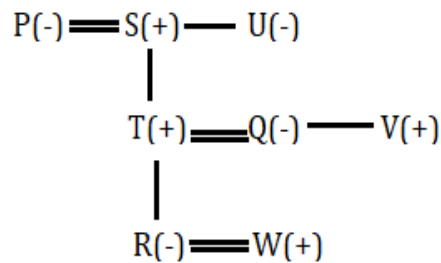
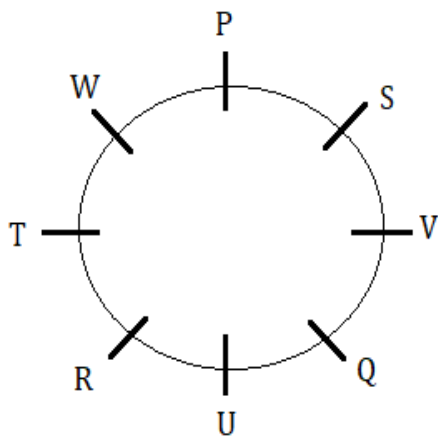
P and her unmarried sister-in-law sit opposite to each other. One person sits between P's son and her sister-in-law. T's father sits 3rd to the left of the P's son but not an immediate neighbour of U. R is the granddaughter of P who has one child. Q is the daughter in law of S. W is T's son-in-law and faces to the T's spouse. Q has only one brother but he is not U. One of the pair of siblings are immediate neighbours.

Q6. Which of the following statements is true regarding the seating arrangement?

- (a) Q sits opposite P's son.
- (b) W sits third to the left of R.
- (c) T's father sits next to P's sister-in-law.
- (d) U sits two seats away from P's son.
- (e) S sits exactly between P and T.

Ans.(d)

Sol. Final arrangement:

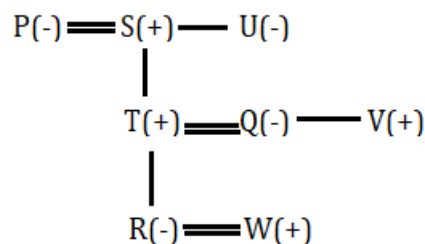
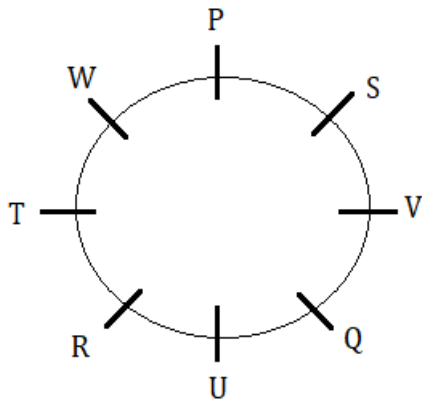


Q7. Who sits second to the right of Q's brother?

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

Ans.(a)

Sol. Final arrangement:



Q8. The numbers of persons sit between W and V when counted to the left of W is half than the numbers of persons sit between U and ____ when counted to the right of ____.

- (a) R
- (b) S
- (c) Q
- (d) T
- (e) None of these

Ans.(b)

Sol. Final arrangement:

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By Adda247

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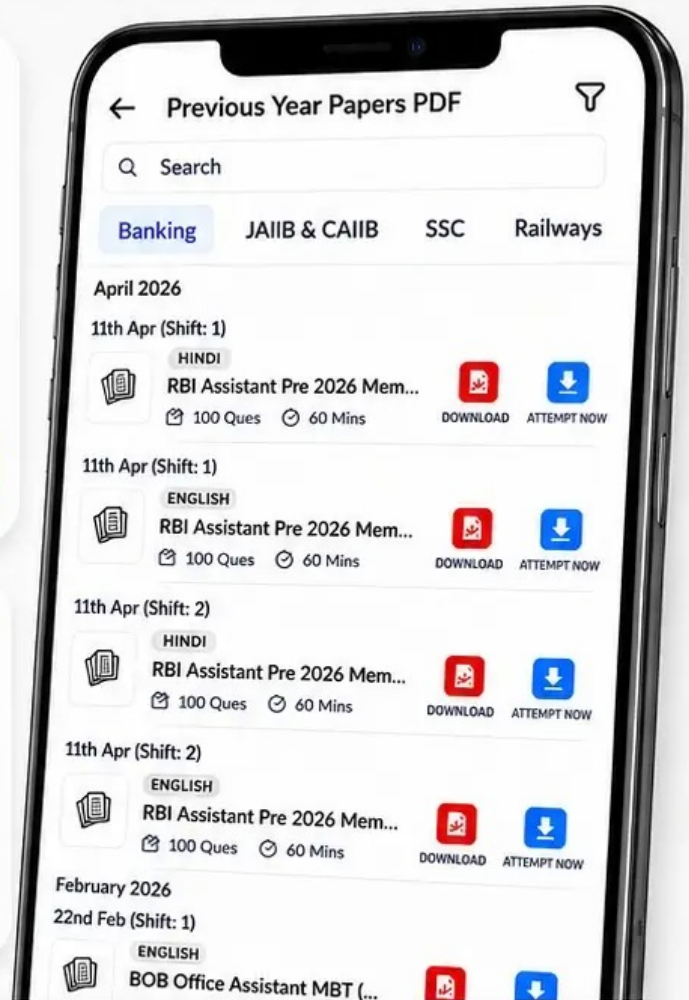
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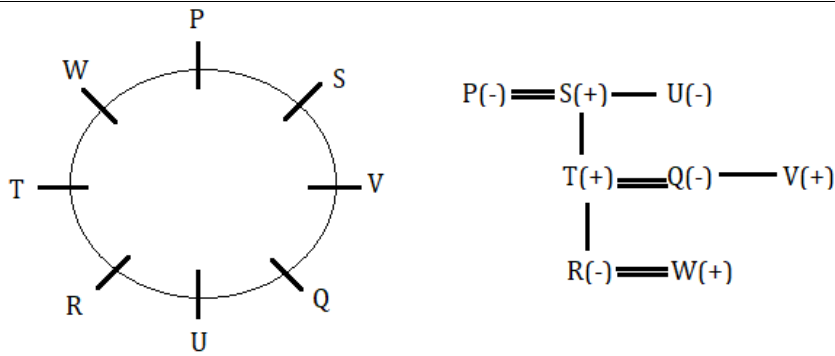


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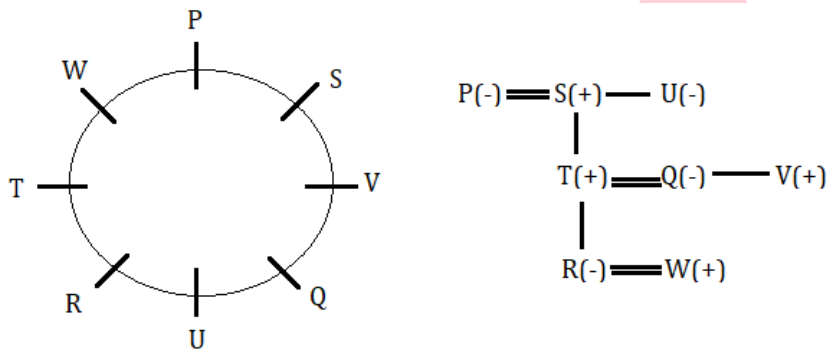


Q9. If P's unmarried sister-in-law changes seats with T's father, which of the following statements becomes true?

- (a) U sits near W.
- (b) T's father sits opposite P.
- (c) Q sits third to the left of P's son.
- (d) R sits second to the right of U.
- (e) W sits exactly between T's father and T's spouse.

Ans.(b)

Sol. Final arrangement:



Q10. What is the position of W's spouse with respect to the one who sits opposite to T?

- (a) Second to the right
- (b) Immediate left
- (c) Immediate right
- (d) Third to the left
- (e) Second to the left

Ans.(d)

Sol. Final arrangement:

