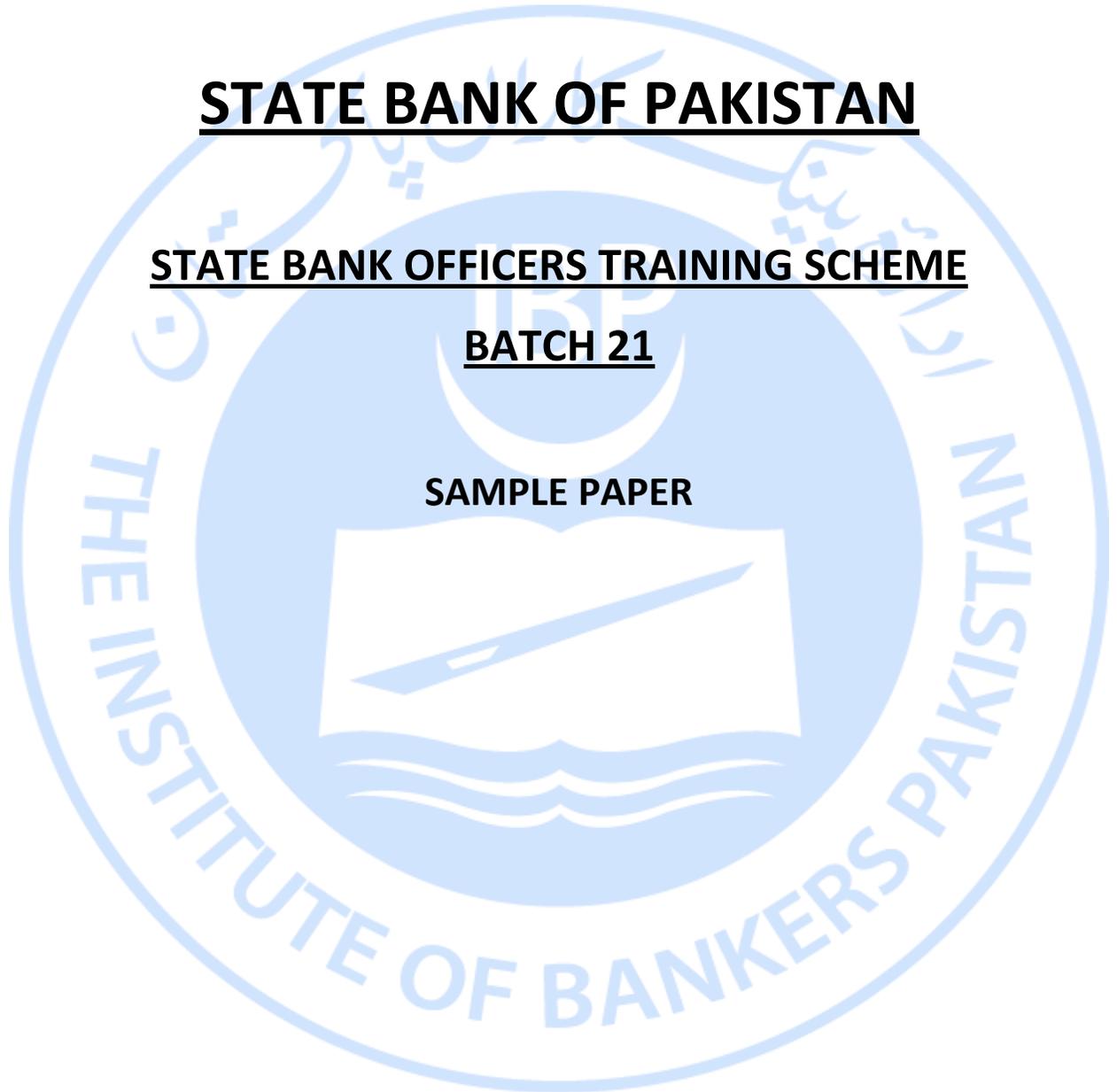


STATE BANK OF PAKISTAN

STATE BANK OFFICERS TRAINING SCHEME

BATCH 21

SAMPLE PAPER



SECTION 1 - ENGLISH

Read the following passage carefully and answer question 1 and 2.

The function of capital markets is to facilitate an exchange of funds among all participants, and yet in practice we find that certain participants are not on a par with others. Members of society have varying degrees of market strength in terms of information they bring to a transaction, as well as of purchasing power and creditworthiness, as defined by lenders.

For example, within minority communities, capital markets do not properly fulfill their functions; they do not provide access to the aggregate flow of funds in a country. The financial system does not generate the credit or investment vehicles needed for underwriting economic development in minority areas. The problem underlying this dysfunction is found in a rationing mechanism affecting both the available alternatives for investment and the amount of financial resources. This creates a distributive mechanism penalizing members of minority groups because of their socioeconomic differences from others. The existing system expresses definite socially based investment preferences that result from the previous allocation of income and that influence the allocation of resources for the present and future. The system tends to increase the inequality of income distribution. And, in economy of a country, a greater inequality of income distribution leads to a greater concentration of capital in certain types of investments.

- Q1. In the passage, the author is concerned about
- A. Creditworthiness of minorities in a country
 - B. Adequacy of capital markets in fulfilling needs of minorities
 - C. The effects of socioeconomic differences on capital markets
 - D. The function of capital markets in multicultural society
- Q2. The phrase, "inequality of income distribution", means:
- A. The income is equally distributed in an economy
 - B. The difference in income of various social groups
 - C. The unjust income of minorities
 - D. The difference between poor and rich

Read the paragraph given with questions 3 and 4, and identify the main idea or theme.

- Q3. Being an underdog is not a cause of failure. On the contrary it can become the strength to win if you play your cards right. There are lot of strengths an underdog can count on such as creativity, passion, perseverance, courage etc. These strengths greatly contribute to the psychological advantage over the opponent who mostly likely rely on the competitive edge and reputation and is ignorant about these vital ingredients of a win.

The main idea of the passage above is:

- A. Underdogs are not successful people
- B. The likelihood of winning increases for the favorite in presence of an underdog
- C. Underdogs can become champions relying on their strengths
- D. Failure is not linked with the amount of effort put in the job

- Q4. Critical reading is a demanding process. To read critically, you must slow down your reading and, with pen in hand, perform specific operations on the text. Mark up the text with your reactions, conclusions, and questions. When you read, become an active participant.

The paragraph presents the idea that:

- A. critical reading is a slow, dull, but essential process.
- B. the best critical reading happens at critical times in a person's life.
- C. readers should get in the habit of questioning the truth of what they read.
- D. critical reading requires thoughtful and careful attention.

Select the correct ANTONYM for the word from the given options

- Q5. BARBARIC
- A. Rough
 - B. Gentle
 - C. Cruel
 - D. Miserable

Select the correct SYNONYM for the word from the given options

- Q6. MYOPIC
- A. Willing
 - B. Narrow minded
 - C. Adaptable
 - D. Traditional

Select the correct explanation for the IDIOM

- Q7. Sit on a fence
- A. To analyze a situation from another perspective
 - B. Delay the decision by not making a choice
 - C. To moderate the discussion between two parties
 - D. Inquire about a problem but refrain from getting involved

Select the correct substitution from the given options for the underlined and italic text in the following sentence.

- Q8. Ali, why not had you called an ambulance when you were seen someone lying on the road?
- A. Didn't see
 - B. Shouldn't had seen
 - C. Haven't saw
 - D. Couldn't see

SECTION 2 - ANALYTICAL/CRITICAL REASONING

For question 9, analyze the relation between the words and select the correct option that matches with the relation.

- Q9. DOMINANCE : HEGEMONY
- A. romance : sympathy
 - B. furtherance : melancholy
 - C. independence : autonomy
 - D. tolerance : philanthropy

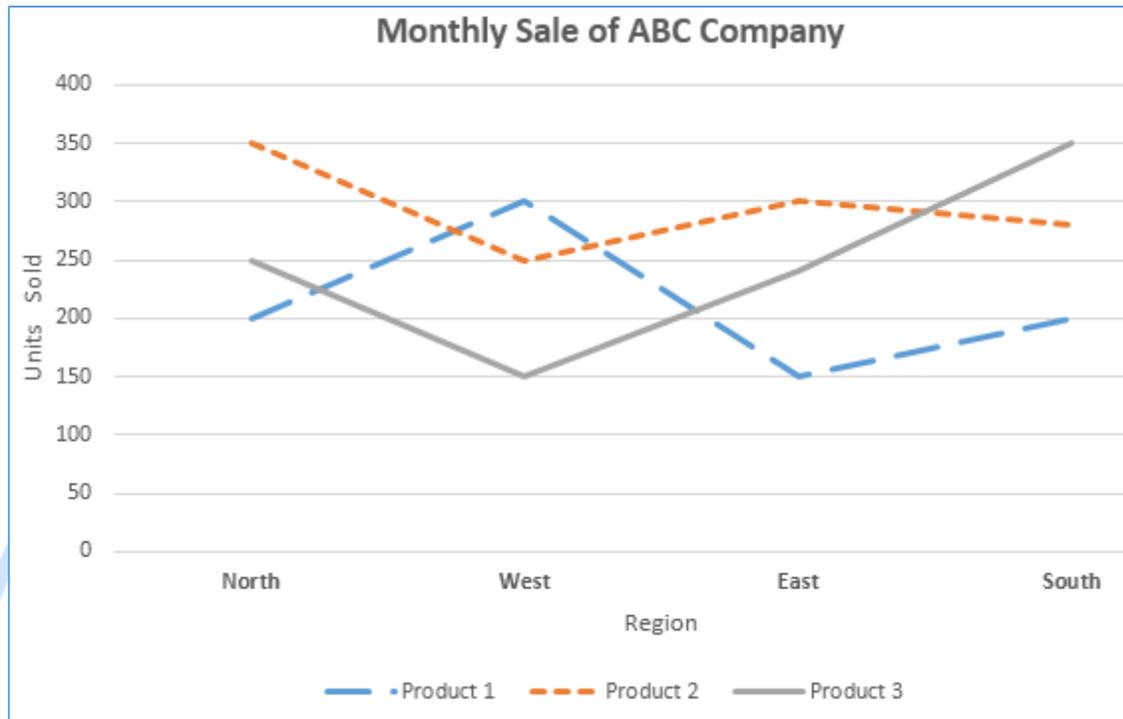
Select the correct answer for questions 10 to 12.

- Q10. Aslam feed the wild birds in his garden with bird seed placed in three feeders. Two of these containers have the same capacity, each holding 150 grams of seed, whilst the third feeder holds 450 grams of seed. His seed storage bin contains 9 kilograms of seed. Because more birds can visit the large container, it takes the same amount of time to become empty as the smaller ones, and all three containers have to be refilled every second day.

How many days will he be able to feed the birds for?

- A. 12 days
 - B. 20 days
 - C. 24 days
 - D. 30 days
- Q11. Maria has taken 6 exams and her average marks so far are 89. If she gets 100, a perfect score on the remaining 2 exams. What will her new average be?
- A. 89.25
 - B. 90.50
 - C. 91.75
 - D. 93.50
- Q12. Complete the sequence: 2, 3, 5, 7, 11, 13, __, __, 23, 29
- A. 15, 17
 - B. 17, 19
 - C. 14, 19
 - D. 18, 21

Consider the following data and answer question 13



- Q13. Which of the following products is most successful?
- A. Product 1
 - B. Product 2
 - C. Product 3
 - D. No product

SECTION 3 - ECONOMY OF PAKISTAN AND CURRENT AFFAIRS

- Q14. The establishment of Military courts to prosecute the terrorists were allowed under which amendment of the 1973 constitution of Pakistan?
- A. 19th Amendment
 - B. 20th Amendment
 - C. 21st Amendment
 - D. 22nd Amendment
- Q15. In the month of January 2017, the newly elected President of United States of America Mr. Donald J. Trump will take the oath of office as:
- A. 43rd President of United States
 - B. 44th President of United States
 - C. 45th President of United States
 - D. 46th President of United States

- Q16. There are numerous projects under CPEC agreement. Which of the following IT project is recently inaugurated?
- Rawalpindi-Khunjerab fiber optic
 - Quaid-e-Azam Solar Park
 - Pak China Bio-Tech Laboratory
 - Orange Line (Lahore Metro)
- Q17. According to SBP statistical reports, the total external debt and liabilities of Pakistan as on 30 September 2016 stood at approximately:
- USD 54 billion
 - USD 66 billion
 - USD 74 billion
 - USD 88 billion
- Q18. The overall contribution of the Agricultural sector in the GDP growth of the Economy in 2015-2016 posted
- a rise of 2.5 percent
 - a rise of 0.2 percent
 - a decline of 0.2 percent
 - a decline of 2.5 percent

XX --- END OF PAPER --- XX

| Q | Answer | Q | Answer |
|---|--------|----|--------|
| 1 | C | 10 | C |
| 2 | B | 11 | C |
| 3 | C | 12 | B |
| 4 | D | 13 | B |
| 5 | B | 14 | C |
| 6 | B | 15 | C |
| 7 | B | 16 | A |
| 8 | C | 17 | C |
| 9 | C | 18 | C |