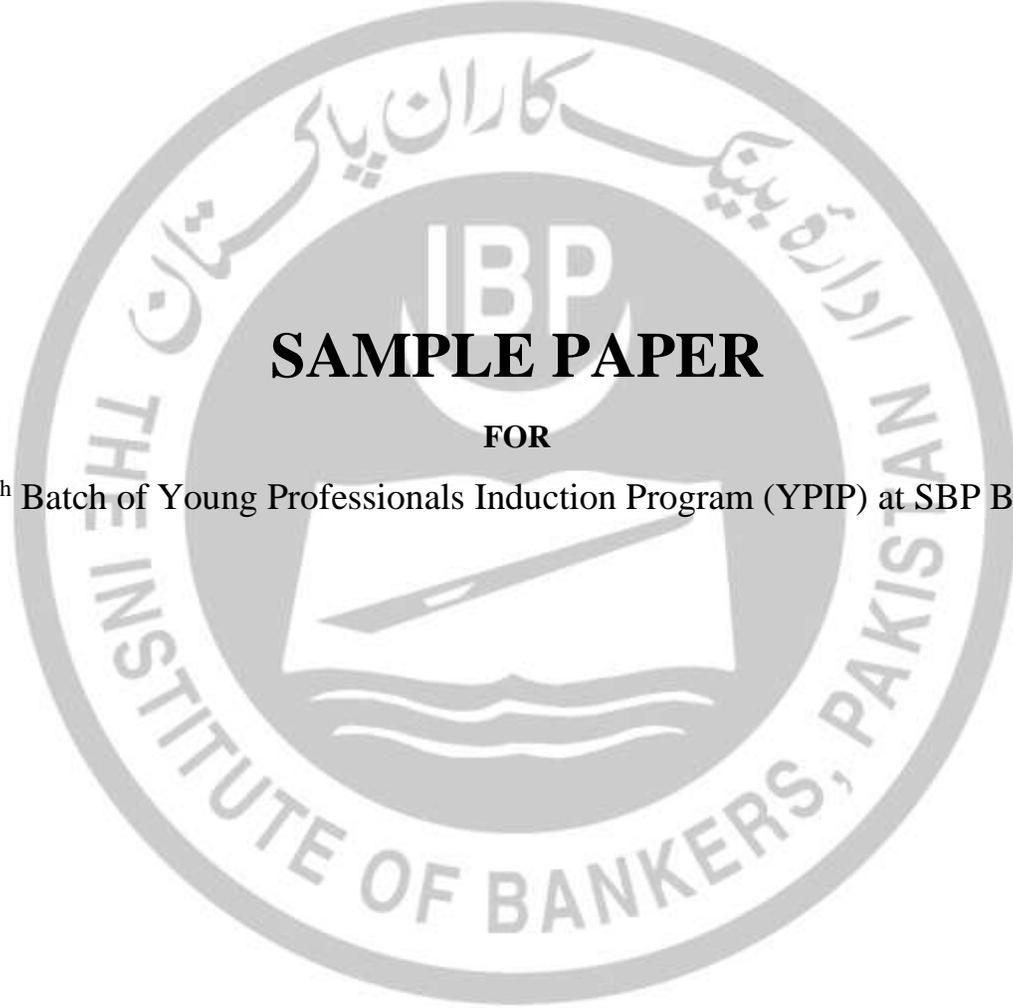


**STATE BANK OF PAKISTAN
BANKING SERVICES CORPORATION**



SAMPLE PAPER

FOR

7th Batch of Young Professionals Induction Program (YPIP) at SBP BSC

ENGLISH COMPOSITION

Read the following passage and answer questions 1 and 2 in light of the information given in the passage.

Financial institutions have practiced many strategies and actions to upgrade the security arrangements which reduce the scope of ATM frauds. These include safe locations for ATM, remote monitoring, surveillance video cameras, foreign object detection, anti-skimming card solutions, enhanced consumer awareness and public service messages from government authorities. But criminal rings have evolved their reactive counter actions to withstand against all preventive strategies. There is a need of a more effective, tolerant and enduring strategy which assures zero ATM fraud ratio.

The use of biometric features for security measures is a practical approach. Biometrics features like fingerprint verification, iris analysis, hand geometry-vein patterns, ear recognition, odor detection, DNA pattern analysis and sweat pores analysis, handwritten signature verification, keystroke analysis and speech analysis may be utilized as medium of identifying and authenticating account holders at the Automated Teller Machine interfaces. Biometric identification helps to verify a person's identity by measuring digitally certain human characteristics and comparing those measurements with those that have been stored in a template for that same person. Templates can be stored at the biometric device, the institution's database or in a user's smart card.

- Q1. Which of the following assures more prevention of ATM frauds?
- A. Anti-skimming card solution
 - B. Surveillance video cameras
 - C. **Biometric verification**
 - D. Public service messages
- Q2. Which of the following is NOT a biometric feature?
- A. Fingerprint verification
 - B. Iris analysis
 - C. Sweat pore analysis
 - D. **Foreign object detection**

Select the correct SYNONYM of the underlined bold word in the sentence.

- Q3. A **sumptuous** lunch was served after the conference.
- A. **lavish**
 - B. light
 - C. affordable
 - D. healthy

Read the following paragraph and identify the main idea/theme.

Currently, Pakistan's e-commerce is estimated to be a multimillion dollar industry and is growing at a significant rate, which means that as we enter the next decade the e-commerce value may be estimated in billions of dollars. People associated with online shopping say that e-banking transactions would rise very fast if the prevailing culture of cash-on-delivery weakens over time and other modes of payments become popular. The use of mobile wallets (M-wallets), has the potential of boosting both e-commerce volumes as well as e-banking transactions once this concept of payment strengthen its root. The M-wallet concept has just started and the number of active users is yet to grow to a certain level to make an impact. On the other hand, credit cards are doing well and contributing sufficiently to the growth of both e-banking transactions and e-commerce.

Q4. The main idea of the passage is to discuss:

- A. The limitations of e-commerce and e-banking in Pakistan
- B. **The prospects of e-commerce and e-banking in Pakistan**
- C. The risks associated with use of M-wallets
- D. Growth of online shopping in the country

Carefully read the following sentences and answer question 5.

1. Survey after survey reveals that strategy execution has become a top priority in the executive suite.
2. Successful ones have instituted formal strategy execution processes.
3. And, yet, fewer than 15% of organizations around the world report that they are successful at it.
4. In addition, most of these organizations rely on the Balanced Scorecard to execute strategy.

Q5. What should be the correct order of the above sentences in order to form a paragraph?

- A. Sentences: 4, 2, 1, 3
- B. **Sentences: 1, 3, 2, 4**
- C. Sentences: 2, 4, 1, 3
- D. Sentences: 1, 2, 4, 3

Select the correct meaning of the IDIOM from the given options.

Q6. To be in hornet's nest

- A. **A very unpleasant situation**
- B. Discussion of the matter without coming to the point
- C. Living within one's means
- D. A narrow escape from danger

Select the correct ANTONYM of the underlined bold word in the sentence.

Q7. I am still **dubious** about our weekend plan.

- A. doubtful
- B. curious
- C. docile
- D. **certain**

Select the correct MEANING of the word from the given options.

Q8. Culminate

- A. To start a new thing
- B. **Reach the point of highest development**
- C. Impressed by someone
- D. Very loyal and committed in attitude

Select the correct word(s) from the given options to complete the sentence.

Q9. The pedestrians _____ very cautious while crossing the road.

- A. must have
- B. **are required to be**
- C. were being asked
- D. ought be

Q10. Select the correct answer from the given options that best reflects the similar relationship as in the following pair:

TEMPORARY : PERMANENT

- A. Destructive: Antagonist
- B. Upgraded: Improved
- C. Disguised: Shrewd
- D. **Moderate: Extreme**

ANALYTICAL SKILLS & GENERAL INTELLIGENCE

Select the correct answer from the given options.

Q11. Evaluate:

15% of 80% of 90

- A. 11.7
- B. 13.5
- C. **10.8**
- D. 19.4

- Q12. The average of 5 numbers is 80. If one number is removed, the average becomes 50. Find the removed number.
- A. 40
B. 70
C. 150
D. **200**
- Q13. The sum of two numbers is 75 and their ratio is 3:2. Find the numbers.
- A. 55 and 20
B. **45 and 30**
C. 50 and 25
D. 40 and 35
- Q14. Complete the following sequence:
A 17, Z 51, B 34, Y 102, _____
- A. C 306
B. C 85
C. **C 68**
D. Z 68

Consider the following data related to the percentage of expenses to be incurred on publishing of books by ABC publishers and answer questions 15 and 16.

| | |
|----------------|-----|
| Promotion | 10% |
| Royalty | 15% |
| Binding | 20% |
| Printing | 20% |
| Transportation | 10% |
| Paper | 25% |

- Q15. The price of the book is marked 33.33% above the Cost Price. If the marked price of the book is Rs. 200, then what is the cost of the paper used in a single copy of the book?
- A. **37.5**
B. 50.5
C. 25.5
D. 40.5

- Q16. If 6,000 copies are published and the transportation cost on them amounts to Rs. 82,500. What should be the selling price of the book, so that the publisher can earn a profit of 25%?
- A. **172**
 - B. 175
 - C. 170
 - D. 178

**PAKISTAN ECONOMY, GENERAL KNOWLEDGE &
CURRENT AFFAIRS**

- Q17. The most number of wickets in one day international are 534 and are taken by:
- A. Wasim Akram
 - B. Waqar Younis
 - C. **Muttiah Muralitharan**
 - D. Chaminda Vaas
- Q18. Trade Development Authority Pakistan, Ali Baba Group and _____ agreed to foster growth of worldwide exports of products by Small and Medium Enterprises (S & MEs) in Pakistan through e-commerce.
- A. Amazon
 - B. **Ant Financial**
 - C. Flipkart
 - D. Yayvo.com
- Q19. The total liquid foreign exchange reserves of Pakistan in September, 2017 were approximately:
- A. **US\$ 19 Billion**
 - B. US\$ 22 Billion
 - C. US\$ 16 Billion
 - D. US\$ 25 Billion
- Q20. The World Wide Web was invented by:
- A. **Tim Berners-Lee**
 - B. Bob Kahn
 - C. Steve Jobs
 - D. Bill Gates

XXX --- END OF SAMPLE --- XXX

Disclaimer: *The questions provided in the sample are for demonstration purpose only in order to acquaint the candidate with the paper pattern. The number of questions, complexity and depth of coverage may vary in the actual examination.*