

Sample Paper

State Bank of Pakistan Banking Services Corporation YPIP – 4th Batch

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VERBAL

Question (1) following the passage refers to the numbered sentences in the passage. Answer the question by choosing the best alternative using logic and organization.

When television is good, nothing—not the theater, not the magazines or newspapers—nothing is inferior. But when television is bad, nothing is worse. I invite you to sit down in front of your television set when your station goes on the air and stay there without a book, magazine, newspaper, or anything else to distract you.

1. The word inferior in sentence 1 should be
 - A. Left as it is
 - B. Changed to worse
 - C. Changed to the best
 - D. Changed to anterior
 - E. Changed to better

Each of the following questions consists of a sentence with all or part of the sentence underlined. Select one phrase that has the same or nearly the same meaning as the original and, follows the requirements of standard written English.

2. There is a small number of apples still remaining on the tree.
 - A. is a short amount of
 - B. is a small amount of
 - C. are very few
 - D. is very few
 - E. were very few

Read each group of sentences, then choose the best answer to the question or the best completion of the statement.

3. I like Oliver Twist better than Huckleberry Finn.

Dickens is better writer than Twain.

What is happening in the sentences?

- A. A comparison is made in terms of British and American authors.
- B. A conclusion is drawn on the basis of opinion.
- C. A conclusion is drawn on the basis of fact.
- D. A comparison is made in terms of growing up in England or America.
- E. A relationship is drawn between the writing style of Dickens and Twain.

Read the passage to answer questions 4-7

At the turn of the twentieth century, people's attitudes toward money were far more conservative than they are today. Borrowing and being in debt were viewed as a moral failing, almost as a disgrace. Thrift and saving were highly prized, and people who needed to borrow to make ends meet were seen as

careless, unreliable, or extravagant. The focus in the economy as a whole was on developing large corporations like railroads, oil companies, and other companies that produced basic goods and services.

Then, in the 1920s, the economy changed. A huge network of banks and financial institutions developed, helping money to move more quickly and easily through the economy. At the same time, the economy was increasing its focus on consumer goods— clothing, cars, household appliances, and other things that individuals buy. To help promote the sale of these items, consumers were encouraged to buy on credit. If they could not afford an item right away, a store or a bank might lend them the money, which they could pay back in installments.

With the development of consumer credit and installment purchases, people's attitudes toward debt and spending changed. The model citizen was no longer someone who was thrifty, buying only what he or she needed. People were respected less for being thrifty than for knowing how to use their money to buy as many things as possible— an attitude that persists at the turn of the twenty-first century.

4. According to the passage, which of the following is NOT a belief that was commonly held in the early twentieth century?
- A. Owing someone money is a moral failing.
 - B. People who save their money are respectable.
 - C. People who buy as many things as possible are respectable.
 - D. People who borrow money for necessities are careless and unreliable.
5. What helped money move more quickly through the economy in the 1920s?
- A. The growth of railroads
 - B. The growth of banks and financial institutions
 - C. The rate at which people paid back their loans
 - D. The increase in installment purchases
6. The author mentions cars as an example of
- A. A consumer good
 - B. A household appliance
 - C. An extravagant purchase
 - D. A new invention

7. According to the passage, how did the rise of consumer credit change people's attitudes toward debt and spending?
- A. Attitudes toward debt and spending became more conservative.
 - B. People used credit to buy only what they needed.
 - C. Extravagant borrowing and spending became highly prized.
 - D. Spending wisely became more respectable than being thrifty.
 - E.

QUANTITATIVE

8. During a certain week, a post office sold Rs.280 worth of 14-paisa stamps. How many of these stamps did they sell?
- A. 20
 - B. 2,000
 - C. 3,900
 - D. 20,000
 - E. 39,200
9. What is the percent profit made on the sale of 1,000 shares of stock bought at Rs.10 per share and sold at Rs.12 per share?
- A. 0.2%
 - B. 2%
 - C. 16 %
 - D. 20%
 - E. 25%
10. A discount of 15 percent from a marked price produces a net price which is what percent of the marked price.
- A. 0.15%
 - B. 0.85%
 - C. 15%
 - D. 85%
 - E. 115%

11. If $3(x + 5y) = 24$, find y when $x = 3$.

- A. 1
- B. 3
- C. 5
- D. 7

12. If n is an integer, then which one of the following expressions must be even?

- A. $n + 1$
- B. $n(n + 2)$
- C. $n(n + 1)$
- D. $n(n + 4)$
- E. $(n + 1)(n + 3)$

13. What is the effect on area of circle if its radius is cut down to half?

- A. remains same
- B. becomes half
- C. becomes quarter
- D. may or may not change

14. A contractor has to build a bridge in 50 days. Initially he employed 20 men, but found that only half of the work has been completed in 30 days. How many more men he has to employ to finish the job in time?

- A. 30
- B. 10
- C. 15
- D. 20

IQ/CURRENT AFFAIRS/GENERAL KNOWLEDGE

15. A=1, B=4, C=7 and so on, then what does 13 stand for?

- A. D
- B. E
- C. F
- D. G

16. A banana is to the peeling and an ear of corn is to the husk as an egg is to:

- A. Omelet
- B. Shell
- C. Cob
- D. Hen
- E. Food

17. Insert mathematical signs to complete the equation:

$$25 \quad _ \quad 5 \quad _ \quad 4 = 1$$

- A. /, -
- B. x, +
- C. -, -
- D. +, +

18. If 5th of the month falls two days after Monday, what day of the week will fall on 19th of the month?

- A. Wednesday
- B. Thursday
- C. Friday
- D. Saturday

19. Give one letter which can be taken out of all the following words to make new words:

OUNCE, BOUND, HOUSE, POUND

- A. O
- B. E
- C. A
- D. U

20. Currently the total number of European Union member states is:

- A. 10
- B. 27
- C. 18
- D. 41

21. _____ is considered as the Man behind the Malaysian economic success.

- A. Anwar Ibrahim
- B. Abdullah Badavi
- C. Mahatir Muhammad
- D. None of the above

22. _____ is current president of Islamic Republic of Iran.

- A. Hashmi Rafsanjani
- B. Sayyed Muhammad Khatami
- C. Ayyatullah Khamenai
- D. Mahmoud Ahmadinejad

23. The newly elected Pakistani Senators will take oath on _____.

- A. March 11, 2009
- B. March 12, 2009
- C. March 13, 2009
- D. March 14, 2009
- E. March 25, 2009

24. The United States has granted the status of major non-NATO ally to which one of the following countries recently?

- A. Pakistan
- B. India
- C. Afghanistan
- D. Myanmar

25. The distance of the planets from the sun in the increasing order is

- A. Mercury, Venus, Earth, Mars
- B. Venus, Earth, Mars, Mercury
- C. Earth, Mars, Mercury, Venus
- D. Mercury, Venus, Mars, Earth

26. The current name of Burma is

- A. Myanmar
- B. Ivory Coast
- C. Namibia
- D. Djibouti

27. Who was called "the Shakespeare of Punjabi Literature"?

- A. Bhul-e-Shah
- B. Sultan Bahu
- C. Waris Shah
- D. Ustaad Daman
- E. Allama Iqbal

ANSWER KEY

Q #.	Right Choice	Q #.	Right Choice
1	E	2	C
3	B	4	C
5	B	6	A
7	D	8	B
9	D	10	D
11	A	12	C
13	C	14	B
15	B	16	B
17	A	18	A
19	D	20	B
21	C	22	D
23	B	24	A
25	A	26	A
27	C		