

# **NATIONAL INSTITUTE OF BANKING & FINANCE, PAKISTAN**

**SAMPLE PAPER**

**OG – III/ MCO**

**ZARAI TARAQIATI BANK LIMITED**  
**NIBAF**  
**Pakistan**  
EMPOWERING FOR EXCELLENCE

**ENGLISH**

**Read the following passage carefully and answer the questions 1 to 2 based on the given information.**

Competing on the global stage presents companies with a series of challenges. In addition to the routine concerns that companies face such as managing growth, building a sound infrastructure, and keeping an eye on the bottom line, expanding overseas has its own special challenges. Laws and regulations vary from region to region, and there are language and cultural barriers that can create unanticipated problems or challenges. Which is why organizations have found that the best way to ensure their continued success on a global scale is by having a diverse and inclusive workforce.

Interestingly, while gender diversity and ethnicity programs are common around the globe, there are significant regional differences. For instance, Asia-Pacific companies are much more likely to have diversity programs related to age or nationality. European companies are more likely to look at disability or sexual orientation. According to the executives from large, multinational corporations that were interviewed, companies that want to be successful need to have a workforce that reflects the demographics of the region they are doing business in. For one, it is important to foreign investors and clients to see themselves reflected in the company's junior and senior teams. Secondly, local hires can help overcome language barriers and navigate cultural nuances. And thirdly, it helps firms attract new talent.

**Q1. (PARA 1)** The best way for a company to be successful globally is to:

- A. Follow laws and regulations
- B. Have a diverse workforce**
- C. Maintain sustainable growth
- D. Expand business on a larger scale

**Q2. (PARA 2)** According to the author, a diverse and inclusive workforce reflects:

- A. Short-term recruitment strategies to fill skill gaps
- B. Expansion of the organization's market reach
- C. Larger investment share of foreigners in the company
- D. Varying demographic characteristics of people**

**Select the correct SYNONYM (similar meaning word) for the given word.**

**Q3. RIVAL**

- A. Friend
- B. Guest
- C. Competitor**
- D. Stranger

**Select the correct ANTONYM (opposite meaning word) for the given word.**

**Q4. ARROGANT**

- A. Confident
- B. Proud
- C. Powerful
- D. Humble**

**Select the correct meaning of the IDIOM/ PHRASES given in question.**

**Q5. DANCE WITH DEATH**

- A. To reveal a secret unintentionally
- B. To accept defeat without protest
- C. To deliberately engage in an activity involving extreme danger**
- D. To interfere in matters beyond one's responsibility

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

Q6. Mariah has \_\_\_\_ in Karachi all her life.

- A. **Lived**
- B. Did living
- C. Lives
- D. Live

### **MATHEMATICS & ANALYTICAL SKILLS**

Select the correct answer from the given options.

Q7. The population of a town increases every year by 4%. If its present population is 50,000, then after 2 years it will be?

- A. 54,000
- B. 54,060
- C. 54,070
- D. 54,080**

Q8.  $(-10) \times (-100) = \text{_____}$ .

- A. -100
- B. 1000**
- C. -10000
- D. -1000

Q9. A public library has an average of 480 visitors on Sundays and 240 on other days. The average number of visitors per day in a month of 30 days beginning with a Sunday is:

- A. 272
- B. 280**
- C. 288
- D. 360

Q10. The average age of three girls is 25 years. If their ages are in the ratio of 10 : 8 : 7. Find the age of the youngest girl.

- A. 21 years**
- B. 19 years
- C. 17 years
- D. 15 years

Find the missing number in the series.

Q11. 4, 8, 16, 32, 64, \_\_\_\_.

- A. 112
- B. 231
- C. 128**
- D. 226

Find the pair of words that best express a relationship similar to that of the original pair in the given question.

Q12. Leather : Cobbler :: Wood : ?

- A. Furniture
- B. Carpenter**
- C. Plumber
- D. Cheese

### GENERAL KNOWLEDGE

Select the correct answer from the given options.

**Q13.** Current president of Pakistan is:

- A. Dr. Arif Alvi
- B. Asif Ali Zardari**
- C. Muhammad Mian Soomro
- D. Mamnoon Hussain

**Q14.** Who wrote the national anthem of Pakistan?

- A. Quaid – e – Azam Muhammad Ali Jinnah
- B. Hafeez Jalandhari**
- C. Choudhry Rehmat Ali
- D. Allama Muhammad Iqbal

**Q15.** Karakoram Highway is the land route which connects Pakistan with \_\_\_\_\_ through the Karakoram Mountains.

- A. Afghanistan
- B. Iran
- C. China**
- D. India

### AGRICULTURE

Select the correct answer from the given options.

**Q16.** Which one is NOT a sub sector of Agriculture?

- A. Poultry
- B. Fisheries
- C. Manufacturing of Tractors**
- D. Forestry

**Q17.** According to the Prudential Regulations for Agriculture Financing by SBP, Forced Sale Value means:

- A. The value which can currently be obtained by selling the mortgaged/pledged assets under forced/distressed sale conditions**
- B. Any obligations undertaken on behalf of the person under any other guarantees and values including underwriting commitments
- C. The estimated value of the mortgaged/pledged asset under normal market conditions after applying standard depreciation.
- D. Value and Liability assumed on behalf of the client to advance funds pursuant to a contractual commitment

### BANKING & FINANCE

Select the correct answer from the given options.

**Q18.** A bank accepts funds from customers and uses those funds to provide loans and make investments. How are these items reflected on the bank's balance sheet?

- A. Customer funds as assets and loans as liabilities
- B. Customer funds as liabilities and loans as assets**
- C. Customer funds as equity and loans as assets
- D. Customer funds as assets and loans as equity

**Q19.** In banking practices, on the death of an account holder the account is immediately marked as:

- A. Dormant
- B. Blocked
- C. Deceased**
- D. Invalid

**Q20.** Working capital is calculated as:

- A. Fixed assets – liabilities
- B. Current assets – current liabilities**
- C. Total assets – equity
- D. Revenue – expenses

#### **COMPUTER SCIENCE**

Select the correct answer from the given options.

**Q21.** All general purpose computers require \_\_\_\_\_ that allows a computer to permanently retain large amounts of data.

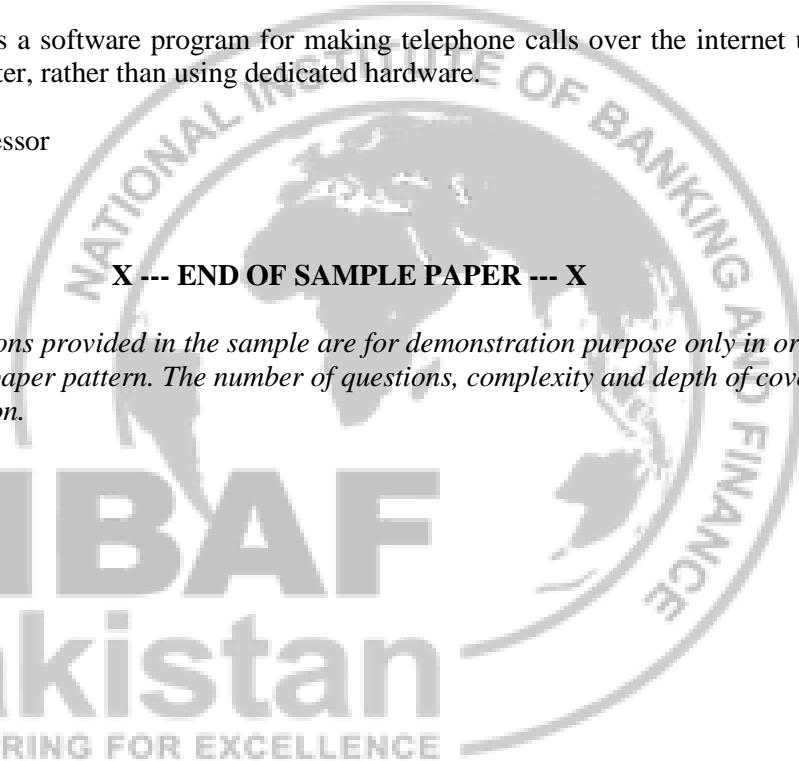
- A. Key Board
- B. Mouse
- C. Mass Storage Device**
- D. Camera

**Q22.** A \_\_\_\_\_ is a software program for making telephone calls over the internet using a general purpose computer, rather than using dedicated hardware.

- A. Softphone**
- B. Word processor
- C. Caller ID
- D. Voicemail

**X --- END OF SAMPLE PAPER --- X**

**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.



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