

NATIONAL BANK OF PAKISTAN

RECRUITMENT TEST — COMPLETE PREPARATION GUIDE



PART A | VERBAL · NUMERICAL · LOGICAL · BANKING

PART B | SIMULATION BASED TEST



Fully Solved | With Explanations | Exam Ready

■ 60 MCQs

■ All Answered

■ NBP Standard

■ Time: 4:30

Be Prepared

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■ PART A — WRITTEN TEST

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| Section 1 | Verbal Reasoning — 15 Questions |
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| Section 4 | Banking Knowledge — 15 Questions |

■ PART B — SIMULATION BASED TEST

| | |
|-------------------|------------------------------|
| Scenario 1 | Customer Complaint Handling |
| Scenario 2 | Loan Processing |
| Scenario 3 | Fraud & Compliance (AML/STR) |
| Scenario 4 | Digital Banking & Security |
| Scenario 5 | Branch Operations & Ethics |

■ LAST-MINUTE EXAM TIPS

| | |
|----------------------------|--|
| Part A — Verbal | Read all options before choosing. For fill-in-the-blank grammar questions, say the sentence aloud. Eliminate clearly wrong options first. |
| Part A — Numerical | Write down the formula before calculating. For percentages: always divide by 100 first. For ratios: find one 'part' value then multiply. |
| Part A — Logical | In coding questions, check shift pattern (+1, +2). In blood relation questions, draw a family tree. For series, find the difference between terms. |
| Part A — Banking | Remember: SBP regulates, commercial banks serve customers. KYC/AML/STR are compliance must-knows. Islamic banking uses PLS, not interest. |
| Part B — Simulation | Always choose the option that: (1) solves the customer's problem, (2) follows bank policy, (3) is ethical. Never bypass documentation. |
| General Strategy | Attempt easy questions first. Do not leave any question blank — there is usually no negative marking. Manage your time: roughly 1.5 min per MCQ. |

■ PART A — SECTION 1: VERBAL REASONING

15 MCQs | English Language &
Comprehension

Q1 Choose the word most similar in meaning to **BENEVOLENT**:

(A) Cruel

(B) Kind ✓

(C) Greedy

(D) Selfish

Explanation: *BENEVOLENT* means well-meaning and kindly. Synonym = Kind.

Q2 Choose the word most **OPPOSITE** in meaning to **DILIGENT**:

(A) Hardworking

(B) Careful

(C) Lazy ✓

(D) Attentive

Explanation: *DILIGENT* means showing care and effort. Its antonym is *LAZY*.

Q3 Fill in the blank: She was so tired that she could _____ keep her eyes open.

(A) barely ✓

(B) rarely

(C) nearly

(D) hardly

Explanation: 'Barely' correctly expresses she could almost not keep eyes open. 'Hardly' also works but 'barely' is more natural here.

Q4 Select the correctly spelled word:

(A) Accomodate

(B) Accommodate ✓

(C) Acommodate

(D) Acomodate

Explanation: The correct spelling is *ACCOMMODATE* — double 'c' and double 'm'.

Q5 Choose the correct form: The manager, along with his assistants, _____ present.

(A) were

(B) are

(C) is ✓

(D) have been

Explanation: The subject is 'manager' (singular). 'Along with' does not change the verb — use 'is'.

Q6 Identify the correct sentence:

(A) He don't know the answer.

(B) He doesn't knows the answer.

(C) He doesn't know the answer. ✓

(D) He not know the answer.

Explanation: With third-person singular (He/She/It), use 'doesn't' + base verb.

Q7 Choose the word closest in meaning to LUCID:

(A) Confusing

(B) Dull

(C) Clear ✓

(D) Vague

Explanation: LUCID means expressed clearly and easy to understand. Synonym = Clear.

Q8 Select the correct preposition: The bank is closed _____ Sundays.

(A) in

(B) at

(C) on ✓

(D) by

Explanation: Days of the week use the preposition 'on' — 'on Sundays'.

Q9 Choose the antonym of **VERBOSE**:

(A) Wordy

(B) Talkative

(C) Brief ✓

(D) Lengthy

Explanation: *VERBOSE* means using more words than needed. Antonym = Brief/Concise.

Q10 Complete the analogy: Pen is to Writer as Brush is to:

(A) Canvas

(B) Painter ✓

(C) Paint

(D) Drawing

Explanation: *A pen is the tool of a writer; a brush is the tool of a painter.*

Q11 Choose the correctly punctuated sentence:

(A) Its a hot day, isnt it?

(B) It's a hot day, isn't it? ✓

(C) Its a hot day isn't it?

(D) It's a hot day isnt it?

Explanation: *Contractions require apostrophes: It's = It is; isn't = is not. Comma before tag question.*

Q12 The idiom '**TO BURN THE MIDNIGHT OIL**' means:

(A) To waste fuel

(B) To work very late at night ✓

(C) To cause fire

(D) To sleep deeply

Explanation: *Burning midnight oil = working or studying late into the night.*

Q13 Choose the word most similar to AMELIORATE:

(A) Worsen

(B) Improve ✓

(C) Ignore

(D) Delay

Explanation: AMELIORATE means to make something bad better. Synonym = Improve.

Q14 Select the correct passive voice of: 'The clerk filed the documents.'

(A) The documents were filed by the clerk. ✓

(B) The documents are filed by the clerk.

(C) The documents had filed by the clerk.

(D) The documents was filed by the clerk.

Explanation: Past tense passive = was/were + past participle. 'Documents' is plural so 'were filed'.

Q15 Choose the word opposite to FRUGAL:

(A) Thrifty

(B) Economical

(C) Wasteful ✓

(D) Careful

Explanation: FRUGAL means careful with money. Its antonym is WASTEFUL/Extravagant.

■ PART A — SECTION 2: NUMERICAL REASONING

15 MCQs | Arithmetic, Ratios &
Problem Solving

Q1 If 15% of a number is 45, what is the number?

(A) 200

(B) 250

(C) 300 ✓

(D) 350

Explanation: $15\% \text{ of } x = 45 \rightarrow x = 45 \div 0.15 = 300.$

Q2 A shopkeeper buys an item for Rs. 800 and sells it for Rs. 1,000. What is the profit percentage?

(A) 20%

(B) 25% ✓

(C) 15%

(D) 30%

Explanation: $\text{Profit} = 200. \text{Profit}\% = (200/800) \times 100 = 25\%.$

Q3 What is the next number in the series: 2, 6, 18, 54, ___?

(A) 108

(B) 162 ✓

(C) 216

(D) 270

Explanation: Each term is multiplied by 3: $54 \times 3 = 162.$

Q4 A train travels 360 km in 4 hours. What is its speed in km/h?

(A) 80

(B) 90 ✓

(C) 100

(D) 70

Explanation: $\text{Speed} = \text{Distance} \div \text{Time} = 360 \div 4 = 90 \text{ km/h}.$

Q5 If the ratio of boys to girls in a class is 3:2 and there are 30 boys, how many girls are there?

(A) 15

(B) 18

(C) 20 ✓

(D) 25

Explanation: 3 parts = 30 boys → 1 part = 10. Girls = 2 × 10 = 20.

Q6 What is 25% of 25% of 400?

(A) 25 ✓

(B) 20

(C) 15

(D) 10

Explanation: 25% of 400 = 100. 25% of 100 = 25.

Q7 A man earns Rs. 60,000 per month and saves 20%. What is his monthly expenditure?

(A) Rs. 12,000

(B) Rs. 48,000 ✓

(C) Rs. 50,000

(D) Rs. 40,000

Explanation: Savings = 20% × 60,000 = 12,000. Expenditure = 60,000 – 12,000 = 48,000.

Q8 If 6 workers can complete a job in 12 days, how many days will 9 workers take?

(A) 6

(B) 8 ✓

(C) 9

(D) 10

Explanation: Work = 6 × 12 = 72 man-days. 9 workers: 72 ÷ 9 = 8 days.

Q9 Simplify: $(144)^{(1/2)} + (64)^{(1/3)}$

(A) 14

(B) 16 ✓

(C) 18

(D) 20

Explanation: $\sqrt{144} = 12$. $\sqrt[3]{64} = 4$. Total = $12 + 4 = 16$.

Q10 A sum of Rs. 5,000 is invested at 10% per annum simple interest for 3 years. What is the total interest?

(A) Rs. 1,000

(B) Rs. 1,500 ✓

(C) Rs. 2,000

(D) Rs. 500

Explanation: $SI = P \times R \times T \div 100 = 5000 \times 10 \times 3 \div 100 = \text{Rs. } 1,500$.

Q11 Two numbers are in ratio 4:5 and their sum is 180. What is the larger number?

(A) 80

(B) 100 ✓

(C) 90

(D) 120

Explanation: $4+5=9$ parts. Each part = $180 \div 9 = 20$. Larger = $5 \times 20 = 100$.

Q12 If a car depreciates by 10% every year and its current value is Rs. 200,000, what will it be worth after 2 years?

(A) Rs. 162,000 ✓

(B) Rs. 160,000

(C) Rs. 180,000

(D) Rs. 164,000

Explanation: Year 1: $200,000 \times 0.9 = 180,000$. Year 2: $180,000 \times 0.9 = 162,000$.

Q13 What percentage is 75 of 300?

(A) 20%

(B) 25% ✓

(C) 30%

(D) 15%

Explanation: $(75 \div 300) \times 100 = 25\%$.

Q14 A cistern is filled by pipe A in 4 hours and emptied by pipe B in 6 hours. If both open together, in how many hours will the cistern fill?

(A) 10

(B) 12 ✓

(C) 8

(D) 6

Explanation: Net filling per hour = $1/4 - 1/6 = 1/12$. Time = 12 hours.

Q15 What is the average of 15, 25, 35, 45, 55?

(A) 30

(B) 35 ✓

(C) 40

(D) 25

Explanation: Sum = 175. Average = $175 \div 5 = 35$.

■ PART A — SECTION 3: LOGICAL REASONING

15 MCQs | Series, Coding &
Analytical Thinking

Q1 All roses are flowers. Some flowers fade quickly. Therefore:

(A) All roses fade quickly.

(B) Some roses may fade quickly. ✓

(C) No roses fade quickly.

(D) All flowers are roses.

Explanation: From 'some flowers fade' and 'roses are flowers', only possibility is that *SOME* roses *MAY* fade — not all.

Q2 If CLOUD is coded as DNPVE, how is RAIN coded?

(A) SBJP

(B) TBJO

(C) SBJO ✓

(D) TCJO

Explanation: Each letter shifts +1: R→S, A→B, I→J, N→O = SBJO.

Q3 Find the odd one out: 121, 144, 169, 196, 225, 250

(A) 196

(B) 225

(C) 250 ✓

(D) 169

Explanation: $121=11^2$, $144=12^2$, $169=13^2$, $196=14^2$, $225=15^2$. 250 is not a perfect square — it's the odd one out.

Q4 A is the father of B. B is the sister of C. C is the son of D. How is D related to A?

(A) Son

(B) Daughter-in-law ✓

(C) Son-in-law

(D) Wife

Explanation: C is A's grandchild. D is C's parent. Since B is sister of C (female) and A is father of B and C, D must be A's daughter-in-law (the mother of C).

Q5 Pointing to a photo, Ayesha said 'His mother's only daughter is my mother.' Who is the person in the photo?

(A) Ayesha's uncle ✓

(B) Ayesha's father

(C) Ayesha's brother

(D) Ayesha's son

Explanation: His mother's only daughter = the woman's only daughter. That is Ayesha's mother. So the person is Ayesha's mother's brother = Ayesha's uncle.

Q6 Complete the series: ACE, BDF, CEG, ____

(A) DFH ✓

(B) EFG

(C) CFH

(D) DEG

Explanation: Each set skips one letter: A-C-E, B-D-F, C-E-G, D-F-H.

Q7 If 'BANK' is written as '2-1-14-11', how is 'LOAN' written?

(A) 12-15-1-14 ✓

(B) 11-15-1-14

(C) 12-14-1-15

(D) 13-15-1-14

Explanation: A=1, B=2... Z=26. L=12, O=15, A=1, N=14 → 12-15-1-14.

Q8 Which number replaces the '?' : 3, 8, 15, 24, 35, ?

(A) 45

(B) 46

(C) 48 ✓

(D) 50

Explanation: Differences: 5, 7, 9, 11, 13... Next = 35+13=48.

Q9 In a row of students, Hamid is 7th from the left and 13th from the right. How many students are in the row?

(A) 18

(B) 19 ✓

(C) 20

(D) 21

Explanation: $Total = 7 + 13 - 1 = 19$ students.

Q10 Select the figure that completes the pattern: Square → Circle → Triangle → Square → Circle → ?

(A) Square

(B) Circle

(C) Triangle ✓

(D) Diamond

Explanation: The pattern repeats Square, Circle, Triangle. After Circle comes Triangle.

Q11 If the day before yesterday was Friday, what day will it be the day after tomorrow?

(A) Monday

(B) Tuesday ✓

(C) Wednesday

(D) Thursday

Explanation: Day before yesterday = Friday → Yesterday = Sat → Today = Sun → Tomorrow = Mon → Day after tomorrow = Tuesday.

Q12 Statement: All managers are leaders. No leader is a clerk. Conclusion:

(A) All managers are clerks.

(B) No manager is a clerk. ✓

(C) Some managers are clerks.

(D) Some clerks are managers.

Explanation: All managers are leaders + No leader is a clerk → No manager can be a clerk.

Q13 What comes next: 1, 4, 9, 16, 25, 36, ?

(A) 42

(B) 45

(C) 49 ✓

(D) 48

Explanation: These are perfect squares: $1^2, 2^2, 3^2, \dots, 7^2=49$.

Q14 Three friends A, B, C run a race. A finishes before B. C finishes after B. Who finishes last?

(A) A

(B) B

(C) C ✓

(D) Cannot determine

Explanation: A before B, B before C → Order: A, B, C. C finishes last.

Q15 Select the missing piece: 6 is to 36 as 9 is to ____

(A) 81 ✓

(B) 72

(C) 54

(D) 45

Explanation: $6^2 = 36$. Similarly $9^2 = 81$.

■ PART A — SECTION 4: BANKING KNOWLEDGE

15 MCQs | Banking Concepts,
SBP & Products

Q1 The full form of NBP is:

(A) National Business Pakistan

(B) National Bank of Pakistan ✓

(C) New Banking Policy

(D) National Banking Procedure

Explanation: NBP stands for National Bank of Pakistan, established in 1949.

Q2 What does KIBOR stand for?

(A) Karachi Interbank Offered Rate ✓

(B) Karachi International Banking Offer Rate

(C) Karachi Issued Bond Offering Rate

(D) Karachi Interbank Official Rate

Explanation: KIBOR = Karachi Interbank Offered Rate. It is Pakistan's key benchmark interest rate.

Q3 Which institution regulates all commercial banks in Pakistan?

(A) Ministry of Finance

(B) State Bank of Pakistan ✓

(C) Securities & Exchange Commission

(D) SECP

Explanation: The State Bank of Pakistan (SBP) is Pakistan's central bank and banking regulator.

Q4 A 'Demand Draft' is:

(A) A loan instrument

(B) A negotiable instrument used for transferring money ✓

(C) A type of bond

(D) A credit card statement

Explanation: A Demand Draft is a pre-paid negotiable instrument drawn by one bank on another for transferring funds.

Q5 What is 'KYC' in banking?

(A) Keep Your Cash

(B) Know Your Customer ✓

(C) Know Your Credit

(D) Keep Your Card

Explanation: KYC = Know Your Customer. Banks verify customer identity to prevent fraud and money laundering.

Q6 The 'Repo Rate' is the rate at which:

(A) Banks lend to customers

(B) SBP lends to commercial banks ✓

(C) Government borrows from SBP

(D) Banks borrow from each other

Explanation: The Repo (Policy) Rate is the interest rate at which SBP lends short-term funds to commercial banks.

Q7 Which of the following is NOT a function of the State Bank of Pakistan?

(A) Issuing currency

(B) Acting as banker to government

(C) Providing retail loans to public ✓

(D) Regulating exchange rates

Explanation: SBP does not provide retail loans to the public. That is the function of commercial banks.

Q8 What is 'AML' in banking context?

(A) Asset Management License

(B) Anti-Money Laundering ✓

(C) Automated Money Ledger

(D) Annual Money Limit

Explanation: AML = Anti-Money Laundering. It refers to laws preventing disguising illegally obtained funds.

Q9 An 'Overdraft' facility allows a customer to:

(A) Deposit extra money

(B) Withdraw more than the account balance ✓

(C) Open multiple accounts

(D) Transfer funds internationally

Explanation: An overdraft allows account holders to withdraw money beyond their account balance up to a set limit.

Q10 What is the minimum capital requirement concept called in banking?

(A) Liquidity Ratio

(B) Capital Adequacy Ratio (CAR) ✓

(C) Reserve Requirement

(D) Cash Ratio

Explanation: CAR (Capital Adequacy Ratio) ensures banks hold sufficient capital against their risk-weighted assets.

Q11 Which of the following is a liability for a bank?

(A) Loans given to customers

(B) Investments in securities

(C) Deposits received from customers ✓

(D) Cash in vault

Explanation: Customer deposits are liabilities for a bank because the bank owes this money back to depositors.

Q12 What does 'SWIFT' stand for in international banking?

(A) Society for Worldwide Interbank Financial Telecommunication ✓

(B) Standard Worldwide Interbank Fund Transfer

(C) Secure Worldwide Internet Finance Transfer

(D) System for Worldwide Interbank Financial Transactions

Explanation: SWIFT = Society for Worldwide Interbank Financial Telecommunication — the global messaging network for banks.

Q13 'Microfinance' is primarily aimed at:

(A) Large corporations

(B) High net worth individuals

(C) Low-income individuals and small businesses ✓

(D) Government institutions

Explanation: Microfinance provides small loans and financial services to low-income individuals and small enterprises.

Q14 A 'Letter of Credit' (LC) is mainly used in:

(A) Local retail banking

(B) International trade financing ✓

(C) Consumer banking

(D) Investment banking

Explanation: An LC is a document from a bank guaranteeing payment in international trade when conditions are met.

Q15 The 'Profit and Loss Sharing' (PLS) account is associated with:

(A) Conventional banking

(B) Islamic banking ✓

(C) Investment banking

(D) Foreign banking

Explanation: PLS accounts are a core product of Islamic banking, replacing interest with profit/loss sharing.

■ ■ PART B — SIMULATION BASED TEST

5 Workplace Scenarios | 3 MCQs
each | 15 Total

The Simulation Based Test assesses how you would handle REAL banking situations. Each scenario presents a workplace challenge. Read carefully and choose the BEST response — the one that is ethical, customer-friendly, policy-compliant, and professionally appropriate. There are no trick questions; focus on what a responsible bank officer would do.

SCENARIO 1 — CUSTOMER COMPLAINT HANDLING

Situation: You are a Bank Officer at NBP. A customer walks in very upset, claiming that Rs. 50,000 was debited from his account without his knowledge. He is raising his voice and other customers are watching.

QS1 What should be your FIRST action?

(A) Ask the customer to leave and come back later.

(B) Calmly greet the customer, escort him to a private area, and listen to his complaint patiently. ✓

(C) Tell him to call the helpline instead.

(D) Immediately reverse the transaction without checking.

Explanation: De-escalating by moving to a private space and listening first is the professional response. Always listen before acting.

QS2 After listening, the customer cannot provide his CNIC. You should:

(A) Refuse to help and ask him to come back with CNIC.

(B) Verify his identity through other means such as account number, mother's name, and security question. ✓

(C) Process the complaint without any verification.

(D) Call the police.

Explanation: KYC compliance requires identity verification. Alternative verification methods are standard practice when CNIC is unavailable.

QS3 You find the debit was a valid EMI deduction the customer forgot about. You should:

(A) Blame the customer for wasting your time.

(C) Reverse the transaction anyway to satisfy him.

(B) Explain the transaction clearly, show him the EMI schedule, and apologize for any confusion. ✓

(D) Ask him to contact the head office.

Explanation: Clear communication, showing evidence, and empathy resolve misunderstandings professionally without creating compliance issues.

SCENARIO 2 — LOAN PROCESSING

Situation: A small business owner applies for a business loan of Rs. 2,000,000. He has been an NBP customer for 5 years with a good transaction history but cannot provide collateral. His business has been operational for 2 years with consistent income.

QS1 Which type of loan product would you FIRST recommend to this customer?

(A) Mortgage loan

(C) Agricultural loan

(B) Unsecured SME business loan / NBP Karobar ✓

(D) Personal loan only

Explanation: NBP Karobar and similar SME products are designed for small businesses. Unsecured SME loans consider cash flow over collateral.

QS2 What documents would you primarily require for this loan application?

(A) Only the applicant's CNIC

(C) Just a recommendation letter.

(B) CNIC, business registration certificate, bank statements (6-12 months), tax returns, and business financials. ✓

(D) Property papers only.

Explanation: Standard loan documentation includes identity proof, business legal standing, and financial history to assess repayment capacity.

QS3 The customer's credit score is acceptable but cash flow shows seasonal dips. Your recommendation:

(A) Reject the loan outright.

(B) Approve full amount ignoring risk.

(C) Propose a structured repayment schedule aligned to the business's cash flow cycle and suggest a slightly lower loan amount. ✓

(D) Ask the customer to try another bank.

Explanation: Structured repayment aligned to cash flow reduces default risk while still serving the customer — this is sound credit risk management.

SCENARIO 3 — FRAUD & COMPLIANCE

Situation: During routine monitoring, you notice a customer's account has received 15 transactions of exactly Rs. 99,999 each within one week from different sources. The account holder is a small shopkeeper.

QS1 This pattern most likely indicates:

(A) Normal business activity for a shopkeeper.

(B) Structuring (smurfing) — a money laundering technique to avoid transaction reporting thresholds. ✓

(C) A government salary account.

(D) Normal online shopping activity.

Explanation: Transactions just below reporting thresholds (Rs. 1,00,000) from multiple sources = classic structuring/smurfing — a money laundering red flag.

QS2 Your immediate obligation under AML regulations is to:

(A) Ignore it as transactions are below the limit.

(B) Close the account immediately without reporting.

(C) File a Suspicious Transaction Report (STR) with the Financial Monitoring Unit (FMU). ✓

(D) Inform the customer that you are filing a report.

Explanation: Under Pakistan's AML/CFT regulations, banks must file STRs with FMU for suspicious patterns. Tipping off the customer is prohibited.

QS3 When should you NOT inform the customer about the STR filing?

(A) Always inform the customer.

(B) Never inform the customer — tipping off is a criminal offense under AML laws. ✓

(C) Inform after 30 days.

(D) Inform only if the amount exceeds Rs. 1,000,000.

Explanation: Tipping off (informing a suspect that an STR has been filed) is a criminal offense under FATF guidelines and Pakistan's AML Act.

SCENARIO 4 — DIGITAL BANKING & TECHNOLOGY

Situation: NBP is launching a new mobile banking app. A customer aged 65 visits the branch saying he does not trust online banking and prefers paper statements. He has been approached by a scammer asking for his OTP over the phone.

QS1 How should you address his distrust of digital banking?

(A) Tell him digital banking is compulsory and he has no choice.

(B) Explain the security features, demonstrate the app, and assure him both branch and digital services remain available. ✓

(C) Ignore his concern as it is not your responsibility.

(D) Tell him to ask his children.

Explanation: Financial inclusion requires educating and empowering all customers, especially elderly ones, while respecting their choices.

QS2 Regarding the scammer asking for his OTP, you should tell the customer:

(A) OTPs can be shared with trusted family members.

(B) OTPs should only be shared with bank staff over the phone.

(C) Never share OTP with anyone — NBP staff will NEVER ask for your OTP or PIN. ✓

(D) Share OTP only if the caller knows your account number.

Explanation: Golden rule of banking security: OTPs and PINs are never to be shared with ANYONE, including bank staff. Banks never ask for them.

QS3 The customer's account was accessed after he shared his OTP. Immediate action:

(A) Ask him to wait 24 hours before reporting.

(C) Tell him it is his fault and the bank is not responsible.

(B) Immediately block his card/mobile banking access, lodge a fraud complaint, and initiate reversal process. ✓

(D) Ask him to file a police report first before the bank can help.

Explanation: Speed is critical in fraud response. Blocking access immediately minimizes further loss. Complaint and reversal process begins simultaneously.

SCENARIO 5 — BRANCH OPERATIONS & ETHICS

Situation: You are a Branch Manager. Your branch has not met monthly targets. A colleague suggests approving a loan for a relative of a politically influential person without completing due diligence, hinting it could help with branch targets and personal benefits.

QS1 Your response to this suggestion should be:

(A) Accept since it helps meet targets.

(C) Partially process the loan without documentation.

(B) Refuse firmly and report the suggestion to compliance/internal audit as it constitutes corruption. ✓

(D) Delay the decision and wait to see how things unfold.

Explanation: This is a clear case of corruption and conflict of interest. Under NBP's code of conduct and banking regulations, this must be refused and reported.

QS2 Approving a loan without proper due diligence primarily violates:

(A) Only internal SOP

(C) Only the customer's privacy

(B) Prudential Regulations issued by SBP and the bank's credit risk policy ✓

(D) No regulation — it is a management decision

Explanation: SBP Prudential Regulations mandate proper credit assessment. Violation leads to regulatory penalties and personal liability.

QS3 The best long-term approach to meet branch targets ethically is:

(A) Compromise documentation to speed up approvals.

(C) Avoid taking deposits and focus only on investments.

(B) Focus on customer acquisition drives, improve service quality, cross-sell products, and build community relationships. ✓

(D) Transfer difficult customers to other branches.

Explanation: Ethical, sustainable target achievement comes from genuine business development — not shortcuts that create long-term legal and reputational risk.

■ QUICK ANSWER KEY — ALL SECTIONS

Section 1 — Verbal

| Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | Q11 | Q12 | Q13 | Q14 | Q15 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| (B) | (C) | (A) | (B) | (C) | (C) | (C) | (C) | (C) | (B) | (B) | (B) | (B) | (A) | (C) |

Section 2 — Numerical

| Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | Q11 | Q12 | Q13 | Q14 | Q15 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| (C) | (B) | (B) | (B) | (C) | (A) | (B) | (B) | (B) | (B) | (B) | (A) | (B) | (B) | (B) |

Section 3 — Logical

| Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | Q11 | Q12 | Q13 | Q14 | Q15 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| (B) | (C) | (C) | (B) | (A) | (A) | (A) | (C) | (B) | (C) | (B) | (B) | (C) | (C) | (A) |

Section 4 — Banking

| Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | Q11 | Q12 | Q13 | Q14 | Q15 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| (B) | (A) | (B) | (B) | (B) | (B) | (C) | (B) | (B) | (B) | (C) | (A) | (C) | (B) | (B) |

Part B — Simulation (Best Responses)

| S1 | S2 | S3 | S4 | S5 | S6 | S7 | S8 | S9 | S10 | S11 | S12 | S13 | S14 | S15 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| (B) | (B) | (B) | (B) | (B) | (C) | (B) | (C) | (B) | (B) | (C) | (B) | (B) | (B) | (B) |

■ **BEST OF LUCK IN YOUR NBP EXAMINATION!** ■ You have prepared well. Stay calm, read each question carefully, and trust your knowledge.
May Allah grant you success — Ameen!