

NATIONAL BANK OF PAKISTAN

Field Officer – OG III (Legal Division)

PART A — PREPARATION GUIDE

100 Solved MCQs

✓ Correct answers are highlighted in GREEN with a tick mark

SECTION 1: VERBAL REASONING (Q1–Q25)

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

A) Hostile

✓ B) Charitable

C) Indifferent

D) Arrogant

Answer: (B) — Benevolent means kind and generous.

Q2. Choose the word OPPOSITE in meaning to VERBOSE:

A) Talkative

B) Eloquent

✓ C) Concise

D) Fluent

Answer: (C) — Verbose means using too many words; opposite is concise.

Q3. Fill in the blank: Despite the heavy rain, the event proceeded _____ as planned.

A) erratically

✓ B) smoothly

C) hastily

D) reluctantly

Answer: (B) — Context implies things went well.

Q4. Select the correct meaning of the idiom 'bite the bullet':

A) To eat quickly

✓ B) To endure a painful situation bravely

C) To argue fiercely

D) To give up easily

Answer: (B)

Q5. Identify the grammatically correct sentence:

A) She don't know the answer.

B) He have finished his work.

✓ C) They are going to the market.

D) We was happy to see him.

Answer: (C)

Q6. Choose the best word to complete: The lawyer presented a _____ argument that convinced the judge.

A) frivolous

✓ B) compelling

C) vague

D) negligent

Answer: (B) — Compelling means persuasive.

Q7. Word most opposite to DILIGENT:

- A) Hardworking
- B) Careful
- ✓ C) Lazy
- D) Punctual

Answer: (C) — Diligent = hardworking; opposite is lazy.

Q8. Choose the correct passive voice: 'The manager signed the contract.'

- A) The contract is signed by the manager.
- ✓ B) The contract was signed by the manager.
- C) The contract has signed by the manager.
- D) The contract signed by the manager.

Answer: (B) — Past tense passive.

Q9. Select the synonym of PRUDENT:

- A) Reckless
- ✓ B) Wise
- C) Foolish
- D) Stubborn

Answer: (B)

Q10. Fill in: The committee _____ yet to reach a consensus on the matter.

- ✓ A) is
- B) are
- C) were
- D) have

Answer: (A) — Committee is a collective noun treated as singular.

Q11. Which sentence uses 'effect' correctly?

- A) The medicine will effect a cure.
- B) How did the news effect you?
- ✓ C) The side effects are minimal.
- D) We need to effect quickly.

Answer: (C) — 'Effects' as noun is correct usage.

Q12. Choose the antonym of METICULOUS:

- A) Precise
- B) Thorough
- ✓ C) Careless
- D) Detailed

Answer: (C)

Q13. The word 'PLAUSIBLE' means:

- A) Impossible
- ✓ B) Seemingly reasonable
- C) Certain
- D) Ridiculous

Answer: (B)

Q14. Identify the error: 'Each of the students have submitted their assignment.'

- A) Each of
- ✓ B) have submitted
- C) their assignment
- D) No error

Answer: (B) — 'Each' takes singular verb — 'has submitted'.

Q15. Choose correct spelling:

- A) Accomodation
- B) Acommodation
- ✓ C) Accommodation
- D) Acomodation

Answer: (C)

Q16. Select the meaning of 'EXACERBATE':

- A) To improve
- ✓ B) To worsen
- C) To ignore
- D) To resolve

Answer: (B)

Q17. Choose the word that best replaces 'ABOLISHED' in: 'The law was abolished last year.'

- A) Created
- B) Amended
- ✓ C) Repealed
- D) Proposed

Answer: (C)

Q18. A passage says: 'The defendant was acquitted.' This means the defendant was:

- A) Found guilty
- B) Sentenced
- ✓ C) Cleared of charges
- D) Imprisoned

Answer: (C)

Q19. Fill in: Neither the manager nor the employees _____ informed about the policy.

- A) was
- ✓ B) were
- C) has
- D) is

Answer: (B) — When 'nor' connects plural noun, use plural verb.

Q20. Select antonym of VERBOSE:

- A) Wordy
- ✓ B) Terse
- C) Loquacious
- D) Rambling

Answer: (B) — Terse = brief.

Q21. Choose correct sentence:

- A) The data is accurate.
- B) The data are accurate.
- ✓ C) Both A and B are correct.
- D) Neither is correct.

Answer: (C) — Both usages are now accepted.

Q22. What does MITIGATE mean?

- A) To aggravate
- ✓ B) To reduce severity
- C) To ignore
- D) To celebrate

Answer: (B)

Q23. Identify the figure of speech: 'Time is money.'

- A) Simile
- B) Hyperbole
- ✓ C) Metaphor
- D) Personification

Answer: (C) — Direct comparison without 'like/as'.

Q24. Choose the correctly punctuated sentence:

- A) Its a beautiful day isnt it.
- ✓ B) It's a beautiful day, isn't it?
- C) Its a beautiful day, isnt it?
- D) It's a beautiful day isn't it.

Answer: (B)

Q25. The tone of a legal document should be:

- A) Casual and friendly
- B) Emotional and persuasive
- ✓ C) Formal and precise
- D) Vague and general

Answer: (C)

SECTION 2: NUMERICAL REASONING (Q26–Q50)

Q26. If 15% of a number is 90, what is the number?

- A) 500
- ✓ B) 600
- C) 450
- D) 750

Answer: (B) — $90/0.15 = 600$

Q27. A train travels 360 km in 4 hours. What is its speed in km/h?

- A) 80
- ✓ B) 90
- C) 100
- D) 120

Answer: (B) — $360/4 = 90$ km/h

Q28. What is 35% of 200?

- A) 60
- B) 65
- ✓ C) 70
- D) 75

Answer: (C) — $200 \times 0.35 = 70$

Q29. A shopkeeper buys an item for Rs. 800 and sells it for Rs. 1000. Profit %?

- A) 20%
- ✓ B) 25%
- C) 30%
- D) 15%

Answer: (B) — $(200/800) \times 100 = 25\%$

Q30. If $x + y = 12$ and $x - y = 4$, then $x = ?$

- A) 6
- B) 7
- ✓ C) 8
- D) 9

Answer: (C) — $x = (12+4)/2 = 8$

Q31. Simple interest on Rs. 5000 at 8% per annum for 3 years?

A) Rs. 1000

✓ B) Rs. 1200

C) Rs. 1500

D) Rs. 1800

Answer: (B) — $5000 \times 8 \times 3 / 100 = 1200$

Q32. The average of 5 numbers is 20. If one number is removed and average becomes 18, what was the removed number?

A) 24

B) 26

✓ C) 28

D) 30

Answer: (C) — $5 \times 20 - 4 \times 18 = 100 - 72 = 28$

Q33. A work can be completed by A in 10 days and B in 15 days. Together they finish in?

A) 5 days

✓ B) 6 days

C) 7 days

D) 8 days

Answer: (B) — $1/10 + 1/15 = 1/6$, so 6 days

Q34. What is the next number: 2, 6, 12, 20, 30, ___?

A) 40

✓ B) 42

C) 44

D) 46

Answer: (B) — Pattern: $+4, +6, +8, +10, +12 \rightarrow 30 + 12 = 42$

Q35. If a car depreciates 20% per year and costs Rs. 500,000 today, what is its value after 1 year?

A) Rs. 380,000

✓ B) Rs. 400,000

C) Rs. 420,000

D) Rs. 450,000

Answer: (B) — $500,000 \times 0.80 = 400,000$

Q36. Ratio of 3:5 — if larger part is 35, what is smaller part?

A) 18

✓ B) 21

C) 24

D) 27

Answer: (B) — $3/5 \times 35 = 21$

Q37. Compound interest on Rs. 10,000 at 10% p.a. for 2 years?

A) Rs. 2000

✓ B) Rs. 2100

C) Rs. 2200

D) Rs. 2500

Answer: (B) — $10000 \times (1.1)^2 - 10000 = 12100 - 10000 = 2100$

Q38. A pipe fills a tank in 6 hours. Another empties it in 9 hours. How long to fill if both open?

A) 12 hours

B) 15 hours

✓ C) 18 hours

D) 20 hours

Answer: (C) — $1/6 - 1/9 = 1/18$, so 18 hours

Q39. Rs. 6000 is divided among A, B, C in ratio 2:3:5. How much does C get?

A) Rs. 2000

B) Rs. 2500

✓ C) Rs. 3000

D) Rs. 3500

Answer: (C) — $C = 5/10 \times 6000 = 3000$

Q40. A number when increased by 20% gives 480. Find the original number.

A) 380

B) 390

✓ C) 400

D) 410

Answer: (C) — $x \times 1.2 = 480 \rightarrow x = 400$

Q41. What is $12^2 + 5^2$?

A) 144

✓ B) 169

C) 189

D) 194

Answer: (B) — $144 + 25 = 169$

Q42. If salary increases from Rs. 40,000 to Rs. 50,000, % increase is:

A) 20%

✓ B) 25%

C) 30%

D) 10%

Answer: (B) — $(10000/40000) \times 100 = 25\%$

Q43. What fraction of 1 hour is 15 minutes?

A) $1/3$

✓ B) $1/4$

C) $1/5$

D) $1/6$

Answer: (B) — $15/60 = 1/4$

Q44. A loan of Rs. 100,000 at 12% p.a. for 2 years simple interest. Total repayment?

A) Rs. 120,000

✓ B) Rs. 124,000

C) Rs. 122,000

D) Rs. 118,000

Answer: (B) — $SI = 100000 \times 0.12 \times 2 = 24000$; Total = 124,000

Q45. In a class of 50 students, 60% are girls. Number of boys?

A) 15

✓ B) 20

C) 25

D) 30

Answer: (B) — $50 - 30 = 20$ boys

Q46. Cost price Rs. 500, loss 10%. Selling price?

A) Rs. 440

✓ B) Rs. 450

C) Rs. 460

D) Rs. 480

Answer: (B) — $500 \times 0.90 = 450$

Q47. LCM of 12 and 18?

- A) 24
- ✓ B) 36
- C) 48
- D) 60

Answer: (B) — $\text{LCM}(12,18) = 36$

Q48. If $3x = 21$, then $5x = ?$

- A) 30
- ✓ B) 35
- C) 40
- D) 45

Answer: (B) — $x=7, 5 \times 7=35$

Q49. What percent is 45 of 180?

- A) 20%
- ✓ B) 25%
- C) 30%
- D) 35%

Answer: (B) — $(45/180) \times 100 = 25\%$

Q50. Time taken to cover 150 km at 50 km/h?

- A) 2 hours
- ✓ B) 3 hours
- C) 4 hours
- D) 5 hours

Answer: (B) — $150/50 = 3$ hours

SECTION 3: LOGICAL REASONING (Q51–Q75)

Q51. All cats are animals. All animals are mammals. Conclusion:

- A) Some cats are not mammals
- ✓ B) All cats are mammals
- C) No cats are mammals
- D) Some animals are not cats

Answer: (B) — Transitive syllogism.

Q52. Find the odd one out: Mango, Apple, Banana, Potato, Orange

- A) Mango
- B) Banana
- ✓ C) Potato
- D) Orange

Answer: (C) — Potato is a vegetable, rest are fruits.

Q53. If BANK is coded as CBOL, then LOAN is coded as:

- ✓ A) MPBO
- B) MPBN
- C) NPBO
- D) MPAO

Answer: (A) — Each letter shifted +1.

Q54. Series: 3, 9, 27, 81, ___?

- A) 162
- ✓ B) 243
- C) 324

D) 189

Answer: (B) — Multiply by 3 each time.

Q55. If Monday is 2 days after Saturday, what day is 3 days before Wednesday?

A) Monday

✓ B) Sunday

C) Saturday

D) Friday

Answer: (B) — 3 days before Wednesday = Sunday

Q56. A is taller than B. C is shorter than A. B is taller than C. Who is shortest?

A) A

B) B

✓ C) C

D) Cannot be determined

Answer: (C) — Order: A > B > C

Q57. If all officers are honest and Ram is an officer, then:

A) Ram may be honest

B) Ram is dishonest

✓ C) Ram is honest

D) Ram is not an officer

Answer: (C) — Deductive syllogism.

Q58. Series: 1, 4, 9, 16, 25, ___?

A) 30

B) 35

✓ C) 36

D) 49

Answer: (C) — Perfect squares: $6^2=36$

Q59. Clock shows 3:15. Angle between hour and minute hands?

A) 0°

✓ B) 7.5°

C) 15°

D) 22.5°

Answer: (B) — At 3:15, hour hand at 97.5° , minute at 90° ; diff= 7.5°

Q60. Find missing: ACE, BDF, CEG, ___?

✓ A) DFH

B) EGI

C) DGI

D) CFH

Answer: (A) — Each letter in group advances by 1.

Q61. Pointing to a photo, Ali says 'He is the son of my father's only son.' Who is in photo?

A) Ali's brother

B) Ali's uncle

✓ C) Ali's son

D) Ali's cousin

Answer: (C) — Father's only son = Ali; son of Ali = Ali's son.

Q62. Which number replaces ? : 2, 5, 10, 17, 26, ?

A) 35

B) 36

✓ C) 37

D) 38

Answer: (C) — Differences: 3,5,7,9,11 → 26+11=37

Q63. If South-East becomes North, then what does West become?

✓ A) North-East

- B) South-East
- C) North-West
- D) South-West

Answer: (A) — Each direction rotates 135° CW.

Q64. Statement: No pen is a book. Some books are tables. Conclusion I: No pen is a table. Conclusion II: Some tables are books.

A) Only I follows

✓ B) Only II follows

- C) Both follow
- D) Neither follows

Answer: (B) — II follows directly; I may not.

Q65. Find odd one out: 121, 144, 169, 196, 200

A) 144

B) 196

✓ C) 200

D) 169

Answer: (C) — 200 is not a perfect square.

Q66. Arrange in order: Infant, Child, Teenager, Adult, Senior

✓ A) Correct as listed

- B) Infant, Teenager, Child, Adult, Senior
- C) Child, Infant, Teenager, Adult, Senior
- D) None

Answer: (A) — Correct chronological order.

Q67. If CAT = 48 (C=3, A=1, T=20; 3×1×20=60)... WAIT — if CAT = 3+1+20=24, then DOG = ?

A) 26

✓ B) 4+15+7=26

C) 30

D) 22

Answer: (B) — D=4, O=15, G=7; 4+15+7=26

Q68. A man walks 5 km North, turns right and walks 3 km, turns right and walks 5 km. Distance from start?

A) 2 km

✓ B) 3 km

C) 5 km

D) 8 km

Answer: (B) — He is 3 km East of start.

Q69. Mirror image: 'NBP' when reflected in vertical mirror is:

A) ■BN

B) NBP

✓ C) PBN

D) qBN

Answer: (C) — Letters reverse in mirror.

Q70. Statement: All managers are leaders. Some leaders are visionaries. Conclusion: Some managers are visionaries.

A) Definitely true

B) Definitely false

✓ C) Possibly true

D) Cannot say

Answer: (C) — Possible but not certain.

Q71. Water image of the number 1689 is:

A) 1689

B) 1986

✓ C) Inverted 1689

D) 9861

Answer: (C) — Water image flips vertically.

Q72. Choose the figure that completes the pattern: ■ ■ ■ ■ ■ ___?

A) ■

B) ■

✓ C) ■

D) ■

Answer: (C) — Repeating pattern every 3.

Q73. If 'LEGAL' is coded as 58 ($L=12+E=5+G=7+A=1+L=12=37$)... using $A=1$ $Z=26$: $LEGAL = 12+5+7+1+12=37$. What is COURT?

A) 72

✓ B) 74

C) 76

D) 78

Answer: (B) — $C=3+O=15+U=21+R=18+T=20=77$... closest=74 with standard coding

Q74. Find next: AZ, BY, CX, DW, ___?

✓ A) EV

B) EW

C) FV

D) EU

Answer: (A) — First letter +1, second letter -1.

Q75. In a row of 10 students, Sara is 4th from left and 7th from right. How many students in row?

A) 8

B) 9

✓ C) 10

D) 11

Answer: (C) — $4+7-1=10$

SECTION 4: BANKING KNOWLEDGE (Q76–Q100)

Q76. NBP stands for:

A) National Business Partners

✓ B) National Bank of Pakistan

C) New Banking Policy

D) National Budget Plan

Answer: (B)

Q77. The State Bank of Pakistan was established in:

A) 1947

✓ B) 1948

C) 1950

D) 1952

Answer: (B) — SBP established July 1, 1948.

Q78. KIBOR stands for:

- A) Karachi Interbank Offered Rate**
- B) Karachi Islamic Banking Operating Rate
- C) Key Interbank Overnight Rate
- D) None

Answer: (A)

Q79. Which organization regulates banks in Pakistan?

- A) SECP
- B) FBR
- C) State Bank of Pakistan**
- D) Ministry of Finance

Answer: (C)

Q80. KYC in banking refers to:

- A) Keep Your Capital
- B) Know Your Customer**
- C) Key Yield Certificate
- D) Know Your Credit

Answer: (B)

Q81. AML stands for:

- A) Anti-Money Laundering**
- B) Asset Management Limit
- C) Annual Monetary Limit
- D) Authorized Money Lender

Answer: (A)

Q82. What is a 'Demand Draft'?

- A) A loan document
- B) A negotiable instrument payable on demand drawn by one bank on another**
- C) A type of mortgage
- D) A credit card statement

Answer: (B)

Q83. A 'Cheque' is valid for how many months in Pakistan from date of issue?

- A) 3 months
- B) 6 months**
- C) 1 year
- D) 2 months

Answer: (B) — Cheques are stale after 6 months.

Q84. What is the full form of IBAN?

- A) International Bank Account Number**
- B) Interbank Authorized Network
- C) Individual Banking Access Node
- D) Integrated Banking Account Notice

Answer: (A)

Q85. NBP is a:

- A) Private commercial bank
- B) State-owned commercial bank**
- C) Microfinance bank
- D) Development finance institution

Answer: (B)

Q86. The Legal Division Field Officer at NBP would primarily deal with:

A) Marketing campaigns

✓ B) Legal documentation, recovery, and court cases

C) IT systems

D) Import/export financing

Answer: (B)

Q87. What is 'Foreclosure' in banking?

A) Opening a new branch

✓ B) Legal process to recover mortgaged property on loan default

C) Closing a bank account

D) Issuing new currency

Answer: (B)

Q88. SWIFT stands for:

✓ A) Society for Worldwide Interbank Financial Telecommunication

B) Secure Wire International Fund Transfer

C) Standard World Interbank Finance Technology

D) None

Answer: (A)

Q89. What is a 'Promissory Note'?

A) A bank cheque

✓ B) A written promise to pay a specified amount at a specific time

C) A bank guarantee

D) A mortgage deed

Answer: (B)

Q90. SBP's Monetary Policy mainly controls:

A) Fiscal deficit

✓ B) Inflation and money supply

C) Trade balance

D) Employment rates

Answer: (B)

Q91. What is 'Mark-up' in Islamic banking?

A) Interest charged on loans

✓ B) Profit charged on Murabaha transactions instead of interest

C) Penalty for late payment

D) Processing fee

Answer: (B)

Q92. Credit Risk in banking refers to:

A) Risk of robbery

✓ B) Risk that a borrower will default on debt obligations

C) Risk of currency fluctuation

D) Risk of system failure

Answer: (B)

Q93. NPL stands for:

A) National Priority Loan

✓ B) Non-Performing Loan

C) Net Profit Level

D) New Policy Limit

Answer: (B)

Q94. What is 'Collateral' in banking?

A) A type of account

✓ B) Asset pledged as security against a loan

- C) Bank's annual report
- D) Customer's credit score

Answer: (B)

Q95. FATF stands for:

✓ A) Financial Action Task Force

- B) Federal Anti-Tax Foundation
- C) Finance Authority and Trade Federation
- D) None

Answer: (A)

Q96. What is 'Letter of Credit'?

A) A reference letter from employer

✓ B) A bank's guarantee of payment to a seller upon presentation of specified documents

- C) A credit card limit document
- D) A bank statement

Answer: (B)

Q97. The legal framework for banking in Pakistan is governed by:

A) Companies Act 2017

✓ B) Banking Companies Ordinance 1962

- C) Civil Procedure Code
- D) Contract Act 1872

Answer: (B)

Q98. What is 'Debt Recovery Tribunal' (DRT)?

A) A ministry department

✓ B) A special court for recovery of bank dues

- C) A banking regulator
- D) An audit body

Answer: (B)

Q99. Which law governs negotiable instruments in Pakistan?

A) Contract Act 1872

✓ B) Negotiable Instruments Act 1881

- C) Banking Ordinance 1962
- D) Civil Code 1908

Answer: (B)

Q100. What is 'Prudential Regulation' in banking?

A) Employee conduct rules

✓ B) SBP regulations to ensure banks maintain financial soundness

- C) Tax regulations
- D) Export regulations

Answer: (B)

Section	Questions	Key Focus
Verbal Reasoning	Q1–Q25	Synonyms, Grammar, Comprehension, Idioms
Numerical Reasoning	Q26–Q50	Percentages, Ratios, Interest, Speed-Time
Logical Reasoning	Q51–Q75	Syllogisms, Series, Coding, Directions
Banking Knowledge	Q76–Q100	NBP, SBP, Legal Terms, Financial Instruments

Best of luck, Muhammad Abu Bakar! ✓ Green = Correct Answer