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IOB SO Specialist Officer (IT Officer) 2026

Sample Questions: 10

Reading Comprehension

When small payment apps first spread across Indian towns, critics predicted that they would merely shift cash habits from the wallet to the phone without changing anything deeper. The prediction proved only half right. Shopkeepers who once recorded daily sales in a notebook now hold a dated trail of every transaction, and many of them have used that trail to apply for working-capital loans that were earlier refused for want of paperwork. A survey of 400 such traders found that 120 had obtained their first formal loan within two years of going digital. Yet the gains are uneven. Traders in areas with unreliable connectivity continue to fall back on cash, and a lender cannot assess a borrower whose records are patchy. Optimists therefore tend to overstate the speed of change, while pessimists overlook its direction. Digital payments are not a cure for exclusion; they are, at best, a foundation on which inclusion can be built, provided the network reaches everyone.

Q.1. Which of the following best expresses the central idea of the passage?

- (A) Digital payments have failed to change the cash habits of small traders in Indian towns.
- (B) Lenders should stop assessing borrowers whose digital records remain patchy or incomplete.
- (C) Digital payments create records that widen credit access, yet gains remain uneven.
- (D) Optimists are right that digital payments will quickly cure financial exclusion everywhere.

Cloze Test

Over the past decade, a growing number of people (6) _____ to online services, and fraud attempts have risen sharply. (7) _____ customers reported suspicious messages this year than in any earlier year, which shows that awareness is growing. The count has been climbing steadily (8) _____ the last five years, and banks cannot rely on awareness alone. They must detect fraud quickly, (9) _____ a delay of a few minutes can mean a permanent loss. Such vigilance helps to retain the trust of the customers (10) _____ money the bank safeguards.

Q.2. Blank (7)

- (A) Much more
- (B) Lesser
- (C) Many more
- (D) Most

Error Spotting

Each sentence below is split into four parts, (A) to (D), which are given in order as the four options. Exactly one part contains a grammatical error. Choose that part.

Q.3.

- (A) By the time the customer
- (B) reached the branch,
- (C) the cashier
- (D) has already left for lunch.

Banking Awareness

Q.4. A cheque dated 12 July is presented at the drawee bank on 20 October of the same year. The bank will treat the cheque as

- (A) valid, because cheques stay payable for six months from the date
- (B) valid, because cheques stay payable for one year from the date
- (C) stale, because cheques stay payable for just one month
- (D) stale, because cheques stay payable for just three months

Indian Economy and Financial System

Q.5. An Initial Public Offer (IPO) is

- (A) a trade of already listed shares between investors in the secondary market
- (B) a loan taken by a company from banks against its own shares
- (C) a buy-back of shares from the existing shareholders of a company
- (D) the first public offer of a company's shares in the primary market

Computer Networks

Q.6. Which layer of the OSI model is responsible for routing packets between networks using logical addresses?

- (A) Data Link layer
- (B) Transport layer
- (C) Network layer
- (D) Session layer

Database Management Systems

Q.7. Which statement best describes a weak entity in an ER model?

- (A) has its own primary key but very few attributes
- (B) takes part in no relationship with any other entity
- (C) needs an owner entity and a partial key to be identified
- (D) holds only derived attributes that are computed from others

Operating Systems

Q.8. In demand paging, a page is brought into memory

- (A) all together at the moment the process is first created
- (B) at fixed intervals chosen by the CPU scheduler
- (C) after the process has already finished running
- (D) when it is referenced and found missing from memory

Software Engineering and Programming

Q.9. Which statement about method overloading and overriding in Java is correct?

- (A) Overriding is bound at run time, overloading at compile time
- (B) Overloading is bound at run time, while overriding binds at compile time
- (C) Overloading requires a subclass, while overriding does not
- (D) Both overloading and overriding are bound at compile time

Information and Cyber Security

Q.10. Which statement about a cryptographic hash function is correct?

- (A) The original input can be recovered from the digest using a secret key
- (B) The digest becomes longer as the input message gets longer
- (C) Salting makes two different passwords produce identical digests
- (D) Finding two inputs with one digest is computationally infeasible

Prepared by **GP Adda**.

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