

IBPS Clerk Prelims Mock Test 4

Customer Service Associate (CSA) - Full Syllabus Practice Material

Section	Questions	Marks	Time
English Language	30	30	20 min
Numerical Ability	35	35	20 min
Reasoning Ability	35	35	20 min
Total	100	100	60 min

Instructions

- This paper follows the latest available IBPS Clerk/CSA section counts and time limits.
- Each objective question has four options. Select the most appropriate answer.
- A penalty of one-fourth of the marks assigned to a question may apply for a wrong answer in the actual examination.
- For realistic practice, follow the separate sectional time limits shown above.
- This is independently prepared educational material, not an official IBPS paper.

Section I - English Language (30 Questions)

1. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I were you
(B) If I be you
(C) If I was you
(D) If I am you
2. Choose the correct replacement: He has returned back from the training centre.
(A) has returned
(B) has came back
(C) has been returned back
(D) has returned back
3. Choose the correct replacement: She has been working in this branch since five years.
(A) from five years
(B) by five years
(C) since five years
(D) for five years
4. Choose the correct replacement: The news about the merger are encouraging.
(A) have encouraged
(B) are encouraging
(C) is encouraging
(D) were encouraging
5. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) then the candidates
(B) and the candidates
(C) when the candidates
(D) than the candidates
6. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.
(A) are present
(B) were present
(C) have been present
(D) was present
7. Choose the correct replacement: The furniture in the office are quite old.
(A) have become old
(B) are quite old
(C) were quite old
(D) is quite old
8. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) when the passengers
(B) and the passengers
(C) then the passengers
(D) than the passengers
9. Choose the correct replacement: The committee has discussed about the proposal.
(A) has been discussed about the proposal
(B) has discussed the proposal
(C) has discussed about the proposal
(D) has discussed on the proposal
10. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) are attending
(B) were attending
(C) have attended
(D) is attending
11. Customers should never _____ their ATM PIN with anyone.
(A) divide
(B) scatter
(C) disclose to
(D) share
12. The auditor examined the records with great _____.

- (A) cares
 - (B) careless
 - (C) care
 - (D) caringly
- 13.** The officer gave a _____ explanation of the loan procedure.
- (A) cloudy
 - (B) clear
 - (C) hidden
 - (D) roughly
- 14.** The branch manager asked the staff to _____ the complaint before closing time.
- (A) evolve
 - (B) reserve
 - (C) resolve
 - (D) dissolve
- 15.** The cashier counted the currency notes _____.
- (A) caring
 - (B) carefully
 - (C) careful
 - (D) care
- 16.** Choose the word nearest in meaning to 'prudent'.
- (A) uncertain
 - (B) careful
 - (C) noisy
 - (D) reckless
- 17.** Choose the word nearest in meaning to 'reliable'.
- (A) doubtful
 - (B) fragile
 - (C) dependable
 - (D) brief
- 18.** Choose the word opposite in meaning to 'transparent'.
- (A) clear
 - (B) visible
 - (C) open
 - (D) secretive
- 19.** Choose the word opposite in meaning to 'approve'.
- (A) reject
 - (B) permit
 - (C) accept
 - (D) support
- 20.** Choose the word nearest in meaning to 'mandatory'.
- (A) temporary
 - (B) casual
 - (C) compulsory
 - (D) optional
- 21.** Arrange the sentences: A. The candidate analysed mock-test errors. B. Her accuracy improved steadily. C. She revised weak topics. D. She attempted another test.
- (A) ABCD
 - (B) CADB
 - (C) ADCB
 - (D) ACDB
- 22.** Arrange the sentences: A. The server was restored. B. Customers reported failed transactions. C. The technical team identified the fault. D. Normal services resumed.
- (A) ABCD
 - (B) BCAD
 - (C) CBAD
 - (D) BACD
- 23.** Arrange the sentences: A. The team collected customer feedback. B. A new queue system was introduced. C. Waiting time was reduced. D. The branch studied service delays.

- (A) DBAC
- (B) ADBC
- (C) DABC
- (D) ABCD

24. Arrange the sentences: A. The bank reviewed the proposal. B. The small business submitted a loan application. C. The documents were verified. D. The loan was sanctioned.

- (A) BACD
- (B) ABDC
- (C) BCAD
- (D) CBAD

25. Arrange the sentences to form a coherent paragraph: A. The customer received an alert. B. He immediately blocked the card. C. An unknown transaction appeared on his account. D. He then informed the bank.

- (A) CBAD
- (B) ACBD
- (C) ABCD
- (D) CABD

PASSAGE: Digital banking has made everyday transactions faster and more convenient. Customers can transfer funds, pay bills and check balances without visiting a branch. However, convenience must be supported by safe habits. Users should create strong passwords, avoid sharing one-time passwords and verify website addresses before entering banking details. Banks also educate customers through alerts and awareness campaigns. Technology can reduce effort, but informed behaviour remains the strongest defence against fraud.

26. What is the main idea of the passage?

- (A) Passwords should be shared with bank staff
- (B) Online payments are always unsafe
- (C) Digital banking is useful but requires safe user behaviour
- (D) Branches are no longer needed

27. Which activity can be done through digital banking according to the passage?

- (A) Printing currency
- (B) Paying bills
- (C) Changing banking laws
- (D) Issuing passports

28. What should users avoid sharing?

- (A) One-time passwords
- (B) Bank name
- (C) Account type
- (D) Branch timings

29. The word 'convenient' is closest in meaning to:

- (A) unnecessary
- (B) dangerous
- (C) expensive
- (D) easy to use

30. What is described as the strongest defence against fraud?

- (A) Cash-only transactions
- (B) Informed behaviour
- (C) A larger branch
- (D) Ignoring alerts

Section II - Numerical Ability (35 Questions)

31. What is $35 \times 5 + 13$?

- (A) 206
- (B) 188
- (C) 224
- (D) 170

32. What is $104 \div 8 + 9$?

- (A) 24
- (B) 22

- (C) 20
(D) 26
- 33.** What is $(39 + 20) \times 5$?
(A) 295
(B) 324
(C) 266
(D) 353
- 34.** What is $\sqrt{81} + 7$?
(A) 15
(B) 17
(C) 16
(D) 18
- 35.** What is 25% of 200?
(A) 50
(B) 45
(C) 55
(D) 60
- 36.** What is $13 \times 9 + 17$?
(A) 160
(B) 121
(C) 147
(D) 134
- 37.** What is $108 \div 6 + 10$?
(A) 32
(B) 30
(C) 26
(D) 28
- 38.** What is $(67 + 38) \times 2$?
(A) 252
(B) 231
(C) 189
(D) 210
- 39.** What is $\sqrt{64} + 12$?
(A) 22
(B) 18
(C) 20
(D) 24
- 40.** What is 10% of 300?
(A) 33
(B) 30
(C) 27
(D) 36
- 41.** Find the next number: 20, 24, 28, 32, 36, ?
(A) 40
(B) 36
(C) 48
(D) 44
- 42.** Find the next number: 4, 8, 16, 32, 64, ?
(A) 116
(B) 140
(C) 128
(D) 152
- 43.** Find the next number: 16, 25, 36, 49, 64, ?
(A) 81
(B) 89
(C) 97
(D) 73

44. Find the next number: 9, 13, 18, 24, 31, ?
- (A) 42
 - (B) 36
 - (C) 39
 - (D) 45
45. Find the next number: 59, 54, 49, 44, 39, ?
- (A) 31
 - (B) 37
 - (C) 40
 - (D) 34
46. A branch processed 300 applications. If 25% were approved on the first day, how many were approved?
- (A) 82
 - (B) 75
 - (C) 68
 - (D) 89
47. An item costing Rs 1000 is sold at a profit of 25%. What is the selling price?
- (A) 1500
 - (B) 1375
 - (C) 1250
 - (D) 1125
48. Find the simple interest on Rs 1000 at 4% per annum for 2 years.
- (A) 96
 - (B) 80
 - (C) 88
 - (D) 72
49. The numbers are 25, 27, 29, 31 and 33. What is their average?
- (A) 31
 - (B) 27
 - (C) 29
 - (D) 33
50. A sum of Rs 120 is divided in the ratio 2:4. What is the first share?
- (A) 36
 - (B) 44
 - (C) 40
 - (D) 48
51. 4 workers complete a task in 6 days. At the same rate, how many days will 8 workers take?
- (A) 5
 - (B) 4
 - (C) 3
 - (D) 2
52. A vehicle travels at 60 km/h for 4 hours. What distance does it cover?
- (A) 264
 - (B) 288
 - (C) 216
 - (D) 240
53. Ravi is 20 years old. What will his age be after 5 years?
- (A) 29
 - (B) 27
 - (C) 23
 - (D) 25
54. A mixture contains 25% water. How many litres of water are present in 50 litres of mixture?
- (A) 12
 - (B) 14
 - (C) 13
 - (D) 11
55. Find the area of a rectangle of length 20 m and breadth 10 m.
- (A) 220

- (B) 180
(C) 200
(D) 240
56. A branch processed 600 applications. If 30% were approved on the first day, how many were approved?
(A) 216
(B) 198
(C) 162
(D) 180
57. An item costing Rs 800 is sold at a profit of 10%. What is the selling price?
(A) 880
(B) 792
(C) 1056
(D) 968
58. Find the simple interest on Rs 3000 at 5% per annum for 4 years.
(A) 600
(B) 660
(C) 540
(D) 720
59. The numbers are 36, 38, 40, 42 and 44. What is their average?
(A) 48
(B) 44
(C) 36
(D) 40
60. A sum of Rs 96 is divided in the ratio 4:4. What is the first share?
(A) 56
(B) 48
(C) 44
(D) 52

DATA TABLE - Number of accounts opened: Chetan: 280; Asha: 260; Deepa: 120; Gita: 260; Hari: 320.

61. How many accounts were opened by Chetan and Asha together?
(A) 540
(B) 560
(C) 580
(D) 520
62. What is the difference between the highest and lowest values?
(A) 240
(B) 180
(C) 220
(D) 200
63. What is the average number of accounts opened?
(A) 238
(B) 268
(C) 248
(D) 258
64. Approximately what percentage of the total accounts were opened by Chetan?
(A) 23%
(B) 33%
(C) 18%
(D) 28%
65. What is the simplified ratio of Asha's value to Deepa's value?
(A) 260:120
(B) 13:6
(C) 14:6
(D) 6:13

Section III - Reasoning Ability (35 Questions)

66. Given $H < C < G < B$, what is the relation between H and B?
- (A) greater than
 - (B) cannot be determined
 - (C) equal to
 - (D) less than
67. Given $E > G > D > C$, what is the relation between E and C?
- (A) greater than
 - (B) less than
 - (C) equal to
 - (D) cannot be determined
68. Given $A > B > C > G$, what is the relation between A and G?
- (A) less than
 - (B) greater than
 - (C) cannot be determined
 - (D) equal to
69. Given $C < H < A < E$, what is the relation between C and E?
- (A) cannot be determined
 - (B) greater than
 - (C) less than
 - (D) equal to
70. Given $E > D > F > B$, what is the relation between E and B?
- (A) cannot be determined
 - (B) less than
 - (C) greater than
 - (D) equal to
71. Statements: All pens are tools. Some tools are blue. Conclusions: I. Some pens are blue. II. All pens are tools.
- (A) Neither follows
 - (B) Both follow
 - (C) Only II follows
 - (D) Only I follows
72. Statements: Some banks are offices. All offices are buildings. Conclusions: I. Some banks are buildings. II. All buildings are offices.
- (A) Neither follows
 - (B) Only II follows
 - (C) Only I follows
 - (D) Both follow
73. Statements: No card is cash. Some cash is currency. Conclusions: I. Some currency is cash. II. No card is currency.
- (A) Only I follows
 - (B) Neither follows
 - (C) Both follow
 - (D) Only II follows
74. Statements: All clerks are employees. All employees are trained. Conclusions: I. All clerks are trained. II. Some trained people are clerks.
- (A) Neither follows
 - (B) Only I follows
 - (C) Both follow
 - (D) Only II follows
75. Statements: Some loans are secured. Some secured items are costly. Conclusions: I. Some loans are costly. II. Some costly items are secured.
- (A) Only II follows
 - (B) Only I follows
 - (C) Both follow
 - (D) Neither follows
76. In a code, MONEY is written as PRQHB. How will RATE be written using the same rule?
- (A) VEXI
 - (B) TCVG
 - (C) WFYJ
 - (D) UDWH

77. In a code, LOAN is written as NQCP. How will BRANCH be written using the same rule?
(A) FVERGL
(B) DTCPEJ
(C) CSBODI
(D) EUDQFK
78. In a code, LOAN is written as ORDQ. How will RATE be written using the same rule?
(A) VEXI
(B) WFYJ
(C) UDWH
(D) TCVG
79. In a code, LOAN is written as NQCP. How will CARD be written using the same rule?
(A) FDUG
(B) ECTF
(C) GEVH
(D) DBSE
80. In a code, BANK is written as EDQN. How will DEBIT be written using the same rule?
(A) GHLEW
(B) HIFMX
(C) IJGNY
(D) FGDKV
81. A person walks 4 km north and then 4 km east. What is the straight-line distance from the starting point?
(A) 6.2
(B) 5.2
(C) 5.7
(D) 6.7
82. In a row of 49 candidates, Neha is 10th from the left. What is her rank from the right?
(A) 40
(B) 39
(C) 41
(D) 42
83. Pointing to a boy, Meera said, 'He is the son of my mother's only daughter.' How is the boy related to Meera?
(A) Son
(B) Nephew
(C) Brother
(D) Cousin
84. Which letter is 7th from the left in the word BANKING?
(A) B
(B) G
(C) A
(D) K
85. Choose the odd one out.
(A) Sphere
(B) Triangle
(C) Circle
(D) Cylinder

PUZZLE: Five people sit in a row facing north. Gauri sits at the extreme left. Bina sits immediately right of Gauri. Aman sits at the extreme right. Chetan sits between Bina and Farhan.

86. Who sits in the middle?
(A) Gauri
(B) Bina
(C) Aman
(D) Chetan
87. Who sits immediately left of Aman?
(A) Chetan
(B) Gauri
(C) Bina
(D) Farhan

88. How many people sit between Gauri and Farhan?

- (A) 2
- (B) 3
- (C) 1
- (D) 4

89. Who sits second from the right?

- (A) Aman
- (B) Chetan
- (C) Farhan
- (D) Bina

90. Which pair sits at the two ends?

- (A) Gauri and Farhan
- (B) Bina and Aman
- (C) Chetan and Aman
- (D) Gauri and Aman

PUZZLE: Five people live on different floors of a five-storey building, floor 1 being the lowest. Mohan lives on floor 1. Ravi lives on floor 5. Om lives immediately above Nisha. Karan lives immediately above Om.

91. Who lives on floor 3?

- (A) Nisha
- (B) Om
- (C) Mohan
- (D) Ravi

92. Who lives immediately below Karan?

- (A) Ravi
- (B) Om
- (C) Nisha
- (D) Mohan

93. On which floor does Nisha live?

- (A) 1
- (B) 2
- (C) 4
- (D) 3

94. How many people live above Nisha?

- (A) 2
- (B) 1
- (C) 3
- (D) 4

95. Who lives on the top floor?

- (A) Om
- (B) Mohan
- (C) Karan
- (D) Ravi

PUZZLE: Five interviews are scheduled from Monday to Friday, one per day. Bhavya is scheduled on Monday. Kabir is scheduled on Friday. Leena is scheduled immediately after Dev. Aditi is scheduled immediately after Leena.

96. Who is scheduled on Wednesday?

- (A) Kabir
- (B) Dev
- (C) Leena
- (D) Bhavya

97. On which day is Aditi scheduled?

- (A) Wednesday
- (B) Friday
- (C) Thursday
- (D) Tuesday

98. Who is scheduled immediately before Leena?

- (A) Dev

- (B) Kabir
- (C) Aditi
- (D) Bhavya

99. Who is scheduled on Friday?

- (A) Leena
- (B) Aditi
- (C) Kabir
- (D) Bhavya

100. How many interviews are scheduled between Bhavya and Aditi?

- (A) 1
- (B) 2
- (C) 4
- (D) 3

Answer Key

1-A	2-A	3-D	4-C	5-D	6-D	7-D	8-A	9-B	10-D
11-D	12-C	13-B	14-C	15-B	16-B	17-C	18-D	19-A	20-C
21-D	22-B	23-C	24-C	25-D	26-C	27-B	28-A	29-D	30-B
31-B	32-B	33-A	34-C	35-A	36-D	37-D	38-D	39-C	40-B
41-A	42-C	43-A	44-C	45-D	46-B	47-C	48-B	49-C	50-C
51-C	52-D	53-D	54-A	55-C	56-D	57-A	58-A	59-D	60-B
61-A	62-D	63-C	64-A	65-B	66-D	67-A	68-B	69-C	70-C
71-C	72-C	73-A	74-B	75-A	76-D	77-B	78-C	79-B	80-A
81-C	82-A	83-A	84-B	85-B	86-D	87-D	88-A	89-C	90-D
91-B	92-B	93-B	94-C	95-D	96-C	97-C	98-A	99-C	100-B

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