

# IBPS Clerk Prelims Practice Paper 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        |
| <b>Total</b>      | <b>100</b> | <b>100</b> | <b>60 min</b> |

## 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: Hardly had the train arrived than the passengers rushed in.  
(A) than the passengers  
(B) and the passengers  
(C) then the passengers  
(D) when the passengers
2. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.  
(A) have been present  
(B) are present  
(C) was present  
(D) were present
3. Choose the correct replacement: No sooner did the bell ring when the candidates entered.  
(A) than the candidates  
(B) when the candidates  
(C) and the candidates  
(D) then the candidates
4. Choose the correct replacement: He has returned back from the training centre.  
(A) has returned back  
(B) has been returned back  
(C) has came back  
(D) has returned
5. Choose the correct replacement: If I was you, I would revise the rules again.  
(A) If I was you  
(B) If I were you  
(C) If I am you  
(D) If I be you
6. Choose the correct replacement: The committee has discussed about the proposal.  
(A) has been discussed about the proposal  
(B) has discussed on the proposal  
(C) has discussed the proposal  
(D) has discussed about the proposal
7. Choose the correct replacement: He insisted to pay the bill immediately.  
(A) insisted to pay  
(B) insisted at paying  
(C) insisted for paying  
(D) insisted on paying
8. Choose the correct replacement: One of my friend works in a public sector bank.  
(A) one of my friend  
(B) one from my friends  
(C) one of my friends  
(D) one of mine friend
9. Choose the correct replacement: The news about the merger are encouraging.  
(A) have encouraged  
(B) are encouraging  
(C) is encouraging  
(D) were encouraging
10. Choose the correct replacement: She has been working in this branch since five years.  
(A) for five years  
(B) since five years  
(C) by five years  
(D) from five years
11. The new system is expected to \_\_\_\_\_ transaction time.  
(A) produce  
(B) deduce  
(C) induce  
(D) reduce
12. The cashier counted the currency notes \_\_\_\_\_.

- (A) caring
  - (B) care
  - (C) carefully
  - (D) careful
- 13.** The application was rejected because the documents were \_\_\_\_\_.  
(A) complete  
(B) completed  
(C) completion  
(D) incomplete
- 14.** The customer was asked to \_\_\_\_\_ a valid identity proof.  
(A) permit  
(B) admit  
(C) submit  
(D) commit
- 15.** The auditor examined the records with great \_\_\_\_\_.  
(A) careless  
(B) cares  
(C) care  
(D) caringly
- 16.** Choose the word nearest in meaning to 'reliable'.  
(A) doubtful  
(B) fragile  
(C) brief  
(D) dependable
- 17.** Choose the word opposite in meaning to 'frequent'.  
(A) regular  
(B) repeated  
(C) common  
(D) rare
- 18.** Choose the word nearest in meaning to 'prudent'.  
(A) uncertain  
(B) careful  
(C) noisy  
(D) reckless
- 19.** Choose the word opposite in meaning to 'scarce'.  
(A) limited  
(B) abundant  
(C) rare  
(D) insufficient
- 20.** Choose the word opposite in meaning to 'approve'.  
(A) reject  
(B) support  
(C) accept  
(D) permit
- 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) ACDB  
(D) ADCB
- 22.** 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) ABCD  
(C) DABC  
(D) ADBC
- 23.** 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) ACBD
- (B) CBAD
- (C) CABD
- (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) BCAD
- (C) ABDC
- (D) CBAD

25. Arrange the sentences: A. The bank noticed unusual login attempts. B. Access to the account was temporarily restricted. C. The customer verified recent activity. D. Normal access was restored.

- (A) ABCD
- (B) ACBD
- (C) BACD
- (D) ADCB

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

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

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

28. What should users avoid sharing?

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

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

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

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

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

## Section II - Numerical Ability (35 Questions)

31. What is  $49 \times 9 + 13$ ?

- (A) 454
- (B) 499
- (C) 409
- (D) 544

32. What is  $60 \div 4 + 5$ ?

- (A) 24
- (B) 18

- (C) 20
  - (D) 22
- 33.** What is  $(54 + 34) \times 5$ ?
- (A) 484
  - (B) 440
  - (C) 528
  - (D) 396
- 34.** What is  $\sqrt{196} + 6$ ?
- (A) 24
  - (B) 20
  - (C) 22
  - (D) 18
- 35.** What is 50% of 300?
- (A) 180
  - (B) 165
  - (C) 150
  - (D) 135
- 36.** What is  $36 \times 3 + 12$ ?
- (A) 144
  - (B) 120
  - (C) 108
  - (D) 132
- 37.** What is  $220 \div 10 + 13$ ?
- (A) 38
  - (B) 32
  - (C) 41
  - (D) 35
- 38.** What is  $(21 + 40) \times 6$ ?
- (A) 366
  - (B) 330
  - (C) 402
  - (D) 438
- 39.** What is  $\sqrt{256} + 3$ ?
- (A) 20
  - (B) 21
  - (C) 19
  - (D) 18
- 40.** What is 10% of 400?
- (A) 44
  - (B) 48
  - (C) 40
  - (D) 36
- 41.** Find the next number: 11, 17, 23, 29, 35, ?
- (A) 37
  - (B) 49
  - (C) 41
  - (D) 45
- 42.** Find the next number: 3, 9, 27, 81, 243, ?
- (A) 873
  - (B) 801
  - (C) 657
  - (D) 729
- 43.** Find the next number: 25, 36, 49, 64, 81, ?
- (A) 120
  - (B) 100
  - (C) 110
  - (D) 90

44. Find the next number: 9, 12, 16, 21, 27, ?  
(A) 40  
(B) 37  
(C) 34  
(D) 31
45. Find the next number: 71, 66, 61, 56, 51, ?  
(A) 50  
(B) 54  
(C) 46  
(D) 42
46. A branch processed 300 applications. If 25% were approved on the first day, how many were approved?  
(A) 68  
(B) 89  
(C) 82  
(D) 75
47. An item costing Rs 500 is sold at a profit of 10%. What is the selling price?  
(A) 550  
(B) 605  
(C) 495  
(D) 660
48. Find the simple interest on Rs 1500 at 8% per annum for 3 years.  
(A) 396  
(B) 432  
(C) 360  
(D) 324
49. The numbers are 23, 25, 27, 29 and 31. What is their average?  
(A) 31  
(B) 27  
(C) 25  
(D) 29
50. A sum of Rs 180 is divided in the ratio 7:2. What is the first share?  
(A) 168  
(B) 126  
(C) 154  
(D) 140
51. 6 workers complete a task in 12 days. At the same rate, how many days will 12 workers take?  
(A) 6  
(B) 5  
(C) 8  
(D) 7
52. A vehicle travels at 50 km/h for 3 hours. What distance does it cover?  
(A) 180  
(B) 165  
(C) 150  
(D) 135
53. Ravi is 26 years old. What will his age be after 6 years?  
(A) 38  
(B) 35  
(C) 29  
(D) 32
54. A mixture contains 25% water. How many litres of water are present in 30 litres of mixture?  
(A) 9  
(B) 6  
(C) 7  
(D) 8
55. Find the area of a rectangle of length 12 m and breadth 10 m.  
(A) 144

- (B) 120  
(C) 108  
(D) 132
56. A branch processed 400 applications. If 30% were approved on the first day, how many were approved?  
(A) 132  
(B) 108  
(C) 120  
(D) 144
57. An item costing Rs 800 is sold at a profit of 25%. What is the selling price?  
(A) 1200  
(B) 900  
(C) 1000  
(D) 1100
58. Find the simple interest on Rs 2000 at 6% per annum for 4 years.  
(A) 576  
(B) 528  
(C) 480  
(D) 432
59. The numbers are 50, 52, 54, 56 and 58. What is their average?  
(A) 54  
(B) 49  
(C) 59  
(D) 64
60. A sum of Rs 90 is divided in the ratio 6:3. What is the first share?  
(A) 60  
(B) 72  
(C) 66  
(D) 54

**DATA TABLE - Number of accounts opened: Chetan: 220; Asha: 240; Deepa: 320; Hari: 240; Farhan: 220.**

61. How many accounts were opened by Chetan and Asha together?  
(A) 460  
(B) 440  
(C) 500  
(D) 480
62. What is the difference between the highest and lowest values?  
(A) 120  
(B) 100  
(C) 80  
(D) 140
63. What is the average number of accounts opened?  
(A) 258  
(B) 238  
(C) 268  
(D) 248
64. Approximately what percentage of the total accounts were opened by Chetan?  
(A) 18%  
(B) 13%  
(C) 28%  
(D) 23%
65. What is the simplified ratio of Asha's value to Deepa's value?  
(A) 3:4  
(B) 4:3  
(C) 4:4  
(D) 240:320

### Section III - Reasoning Ability (35 Questions)

- 66.** Given  $G < F < H < B$ , what is the relation between G and B?  
 (A) greater than  
 (B) equal to  
 (C) cannot be determined  
 (D) less than
- 67.** Given  $D < B < E < H$ , what is the relation between D and H?  
 (A) equal to  
 (B) less than  
 (C) greater than  
 (D) cannot be determined
- 68.** Given  $D < C < H < F$ , what is the relation between D and F?  
 (A) cannot be determined  
 (B) less than  
 (C) greater than  
 (D) equal to
- 69.** Given  $A > H > D > C$ , what is the relation between A and C?  
 (A) equal to  
 (B) greater than  
 (C) cannot be determined  
 (D) less than
- 70.** Given  $C < D < H < G$ , what is the relation between C and G?  
 (A) equal to  
 (B) cannot be determined  
 (C) greater than  
 (D) less than
- 71.** Statements: All pens are tools. Some tools are blue. Conclusions: I. Some pens are blue. II. All pens are tools.  
 (A) Only II follows  
 (B) Only I follows  
 (C) Both follow  
 (D) Neither follows
- 72.** Statements: Some banks are offices. All offices are buildings. Conclusions: I. Some banks are buildings. II. All buildings are offices.  
 (A) Both follow  
 (B) Only II follows  
 (C) Neither follows  
 (D) Only I follows
- 73.** Statements: No card is cash. Some cash is currency. Conclusions: I. Some currency is cash. II. No card is currency.  
 (A) Neither follows  
 (B) Only II follows  
 (C) Only I follows  
 (D) Both follow
- 74.** Statements: All clerks are employees. All employees are trained. Conclusions: I. All clerks are trained. II. Some trained people are clerks.  
 (A) Only I follows  
 (B) Only II follows  
 (C) Both follow  
 (D) Neither 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) Both follow  
 (B) Neither follows  
 (C) Only II follows  
 (D) Only I follows
- 76.** In a code, MONEY is written as NPOFZ. How will BRANCH be written using the same rule?  
 (A) EUDQFK  
 (B) CSBODI  
 (C) 562  
 (D) DTCPEJ

77. In a code, RISK is written as ULVN. How will CARD be written using the same rule?  
(A) HFWI  
(B) FDUG  
(C) ECTF  
(D) GEVH
78. In a code, MONEY is written as NPOFZ. How will BRANCH be written using the same rule?  
(A) EUDQFK  
(B) CSBODI  
(C) DTCPEJ  
(D) 890
79. In a code, CASH is written as DBTI. How will RATE be written using the same rule?  
(A) TCVG  
(B) 786  
(C) UDWH  
(D) SBUF
80. In a code, BANK is written as DCPM. How will FUND be written using the same rule?  
(A) HWPF  
(B) IXQG  
(C) GVOE  
(D) JYRH
81. A person walks 6 km north and then 8 km east. What is the straight-line distance from the starting point?  
(A) 9  
(B) 11  
(C) 12  
(D) 10
82. In a row of 41 candidates, Neha is 10th from the left. What is her rank from the right?  
(A) 33  
(B) 31  
(C) 34  
(D) 32
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) Brother  
(B) Son  
(C) Nephew  
(D) Cousin
84. Which letter is 7th from the left in the word CUSTOMER?  
(A) R  
(B) U  
(C) M  
(D) E
85. Choose the odd one out.  
(A) Sphere  
(B) Cylinder  
(C) Triangle  
(D) Circle

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

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

88. How many people sit between Bina and Esha?

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

89. Who sits second from the right?

- (A) Gauri
- (B) Farhan
- (C) Esha
- (D) Divya

90. Which pair sits at the two ends?

- (A) Bina and Gauri
- (B) Farhan and Gauri
- (C) Divya and Gauri
- (D) Bina and Esha

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

91. Who lives on floor 3?

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

92. Who lives immediately below Lata?

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

93. On which floor does Ravi live?

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

94. How many people live above Ravi?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Dev scheduled?

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

98. Who is scheduled immediately before Bhavya?

- (A) Kabir

- (B) Dev
- (C) Aditi
- (D) Chirag

**99.** Who is scheduled on Friday?

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

**100.** How many interviews are scheduled between Kabir and Dev?

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

# Answer Key

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

## Selected Solution Notes

- The correct pair is 'hardly...when'.
- 'Neither' is singular here, so it takes 'was'.
- The correct pair is 'no sooner...than'.
- 'Return' already includes the meaning of 'back'.
- Use 'were' in a hypothetical condition.
- 'Discuss' does not take 'about'.
- 'Insist' is followed by 'on' plus a gerund.
- 'One of' is followed by a plural noun.
- 'News' is grammatically singular.
- Use 'for' with a period of time.
- Answer = 454.
- Answer = 20.
- Answer = 440.
- Answer = 20.
- Answer = 150.
- Answer = 120.
- Answer = 35.
- Answer = 366.
- Answer = 19.
- Answer = 40.
- Add 6. Answer = 41.
- Multiply by 3. Answer = 729.
- Consecutive squares. Answer = 100.
- Add consecutive increasing numbers. Answer = 34.
- Subtract 5. Answer = 46.
- 25% of 300 = 75.
- $SP = 500 \times (100+10)/100 = 550$ .
- $SI = PRT/100 = 360$ .
- Total divided by 5 = 27.
- First share =  $180 \times 7/9 = 140$ .

## Disclaimer

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