

IBPS Clerk Prelims 2024

31 August 2024 • Shift 4 • Memory-Based Recreated Practice Paper

100 Questions | 100 Marks | 60 Minutes

Important Note: This is an original practice reconstruction based on publicly reported topic patterns for 31 August 2024 Shift 4. It is not an official IBPS question paper and does not reproduce any third-party PDF.

Section A — English Language (30 Questions)

1. Read the passage: A cooperative bank started a financial-literacy program in nearby villages. The program explained basic savings, digital payments, and safe borrowing. Bank staff also held monthly meetings where villagers could ask questions. After several months, more people began using formal banking services. What was the main purpose of the program?

- A. To close village branches
- B. To explain basic financial services
- C. To increase borrowing only
- D. To replace bank staff

2. According to the passage, what did the bank staff do every month?

- A. Closed accounts
- B. Held meetings
- C. Changed interest rates
- D. Collected taxes

3. The word 'basic' is closest in meaning to:

- A. fundamental
- B. advanced
- C. rare
- D. expensive

4. The word 'safe' in 'safe borrowing' is closest in meaning to:

- A. secure
- B. quick
- C. costly
- D. temporary

5. What happened after several months?

- A. Banking services were stopped
- B. More people used formal banking services
- C. Villagers stopped saving
- D. Meetings were cancelled

6. The program included information about:

- A. only insurance
- B. savings, digital payments and borrowing
- C. only cash withdrawals
- D. only investments

7. The word 'nearby' is closest in meaning to:

- A. distant
- B. close
- C. foreign
- D. separate

8. Why were monthly meetings useful?

- A. They allowed villagers to ask questions
- B. They replaced savings accounts
- C. They increased taxes
- D. They stopped digital payments

9. Which statement is true?

- A. The program was only for bank employees
- B. The program promoted financial awareness
- C. The bank stopped formal services
- D. No meetings were held

10. The passage mainly describes:

- A. a financial-literacy initiative
- B. a new railway service
- C. a farming scheme
- D. a school examination

- 11. Cloze:** The manager asked all employees to ____ the instructions carefully before starting the task.
- A. read
 - B. reads
 - C. reading
 - D. readed
- 12. Cloze:** The new system has ____ the process of registration.
- A. simplified
 - B. simplify
 - C. simplifying
 - D. simplifies
- 13. Cloze:** Customers can contact the bank ____ they face any difficulty.
- A. if
 - B. unless
 - C. although
 - D. because
- 14. Cloze:** The officer arrived early ____ complete the pending work.
- A. to
 - B. for
 - C. by
 - D. at
- 15. Cloze:** The company decided to invest more money ____ technology.
- A. in
 - B. on
 - C. at
 - D. by
- 16. Spot the error:** Each of the candidates have received an admit card.
- A. Each of the candidates
 - B. have received
 - C. an admit card
 - D. No error
- 17. Spot the error:** She has been living here since five years.
- A. She has been
 - B. living here
 - C. since five years
 - D. No error
- 18. Spot the error:** The manager discussed about the problem with us.
- A. The manager
 - B. discussed about
 - C. the problem
 - D. No error
- 19. Spot the error:** Neither of the two answers are correct.
- A. Neither of the two
 - B. answers are
 - C. correct
 - D. No error
- 20. Spot the error:** He is senior than his colleague.
- A. He is
 - B. senior than
 - C. his colleague
 - D. No error
- 21. Arrange:** P. digital banking has grown rapidly / Q. in recent years / R. because customers value convenience / S. and faster transactions
- A. PQRS
 - B. PRQS

- C. QPRS
- D. PSRQ

22. Arrange: P. the committee reviewed the proposal / Q. after receiving feedback / R. from several departments / S. before making a final decision

- A. PQRS
- B. PRQS
- C. QPRS
- D. PSRQ

23. Arrange: P. regular exercise / Q. helps people remain active / R. and may reduce stress / S. when followed consistently

- A. PQRS
- B. PRQS
- C. QPRS
- D. PSRQ

24. Arrange: P. the farmer checked the forecast / Q. before planting the crop / R. because rainfall was expected / S. during the following week

- A. PQRS
- B. PRQS
- C. QPRS
- D. PSRQ

25. Arrange: P. the library extended its hours / Q. during examination season / R. so that students could study / S. for longer periods

- A. PQRS
- B. PRQS
- C. QPRS
- D. PSRQ

26. Choose the synonym of 'rapid':

- A. quick
- B. weak
- C. late
- D. dull

27. Choose the antonym of 'scarce':

- A. rare
- B. abundant
- C. limited
- D. short

28. Choose the synonym of 'assist':

- A. help
- B. refuse
- C. delay
- D. avoid

29. Fill in the blank: The officer requested the customer to ____ patiently.

- A. wait
- B. waited
- C. waiting
- D. waits

30. Fill in the blank: The bank will ____ the complaint within two working days.

- A. resolve
- B. resolved
- C. resolving
- D. resolves

Section B — Reasoning Ability (35 Questions)

1. Four persons A, B, C and D live on floors 1-4. A lives above B but below C. D lives on floor 1. Who lives on floor 3?
 - A. A
 - B. B
 - C. C
 - D. D
2. In the same puzzle, who lives on the top floor?
 - A. A
 - B. B
 - C. C
 - D. D
3. In the same puzzle, who lives immediately below A?
 - A. B
 - B. C
 - C. D
 - D. Cannot be determined
4. In the same puzzle, how many floors are between B and C?
 - A. 0
 - B. 1
 - C. 2
 - D. 3
5. If E replaces D on floor 1, who can live on floor 1?
 - A. A
 - B. B
 - C. C
 - D. E
6. Six boxes P, Q, R, S, T and U are stacked. P is above R but below T. Q is immediately above S. U is at the bottom. Which box can be at the top?
 - A. P
 - B. Q
 - C. T
 - D. U
7. In the same arrangement, which box is definitely at the bottom?
 - A. P
 - B. R
 - C. T
 - D. U
8. In the same arrangement, Q is immediately above which box?
 - A. P
 - B. R
 - C. S
 - D. T
9. In the same arrangement, P is below which box?
 - A. Q
 - B. R
 - C. T
 - D. U
10. In the same arrangement, U is below how many boxes?
 - A. 3
 - B. 4
 - C. 5
 - D. 6

11. Seven persons A-G are assigned Monday-Sunday. A is Monday, B is Thursday, C is Saturday. D is immediately after E. F is Sunday. Who can be Wednesday?

- A. D
- B. E
- C. G
- D. C

12. In the same arrangement, who is on Friday?

- A. D
- B. E
- C. G
- D. C

13. In the same arrangement, if E is Tuesday, who is Wednesday?

- A. D
- B. G
- C. B
- D. F

14. In the same arrangement, who is immediately before B?

- A. A
- B. D
- C. E
- D. G

15. In the same arrangement, who is on Sunday?

- A. C
- B. D
- C. F
- D. G

16. A is mother of B. B is brother of C. How is A related to C?

- A. Mother
- B. Aunt
- C. Sister
- D. Grandmother

17. P is father of Q. Q is mother of R. How is P related to R?

- A. Father
- B. Grandfather
- C. Uncle
- D. Brother

18. M is brother of N. N is daughter of O. How is M related to O?

- A. Son
- B. Brother
- C. Father
- D. Uncle

19. Ravi walks 5 m north and then 4 m east. Direction from starting point?

- A. North-West
- B. North-East
- C. South-East
- D. South-West

20. A person walks 8 m south and then 6 m west. Shortest distance?

- A. 8 m
- B. 10 m
- C. 12 m
- D. 14 m

21. P is west of Q. R is north of P. Direction of R from Q?

- A. North-East
- B. North-West

- C. South-East
- D. South-West

22. If CAT is coded as DBU, how is DOG coded?

- A. EPH
- B. EOH
- C. DPG
- D. FQI

23. If PEN is coded as QFO, how is MAP coded?

- A. NBQ
- B. NBR
- C. MBQ
- D. OBQ

24. If each letter is shifted one place forward, BANK becomes:

- A. CBOL
- B. CBNK
- C. DBOL
- D. CBOJ

25. If ROAD is shifted two places forward, it becomes:

- A. TQCF
- B. TQBE
- C. SPCF
- D. UQCF

26. If 1=A, 2=B, ..., 26=Z, code for 2-1-14-11 is:

- A. BANK
- B. BARK
- C. BACK
- D. BAND

27. Statements: All pens are books. Some books are papers. Conclusions: I Some pens are papers. II All pens are books.

- A. Only I
- B. Only II
- C. Both
- D. Neither

28. Statements: No car is a bus. Some buses are trucks. Conclusions: I Some trucks are not cars. II No truck is a car.

- A. Only I
- B. Only II
- C. Both
- D. Neither

29. Statements: All flowers are plants. All plants are living things. Conclusions: I All flowers are living things. II Some living things are flowers.

- A. Only I
- B. Only II
- C. Both
- D. Neither

30. $P > Q = R > S$. Which is definitely true?

- A. $P > S$
- B. $S > P$
- C. $Q < S$
- D. $R > P$

31. $A < B \leq C < D$. Which is definitely true?

- A. $A > D$
- B. $D > A$
- C. $B > D$
- D. $C < A$

32. $M = N > O \geq P$. Which is definitely true?

- A. $M > P$
- B. $P > M$
- C. $O > M$
- D. $N < P$

33. From 2, 5, 7, 9, which pair sums to 14?

- A. 2 and 12
- B. 5 and 9
- C. 7 and 9
- D. 2 and 7

34. Choose the word that can be formed from the letters P, L, A, N, E:

- A. PLANE
- B. PENAL
- C. LEAPN
- D. PALEN

35. Find the odd one out: 16, 25, 36, 49, 63

- A. 16
- B. 25
- C. 49
- D. 63

Section C — Numerical Ability (35 Questions)

1. $48 \div 6 + 7 \times 3 =$

- A. 25
- B. 29
- C. 31
- D. 35

2. $72 \div 8 \times 5 - 6 =$

- A. 39
- B. 42
- C. 45
- D. 48

3. $25 + 36 \div 6 \times 2 =$

- A. 37
- B. 42
- C. 49
- D. 61

4. $15\% \text{ of } 240 + 18 =$

- A. 48
- B. 54
- C. 60
- D. 72

5. $\frac{3}{5} \text{ of } 250 + 25 =$

- A. 150
- B. 165
- C. 175
- D. 185

6. $\sqrt{144} + 5^2 =$

- A. 29
- B. 37
- C. 49
- D. 169

7. $18 \times 4 - 24 \div 6 =$

- A. 68
- B. 70
- C. 72
- D. 76

8. $7^2 + 8^2 - 5^2 =$

- A. 78
- B. 82
- C. 88
- D. 92

9. $45\% \text{ of } 200 - 15 =$

- A. 65
- B. 75
- C. 85
- D. 95

10. $120 \div 5 + 14 \times 2 =$

- A. 48
- B. 52
- C. 56
- D. 60

11. $35\% \text{ of } 200 + 20 =$

- A. 80

- B. 90
- C. 100
- D. 110

12. $144 \div 12 + 6 \times 5 =$

- A. 36
- B. 40
- C. 42
- D. 48

13. A shopkeeper buys an item for ₹900 and sells it for ₹1,035. Profit percentage?

- A. 10%
- B. 12%
- C. 15%
- D. 18%

14. ₹6,000 at 7.5% simple interest for 2 years. Interest?

- A. ₹750
- B. ₹800
- C. ₹900
- D. ₹1,000

15. A completes work in 15 days and B in 10 days. Together?

- A. 5 days
- B. 6 days
- C. 7 days
- D. 8 days

16. A train covers 300 km in 5 hours. Speed?

- A. 50 km/h
- B. 55 km/h
- C. 60 km/h
- D. 65 km/h

17. Boys:girls=5:3. If boys=40, girls?

- A. 20
- B. 24
- C. 28
- D. 30

18. Average of 22,28,34,40,46?

- A. 32
- B. 34
- C. 36
- D. 38

19. A person spends 70% of ₹30,000. Savings?

- A. ₹7,000
- B. ₹8,000
- C. ₹9,000
- D. ₹10,000

20. Milk:water=7:3 in 40 L. Water?

- A. 10 L
- B. 12 L
- C. 14 L
- D. 16 L

21. A=28 years and B=21 years. A:B?

- A. 3:2
- B. 4:3
- C. 5:4
- D. 7:5

22. Boat covers 48 km downstream in 4 hours; stream=2 km/h. Still-water speed?

- A. 8 km/h
- B. 10 km/h
- C. 12 km/h
- D. 14 km/h

23. A pipe fills a tank in 20 minutes and another in 30 minutes. Together?

- A. 10 min
- B. 12 min
- C. 15 min
- D. 18 min

24. Marked ₹1,000, discount 10%. Selling price?

- A. ₹850
- B. ₹900
- C. ₹920
- D. ₹950

25. A sum of ₹5,000 becomes ₹5,800 in 2 years at simple interest. Rate?

- A. 6%
- B. 7%
- C. 8%
- D. 10%

26. A bar graph shows sales: A=40, B=60, C=50, D=70, E=80. B+D?

- A. 120
- B. 130
- C. 140
- D. 150

27. Same data: average sales?

- A. 55
- B. 60
- C. 65
- D. 70

28. Same data: E is what percent more than A?

- A. 50%
- B. 75%
- C. 100%
- D. 125%

29. Same data: ratio C:D?

- A. 5:6
- B. 6:7
- C. 7:8
- D. 8:9

30. Same data: difference between highest and lowest?

- A. 30
- B. 35
- C. 40
- D. 45

31. Table: A sold 30, B 45, C 60, D 75, E 90 units. A+C total?

- A. 80
- B. 90
- C. 100
- D. 110

32. Same table: average units sold?

- A. 55
- B. 60
- C. 65
- D. 70

33. Same table: E is what percent of A?

- A. 200%
- B. 250%
- C. 300%
- D. 350%

34. Same table: ratio B:D?

- A. 2:3
- B. 3:5
- C. 4:5
- D. 5:6

35. Same table: total units sold by C+D+E?

- A. 210
- B. 220
- C. 225
- D. 230

Answer Key

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

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