

IBPS Clerk Prelims Mock Test 10

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: She is capable to handle difficult customers.
(A) capable for handling
(B) capable at handle
(C) capable to handle
(D) capable of handling
2. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) then the passengers
(B) than the passengers
(C) and the passengers
(D) when the passengers
3. Choose the correct replacement: The news about the merger are encouraging.
(A) were encouraging
(B) is encouraging
(C) have encouraged
(D) are encouraging
4. Choose the correct replacement: He has returned back from the training centre.
(A) has returned
(B) has came back
(C) has returned back
(D) has been returned back
5. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.
(A) was present
(B) have been present
(C) were present
(D) are present
6. Choose the correct replacement: This officer is senior than me in service.
(A) more senior than me
(B) senior from me
(C) senior to me
(D) senior than me
7. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one of mine friend
(B) one of my friend
(C) one of my friends
(D) one from my friends
8. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) are attending
(B) is attending
(C) were attending
(D) have attended
9. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) than the candidates
(B) and the candidates
(C) when the candidates
(D) then the candidates
10. Choose the correct replacement: Each of the applicants have submitted the form.
(A) has submitted
(B) submit
(C) have submitted
(D) were submitting
11. The branch manager asked the staff to _____ the complaint before closing time.
(A) dissolve
(B) evolve
(C) reserve
(D) resolve
12. The officer gave a _____ explanation of the loan procedure.

- (A) hidden
 - (B) roughly
 - (C) cloudy
 - (D) clear
- 13.** The cashier counted the currency notes _____.
(A) care
(B) carefully
(C) caring
(D) careful
- 14.** The application was rejected because the documents were _____.
(A) incomplete
(B) completed
(C) completion
(D) complete
- 15.** The policy aims to make banking services more _____.
(A) accessible
(B) accessing
(C) access
(D) accessed
- 16.** Choose the word nearest in meaning to 'prompt'.
(A) uncertain
(B) slow
(C) quick
(D) late
- 17.** Choose the word nearest in meaning to 'mandatory'.
(A) compulsory
(B) temporary
(C) optional
(D) casual
- 18.** Choose the word nearest in meaning to 'prudent'.
(A) reckless
(B) careful
(C) noisy
(D) uncertain
- 19.** Choose the word nearest in meaning to 'mitigate'.
(A) measure
(B) increase
(C) reduce
(D) ignore
- 20.** Choose the word opposite in meaning to 'scarce'.
(A) insufficient
(B) rare
(C) abundant
(D) limited
- 21.** 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) ADBC
(B) ABCD
(C) DABC
(D) DBAC
- 22.** 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) ABCD
(C) CABD
(D) CBAD
- 23.** 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) BACD
- (B) ABCD
- (C) BCAD
- (D) CBAD

24. 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) BACD
- (B) ADCB
- (C) ABCD
- (D) ACBD

25. Arrange the sentences: A. The branch conducted a financial literacy camp. B. Villagers learned about digital payments. C. Many participants opened basic accounts. D. The programme improved awareness.

- (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) Passwords should be shared with bank staff
- (B) Digital banking is useful but requires safe user behaviour
- (C) Online payments are always unsafe
- (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) Bank name
- (B) One-time passwords
- (C) Account type
- (D) Branch timings

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $36 \times 3 + 5$?

- (A) 102
- (B) 135
- (C) 124
- (D) 113

32. What is $242 \div 11 + 7$?

- (A) 27
- (B) 29

- (C) 33
(D) 31
- 33.** What is $(24 + 11) \times 5$?
(A) 209
(B) 192
(C) 158
(D) 175
- 34.** What is $\sqrt{361} + 10$?
(A) 33
(B) 29
(C) 31
(D) 27
- 35.** What is 20% of 300?
(A) 60
(B) 72
(C) 66
(D) 54
- 36.** What is $25 \times 8 + 5$?
(A) 245
(B) 225
(C) 205
(D) 185
- 37.** What is $80 \div 5 + 3$?
(A) 19
(B) 21
(C) 20
(D) 18
- 38.** What is $(36 + 14) \times 8$?
(A) 400
(B) 480
(C) 360
(D) 440
- 39.** What is $\sqrt{576} + 4$?
(A) 30
(B) 28
(C) 32
(D) 26
- 40.** What is 10% of 400?
(A) 44
(B) 48
(C) 40
(D) 36
- 41.** Find the next number: 2, 6, 10, 14, 18, ?
(A) 24
(B) 20
(C) 26
(D) 22
- 42.** Find the next number: 5, 10, 20, 40, 80, ?
(A) 192
(B) 176
(C) 144
(D) 160
- 43.** Find the next number: 4, 9, 16, 25, 36, ?
(A) 49
(B) 57
(C) 45
(D) 53

44. Find the next number: 9, 10, 12, 15, 19, ?
(A) 24
(B) 28
(C) 22
(D) 26
45. Find the next number: 47, 44, 41, 38, 35, ?
(A) 29
(B) 38
(C) 32
(D) 35
46. A branch processed 200 applications. If 20% were approved on the first day, how many were approved?
(A) 40
(B) 44
(C) 36
(D) 48
47. An item costing Rs 500 is sold at a profit of 20%. What is the selling price?
(A) 600
(B) 660
(C) 540
(D) 720
48. Find the simple interest on Rs 2000 at 4% per annum for 4 years.
(A) 320
(B) 352
(C) 384
(D) 288
49. The numbers are 20, 22, 24, 26 and 28. What is their average?
(A) 28
(B) 24
(C) 26
(D) 22
50. A sum of Rs 120 is divided in the ratio 6:2. What is the first share?
(A) 99
(B) 81
(C) 108
(D) 90
51. 5 workers complete a task in 12 days. At the same rate, how many days will 10 workers take?
(A) 8
(B) 5
(C) 6
(D) 7
52. A vehicle travels at 50 km/h for 2 hours. What distance does it cover?
(A) 90
(B) 100
(C) 120
(D) 110
53. Ravi is 33 years old. What will his age be after 6 years?
(A) 42
(B) 45
(C) 36
(D) 39
54. A mixture contains 40% water. How many litres of water are present in 40 litres of mixture?
(A) 15
(B) 17
(C) 16
(D) 18
55. Find the area of a rectangle of length 12 m and breadth 8 m.
(A) 105

- (B) 87
(C) 96
(D) 114
56. A branch processed 240 applications. If 20% were approved on the first day, how many were approved?
(A) 52
(B) 56
(C) 44
(D) 48
57. An item costing Rs 800 is sold at a profit of 15%. What is the selling price?
(A) 1012
(B) 920
(C) 828
(D) 1104
58. Find the simple interest on Rs 2000 at 8% per annum for 2 years.
(A) 320
(B) 352
(C) 288
(D) 384
59. The numbers are 45, 47, 49, 51 and 53. What is their average?
(A) 53
(B) 45
(C) 49
(D) 57
60. A sum of Rs 50 is divided in the ratio 2:3. What is the first share?
(A) 24
(B) 20
(C) 22
(D) 18

DATA TABLE - Number of accounts opened: Bharat: 140; Hari: 160; Asha: 160; Esha: 300; Deepa: 260.

61. How many accounts were opened by Bharat and Hari together?
(A) 280
(B) 340
(C) 300
(D) 320
62. What is the difference between the highest and lowest values?
(A) 140
(B) 180
(C) 160
(D) 200
63. What is the average number of accounts opened?
(A) 214
(B) 204
(C) 194
(D) 224
64. Approximately what percentage of the total accounts were opened by Bharat?
(A) 24%
(B) 19%
(C) 9%
(D) 14%
65. What is the simplified ratio of Hari's value to Asha's value?
(A) 160:160
(B) 2:1
(C) 307
(D) 1:1

Section III - Reasoning Ability (35 Questions)

- 66.** Given $B > E > D > A$, what is the relation between B and A?
 (A) equal to
 (B) less than
 (C) cannot be determined
 (D) greater than
- 67.** Given $F < A < B < E$, what is the relation between F and E?
 (A) equal to
 (B) greater than
 (C) cannot be determined
 (D) less than
- 68.** Given $E < G < C < H$, what is the relation between E and H?
 (A) less than
 (B) equal to
 (C) greater than
 (D) cannot be determined
- 69.** Given $E > G > A > C$, what is the relation between E and C?
 (A) cannot be determined
 (B) equal to
 (C) less than
 (D) greater than
- 70.** Given $D < B < C < A$, what is the relation between D and A?
 (A) less than
 (B) cannot be determined
 (C) equal to
 (D) greater than
- 71.** Statements: All pens are tools. Some tools are blue. Conclusions: I. Some pens are blue. II. All pens are tools.
 (A) Only I follows
 (B) Only II follows
 (C) Neither follows
 (D) Both follow
- 72.** Statements: Some banks are offices. All offices are buildings. Conclusions: I. Some banks are buildings. II. All buildings are offices.
 (A) Only II follows
 (B) Only I follows
 (C) Neither 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) Both follow
 (B) Neither follows
 (C) Only I follows
 (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) Only I follows
 (B) Neither 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) Neither follows
 (B) Only I follows
 (C) Only II follows
 (D) Both follow
- 76.** In a code, CASH is written as ECUJ. How will FUND be written using the same rule?
 (A) GVOE
 (B) JYRH
 (C) IXQG
 (D) HWPF

77. In a code, MONEY is written as NPOFZ. How will DEBIT be written using the same rule?
(A) 283
(B) FGDKV
(C) EFCJU
(D) GHLEW
78. In a code, MONEY is written as NPOFZ. How will RATE be written using the same rule?
(A) SBUF
(B) TCVG
(C) 307
(D) UDWH
79. In a code, BANK is written as EDQN. How will RATE be written using the same rule?
(A) WFYJ
(B) VEXI
(C) TCVG
(D) UDWH
80. In a code, MONEY is written as PRQHB. How will CARD be written using the same rule?
(A) GEVH
(B) ECTF
(C) HFWI
(D) FDUG
81. A person walks 6 km north and then 3 km east. What is the straight-line distance from the starting point?
(A) 7.2
(B) 7.7
(C) 6.7
(D) 6.2
82. In a row of 39 candidates, Neha is 12th from the left. What is her rank from the right?
(A) 29
(B) 30
(C) 27
(D) 28
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) Nephew
(B) Cousin
(C) Son
(D) Brother
84. Which letter is 6th from the left in the word CUSTOMER?
(A) U
(B) M
(C) C
(D) R
85. Choose the odd one out.
(A) Sphere
(B) Cylinder
(C) Circle
(D) Triangle

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

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

88. How many people sit between Bina and Farhan?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Lata?

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

93. On which floor does Ravi live?

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

94. How many people live above Ravi?

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

95. Who lives on the top floor?

- (A) Om
- (B) Nisha
- (C) Pooja
- (D) Lata

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

96. Who is scheduled on Wednesday?

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

97. On which day is Ira scheduled?

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

98. Who is scheduled immediately before Chirag?

- (A) Leena

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

99. Who is scheduled on Friday?

- (A) Leena
- (B) Kabir
- (C) Ira
- (D) Chirag

100. How many interviews are scheduled between Kabir and Ira?

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

Answer Key

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

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