

# IBPS Clerk Prelims Mock Test 9

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: The news about the merger are encouraging.  
(A) were encouraging  
(B) is encouraging  
(C) are encouraging  
(D) have encouraged
2. Choose the correct replacement: This officer is senior than me in service.  
(A) senior from me  
(B) senior than me  
(C) more senior than me  
(D) senior to me
3. 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
4. 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
5. Choose the correct replacement: She is capable to handle difficult customers.  
(A) capable to handle  
(B) capable of handling  
(C) capable for handling  
(D) capable at handle
6. Choose the correct replacement: She has been working in this branch since five years.  
(A) by five years  
(B) for five years  
(C) from five years  
(D) since five years
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: No sooner did the bell ring when the candidates entered.  
(A) when the candidates  
(B) than the candidates  
(C) and the candidates  
(D) then the candidates
9. Choose the correct replacement: He insisted to pay the bill immediately.  
(A) insisted to pay  
(B) insisted at paying  
(C) insisted on paying  
(D) insisted for paying
10. Choose the correct replacement: Each of the applicants have submitted the form.  
(A) have submitted  
(B) has submitted  
(C) submit  
(D) were submitting
11. The new system is expected to \_\_\_\_\_ transaction time.  
(A) reduce  
(B) deduce  
(C) produce  
(D) induce
12. The auditor examined the records with great \_\_\_\_\_.

- (A) careless
  - (B) cares
  - (C) care
  - (D) caringly
- 13.** The officer gave a \_\_\_\_\_ explanation of the loan procedure.
- (A) hidden
  - (B) cloudy
  - (C) roughly
  - (D) clear
- 14.** The customer was asked to \_\_\_\_\_ a valid identity proof.
- (A) commit
  - (B) permit
  - (C) submit
  - (D) admit
- 15.** The policy aims to make banking services more \_\_\_\_\_.
- (A) accessing
  - (B) accessible
  - (C) accessed
  - (D) access
- 16.** Choose the word opposite in meaning to 'frequent'.
- (A) rare
  - (B) repeated
  - (C) common
  - (D) regular
- 17.** Choose the word nearest in meaning to 'prompt'.
- (A) late
  - (B) slow
  - (C) uncertain
  - (D) quick
- 18.** Choose the word opposite in meaning to 'transparent'.
- (A) visible
  - (B) clear
  - (C) secretive
  - (D) open
- 19.** Choose the word nearest in meaning to 'prudent'.
- (A) noisy
  - (B) careful
  - (C) uncertain
  - (D) reckless
- 20.** Choose the word opposite in meaning to 'expand'.
- (A) develop
  - (B) enlarge
  - (C) contract
  - (D) extend
- 21.** 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) ABCD
  - (C) CABD
  - (D) ACBD
- 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) DABC
  - (B) ABCD
  - (C) DBAC
  - (D) ADBC
- 23.** 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) CBAD
- (D) ABDC

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

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

**PASSAGE: Financial inclusion means ensuring that useful and affordable financial services are available to all sections of society. Basic bank accounts, small loans, insurance and digital payment facilities can help families manage money more safely. Access alone is not enough; people must also understand how to use these services. Financial literacy programmes therefore explain interest, savings, fraud prevention and responsible borrowing. When access and awareness grow together, individuals are better able to plan for emergencies and long-term goals.**

26. What does financial inclusion aim to provide?

- (A) Luxury products only
- (B) Bank jobs to all citizens
- (C) Free cash to every family
- (D) Affordable financial services to all sections

27. Which service is mentioned in the passage?

- (A) School admission
- (B) Insurance
- (C) Property registration
- (D) Railway booking

28. Why are financial literacy programmes important?

- (A) They replace all banking rules
- (B) They guarantee high returns
- (C) They explain how to use financial services responsibly
- (D) They remove the need for savings

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

- (A) temporary
- (B) careful and accountable
- (C) unlimited
- (D) careless

30. According to the passage, access should grow together with:

- (A) awareness
- (B) advertising
- (C) competition
- (D) borrowing

## Section II - Numerical Ability (35 Questions)

31. What is  $25 \times 9 + 19$ ?

- (A) 220
- (B) 292
- (C) 244
- (D) 268

32. What is  $168 \div 12 + 8$ ?

- (A) 22
- (B) 20

- (C) 24  
(D) 26
- 33.** What is  $(74 + 18) \times 3$ ?  
(A) 276  
(B) 249  
(C) 330  
(D) 303
- 34.** What is  $\sqrt{625} + 11$ ?  
(A) 42  
(B) 36  
(C) 33  
(D) 39
- 35.** What is 20% of 160?  
(A) 32  
(B) 35  
(C) 38  
(D) 29
- 36.** What is  $31 \times 8 + 7$ ?  
(A) 305  
(B) 230  
(C) 255  
(D) 280
- 37.** What is  $230 \div 10 + 8$ ?  
(A) 34  
(B) 37  
(C) 31  
(D) 28
- 38.** What is  $(54 + 19) \times 2$ ?  
(A) 174  
(B) 160  
(C) 132  
(D) 146
- 39.** What is  $\sqrt{625} + 13$ ?  
(A) 38  
(B) 35  
(C) 44  
(D) 41
- 40.** What is 50% of 200?  
(A) 90  
(B) 100  
(C) 110  
(D) 120
- 41.** Find the next number: 7, 17, 27, 37, 47, ?  
(A) 57  
(B) 62  
(C) 52  
(D) 67
- 42.** Find the next number: 3, 9, 27, 81, 243, ?  
(A) 801  
(B) 729  
(C) 657  
(D) 873
- 43.** Find the next number: 1, 4, 9, 16, 25, ?  
(A) 39  
(B) 36  
(C) 42  
(D) 33

44. Find the next number: 7, 11, 16, 22, 29, ?  
(A) 34  
(B) 40  
(C) 37  
(D) 43
45. Find the next number: 62, 59, 56, 53, 50, ?  
(A) 47  
(B) 43  
(C) 55  
(D) 51
46. A branch processed 500 applications. If 10% were approved on the first day, how many were approved?  
(A) 60  
(B) 45  
(C) 50  
(D) 55
47. An item costing Rs 1000 is sold at a profit of 20%. What is the selling price?  
(A) 1440  
(B) 1080  
(C) 1320  
(D) 1200
48. Find the simple interest on Rs 2000 at 4% per annum for 3 years.  
(A) 288  
(B) 240  
(C) 264  
(D) 216
49. The numbers are 41, 43, 45, 47 and 49. What is their average?  
(A) 49  
(B) 53  
(C) 41  
(D) 45
50. A sum of Rs 130 is divided in the ratio 6:7. What is the first share?  
(A) 54  
(B) 66  
(C) 72  
(D) 60
51. 6 workers complete a task in 10 days. At the same rate, how many days will 12 workers take?  
(A) 6  
(B) 4  
(C) 7  
(D) 5
52. A vehicle travels at 60 km/h for 4 hours. What distance does it cover?  
(A) 240  
(B) 216  
(C) 288  
(D) 264
53. Ravi is 31 years old. What will his age be after 4 years?  
(A) 41  
(B) 35  
(C) 38  
(D) 32
54. A mixture contains 30% water. How many litres of water are present in 30 litres of mixture?  
(A) 8  
(B) 9  
(C) 10  
(D) 11
55. Find the area of a rectangle of length 20 m and breadth 10 m.  
(A) 200

- (B) 240  
(C) 220  
(D) 180
56. A branch processed 600 applications. If 40% were approved on the first day, how many were approved?  
(A) 216  
(B) 264  
(C) 288  
(D) 240
57. An item costing Rs 1000 is sold at a profit of 10%. What is the selling price?  
(A) 1210  
(B) 1100  
(C) 1320  
(D) 990
58. Find the simple interest on Rs 2500 at 6% per annum for 4 years.  
(A) 720  
(B) 660  
(C) 600  
(D) 540
59. The numbers are 18, 20, 22, 24 and 26. What is their average?  
(A) 26  
(B) 22  
(C) 20  
(D) 24
60. A sum of Rs 84 is divided in the ratio 4:3. What is the first share?  
(A) 56  
(B) 48  
(C) 52  
(D) 44

**DATA TABLE - Number of accounts opened: Gita: 320; Asha: 320; Deepa: 320; Esha: 220; Hari: 320.**

61. How many accounts were opened by Gita and Asha together?  
(A) 640  
(B) 660  
(C) 680  
(D) 620
62. What is the difference between the highest and lowest values?  
(A) 80  
(B) 100  
(C) 140  
(D) 120
63. What is the average number of accounts opened?  
(A) 290  
(B) 310  
(C) 320  
(D) 300
64. Approximately what percentage of the total accounts were opened by Gita?  
(A) 16%  
(B) 21%  
(C) 26%  
(D) 31%
65. What is the simplified ratio of Asha's value to Deepa's value?  
(A) 768  
(B) 1:1  
(C) 2:1  
(D) 320:320

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

- 66.** Given  $B < E < D < C$ , what is the relation between B and C?
- (A) greater than
  - (B) equal to
  - (C) less than
  - (D) cannot be determined
- 67.** Given  $G > E > B > H$ , what is the relation between G and H?
- (A) cannot be determined
  - (B) equal to
  - (C) less than
  - (D) greater than
- 68.** Given  $E < B < A < G$ , what is the relation between E and G?
- (A) less than
  - (B) equal to
  - (C) cannot be determined
  - (D) greater than
- 69.** Given  $G < C < F < B$ , what is the relation between G and B?
- (A) less than
  - (B) cannot be determined
  - (C) greater than
  - (D) equal to
- 70.** Given  $C < D < E < F$ , what is the relation between C and F?
- (A) greater than
  - (B) equal to
  - (C) cannot be determined
  - (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) Both follow
  - (B) Only II follows
  - (C) Only I follows
  - (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) Only II follows
  - (B) Both follow
  - (C) Only I follows
  - (D) Neither 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) Both follow
  - (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) Neither follows
  - (B) Only II follows
  - (C) Only I follows
  - (D) Both follow
- 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) Only II follows
  - (C) Neither follows
  - (D) Only I follows
- 76.** In a code, CASH is written as DBTI. How will DEBIT be written using the same rule?
- (A) FGDKV
  - (B) GHLEW
  - (C) EFCJU
  - (D) 514

77. In a code, BANK is written as CBOL. How will DEBIT be written using the same rule?  
(A) 204  
(B) FGDKV  
(C) EFCJU  
(D) GHLEW
78. In a code, SAFE is written as UCHG. How will RATE be written using the same rule?  
(A) TCVG  
(B) UDWH  
(C) SBUF  
(D) VEXI
79. In a code, BANK is written as EDQN. How will RATE be written using the same rule?  
(A) VEXI  
(B) TCVG  
(C) UDWH  
(D) WFYJ
80. In a code, LOAN is written as MPBO. How will FUND be written using the same rule?  
(A) GVOE  
(B) IXQG  
(C) HWPF  
(D) 818
81. A person walks 4 km north and then 3 km east. What is the straight-line distance from the starting point?  
(A) 4  
(B) 7  
(C) 5  
(D) 6
82. In a row of 38 candidates, Neha is 6th from the left. What is her rank from the right?  
(A) 35  
(B) 34  
(C) 33  
(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) Nephew  
(B) Cousin  
(C) Son  
(D) Brother
84. Which letter is 3th from the left in the word FINANCE?  
(A) F  
(B) E  
(C) C  
(D) N
85. Choose the odd one out.  
(A) Sphere  
(B) Cylinder  
(C) Triangle  
(D) Circle

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

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

88. How many people sit between Farhan and Aman?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

- (A) Lata
- (B) Mohan
- (C) Ravi
- (D) Pooja

92. Who lives immediately below Nisha?

- (A) Ravi
- (B) Mohan
- (C) Lata
- (D) Pooja

93. On which floor does Pooja live?

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

94. How many people live above Pooja?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Aditi scheduled?

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

98. Who is scheduled immediately before Kabir?

- (A) Chirag

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

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

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

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

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

# Answer Key

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

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