

IBPS Clerk Prelims Practice Paper 1

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: The manager, along with his officers, are attending the meeting.
(A) have attended
(B) were attending
(C) is attending
(D) are attending
2. Choose the correct replacement: The committee has discussed about the proposal.
(A) has discussed about the proposal
(B) has been discussed about the proposal
(C) has discussed the proposal
(D) has discussed on the proposal
3. Choose the correct replacement: She has been working in this branch since five years.
(A) from five years
(B) by five years
(C) for five years
(D) since five years
4. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted at paying
(B) insisted to pay
(C) insisted for paying
(D) insisted on paying
5. Choose the correct replacement: This officer is senior than me in service.
(A) senior than me
(B) more senior than me
(C) senior to me
(D) senior from me
6. Choose the correct replacement: Each of the applicants have submitted the form.
(A) were submitting
(B) have submitted
(C) has submitted
(D) submit
7. Choose the correct replacement: The furniture in the office are quite old.
(A) are quite old
(B) is quite old
(C) have become old
(D) were 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 for the underlined part: Neither of the two assistants were present at the counter.
(A) are present
(B) have been present
(C) was present
(D) were present
10. Choose the correct replacement: He has returned back from the training centre.
(A) has returned back
(B) has returned
(C) has been returned back
(D) has came back
11. The application was rejected because the documents were _____.
(A) complete
(B) incomplete
(C) completed
(D) completion
12. The new system is expected to _____ transaction time.

- (A) deduce
 - (B) produce
 - (C) reduce
 - (D) induce
- 13.** The auditor examined the records with great _____.
(A) careless
(B) care
(C) cares
(D) caringly
- 14.** Customers should never _____ their ATM PIN with anyone.
(A) disclose to
(B) divide
(C) scatter
(D) share
- 15.** The cashier counted the currency notes _____.
(A) careful
(B) care
(C) carefully
(D) caring
- 16.** Choose the word nearest in meaning to 'prompt'.
(A) uncertain
(B) quick
(C) slow
(D) late
- 17.** Choose the word nearest in meaning to 'mandatory'.
(A) casual
(B) compulsory
(C) optional
(D) temporary
- 18.** Choose the word nearest in meaning to 'prudent'.
(A) noisy
(B) reckless
(C) uncertain
(D) careful
- 19.** Choose the word opposite in meaning to 'expand'.
(A) enlarge
(B) contract
(C) develop
(D) extend
- 20.** Choose the word nearest in meaning to 'mitigate'.
(A) reduce
(B) increase
(C) ignore
(D) measure
- 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) ABCD
(B) DBAC
(C) ADBC
(D) DABC
- 22.** 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) ADCB
(B) ACBD
(C) BACD
(D) ABCD
- 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) ABCD
- (B) BACD
- (C) BCAD
- (D) CBAD

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

25. Arrange the sentences: A. She completed the online form. B. She uploaded her documents. C. Riya decided to open a savings account. D. She received confirmation.

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

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

27. Which service is mentioned in the passage?

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

28. Why are financial literacy programmes important?

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

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

Section II - Numerical Ability (35 Questions)

31. What is $22 \times 5 + 5$?

- (A) 104
- (B) 126
- (C) 115
- (D) 137

32. What is $210 \div 10 + 11$?

- (A) 35
- (B) 32

- (C) 38
 - (D) 29
- 33.** What is $(42 + 31) \times 7$?
- (A) 460
 - (B) 613
 - (C) 511
 - (D) 562
- 34.** What is $\sqrt{289} + 5$?
- (A) 22
 - (B) 26
 - (C) 20
 - (D) 24
- 35.** What is 50% of 300?
- (A) 150
 - (B) 135
 - (C) 165
 - (D) 180
- 36.** What is $14 \times 3 + 7$?
- (A) 49
 - (B) 53
 - (C) 57
 - (D) 45
- 37.** What is $187 \div 11 + 5$?
- (A) 22
 - (B) 20
 - (C) 26
 - (D) 24
- 38.** What is $(78 + 13) \times 7$?
- (A) 637
 - (B) 574
 - (C) 700
 - (D) 763
- 39.** What is $\sqrt{324} + 3$?
- (A) 21
 - (B) 25
 - (C) 23
 - (D) 19
- 40.** What is 20% of 240?
- (A) 56
 - (B) 44
 - (C) 48
 - (D) 52
- 41.** Find the next number: 18, 23, 28, 33, 38, ?
- (A) 47
 - (B) 39
 - (C) 51
 - (D) 43
- 42.** Find the next number: 2, 6, 18, 54, 162, ?
- (A) 534
 - (B) 486
 - (C) 438
 - (D) 582
- 43.** Find the next number: 4, 9, 16, 25, 36, ?
- (A) 53
 - (B) 49
 - (C) 45
 - (D) 57

44. Find the next number: 7, 10, 14, 19, 25, ?
- (A) 35
 - (B) 32
 - (C) 38
 - (D) 29
45. Find the next number: 63, 56, 49, 42, 35, ?
- (A) 28
 - (B) 30
 - (C) 32
 - (D) 26
46. A branch processed 300 applications. If 15% were approved on the first day, how many were approved?
- (A) 45
 - (B) 41
 - (C) 49
 - (D) 53
47. An item costing Rs 600 is sold at a profit of 15%. What is the selling price?
- (A) 759
 - (B) 621
 - (C) 828
 - (D) 690
48. Find the simple interest on Rs 2500 at 4% per annum for 2 years.
- (A) 240
 - (B) 200
 - (C) 180
 - (D) 220
49. The numbers are 22, 24, 26, 28 and 30. What is their average?
- (A) 24
 - (B) 26
 - (C) 28
 - (D) 30
50. A sum of Rs 110 is divided in the ratio 4:7. What is the first share?
- (A) 48
 - (B) 44
 - (C) 40
 - (D) 36
51. 5 workers complete a task in 12 days. At the same rate, how many days will 10 workers take?
- (A) 5
 - (B) 8
 - (C) 6
 - (D) 7
52. A vehicle travels at 75 km/h for 2 hours. What distance does it cover?
- (A) 135
 - (B) 165
 - (C) 150
 - (D) 180
53. Ravi is 20 years old. What will his age be after 4 years?
- (A) 26
 - (B) 24
 - (C) 22
 - (D) 28
54. A mixture contains 25% water. How many litres of water are present in 50 litres of mixture?
- (A) 13
 - (B) 12
 - (C) 11
 - (D) 14
55. Find the area of a rectangle of length 15 m and breadth 6 m.
- (A) 81

- (B) 108
(C) 90
(D) 99
56. A branch processed 200 applications. If 10% were approved on the first day, how many were approved?
(A) 22
(B) 24
(C) 18
(D) 20
57. An item costing Rs 400 is sold at a profit of 10%. What is the selling price?
(A) 484
(B) 396
(C) 440
(D) 528
58. Find the simple interest on Rs 2500 at 8% per annum for 2 years.
(A) 400
(B) 440
(C) 360
(D) 480
59. The numbers are 41, 43, 45, 47 and 49. What is their average?
(A) 45
(B) 53
(C) 49
(D) 41
60. A sum of Rs 120 is divided in the ratio 2:4. What is the first share?
(A) 48
(B) 44
(C) 40
(D) 36

DATA TABLE - Number of accounts opened: Deepa: 300; Gita: 320; Esha: 280; Chetan: 120; Asha: 140.

61. How many accounts were opened by Deepa and Gita together?
(A) 600
(B) 640
(C) 620
(D) 660
62. What is the difference between the highest and lowest values?
(A) 180
(B) 200
(C) 240
(D) 220
63. What is the average number of accounts opened?
(A) 232
(B) 222
(C) 252
(D) 242
64. Approximately what percentage of the total accounts were opened by Deepa?
(A) 26%
(B) 36%
(C) 21%
(D) 31%
65. What is the simplified ratio of Gita's value to Esha's value?
(A) 320:280
(B) 9:7
(C) 8:7
(D) 7:8

Section III - Reasoning Ability (35 Questions)

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

77. In a code, CLERK is written as FOHUN. How will FUND be written using the same rule?
(A) HWPF
(B) IXQG
(C) JYRH
(D) KZSI
78. In a code, LOAN is written as NQCP. How will RATE be written using the same rule?
(A) TCVG
(B) UDWH
(C) VEXI
(D) SBUF
79. In a code, LOAN is written as MPBO. How will RATE be written using the same rule?
(A) 450
(B) UDWH
(C) SBUF
(D) TCVG
80. In a code, LOAN is written as MPBO. How will RATE be written using the same rule?
(A) UDWH
(B) SBUF
(C) 876
(D) TCVG
81. A person walks 6 km north and then 8 km east. What is the straight-line distance from the starting point?
(A) 12
(B) 9
(C) 10
(D) 11
82. In a row of 30 candidates, Neha is 9th from the left. What is her rank from the right?
(A) 23
(B) 21
(C) 22
(D) 24
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) Cousin
(C) Nephew
(D) Brother
84. Which letter is 8th from the left in the word CUSTOMER?
(A) E
(B) R
(C) M
(D) T
85. Choose the odd one out.
(A) Triangle
(B) Cylinder
(C) Sphere
(D) Circle

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

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

88. How many people sit between Bina and Divya?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Ravi?

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

93. On which floor does Karan live?

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

94. How many people live above Karan?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Chirag scheduled?

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

98. Who is scheduled immediately before Kabir?

- (A) Leena

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

1. The subject is 'manager', which is singular.
2. 'Discuss' does not take 'about'.
3. Use 'for' with a period of time.
4. 'Insist' is followed by 'on' plus a gerund.
5. 'Senior' is followed by 'to'.
6. 'Each' takes a singular verb.
7. 'Furniture' is an uncountable singular noun.
8. The correct pair is 'hardly...when'.
9. 'Neither' is singular here, so it takes 'was'.
10. 'Return' already includes the meaning of 'back'.
31. Answer = 115.
32. Answer = 32.
33. Answer = 511.
34. Answer = 22.
35. Answer = 150.
36. Answer = 49.
37. Answer = 22.
38. Answer = 637.
39. Answer = 21.
40. Answer = 48.
41. Add 5. Answer = 43.
42. Multiply by 3. Answer = 486.
43. Consecutive squares. Answer = 49.
44. Add consecutive increasing numbers. Answer = 32.
45. Subtract 7. Answer = 28.
46. 15% of 300 = 45.
47. $SP = 600 \times (100+15)/100 = 690$.
48. $SI = PRT/100 = 200$.
49. Total divided by 5 = 26.
50. First share = $110 \times 4/11 = 40$.

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