

IBPS Clerk Prelims Practice Paper 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: One of my friend works in a public sector bank.
(A) one from my friends
(B) one of my friend
(C) one of mine friend
(D) one of my friends
2. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted on paying
(B) insisted to pay
(C) insisted for paying
(D) insisted at paying
3. Choose the correct replacement: This officer is senior than me in service.
(A) senior to me
(B) senior than me
(C) more senior than me
(D) senior from me
4. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) when the passengers
(B) than the passengers
(C) and the passengers
(D) then the passengers
5. Choose the correct replacement: She has been working in this branch since five years.
(A) from five years
(B) by five years
(C) since five years
(D) for five years
6. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) than the candidates
(B) then the candidates
(C) when the candidates
(D) and the candidates
7. Choose the correct replacement: Each of the applicants have submitted the form.
(A) submit
(B) has submitted
(C) were submitting
(D) have submitted
8. Choose the correct replacement: The furniture in the office are quite old.
(A) were quite old
(B) is quite old
(C) have become old
(D) are quite old
9. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) are attending
(B) have attended
(C) is attending
(D) were attending
10. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable of handling
(B) capable for handling
(C) capable at handle
(D) capable to handle
11. The application was rejected because the documents were _____.
(A) completed
(B) incomplete
(C) complete
(D) completion
12. The bank launched a campaign to _____ digital payments.

- (A) prevent
 - (B) prohibit
 - (C) postpone
 - (D) promote
- 13.** Customers should never _____ their ATM PIN with anyone.
- (A) scatter
 - (B) disclose to
 - (C) divide
 - (D) share
- 14.** The branch manager asked the staff to _____ the complaint before closing time.
- (A) resolve
 - (B) evolve
 - (C) dissolve
 - (D) reserve
- 15.** The auditor examined the records with great _____.
- (A) careless
 - (B) caringly
 - (C) cares
 - (D) care
- 16.** Choose the word nearest in meaning to 'mandatory'.
- (A) temporary
 - (B) optional
 - (C) compulsory
 - (D) casual
- 17.** Choose the word opposite in meaning to 'approve'.
- (A) accept
 - (B) permit
 - (C) support
 - (D) reject
- 18.** Choose the word nearest in meaning to 'mitigate'.
- (A) reduce
 - (B) measure
 - (C) increase
 - (D) ignore
- 19.** Choose the word nearest in meaning to 'prompt'.
- (A) quick
 - (B) uncertain
 - (C) slow
 - (D) late
- 20.** Choose the word opposite in meaning to 'expand'.
- (A) develop
 - (B) enlarge
 - (C) extend
 - (D) contract
- 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) DBAC
 - (B) ADBC
 - (C) DABC
 - (D) ABCD
- 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) CABD
 - (B) ABCD
 - (C) ACBD
 - (D) CBAD
- 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) ABDC
- (D) CBAD

24. 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) CADB
- (B) ACDB
- (C) ABCD
- (D) ADCB

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) BACD
- (B) ABCD
- (C) ACBD
- (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) Online payments are always unsafe
- (C) Branches are no longer needed
- (D) Digital banking is useful but requires safe user behaviour

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

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

28. What should users avoid sharing?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $21 \times 6 + 14$?

- (A) 154
- (B) 168
- (C) 140
- (D) 126

32. What is $104 \div 4 + 13$?

- (A) 42
- (B) 36

- (C) 39
(D) 45
- 33.** What is $(79 + 11) \times 2$?
(A) 198
(B) 162
(C) 216
(D) 180
- 34.** What is $\sqrt{121} + 8$?
(A) 19
(B) 21
(C) 20
(D) 18
- 35.** What is 25% of 160?
(A) 36
(B) 48
(C) 44
(D) 40
- 36.** What is $37 \times 9 + 12$?
(A) 413
(B) 311
(C) 345
(D) 379
- 37.** What is $138 \div 6 + 15$?
(A) 41
(B) 35
(C) 44
(D) 38
- 38.** What is $(54 + 40) \times 5$?
(A) 470
(B) 517
(C) 564
(D) 423
- 39.** What is $\sqrt{484} + 11$?
(A) 39
(B) 36
(C) 30
(D) 33
- 40.** What is 25% of 400?
(A) 100
(B) 90
(C) 110
(D) 120
- 41.** Find the next number: 9, 21, 33, 45, 57, ?
(A) 69
(B) 63
(C) 75
(D) 81
- 42.** Find the next number: 3, 9, 27, 81, 243, ?
(A) 873
(B) 657
(C) 729
(D) 801
- 43.** Find the next number: 1, 4, 9, 16, 25, ?
(A) 36
(B) 33
(C) 42
(D) 39

44. Find the next number: 2, 5, 9, 14, 20, ?
- (A) 25
 - (B) 31
 - (C) 27
 - (D) 29
45. Find the next number: 77, 73, 69, 65, 61, ?
- (A) 52
 - (B) 67
 - (C) 62
 - (D) 57
46. A branch processed 500 applications. If 30% were approved on the first day, how many were approved?
- (A) 165
 - (B) 180
 - (C) 135
 - (D) 150
47. An item costing Rs 400 is sold at a profit of 20%. What is the selling price?
- (A) 528
 - (B) 480
 - (C) 432
 - (D) 576
48. Find the simple interest on Rs 3000 at 6% per annum for 2 years.
- (A) 324
 - (B) 360
 - (C) 432
 - (D) 396
49. The numbers are 48, 50, 52, 54 and 56. What is their average?
- (A) 62
 - (B) 47
 - (C) 52
 - (D) 57
50. A sum of Rs 105 is divided in the ratio 5:2. What is the first share?
- (A) 75
 - (B) 68
 - (C) 82
 - (D) 89
51. 5 workers complete a task in 6 days. At the same rate, how many days will 10 workers take?
- (A) 4
 - (B) 2
 - (C) 5
 - (D) 3
52. A vehicle travels at 50 km/h for 3 hours. What distance does it cover?
- (A) 135
 - (B) 180
 - (C) 165
 - (D) 150
53. Ravi is 38 years old. What will his age be after 8 years?
- (A) 54
 - (B) 50
 - (C) 42
 - (D) 46
54. A mixture contains 25% water. How many litres of water are present in 40 litres of mixture?
- (A) 9
 - (B) 11
 - (C) 10
 - (D) 12
55. Find the area of a rectangle of length 15 m and breadth 10 m.
- (A) 135

- (B) 150
(C) 165
(D) 180
56. A branch processed 300 applications. If 25% were approved on the first day, how many were approved?
(A) 68
(B) 75
(C) 82
(D) 89
57. An item costing Rs 600 is sold at a profit of 25%. What is the selling price?
(A) 825
(B) 675
(C) 750
(D) 900
58. Find the simple interest on Rs 1000 at 10% per annum for 4 years.
(A) 400
(B) 440
(C) 360
(D) 480
59. The numbers are 39, 41, 43, 45 and 47. What is their average?
(A) 47
(B) 39
(C) 51
(D) 43
60. A sum of Rs 180 is divided in the ratio 4:5. What is the first share?
(A) 88
(B) 80
(C) 72
(D) 96

DATA TABLE - Number of accounts opened: Hari: 140; Chetan: 240; Farhan: 280; Esha: 120; Asha: 300.

61. How many accounts were opened by Hari and Chetan together?
(A) 400
(B) 360
(C) 420
(D) 380
62. What is the difference between the highest and lowest values?
(A) 220
(B) 160
(C) 180
(D) 200
63. What is the average number of accounts opened?
(A) 216
(B) 226
(C) 236
(D) 206
64. Approximately what percentage of the total accounts were opened by Hari?
(A) 18%
(B) 8%
(C) 23%
(D) 13%
65. What is the simplified ratio of Chetan's value to Farhan's value?
(A) 7:7
(B) 240:280
(C) 7:6
(D) 6:7

Section III - Reasoning Ability (35 Questions)

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

77. In a code, CASH is written as ECUJ. How will BRANCH be written using the same rule?
 (A) EUDQFK
 (B) CSBODI
 (C) FVERGL
 (D) DTCPEJ
78. In a code, BANK is written as EDQN. How will DEBIT be written using the same rule?
 (A) GHELW
 (B) FGDKV
 (C) IJGNY
 (D) HIFMX
79. In a code, LOAN is written as ORDQ. How will DEBIT be written using the same rule?
 (A) IJGNY
 (B) FGDKV
 (C) HIFMX
 (D) GHELW
80. In a code, LOAN is written as MPBO. How will BRANCH be written using the same rule?
 (A) 85
 (B) EUDQFK
 (C) DTCPEJ
 (D) CSBODI
81. A person walks 6 km north and then 4 km east. What is the straight-line distance from the starting point?
 (A) 7.2
 (B) 8.2
 (C) 6.7
 (D) 7.7
82. In a row of 41 candidates, Neha is 5th from the left. What is her rank from the right?
 (A) 37
 (B) 38
 (C) 39
 (D) 36
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) Nephew
 (C) Son
 (D) Cousin
84. Which letter is 6th from the left in the word BANKING?
 (A) K
 (B) B
 (C) A
 (D) N
85. Choose the odd one out.
 (A) Triangle
 (B) Cylinder
 (C) Circle
 (D) Sphere

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

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

88. How many people sit between Bina and Esha?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Nisha?

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

93. On which floor does Mohan live?

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

94. How many people live above Mohan?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Ira scheduled?

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

98. Who is scheduled immediately before Leena?

- (A) Dev

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

99. Who is scheduled on Friday?

- (A) Aditi
- (B) Ira
- (C) Bhavya
- (D) Leena

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

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

Answer Key

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

Selected Solution Notes

1. 'One of' is followed by a plural noun.
2. 'Insist' is followed by 'on' plus a gerund.
3. 'Senior' is followed by 'to'.
4. The correct pair is 'hardly...when'.
5. Use 'for' with a period of time.
6. The correct pair is 'no sooner...than'.
7. 'Each' takes a singular verb.
8. 'Furniture' is an uncountable singular noun.
9. The subject is 'manager', which is singular.
10. 'Capable' is followed by 'of' plus a gerund.
31. Answer = 140.
32. Answer = 39.
33. Answer = 180.
34. Answer = 19.
35. Answer = 40.
36. Answer = 345.
37. Answer = 38.
38. Answer = 470.
39. Answer = 33.
40. Answer = 100.
41. Add 12. Answer = 69.
42. Multiply by 3. Answer = 729.
43. Consecutive squares. Answer = 36.
44. Add consecutive increasing numbers. Answer = 27.
45. Subtract 4. Answer = 57.
46. 30% of 500 = 150.
47. $SP = 400 \times (100+20)/100 = 480$.
48. $SI = PRT/100 = 360$.
49. Total divided by 5 = 52.
50. First share = $105 \times 5/7 = 75$.

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