

IBPS Clerk Prelims Practice Paper 2

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 news about the merger are encouraging.
(A) have encouraged
(B) is encouraging
(C) were encouraging
(D) are encouraging
2. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted for paying
(B) insisted on paying
(C) insisted to pay
(D) insisted at paying
3. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.
(A) have been present
(B) was present
(C) are present
(D) were present
4. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) is attending
(B) were attending
(C) are attending
(D) have attended
5. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I was you
(B) If I am you
(C) If I be you
(D) If I were you
6. Choose the correct replacement: Each of the applicants have submitted the form.
(A) has submitted
(B) submit
(C) were submitting
(D) have submitted
7. Choose the correct replacement: She has been working in this branch since five years.
(A) since five years
(B) for five years
(C) by five years
(D) from five years
8. 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
9. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable to handle
(B) capable at handle
(C) capable of handling
(D) capable for handling
10. 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
11. The customer was asked to _____ a valid identity proof.
(A) commit
(B) permit
(C) admit
(D) submit
12. The new system is expected to _____ transaction time.

- (A) reduce
 - (B) deduce
 - (C) produce
 - (D) induce
- 13.** The application was rejected because the documents were _____.
 (A) completion
 (B) complete
 (C) incomplete
 (D) completed
- 14.** The branch manager asked the staff to _____ the complaint before closing time.
 (A) evolve
 (B) reserve
 (C) resolve
 (D) dissolve
- 15.** The officer gave a _____ explanation of the loan procedure.
 (A) clear
 (B) cloudy
 (C) hidden
 (D) roughly
- 16.** Choose the word nearest in meaning to 'reliable'.
 (A) fragile
 (B) doubtful
 (C) dependable
 (D) brief
- 17.** Choose the word nearest in meaning to 'mitigate'.
 (A) measure
 (B) ignore
 (C) increase
 (D) reduce
- 18.** Choose the word nearest in meaning to 'prudent'.
 (A) noisy
 (B) careful
 (C) uncertain
 (D) reckless
- 19.** Choose the word opposite in meaning to 'scarce'.
 (A) abundant
 (B) limited
 (C) insufficient
 (D) rare
- 20.** Choose the word opposite in meaning to 'transparent'.
 (A) secretive
 (B) visible
 (C) open
 (D) clear
- 21.** 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) CBAD
 (B) BCAD
 (C) ABDC
 (D) BACD
- 22.** 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) CBAD
 (B) ABCD
 (C) BACD
 (D) BCAD
- 23.** 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) BACD
- (C) ABCD
- (D) ACBD

24. 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) CABD
- (C) ACBD
- (D) ABCD

25. 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) ABCD
- (B) CBAD
- (C) CABD
- (D) ACBD

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) Digital banking is useful but requires safe user behaviour
- (B) Online payments are always unsafe
- (C) Branches are no longer needed
- (D) Passwords should be shared with bank staff

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

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

28. What should users avoid sharing?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $23 \times 9 + 17$?

- (A) 202
- (B) 224
- (C) 268
- (D) 246

32. What is $170 \div 10 + 11$?

- (A) 32
- (B) 26

- (C) 30
(D) 28
- 33.** What is $(26 + 26) \times 4$?
(A) 208
(B) 188
(C) 248
(D) 228
- 34.** What is $\sqrt{100} + 5$?
(A) 14
(B) 15
(C) 17
(D) 16
- 35.** What is 20% of 300?
(A) 72
(B) 66
(C) 60
(D) 54
- 36.** What is $20 \times 9 + 12$?
(A) 230
(B) 192
(C) 173
(D) 211
- 37.** What is $132 \div 12 + 10$?
(A) 25
(B) 23
(C) 19
(D) 21
- 38.** What is $(66 + 12) \times 6$?
(A) 468
(B) 514
(C) 560
(D) 422
- 39.** What is $\sqrt{529} + 10$?
(A) 39
(B) 30
(C) 36
(D) 33
- 40.** What is 25% of 160?
(A) 40
(B) 36
(C) 48
(D) 44
- 41.** Find the next number: 5, 15, 25, 35, 45, ?
(A) 65
(B) 50
(C) 55
(D) 60
- 42.** Find the next number: 5, 10, 20, 40, 80, ?
(A) 192
(B) 176
(C) 160
(D) 144
- 43.** Find the next number: 9, 16, 25, 36, 49, ?
(A) 64
(B) 76
(C) 70
(D) 58

44. Find the next number: 5, 8, 12, 17, 23, ?
(A) 30
(B) 27
(C) 33
(D) 36
45. Find the next number: 58, 50, 42, 34, 26, ?
(A) 18
(B) 17
(C) 20
(D) 19
46. A branch processed 500 applications. If 40% were approved on the first day, how many were approved?
(A) 240
(B) 200
(C) 180
(D) 220
47. An item costing Rs 500 is sold at a profit of 25%. What is the selling price?
(A) 749
(B) 563
(C) 687
(D) 625
48. Find the simple interest on Rs 2000 at 4% per annum for 2 years.
(A) 144
(B) 192
(C) 160
(D) 176
49. The numbers are 18, 20, 22, 24 and 26. What is their average?
(A) 20
(B) 24
(C) 22
(D) 26
50. A sum of Rs 120 is divided in the ratio 3:5. What is the first share?
(A) 49
(B) 41
(C) 53
(D) 45
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) 7
(D) 6
52. A vehicle travels at 50 km/h for 3 hours. What distance does it cover?
(A) 150
(B) 135
(C) 180
(D) 165
53. Ravi is 45 years old. What will his age be after 4 years?
(A) 45
(B) 57
(C) 53
(D) 49
54. A mixture contains 20% water. How many litres of water are present in 30 litres of mixture?
(A) 6
(B) 5
(C) 8
(D) 7
55. Find the area of a rectangle of length 10 m and breadth 6 m.
(A) 54

- (B) 72
(C) 60
(D) 66
56. A branch processed 400 applications. If 10% were approved on the first day, how many were approved?
(A) 44
(B) 48
(C) 36
(D) 40
57. An item costing Rs 1000 is sold at a profit of 25%. What is the selling price?
(A) 1250
(B) 1125
(C) 1375
(D) 1500
58. Find the simple interest on Rs 3000 at 10% per annum for 2 years.
(A) 600
(B) 540
(C) 720
(D) 660
59. The numbers are 21, 23, 25, 27 and 29. What is their average?
(A) 29
(B) 25
(C) 27
(D) 23
60. A sum of Rs 130 is divided in the ratio 6:7. What is the first share?
(A) 66
(B) 60
(C) 72
(D) 54

DATA TABLE - Number of accounts opened: Bharat: 120; Asha: 320; Chetan: 180; Esha: 220; Gita: 240.

61. How many accounts were opened by Bharat and Asha together?
(A) 420
(B) 480
(C) 440
(D) 460
62. What is the difference between the highest and lowest values?
(A) 200
(B) 180
(C) 240
(D) 220
63. What is the average number of accounts opened?
(A) 206
(B) 226
(C) 216
(D) 236
64. Approximately what percentage of the total accounts were opened by Bharat?
(A) 11%
(B) 6%
(C) 16%
(D) 21%
65. What is the simplified ratio of Asha's value to Chetan's value?
(A) 9:16
(B) 16:9
(C) 17:9
(D) 320:180

Section III - Reasoning Ability (35 Questions)

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

77. In a code, MONEY is written as OQPGA. How will DEBIT be written using the same rule?
(A) EFCJU
(B) FGDKV
(C) HIFMX
(D) GHELW
78. In a code, CASH is written as DBTI. How will DEBIT be written using the same rule?
(A) GHELW
(B) 723
(C) FGDKV
(D) EFCJU
79. In a code, CASH is written as FDVK. How will RATE be written using the same rule?
(A) TCVG
(B) VEXI
(C) WFYJ
(D) UDWH
80. In a code, SAFE is written as UCHG. How will CARD be written using the same rule?
(A) ECTF
(B) GEVH
(C) FDUG
(D) DBSE
81. A person walks 5 km north and then 8 km east. What is the straight-line distance from the starting point?
(A) 9.4
(B) 9.9
(C) 10.4
(D) 8.9
82. In a row of 50 candidates, Neha is 12th from the left. What is her rank from the right?
(A) 40
(B) 41
(C) 39
(D) 38
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) Son
(C) Nephew
(D) Cousin
84. Which letter is 2th from the left in the word FINANCE?
(A) N
(B) F
(C) I
(D) A
85. Choose the odd one out.
(A) Cylinder
(B) Sphere
(C) Circle
(D) Triangle

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

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

88. How many people sit between Farhan and Chetan?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Ravi?

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

93. On which floor does Mohan live?

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

94. How many people live above Mohan?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Leena scheduled?

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

98. Who is scheduled immediately before Dev?

- (A) Bhavya

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

1. 'News' is grammatically singular.
2. 'Insist' is followed by 'on' plus a gerund.
3. 'Neither' is singular here, so it takes 'was'.
4. The subject is 'manager', which is singular.
5. Use 'were' in a hypothetical condition.
6. 'Each' takes a singular verb.
7. Use 'for' with a period of time.
8. 'Discuss' does not take 'about'.
9. 'Capable' is followed by 'of' plus a gerund.
10. 'One of' is followed by a plural noun.
31. Answer = 224.
32. Answer = 28.
33. Answer = 208.
34. Answer = 15.
35. Answer = 60.
36. Answer = 192.
37. Answer = 21.
38. Answer = 468.
39. Answer = 33.
40. Answer = 40.
41. Add 10. Answer = 55.
42. Multiply by 2. Answer = 160.
43. Consecutive squares. Answer = 64.
44. Add consecutive increasing numbers. Answer = 30.
45. Subtract 8. Answer = 18.
46. 40% of 500 = 200.
47. $SP = 500 \times (100+25)/100 = 625$.
48. $SI = PRT/100 = 160$.
49. Total divided by 5 = 22.
50. First share = $120 \times 3/8 = 45$.

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