

IBPS Clerk Prelims Practice Paper 5

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 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
2. Choose the correct replacement: The furniture in the office are quite old.
(A) are quite old
(B) have become old
(C) were quite old
(D) is quite old
3. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one of my friends
(B) one of my friend
(C) one of mine friend
(D) one from my friends
4. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) have attended
(B) are attending
(C) were attending
(D) is attending
5. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) then the candidates
(B) and the candidates
(C) when the candidates
(D) than the candidates
6. Choose the correct replacement: This officer is senior than me in service.
(A) senior than me
(B) senior from me
(C) senior to me
(D) more senior than me
7. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted to pay
(B) insisted at paying
(C) insisted for paying
(D) insisted on paying
8. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I was you
(B) If I were you
(C) If I be you
(D) If I am you
9. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable of handling
(B) capable to handle
(C) capable for handling
(D) capable at handle
10. Choose the correct replacement: She has been working in this branch since five years.
(A) since five years
(B) from five years
(C) by five years
(D) for five years
11. The new system is expected to _____ transaction time.
(A) deduce
(B) induce
(C) reduce
(D) produce
12. The cashier counted the currency notes _____.

- (A) carefully
 - (B) caring
 - (C) care
 - (D) careful
13. The bank launched a campaign to _____ digital payments.
- (A) prevent
 - (B) prohibit
 - (C) postpone
 - (D) promote
14. The application was rejected because the documents were _____.
- (A) completed
 - (B) incomplete
 - (C) completion
 - (D) complete
15. Customers should never _____ their ATM PIN with anyone.
- (A) divide
 - (B) disclose to
 - (C) share
 - (D) scatter
16. Choose the word nearest in meaning to 'prompt'.
- (A) late
 - (B) slow
 - (C) uncertain
 - (D) quick
17. Choose the word opposite in meaning to 'transparent'.
- (A) open
 - (B) visible
 - (C) clear
 - (D) secretive
18. Choose the word opposite in meaning to 'scarce'.
- (A) rare
 - (B) insufficient
 - (C) abundant
 - (D) limited
19. Choose the word nearest in meaning to 'prudent'.
- (A) careful
 - (B) reckless
 - (C) noisy
 - (D) uncertain
20. Choose the word nearest in meaning to 'mitigate'.
- (A) increase
 - (B) measure
 - (C) reduce
 - (D) ignore
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) ABCD
 - (B) CBAD
 - (C) ACBD
 - (D) CABD
22. 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) ABDC
 - (B) CBAD
 - (C) BACD
 - (D) BCAD
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) BCAD
- (B) CBAD
- (C) BACD
- (D) ABCD

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

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

27. Which service is mentioned in the passage?

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

28. Why are financial literacy programmes important?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $36 \times 5 + 10$?

- (A) 209
- (B) 228
- (C) 171
- (D) 190

32. What is $92 \div 4 + 12$?

- (A) 41
- (B) 32

- (C) 38
 - (D) 35
- 33.** What is $(70 + 15) \times 5$?
- (A) 467
 - (B) 425
 - (C) 383
 - (D) 509
- 34.** What is $\sqrt{400} + 14$?
- (A) 34
 - (B) 31
 - (C) 37
 - (D) 40
- 35.** What is 25% of 120?
- (A) 27
 - (B) 30
 - (C) 36
 - (D) 33
- 36.** What is $24 \times 7 + 15$?
- (A) 201
 - (B) 183
 - (C) 165
 - (D) 219
- 37.** What is $88 \div 4 + 4$?
- (A) 26
 - (B) 28
 - (C) 24
 - (D) 30
- 38.** What is $(80 + 25) \times 2$?
- (A) 210
 - (B) 189
 - (C) 252
 - (D) 231
- 39.** What is $\sqrt{144} + 4$?
- (A) 18
 - (B) 17
 - (C) 16
 - (D) 15
- 40.** What is 25% of 120?
- (A) 30
 - (B) 33
 - (C) 27
 - (D) 36
- 41.** Find the next number: 8, 20, 32, 44, 56, ?
- (A) 80
 - (B) 68
 - (C) 74
 - (D) 62
- 42.** Find the next number: 1, 2, 4, 8, 16, ?
- (A) 29
 - (B) 32
 - (C) 38
 - (D) 35
- 43.** Find the next number: 16, 25, 36, 49, 64, ?
- (A) 97
 - (B) 89
 - (C) 81
 - (D) 73

44. Find the next number: 2, 5, 9, 14, 20, ?
(A) 29
(B) 31
(C) 27
(D) 25
45. Find the next number: 66, 62, 58, 54, 50, ?
(A) 42
(B) 46
(C) 50
(D) 54
46. A branch processed 300 applications. If 10% were approved on the first day, how many were approved?
(A) 30
(B) 33
(C) 36
(D) 27
47. An item costing Rs 800 is sold at a profit of 20%. What is the selling price?
(A) 1056
(B) 1152
(C) 960
(D) 864
48. Find the simple interest on Rs 1000 at 6% per annum for 3 years.
(A) 216
(B) 198
(C) 180
(D) 162
49. The numbers are 19, 21, 23, 25 and 27. What is their average?
(A) 23
(B) 27
(C) 25
(D) 21
50. A sum of Rs 144 is divided in the ratio 5:7. What is the first share?
(A) 60
(B) 66
(C) 54
(D) 72
51. 5 workers complete a task in 6 days. At the same rate, how many days will 10 workers take?
(A) 2
(B) 3
(C) 4
(D) 5
52. A vehicle travels at 50 km/h for 2 hours. What distance does it cover?
(A) 110
(B) 120
(C) 90
(D) 100
53. Ravi is 31 years old. What will his age be after 6 years?
(A) 40
(B) 34
(C) 43
(D) 37
54. A mixture contains 40% water. How many litres of water are present in 30 litres of mixture?
(A) 11
(B) 13
(C) 14
(D) 12
55. Find the area of a rectangle of length 15 m and breadth 8 m.
(A) 132

- (B) 144
(C) 108
(D) 120
56. A branch processed 600 applications. If 25% were approved on the first day, how many were approved?
(A) 180
(B) 150
(C) 135
(D) 165
57. An item costing Rs 800 is sold at a profit of 20%. What is the selling price?
(A) 1056
(B) 1152
(C) 864
(D) 960
58. Find the simple interest on Rs 1500 at 6% per annum for 2 years.
(A) 216
(B) 180
(C) 162
(D) 198
59. The numbers are 27, 29, 31, 33 and 35. What is their average?
(A) 28
(B) 37
(C) 34
(D) 31
60. A sum of Rs 180 is divided in the ratio 5:4. What is the first share?
(A) 110
(B) 120
(C) 90
(D) 100

DATA TABLE - Number of accounts opened: Gita: 200; Chetan: 240; Farhan: 180; Bharat: 240; Hari: 160.

61. How many accounts were opened by Gita and Chetan together?
(A) 460
(B) 440
(C) 420
(D) 480
62. What is the difference between the highest and lowest values?
(A) 60
(B) 120
(C) 80
(D) 100
63. What is the average number of accounts opened?
(A) 204
(B) 194
(C) 214
(D) 224
64. Approximately what percentage of the total accounts were opened by Gita?
(A) 25%
(B) 15%
(C) 30%
(D) 20%
65. What is the simplified ratio of Chetan's value to Farhan's value?
(A) 3:4
(B) 4:3
(C) 240:180
(D) 5:3

Section III - Reasoning Ability (35 Questions)

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

77. In a code, RISK is written as TKUM. How will BRANCH be written using the same rule?
 (A) DTCPEJ
 (B) EUDQFK
 (C) FVERGL
 (D) CSBODI
78. In a code, LOAN is written as ORDQ. How will BRANCH be written using the same rule?
 (A) EUDQFK
 (B) GWFSHM
 (C) FVERGL
 (D) DTCPEJ
79. In a code, RISK is written as ULVN. How will FUND be written using the same rule?
 (A) HWPF
 (B) IXQG
 (C) JYRH
 (D) KZSI
80. In a code, CLERK is written as ENGTM. How will BRANCH be written using the same rule?
 (A) FVERGL
 (B) CSBODI
 (C) EUDQFK
 (D) DTCPEJ
81. A person walks 4 km north and then 8 km east. What is the straight-line distance from the starting point?
 (A) 8.9
 (B) 9.9
 (C) 9.4
 (D) 8.4
82. In a row of 48 candidates, Neha is 14th from the left. What is her rank from the right?
 (A) 37
 (B) 36
 (C) 35
 (D) 34
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 2th from the left in the word FINANCE?
 (A) C
 (B) A
 (C) F
 (D) I
85. Choose the odd one out.
 (A) Triangle
 (B) Circle
 (C) Sphere
 (D) Cylinder

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

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

88. How many people sit between Aman and Esha?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Lata?

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

93. On which floor does Mohan live?

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

94. How many people live above Mohan?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Chirag scheduled?

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

98. Who is scheduled immediately before Dev?

- (A) Chirag

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

1. 'Neither' is singular here, so it takes 'was'.
2. 'Furniture' is an uncountable singular noun.
3. 'One of' is followed by a plural noun.
4. The subject is 'manager', which is singular.
5. The correct pair is 'no sooner...than'.
6. 'Senior' is followed by 'to'.
7. 'Insist' is followed by 'on' plus a gerund.
8. Use 'were' in a hypothetical condition.
9. 'Capable' is followed by 'of' plus a gerund.
10. Use 'for' with a period of time.
31. Answer = 190.
32. Answer = 35.
33. Answer = 425.
34. Answer = 34.
35. Answer = 30.
36. Answer = 183.
37. Answer = 26.
38. Answer = 210.
39. Answer = 16.
40. Answer = 30.
41. Add 12. Answer = 68.
42. Multiply by 2. Answer = 32.
43. Consecutive squares. Answer = 81.
44. Add consecutive increasing numbers. Answer = 27.
45. Subtract 4. Answer = 46.
46. 10% of 300 = 30.
47. $SP = 800 \times (100+20)/100 = 960$.
48. $SI = PRT/100 = 180$.
49. Total divided by 5 = 23.
50. First share = $144 \times 5/12 = 60$.

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