

IBPS Clerk Prelims Practice Paper 6

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: Each of the applicants have submitted the form.
(A) has submitted
(B) were submitting
(C) have submitted
(D) submit
2. 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
3. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable at handle
(B) capable for handling
(C) capable to handle
(D) capable of handling
4. Choose the correct replacement: She has been working in this branch since five years.
(A) by five years
(B) since five years
(C) for five years
(D) from five years
5. Choose the correct replacement: The news about the merger are encouraging.
(A) are encouraging
(B) is encouraging
(C) were encouraging
(D) have encouraged
6. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one of my friend
(B) one of mine friend
(C) one of my friends
(D) one from my friends
7. 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
8. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted on paying
(B) insisted to pay
(C) insisted at paying
(D) insisted for paying
9. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.
(A) are present
(B) was present
(C) were present
(D) have been present
10. Choose the correct replacement: This officer is senior than me in service.
(A) senior from me
(B) senior to me
(C) more senior than me
(D) senior than me
11. The application was rejected because the documents were _____.
(A) complete
(B) incomplete
(C) completion
(D) completed
12. The branch manager asked the staff to _____ the complaint before closing time.

- (A) dissolve
 - (B) reserve
 - (C) resolve
 - (D) evolve
- 13.** The policy aims to make banking services more _____.
(A) accessing
(B) accessible
(C) accessed
(D) access
- 14.** The customer was asked to _____ a valid identity proof.
(A) admit
(B) commit
(C) permit
(D) submit
- 15.** The auditor examined the records with great _____.
(A) caringly
(B) care
(C) cares
(D) careless
- 16.** Choose the word nearest in meaning to 'prudent'.
(A) uncertain
(B) reckless
(C) careful
(D) noisy
- 17.** Choose the word opposite in meaning to 'expand'.
(A) contract
(B) develop
(C) enlarge
(D) extend
- 18.** Choose the word nearest in meaning to 'reliable'.
(A) brief
(B) doubtful
(C) dependable
(D) fragile
- 19.** Choose the word opposite in meaning to 'approve'.
(A) reject
(B) permit
(C) accept
(D) support
- 20.** Choose the word nearest in meaning to 'prompt'.
(A) slow
(B) quick
(C) uncertain
(D) late
- 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) CABD
(B) ACBD
(C) CBAD
(D) ABCD
- 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) ADBC
(B) DBAC
(C) ABCD
(D) DABC
- 23.** 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) CABD
- (B) ABCD
- (C) CBAD
- (D) ACBD

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

25. 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) BACD
- (D) ABDC

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

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

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

28. What should users avoid sharing?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $28 \times 8 + 17$?

- (A) 289
- (B) 217
- (C) 241
- (D) 265

32. What is $81 \div 9 + 5$?

- (A) 14
- (B) 13

- (C) 16
- (D) 15
- 33.** What is $(35 + 18) \times 8$?
 - (A) 508
 - (B) 424
 - (C) 382
 - (D) 466
- 34.** What is $\sqrt{361} + 14$?
 - (A) 33
 - (B) 39
 - (C) 36
 - (D) 30
- 35.** What is 10% of 200?
 - (A) 24
 - (B) 18
 - (C) 22
 - (D) 20
- 36.** What is $26 \times 7 + 16$?
 - (A) 198
 - (B) 179
 - (C) 236
 - (D) 217
- 37.** What is $180 \div 12 + 12$?
 - (A) 31
 - (B) 27
 - (C) 29
 - (D) 25
- 38.** What is $(70 + 38) \times 8$?
 - (A) 864
 - (B) 778
 - (C) 1036
 - (D) 950
- 39.** What is $\sqrt{144} + 6$?
 - (A) 18
 - (B) 17
 - (C) 19
 - (D) 20
- 40.** What is 50% of 300?
 - (A) 180
 - (B) 150
 - (C) 165
 - (D) 135
- 41.** Find the next number: 11, 16, 21, 26, 31, ?
 - (A) 42
 - (B) 33
 - (C) 36
 - (D) 39
- 42.** Find the next number: 3, 6, 12, 24, 48, ?
 - (A) 96
 - (B) 105
 - (C) 114
 - (D) 87
- 43.** Find the next number: 16, 25, 36, 49, 64, ?
 - (A) 97
 - (B) 73
 - (C) 81
 - (D) 89

44. Find the next number: 6, 8, 11, 15, 20, ?
(A) 24
(B) 26
(C) 30
(D) 28
45. Find the next number: 58, 55, 52, 49, 46, ?
(A) 39
(B) 43
(C) 47
(D) 51
46. A branch processed 400 applications. If 25% were approved on the first day, how many were approved?
(A) 90
(B) 120
(C) 110
(D) 100
47. An item costing Rs 800 is sold at a profit of 10%. What is the selling price?
(A) 792
(B) 968
(C) 1056
(D) 880
48. Find the simple interest on Rs 1000 at 6% per annum for 4 years.
(A) 288
(B) 216
(C) 240
(D) 264
49. The numbers are 46, 48, 50, 52 and 54. What is their average?
(A) 50
(B) 45
(C) 55
(D) 60
50. A sum of Rs 140 is divided in the ratio 3:4. What is the first share?
(A) 54
(B) 66
(C) 72
(D) 60
51. 4 workers complete a task in 6 days. At the same rate, how many days will 8 workers take?
(A) 4
(B) 3
(C) 5
(D) 2
52. A vehicle travels at 40 km/h for 3 hours. What distance does it cover?
(A) 120
(B) 108
(C) 144
(D) 132
53. Ravi is 43 years old. What will his age be after 8 years?
(A) 46
(B) 51
(C) 61
(D) 56
54. A mixture contains 40% water. How many litres of water are present in 30 litres of mixture?
(A) 13
(B) 12
(C) 11
(D) 14
55. Find the area of a rectangle of length 20 m and breadth 8 m.
(A) 144

- (B) 160
(C) 176
(D) 192
56. A branch processed 400 applications. If 25% were approved on the first day, how many were approved?
(A) 110
(B) 100
(C) 120
(D) 90
57. An item costing Rs 1000 is sold at a profit of 10%. What is the selling price?
(A) 1320
(B) 1210
(C) 990
(D) 1100
58. Find the simple interest on Rs 2500 at 6% per annum for 3 years.
(A) 495
(B) 405
(C) 540
(D) 450
59. The numbers are 21, 23, 25, 27 and 29. What is their average?
(A) 25
(B) 23
(C) 29
(D) 27
60. A sum of Rs 220 is divided in the ratio 4:7. What is the first share?
(A) 72
(B) 96
(C) 80
(D) 88

DATA TABLE - Number of accounts opened: Asha: 160; Esha: 160; Bharat: 320; Chetan: 300; Farhan: 180.

61. How many accounts were opened by Asha and Esha together?
(A) 360
(B) 340
(C) 300
(D) 320
62. What is the difference between the highest and lowest values?
(A) 140
(B) 160
(C) 200
(D) 180
63. What is the average number of accounts opened?
(A) 234
(B) 224
(C) 214
(D) 244
64. Approximately what percentage of the total accounts were opened by Asha?
(A) 24%
(B) 19%
(C) 14%
(D) 9%
65. What is the simplified ratio of Esha's value to Bharat's value?
(A) 160:320
(B) 2:1
(C) 1:2
(D) 2:2

Section III - Reasoning Ability (35 Questions)

66. Given $A < F < H < G$, what is the relation between A and G?
- (A) equal to
 - (B) less than
 - (C) cannot be determined
 - (D) greater than
67. Given $F < G < D < E$, what is the relation between F and E?
- (A) less than
 - (B) cannot be determined
 - (C) equal to
 - (D) greater than
68. Given $F < G < C < B$, what is the relation between F and B?
- (A) less than
 - (B) greater than
 - (C) cannot be determined
 - (D) equal to
69. Given $A < B < D < E$, what is the relation between A and E?
- (A) equal to
 - (B) greater than
 - (C) less than
 - (D) cannot be determined
70. Given $H > F > D > B$, what is the relation between H and B?
- (A) cannot be determined
 - (B) equal to
 - (C) greater than
 - (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) Neither follows
 - (B) Only I follows
 - (C) Only II 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) Only I follows
 - (B) Only II 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) Only II follows
 - (B) Neither 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) Neither follows
 - (C) Both follow
 - (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 I follows
 - (B) Neither follows
 - (C) Only II follows
 - (D) Both follow
76. In a code, SAFE is written as TBGF. How will DEBIT be written using the same rule?
- (A) EFCJU
 - (B) FGDKV
 - (C) GHELW
 - (D) 816

77. In a code, CLERK is written as ENGTM. How will FUND be written using the same rule?
(A) GVOE
(B) IXQG
(C) JYRH
(D) HWPF
78. In a code, MONEY is written as OQPGA. How will DEBIT be written using the same rule?
(A) EFCJU
(B) GHELW
(C) FGDKV
(D) HIFMX
79. In a code, LOAN is written as ORDQ. How will DEBIT be written using the same rule?
(A) GHELW
(B) FGDKV
(C) IJGNY
(D) HIFMX
80. In a code, RISK is written as ULVN. How will FUND be written using the same rule?
(A) IXQG
(B) KZSI
(C) JYRH
(D) HWPF
81. A person walks 5 km north and then 4 km east. What is the straight-line distance from the starting point?
(A) 7.4
(B) 5.9
(C) 6.4
(D) 6.9
82. In a row of 42 candidates, Neha is 5th from the left. What is her rank from the right?
(A) 38
(B) 37
(C) 39
(D) 40
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) Cousin
(C) Son
(D) Nephew
84. Which letter is 2th from the left in the word FINANCE?
(A) F
(B) I
(C) A
(D) C
85. Choose the odd one out.
(A) Circle
(B) Sphere
(C) Triangle
(D) Cylinder

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

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

88. How many people sit between Bina and Farhan?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Nisha?

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

93. On which floor does Pooja live?

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

94. How many people live above Pooja?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Bhavya scheduled?

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

98. Who is scheduled immediately before Ira?

- (A) Bhavya

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

1. 'Each' takes a singular verb.
2. The subject is 'manager', which is singular.
3. 'Capable' is followed by 'of' plus a gerund.
4. Use 'for' with a period of time.
5. 'News' is grammatically singular.
6. 'One of' is followed by a plural noun.
7. Use 'were' in a hypothetical condition.
8. 'Insist' is followed by 'on' plus a gerund.
9. 'Neither' is singular here, so it takes 'was'.
10. 'Senior' is followed by 'to'.
31. Answer = 241.
32. Answer = 14.
33. Answer = 424.
34. Answer = 33.
35. Answer = 20.
36. Answer = 198.
37. Answer = 27.
38. Answer = 864.
39. Answer = 18.
40. Answer = 150.
41. Add 5. Answer = 36.
42. Multiply by 2. Answer = 96.
43. Consecutive squares. Answer = 81.
44. Add consecutive increasing numbers. Answer = 26.
45. Subtract 3. Answer = 43.
46. 25% of 400 = 100.
47. $SP = 800 \times (100+10)/100 = 880$.
48. $SI = PRT/100 = 240$.
49. Total divided by 5 = 50.
50. First share = $140 \times 3/7 = 60$.

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