

IBPS Clerk Prelims Practice Paper 8

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: He has returned back from the training centre.
(A) has returned back
(B) has came back
(C) has been returned back
(D) has returned
2. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.
(A) was present
(B) have been present
(C) are present
(D) were present
3. Choose the correct replacement: Each of the applicants have submitted the form.
(A) were submitting
(B) submit
(C) has submitted
(D) have submitted
4. Choose the correct replacement: The furniture in the office are quite old.
(A) were quite old
(B) are quite old
(C) is quite old
(D) have become old
5. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I am you
(B) If I were you
(C) If I be you
(D) If I was you
6. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable at handle
(B) capable to handle
(C) capable for handling
(D) capable of handling
7. 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
8. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one of my friend
(B) one from my friends
(C) one of my friends
(D) one of mine friend
9. Choose the correct replacement: The committee has discussed about the proposal.
(A) has discussed the proposal
(B) has discussed on the proposal
(C) has been discussed about the proposal
(D) has discussed about the proposal
10. 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
11. The bank launched a campaign to _____ digital payments.
(A) promote
(B) prohibit
(C) postpone
(D) prevent
12. The policy aims to make banking services more _____.

- (A) access
 - (B) accessing
 - (C) accessible
 - (D) accessed
- 13.** The branch manager asked the staff to _____ the complaint before closing time.
- (A) dissolve
 - (B) reserve
 - (C) resolve
 - (D) evolve
- 14.** Customers should never _____ their ATM PIN with anyone.
- (A) share
 - (B) disclose to
 - (C) divide
 - (D) scatter
- 15.** The officer gave a _____ explanation of the loan procedure.
- (A) roughly
 - (B) cloudy
 - (C) hidden
 - (D) clear
- 16.** Choose the word opposite in meaning to 'frequent'.
- (A) rare
 - (B) regular
 - (C) common
 - (D) repeated
- 17.** Choose the word nearest in meaning to 'reliable'.
- (A) dependable
 - (B) brief
 - (C) fragile
 - (D) doubtful
- 18.** Choose the word opposite in meaning to 'scarce'.
- (A) abundant
 - (B) insufficient
 - (C) rare
 - (D) limited
- 19.** Choose the word opposite in meaning to 'transparent'.
- (A) clear
 - (B) secretive
 - (C) open
 - (D) visible
- 20.** Choose the word opposite in meaning to 'approve'.
- (A) permit
 - (B) support
 - (C) reject
 - (D) accept
- 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) ABDC
 - (C) BCAD
 - (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) BACD
 - (B) ABCD
 - (C) BCAD
 - (D) CBAD
- 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) BACD
- (B) ADCB
- (C) ABCD
- (D) ACBD

24. 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) CBAD
- (D) ACBD

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) CABD
- (B) CBAD
- (C) ABCD
- (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) Branches are no longer needed
- (C) Online payments are always unsafe
- (D) Passwords should be shared with bank staff

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

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

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) expensive
- (D) unnecessary

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

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

Section II - Numerical Ability (35 Questions)

31. What is $23 \times 8 + 8$?

- (A) 211
- (B) 230
- (C) 173
- (D) 192

32. What is $60 \div 5 + 11$?

- (A) 21
- (B) 27

- (C) 23
 - (D) 25
- 33.** What is $(39 + 20) \times 3$?
- (A) 160
 - (B) 194
 - (C) 177
 - (D) 211
- 34.** What is $\sqrt{81} + 15$?
- (A) 26
 - (B) 28
 - (C) 24
 - (D) 22
- 35.** What is 10% of 240?
- (A) 28
 - (B) 26
 - (C) 24
 - (D) 22
- 36.** What is $16 \times 7 + 10$?
- (A) 134
 - (B) 146
 - (C) 110
 - (D) 122
- 37.** What is $72 \div 9 + 15$?
- (A) 21
 - (B) 27
 - (C) 23
 - (D) 25
- 38.** What is $(21 + 14) \times 8$?
- (A) 252
 - (B) 336
 - (C) 308
 - (D) 280
- 39.** What is $\sqrt{256} + 9$?
- (A) 23
 - (B) 25
 - (C) 29
 - (D) 27
- 40.** What is 20% of 400?
- (A) 72
 - (B) 96
 - (C) 80
 - (D) 88
- 41.** Find the next number: 16, 19, 22, 25, 28, ?
- (A) 28
 - (B) 31
 - (C) 34
 - (D) 37
- 42.** Find the next number: 4, 12, 36, 108, 324, ?
- (A) 875
 - (B) 1069
 - (C) 1166
 - (D) 972
- 43.** Find the next number: 16, 25, 36, 49, 64, ?
- (A) 89
 - (B) 81
 - (C) 97
 - (D) 73

44. Find the next number: 2, 4, 7, 11, 16, ?
(A) 26
(B) 22
(C) 20
(D) 24
45. Find the next number: 45, 40, 35, 30, 25, ?
(A) 22
(B) 20
(C) 18
(D) 24
46. A branch processed 200 applications. If 30% were approved on the first day, how many were approved?
(A) 60
(B) 66
(C) 72
(D) 54
47. An item costing Rs 1000 is sold at a profit of 15%. What is the selling price?
(A) 1150
(B) 1380
(C) 1265
(D) 1035
48. Find the simple interest on Rs 1500 at 10% per annum for 3 years.
(A) 495
(B) 450
(C) 540
(D) 405
49. The numbers are 31, 33, 35, 37 and 39. What is their average?
(A) 32
(B) 38
(C) 41
(D) 35
50. A sum of Rs 75 is divided in the ratio 3:2. What is the first share?
(A) 49
(B) 41
(C) 45
(D) 53
51. 6 workers complete a task in 6 days. At the same rate, how many days will 12 workers take?
(A) 5
(B) 3
(C) 2
(D) 4
52. A vehicle travels at 40 km/h for 3 hours. What distance does it cover?
(A) 132
(B) 108
(C) 120
(D) 144
53. Ravi is 42 years old. What will his age be after 6 years?
(A) 52
(B) 44
(C) 56
(D) 48
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 18 m and breadth 8 m.
(A) 144

- (B) 158
(C) 130
(D) 172
56. A branch processed 400 applications. If 20% were approved on the first day, how many were approved?
(A) 88
(B) 72
(C) 80
(D) 96
57. An item costing Rs 400 is sold at a profit of 20%. What is the selling price?
(A) 480
(B) 576
(C) 432
(D) 528
58. Find the simple interest on Rs 3000 at 8% per annum for 4 years.
(A) 864
(B) 960
(C) 1152
(D) 1056
59. The numbers are 36, 38, 40, 42 and 44. What is their average?
(A) 40
(B) 36
(C) 44
(D) 48
60. A sum of Rs 90 is divided in the ratio 7:2. What is the first share?
(A) 70
(B) 77
(C) 63
(D) 84

DATA TABLE - Number of accounts opened: Gita: 120; Asha: 160; Bharat: 180; Chetan: 160; Esha: 120.

61. How many accounts were opened by Gita and Asha together?
(A) 280
(B) 260
(C) 300
(D) 320
62. What is the difference between the highest and lowest values?
(A) 100
(B) 80
(C) 40
(D) 60
63. What is the average number of accounts opened?
(A) 158
(B) 148
(C) 138
(D) 168
64. Approximately what percentage of the total accounts were opened by Gita?
(A) 11%
(B) 21%
(C) 16%
(D) 26%
65. What is the simplified ratio of Asha's value to Bharat's value?
(A) 160:180
(B) 8:9
(C) 9:8
(D) 9:9

Section III - Reasoning Ability (35 Questions)

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

77. In a code, BANK is written as EDQN. How will BRANCH be written using the same rule?
(A) FVERGL
(B) EUDQFK
(C) DTCPEJ
(D) GWFSHM
78. In a code, SAFE is written as TBGF. How will CARD be written using the same rule?
(A) ECTF
(B) 803
(C) DBSE
(D) FDUG
79. In a code, CASH is written as DBTI. How will FUND be written using the same rule?
(A) 142
(B) GVOE
(C) HWPF
(D) IXQG
80. In a code, RISK is written as SJTL. How will BRANCH be written using the same rule?
(A) CSBODI
(B) 763
(C) EUDQFK
(D) DTCPEJ
81. A person walks 6 km north and then 3 km east. What is the straight-line distance from the starting point?
(A) 6.2
(B) 7.2
(C) 7.7
(D) 6.7
82. In a row of 32 candidates, Neha is 14th from the left. What is her rank from the right?
(A) 18
(B) 19
(C) 21
(D) 20
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) Brother
(C) Son
(D) Cousin
84. Which letter is 7th from the left in the word FINANCE?
(A) I
(B) E
(C) F
(D) C
85. Choose the odd one out.
(A) Circle
(B) Cylinder
(C) Sphere
(D) Triangle

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

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

88. How many people sit between Esha and Chetan?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Nisha?

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

93. On which floor does Mohan live?

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

94. How many people live above Mohan?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Bhavya scheduled?

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

98. Who is scheduled immediately before Aditi?

- (A) Chirag

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

1. 'Return' already includes the meaning of 'back'.
2. 'Neither' is singular here, so it takes 'was'.
3. 'Each' takes a singular verb.
4. 'Furniture' is an uncountable singular noun.
5. Use 'were' in a hypothetical condition.
6. 'Capable' is followed by 'of' plus a gerund.
7. The correct pair is 'no sooner...than'.
8. 'One of' is followed by a plural noun.
9. 'Discuss' does not take 'about'.
10. 'Insist' is followed by 'on' plus a gerund.
31. Answer = 192.
32. Answer = 23.
33. Answer = 177.
34. Answer = 24.
35. Answer = 24.
36. Answer = 122.
37. Answer = 23.
38. Answer = 280.
39. Answer = 25.
40. Answer = 80.
41. Add 3. Answer = 31.
42. Multiply by 3. Answer = 972.
43. Consecutive squares. Answer = 81.
44. Add consecutive increasing numbers. Answer = 22.
45. Subtract 5. Answer = 20.
46. 30% of 200 = 60.
47. $SP = 1000 \times (100+15)/100 = 1150$.
48. $SI = PRT/100 = 450$.
49. Total divided by 5 = 35.
50. First share = $75 \times 3/5 = 45$.

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