

IBPS Clerk Prelims Practice Paper 9

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 insisted to pay the bill immediately.
(A) insisted on paying
(B) insisted at paying
(C) insisted to pay
(D) insisted for paying
2. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I be you
(B) If I am you
(C) If I was you
(D) If I were you
3. Choose the correct replacement: He has returned back from the training centre.
(A) has been returned back
(B) has returned
(C) has returned back
(D) has came back
4. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) than the passengers
(B) then the passengers
(C) and the passengers
(D) when the passengers
5. Choose the correct replacement: The news about the merger are encouraging.
(A) were encouraging
(B) is encouraging
(C) have encouraged
(D) are encouraging
6. Choose the correct replacement: She has been working in this branch since five years.
(A) from five years
(B) for five years
(C) since five years
(D) by five years
7. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable of handling
(B) capable at handle
(C) capable for handling
(D) capable to handle
8. Choose the correct replacement: Each of the applicants have submitted the form.
(A) has submitted
(B) were submitting
(C) have submitted
(D) submit
9. Choose the correct replacement: The furniture in the office are quite old.
(A) are quite old
(B) is quite old
(C) were quite old
(D) have become old
10. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one of my friends
(B) one of mine friend
(C) one from my friends
(D) one of my friend
11. The cashier counted the currency notes _____.
(A) careful
(B) care
(C) caring
(D) carefully
12. Customers should never _____ their ATM PIN with anyone.

- (A) divide
 - (B) disclose to
 - (C) scatter
 - (D) share
- 13.** The policy aims to make banking services more ____.
- (A) access
 - (B) accessible
 - (C) accessing
 - (D) accessed
- 14.** The officer gave a ____ explanation of the loan procedure.
- (A) cloudy
 - (B) roughly
 - (C) hidden
 - (D) clear
- 15.** The bank launched a campaign to ____ digital payments.
- (A) prohibit
 - (B) promote
 - (C) postpone
 - (D) prevent
- 16.** Choose the word nearest in meaning to 'mitigate'.
- (A) reduce
 - (B) increase
 - (C) measure
 - (D) ignore
- 17.** Choose the word opposite in meaning to 'approve'.
- (A) accept
 - (B) permit
 - (C) reject
 - (D) support
- 18.** Choose the word opposite in meaning to 'expand'.
- (A) extend
 - (B) enlarge
 - (C) contract
 - (D) develop
- 19.** Choose the word opposite in meaning to 'frequent'.
- (A) common
 - (B) regular
 - (C) repeated
 - (D) rare
- 20.** Choose the word nearest in meaning to 'prompt'.
- (A) slow
 - (B) late
 - (C) quick
 - (D) uncertain
- 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) ABCD
 - (D) CBAD
- 22.** 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) ABCD
 - (B) ADCB
 - (C) ACBD
 - (D) BACD
- 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) CBAD
- (C) BCAD
- (D) ABDC

24. 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) ABCD
- (B) BCAD
- (C) BACD
- (D) CBAD

25. 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) DABC
- (C) ABCD
- (D) DBAC

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

27. Which service is mentioned in the passage?

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

28. Why are financial literacy programmes important?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $16 \times 7 + 11$?

- (A) 147
- (B) 135
- (C) 123
- (D) 111

32. What is $90 \div 5 + 14$?

- (A) 38
- (B) 32

- (C) 35
 - (D) 29
- 33.** What is $(43 + 23) \times 4$?
- (A) 264
 - (B) 316
 - (C) 290
 - (D) 238
- 34.** What is $\sqrt{361} + 7$?
- (A) 28
 - (B) 24
 - (C) 30
 - (D) 26
- 35.** What is 20% of 160?
- (A) 29
 - (B) 38
 - (C) 35
 - (D) 32
- 36.** What is $49 \times 3 + 11$?
- (A) 158
 - (B) 143
 - (C) 188
 - (D) 173
- 37.** What is $216 \div 9 + 15$?
- (A) 42
 - (B) 39
 - (C) 45
 - (D) 36
- 38.** What is $(40 + 31) \times 8$?
- (A) 680
 - (B) 624
 - (C) 512
 - (D) 568
- 39.** What is $\sqrt{529} + 10$?
- (A) 30
 - (B) 39
 - (C) 33
 - (D) 36
- 40.** What is 10% of 200?
- (A) 22
 - (B) 24
 - (C) 18
 - (D) 20
- 41.** Find the next number: 7, 13, 19, 25, 31, ?
- (A) 37
 - (B) 40
 - (C) 34
 - (D) 43
- 42.** Find the next number: 4, 8, 16, 32, 64, ?
- (A) 116
 - (B) 152
 - (C) 140
 - (D) 128
- 43.** Find the next number: 16, 25, 36, 49, 64, ?
- (A) 81
 - (B) 73
 - (C) 89
 - (D) 97

44. Find the next number: 9, 13, 18, 24, 31, ?
- (A) 45
 - (B) 42
 - (C) 36
 - (D) 39
45. Find the next number: 43, 37, 31, 25, 19, ?
- (A) 14
 - (B) 12
 - (C) 15
 - (D) 13
46. A branch processed 400 applications. If 25% were approved on the first day, how many were approved?
- (A) 120
 - (B) 110
 - (C) 90
 - (D) 100
47. An item costing Rs 1000 is sold at a profit of 10%. What is the selling price?
- (A) 990
 - (B) 1100
 - (C) 1210
 - (D) 1320
48. Find the simple interest on Rs 2000 at 5% per annum for 3 years.
- (A) 330
 - (B) 360
 - (C) 270
 - (D) 300
49. The numbers are 35, 37, 39, 41 and 43. What is their average?
- (A) 36
 - (B) 39
 - (C) 42
 - (D) 45
50. A sum of Rs 165 is divided in the ratio 6:5. What is the first share?
- (A) 90
 - (B) 108
 - (C) 99
 - (D) 81
51. 4 workers complete a task in 8 days. At the same rate, how many days will 8 workers take?
- (A) 4
 - (B) 3
 - (C) 5
 - (D) 6
52. A vehicle travels at 50 km/h for 4 hours. What distance does it cover?
- (A) 220
 - (B) 180
 - (C) 200
 - (D) 240
53. Ravi is 33 years old. What will his age be after 6 years?
- (A) 45
 - (B) 36
 - (C) 42
 - (D) 39
54. A mixture contains 20% water. How many litres of water are present in 20 litres of mixture?
- (A) 3
 - (B) 5
 - (C) 4
 - (D) 6
55. Find the area of a rectangle of length 10 m and breadth 6 m.
- (A) 66

- (B) 54
(C) 60
(D) 72
56. A branch processed 400 applications. If 10% were approved on the first day, how many were approved?
(A) 48
(B) 36
(C) 40
(D) 44
57. An item costing Rs 600 is sold at a profit of 20%. What is the selling price?
(A) 792
(B) 648
(C) 864
(D) 720
58. Find the simple interest on Rs 2000 at 4% per annum for 4 years.
(A) 288
(B) 320
(C) 352
(D) 384
59. The numbers are 34, 36, 38, 40 and 42. What is their average?
(A) 41
(B) 35
(C) 38
(D) 44
60. A sum of Rs 156 is divided in the ratio 6:7. What is the first share?
(A) 72
(B) 86
(C) 79
(D) 65

DATA TABLE - Number of accounts opened: Chetan: 180; Deepa: 260; Esha: 300; Farhan: 200; Asha: 320.

61. How many accounts were opened by Chetan and Deepa together?
(A) 420
(B) 480
(C) 460
(D) 440
62. What is the difference between the highest and lowest values?
(A) 180
(B) 140
(C) 120
(D) 160
63. What is the average number of accounts opened?
(A) 262
(B) 272
(C) 242
(D) 252
64. Approximately what percentage of the total accounts were opened by Chetan?
(A) 24%
(B) 19%
(C) 14%
(D) 9%
65. What is the simplified ratio of Deepa's value to Esha's value?
(A) 14:15
(B) 260:300
(C) 15:13
(D) 13:15

Section III - Reasoning Ability (35 Questions)

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

77. In a code, MONEY is written as PRQHB. How will DEBIT be written using the same rule?
(A) IJGNY
(B) HIFMX
(C) GHELW
(D) FGDKV
78. In a code, SAFE is written as VDIH. How will FUND be written using the same rule?
(A) KZSI
(B) JYRH
(C) HWPF
(D) IXQG
79. In a code, CASH is written as ECUJ. How will RATE be written using the same rule?
(A) TCVG
(B) VEXI
(C) UDWH
(D) SBUF
80. In a code, SAFE is written as UCHG. How will FUND be written using the same rule?
(A) HWPF
(B) IXQG
(C) JYRH
(D) GVOE
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) 7.7
(C) 8.2
(D) 6.7
82. In a row of 49 candidates, Neha is 5th from the left. What is her rank from the right?
(A) 45
(B) 44
(C) 47
(D) 46
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) Cousin
(B) Son
(C) Nephew
(D) Brother
84. Which letter is 7th from the left in the word BANKING?
(A) G
(B) K
(C) B
(D) N
85. Choose the odd one out.
(A) Cylinder
(B) Triangle
(C) Sphere
(D) Circle

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

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

88. How many people sit between Gauri and Esha?

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

89. Who sits second from the right?

- (A) Chetan
- (B) Divya
- (C) Bina
- (D) Esha

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Ravi?

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

93. On which floor does Karan live?

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

94. How many people live above Karan?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Ira scheduled?

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

98. Who is scheduled immediately before Leena?

- (A) Bhavya

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

- 'Insist' is followed by 'on' plus a gerund.
- Use 'were' in a hypothetical condition.
- 'Return' already includes the meaning of 'back'.
- The correct pair is 'hardly...when'.
- 'News' is grammatically singular.
- Use 'for' with a period of time.
- 'Capable' is followed by 'of' plus a gerund.
- 'Each' takes a singular verb.
- 'Furniture' is an uncountable singular noun.
- 'One of' is followed by a plural noun.
- Answer = 123.
- Answer = 32.
- Answer = 264.
- Answer = 26.
- Answer = 32.
- Answer = 158.
- Answer = 39.
- Answer = 568.
- Answer = 33.
- Answer = 20.
- Add 6. Answer = 37.
- Multiply by 2. Answer = 128.
- Consecutive squares. Answer = 81.
- Add consecutive increasing numbers. Answer = 39.
- Subtract 6. Answer = 13.
- 25% of 400 = 100.
- $SP = 1000 \times (100+10)/100 = 1100$.
- $SI = PRT/100 = 300$.
- Total divided by 5 = 39.
- First share = $165 \times 6/11 = 90$.

Disclaimer

This PDF is independently created for educational use. It is not issued, approved or endorsed by the Institute of Banking Personnel Selection (IBPS) or any participating bank. Candidates must verify the current notification, eligibility conditions, examination pattern and instructions on the official IBPS website.