IBPS Clerk Mains Practice Paper 3

Customer Service Associate (CSA) - Full Syllabus Practice Material

Section	Questions	Marks	Time
General/Financial Awareness	40	50	20 min
General English	40	40	35 min
Reasoning & Computer Aptitude	40	60	35 min
Quantitative Aptitude	35	50	30 min
Total	**155**	**200**	**120 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.

Current-affairs note: This paper focuses on static banking, financial and general awareness. Revise the latest 4-6 months of current affairs separately before the actual Mains examination.

Section I - General/Financial Awareness (40 Questions)

1. What is the main objective of monetary policy?
(A) Building roads
(B) Issuing passports
(C) Choosing bank employees
(D) Managing money supply, interest conditions and price stability

2. What does DICGC stand for?
(A) Deposit Insurance and Credit Guarantee Corporation
(B) Debt Insurance and Capital Growth Corporation
(C) Digital Insurance Credit Guarantee Company
(D) Deposit Investment and Credit Growth Council

3. What is the full form of SWIFT?
(A) Secure Web Interface for Transactions
(B) Society for Worldwide Interbank Financial Telecommunication
(C) System for World Investment and Fund Transfer
(D) Standard Worldwide Insurance Finance Tool

4. Which body is associated with monetary policy decisions in India?
(A) GST Council only
(B) Finance Commission only
(C) NITI Aayog only
(D) Monetary Policy Committee

5. What is cyber hygiene?
(A) Cleaning computer hardware with water
(B) Routine practices that improve digital security
(C) Sharing passwords regularly
(D) Deleting all emails

6. What is the full form of KYC?
(A) Know Your Credit
(B) Know Your Customer
(C) Keep Your Cash
(D) Key Yield Control

7. Which system enables instant inter-bank mobile payments in India?
(A) MICR
(B) CTS
(C) SWIFT only
(D) UPI

8. What is a currency depreciation?
(A) A reduction in coin size
(B) A rise in all wages
(C) A fall in a currency's value relative to another currency
(D) A fall in bank deposits only

9. What is diversification?
(A) Spreading investments or risks across different assets or exposures
(B) Borrowing without limits
(C) Avoiding all financial products
(D) Putting all money in one asset

10. What is a bond?
(A) A debt instrument through which an issuer borrows funds
(B) An equity share only
(C) An insurance claim
(D) A savings passbook

11. What is an asset?
(A) Only a tax payment
(B) Only a bank loss
(C) A resource with economic value
(D) A password

12. What is net banking?

(A) Accessing banking services through the internet
(B) A cash-only service
(C) A type of currency note
(D) A fishing technique

13. What is a demat account used for?
(A) Storing passwords
(B) Issuing loans
(C) Holding physical cash
(D) Holding securities in electronic form

14. What does RTGS stand for?
(A) Real Time Gross Settlement
(B) Rapid Transfer Guarantee System
(C) Reserve Transfer Gross Scheme
(D) Real Transaction Gateway Service

15. What is financial inclusion?
(A) Replacing cash with gold
(B) Providing only corporate loans
(C) Limiting banking to cities
(D) Providing useful and affordable financial services to all sections

16. What is fiscal policy?
(A) Central bank password policy
(B) Bank branch staffing
(C) Insurance claim processing
(D) Government decisions on taxation and expenditure

17. Which document records transactions in a bank account?
(A) Property map
(B) Driving licence
(C) Bank statement
(D) Insurance advertisement

18. Which regulator oversees the National Pension System?
(A) PFRDA
(B) SEBI
(C) NABARD
(D) IRDAI

19. What is Basel III mainly related to?
(A) Agricultural crop pricing
(B) Railway safety
(C) Bank capital, liquidity and risk standards
(D) Income-tax filing

20. What does CRR stand for?
(A) Current Reserve Return
(B) Cash Reserve Ratio
(C) Credit Recovery Rate
(D) Cash Repo Ratio

21. A loan on which interest or principal remains overdue beyond the prescribed period is generally classified as:
(A) Liquid Reserve
(B) Non-Performing Asset
(C) Performing Deposit
(D) Current Asset

22. Which institution primarily supports small industries and MSMEs?
(A) SIDBI
(B) DICGC
(C) NABARD
(D) PFRDA

23. What is cheque truncation?
(A) Reducing cheque value
(B) Electronic processing of cheque images instead of physical movement
(C) Cancelling all cheques

(D) Converting a cheque into cash automatically

24. What is a budget?

(A) A plan of expected income and expenditure
(B) A loan guarantee
(C) A stock certificate
(D) A bank password

25. What is a nominee in a bank account?

(A) A tax officer
(B) A person designated to receive the account proceeds after the holder's death, subject to law
(C) A bank auditor
(D) A loan guarantor in every case

26. What is a recurring deposit?

(A) A one-time share purchase
(B) A loan without interest
(C) A deposit made at regular intervals for a fixed tenure
(D) A current account overdraft

27. What does SLR stand for?

(A) Standard Lending Rate
(B) Statutory Liquidity Ratio
(C) Special Liquidity Return
(D) Secured Liability Reserve

28. What is a census?

(A) A bank audit only
(B) A stock index
(C) A loan application
(D) An official count and survey of a population

29. What is market risk?

(A) Risk of forgetting a password only
(B) Risk of document printing
(C) Risk of loss from adverse movements in market prices
(D) Risk of branch closure only

30. What is priority-sector lending?

(A) Directed lending to specified important sectors
(B) Loans without documentation
(C) Loans only to bank employees
(D) Foreign-currency lending only

31. What is smishing?

(A) Cheque clearing
(B) Phishing through SMS or text messages
(C) Cash counting
(D) Insurance underwriting

32. What does MICR stand for?

(A) Machine Input Code Reader
(B) Money Identification and Credit Record
(C) Magnetic Ink Character Recognition
(D) Magnetic Internet Cash Routing

33. What is a sovereign bond?

(A) A debt security issued by a government
(B) A bank locker key
(C) A corporate salary slip
(D) A private insurance policy

34. What is a liability?

(A) A bank holiday
(B) An ownership share only
(C) A cash reward
(D) An obligation or amount owed

35. What does NEFT stand for?

(A) New Electronic Fund Tool
(B) National Exchange of Financial Transactions
(C) National Easy Finance Transfer
(D) National Electronic Funds Transfer

36. Which institution provides deposit insurance in India?
(A) SIDBI
(B) NHB
(C) DICGC
(D) EXIM Bank

37. Which institution is India's central bank?
(A) Reserve Bank of India
(B) SEBI
(C) NABARD
(D) SIDBI

38. What is collateral?
(A) A payment receipt
(B) A deposit interest rate
(C) An asset pledged to secure a loan
(D) A bank employee

39. What is the purpose of a bank reconciliation statement?
(A) Reconciling differences between cash book and bank statement
(B) Issuing shares
(C) Fixing repo rate
(D) Calculating GDP

40. Which account is generally used for frequent business transactions?
(A) Recurring deposit account
(B) Fixed deposit account
(C) Demat account
(D) Current account

Section II - General English (40 Questions)

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.

41. What is the main idea of the passage?
(A) Online payments are always unsafe
(B) Passwords should be shared with bank staff
(C) Digital banking is useful but requires safe user behaviour
(D) Branches are no longer needed

42. Which activity can be done through digital banking according to the passage?
(A) Issuing passports
(B) Changing banking laws
(C) Paying bills
(D) Printing currency

43. What should users avoid sharing?
(A) Bank name
(B) One-time passwords
(C) Branch timings
(D) Account type

44. The word 'convenient' is closest in meaning to:
(A) unnecessary
(B) expensive
(C) easy to use
(D) dangerous

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

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

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.

46. What does financial inclusion aim to provide?

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

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

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

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

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

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

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

51. Choose the correct replacement: If I was you, I would revise the rules again.

(A) If I were you
(B) If I am you
(C) If I was you
(D) If I be you

52. Choose the correct replacement: He insisted to pay the bill immediately.

(A) insisted at paying
(B) insisted to pay
(C) insisted for paying
(D) insisted on paying

53. Choose the correct replacement: The furniture in the office are quite old.

(A) is quite old
(B) are quite old
(C) were quite old
(D) have become old

54. Choose the correct replacement: She has been working in this branch since five years.

(A) since five years
(B) by five years
(C) from five years
(D) for five years

55. 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

56. 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

57. Choose the correct replacement: No sooner did the bell ring when the candidates entered.

(A) and the candidates
(B) when the candidates
(C) than the candidates
(D) then the candidates

58. Choose the correct replacement: He has returned back from the training centre.

(A) has returned
(B) has returned back
(C) has been returned back
(D) has came back

59. Choose the correct replacement: She is capable to handle difficult customers.

(A) capable of handling
(B) capable for handling
(C) capable at handle
(D) capable to handle

60. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.

(A) and the passengers
(B) then the passengers
(C) when the passengers
(D) than the passengers

61. Choose the word opposite in meaning to 'expand'.

(A) extend
(B) develop
(C) enlarge
(D) contract

62. Choose the word opposite in meaning to 'scarce'.

(A) limited
(B) rare
(C) abundant
(D) insufficient

63. Choose the word nearest in meaning to 'mitigate'.

(A) increase
(B) ignore
(C) measure
(D) reduce

64. Choose the word nearest in meaning to 'prudent'.

(A) careful
(B) noisy
(C) reckless
(D) uncertain

65. Choose the word opposite in meaning to 'transparent'.

(A) open
(B) secretive
(C) visible
(D) clear

66. Choose the word nearest in meaning to 'mandatory'.

(A) optional
(B) compulsory
(C) temporary
(D) casual

67. Choose the word nearest in meaning to 'reliable'.

(A) fragile
(B) dependable
(C) brief
(D) doubtful

68. Choose the word nearest in meaning to 'prompt'.

(A) slow
(B) quick
(C) uncertain
(D) late

69. The bank launched a campaign to _____ digital payments.

(A) prevent
(B) promote
(C) postpone
(D) prohibit

70. The application was rejected because the documents were _____.

(A) completed
(B) complete
(C) incomplete
(D) completion

71. The policy aims to make banking services more _____.

(A) access
(B) accessed
(C) accessing
(D) accessible

72. The auditor examined the records with great _____.

(A) care
(B) careless
(C) cares
(D) caringly

73. 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) BCAD
(B) ABDC
(C) CBAD
(D) BACD

74. 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) ABCD
(B) DBAC
(C) ADBC
(D) DABC

75. 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) ABCD
(B) ACDB
(C) CADB
(D) ADCB

76. Choose the best connector: The bank upgraded its servers; _____, transaction speed improved.

(A) nevertheless
(B) consequently
(C) otherwise
(D) similarly

77. Choose the best connector: The customer had submitted all documents; _____, verification took longer than expected.

(A) likewise
(B) therefore
(C) because
(D) however

78. Choose the best connector: Maintain sufficient balance; _____, the cheque may be returned.

(A) meanwhile
(B) therefore
(C) moreover
(D) otherwise

79. Choose the best connector: The branch extended working hours _____ customers could complete urgent work.

(A) unless
(B) so that
(C) although
(D) whereas

80. Choose the best connector: Digital payments are convenient; _____, users must remain alert to fraud.

(A) similarly
(B) however
(C) therefore
(D) because

Section III - Reasoning Ability and Computer Aptitude (40 Questions)

81. Given G > C > E > H, what is the relation between G and H?

(A) less than
(B) equal to
(C) greater than
(D) cannot be determined

82. Given H < E < F < C, what is the relation between H and C?

(A) less than
(B) equal to
(C) cannot be determined
(D) greater than

83. Given H > C > D > B, what is the relation between H and B?

(A) cannot be determined
(B) greater than
(C) less than
(D) equal to

84. Given D > C > F > G, what is the relation between D and G?

(A) greater than
(B) less than
(C) cannot be determined
(D) equal to

85. Given F < D < H < C, what is the relation between F and C?

(A) less than
(B) equal to
(C) cannot be determined
(D) greater than

86. Statements: All pens are tools. Some tools are blue. Conclusions: I. Some pens are blue. II. All pens are tools.

(A) Neither follows
(B) Both follow
(C) Only II follows
(D) Only I follows

87. 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) Both follow
(C) Only II follows
(D) Neither follows

88. 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) Neither follows
(D) Both follow

89. Statements: All clerks are employees. All employees are trained. Conclusions: I. All clerks are trained. II. Some trained people are clerks.

(A) Only I follows
(B) Neither follows
(C) Both follow
(D) Only II follows

90. 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) Both follow
(C) Only I follows
(D) Neither follows

91. In a code, CLERK is written as FOHUN. How will CARD be written using the same rule?

(A) HFWI
(B) FDUG
(C) ECTF
(D) GEVH

92. In a code, CLERK is written as ENGTM. How will CARD be written using the same rule?

(A) DBSE
(B) ECTF
(C) GEVH
(D) FDUG

93. In a code, RISK is written as TKUM. How will RATE be written using the same rule?

(A) VEXI
(B) SBUF
(C) TCVG
(D) UDWH

94. In a code, LOAN is written as NQCP. How will FUND be written using the same rule?

(A) IXQG
(B) GVOE
(C) JYRH
(D) HWPF

95. In a code, SAFE is written as UCHG. How will DEBIT be written using the same rule?

(A) GHELW
(B) FGDKV
(C) HIFMX
(D) EFCJU

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

96. Who sits in the middle?

(A) Farhan
(B) Esha
(C) Gauri
(D) Divya

97. Who sits immediately left of Farhan?

(A) Gauri
(B) Esha
(C) Divya
(D) Chetan

98. How many people sit between Divya and Chetan?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

(A) Esha and Farhan
(B) Gauri and Farhan
(C) Divya and Farhan
(D) Divya and Chetan

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. Mohan lives immediately above Karan. Lata lives immediately above Mohan.

101. Who lives on floor 3?

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

102. Who lives immediately below Lata?

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

103. On which floor does Karan live?

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

104. How many people live above Karan?

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

105. Who lives on the top floor?

(A) Nisha
(B) Mohan
(C) Ravi
(D) Lata

106. What is the main purpose of antivirus software?

(A) Increasing internet speed
(B) Detecting and removing malicious software
(C) Creating presentations
(D) Managing bank interest rates

107. What does CPU stand for?

(A) Central Processing Unit
(B) Computer Processing User
(C) Central Program Utility
(D) Control Processing Unit

108. Which memory is volatile?

(A) ROM
(B) RAM
(C) DVD
(D) Hard disk

109. Which is an example of cloud storage?

(A) Google Drive
(B) BIOS
(C) RAM
(D) CPU cache

110. Which component stores data permanently?

(A) Register
(B) SSD
(C) Cache
(D) RAM

111. What is two-factor authentication?
(A) Verification using two different factors
(B) Using two passwords of the same type
(C) Logging in twice
(D) Opening two accounts

112. Which extension usually represents a PDF file?
(A) .exe
(B) .jpg
(C) .mp3
(D) .pdf

113. What is phishing?
(A) A method of compressing files
(B) A fraudulent attempt to steal sensitive information
(C) A type of printer
(D) A legal banking process

114. Which device connects networks and forwards data packets?
(A) Router
(B) Keyboard
(C) Scanner
(D) Printer

115. Which symbol is essential in an email address?
(A) #
(B) %
(C) &
(D) @

116. Which key combination is commonly used to copy selected text?
(A) Ctrl+P
(B) Ctrl+X
(C) Ctrl+V
(D) Ctrl+C

117. Which software manages computer hardware and applications?
(A) Database record
(B) Operating system
(C) Web page
(D) Spreadsheet

118. What does LAN stand for?
(A) Large Access Node
(B) Local Application Number
(C) Local Area Network
(D) Linked Account Network

119. What does URL stand for?
(A) Universal Record Link
(B) Uniform Routing Line
(C) Uniform Resource Locator
(D) User Resource List

120. Which protocol is commonly used for secure web browsing?
(A) FTP
(B) HTTP only
(C) HTTPS
(D) SMTP

Section IV - Quantitative Aptitude (35 Questions)

121. What is 18 x 5 + 12?

(A) 102
(B) 92
(C) 122
(D) 112

122. What is 99 / 11 + 6?

(A) 16
(B) 14
(C) 17
(D) 15

123. What is (73 + 32) x 8?

(A) 756
(B) 924
(C) 1008
(D) 840

124. What is sqrt(144) + 9?

(A) 19
(B) 21
(C) 23
(D) 25

125. What is 10% of 200?

(A) 22
(B) 24
(C) 20
(D) 18

126. Find the next number: 14, 22, 30, 38, 46, ?

(A) 54
(B) 59
(C) 49
(D) 64

127. Find the next number: 5, 15, 45, 135, 405, ?

(A) 1457
(B) 1336
(C) 1094
(D) 1215

128. Find the next number: 25, 36, 49, 64, 81, ?

(A) 90
(B) 100
(C) 120
(D) 110

129. Find the next number: 4, 6, 9, 13, 18, ?

(A) 26
(B) 22
(C) 28
(D) 24

130. Find the next number: 54, 50, 46, 42, 38, ?

(A) 37
(B) 40
(C) 31
(D) 34

131. A branch processed 240 applications. If 15% were approved on the first day, how many were approved?

(A) 42
(B) 39
(C) 33
(D) 36

132. An item costing Rs 500 is sold at a profit of 10%. What is the selling price?

(A) 550

(B) 495
(C) 605
(D) 660

133. Find the simple interest on Rs 2500 at 10% per annum for 2 years.
(A) 600
(B) 550
(C) 450
(D) 500

134. The numbers are 27, 29, 31, 33 and 35. What is their average?
(A) 34
(B) 37
(C) 28
(D) 31

135. A sum of Rs 140 is divided in the ratio 7:7. What is the first share?
(A) 77
(B) 84
(C) 63
(D) 70

136. 4 workers complete a task in 10 days. At the same rate, how many days will 8 workers take?
(A) 4
(B) 6
(C) 7
(D) 5

137. A vehicle travels at 50 km/h for 2 hours. What distance does it cover?
(A) 90
(B) 100
(C) 110
(D) 120

138. Ravi is 39 years old. What will his age be after 8 years?
(A) 55
(B) 43
(C) 47
(D) 51

139. A mixture contains 30% water. How many litres of water are present in 40 litres of mixture?
(A) 12
(B) 11
(C) 14
(D) 13

140. Find the area of a rectangle of length 10 m and breadth 6 m.
(A) 54
(B) 66
(C) 60
(D) 72

DATA TABLE - Number of accounts opened: Asha: 160; Deepa: 240; Hari: 180; Farhan: 300; Esha: 120.

141. How many accounts were opened by Asha and Deepa together?
(A) 380
(B) 400
(C) 420
(D) 440

142. What is the difference between the highest and lowest values?
(A) 180
(B) 220
(C) 200
(D) 160

143. What is the average number of accounts opened?
(A) 200
(B) 210

(C) 220
(D) 190

144. Approximately what percentage of the total accounts were opened by Asha?
(A) 11%
(B) 16%
(C) 21%
(D) 26%

145. What is the simplified ratio of Deepa's value to Hari's value?
(A) 240:180
(B) 4:3
(C) 5:3
(D) 3:4

DATA TABLE - Number of accounts opened: Hari: 260; Chetan: 320; Bharat: 140; Asha: 300; Esha: 180.

146. How many accounts were opened by Hari and Chetan together?
(A) 620
(B) 580
(C) 600
(D) 560

147. What is the difference between the highest and lowest values?
(A) 220
(B) 160
(C) 180
(D) 200

148. What is the average number of accounts opened?
(A) 240
(B) 260
(C) 250
(D) 230

149. Approximately what percentage of the total accounts were opened by Hari?
(A) 17%
(B) 22%
(C) 27%
(D) 32%

150. What is the simplified ratio of Chetan's value to Bharat's value?
(A) 320:140
(B) 17:7
(C) 16:7
(D) 7:16

DATA TABLE - Number of accounts opened: Hari: 140; Deepa: 120; Chetan: 160; Esha: 200; Farhan: 280.

151. How many accounts were opened by Hari and Deepa together?
(A) 260
(B) 240
(C) 280
(D) 300

152. What is the difference between the highest and lowest values?
(A) 180
(B) 160
(C) 140
(D) 200

153. What is the average number of accounts opened?
(A) 180
(B) 200
(C) 190
(D) 170

154. Approximately what percentage of the total accounts were opened by Hari?
(A) 21%

(B) 26%
(C) 11%
(D) 16%

155. What is the simplified ratio of Deepa's value to Chetan's value?

(A) 4:4
(B) 4:3
(C) 3:4
(D) 120:160

Answer Key

1-D	2-A	3-B	4-D	5-B	6-B	7-D	8-C	9-A	10-A
11-C	12-A	13-D	14-A	15-D	16-D	17-C	18-A	19-C	20-B
21-B	22-A	23-B	24-A	25-B	26-C	27-B	28-D	29-C	30-A
31-B	32-C	33-A	34-D	35-D	36-C	37-A	38-C	39-A	40-D
41-C	42-C	43-B	44-C	45-A	46-A	47-C	48-D	49-D	50-B
51-A	52-D	53-A	54-D	55-A	56-B	57-C	58-A	59-A	60-C
61-D	62-C	63-D	64-A	65-B	66-B	67-B	68-B	69-B	70-C
71-D	72-A	73-A	74-D	75-B	76-B	77-D	78-D	79-B	80-B
81-C	82-A	83-B	84-A	85-A	86-C	87-A	88-A	89-A	90-A
91-B	92-B	93-C	94-D	95-B	96-C	97-D	98-B	99-C	100-C
101-D	102-D	103-A	104-B	105-C	106-B	107-A	108-B	109-A	110-B
111-A	112-D	113-B	114-A	115-D	116-D	117-B	118-C	119-C	120-C
121-A	122-D	123-D	124-B	125-C	126-A	127-D	128-B	129-D	130-D
131-D	132-A	133-D	134-D	135-D	136-D	137-B	138-C	139-A	140-C
141-B	142-A	143-A	144-B	145-B	146-B	147-C	148-A	149-B	150-C
151-A	152-B	153-A	154-D	155-C					

Selected Solution Notes

51. Use 'were' in a hypothetical condition.
52. 'Insist' is followed by 'on' plus a gerund.
53. 'Furniture' is an uncountable singular noun.
54. Use 'for' with a period of time.
55. 'One of' is followed by a plural noun.
56. 'Senior' is followed by 'to'.
57. The correct pair is 'no sooner...than'.
58. 'Return' already includes the meaning of 'back'.
59. 'Capable' is followed by 'of' plus a gerund.
60. The correct pair is 'hardly...when'.
91. Each letter is shifted forward by 3.
92. Each letter is shifted forward by 2.
93. Each letter is shifted forward by 2.
94. Each letter is shifted forward by 2.
95. Each letter is shifted forward by 2.
121. Answer = 102.
122. Answer = 15.
123. Answer = 840.
124. Answer = 21.
125. Answer = 20.
126. Add 8. Answer = 54.
127. Multiply by 3. Answer = 1215.
128. Consecutive squares. Answer = 100.
129. Add consecutive increasing numbers. Answer = 24.
130. Subtract 4. Answer = 34.
131. 15% of 240 = 36.
132. SP = 500 x (100+10)/100 = 550.
133. SI = PRT/100 = 500.
134. Total divided by 5 = 31.

135. First share = 140 x 7/14 = 70.

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.