

IBPS Clerk Prelims Mock Test 3

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) is quite old
(B) were quite old
(C) are quite old
(D) have become old
3. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) then the passengers
(B) than the passengers
(C) when the passengers
(D) and the passengers
4. Choose the correct replacement: Each of the applicants have submitted the form.
(A) submit
(B) were submitting
(C) has submitted
(D) have submitted
5. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one of mine friend
(B) one of my friend
(C) one from my friends
(D) one of my friends
6. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) were attending
(B) have attended
(C) is attending
(D) are attending
7. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) when the candidates
(B) than the candidates
(C) then the candidates
(D) and the candidates
8. 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
9. Choose the correct replacement: The news about the merger are encouraging.
(A) is encouraging
(B) are encouraging
(C) were encouraging
(D) have encouraged
10. Choose the correct replacement: She has been working in this branch since five years.
(A) for five years
(B) by five years
(C) since five years
(D) from five years
11. The auditor examined the records with great _____.
(A) care
(B) careless
(C) caringly
(D) cares
12. The application was rejected because the documents were _____.

- (A) complete
 - (B) completed
 - (C) incomplete
 - (D) completion
13. The policy aims to make banking services more ____.
- (A) accessible
 - (B) accessing
 - (C) access
 - (D) accessed
14. The branch manager asked the staff to ____ the complaint before closing time.
- (A) reserve
 - (B) resolve
 - (C) evolve
 - (D) dissolve
15. The officer gave a ____ explanation of the loan procedure.
- (A) clear
 - (B) hidden
 - (C) roughly
 - (D) cloudy
16. Choose the word opposite in meaning to 'transparent'.
- (A) visible
 - (B) secretive
 - (C) clear
 - (D) open
17. Choose the word opposite in meaning to 'scarce'.
- (A) limited
 - (B) abundant
 - (C) rare
 - (D) insufficient
18. Choose the word opposite in meaning to 'approve'.
- (A) accept
 - (B) support
 - (C) permit
 - (D) reject
19. Choose the word nearest in meaning to 'mitigate'.
- (A) reduce
 - (B) measure
 - (C) increase
 - (D) ignore
20. Choose the word nearest in meaning to 'reliable'.
- (A) doubtful
 - (B) dependable
 - (C) fragile
 - (D) brief
21. 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
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) BCAD
 - (B) BACD
 - (C) CBAD
 - (D) ABDC
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) ACBD
- (B) BACD
- (C) ADCB
- (D) ABCD

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

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) CADB
- (C) ABCD
- (D) ACDB

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) Luxury products only
- (C) Affordable financial services to all sections
- (D) Bank jobs to all citizens

27. Which service is mentioned in the passage?

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

28. Why are financial literacy programmes important?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $39 \times 5 + 14$?

- (A) 209
- (B) 229
- (C) 249
- (D) 189

32. What is $96 \div 6 + 4$?

- (A) 22
- (B) 24

- (C) 18
- (D) 20
- 33.** What is $(29 + 24) \times 8$?
 - (A) 424
 - (B) 382
 - (C) 508
 - (D) 466
- 34.** What is $\sqrt{196} + 7$?
 - (A) 21
 - (B) 19
 - (C) 23
 - (D) 25
- 35.** What is 25% of 160?
 - (A) 40
 - (B) 48
 - (C) 36
 - (D) 44
- 36.** What is $29 \times 6 + 17$?
 - (A) 191
 - (B) 172
 - (C) 229
 - (D) 210
- 37.** What is $220 \div 10 + 10$?
 - (A) 32
 - (B) 29
 - (C) 38
 - (D) 35
- 38.** What is $(69 + 40) \times 4$?
 - (A) 522
 - (B) 479
 - (C) 393
 - (D) 436
- 39.** What is $\sqrt{100} + 10$?
 - (A) 24
 - (B) 22
 - (C) 20
 - (D) 18
- 40.** What is 50% of 160?
 - (A) 88
 - (B) 96
 - (C) 72
 - (D) 80
- 41.** Find the next number: 20, 24, 28, 32, 36, ?
 - (A) 40
 - (B) 48
 - (C) 36
 - (D) 44
- 42.** Find the next number: 3, 6, 12, 24, 48, ?
 - (A) 87
 - (B) 114
 - (C) 105
 - (D) 96
- 43.** Find the next number: 4, 9, 16, 25, 36, ?
 - (A) 45
 - (B) 57
 - (C) 49
 - (D) 53

44. Find the next number: 10, 12, 15, 19, 24, ?
(A) 30
(B) 27
(C) 33
(D) 36
45. Find the next number: 74, 71, 68, 65, 62, ?
(A) 59
(B) 64
(C) 54
(D) 69
46. A branch processed 600 applications. If 10% were approved on the first day, how many were approved?
(A) 54
(B) 72
(C) 66
(D) 60
47. An item costing Rs 600 is sold at a profit of 15%. What is the selling price?
(A) 828
(B) 759
(C) 690
(D) 621
48. Find the simple interest on Rs 3000 at 5% per annum for 2 years.
(A) 330
(B) 270
(C) 360
(D) 300
49. The numbers are 54, 56, 58, 60 and 62. What is their average?
(A) 53
(B) 68
(C) 58
(D) 63
50. A sum of Rs 120 is divided in the ratio 5:7. What is the first share?
(A) 55
(B) 45
(C) 50
(D) 60
51. 6 workers complete a task in 6 days. At the same rate, how many days will 12 workers take?
(A) 2
(B) 5
(C) 3
(D) 4
52. A vehicle travels at 60 km/h for 4 hours. What distance does it cover?
(A) 240
(B) 216
(C) 264
(D) 288
53. Ravi is 40 years old. What will his age be after 4 years?
(A) 40
(B) 44
(C) 48
(D) 52
54. A mixture contains 40% water. How many litres of water are present in 30 litres of mixture?
(A) 14
(B) 11
(C) 12
(D) 13
55. Find the area of a rectangle of length 20 m and breadth 6 m.
(A) 132

- (B) 144
(C) 108
(D) 120
56. A branch processed 240 applications. If 20% were approved on the first day, how many were approved?
(A) 52
(B) 44
(C) 48
(D) 56
57. An item costing Rs 1200 is sold at a profit of 10%. What is the selling price?
(A) 1452
(B) 1320
(C) 1584
(D) 1188
58. Find the simple interest on Rs 1000 at 10% per annum for 4 years.
(A) 480
(B) 360
(C) 400
(D) 440
59. The numbers are 42, 44, 46, 48 and 50. What is their average?
(A) 46
(B) 54
(C) 42
(D) 50
60. A sum of Rs 180 is divided in the ratio 4:5. What is the first share?
(A) 96
(B) 72
(C) 80
(D) 88

DATA TABLE - Number of accounts opened: Deepa: 220; Farhan: 220; Asha: 300; Chetan: 140; Esha: 120.

61. How many accounts were opened by Deepa and Farhan together?
(A) 440
(B) 420
(C) 480
(D) 460
62. What is the difference between the highest and lowest values?
(A) 220
(B) 200
(C) 160
(D) 180
63. What is the average number of accounts opened?
(A) 210
(B) 190
(C) 200
(D) 220
64. Approximately what percentage of the total accounts were opened by Deepa?
(A) 22%
(B) 32%
(C) 27%
(D) 17%
65. What is the simplified ratio of Farhan's value to Asha's value?
(A) 15:11
(B) 11:15
(C) 12:15
(D) 220:300

Section III - Reasoning Ability (35 Questions)

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

77. In a code, LOAN is written as NQCP. How will FUND be written using the same rule?
(A) GVOE
(B) IXQG
(C) HWPF
(D) JYRH
78. In a code, RISK is written as ULVN. How will FUND be written using the same rule?
(A) JYRH
(B) HWPF
(C) IXQG
(D) KZSI
79. In a code, MONEY is written as NPOFZ. How will FUND be written using the same rule?
(A) IXQG
(B) HWPF
(C) GVOE
(D) 753
80. In a code, MONEY is written as NPOFZ. How will BRANCH be written using the same rule?
(A) 893
(B) EUDQFK
(C) DTCPEJ
(D) CSBODI
81. A person walks 4 km north and then 4 km east. What is the straight-line distance from the starting point?
(A) 6.7
(B) 5.7
(C) 6.2
(D) 5.2
82. In a row of 38 candidates, Neha is 15th from the left. What is her rank from the right?
(A) 24
(B) 26
(C) 25
(D) 23
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) Son
(C) Cousin
(D) Nephew
84. Which letter is 4th from the left in the word CUSTOMER?
(A) R
(B) C
(C) T
(D) U
85. Choose the odd one out.
(A) Sphere
(B) Circle
(C) Triangle
(D) Cylinder

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. Bina sits between Farhan and Chetan.

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

88. How many people sit between Esha and Chetan?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Pooja?

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

93. On which floor does Om live?

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

94. How many people live above Om?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Leena scheduled?

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

98. Who is scheduled immediately before Ira?

- (A) Kabir

- (B) Chirag
- (C) Bhavya
- (D) Leena

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

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