

IBPS Clerk Prelims Practice Paper 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: The news about the merger are encouraging.
(A) are encouraging
(B) is encouraging
(C) were encouraging
(D) have encouraged
2. Choose the correct replacement: She has been working in this branch since five years.
(A) for five years
(B) by five years
(C) from five years
(D) since five years
3. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) then the passengers
(B) when the passengers
(C) and the passengers
(D) than the passengers
4. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted at paying
(B) insisted on paying
(C) insisted for paying
(D) insisted to pay
5. Choose the correct replacement: Each of the applicants have submitted the form.
(A) has submitted
(B) have submitted
(C) submit
(D) were submitting
6. 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
7. Choose the correct replacement: The committee has discussed about the proposal.
(A) has discussed the proposal
(B) has been discussed about the proposal
(C) has discussed about the proposal
(D) has discussed on the proposal
8. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) then the candidates
(B) and the candidates
(C) when the candidates
(D) than the candidates
9. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I am you
(B) If I was you
(C) If I were you
(D) If I be you
10. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable of handling
(B) capable for handling
(C) capable to handle
(D) capable at handle
11. The application was rejected because the documents were _____.
(A) completed
(B) complete
(C) incomplete
(D) completion
12. The new system is expected to _____ transaction time.

- (A) induce
 - (B) produce
 - (C) deduce
 - (D) reduce
- 13.** The customer was asked to _____ a valid identity proof.
- (A) commit
 - (B) admit
 - (C) permit
 - (D) submit
- 14.** The policy aims to make banking services more _____.
- (A) access
 - (B) accessed
 - (C) accessible
 - (D) accessing
- 15.** The auditor examined the records with great _____.
- (A) cares
 - (B) caringly
 - (C) care
 - (D) careless
- 16.** Choose the word opposite in meaning to 'approve'.
- (A) reject
 - (B) accept
 - (C) permit
 - (D) support
- 17.** Choose the word nearest in meaning to 'prompt'.
- (A) quick
 - (B) uncertain
 - (C) late
 - (D) slow
- 18.** Choose the word opposite in meaning to 'scarce'.
- (A) rare
 - (B) limited
 - (C) insufficient
 - (D) abundant
- 19.** Choose the word nearest in meaning to 'reliable'.
- (A) dependable
 - (B) brief
 - (C) fragile
 - (D) doubtful
- 20.** Choose the word opposite in meaning to 'expand'.
- (A) develop
 - (B) extend
 - (C) enlarge
 - (D) contract
- 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) DABC
 - (B) ABCD
 - (C) DBAC
 - (D) ADBC
- 22.** 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) ACBD
 - (D) ABCD
- 23.** 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) ABCD
- (C) CADB
- (D) ACDB

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

25. 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) ABCD
- (B) CABD
- (C) CBAD
- (D) ACBD

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) Affordable financial services to all sections
- (D) Bank jobs to all citizens

27. Which service is mentioned in the passage?

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

28. Why are financial literacy programmes important?

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

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

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

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

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

Section II - Numerical Ability (35 Questions)

31. What is $21 \times 7 + 20$?

- (A) 183
- (B) 199
- (C) 167
- (D) 151

32. What is $54 \div 6 + 7$?

- (A) 16
- (B) 15

- (C) 17
 - (D) 18
- 33.** What is $(20 + 19) \times 4$?
- (A) 186
 - (B) 171
 - (C) 141
 - (D) 156
- 34.** What is $\sqrt{289} + 3$?
- (A) 22
 - (B) 18
 - (C) 24
 - (D) 20
- 35.** What is 50% of 240?
- (A) 132
 - (B) 120
 - (C) 144
 - (D) 108
- 36.** What is $20 \times 6 + 12$?
- (A) 158
 - (B) 119
 - (C) 132
 - (D) 145
- 37.** What is $182 \div 7 + 12$?
- (A) 35
 - (B) 41
 - (C) 44
 - (D) 38
- 38.** What is $(62 + 37) \times 2$?
- (A) 179
 - (B) 236
 - (C) 217
 - (D) 198
- 39.** What is $\sqrt{256} + 11$?
- (A) 27
 - (B) 25
 - (C) 31
 - (D) 29
- 40.** What is 10% of 300?
- (A) 27
 - (B) 30
 - (C) 36
 - (D) 33
- 41.** Find the next number: 10, 14, 18, 22, 26, ?
- (A) 30
 - (B) 27
 - (C) 33
 - (D) 36
- 42.** Find the next number: 1, 2, 4, 8, 16, ?
- (A) 29
 - (B) 32
 - (C) 38
 - (D) 35
- 43.** Find the next number: 1, 4, 9, 16, 25, ?
- (A) 42
 - (B) 39
 - (C) 36
 - (D) 33

44. Find the next number: 5, 9, 14, 20, 27, ?
(A) 41
(B) 35
(C) 32
(D) 38
45. Find the next number: 65, 62, 59, 56, 53, ?
(A) 45
(B) 50
(C) 60
(D) 55
46. A branch processed 240 applications. If 20% were approved on the first day, how many were approved?
(A) 52
(B) 48
(C) 56
(D) 44
47. An item costing Rs 1200 is sold at a profit of 25%. What is the selling price?
(A) 1800
(B) 1500
(C) 1650
(D) 1350
48. Find the simple interest on Rs 2500 at 8% per annum for 4 years.
(A) 800
(B) 960
(C) 880
(D) 720
49. The numbers are 45, 47, 49, 51 and 53. What is their average?
(A) 49
(B) 53
(C) 45
(D) 57
50. A sum of Rs 180 is divided in the ratio 3:6. What is the first share?
(A) 54
(B) 72
(C) 66
(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) 4
(C) 3
(D) 5
52. A vehicle travels at 75 km/h for 3 hours. What distance does it cover?
(A) 203
(B) 269
(C) 225
(D) 247
53. Ravi is 21 years old. What will his age be after 6 years?
(A) 31
(B) 25
(C) 29
(D) 27
54. A mixture contains 30% water. How many litres of water are present in 40 litres of mixture?
(A) 13
(B) 14
(C) 11
(D) 12
55. Find the area of a rectangle of length 18 m and breadth 8 m.
(A) 130

- (B) 172
(C) 158
(D) 144
56. A branch processed 240 applications. If 15% were approved on the first day, how many were approved?
(A) 42
(B) 36
(C) 39
(D) 33
57. An item costing Rs 1200 is sold at a profit of 25%. What is the selling price?
(A) 1650
(B) 1500
(C) 1350
(D) 1800
58. Find the simple interest on Rs 2500 at 5% per annum for 2 years.
(A) 300
(B) 225
(C) 275
(D) 250
59. The numbers are 24, 26, 28, 30 and 32. What is their average?
(A) 32
(B) 30
(C) 28
(D) 26
60. A sum of Rs 105 is divided in the ratio 5:2. What is the first share?
(A) 68
(B) 82
(C) 75
(D) 89

DATA TABLE - Number of accounts opened: Hari: 140; Farhan: 280; Bharat: 320; Asha: 180; Chetan: 260.

61. How many accounts were opened by Hari and Farhan together?
(A) 400
(B) 440
(C) 460
(D) 420
62. What is the difference between the highest and lowest values?
(A) 180
(B) 200
(C) 220
(D) 160
63. What is the average number of accounts opened?
(A) 226
(B) 236
(C) 246
(D) 256
64. Approximately what percentage of the total accounts were opened by Hari?
(A) 12%
(B) 17%
(C) 7%
(D) 22%
65. What is the simplified ratio of Farhan's value to Bharat's value?
(A) 280:320
(B) 7:8
(C) 8:7
(D) 8:8

Section III - Reasoning Ability (35 Questions)

- 66.** Given $B > F > A > D$, what is the relation between B and D?
- (A) equal to
 - (B) cannot be determined
 - (C) less than
 - (D) greater than
- 67.** Given $A < D < H < G$, what is the relation between A and G?
- (A) cannot be determined
 - (B) greater than
 - (C) equal to
 - (D) less than
- 68.** Given $E > A > B > D$, what is the relation between E and D?
- (A) greater than
 - (B) cannot be determined
 - (C) equal to
 - (D) less than
- 69.** Given $H < A < G < C$, what is the relation between H and C?
- (A) cannot be determined
 - (B) equal to
 - (C) greater than
 - (D) less than
- 70.** Given $E > C > A > B$, what is the relation between E and B?
- (A) equal to
 - (B) less than
 - (C) greater than
 - (D) cannot be determined
- 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) Neither follows
 - (C) Both follow
 - (D) Only II 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) Both follow
 - (C) Only II 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) Only I follows
 - (B) Only II follows
 - (C) Neither follows
 - (D) Both follow
- 74.** Statements: All clerks are employees. All employees are trained. Conclusions: I. All clerks are trained. II. Some trained people are clerks.
- (A) Neither follows
 - (B) Both follow
 - (C) Only II follows
 - (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) Neither follows
 - (B) Both follow
 - (C) Only II follows
 - (D) Only I follows
- 76.** In a code, LOAN is written as ORDQ. How will CARD be written using the same rule?
- (A) FDUG
 - (B) HFWI
 - (C) GEVH
 - (D) ECTF

77. In a code, CLERK is written as FOHUN. How will RATE be written using the same rule?
(A) VEXI
(B) UDWH
(C) TCVG
(D) WFYJ
78. In a code, BANK is written as CBOL. How will BRANCH be written using the same rule?
(A) EUDQFK
(B) CSBODI
(C) 694
(D) DTCPEJ
79. In a code, CASH is written as DBTI. How will DEBIT be written using the same rule?
(A) EFCJU
(B) GHELW
(C) 759
(D) FGDKV
80. In a code, LOAN is written as ORDQ. How will FUND be written using the same rule?
(A) IXQG
(B) HWPF
(C) JYRH
(D) KZSI
81. A person walks 6 km north and then 8 km east. What is the straight-line distance from the starting point?
(A) 11
(B) 12
(C) 9
(D) 10
82. In a row of 49 candidates, Neha is 5th from the left. What is her rank from the right?
(A) 45
(B) 47
(C) 44
(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) Brother
(B) Cousin
(C) Nephew
(D) Son
84. Which letter is 7th from the left in the word CUSTOMER?
(A) S
(B) R
(C) T
(D) E
85. Choose the odd one out.
(A) Circle
(B) Triangle
(C) Cylinder
(D) Sphere

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

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

88. How many people sit between Esha and Aman?

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

89. Who sits second from the right?

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

90. Which pair sits at the two ends?

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

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

91. Who lives on floor 3?

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

92. Who lives immediately below Mohan?

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

93. On which floor does Pooja live?

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

94. How many people live above Pooja?

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

95. Who lives on the top floor?

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

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

96. Who is scheduled on Wednesday?

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

97. On which day is Aditi scheduled?

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

98. Who is scheduled immediately before Ira?

- (A) Aditi

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

99. Who is scheduled on Friday?

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

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

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

Answer Key

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

Selected Solution Notes

1. 'News' is grammatically singular.
2. Use 'for' with a period of time.
3. The correct pair is 'hardly...when'.
4. 'Insist' is followed by 'on' plus a gerund.
5. 'Each' takes a singular verb.
6. The subject is 'manager', which is singular.
7. 'Discuss' does not take 'about'.
8. The correct pair is 'no sooner...than'.
9. Use 'were' in a hypothetical condition.
10. 'Capable' is followed by 'of' plus a gerund.
31. Answer = 167.
32. Answer = 16.
33. Answer = 156.
34. Answer = 20.
35. Answer = 120.
36. Answer = 132.
37. Answer = 38.
38. Answer = 198.
39. Answer = 27.
40. Answer = 30.
41. Add 4. Answer = 30.
42. Multiply by 2. Answer = 32.
43. Consecutive squares. Answer = 36.
44. Add consecutive increasing numbers. Answer = 35.
45. Subtract 3. Answer = 50.
46. 20% of 240 = 48.
47. $SP = 1200 \times (100+25)/100 = 1500$.
48. $SI = PRT/100 = 800$.
49. Total divided by 5 = 49.
50. First share = $180 \times 3/9 = 60$.

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