IBPS Clerk Mains Practice Paper 1

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 a bond?

(A) An insurance claim
(B) A debt instrument through which an issuer borrows funds
(C) A savings passbook
(D) An equity share only

2. What is a crossed cheque generally intended for?

(A) Immediate cash at any shop
(B) Deposit into a bank account rather than direct cash payment
(C) Cancellation of the account
(D) Payment only abroad

3. What is priority-sector lending?

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

4. What is fiscal policy?

(A) Government decisions on taxation and expenditure
(B) Central bank password policy
(C) Insurance claim processing
(D) Bank branch staffing

5. What is a demat account used for?

(A) Storing passwords
(B) Holding securities in electronic form
(C) Issuing loans
(D) Holding physical cash

6. What is a credit score used for?

(A) Assessing a borrower's creditworthiness
(B) Calculating income tax only
(C) Setting currency exchange rates
(D) Measuring internet speed

7. What does RTGS stand for?

(A) Real Transaction Gateway Service
(B) Rapid Transfer Guarantee System
(C) Reserve Transfer Gross Scheme
(D) Real Time Gross Settlement

8. What is a recurring deposit?

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

9. What is a sovereign bond?

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

10. Which institution is India's central bank?

(A) NABARD
(B) SIDBI
(C) SEBI
(D) Reserve Bank of India

11. What is the full form of IFSC?

(A) Integrated Finance Settlement Code
(B) Indian Financial System Code
(C) International Fund Security Code
(D) Indian Fiscal Service Code

12. Which system enables instant inter-bank mobile payments in India?

(A) CTS
(B) UPI
(C) MICR
(D) SWIFT only

13. What is a bank's capital adequacy ratio intended to reflect?
(A) Number of branches per city
(B) Capital available relative to risk-weighted assets
(C) Cash in ATMs only
(D) Employee attendance

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

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

16. What is a small finance bank intended to support?
(A) Only multinational companies
(B) Only government departments
(C) Financial inclusion and underserved segments
(D) Only foreign exchange dealers

17. What does NEFT stand for?
(A) National Exchange of Financial Transactions
(B) National Electronic Funds Transfer
(C) New Electronic Fund Tool
(D) National Easy Finance Transfer

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

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

20. What is phishing commonly delivered through?
(A) Government bonds
(B) Verified bank branches only
(C) Fraudulent emails, messages or websites
(D) Passbooks

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

22. What is a liability?
(A) A cash reward
(B) An obligation or amount owed
(C) An ownership share only
(D) A bank holiday

23. Which deposit has a fixed maturity period?
(A) Current account
(B) Basic savings account
(C) Cash credit account

(D) Fixed deposit

24. Which institution primarily supports agriculture and rural development?

(A) NABARD
(B) IRDAI
(C) EXIM Bank
(D) SEBI

25. What is foreign exchange?

(A) Transfer of employees
(B) Exchange of office furniture
(C) Insurance renewal
(D) Conversion and trading of currencies

26. What is net banking?

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

27. What is inflation?

(A) A sustained rise in the general price level
(B) A fall in all wages
(C) A rise in only one product's price
(D) A decline in money supply only

28. What does NPCI stand for?

(A) National Processing Centre of India
(B) National Payments Corporation of India
(C) New Payment Council of India
(D) National Public Credit Institution

29. What is liquidity?

(A) Interest on one loan
(B) Number of employees
(C) Long-term profit only
(D) Ability to meet short-term obligations or convert assets into cash

30. What does GDP measure?

(A) Only government revenue
(B) Only bank deposits
(C) Value of final goods and services produced within a country
(D) Only exports

31. What is a census?

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

32. What is Basel III mainly related to?

(A) Bank capital, liquidity and risk standards
(B) Railway safety
(C) Agricultural crop pricing
(D) Income-tax filing

33. What is an asset?

(A) Only a bank loss
(B) A resource with economic value
(C) Only a tax payment
(D) A password

34. What is an index number used for?

(A) Issuing passports
(B) Printing cheques
(C) Measuring changes in a variable or group of variables over time
(D) Opening bank accounts

35. What is a treasury bill?

(A) A short-term government debt instrument
(B) A bank debit card
(C) A long-term equity share
(D) An insurance premium notice

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

37. What is an overdraft facility?
(A) A type of insurance
(B) A fixed deposit bonus
(C) Permission to withdraw beyond the available balance up to a limit
(D) A tax refund

38. What is vishing?
(A) Value-based insurance
(B) Video banking
(C) Virtual cheque processing
(D) Voice-call based phishing

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

40. What is operational risk?
(A) Only stock-price risk
(B) Only interest-rate risk
(C) Risk of loss from failed processes, people, systems or external events
(D) Only tax risk

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) Branches are no longer needed
(B) Passwords should be shared with bank staff
(C) Online payments are always unsafe
(D) Digital banking is useful but requires safe user behaviour

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

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

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

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

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

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) Luxury products only
(C) Free cash to every family
(D) Bank jobs to all citizens

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

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

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

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

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

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

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

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

52. 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

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

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

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

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

55. Choose the correct replacement: The manager, along with his officers, are attending the meeting.

(A) have attended

(B) are attending
(C) is attending
(D) were attending

56. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.

(A) was present
(B) are present
(C) have been present
(D) were present

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

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

58. 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

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

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

60. Choose the correct replacement: Each of the applicants have submitted the form.

(A) submit
(B) were submitting
(C) have submitted
(D) has submitted

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

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

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

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

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

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

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

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

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

(A) reject
(B) support
(C) permit
(D) accept

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

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

67. Choose the word nearest in meaning to 'reliable'.
- (A) brief
- (B) dependable
- (C) fragile
- (D) doubtful

68. Choose the word opposite in meaning to 'scarce'.
- (A) limited
- (B) rare
- (C) abundant
- (D) insufficient

69. The cashier counted the currency notes _____.
- (A) carefully
- (B) careful
- (C) care
- (D) caring

70. The auditor examined the records with great _____.
- (A) caringly
- (B) cares
- (C) care
- (D) careless

71. The new system is expected to _____ transaction time.
- (A) reduce
- (B) induce
- (C) deduce
- (D) produce

72. The application was rejected because the documents were _____.
- (A) complete
- (B) incomplete
- (C) completed
- (D) completion

73. 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) CBAD
- (D) BCAD

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

75. 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) ACBD
- (B) BACD
- (C) ABCD
- (D) ADCB

76. Choose the best connector: The bank upgraded its servers; _____, transaction speed improved.
- (A) consequently
- (B) otherwise
- (C) nevertheless
- (D) similarly

77. Choose the best connector: The customer had submitted all documents; _____, verification took longer than expected.
- (A) likewise
- (B) because
- (C) therefore
- (D) however

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

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

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

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

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

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

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

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

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

82. Given $H > G > D > E$, what is the relation between H and E?

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

83. Given $A > E > D > F$, what is the relation between A and F?

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

84. Given $H > F > C > B$, what is the relation between H and B?

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

85. Given $B > A > G > F$, what is the relation between B and F?

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

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) Neither follows
(D) Only II follows

88. 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 I follows

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

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

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

(A) 278
(B) EFCJU
(C) GHELW
(D) FGDKV

92. In a code, RISK is written as SJTL. How will FUND be written using the same rule?

(A) GVOE
(B) 195
(C) IXQG
(D) HWPF

93. In a code, BANK is written as EDQN. How will DEBIT be written using the same rule?

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

94. In a code, CLERK is written as DMFSL. How will RATE be written using the same rule?

(A) SBUF
(B) TCVG
(C) UDWH
(D) 436

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

(A) ECTF
(B) 405
(C) FDUG
(D) DBSE

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

96. Who sits in the middle?

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

97. Who sits immediately left of Aman?

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

98. How many people sit between Divya and Bina?

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

99. Who sits second from the right?

(A) Bina
(B) Esha
(C) Chetan
(D) Aman

100. Which pair sits at the two ends?

(A) Divya and Bina
(B) Esha and Aman
(C) Chetan and Aman
(D) Divya and Aman

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

101. Who lives on floor 3?

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

102. Who lives immediately below Om?

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

103. On which floor does Ravi live?

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

104. How many people live above Ravi?

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

105. Who lives on the top floor?

(A) Pooja
(B) Nisha
(C) Lata
(D) Om

106. What does OTP stand for in digital banking?

(A) One-Time Password
(B) Online Transfer Process
(C) Open Transaction Protocol
(D) One-Time Payment

107. Which memory is volatile?

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

108. What is two-factor authentication?

(A) Using two passwords of the same type
(B) Opening two accounts
(C) Logging in twice
(D) Verification using two different factors

109. What is the main purpose of antivirus software?

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

110. Which of the following is a spreadsheet application?

(A) Microsoft Excel
(B) Notepad
(C) Paint
(D) Microsoft Word

111. Malware that locks data and demands payment is called:
(A) Firmware
(B) Ransomware
(C) Freeware
(D) Shareware

112. Which component stores data permanently?
(A) RAM
(B) SSD
(C) Register
(D) Cache

113. What does CPU stand for?
(A) Central Processing Unit
(B) Central Program Utility
(C) Control Processing Unit
(D) Computer Processing User

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

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

116. Which is an example of cloud storage?
(A) BIOS
(B) CPU cache
(C) Google Drive
(D) RAM

117. Which database language is commonly used to query relational databases?
(A) SQL
(B) JPEG
(C) HTML
(D) CSS

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

119. What is a firewall used for?
(A) Controlling and filtering network traffic
(B) Increasing monitor brightness
(C) Formatting text
(D) Printing documents

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 28 x 8 + 9?

(A) 210
(B) 256
(C) 279
(D) 233

122. What is 176 / 11 + 14?

(A) 33
(B) 36
(C) 27
(D) 30

123. What is (64 + 32) x 4?

(A) 346
(B) 422
(C) 460
(D) 384

124. What is sqrt(484) + 8?

(A) 36
(B) 30
(C) 27
(D) 33

125. What is 50% of 200?

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

126. Find the next number: 12, 18, 24, 30, 36, ?

(A) 50
(B) 38
(C) 42
(D) 46

127. Find the next number: 3, 9, 27, 81, 243, ?

(A) 873
(B) 801
(C) 729
(D) 657

128. Find the next number: 9, 16, 25, 36, 49, ?

(A) 58
(B) 64
(C) 76
(D) 70

129. Find the next number: 8, 9, 11, 14, 18, ?

(A) 21
(B) 25
(C) 27
(D) 23

130. Find the next number: 58, 55, 52, 49, 46, ?

(A) 47
(B) 43
(C) 39
(D) 51

131. A branch processed 400 applications. If 40% were approved on the first day, how many were approved?

(A) 192
(B) 144
(C) 160
(D) 176

132. An item costing Rs 1000 is sold at a profit of 15%. What is the selling price?

(A) 1035

(B) 1265
(C) 1380
(D) 1150

133. Find the simple interest on Rs 2000 at 10% per annum for 2 years.

(A) 400
(B) 360
(C) 480
(D) 440

134. The numbers are 23, 25, 27, 29 and 31. What is their average?

(A) 25
(B) 31
(C) 27
(D) 29

135. A sum of Rs 150 is divided in the ratio 3:7. What is the first share?

(A) 49
(B) 45
(C) 41
(D) 53

136. 4 workers complete a task in 12 days. At the same rate, how many days will 8 workers take?

(A) 6
(B) 7
(C) 8
(D) 5

137. A vehicle travels at 60 km/h for 2 hours. What distance does it cover?

(A) 132
(B) 120
(C) 108
(D) 144

138. Ravi is 26 years old. What will his age be after 5 years?

(A) 34
(B) 37
(C) 28
(D) 31

139. A mixture contains 30% water. How many litres of water are present in 50 litres of mixture?

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

140. Find the area of a rectangle of length 18 m and breadth 5 m.

(A) 90
(B) 99
(C) 81
(D) 108

DATA TABLE - Number of accounts opened: Farhan: 280; Deepa: 280; Hari: 220; Asha: 280; Bharat: 260.

141. How many accounts were opened by Farhan and Deepa together?

(A) 580
(B) 560
(C) 540
(D) 600

142. What is the difference between the highest and lowest values?

(A) 60
(B) 40
(C) 100
(D) 80

143. What is the average number of accounts opened?

(A) 264
(B) 284

(C) 254
(D) 274

144. Approximately what percentage of the total accounts were opened by Farhan?
(A) 31%
(B) 21%
(C) 26%
(D) 16%

145. What is the simplified ratio of Deepa's value to Hari's value?
(A) 15:11
(B) 11:14
(C) 14:11
(D) 280:220

DATA TABLE - Number of accounts opened: Chetan: 240; Esha: 300; Hari: 120; Deepa: 260; Asha: 280.

146. How many accounts were opened by Chetan and Esha together?
(A) 560
(B) 540
(C) 580
(D) 520

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

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

149. Approximately what percentage of the total accounts were opened by Chetan?
(A) 25%
(B) 30%
(C) 15%
(D) 20%

150. What is the simplified ratio of Esha's value to Hari's value?
(A) 6:2
(B) 300:120
(C) 2:5
(D) 5:2

DATA TABLE - Number of accounts opened: Bharat: 120; Chetan: 140; Asha: 280; Deepa: 120; Gita: 280.

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

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

153. What is the average number of accounts opened?
(A) 188
(B) 178
(C) 198
(D) 208

154. Approximately what percentage of the total accounts were opened by Bharat?
(A) 8%

(B) 23%
(C) 18%
(D) 13%

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

(A) 140:280
(B) 1:2
(C) 2:1
(D) 2:2

Answer Key

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

Selected Solution Notes

51. The correct pair is 'no sooner...than'.
52. The correct pair is 'hardly...when'.
53. 'Return' already includes the meaning of 'back'.
54. Use 'for' with a period of time.
55. The subject is 'manager', which is singular.
56. 'Neither' is singular here, so it takes 'was'.
57. 'Capable' is followed by 'of' plus a gerund.
58. 'One of' is followed by a plural noun.
59. 'Insist' is followed by 'on' plus a gerund.
60. 'Each' takes a singular verb.
91. Each letter is shifted forward by 1.
92. Each letter is shifted forward by 1.
93. Each letter is shifted forward by 3.
94. Each letter is shifted forward by 1.
95. Each letter is shifted forward by 1.
121. Answer = 233.
122. Answer = 30.
123. Answer = 384.
124. Answer = 30.
125. Answer = 100.
126. Add 6. Answer = 42.
127. Multiply by 3. Answer = 729.
128. Consecutive squares. Answer = 64.
129. Add consecutive increasing numbers. Answer = 23.
130. Subtract 3. Answer = 43.
131. 40% of 400 = 160.
132. SP = 1000 x (100+15)/100 = 1150.
133. SI = PRT/100 = 400.
134. Total divided by 5 = 27.

135. First share = 150 x 3/10 = 45.

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