IBPS Clerk Mains Practice Paper 10

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 repo rate?

(A) Rate paid on savings accounts
(B) Insurance premium rate
(C) Rate at which RBI lends short-term funds to banks against securities
(D) Tax on bank deposits

2. What is mobile banking?

(A) A paper-based loan
(B) Banking available only in a branch
(C) Banking services accessed through a mobile device
(D) A type of fixed deposit

3. Which organisation operates UPI?

(A) NPCI
(B) SEBI
(C) IRDAI
(D) PFRDA

4. What is the main function of a savings account?

(A) Keeping money safely while earning applicable interest
(B) Providing unlimited loans
(C) Issuing passports
(D) Trading shares automatically

5. Which regulator oversees the National Pension System?

(A) PFRDA
(B) SEBI
(C) IRDAI
(D) NABARD

6. Which regulator oversees the securities market in India?

(A) SEBI
(B) NABARD
(C) IRDAI
(D) RBI

7. What does MICR stand for?

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

8. What is the purpose of an emergency fund?

(A) Covering unexpected expenses
(B) Avoiding all savings
(C) Increasing debt deliberately
(D) Buying only luxury goods

9. Which institution provides deposit insurance in India?

(A) DICGC
(B) EXIM Bank
(C) NHB
(D) SIDBI

10. What is a demat account used for?

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

11. What is compound interest?

(A) A fixed bank charge
(B) Interest only on the original principal
(C) Interest calculated on principal plus accumulated interest
(D) A tax on deposits

12. What is an equity share?

(A) A debit card
(B) An ownership interest in a company
(C) A government tax
(D) A fixed bank deposit

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

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

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

16. What is a letter of credit mainly used for?
(A) Facilitating trade payments under specified documents and conditions
(B) Paying salaries only
(C) Buying insurance
(D) Opening a savings account

17. What is a bearer cheque?
(A) A cheque without an amount
(B) A cheque payable to the person who presents it, subject to rules
(C) A cancelled cheque
(D) A cheque payable only after one year

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

19. What does MSME stand for?
(A) Managed Savings and Mortgage Entity
(B) Micro, Small and Medium Enterprises
(C) Micro Service Management Establishment
(D) Market Securities and Monetary Exchange

20. What is a census?
(A) An official count and survey of a population
(B) A stock index
(C) A bank audit only
(D) A loan application

21. What is a mutual fund?
(A) A bank locker
(B) A government tax
(C) A cheque type
(D) A pooled investment vehicle managed according to a stated objective

22. What is cheque truncation?
(A) Cancelling all cheques
(B) Electronic processing of cheque images instead of physical movement
(C) Converting a cheque into cash automatically
(D) Reducing cheque value

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

(D) Keep Your Cash

24. A loan on which interest or principal remains overdue beyond the prescribed period is generally classified as:

(A) Performing Deposit
(B) Non-Performing Asset
(C) Current Asset
(D) Liquid Reserve

25. What is vishing?

(A) Virtual cheque processing
(B) Voice-call based phishing
(C) Video banking
(D) Value-based insurance

26. What does EMI stand for?

(A) Equated Monthly Instalment
(B) Electronic Money Instruction
(C) Estimated Monthly Income
(D) Equal Market Interest

27. Which regulator oversees insurance in India?

(A) RBI
(B) PFRDA
(C) IRDAI
(D) SEBI

28. What is operational risk?

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

29. What is the main objective of monetary policy?

(A) Managing money supply, interest conditions and price stability
(B) Building roads
(C) Choosing bank employees
(D) Issuing passports

30. What is a bank guarantee?

(A) A guarantee of investment profit
(B) A savings account receipt
(C) A bank's commitment to pay a beneficiary if the applicant fails to meet specified obligations
(D) A tax invoice

31. What is the main purpose of deposit insurance?

(A) Increasing credit-card limits
(B) Paying loan instalments
(C) Protecting eligible bank deposits up to the insured limit
(D) Guaranteeing stock-market profits

32. Which account is generally used for frequent business transactions?

(A) Recurring deposit account
(B) Fixed deposit account
(C) Demat account
(D) Current account

33. What is net banking?

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

34. What is a small finance bank intended to support?

(A) Only foreign exchange dealers
(B) Only multinational companies
(C) Only government departments
(D) Financial inclusion and underserved segments

35. What is market risk?

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

36. What is collateral?

(A) An asset pledged to secure a loan
(B) A deposit interest rate
(C) A payment receipt
(D) A bank employee

37. Which institution primarily supports agriculture and rural development?

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

38. What is liquidity?

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

39. What is a crossed cheque generally intended for?

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

40. What is a bank's capital adequacy ratio intended to reflect?

(A) Capital available relative to risk-weighted assets
(B) Employee attendance
(C) Cash in ATMs only
(D) Number of branches per city

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) Digital banking is useful but requires safe user behaviour
(C) Passwords should be shared with bank staff
(D) Online payments are always unsafe

42. Which activity can be done through digital banking according to the passage?

(A) Changing banking laws
(B) Printing currency
(C) Issuing passports
(D) Paying bills

43. What should users avoid sharing?

(A) One-time passwords
(B) Bank name
(C) Account type
(D) Branch timings

44. The word 'convenient' is closest in meaning to:

(A) dangerous
(B) expensive
(C) easy to use
(D) unnecessary

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

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

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(A) insisted to pay

(B) insisted at paying
(C) insisted on paying
(D) insisted for paying

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

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

57. Choose the correct replacement: The committee has discussed about the proposal.

(A) has discussed the proposal
(B) has discussed on the proposal
(C) has discussed about the proposal
(D) has been discussed about the proposal

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

(A) is attending
(B) have attended
(C) were attending
(D) are attending

59. Choose the correct replacement: One of my friend works in a public sector bank.

(A) one of my friend
(B) one from my friends
(C) one of mine friend
(D) one of my friends

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

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

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

(A) common
(B) rare
(C) repeated
(D) regular

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

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

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

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

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

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

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

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

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

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

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

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

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

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

69. The cashier counted the currency notes _____.

(A) carefully
(B) care
(C) careful
(D) caring

70. Customers should never _____ their ATM PIN with anyone.

(A) share
(B) divide
(C) disclose to
(D) scatter

71. The officer gave a _____ explanation of the loan procedure.

(A) clear
(B) roughly
(C) hidden
(D) cloudy

72. The customer was asked to _____ a valid identity proof.

(A) permit
(B) admit
(C) commit
(D) submit

73. Arrange the sentences: A. She completed the online form. B. She uploaded her documents. C. Riya decided to open a savings account. D. She received confirmation.

(A) CBAD
(B) ACBD
(C) CABD
(D) ABCD

74. 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) CBAD
(B) CABD
(C) ABCD
(D) ACBD

75. 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

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

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

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

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

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

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

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

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

81. Given C < G < A < D, what is the relation between C and D?

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

82. Given D > H > C > A, what is the relation between D and A?

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

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

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

84. Given B < F < G < C, what is the relation between B and C?

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

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

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

86. 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) Both follow
(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) Neither follows
(C) Both follow
(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) Only I follows
(B) Only II follows

(C) Both follow
(D) Neither follows

89. 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

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

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

(A) TCVG
(B) UDWH
(C) SBUF
(D) 100

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

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

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

(A) FVERGL
(B) DTCPEJ
(C) EUDQFK
(D) CSBODI

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

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

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

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

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

97. Who sits immediately left of Aman?

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

98. How many people sit between Divya and Bina?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

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

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

101. Who lives on floor 3?

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

102. Who lives immediately below Nisha?

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

103. On which floor does Karan live?

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

104. How many people live above Karan?

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

105. Who lives on the top floor?

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

106. Which key combination is commonly used to copy selected text?

(A) Ctrl+X
(B) Ctrl+V
(C) Ctrl+P
(D) Ctrl+C

107. Which database language is commonly used to query relational databases?

(A) HTML
(B) CSS
(C) SQL
(D) JPEG

108. Which device connects networks and forwards data packets?

(A) Scanner
(B) Printer
(C) Keyboard
(D) Router

109. Which software manages computer hardware and applications?

(A) Operating system
(B) Web page
(C) Spreadsheet
(D) Database record

110. 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

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

112. What is the main purpose of antivirus software?
(A) Managing bank interest rates
(B) Increasing internet speed
(C) Creating presentations
(D) Detecting and removing malicious software

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

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

115. What does OTP stand for in digital banking?
(A) One-Time Payment
(B) Online Transfer Process
(C) Open Transaction Protocol
(D) One-Time Password

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

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

118. Which memory is volatile?
(A) ROM
(B) Hard disk
(C) DVD
(D) RAM

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

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 34 x 5 + 17?
(A) 223
(B) 187
(C) 169
(D) 205

122. What is 125 / 5 + 8?
(A) 39
(B) 36
(C) 30
(D) 33

123. What is (44 + 28) x 4?
(A) 344
(B) 288
(C) 260
(D) 316

124. What is sqrt(169) + 5?
(A) 19
(B) 20
(C) 17
(D) 18

125. What is 10% of 240?
(A) 26
(B) 28
(C) 22
(D) 24

126. Find the next number: 12, 16, 20, 24, 28, ?
(A) 32
(B) 29
(C) 38
(D) 35

127. Find the next number: 3, 9, 27, 81, 243, ?
(A) 657
(B) 801
(C) 873
(D) 729

128. Find the next number: 1, 4, 9, 16, 25, ?
(A) 33
(B) 42
(C) 39
(D) 36

129. Find the next number: 9, 12, 16, 21, 27, ?
(A) 40
(B) 34
(C) 37
(D) 31

130. Find the next number: 40, 36, 32, 28, 24, ?
(A) 18
(B) 22
(C) 20
(D) 24

131. A branch processed 400 applications. If 10% were approved on the first day, how many were approved?
(A) 40
(B) 44
(C) 36
(D) 48

132. An item costing Rs 800 is sold at a profit of 10%. What is the selling price?
(A) 880

(B) 792
(C) 968
(D) 1056

133. Find the simple interest on Rs 3000 at 8% per annum for 2 years.
(A) 480
(B) 528
(C) 576
(D) 432

134. The numbers are 18, 20, 22, 24 and 26. What is their average?
(A) 24
(B) 22
(C) 20
(D) 26

135. A sum of Rs 84 is divided in the ratio 3:4. What is the first share?
(A) 39
(B) 42
(C) 36
(D) 33

136. 6 workers complete a task in 12 days. At the same rate, how many days will 12 workers take?
(A) 5
(B) 6
(C) 8
(D) 7

137. A vehicle travels at 50 km/h for 3 hours. What distance does it cover?
(A) 135
(B) 150
(C) 180
(D) 165

138. Ravi is 41 years old. What will his age be after 4 years?
(A) 53
(B) 41
(C) 49
(D) 45

139. A mixture contains 30% water. How many litres of water are present in 50 litres of mixture?
(A) 15
(B) 17
(C) 14
(D) 16

140. Find the area of a rectangle of length 15 m and breadth 8 m.
(A) 132
(B) 120
(C) 108
(D) 144

DATA TABLE - Number of accounts opened: Asha: 320; Bharat: 320; Esha: 160; Gita: 200; Deepa: 240.

141. How many accounts were opened by Asha and Bharat together?
(A) 620
(B) 640
(C) 660
(D) 680

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

143. What is the average number of accounts opened?
(A) 238
(B) 268

(C) 258
(D) 248

144. Approximately what percentage of the total accounts were opened by Asha?

(A) 31%
(B) 21%
(C) 26%
(D) 36%

145. What is the simplified ratio of Bharat's value to Esha's value?

(A) 1:2
(B) 320:160
(C) 2:1
(D) 3:1

DATA TABLE - Number of accounts opened: Bharat: 240; Chetan: 200; Esha: 280; Farhan: 200; Asha: 300.

146. How many accounts were opened by Bharat and Chetan together?

(A) 480
(B) 420
(C) 460
(D) 440

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

(A) 140
(B) 100
(C) 120
(D) 80

148. What is the average number of accounts opened?

(A) 244
(B) 254
(C) 234
(D) 264

149. Approximately what percentage of the total accounts were opened by Bharat?

(A) 30%
(B) 25%
(C) 15%
(D) 20%

150. What is the simplified ratio of Chetan's value to Esha's value?

(A) 5:7
(B) 200:280
(C) 6:7
(D) 7:5

DATA TABLE - Number of accounts opened: Gita: 220; Asha: 220; Chetan: 160; Bharat: 260; Farhan: 320.

151. How many accounts were opened by Gita and Asha together?

(A) 440
(B) 420
(C) 480
(D) 460

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

(A) 160
(B) 140
(C) 180
(D) 200

153. What is the average number of accounts opened?

(A) 236
(B) 256
(C) 226
(D) 246

154. Approximately what percentage of the total accounts were opened by Gita?

(A) 19%

(B) 29%
(C) 14%
(D) 24%

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

(A) 220:160
(B) 12:8
(C) 11:8
(D) 8:11

Answer Key

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

Selected Solution Notes

51. 'Capable' is followed by 'of' plus a gerund.
52. Use 'for' with a period of time.
53. 'Each' takes a singular verb.
54. The correct pair is 'hardly...when'.
55. 'Insist' is followed by 'on' plus a gerund.
56. 'Furniture' is an uncountable singular noun.
57. 'Discuss' does not take 'about'.
58. The subject is 'manager', which is singular.
59. 'One of' is followed by a plural noun.
60. The correct pair is 'no sooner...than'.
91. Each letter is shifted forward by 1.
92. Each letter is shifted forward by 3.
93. Each letter is shifted forward by 2.
94. Each letter is shifted forward by 3.
95. Each letter is shifted forward by 3.
121. Answer = 187.
122. Answer = 33.
123. Answer = 288.
124. Answer = 18.
125. Answer = 24.
126. Add 4. Answer = 32.
127. Multiply by 3. Answer = 729.
128. Consecutive squares. Answer = 36.
129. Add consecutive increasing numbers. Answer = 34.
130. Subtract 4. Answer = 20.
131. 10% of 400 = 40.
132. SP = 800 x (100+10)/100 = 880.
133. SI = PRT/100 = 480.
134. Total divided by 5 = 22.

135. First share = 84 x 3/7 = 36.

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