IBPS Clerk Mains Practice Paper 2

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 purpose of an emergency fund?

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

2. What is vishing?

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

3. What does GDP measure?

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

4. What is a demat account used for?

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

5. What is the full form of KYC?

(A) Keep Your Cash
(B) Know Your Customer
(C) Key Yield Control
(D) Know Your Credit

6. What does DICGC stand for?

(A) Digital Insurance Credit Guarantee Company
(B) Deposit Investment and Credit Growth Council
(C) Debt Insurance and Capital Growth Corporation
(D) Deposit Insurance and Credit Guarantee Corporation

7. What is a sovereign bond?

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

8. What is mobile banking?

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

9. 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

10. What does CRR stand for?

(A) Cash Repo Ratio
(B) Cash Reserve Ratio
(C) Current Reserve Return
(D) Credit Recovery Rate

11. What is the main objective of monetary policy?

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

12. What is fiscal policy?

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

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

14. What does EMI stand for?
(A) Estimated Monthly Income
(B) Equal Market Interest
(C) Equated Monthly Instalment
(D) Electronic Money Instruction

15. What is a debit card primarily linked to?
(A) A bank deposit account
(B) A passport
(C) An insurance policy
(D) A stock exchange account

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

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

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

19. 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) Liquid Reserve
(D) Current Asset

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

21. What is foreign exchange?
(A) Exchange of office furniture
(B) Conversion and trading of currencies
(C) Insurance renewal
(D) Transfer of employees

22. What is a demand draft?
(A) A prepaid negotiable instrument issued by a bank
(B) An unpaid cheque
(C) A credit-card bill
(D) A loan agreement

23. What is a bank guarantee?
(A) A savings account receipt
(B) A tax invoice
(C) A bank's commitment to pay a beneficiary if the applicant fails to meet specified obligations

(D) A guarantee of investment profit

24. Which regulator oversees insurance in India?

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

25. What is the main purpose of deposit insurance?

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

26. What does SLR stand for?

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

27. What is credit risk?

(A) Risk that a borrower or counterparty may fail to meet obligations
(B) Risk of internet browsing
(C) Risk of office rent
(D) Risk of currency printing

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

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

29. What is phishing commonly delivered through?

(A) Passbooks
(B) Government bonds
(C) Fraudulent emails, messages or websites
(D) Verified bank branches only

30. What is a census?

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

31. What is smishing?

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

32. What is a repo rate?

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

33. Which document records transactions in a bank account?

(A) Driving licence
(B) Insurance advertisement
(C) Bank statement
(D) Property map

34. Which institution is India's central bank?

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

35. What is operational risk?

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

36. What is a nominee in a bank account?

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

37. What is the current account deficit in macroeconomics?

(A) Excess of current-account payments over receipts
(B) A bank's cash counter loss
(C) A decline in ATM usage
(D) A shortage in a customer's current account only

38. What does NPCI stand for?

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

39. What is market risk?

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

40. What is an overdraft facility?

(A) A fixed deposit bonus
(B) A tax refund
(C) Permission to withdraw beyond the available balance up to a limit
(D) A type of insurance

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

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

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

43. What should users avoid sharing?

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

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

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

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

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

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

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

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

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

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

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

51. 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

52. 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 of my friends
(D) one from my friends

53. Choose the correct replacement: This officer is senior than me in service.

(A) senior from me
(B) senior to me
(C) senior than me
(D) more senior than me

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

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

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

(A) is quite old

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

56. Choose the correct replacement: The committee has discussed about the proposal.
(A) has discussed about the proposal
(B) has discussed the proposal
(C) has discussed on the proposal
(D) has been discussed about the proposal

57. Choose the correct replacement: Hardly had the train arrived than the passengers rushed in.
(A) when the passengers
(B) then the passengers
(C) than the passengers
(D) and the passengers

58. Choose the correct replacement: Each of the applicants have submitted the form.
(A) submit
(B) have submitted
(C) has submitted
(D) were submitting

59. Choose the correct replacement: The manager, along with his officers, are attending the meeting.
(A) is attending
(B) are attending
(C) have attended
(D) were attending

60. Choose the correct replacement: The news about the merger are encouraging.
(A) is encouraging
(B) are encouraging
(C) have encouraged
(D) were encouraging

61. Choose the word nearest in meaning to 'mitigate'.
(A) ignore
(B) measure
(C) reduce
(D) increase

62. Choose the word opposite in meaning to 'transparent'.
(A) visible
(B) clear
(C) open
(D) secretive

63. Choose the word nearest in meaning to 'mandatory'.
(A) casual
(B) optional
(C) temporary
(D) compulsory

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

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

66. Choose the word opposite in meaning to 'approve'.
(A) permit
(B) support
(C) reject
(D) accept

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

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

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

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

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

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

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

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

71. The cashier counted the currency notes _____.

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

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

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

73. 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) ABCD
(B) BACD
(C) ADCB
(D) ACBD

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

75. 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) ACBD
(D) CBAD

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

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

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

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

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

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

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

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

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

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

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

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

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

82. Given $H < D < B < A$, what is the relation between H and A?

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

83. Given $D < G < C < B$, what is the relation between D and B?

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

84. Given $G < H < C < E$, what is the relation between G and E?

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

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

(A) greater than
(B) cannot be determined
(C) less 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) Only I follows
(B) Both follow
(C) Only II follows
(D) Neither 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) Only II follows
(B) Neither follows

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

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

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

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

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

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

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

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

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

95. In a code, LOAN is written as ORDQ. How will BRANCH be written using the same rule?

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

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

96. Who sits in the middle?

(A) Gauri
(B) Farhan
(C) Bina
(D) Aman

97. Who sits immediately left of Farhan?

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

98. How many people sit between Aman and Esha?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

(A) Aman and Farhan
(B) Bina and Farhan
(C) Gauri and Farhan
(D) Aman and Esha

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

101. Who lives on floor 3?

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

102. Who lives immediately below Pooja?

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

103. On which floor does Karan live?

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

104. How many people live above Karan?

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

105. Who lives on the top floor?

(A) Pooja
(B) Ravi
(C) Mohan
(D) Om

106. Which extension usually represents a PDF file?

(A) .mp3
(B) .jpg
(C) .pdf
(D) .exe

107. Which device connects networks and forwards data packets?

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

108. What is phishing?

(A) A legal banking process
(B) A method of compressing files
(C) A fraudulent attempt to steal sensitive information
(D) A type of printer

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

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

110. What does LAN stand for?

(A) Local Application Number
(B) Local Area Network
(C) Linked Account Network
(D) Large Access Node

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

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

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

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

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

116. Which of the following is a spreadsheet application?
(A) Microsoft Word
(B) Notepad
(C) Microsoft Excel
(D) Paint

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

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

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

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 22 x 5 + 17?
(A) 139
(B) 151
(C) 115
(D) 127

122. What is 140 / 5 + 2?
(A) 36
(B) 33
(C) 30
(D) 27

123. What is (22 + 11) x 6?
(A) 198
(B) 179
(C) 236
(D) 217

124. What is sqrt(121) + 13?
(A) 24
(B) 28
(C) 26
(D) 22

125. What is 20% of 300?
(A) 54
(B) 60
(C) 72
(D) 66

126. Find the next number: 13, 25, 37, 49, 61, ?
(A) 66
(B) 80
(C) 87
(D) 73

127. Find the next number: 1, 2, 4, 8, 16, ?
(A) 32
(B) 38
(C) 29
(D) 35

128. Find the next number: 4, 9, 16, 25, 36, ?
(A) 45
(B) 49
(C) 57
(D) 53

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

130. Find the next number: 68, 64, 60, 56, 52, ?
(A) 44
(B) 56
(C) 48
(D) 52

131. A branch processed 300 applications. If 25% were approved on the first day, how many were approved?
(A) 89
(B) 82
(C) 68
(D) 75

132. An item costing Rs 500 is sold at a profit of 15%. What is the selling price?
(A) 689

(B) 632
(C) 518
(D) 575

133. Find the simple interest on Rs 3000 at 10% per annum for 2 years.
(A) 660
(B) 540
(C) 600
(D) 720

134. The numbers are 43, 45, 47, 49 and 51. What is their average?
(A) 55
(B) 43
(C) 51
(D) 47

135. A sum of Rs 96 is divided in the ratio 4:4. What is the first share?
(A) 48
(B) 44
(C) 52
(D) 56

136. 4 workers complete a task in 12 days. At the same rate, how many days will 8 workers take?
(A) 6
(B) 5
(C) 7
(D) 8

137. A vehicle travels at 40 km/h for 4 hours. What distance does it cover?
(A) 160
(B) 192
(C) 144
(D) 176

138. Ravi is 41 years old. What will his age be after 5 years?
(A) 42
(B) 46
(C) 50
(D) 54

139. A mixture contains 25% water. How many litres of water are present in 50 litres of mixture?
(A) 14
(B) 13
(C) 12
(D) 11

140. Find the area of a rectangle of length 20 m and breadth 10 m.
(A) 200
(B) 240
(C) 220
(D) 180

DATA TABLE - Number of accounts opened: Deepa: 180; Gita: 200; Asha: 280; Chetan: 280; Hari: 220.

141. How many accounts were opened by Deepa and Gita together?
(A) 380
(B) 360
(C) 400
(D) 420

142. What is the difference between the highest and lowest values?
(A) 80
(B) 140
(C) 120
(D) 100

143. What is the average number of accounts opened?
(A) 242
(B) 232

(C) 222
(D) 252

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

145. What is the simplified ratio of Gita's value to Asha's value?
(A) 5:7
(B) 7:5
(C) 6:7
(D) 200:280

DATA TABLE - Number of accounts opened: Farhan: 120; Bharat: 220; Hari: 320; Esha: 280; Deepa: 220.

146. How many accounts were opened by Farhan and Bharat together?
(A) 380
(B) 360
(C) 340
(D) 320

147. What is the difference between the highest and lowest values?
(A) 200
(B) 180
(C) 240
(D) 220

148. What is the average number of accounts opened?
(A) 222
(B) 252
(C) 232
(D) 242

149. Approximately what percentage of the total accounts were opened by Farhan?
(A) 10%
(B) 20%
(C) 5%
(D) 15%

150. What is the simplified ratio of Bharat's value to Hari's value?
(A) 11:16
(B) 16:11
(C) 12:16
(D) 220:320

DATA TABLE - Number of accounts opened: Bharat: 280; Deepa: 300; Hari: 200; Esha: 260; Gita: 260.

151. How many accounts were opened by Bharat and Deepa together?
(A) 580
(B) 600
(C) 560
(D) 620

152. What is the difference between the highest and lowest values?
(A) 100
(B) 80
(C) 140
(D) 120

153. What is the average number of accounts opened?
(A) 270
(B) 280
(C) 250
(D) 260

154. Approximately what percentage of the total accounts were opened by Bharat?
(A) 27%

(B) 32%
(C) 17%
(D) 22%

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

(A) 3:2
(B) 2:3
(C) 4:2
(D) 300:200

Answer Key

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

Selected Solution Notes

51. 'Insist' is followed by 'on' plus a gerund.
52. 'One of' is followed by a plural noun.
53. 'Senior' is followed by 'to'.
54. The correct pair is 'no sooner...than'.
55. 'Furniture' is an uncountable singular noun.
56. 'Discuss' does not take 'about'.
57. The correct pair is 'hardly...when'.
58. 'Each' takes a singular verb.
59. The subject is 'manager', which is singular.
60. 'News' is grammatically singular.
91. Each letter is shifted forward by 3.
92. Each letter is shifted forward by 2.
93. Each letter is shifted forward by 3.
94. Each letter is shifted forward by 3.
95. Each letter is shifted forward by 3.
121. Answer = 127.
122. Answer = 30.
123. Answer = 198.
124. Answer = 24.
125. Answer = 60.
126. Add 12. Answer = 73.
127. Multiply by 2. Answer = 32.
128. Consecutive squares. Answer = 49.
129. Add consecutive increasing numbers. Answer = 34.
130. Subtract 4. Answer = 48.
131. 25% of 300 = 75.
132. SP = 500 x (100+15)/100 = 575.
133. SI = PRT/100 = 600.
134. Total divided by 5 = 47.

135. First share = 96 x 4/8 = 48.

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