IBPS Clerk Mains Practice Paper 4

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. Which regulator oversees the National Pension System?
(A) NABARD
(B) PFRDA
(C) SEBI
(D) IRDAI

2. What is compound interest?
(A) A fixed bank charge
(B) Interest only on the original principal
(C) A tax on deposits
(D) Interest calculated on principal plus accumulated interest

3. What is simple interest?
(A) Interest calculated only on the original principal
(B) A loan-processing fee
(C) A credit score
(D) Interest on accumulated interest

4. Which organisation operates UPI?
(A) SEBI
(B) NPCI
(C) PFRDA
(D) IRDAI

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

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

7. 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

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

9. What is a demat account used for?
(A) Holding physical cash
(B) Holding securities in electronic form
(C) Storing passwords
(D) Issuing loans

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

11. What is a budget?
(A) A plan of expected income and expenditure
(B) A stock certificate
(C) A loan guarantee
(D) A bank password

12. What is an equity share?

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

13. Which system enables instant inter-bank mobile payments in India?
(A) SWIFT only
(B) CTS
(C) UPI
(D) MICR

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

15. What is priority-sector lending?
(A) Loans without documentation
(B) Loans only to bank employees
(C) Foreign-currency lending only
(D) Directed lending to specified important sectors

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

17. Which regulator oversees the securities market in India?
(A) IRDAI
(B) SEBI
(C) NABARD
(D) RBI

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

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

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

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

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

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

(D) Buying insurance

24. What is a sovereign bond?

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

25. What does DICGC stand for?

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

26. What does GDP measure?

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

27. What is a bond?

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

28. What is a treasury bill?

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

29. What is a credit score used for?

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

30. What is smishing?

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

31. What is liquidity?

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

32. What is diversification?

(A) Avoiding all financial products
(B) Putting all money in one asset
(C) Spreading investments or risks across different assets or exposures
(D) Borrowing without limits

33. What is mobile banking?

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

34. What is the full form of SWIFT?

(A) Standard Worldwide Insurance Finance Tool
(B) Secure Web Interface for Transactions
(C) System for World Investment and Fund Transfer
(D) Society for Worldwide Interbank Financial Telecommunication

35. 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

36. What is a currency depreciation?

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

37. What is a payment bank primarily designed to promote?

(A) Life insurance underwriting
(B) Small deposits, payments and remittance services
(C) Large industrial project loans
(D) Stock exchange trading

38. What is an overdraft facility?

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

39. What does MICR stand for?

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

40. What is the full form of IFSC?

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

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

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

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

43. What should users avoid sharing?

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

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

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

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

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

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

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

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

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

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

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

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

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

52. Choose the correct replacement: The news about the merger are encouraging.

(A) are encouraging
(B) have encouraged
(C) is encouraging
(D) were encouraging

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

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

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

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

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

(A) then the passengers

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

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

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

57. Choose the correct replacement: If I was you, I would revise the rules again.

(A) If I be you
(B) If I was you
(C) If I were you
(D) If I am you

58. 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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

70. The new system is expected to _____ transaction time.

(A) deduce
(B) produce
(C) induce
(D) reduce

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

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

72. The cashier counted the currency notes _____.

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

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) ADCB
(C) BACD
(D) ACBD

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) CADB
(B) ACDB
(C) ABCD
(D) ADCB

75. Arrange the sentences: A. The bank reviewed the proposal. B. The small business submitted a loan application. C. The documents were verified. D. The loan was sanctioned.

(A) CBAD
(B) ABDC
(C) BACD
(D) BCAD

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

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

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) 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) so that
(C) although
(D) unless

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

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

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

81. Given D < E < A < F, what is the relation between D and F?

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

82. Given G > F > A > H, what is the relation between G and H?

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

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

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

84. Given D > F > E > H, what is the relation between D and H?

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

85. Given B < E < G < F, what is the relation between B and F?

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

88. Statements: No card is cash. Some cash is currency. Conclusions: I. Some currency is cash. II. No card is currency.

(A) Both follow
(B) Only I follows

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

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

(A) GHELW
(B) EFCJU
(C) FGDKV
(D) 947

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

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

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

(A) ECTF
(B) DBSE
(C) 855
(D) FDUG

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

(A) 203
(B) GHELW
(C) FGDKV
(D) EFCJU

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

(A) EUDQFK
(B) 517
(C) CSBODI
(D) DTCPEJ

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

96. Who sits in the middle?

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

97. Who sits immediately left of Farhan?

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

98. How many people sit between Aman and Chetan?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

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

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

101. Who lives on floor 3?

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

102. Who lives immediately below Lata?

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

103. On which floor does Pooja live?

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

104. How many people live above Pooja?

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

105. Who lives on the top floor?

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

106. Which component stores data permanently?

(A) Cache
(B) RAM
(C) Register
(D) SSD

107. Which protocol is commonly used for secure web browsing?

(A) HTTPS
(B) FTP
(C) HTTP only
(D) SMTP

108. Which extension usually represents a PDF file?

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

109. Which is an example of cloud storage?

(A) BIOS
(B) CPU cache
(C) Google Drive
(D) RAM

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

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

111. Which software manages computer hardware and applications?

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

112. What does LAN stand for?

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

113. What does OTP stand for in digital banking?

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

114. What is two-factor authentication?

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

115. What is phishing?

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

116. Which symbol is essential in an email address?

(A) @
(B) &
(C) #
(D) %

117. Which memory is volatile?

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

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

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

119. Malware that locks data and demands payment is called:

(A) Freeware
(B) Firmware
(C) Shareware
(D) Ransomware

120. What does URL stand for?

(A) User Resource List
(B) Universal Record Link
(C) Uniform Resource Locator
(D) Uniform Routing Line

Section IV - Quantitative Aptitude (35 Questions)

121. What is 43 x 4 + 9?

(A) 199
(B) 181
(C) 163
(D) 217

122. What is 72 / 8 + 10?

(A) 21
(B) 19
(C) 18
(D) 20

123. What is (76 + 28) x 5?

(A) 572
(B) 624
(C) 468
(D) 520

124. What is sqrt(169) + 7?

(A) 22
(B) 24
(C) 18
(D) 20

125. What is 50% of 400?

(A) 180
(B) 200
(C) 220
(D) 240

126. Find the next number: 8, 15, 22, 29, 36, ?

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

127. Find the next number: 4, 12, 36, 108, 324, ?

(A) 1166
(B) 972
(C) 875
(D) 1069

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

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

129. Find the next number: 2, 5, 9, 14, 20, ?

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

130. Find the next number: 48, 41, 34, 27, 20, ?

(A) 14
(B) 15
(C) 12
(D) 13

131. A branch processed 600 applications. If 40% were approved on the first day, how many were approved?

(A) 264
(B) 216
(C) 240
(D) 288

132. An item costing Rs 1200 is sold at a profit of 25%. What is the selling price?

(A) 1350

(B) 1500
(C) 1800
(D) 1650

133. Find the simple interest on Rs 1000 at 6% per annum for 2 years.

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

134. The numbers are 29, 31, 33, 35 and 37. What is their average?

(A) 33
(B) 39
(C) 30
(D) 36

135. A sum of Rs 180 is divided in the ratio 6:6. What is the first share?

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

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

(A) 4
(B) 6
(C) 5
(D) 3

137. A vehicle travels at 75 km/h for 3 hours. What distance does it cover?

(A) 225
(B) 203
(C) 269
(D) 247

138. Ravi is 23 years old. What will his age be after 4 years?

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

139. A mixture contains 30% water. How many litres of water are present in 40 litres of mixture?

(A) 13
(B) 11
(C) 12
(D) 14

140. Find the area of a rectangle of length 15 m and breadth 10 m.

(A) 180
(B) 150
(C) 165
(D) 135

DATA TABLE - Number of accounts opened: Esha: 220; Deepa: 160; Chetan: 180; Gita: 320; Bharat: 300.

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

(A) 380
(B) 360
(C) 400
(D) 420

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

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

143. What is the average number of accounts opened?

(A) 246
(B) 256

(C) 236
(D) 226

144. Approximately what percentage of the total accounts were opened by Esha?
(A) 14%
(B) 19%
(C) 29%
(D) 24%

145. What is the simplified ratio of Deepa's value to Chetan's value?
(A) 9:8
(B) 9:9
(C) 8:9
(D) 160:180

DATA TABLE - Number of accounts opened: Farhan: 320; Deepa: 140; Esha: 220; Bharat: 260; Asha: 160.

146. How many accounts were opened by Farhan and Deepa together?
(A) 480
(B) 500
(C) 440
(D) 460

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) 240
(B) 210
(C) 220
(D) 230

149. Approximately what percentage of the total accounts were opened by Farhan?
(A) 34%
(B) 24%
(C) 29%
(D) 39%

150. What is the simplified ratio of Deepa's value to Esha's value?
(A) 140:220
(B) 8:11
(C) 7:11
(D) 11:7

DATA TABLE - Number of accounts opened: Farhan: 160; Bharat: 280; Asha: 160; Esha: 160; Gita: 320.

151. How many accounts were opened by Farhan and Bharat together?
(A) 460
(B) 480
(C) 440
(D) 420

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) 216
(B) 226
(C) 206
(D) 236

154. Approximately what percentage of the total accounts were opened by Farhan?
(A) 20%

(B) 25%
(C) 15%
(D) 10%

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

(A) 280:160
(B) 7:4
(C) 8:4
(D) 4:7

Answer Key

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

Selected Solution Notes

51. The correct pair is 'no sooner...than'.
52. 'News' is grammatically singular.
53. Use 'for' with a period of time.
54. 'Each' takes a singular verb.
55. The correct pair is 'hardly...when'.
56. 'Capable' is followed by 'of' plus a gerund.
57. Use 'were' in a hypothetical condition.
58. The subject is 'manager', which is singular.
59. 'One of' is followed by a plural noun.
60. 'Return' already includes the meaning of 'back'.
91. Each letter is shifted forward by 1.
92. Each letter is shifted forward by 3.
93. Each letter is shifted forward by 1.
94. Each letter is shifted forward by 1.
95. Each letter is shifted forward by 1.
121. Answer = 181.
122. Answer = 19.
123. Answer = 520.
124. Answer = 20.
125. Answer = 200.
126. Add 7. Answer = 43.
127. Multiply by 3. Answer = 972.
128. Consecutive squares. Answer = 64.
129. Add consecutive increasing numbers. Answer = 27.
130. Subtract 7. Answer = 13.
131. 40% of 600 = 240.
132. SP = 1200 x (100+25)/100 = 1500.
133. SI = PRT/100 = 120.
134. Total divided by 5 = 33.

135. First share = 180 x 6/12 = 90.

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