IBPS Clerk Mains Practice Paper 5

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 main function of a savings account?

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

2. What is phishing commonly delivered through?

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

3. What is a nominee in a bank account?

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

4. Which regulator oversees the securities market in India?

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

5. What is cyber hygiene?

(A) Cleaning computer hardware with water
(B) Deleting all emails
(C) Routine practices that improve digital security
(D) Sharing passwords regularly

6. What is a treasury bill?

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

7. What is smishing?

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

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

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

9. What is an overdraft facility?

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

10. What is priority-sector lending?

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

11. Which organisation operates UPI?

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

12. What is a sovereign bond?

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

13. What does MICR stand for?
(A) Machine Input Code Reader
(B) Magnetic Ink Character Recognition
(C) Magnetic Internet Cash Routing
(D) Money Identification and Credit Record

14. What is a payment bank primarily designed to promote?
(A) Life insurance underwriting
(B) Small deposits, payments and remittance services
(C) Stock exchange trading
(D) Large industrial project loans

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

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

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

18. What is a bond?
(A) An insurance claim
(B) A savings passbook
(C) A debt instrument through which an issuer borrows funds
(D) An equity share only

19. A loan on which interest or principal remains overdue beyond the prescribed period is generally classified as:
(A) Performing Deposit
(B) Current Asset
(C) Liquid Reserve
(D) Non-Performing Asset

20. What does CRR stand for?
(A) Cash Reserve Ratio
(B) Current Reserve Return
(C) Credit Recovery Rate
(D) Cash Repo Ratio

21. What is fiscal policy?
(A) Insurance claim processing
(B) Government decisions on taxation and expenditure
(C) Central bank password policy
(D) Bank branch staffing

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

23. Which institution primarily supports agriculture and rural development?
(A) NABARD
(B) SEBI
(C) EXIM Bank

(D) IRDAI

24. What does MSME stand for?

(A) Micro Service Management Establishment
(B) Market Securities and Monetary Exchange
(C) Managed Savings and Mortgage Entity
(D) Micro, Small and Medium Enterprises

25. What is an asset?

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

26. What is credit risk?

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

27. What is the full form of KYC?

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

28. What is foreign exchange?

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

29. What is inflation?

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

30. What is liquidity?

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

31. Which document records transactions in a bank account?

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

32. What is a letter of credit mainly used for?

(A) Facilitating trade payments under specified documents and conditions
(B) Opening a savings account
(C) Buying insurance
(D) Paying salaries only

33. What is an equity share?

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

34. 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

35. What is compound interest?

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

36. 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

37. Which regulator oversees the National Pension System?

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

38. What does RTGS stand for?

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

39. What is a census?

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

40. Which institution provides deposit insurance in India?

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

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

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

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

43. What should users avoid sharing?

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

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

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

(A) They guarantee high returns
(B) They replace all banking rules
(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) careless
(C) unlimited
(D) careful and accountable

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

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

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

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

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

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

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

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

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

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

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

(A) insisted at paying

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

71. The branch manager asked the staff to _____ the complaint before closing time.

(A) resolve
(B) dissolve
(C) reserve
(D) evolve

72. The policy aims to make banking services more _____.

(A) accessible
(B) accessed
(C) accessing
(D) access

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) ACBD
(C) ADCB
(D) BACD

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

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) ABCD
(B) DABC
(C) DBAC
(D) ADBC

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

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

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

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

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

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 $H < G < D < A$, what is the relation between H and A?

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

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

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

83. Given $D < F < H < C$, what is the relation between D and C?

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

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

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

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

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

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

87. Statements: Some banks are offices. All offices are buildings. Conclusions: I. Some banks are buildings. II. All buildings are offices.

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

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 II follows

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

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

(A) HWPF
(B) 758
(C) GVOE
(D) IXQG

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

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

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

(A) FGDKV
(B) EFCJU
(C) GHELW
(D) 968

94. In a code, SAFE is written as VDIH. How will BRANCH be written using the same rule?

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

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

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

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

96. Who sits in the middle?

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

97. Who sits immediately left of Aman?

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

98. How many people sit between Esha and Gauri?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

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

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

101. Who lives on floor 3?

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

102. Who lives immediately below Karan?

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

103. On which floor does Om live?

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

104. How many people live above Om?

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

105. Who lives on the top floor?

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

106. What does LAN stand for?

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

107. What is two-factor authentication?

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

108. Which software manages computer hardware and applications?

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

109. Which component stores data permanently?

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

110. Which extension usually represents a PDF file?

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

111. Which of the following is a spreadsheet application?

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

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

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

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

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

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

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

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

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

116. What is the main purpose of antivirus software?

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

117. What is phishing?

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

118. Which symbol is essential in an email address?

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

119. Which device connects networks and forwards data packets?

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

120. What does OTP stand for in digital banking?

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 32 x 4 + 14?
(A) 128
(B) 170
(C) 142
(D) 156

122. What is 228 / 12 + 11?
(A) 33
(B) 30
(C) 36
(D) 27

123. What is (77 + 18) x 2?
(A) 228
(B) 209
(C) 171
(D) 190

124. What is sqrt(169) + 11?
(A) 26
(B) 22
(C) 24
(D) 28

125. What is 50% of 200?
(A) 90
(B) 100
(C) 110
(D) 120

126. Find the next number: 11, 22, 33, 44, 55, ?
(A) 72
(B) 66
(C) 60
(D) 78

127. Find the next number: 4, 8, 16, 32, 64, ?
(A) 116
(B) 128
(C) 140
(D) 152

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

129. Find the next number: 3, 6, 10, 15, 21, ?
(A) 28
(B) 26
(C) 32
(D) 30

130. Find the next number: 51, 48, 45, 42, 39, ?
(A) 36
(B) 33
(C) 39
(D) 42

131. A branch processed 600 applications. If 40% were approved on the first day, how many were approved?
(A) 264
(B) 240
(C) 288
(D) 216

132. An item costing Rs 500 is sold at a profit of 20%. What is the selling price?
(A) 720

(B) 540
(C) 600
(D) 660

133. Find the simple interest on Rs 1500 at 10% per annum for 3 years.
(A) 405
(B) 495
(C) 450
(D) 540

134. The numbers are 24, 26, 28, 30 and 32. What is their average?
(A) 26
(B) 32
(C) 28
(D) 30

135. A sum of Rs 135 is divided in the ratio 2:7. What is the first share?
(A) 36
(B) 27
(C) 30
(D) 33

136. 5 workers complete a task in 12 days. At the same rate, how many days will 10 workers take?
(A) 8
(B) 5
(C) 7
(D) 6

137. A vehicle travels at 60 km/h for 2 hours. What distance does it cover?
(A) 120
(B) 108
(C) 144
(D) 132

138. Ravi is 41 years old. What will his age be after 6 years?
(A) 55
(B) 51
(C) 43
(D) 47

139. A mixture contains 40% water. How many litres of water are present in 30 litres of mixture?
(A) 11
(B) 12
(C) 13
(D) 14

140. Find the area of a rectangle of length 20 m and breadth 5 m.
(A) 90
(B) 110
(C) 120
(D) 100

DATA TABLE - Number of accounts opened: Deepa: 200; Esha: 280; Hari: 160; Chetan: 320; Asha: 240.

141. How many accounts were opened by Deepa and Esha together?
(A) 480
(B) 520
(C) 500
(D) 460

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

143. What is the average number of accounts opened?
(A) 250
(B) 230

(C) 260
(D) 240

144. Approximately what percentage of the total accounts were opened by Deepa?
(A) 12%
(B) 17%
(C) 27%
(D) 22%

145. What is the simplified ratio of Esha's value to Hari's value?
(A) 8:4
(B) 7:4
(C) 280:160
(D) 4:7

DATA TABLE - Number of accounts opened: Hari: 300; Gita: 300; Esha: 280; Bharat: 320; Chetan: 160.

146. How many accounts were opened by Hari and Gita together?
(A) 640
(B) 620
(C) 580
(D) 600

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

148. What is the average number of accounts opened?
(A) 272
(B) 282
(C) 262
(D) 292

149. Approximately what percentage of the total accounts were opened by Hari?
(A) 17%
(B) 32%
(C) 27%
(D) 22%

150. What is the simplified ratio of Gita's value to Esha's value?
(A) 16:14
(B) 14:15
(C) 300:280
(D) 15:14

DATA TABLE - Number of accounts opened: Farhan: 240; Esha: 320; Gita: 300; Hari: 240; Bharat: 320.

151. How many accounts were opened by Farhan and Esha together?
(A) 600
(B) 540
(C) 560
(D) 580

152. What is the difference between the highest and lowest values?
(A) 80
(B) 100
(C) 120
(D) 60

153. What is the average number of accounts opened?
(A) 294
(B) 274
(C) 284
(D) 304

154. Approximately what percentage of the total accounts were opened by Farhan?
(A) 17%

(B) 27%
(C) 22%
(D) 12%

155. What is the simplified ratio of Esha's value to Gita's value?

(A) 16:15
(B) 320:300
(C) 17:15
(D) 15:16

Answer Key

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

Selected Solution Notes

51. Use 'were' in a hypothetical condition.
52. 'Discuss' does not take 'about'.
53. 'Each' takes a singular verb.
54. 'Return' already includes the meaning of 'back'.
55. 'Insist' is followed by 'on' plus a gerund.
56. Use 'for' with a period of time.
57. 'News' is grammatically singular.
58. 'Capable' is followed by 'of' plus a gerund.
59. The subject is 'manager', which is singular.
60. The correct pair is 'hardly...when'.
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 3.
95. Each letter is shifted forward by 3.
121. Answer = 142.
122. Answer = 30.
123. Answer = 190.
124. Answer = 24.
125. Answer = 100.
126. Add 11. Answer = 66.
127. Multiply by 2. Answer = 128.
128. Consecutive squares. Answer = 49.
129. Add consecutive increasing numbers. Answer = 28.
130. Subtract 3. Answer = 36.
131. 40% of 600 = 240.
132. SP = 500 x (100+20)/100 = 600.
133. SI = PRT/100 = 450.
134. Total divided by 5 = 28.

135. First share = 135 x 2/9 = 30.

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