IBPS Clerk Mains Practice Paper 6

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 does NEFT stand for?

(A) New Electronic Fund Tool
(B) National Exchange of Financial Transactions
(C) National Easy Finance Transfer
(D) National Electronic Funds Transfer

2. What is market risk?

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

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

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

4. What is a demand draft?

(A) A loan agreement
(B) A credit-card bill
(C) A prepaid negotiable instrument issued by a bank
(D) An unpaid cheque

5. What is fiscal policy?

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

6. What is a liability?

(A) An obligation or amount owed
(B) An ownership share only
(C) A bank holiday
(D) A cash reward

7. What is a demat account used for?

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

8. What is an equity share?

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

9. What is net banking?

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

10. What is operational risk?

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

11. What is a sovereign bond?

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

12. What is a census?

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

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

14. 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

15. What does GDP measure?
(A) Only government revenue
(B) Only bank deposits
(C) Value of final goods and services produced within a country
(D) Only exports

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

17. What is the purpose of an emergency fund?
(A) Increasing debt deliberately
(B) Covering unexpected expenses
(C) Avoiding all savings
(D) Buying only luxury goods

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

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

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

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

22. What is a treasury bill?
(A) An insurance premium notice
(B) A long-term equity share
(C) A short-term government debt instrument
(D) A bank debit card

23. What is foreign exchange?
(A) Insurance renewal
(B) Exchange of office furniture
(C) Transfer of employees

(D) Conversion and trading of currencies

24. What is a recurring deposit?

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

25. What is the main purpose of deposit insurance?

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

26. What is compound interest?

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

27. What is the current account deficit in macroeconomics?

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

28. What is a currency depreciation?

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

29. What is collateral?

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

30. What is liquidity?

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

31. What is cyber hygiene?

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

32. What is simple interest?

(A) A credit score
(B) A loan-processing fee
(C) Interest on accumulated interest
(D) Interest calculated only on the original principal

33. What is phishing commonly delivered through?

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

34. What is diversification?

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

35. What is a bond?

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

36. What is the full form of IFSC?

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

37. What is a bank guarantee?

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

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

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

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

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

40. What is cheque truncation?

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

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) Passwords should be shared with bank staff
(D) Digital banking is useful but requires safe user behaviour

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

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

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

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

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

PASSAGE: Financial inclusion means ensuring that useful and affordable financial services are available to all sections of society. Basic bank accounts, small loans, insurance and digital payment facilities can help families manage money more safely. Access alone is not enough; people must also understand how to use these services. Financial literacy programmes therefore explain interest, savings, fraud prevention and responsible borrowing. When access and awareness grow together, individuals are better able to plan for emergencies and long-term goals.

46. What does financial inclusion aim to provide?

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

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

(A) They remove the need for savings
(B) They guarantee high returns
(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) temporary
(D) careless

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

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

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

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

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

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

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

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

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

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

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

(A) has discussed about the proposal

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

69. The auditor examined the records with great _____.

(A) care
(B) cares
(C) caringly
(D) careless

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

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

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

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

72. The cashier counted the currency notes _____.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

81. Given G > B > C > A, what is the relation between G and A?

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

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

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

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

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

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

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

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

(A) equal to
(B) less than
(C) greater 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 I follows
(B) Both follow
(C) Neither follows
(D) Only II follows

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

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

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

(A) Neither follows
(B) Only II follows

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

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

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

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

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

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

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

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

(A) 516
(B) UDWH
(C) SBUF
(D) TCVG

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

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

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

96. Who sits in the middle?

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

97. Who sits immediately left of Chetan?

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

98. How many people sit between Divya and Aman?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

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

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

101. Who lives on floor 3?

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

102. Who lives immediately below Lata?

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

103. On which floor does Mohan live?

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

104. How many people live above Mohan?

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

105. Who lives on the top floor?

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

106. What does OTP stand for in digital banking?

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

107. Which device connects networks and forwards data packets?

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

108. What does URL stand for?

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

109. Which symbol is essential in an email address?

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

110. Which software manages computer hardware and applications?

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

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

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

112. What is phishing?

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

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

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

114. What does CPU stand for?

(A) Computer Processing User
(B) Control Processing Unit
(C) Central Program Utility
(D) Central Processing Unit

115. Which component stores data permanently?

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

116. What is a firewall used for?

(A) Controlling and filtering network traffic
(B) Printing documents
(C) Increasing monitor brightness
(D) Formatting text

117. What is two-factor authentication?

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

118. Which is an example of cloud storage?

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

119. Which of the following is a spreadsheet application?

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

120. Which memory is volatile?

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 32 x 7 + 12?

(A) 259
(B) 236
(C) 213
(D) 282

122. What is 224 / 8 + 4?

(A) 32
(B) 38
(C) 35
(D) 29

123. What is (40 + 18) x 5?

(A) 348
(B) 319
(C) 290
(D) 261

124. What is sqrt(144) + 5?

(A) 17
(B) 18
(C) 16
(D) 19

125. What is 50% of 300?

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

126. Find the next number: 7, 15, 23, 31, 39, ?

(A) 51
(B) 43
(C) 47
(D) 55

127. Find the next number: 1, 2, 4, 8, 16, ?

(A) 35
(B) 29
(C) 38
(D) 32

128. Find the next number: 1, 4, 9, 16, 25, ?

(A) 42
(B) 33
(C) 39
(D) 36

129. Find the next number: 7, 8, 10, 13, 17, ?

(A) 22
(B) 20
(C) 26
(D) 24

130. Find the next number: 67, 63, 59, 55, 51, ?

(A) 47
(B) 55
(C) 51
(D) 43

131. A branch processed 600 applications. If 25% were approved on the first day, how many were approved?

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

132. An item costing Rs 500 is sold at a profit of 25%. What is the selling price?

(A) 625

(B) 563
(C) 687
(D) 749

133. Find the simple interest on Rs 2000 at 6% per annum for 4 years.

(A) 480
(B) 576
(C) 432
(D) 528

134. The numbers are 40, 42, 44, 46 and 48. What is their average?

(A) 48
(B) 44
(C) 52
(D) 40

135. A sum of Rs 120 is divided in the ratio 4:2. What is the first share?

(A) 88
(B) 96
(C) 72
(D) 80

136. 4 workers complete a task in 10 days. At the same rate, how many days will 8 workers take?

(A) 4
(B) 6
(C) 5
(D) 7

137. A vehicle travels at 60 km/h for 4 hours. What distance does it cover?

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

138. Ravi is 20 years old. What will his age be after 4 years?

(A) 28
(B) 26
(C) 22
(D) 24

139. A mixture contains 20% water. How many litres of water are present in 30 litres of mixture?

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

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

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

DATA TABLE - Number of accounts opened: Bharat: 320; Asha: 160; Chetan: 320; Hari: 220; Deepa: 120.

141. How many accounts were opened by Bharat and Asha together?

(A) 460
(B) 500
(C) 520
(D) 480

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

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

143. What is the average number of accounts opened?

(A) 248
(B) 238

(C) 218
(D) 228

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

(A) 23%
(B) 33%
(C) 38%
(D) 28%

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

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

DATA TABLE - Number of accounts opened: Hari: 200; Farhan: 320; Bharat: 160; Chetan: 320; Asha: 260.

146. How many accounts were opened by Hari and Farhan together?

(A) 500
(B) 540
(C) 560
(D) 520

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) 262
(B) 272
(C) 252
(D) 242

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

(A) 26%
(B) 11%
(C) 21%
(D) 16%

150. What is the simplified ratio of Farhan's value to Bharat's value?

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

DATA TABLE - Number of accounts opened: Deepa: 280; Gita: 140; Chetan: 320; Farhan: 240; Asha: 160.

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

(A) 440
(B) 400
(C) 420
(D) 460

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

(A) 200
(B) 220
(C) 160
(D) 180

153. What is the average number of accounts opened?

(A) 248
(B) 228
(C) 238
(D) 218

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

(A) 35%

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

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

(A) 8:16
(B) 140:320
(C) 7:16
(D) 16:7

Answer Key

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

Selected Solution Notes

51. Use 'were' in a hypothetical condition.
52. The correct pair is 'no sooner...than'.
53. 'Furniture' is an uncountable singular noun.
54. 'Neither' is singular here, so it takes 'was'.
55. 'Discuss' does not take 'about'.
56. 'Senior' is followed by 'to'.
57. 'Insist' is followed by 'on' plus a gerund.
58. The subject is 'manager', which is singular.
59. Use 'for' with a period of time.
60. 'Each' takes a singular verb.
91. Each letter is shifted forward by 2.
92. Each letter is shifted forward by 2.
93. Each letter is shifted forward by 3.
94. Each letter is shifted forward by 1.
95. Each letter is shifted forward by 3.
121. Answer = 236.
122. Answer = 32.
123. Answer = 290.
124. Answer = 17.
125. Answer = 150.
126. Add 8. Answer = 47.
127. Multiply by 2. Answer = 32.
128. Consecutive squares. Answer = 36.
129. Add consecutive increasing numbers. Answer = 22.
130. Subtract 4. Answer = 47.
131. 25% of 600 = 150.
132. SP = 500 x (100+25)/100 = 625.
133. SI = PRT/100 = 480.
134. Total divided by 5 = 44.

135. First share = 120 x 4/6 = 80.

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