IBPS Clerk Mains Practice Paper 7

Customer Service Associate (CSA) - Full Syllabus Practice Material

Section	Questions	Marks	Time
General/Financial Awareness	40	50	20 min
General English	40	40	35 min
Reasoning & Computer Aptitude	40	60	35 min
Quantitative Aptitude	35	50	30 min
Total	**155**	**200**	**120 min**

Instructions

- This paper follows the latest available IBPS Clerk/CSA section counts and time limits.
- Each objective question has four options. Select the most appropriate answer.
- A penalty of one-fourth of the marks assigned to a question may apply for a wrong answer in the actual examination.
- For realistic practice, follow the separate sectional time limits shown above.
- This is independently prepared educational material, not an official IBPS paper.

Current-affairs note: This paper focuses on static banking, financial and general awareness. Revise the latest 4-6 months of current affairs separately before the actual Mains examination.

Section I - General/Financial Awareness (40 Questions)

1. What is a liability?

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

2. What is the full form of KYC?

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

3. What is credit risk?

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

4. What does MSME stand for?

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

5. What does MICR stand for?

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

6. What is a treasury bill?

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

7. What is a debit card primarily linked to?

(A) An insurance policy
(B) A stock exchange account
(C) A passport
(D) A bank deposit account

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

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

9. 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

10. What is a demat account used for?

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

11. What is a repo rate?

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

12. What does NPCI stand for?

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

13. 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

14. What is market risk?
(A) Risk of forgetting a password only
(B) Risk of branch closure only
(C) Risk of loss from adverse movements in market prices
(D) Risk of document printing

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

16. What is a credit score used for?
(A) Calculating income tax only
(B) Setting currency exchange rates
(C) Assessing a borrower's creditworthiness
(D) Measuring internet speed

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

18. What is an overdraft facility?
(A) Permission to withdraw beyond the available balance up to a limit
(B) A fixed deposit bonus
(C) A type of insurance
(D) A tax refund

19. What is smishing?
(A) Phishing through SMS or text messages
(B) Cheque clearing
(C) Cash counting
(D) Insurance underwriting

20. What is the main function of a savings account?
(A) Trading shares automatically
(B) Keeping money safely while earning applicable interest
(C) Issuing passports
(D) Providing unlimited loans

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

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

23. What is a nominee in a bank account?
(A) A bank auditor
(B) A person designated to receive the account proceeds after the holder's death, subject to law
(C) A tax officer

(D) A loan guarantor in every case

24. Which document records transactions in a bank account?

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

25. What is the full form of IFSC?

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

26. What is a census?

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

27. What is a bank guarantee?

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

28. Which regulator oversees the National Pension System?

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

29. Which organisation operates UPI?

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

30. What does EMI stand for?

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

31. What is financial inclusion?

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

32. What is compound interest?

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

33. What is a bond?

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

34. Which regulator oversees insurance in India?

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

35. What is a recurring deposit?

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

36. Which regulator oversees the securities market in India?

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

37. What is fiscal policy?

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

38. What is phishing commonly delivered through?

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

39. What is the main purpose of deposit insurance?

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

40. What is diversification?

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

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) Branches are no longer needed
(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) Branch timings
(B) Account type
(C) One-time passwords
(D) Bank name

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

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

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

48. Why are financial literacy programmes important?

(A) They replace all banking rules
(B) They remove the need for savings
(C) They guarantee high returns
(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) competition
(B) borrowing
(C) advertising
(D) awareness

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

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

52. 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

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

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

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

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

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

(A) were quite old

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

56. Choose the correct replacement for the underlined part: Neither of the two assistants were present at the counter.
(A) have been present
(B) was present
(C) are present
(D) were present

57. Choose the correct replacement: This officer is senior than me in service.
(A) senior from me
(B) more senior than me
(C) senior to me
(D) senior than me

58. Choose the correct replacement: She has been working in this branch since five years.
(A) by five years
(B) from five years
(C) for five years
(D) since five years

59. Choose the correct replacement: If I was you, I would revise the rules again.
(A) If I am you
(B) If I was you
(C) If I be you
(D) If I were you

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

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

62. Choose the word opposite in meaning to 'expand'.
(A) contract
(B) enlarge
(C) develop
(D) extend

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

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

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

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

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

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

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

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

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

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

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

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

71. The auditor examined the records with great _____.

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

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

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

73. Arrange the sentences: A. The server was restored. B. Customers reported failed transactions. C. The technical team identified the fault. D. Normal services resumed.

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

74. 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) ABDC
(C) CBAD
(D) BCAD

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

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

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

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

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

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

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

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

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

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

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

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

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

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

82. Given $G < E < A < F$, what is the relation between G and F?

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

83. Given $E < C < H < A$, what is the relation between E and A?

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

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

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

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

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

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

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

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

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

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

(A) TCVG
(B) WFYJ
(C) UDWH
(D) VEXI

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

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

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

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

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

96. Who sits in the middle?

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

97. Who sits immediately left of Esha?

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

98. How many people sit between Aman and Farhan?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

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

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

101. Who lives on floor 3?

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

102. Who lives immediately below Ravi?

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

103. On which floor does Om live?

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

104. How many people live above Om?

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

105. Who lives on the top floor?

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

106. Which memory is volatile?

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

107. What does URL stand for?

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

108. What is the main purpose of antivirus software?

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

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

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

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

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

111. What does CPU stand for?

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

112. Which component stores data permanently?

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

113. Which device connects networks and forwards data packets?

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

114. What does LAN stand for?

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

115. Which software manages computer hardware and applications?

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

116. What is phishing?

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

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

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

118. What is two-factor authentication?

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

119. Which of the following is a spreadsheet application?

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

120. Which extension usually represents a PDF file?

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 47 x 7 + 5?

(A) 334
(B) 301
(C) 367
(D) 400

122. What is 90 / 10 + 12?

(A) 25
(B) 21
(C) 23
(D) 19

123. What is (23 + 36) x 2?

(A) 107
(B) 129
(C) 118
(D) 140

124. What is sqrt(100) + 7?

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

125. What is 20% of 300?

(A) 66
(B) 60
(C) 54
(D) 72

126. Find the next number: 19, 29, 39, 49, 59, ?

(A) 69
(B) 63
(C) 81
(D) 75

127. Find the next number: 2, 6, 18, 54, 162, ?

(A) 438
(B) 534
(C) 582
(D) 486

128. Find the next number: 16, 25, 36, 49, 64, ?

(A) 89
(B) 81
(C) 73
(D) 97

129. Find the next number: 5, 9, 14, 20, 27, ?

(A) 38
(B) 41
(C) 32
(D) 35

130. Find the next number: 48, 44, 40, 36, 32, ?

(A) 26
(B) 32
(C) 28
(D) 30

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

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

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

(A) 518

(B) 632
(C) 575
(D) 689

133. Find the simple interest on Rs 2500 at 5% per annum for 4 years.

(A) 550
(B) 450
(C) 600
(D) 500

134. The numbers are 42, 44, 46, 48 and 50. What is their average?

(A) 46
(B) 42
(C) 50
(D) 54

135. A sum of Rs 120 is divided in the ratio 6:2. What is the first share?

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

136. 5 workers complete a task in 10 days. At the same rate, how many days will 10 workers take?

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

137. A vehicle travels at 60 km/h for 3 hours. What distance does it cover?

(A) 216
(B) 198
(C) 162
(D) 180

138. Ravi is 41 years old. What will his age be after 5 years?

(A) 50
(B) 54
(C) 46
(D) 42

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

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

140. Find the area of a rectangle of length 10 m and breadth 8 m.

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

DATA TABLE - Number of accounts opened: Bharat: 160; Hari: 300; Deepa: 240; Asha: 160; Gita: 320.

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

(A) 440
(B) 460
(C) 500
(D) 480

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

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

143. What is the average number of accounts opened?

(A) 246
(B) 256

(C) 226
(D) 236

144. Approximately what percentage of the total accounts were opened by Bharat?
(A) 9%
(B) 24%
(C) 14%
(D) 19%

145. What is the simplified ratio of Hari's value to Deepa's value?
(A) 300:240
(B) 6:4
(C) 5:4
(D) 4:5

DATA TABLE - Number of accounts opened: Deepa: 320; Hari: 160; Bharat: 160; Farhan: 180; Asha: 260.

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

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

148. What is the average number of accounts opened?
(A) 206
(B) 226
(C) 236
(D) 216

149. Approximately what percentage of the total accounts were opened by Deepa?
(A) 25%
(B) 40%
(C) 30%
(D) 35%

150. What is the simplified ratio of Hari's value to Bharat's value?
(A) 1:1
(B) 640
(C) 160:160
(D) 2:1

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

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

152. What is the difference between the highest and lowest values?
(A) 100
(B) 160
(C) 120
(D) 140

153. What is the average number of accounts opened?
(A) 250
(B) 260
(C) 240
(D) 230

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

(B) 22%
(C) 17%
(D) 12%

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

(A) 240:240
(B) 2:1
(C) 1:1
(D) 687

Answer Key

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

Selected Solution Notes

51. 'Insist' is followed by 'on' plus a gerund.
52. 'Discuss' does not take 'about'.
53. 'Return' already includes the meaning of 'back'.
54. The correct pair is 'no sooner...than'.
55. 'Furniture' is an uncountable singular noun.
56. 'Neither' is singular here, so it takes 'was'.
57. 'Senior' is followed by 'to'.
58. Use 'for' with a period of time.
59. Use 'were' in a hypothetical condition.
60. The subject is 'manager', which is singular.
91. Each letter is shifted forward by 3.
92. Each letter is shifted forward by 3.
93. Each letter is shifted forward by 3.
94. Each letter is shifted forward by 2.
95. Each letter is shifted forward by 3.
121. Answer = 334.
122. Answer = 21.
123. Answer = 118.
124. Answer = 17.
125. Answer = 60.
126. Add 10. Answer = 69.
127. Multiply by 3. Answer = 486.
128. Consecutive squares. Answer = 81.
129. Add consecutive increasing numbers. Answer = 35.
130. Subtract 4. Answer = 28.
131. 40% of 600 = 240.
132. SP = 500 x (100+15)/100 = 575.
133. SI = PRT/100 = 500.
134. Total divided by 5 = 46.

135. First share = 120 x 6/8 = 90.

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