IBPS Clerk Mains Practice Paper 8

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 an overdraft facility?

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

2. What is a credit score used for?

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

3. 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

4. What does SLR stand for?

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

5. What is a small finance bank intended to support?

(A) Only foreign exchange dealers
(B) Only multinational companies
(C) Financial inclusion and underserved segments
(D) Only government departments

6. What is a crossed cheque generally intended for?

(A) Cancellation of the account
(B) Payment only abroad
(C) Immediate cash at any shop
(D) Deposit into a bank account rather than direct cash payment

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

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

8. Which regulator oversees the securities market in India?

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

9. Which institution primarily supports small industries and MSMEs?

(A) NABARD
(B) DICGC
(C) PFRDA
(D) SIDBI

10. 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

11. Which institution provides deposit insurance in India?

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

12. What is cyber hygiene?

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

13. What does DICGC stand for?
(A) Digital Insurance Credit Guarantee Company
(B) Deposit Investment and Credit Growth Council
(C) Deposit Insurance and Credit Guarantee Corporation
(D) Debt Insurance and Capital Growth Corporation

14. What is Basel III mainly related to?
(A) Railway safety
(B) Bank capital, liquidity and risk standards
(C) Income-tax filing
(D) Agricultural crop pricing

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

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

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

18. What is an index number used for?
(A) Issuing passports
(B) Opening bank accounts
(C) Printing cheques
(D) Measuring changes in a variable or group of variables over time

19. What is credit risk?
(A) Risk of currency printing
(B) Risk of office rent
(C) Risk of internet browsing
(D) Risk that a borrower or counterparty may fail to meet obligations

20. What is phishing commonly delivered through?
(A) Verified bank branches only
(B) Fraudulent emails, messages or websites
(C) Government bonds
(D) Passbooks

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

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

23. Which document records transactions in a bank account?
(A) Property map
(B) Insurance advertisement
(C) Bank statement

(D) Driving licence

24. What is a liability?

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

25. What is vishing?

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

26. What is the current account deficit in macroeconomics?

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

27. What is compound interest?

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

28. Which institution is India's central bank?

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

29. What does MSME stand for?

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

30. What is a bond?

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

31. What is the purpose of a bank reconciliation statement?

(A) Fixing repo rate
(B) Issuing shares
(C) Calculating GDP
(D) Reconciling differences between cash book and bank statement

32. What is a budget?

(A) A plan of expected income and expenditure
(B) A stock certificate
(C) A bank password
(D) A loan guarantee

33. A loan on which interest or principal remains overdue beyond the prescribed period is generally classified as:

(A) Liquid Reserve
(B) Performing Deposit
(C) Current Asset
(D) Non-Performing Asset

34. What is the full form of SWIFT?

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

35. What is a recurring deposit?

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

36. What is the full form of KYC?
(A) Know Your Credit
(B) Keep Your Cash
(C) Key Yield Control
(D) Know Your Customer

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

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

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

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

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

43. What should users avoid sharing?
(A) One-time passwords
(B) Account type
(C) Branch timings
(D) Bank name

44. The word 'convenient' is closest in meaning to:
(A) unnecessary
(B) easy to use
(C) expensive
(D) dangerous

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(A) If I am you

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

56. Choose the correct replacement: No sooner did the bell ring when the candidates entered.
(A) than the candidates
(B) then the candidates
(C) when the candidates
(D) and the candidates

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

58. Choose the correct replacement: He insisted to pay the bill immediately.
(A) insisted for paying
(B) insisted at paying
(C) insisted to pay
(D) insisted on paying

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

60. Choose the correct replacement: One of my friend works in a public sector bank.
(A) one from my friends
(B) one of my friend
(C) one of mine friend
(D) one of my friends

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

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

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

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

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

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

67. Choose the word nearest in meaning to 'prompt'.
(A) uncertain
(B) quick
(C) slow
(D) late

68. Choose the word nearest in meaning to 'prudent'.
(A) noisy
(B) reckless
(C) careful
(D) uncertain

69. The branch manager asked the staff to _____ the complaint before closing time.
(A) evolve
(B) resolve
(C) dissolve
(D) reserve

70. The cashier counted the currency notes _____.
(A) careful
(B) carefully
(C) caring
(D) care

71. Customers should never _____ their ATM PIN with anyone.
(A) scatter
(B) divide
(C) share
(D) disclose to

72. The bank launched a campaign to _____ digital payments.
(A) prevent
(B) postpone
(C) prohibit
(D) promote

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

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

75. Arrange the sentences to form a coherent paragraph: A. The customer received an alert. B. He immediately blocked the card. C. An unknown transaction appeared on his account. D. He then informed the bank.
(A) ABCD
(B) CBAD
(C) ACBD
(D) CABD

76. Choose the best connector: The bank upgraded its servers; _____, transaction speed improved.
(A) consequently
(B) similarly
(C) otherwise
(D) nevertheless

77. Choose the best connector: The customer had submitted all documents; _____, verification took longer than expected.
(A) because
(B) likewise
(C) however
(D) therefore

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

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

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

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

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

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

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

81. Given B > E > H > A, what is the relation between B and A?

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

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

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

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

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

84. Given E > H > A > B, what is the relation between E and B?

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

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

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

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

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

90. Statements: Some loans are secured. Some secured items are costly. Conclusions: I. Some loans are costly. II. Some costly items are secured.

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

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

(A) GVOE
(B) HWPF
(C) IXQG
(D) 734

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

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

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

(A) ECTF
(B) 386
(C) DBSE
(D) FDUG

94. In a code, CLERK is written as ENGTM. How will FUND be written using the same rule?

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

95. In a code, BANK is written as DCPM. How will FUND be written using the same rule?

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

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

96. Who sits in the middle?

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

97. Who sits immediately left of Chetan?

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

98. How many people sit between Divya and Esha?

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

99. Who sits second from the right?

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

100. Which pair sits at the two ends?

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

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

101. Who lives on floor 3?

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

102. Who lives immediately below Karan?

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

103. On which floor does Nisha live?

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

104. How many people live above Nisha?

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

105. Who lives on the top floor?

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

106. What does URL stand for?

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

107. Which component stores data permanently?

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

108. What is two-factor authentication?

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

109. Which symbol is essential in an email address?

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

110. What does OTP stand for in digital banking?

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

111. Which is an example of cloud storage?
(A) Google Drive
(B) RAM
(C) BIOS
(D) CPU cache

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

113. What is phishing?
(A) A fraudulent attempt to steal sensitive information
(B) A legal banking process
(C) A type of printer
(D) A method of compressing files

114. Which software manages computer hardware and applications?
(A) Operating system
(B) Web page
(C) Database record
(D) Spreadsheet

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

116. Which database language is commonly used to query relational databases?
(A) JPEG
(B) CSS
(C) SQL
(D) HTML

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

118. Which extension usually represents a PDF file?
(A) .pdf
(B) .jpg
(C) .mp3
(D) .exe

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

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 22 x 3 + 19?

(A) 77
(B) 101
(C) 85
(D) 93

122. What is 96 / 8 + 13?

(A) 23
(B) 25
(C) 27
(D) 29

123. What is (66 + 35) x 6?

(A) 666
(B) 546
(C) 606
(D) 726

124. What is sqrt(256) + 9?

(A) 29
(B) 23
(C) 27
(D) 25

125. What is 20% of 300?

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

126. Find the next number: 17, 25, 33, 41, 49, ?

(A) 67
(B) 52
(C) 57
(D) 62

127. Find the next number: 1, 3, 9, 27, 81, ?

(A) 267
(B) 243
(C) 291
(D) 219

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

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

129. Find the next number: 8, 12, 17, 23, 30, ?

(A) 44
(B) 35
(C) 41
(D) 38

130. Find the next number: 78, 70, 62, 54, 46, ?

(A) 44
(B) 35
(C) 41
(D) 38

131. A branch processed 600 applications. If 10% were approved on the first day, how many were approved?

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

132. An item costing Rs 1000 is sold at a profit of 20%. What is the selling price?

(A) 1440

(B) 1200
(C) 1320
(D) 1080

133. Find the simple interest on Rs 2000 at 10% per annum for 3 years.
(A) 660
(B) 720
(C) 600
(D) 540

134. The numbers are 46, 48, 50, 52 and 54. What is their average?
(A) 50
(B) 60
(C) 45
(D) 55

135. A sum of Rs 40 is divided in the ratio 2:2. What is the first share?
(A) 24
(B) 20
(C) 18
(D) 22

136. 5 workers complete a task in 10 days. At the same rate, how many days will 10 workers take?
(A) 4
(B) 5
(C) 7
(D) 6

137. A vehicle travels at 50 km/h for 2 hours. What distance does it cover?
(A) 90
(B) 120
(C) 110
(D) 100

138. Ravi is 27 years old. What will his age be after 6 years?
(A) 39
(B) 30
(C) 36
(D) 33

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

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

DATA TABLE - Number of accounts opened: Gita: 300; Hari: 120; Asha: 220; Farhan: 160; Deepa: 260.

141. How many accounts were opened by Gita and Hari together?
(A) 460
(B) 420
(C) 440
(D) 400

142. What is the difference between the highest and lowest values?
(A) 200
(B) 160
(C) 180
(D) 220

143. What is the average number of accounts opened?
(A) 212
(B) 232

(C) 222
(D) 202

144. Approximately what percentage of the total accounts were opened by Gita?
(A) 38%
(B) 33%
(C) 23%
(D) 28%

145. What is the simplified ratio of Hari's value to Asha's value?
(A) 11:6
(B) 120:220
(C) 7:11
(D) 6:11

DATA TABLE - Number of accounts opened: Esha: 160; Gita: 280; Deepa: 180; Hari: 300; Chetan: 300.

146. How many accounts were opened by Esha and Gita together?
(A) 440
(B) 480
(C) 460
(D) 420

147. What is the difference between the highest and lowest values?
(A) 120
(B) 160
(C) 140
(D) 180

148. What is the average number of accounts opened?
(A) 234
(B) 264
(C) 244
(D) 254

149. Approximately what percentage of the total accounts were opened by Esha?
(A) 8%
(B) 13%
(C) 23%
(D) 18%

150. What is the simplified ratio of Gita's value to Deepa's value?
(A) 9:14
(B) 280:180
(C) 14:9
(D) 15:9

DATA TABLE - Number of accounts opened: Deepa: 180; Chetan: 120; Bharat: 300; Gita: 140; Esha: 260.

151. How many accounts were opened by Deepa and Chetan together?
(A) 280
(B) 320
(C) 300
(D) 340

152. What is the difference between the highest and lowest values?
(A) 200
(B) 220
(C) 180
(D) 160

153. What is the average number of accounts opened?
(A) 200
(B) 220
(C) 190
(D) 210

154. Approximately what percentage of the total accounts were opened by Deepa?
(A) 23%

(B) 28%
(C) 13%
(D) 18%

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

(A) 3:5
(B) 120:300
(C) 5:2
(D) 2:5

Answer Key

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

Selected Solution Notes

51. Use 'for' with a period of time.
52. 'Discuss' does not take 'about'.
53. 'Neither' is singular here, so it takes 'was'.
54. The subject is 'manager', which is singular.
55. Use 'were' in a hypothetical condition.
56. The correct pair is 'no sooner...than'.
57. 'Senior' is followed by 'to'.
58. 'Insist' is followed by 'on' plus a gerund.
59. 'News' is grammatically singular.
60. 'One of' is followed by a plural noun.
91. Each letter is shifted forward by 1.
92. Each letter is shifted forward by 2.
93. Each letter is shifted forward by 1.
94. Each letter is shifted forward by 2.
95. Each letter is shifted forward by 2.
121. Answer = 85.
122. Answer = 25.
123. Answer = 606.
124. Answer = 25.
125. Answer = 60.
126. Add 8. Answer = 57.
127. Multiply by 3. Answer = 243.
128. Consecutive squares. Answer = 36.
129. Add consecutive increasing numbers. Answer = 38.
130. Subtract 8. Answer = 38.
131. 10% of 600 = 60.
132. SP = 1000 x (100+20)/100 = 1200.
133. SI = PRT/100 = 600.
134. Total divided by 5 = 50.

135. First share = 40 x 2/4 = 20.

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