IBPS Clerk Mains Practice Paper 9

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 MSME stand for?

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

2. What is a sovereign bond?

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

3. What does CRR stand for?

(A) Current Reserve Return
(B) Credit Recovery Rate
(C) Cash Reserve Ratio
(D) Cash Repo Ratio

4. What is a repo rate?

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

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

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

6. What is a demat account used for?

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

7. What does RTGS stand for?

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

8. Which regulator oversees the National Pension System?

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

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

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

10. What is a bond?

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

11. What is an index number used for?

(A) Opening bank accounts
(B) Printing cheques
(C) Issuing passports
(D) Measuring changes in a variable or group of variables over time

12. What is a debit card primarily linked to?

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

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

14. What does NPCI stand for?
(A) New Payment Council of India
(B) National Payments Corporation of India
(C) National Processing Centre of India
(D) National Public Credit Institution

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

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

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

18. What does SLR stand for?
(A) Secured Liability Reserve
(B) Statutory Liquidity Ratio
(C) Standard Lending Rate
(D) Special Liquidity Return

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

20. What is the main purpose of deposit insurance?
(A) Increasing credit-card limits
(B) Guaranteeing stock-market profits
(C) Protecting eligible bank deposits up to the insured limit
(D) Paying loan instalments

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

22. What is the full form of SWIFT?
(A) Secure Web Interface for Transactions
(B) Standard Worldwide Insurance Finance Tool
(C) Society for Worldwide Interbank Financial Telecommunication
(D) System for World Investment and Fund Transfer

23. What is the main objective of monetary policy?
(A) Building roads
(B) Choosing bank employees
(C) Issuing passports

(D) Managing money supply, interest conditions and price stability

24. What is financial inclusion?

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

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

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

26. What is a recurring deposit?

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

27. Which organisation operates UPI?

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

28. What is a currency depreciation?

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

29. What is compound interest?

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

30. What is collateral?

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

31. What is Basel III mainly related to?

(A) Bank capital, liquidity and risk standards
(B) Railway safety
(C) Agricultural crop pricing
(D) Income-tax filing

32. Which institution provides deposit insurance in India?

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

33. What is diversification?

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

34. Which document records transactions in a bank account?

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

35. What is simple interest?

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

36. What is a crossed cheque generally intended for?
(A) Payment only abroad
(B) Immediate cash at any shop
(C) Deposit into a bank account rather than direct cash payment
(D) Cancellation of the account

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

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

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

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

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) Branches are no longer needed
(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) Paying bills
(B) Printing currency
(C) Changing banking laws
(D) Issuing passports

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

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

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

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) Affordable financial services to all sections
(D) Bank jobs to all citizens

47. Which service is mentioned in the passage?

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

48. Why are financial literacy programmes important?

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

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) borrowing
(C) advertising
(D) competition

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

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

52. 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 am you
(D) If I were you

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

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

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

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

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

(A) than the passengers

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

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

57. Choose the correct replacement: The furniture in the office are quite old.
(A) is quite old
(B) were quite old
(C) have become old
(D) are quite old

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

59. Choose the correct replacement: He has returned back from the training centre.
(A) has returned back
(B) has returned
(C) has been returned back
(D) has came back

60. Choose the correct replacement: She is capable to handle difficult customers.
(A) capable at handle
(B) capable of handling
(C) capable for handling
(D) capable to handle

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

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

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

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

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

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

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

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

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

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

69. The cashier counted the currency notes _____.

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

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

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

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

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

72. The auditor examined the records with great _____.

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

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

75. 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) BACD
(C) ACBD
(D) ADCB

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

85. Given $F < G < A < H$, what is the relation between F and H?

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

(C) Neither follows
(D) Only II follows

89. Statements: All clerks are employees. All employees are trained. Conclusions: I. All clerks are trained. II. Some trained people are clerks.

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

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

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

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

(A) DTCPEJ
(B) EUDQFK
(C) CSBODI
(D) 702

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

(A) UDWH
(B) 999
(C) SBUF
(D) TCVG

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

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

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

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

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

96. Who sits in the middle?

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

97. Who sits immediately left of Bina?

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

98. How many people sit between Chetan and Farhan?

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

99. Who sits second from the right?

(A) Divya
(B) Gauri
(C) Farhan
(D) Bina

100. Which pair sits at the two ends?

(A) Chetan and Bina
(B) Chetan and Farhan
(C) Divya and Bina
(D) Gauri and Bina

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

101. Who lives on floor 3?

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

102. Who lives immediately below Om?

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

103. On which floor does Ravi live?

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

104. How many people live above Ravi?

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

105. Who lives on the top floor?

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

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

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

107. 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

108. What does LAN stand for?

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

109. Which of the following is a spreadsheet application?

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

110. Which extension usually represents a PDF file?

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

111. Which memory is volatile?
(A) RAM
(B) Hard disk
(C) ROM
(D) DVD

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

113. What does URL stand for?
(A) Uniform Routing Line
(B) Uniform Resource Locator
(C) Universal Record Link
(D) User Resource List

114. What does OTP stand for in digital banking?
(A) One-Time Payment
(B) One-Time Password
(C) Online Transfer Process
(D) Open Transaction Protocol

115. Which symbol is essential in an email address?
(A) %
(B) #
(C) @
(D) &

116. Which component stores data permanently?
(A) Cache
(B) RAM
(C) SSD
(D) Register

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

118. What is a firewall used for?
(A) Formatting text
(B) Increasing monitor brightness
(C) Controlling and filtering network traffic
(D) Printing documents

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

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

Section IV - Quantitative Aptitude (35 Questions)

121. What is 18 x 3 + 12?

(A) 78
(B) 66
(C) 60
(D) 72

122. What is 140 / 7 + 14?

(A) 37
(B) 34
(C) 40
(D) 31

123. What is (46 + 22) x 3?

(A) 224
(B) 244
(C) 184
(D) 204

124. What is sqrt(225) + 3?

(A) 18
(B) 17
(C) 19
(D) 20

125. What is 25% of 200?

(A) 60
(B) 55
(C) 50
(D) 45

126. Find the next number: 16, 19, 22, 25, 28, ?

(A) 31
(B) 34
(C) 37
(D) 28

127. Find the next number: 5, 15, 45, 135, 405, ?

(A) 1094
(B) 1336
(C) 1215
(D) 1457

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

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

129. Find the next number: 3, 6, 10, 15, 21, ?

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

130. Find the next number: 75, 72, 69, 66, 63, ?

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

131. A branch processed 300 applications. If 30% were approved on the first day, how many were approved?

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

132. An item costing Rs 400 is sold at a profit of 15%. What is the selling price?

(A) 414

(B) 460
(C) 506
(D) 552

133. Find the simple interest on Rs 1500 at 8% per annum for 3 years.

(A) 360
(B) 324
(C) 432
(D) 396

134. The numbers are 39, 41, 43, 45 and 47. What is their average?

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

135. A sum of Rs 108 is divided in the ratio 6:3. What is the first share?

(A) 86
(B) 72
(C) 79
(D) 65

136. 6 workers complete a task in 12 days. At the same rate, how many days will 12 workers take?

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

137. A vehicle travels at 60 km/h for 2 hours. What distance does it cover?

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

138. Ravi is 33 years old. What will his age be after 8 years?

(A) 45
(B) 41
(C) 49
(D) 37

139. A mixture contains 25% water. How many litres of water are present in 30 litres of mixture?

(A) 6
(B) 8
(C) 9
(D) 7

140. Find the area of a rectangle of length 18 m and breadth 8 m.

(A) 158
(B) 130
(C) 172
(D) 144

DATA TABLE - Number of accounts opened: Chetan: 140; Bharat: 200; Hari: 160; Esha: 200; Farhan: 120.

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

(A) 360
(B) 320
(C) 380
(D) 340

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

(A) 120
(B) 60
(C) 100
(D) 80

143. What is the average number of accounts opened?

(A) 164
(B) 184

(C) 154
(D) 174

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

145. What is the simplified ratio of Bharat's value to Hari's value?
(A) 6:4
(B) 200:160
(C) 5:4
(D) 4:5

DATA TABLE - Number of accounts opened: Bharat: 200; Asha: 280; Gita: 160; Esha: 200; Deepa: 240.

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

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

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

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

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

DATA TABLE - Number of accounts opened: Deepa: 280; Farhan: 280; Bharat: 200; Gita: 220; Chetan: 180.

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

152. What is the difference between the highest and lowest values?
(A) 120
(B) 80
(C) 100
(D) 140

153. What is the average number of accounts opened?
(A) 222
(B) 232
(C) 252
(D) 242

154. Approximately what percentage of the total accounts were opened by Deepa?
(A) 29%

(B) 19%
(C) 24%
(D) 34%

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

(A) 280:200
(B) 7:5
(C) 5:7
(D) 8:5

Answer Key

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

Selected Solution Notes

51. 'Each' takes a singular verb.
52. Use 'were' in a hypothetical condition.
53. 'Insist' is followed by 'on' plus a gerund.
54. 'Senior' is followed by 'to'.
55. The correct pair is 'hardly...when'.
56. 'One of' is followed by a plural noun.
57. 'Furniture' is an uncountable singular noun.
58. Use 'for' with a period of time.
59. 'Return' already includes the meaning of 'back'.
60. 'Capable' is followed by 'of' plus a gerund.
91. Each letter is shifted forward by 2.
92. Each letter is shifted forward by 1.
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 = 66.
122. Answer = 34.
123. Answer = 204.
124. Answer = 18.
125. Answer = 50.
126. Add 3. Answer = 31.
127. Multiply by 3. Answer = 1215.
128. Consecutive squares. Answer = 81.
129. Add consecutive increasing numbers. Answer = 28.
130. Subtract 3. Answer = 60.
131. 30% of 300 = 90.
132. SP = 400 x (100+15)/100 = 460.
133. SI = PRT/100 = 360.
134. Total divided by 5 = 43.

135. First share = 108 x 6/9 = 72.

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