LIC Previous Question Paper

Apprentice Development Officers (ADO's) Exam

Previous Paper (Held on 13-06-2010) Reasoning Ability

		Reasoning Ability	
1	. How many such pair	rs of letters are there in th	e word TRANSFER each of
W	hich has as many letters b	between them in the word	d as in the English alphabet?
	1) None	2) One	3) Two
	4) Three	5) More than three	
2.	D is sister of F. M is bro	other of F. K is brother of	D and son of T. R is wife of T.
	How is F related to T?		
	1) Son	2) Daughter	3) Son or daughter
	4) Data inadequate	5) None of these	
3.	The positions of how ma	any digits in the number 8	3359614 will remain
	unchanged after the digi	ts are rearranged in desc	ending order within the
	number?		
	1) None	2) One	3) Two
	4) Three	5) More than three	
4.	In a certain code 'STAG	E' is written as '4@©59' a	and 'EARN' is written as 9©87'.
	How is 'NEST' written	in that code?	
	1) 497@	2) 794@	3) @©79
	4) 79@©	5) None of these	
5.	In a certain code TRILO	OGY is written as HQSM	IXFN. How is CREDITS
	written in that code?	2) FSDCTUJ	3) DQBETUJ
	4) PSDERSH	5) None of these	
Dire	ections (6 - 10): Study tl	ne following arrangeme	ent carefully and answer the
	question	s given below:	
	H 3 \$ E K 5 @ M % I 8	B2TAF6WI©NV	P4QδRDZ
6.	Four of the following fi	ve are alike in a certain	way based on their positions
	in the above arrangeme	ent and so form a group	. Which is the one that does
	not belong to that group	o?	N. 17 -

2) N©★

5) SEH

1) FAW

4) M©I

7.	How many such symbols	are there in the above arrang	gement each of which		
	is immediately preceded b	by a number and immediately	followed by a letter?		
	1) None	2) One	3) Two		
	4) Three	5) More than three			
8.	Which of the following is	the fifth to the left of the six	teenth from the left		
	end of the above arrangement?				
	1) 2	2) ©	3) 8		
	4) 6	5) None of these			
9.	If all the symbols and nur	mbers are dropped from the al	oove arrangement		
	which of the following will be the fourteenth from the right end?				
	1) T	2) K	3) N		
	4) P	5) None of these			
10.	How many such numbers	are there in the above arrang	gement each of which		
	is immediately preceded by a letter but not immediately followed by a letter?				
	1) None	2) One	3) Two		
	4) Three	5) More than three			
Dire	ctions (11 - 15): In these of	questions, certain symbols h	ave been used to		
	indicate r	elationships between elemer	nts as follows:		
	'P © Q' means 'P is neithe	r greater than nor equal to Q.			
	_	smaller than nor equal to Q.			
	'P @ Q' means 'P is not smaller than Q.				
	'P % Q means P is not greater than Q.				
	'P ★ Q' means 'P is neither greater than nor smaller than Q.				
	-	ements showing relationships	_		
are	•	sions I, II and III. Assuming t	•		
	•	ion(s) is /are definitely true?	C		
11.	Statement:	•			
	R % T, T © K, K \$ M, M @ V				
	Conclusions: I. M © T	W D 0 W	III. K \$ V		
	1) None is true	2) Only I and II are true	;		
	3) Only II and III are true	•			
	5) All I, II and III are true	•	7/1/2		
	- ,, 12 0110 111 010 0100				

12. Statements:

W \$ N N © R, R @ K, K % F

Conclusions: I. $F \star R$ II. R \$ W III. $N \odot K$

- 1) None is true
- 2) Only I is true
- 3) Only II is true

- 4) Only III is true
- 5) Only II and III are true

13. Statements:

F @ M, M % W, W \$ R, R © V

Conclusions: I. V \$ M II. F \$ W III. R © F

- 1) None is true
- 2) Only I is true
- 3) Only II is true

- 4) Only III is true
- 5) Only I and III are true

14. Statements:

B \$ D, D @ M, M % K, K © R

Conclusions: I. R \$ M II. K@D III. B \$ M

- 1) Only I and II are true
- 2) Only I and III are true
- 3) Only II and III are true
- 4) All I, II and III are true
- 5) None of these

15. Statements:

N@W, W★K, K©V, V\$F

Conclusions: I. K★N II. K@N III. F©W

- 1) Only I is true
- 2) Only II is true
- 3) Only III is true

4) Only either I or II is true

5) None of these

Directions (16-20) Study the following information carefully and answer the questions given below:

P.Q.R.S.T.V.W and Z are sitting around a circle facing the centre. S is second to the right of V who is third to the right of T.Q. is second to the left of T and fourth to the right of Z, W is third to the right of P who is not an immediate neighbour of T.

- **16.** Four of the following five are alike in a certain way based on their positions is the above arrangement and so form a group. Which is the one that does not belong to that group?
 - 1) ZRV

2) SPO

4) TWR

5) QWT



	1) Q	2) T	3) S
	4) Data inadequate	5) None of these	
18.	Who is second to the left	of R?	
	1) T	2) Q	3) W
	4) Data Inadequate	5) None of these	
19.	Who is fourth to the left of	of P?	
	1) R	2) Z	3) W
	4) T	5) Data inadequate	
20.	In which of the following	pairs is the first person sitting	g to the immediate right
	of the second person?		
	1) SQ	2) TW	3) ZV
	4) PS	5) QW	
Dino	ations (21.25). Study the	following information cor	ofully and angrees the

Directions (21-25): Study the following information carefully and answer the questions given below:

Following are the conditions for selecting Manager- Accounts in an organisation.

The Candidate must:

17. Who is to the immediate left of W?

- i. be at least 28 years and not more than 33 years as on 01.06.2010.
- ii. be agraduate with at least 55 percent marks.
- iii. be a post graduate dergee/ diploma holder in financial management with atleast 60 percent marks.
- iv. have post qualification work experience of atleast seven years in the Finance department of an organisation.www.previouspapers.in
- v. have secured 40 percent marks in the personal interview.

In the case of a candidates who satisfies all the conditions EXCEPT:

- A) at (iii) above but has completed CA/ICWA/CFA after his/ her graduation, the case is to be referred to executive Director- Finance.
- B) at (v) above but has secured at least 35 percent marks in the personal interview and at least 65 percent marks in graduation. The case is to be referred to General Manager Finance.

In each question below are given details of one candidate. You have to take one of the following courses of action based on the information provided and the conditions and sub- conditions given above and mark the number of that course of action as

your answer. You are not to assume anything other that the information provided in each question. All These cases are given to your as on 01.06.2010.

Mark Answer (1) if the case is to be referred to Executive Director - Finance.

Mark answer (2) if the case is to be referred to General Manager- Finance.

Mark answer (3) if the candidate is to be selected.

Mark answer (4) if the candidate is not to be selected.

Mark answer (5) if the data provided are not adequate to take a decision

- 21. Subodh Saha has been working in the finance department of an organisation for the past seven years after completing his post Graduate degree in Financial Management with 60 percent marks. He has secured 53 percent marks in the personal interview. He was born on 8th may 1984.
- 22. Abhiram Gupta was born on 8th July 1980. He has been working in the Finance department of an organisation for the past nine years after completing his post graduation degree in Financial Management with 68 percent marks. He has secured 37 percent marks in personal interview and 70 percent marks in graduation.
- 23. Suchitra Kulkarni has been working in the finance department of an organisation for the past eight years. She was born on 12th April 1979. She has secured 65 percent marks in both graduation and post graduate diploma in financial management. She has also secured 50 percent marks personal interview.
- **24.** Atul Sangma was born on 24th March 1980. He has secured 45 percent marks in the personal interview and 60 percent marks in graduation. He has been working organisation for th past seven yeas after completing his post graduate degree in Financial Management with 65 percent marks.
- 25. Neha Juneja was born on 4th September 1981. She has been working in the Finance department of an organisation for the past eight years after completing her ICWA after obtaining 58 percent marks in graduation. she has secured 48 percent marks in the personal Interview.

NUMERICAL ABILITY

Directions (26-35): What should come in place of the question mark (>) in the following questions?

26.
$$99 \div 9 + 0.5 = ?$$

1) 5.5

2) 11

4) 22

5) None of these

27.	$8^{2.8} \times 64^{3.6} \div 512^{1.4} = 8?$				
	1) 5.8	2) 14.2	3) 8.6		
	4) 9.2	5) None of these			
28.	24% of 550 – ? % If 124 =	= 76.2			
	1) 45	2) 30	3) 50		
	4) 35	5) None of these			
29.	$24.5 \times 45.4 \times 2.5 = ?$				
	1) 2880.25	2) 2780.75	3) 2770.75		
	4) 2870.22	5) None of these			
30.	$326 \frac{1}{4} \div 9 = ?$				
	1) 64.5	2) 24.75	3) 36.25		
	4) 72.5	5) None of these			
31.	$2.5 \times ? = 824.2$				
	1) 333.86	2) 329.68	3) 337.46		
	4) 324.48	5) None of these			
32.	$416 \times 18 - 2288 = ?$				
	1) 5202	2) 5000	3) 5205		
	4) 5002	5) None of these			
33.	54% of 675 = ?				
	1) 307.5	2) 346.5	3) 370.5		
	4) 364.5	5) None of these			
34.	888.88 + 684.48 + 726.66	= ?			
	1) 2230.02	2) 2030.02	3) 2003.02		
	4) 2302.02	5) None of these			
35.	$3960 \div (48 \times 2.5) = ?$				
	1) 206.25	2) 42	3) 33		
	4) 260.25	5) None of these			
36.	A Car covers a distance of	f 720 Kms. in 12 hours. What	t is the average speed		
	of the Car?		~ \1/≥		
	1) 60 kmph	2) 40 kmph	3) 55 kmph		
	4) 75 kmph	5) None of these			

37.	The owner of a furniture shop charges his customer 18% more than the coast price. If a customer paid Rs. 10,207 for a dining table, then what was the original price of the dining table?				
	1) Rs. 9,240	2) Rs. 8,650	3) Rs. 9,840		
	4) Rs. 7,670	5) None of these			
38.	The average age of a mar: 1 respectively. What is t	and his son is 30 years. The he son's age?	e ratio of their ages is 4		
	1) 12 years	2) 14 years	3) 16 years		
	4) 24 years	5) None of these			
39.	What is the least number	to be added to 2,400 to make	e it a perfect square?		
	1) 100	2) 191	3) 201		
	4) 96	5) None of these	,		
40.	What would be the comp	ound interest obtain on a an	nount of Rs. 2,840 at		
	the rate of 15 p.c.p.a after 2 years?				
	1) Rs. 905.5	2) Rs. 951.5	3) Rs. 928.9		
	4) Rs. 915.9	5) None of these			
41.	The product of two consecutive odd numbers is 2303. What is the greater number?				
	1) 45	2) 47	3) 51		
	4) 49	5) None of these			
42. The difference between 31% of a m 360. What is 23% of that number?			the same number is		
	1) 426	2) 414	3) 306		
	4) 432	5) None of these			
43.	A canteen requires 22 dozen apples for seven days. How many dozen apples will it require for 336 days?				
	1) 1104	2) 1128	3) 1056		
	4) 1047	5) None of these			
44.		duired to get 750 of the aggreged is declared failed by 4% mass a student can get?			
	1) 1050	2) 1140	3) 1250		
	4) Can not be determined	,	5) None of these		

- 45. The cost of 2 watches and 2 lockets is Rs. 10,800. What is the cost of 6 watches and 3 lockets?
 - 1) Rs. 18,400
- 2) Rs. 15,850
- 3) Rs. 12,600

4) Cannot be determined

5) None of these

Directions (48-50): Study the following table carefully and answer the questions that follow:

Number of people (in hundreds) recruited by six. different organisations over the years.						
Organisation → year ↓	A	В	C	D	E	F
2004	1.8	2.1	1.5	1.9	2.1	2.6
2005	2.4	1.3	1.8	1.6	2.6	2.4
2006	1.3	2.4	1.9	2.3	2.8	2.7
2007	2.2	2.5	2.2	2.0	2.2	2.6
2008	2.1	1.6	2.4	1.8	2.4	1.4
2009	1.9	1.7	2.6	1.9	2.5	1.5

46.	In which organisation did the number of people being recruited increase
	each year?

1) A

2) B

3) C

4) D

5) None of these

47. What is the respective ratio between the total number of people recruited by organisation A in the years 2008 and 2009 together to those recruited by organ-isation F in the years 2004 and 2005 together?

1) 7:6

2) 5:4

3) 6:7

4) 4:5

5) None of these

48. Number of people recruited by organisation E in the year 2007 is approximately what percent of the total number of people recruited by that organisation over all the years together?

1) 8

2) 15

3,

4) 25

5) 28



49.	What is the total number of people recruited from all the organisations together		
	in the year 2005?		
	1) 1990	2) 1230	3) 1240
	4) 1200	5) None of thes	e
50.	What is the percent incre	ase in the number	r of people recruited by organisation
	D in the year 2006 from t	the previous year	?
	1) 43.75	2) 38.25	3) 45.75
	4) 46.25	5) None of thes	e
	General Know	ledge and Cu	rrent Affaies
51.	Which of the following	types of compan	ies/ organisations issue ULIP? (The
	ULIPS were recently in n	news)	
	1) Insurance companies	2) Banks	3) NABARD
	4) RBI	5) All of these	
52.	Insurance business in Ind	ia is regulated by	which of the following authorities?
	1) NFCG	2) IRDA	3) CII
	4) FICCI	5) All of these	
53.		owing is NOT ar	insurance company functioning in
	India?		
	1) ICICI Prudential	,	3) ICICI Lombard
	4) New India Assurance (
	5) National Securities De	-	
54.	Which of the following insurance?	is the only public	e sector company in the filed of life
	1) General Insurance Cor	npany	2) New India Assurance Company
	3) Oriental Insurance Con	npany	4) Sahara Life Insurance
	5) Life Insurance Corpora	ation of India	
<i>5</i> 5.	As per the news in vario	ous financial new	spapers, Larson & Toubro (L&T) is
	planning to enter the insu	rance business in	India. Otherwise, what is the major
	business of L&T, which i	t is known for?	
	1) News paper Publicatio	ns	2) Media Entertainment
	3) Car and Automobile Pr	roduction	4) Textiles
	5) Heavy Engineering &	Construction	

- **56.** "A contract that pledges payment of an agreed upon amount to the person (or his/her nominee) on the happening of an event covered against" is technically known as
 - 1) Death coverage
- 2) Life Insurance
- 3) Savings for future

- 4) Provident Fund
- 5) None of these
- **57.** As per the news published in various newspapers, Life Insurance policies may become paperless in the near future. This means
 - 1) LIC will not insure any person here after as it has already reached its peak
 - 2) LIC will not ask for any documents from a person who wishes to purchase an Insurance policy
 - 3) All policy related documents and policy certificates will henceforth be available in electronic form and not in their present physical form and not in their present physical form
 - 4) LIC henceforth will not entertain any claim or complaint in written form or on paper. Things should be in electronic condition.
 - 5) None of these
- **58.** In Insurance policies we always find a date which is "Date of Maturity". What does it mean?
 - 1) This is the date on which the policy was sold to the customer/person insured.
 - 2) This is the date on which the policy holder will have to submit his/her claim seeking the amount of the policy. Otherwise the company will not make any payment to him/her.
 - 3) This is the date on which the contract between the person and insurance company will come to an end.
 - 4) The date on which the insurance company makes the final payment to the insured person which is normally fifteen days after the "payment due date".
 - 5) None of these
- **59.** As we know, the Government is paying much attention to "Micro Finance" these days. Which of the following is one of the examples of Micro Finance?
 - 1) Insurance for life
- 2) Investment in Mutual Funds
- 3) Self Help Groups
- 4) Letter of Credit
- 5) All of these
- **60.** Which of the following insurance plan is not launched by LIC?
 - 1) Jeevan Abhaya
- 2) Life Mahalife Gold Plan
- 3) Child Career Plan
- 4) Child Future Plan

5) Jeevan Saral

61.	Which of the following i	s/are the highlights of the U	nion Budget for			
01.	2010-11?					
	A) Rs. 3000 crores allott	ed for agriculture sector				
	B) Fertiliser subsidy to b	e reduced				
	C) Hope to implement D	C) Hope to implement Direct Tax code from April 2011				
	1) Only A	2) Only Both Both Both Both Both Both Both Both	3) Only C			
62.	A B and C Who amongst the follow	ing is the author of the book	"The White Tiger"?			
	1) Arundhati Roy	2) V.S.Naipaul	3) Kiran Desai			
	4) Vikram Seth	5) Aravind Adiga				
63.	Who amongst the follow	ing is the Man Booker Prize	winner of 2009 for his/			
	her lifetime achievement	?				
	1) Alice Munro	2) Chetan Bhagat	3) Shobha De			
	4) Graham Swift	5) None of these				
64.	Which of the following	is the best description of	what insurance is?			
	(Many times companies also communicate the same to the person interested					
	in getting an insurance policy)					
	1) Insurance = Collective bearing of risk					
	2) Insurance = Paying for other's mistake					
	3) Insurance = Taking from 'A' to pay 'B'					
	4) Insurance = Paying fo	r something which will never	er happen			
	5) All of these					
65.	Who amongst the following won OSCAR Award for his/her contribution in a film in 2009 and also two Gramme Awards in 2010 for his/her achievements					
	in the field?					
	1) Aamir Khan	2) Rituparno Ghosh	3) Deepa Mehta			
	4) Mani Ratnam	5) A.R. Rahman				
66.	As per the announcements made in the Union Budget for 2010-11, public					
	sector banks will get around Rs. 16,500 crores from the Government of India.					
	For what purpose the banks getting this amount?					
	1) To strengthen their cap	pital base				
	2) To provide retirement	benefits to their employees	=\"=			
	3) To give the public sec	tor banks an image make ov	ver Vi			
	4) All 1, 2 and 3 given al	oove	5) None of these			

67.	Who amongst the following Indian players was one of the members of the team which won the Australian Open Lawn Tennis Tournament 2010?				
	1) Leander Paes	2) Mahesh Bhupati	3) Sania Mirza		
	4) Sunitha Rao	5) None of these	3) Sama Wiiza		
68.	,	,	the Monetory and		
00.	Which of the following organisations/ agencies frame the Monetary and Credit Policy which is followed by all banks in India?				
	1) Indian Bank's Associat	-			
	2) Reserve Bank of india				
	3) Securities & Exchange				
	4) Government of India		5) None of these		
69.	,	erms is used in the game of C	,		
	1) Penalty storke	2) Knock out	3) Bully		
	4) Checkmate	5) Silly point	•		
70.	Which of the following countries was the host of the SAARC Summit 2010?				
	1) Bangladesh	2) Nepal	3) India and Bhutan		
	4) Bhutan	5) None of these			
71.	Who amongst the following is not, a winner of the "Padmashri Award"				
	given away in 2010?				
	1) Ulhas Kashalkar	2) Saif Ali Khan	3) Rekha		
	4) Lalit Modi	5) Raghunath Panigrahi			
72.	Which of the following terms is Not used in the world of finance, banking				
	and insurance?				
	1) Devaluation	2) Amnesty	3) Hard currency		
	4) Preference share	,	a.		
73.	Who amongst the following NOT amongst the winners of the 56 th Nation Film Awards?				
	1) Shreya Ghosal	2) Priyanka Chopra	3) Hariharan		
	4) Shilpa Shetty	5) Arjun Rampal			
74.	The Indira Gandhi Peace	Prize for 2009 was given to t	he		
	1) President of Nepal	2) Prime Minister of Nepal			
	3) President of Afghanist	an	= 112		
	4) Prime Minister of Ban	gladesh	5) None of these		

- 75. Which of the following awards is given for excellence in the field of Sports?
 - 1) Gnanpith Award
- 2) Bharat Ratna Award
- 3) Arjuna Aaward

- 4) Kalidas Samman
- 5) None of these

ENGLISH LANGUAGE

Directions (76-80): In each question a sentence with two words/ group of words printed in **bold** type are given. One of them are both of them may have a certain error, you have to find out the correct word/ group of words from among the four choices given below each sentence to replace the incorrect words/ group of words and make the sentence grammatically correct and meaningful. If the sentence is correct as it is mark (5) i.e., No correction required' as your answer.

- **76.** RBI has asked banks **that disclose** the fees and commissions they have camed through the **sell** of life insurance policies.
 - 1) disclosure selling
- 2) disclosed sell
- 3) to disclose sale

- 4) can disclose sales
- 5) No correction required
- 77. Our Development officer is very **encourage** and helps me do what ever is **necessity** to achieve my goals.
 - 1) encouraging necessary
- 2) encouraged necessarily
- 3) encourages necessary
- 4) encouraging necessities
- 5) No correction required
- **78.** According to experts, the Indian banking system is **better that of every** developed countries
 - 1) Very good any
- 2) best much
- 3) more better all

- 4) better than many
- 5) No correction required
- **79.** People should **be buying** health insurance at a young age and **maintains** it for a lifetime.
 - 1) be bought maintained
 - 2) buy maintain
 - 3) have bought be maintaining
 - 4) not buy will maintain
 - 5) No correction required



80. Life insurance companies have appointed **around** 13 lakh agents during 2008 - 09 **despite** the recession

- 1) nearly because
- 2) about inspire
- 3) approximate on account
- 4) alomost In
- 5) No correction required

Direction (81-90): Read the following passage carefully and answer the questions given below it. Certain word/phrases are printed in **bold** to help you locate them while answering some of the questions.

Most of the world's healthcare is financed directly by governments, but private insurance, which now makes up nearly a fifth of the total. Looks set for a state sponsored boom in the hope of solving problems in national systems of helthcare which include inadequate access to care and soaring costs.

In most countries state financed healthcare is not available to all. So governments want private insurance to be expanded to **cover** everyone. The most prominent effort is underway in America, where about 47 million lack health insurance of any kind. This effort is similar to reforms undertaken over the past decade in the Netherlands and Switzerland. To ensure equitable access, both countries forbid private insurers from discriminating against, applicants because they are in poor health or at high risk of falling ill. This practice is known as "lemon dropping" A lightly regulated expansion of private insurance in effect turning health insurance into a utility - can thus expand coverage. This is also likely be true in developing countries. Whose public health care systems are often hopelessly over stretched and under funded, although because poor countries cannot afford the subsides and regulatory mechanism of the rich world, coverage is likely be **confined** to the better off.

The second reason why government have turned to private insurance is cost **control.** The hope was that by ruthlessly tackling costs and promoting efficiency, market-minded insurers would help rein in runaway health inflation where, governments could not. Whatever the role played in a health system, private health-insurance has added to total health expences. It is no coincidence, that the countries with the biggest private health-insurance sectors-America, France, Germany and Switzerland - also have some of the highest healthcare costs per person.

There are several explanations for this. Because a third party pays the bill, the

true cost of health services is rarely made clear to them. Nor is the true price of insurance, especially if coverage is provided through an employer. This encourages over-insurance and **over-consumption of healthcare**. Another incentive problem also arises from lack of transparent pricing. Studies have shown that the fees for similar procedures vary widely among hospitals in the same area. Because hospitals and doctors both decide on the services patients must have and dictate the price of those services, they often enjoy a powerful information advantage over insurers. Thus doctors and hospitals have an informational advantage and an incentive to over supply their services.

- **81.** Why do governments look to private insurers to reduce inflation in the health- care system?
 - A) Private health insurance companies are professionally managed.
 - B) It is in the interest of the private insurers to do so.
 - C) Their pricing system does not reveal the hidden costs in healthcare.
 - 1) Only B

2) Only C

3) Only B and C

- 4) All A, B & C
- 5) None of these.
- **82.** Which of the following is a problem facing healthcare system in developing countries?
 - 1) Quality healthcare is available only in private hospitals.
 - 2) Constant government interference in the system.
 - 3) Healthcare facilities are insufficient and often made available only to the rich.
 - 4) Subsidising healthcare has resulted in many hospitals becoming loss making.
 - 5) Profitable hospitals are forced to bail out loss making ones.
- **83.** Which of the following is TRUE about private health insurance?
 - A) According to prevailing laws, private health insurers can cater to only 20 percent of the population.
 - B) In western countries private health insurance is unregulated by the government.
 - C) Most governments are now encouraging the participation of private companies in providing healthcare.
 - 1) Only A and C
- 2) Only C

3) Only A and I

- 4) All A, B and C
- 5) None of these

84. What does the phrase 'over consumption of healthcare' convey in the context of the passage?

- 1) People opt for unnecessary medical treatments because they do not have to pay for it.
- 2) Healthcare consumes too much of a nations budget in developed countries.
- 3) Government hospitals often recommend unnecessary procedures for patients.
- 4) In developing countries, the healthcare system cannot cope with the demands of their population
- 5) None of these

85. Why did the government of Switzerland prohibit the practice of lemon dropping?

- 1) To reduce the profits of private health insurers.
- 2) To facilitate equitable access to all its citizens.
- 3) To prevent discrimination against the poor.
- 4) To ensure that America's healthcare system problems do not occur in theirs.
- 5) To cut the cost of healthcare per person.

86. What is the author's main objective in writing the passage?

- 1) Convincing governments to restrict private sector participation in health care
- 2) Criticising developing countries for the efforts to reform their health care systems.
- 3) Pointing out the advantage of adopting European healthcare reforms in developing countries.
- 4) Elaborating the pros and cons of private sector participation in health insurance.
- 5) Stating that state interference in health insurance is undesirable

87. What impact has the lack of transparency in pricing had on healthcare costs?

- 1) Patients have become key decision makers in the treatment process.
- 2) Medical personnel do not get uniform incentives.
- 3) Insurance and doctors conspire to charge exorbitant fees for treatment.
- 4) Well off patients often end up with huge subsidies from hospitals.
- 5) Doctors and hospitals have an informational advantage and an incentive to over-supply their services.

Directions (88-89): Which of the following is **most similar** in meaning to the word given in **bold** as used in the passage?

88.	CONFINED				
	1) Captured	2) Locked	3) Detained		
	4) Limited	5) Imprisoned			
89.	COVER				
	1) Conceal	2) Hide	3) Suppress		
	4) Bury	5) Include			
90.	Which of the following is	most opposite in meaning t	to the word CONTROL		
	given in bold as used in the	he passage?			
	1) Permit	2) Obey	3) Supremacy		
	4) Powerless	5) Increase			
Dire	ctions (91-95): Rearrange t	he following six sentences (A	A), (B), (C), (D), (E) and		
(F) ii	n the proper sequence to for	rm a meaningful paragraph; tl	nen answer the		
ques	tions given below them.				
	•	red equipment requirement in	the next five years		
	will be huge, next only to China's.				
	B) Indian cellular equipment manufacturers however were not prepared for this surge in demand.				
	C) In the 1990s cellular w	rireless telecom services in Ir	ndia were liberalised.		
	D) To make Indian teleco	om manufacturers more self-	sufficient concrete		
	steps need to be taken	to increase India's R&D effo	orts in telecom.		
	E) This resulted in a decre subscribers grew pheno	ase in tarrifs and the volume omenenally.	of cell phone		
	F) Their lack of prepared	ness gave foreign players the	opportunity to step in.		
91.	Which of the following w	ill be the FIFTH sentence af	ter rearrangement?		
	1) B	2) C	3) D		
	4) E	5) F			
92.	Which of the following v	vill be the LAST (SIXTH) s	sentence after		
	rearrangement?				
	1) A	2) B	3) C = 1/2		
	4) D	5) E			

93.	Which of the following will be the FIRST sentence after rearrangement?			
	1) A	2) B	3) C	
	4) D	5) E		
94.	Which of the following w	ill be the THIRD sentence a	fter rearrangement?	
	1) A	2) B	3) C	
	4) D	5) F		
95.	Which of the following w	ill be the SECOND sentence	e after rearrangement?	
	1) B	2) C	3) D	
	4) E	5) F		
Direc	ctions (96-100): Pick out	the most effective word/ground	up of words from those	
giver	n to fill in the blanks to ma	ke the sentence meaningfully	complete.	
96.	RBI is about the fact the	nat many banks are in mut	tual funds.	
	1) concerned, investing	2) worried, shared		
	3) sad, credited	4) interested, stocking	5) anxious, lending	
97.	The high of land in a housing	cities is one of the greatest	. in providing affordable	
	1) worth, boost	2) quality, decisions	3) value, prevention	
	4) cost, hindrances	5) price, trouble		
98.	Today over a milion f	armer households in India do	not have to banks.	
	1) less, need	2) more, opportunity	3) half, access	
	4) extent, contribution	5) partly, approach		
99.	Nowadays many general i	nsurance products are th	nrough bank	
	1) selling, networking	2) distributed, branches	3) disburse, personnel	
	4) available, agent	5) loaned, channel		
100.	To empower those living	in rural areas NGOs are	self help groups and	
	youth in vocational subject	ets.		
	1) realising, working		2) developing, taught	
	3) emerging, instructing		4) creating, learning	
	5) forming training			

Key

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1-4; 2-3; 3-1; 4-2; 5-1; 6-5; 7-4; 8-3; 9-2; 10-5; 11-3; 12-1; 13-1; 14-2; 15-4; 16-5; 17-1; 18-3; 19-4; 20-2; 21-4; 22-2; 23-3; 24-3; 25-1; 26-4; 27-1; 28-1; 29-2; 30-3; 31-2; 32-5; 33-4; 34-5; 35-3; 36-1; 37-2; 38-1; 39-5; 40-4; 41-4; 42-2; 43-3; 44-3; 45-5; 46-3; 47-4; 48-2; 49-5; 50-1; 51-1; 52-2; 53-5; 54-5; 55-5; 56-2; 57-3; 58-3; 59-3; 60-2; 61-3; 62-5; 63-1; 64-1; 65-5; 66-1; 67-1; 68-2; 69-5; 70-4; 71-4; 72-2; 73-4; 74-4; 75-3; 76-3; 77-1; 78-4; 79-2; 80-5; 81-5; 82-3; 83-2; 84-1; 85-2; 86-4; 87-5; 88-4; 89-5; 90-5; 91-3; 92-1; 93-3; 94-2; 95-4; 96-1; 97-4; 98-3; 99-2; 100-5;
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