

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 **came** 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) almost - 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 healthcare 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 to 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 subsidies and regulatory mechanism of the rich world, coverage is likely to be **confined** to the better off.

The second reason why governments 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 expenses. 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 B
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 nation's 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 to the word CONTROL given in bold as used in the passage?

- | | | |
|--------------|-------------|--------------|
| 1) Permit | 2) Obey | 3) Supremacy |
| 4) Powerless | 5) Increase | |

Directions (91-95): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- A) After all India's expected 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 wireless telecom services in India were liberalised.
- D) To make Indian telecom manufacturers more self-sufficient concrete steps need to be taken to increase India's R&D efforts in telecom.
- E) This resulted in a decrease in tariffs and the volume of cell phone subscribers grew phenomenally.
- F) Their lack of preparedness gave foreign players the opportunity to step in.

91. Which of the following will be the FIFTH sentence after rearrangement?

- | | | |
|------|------|------|
| 1) B | 2) C | 3) D |
| 4) E | 5) F | |

92. Which of the following will be the LAST (SIXTH) sentence after rearrangement?

- | | | |
|------|------|------|
| 1) A | 2) B | 3) C |
| 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 will be the **THIRD** sentence after rearrangement?

- 1) A
- 2) B
- 3) C
- 4) D
- 5) F

95. Which of the following will be the **SECOND** sentence after rearrangement?

- 1) B
- 2) C
- 3) D
- 4) E
- 5) F

Directions (96-100): Pick out the most effective word/group of words from those given to fill in the blanks to make the sentence meaningfully complete.

96. RBI is about the fact that many banks are in mutual funds.

- 1) concerned, investing
- 2) worried, shared
- 3) sad, credited
- 4) interested, stocking
- 5) anxious, lending

97. The high of land in cities is one of the greatest in providing affordable housing

- 1) worth, boost
- 2) quality, decisions
- 3) value, prevention
- 4) cost, hindrances
- 5) price, trouble

98. Today over a million farmer 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 insurance products are through 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 subjects.

- 1) realising, working
- 2) developing, taught
- 3) emerging, instructing
- 4) creating, learning
- 5) forming training

ANSWERS

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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