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PART - V

ENGLISH LANGUAGE

Directions (121-125) : In the following questions, each sentence has two blanks, indicating that something has been omitted in each blank. Choose the group of words for the blanks which best fits the meaning of the sentence as a whole.

121. The potentially dangerous of charging mobile phone under a pillow have been in a series of photos revealed by the police.
 (1) effects, revealed
 (2) aftermath, showed
 (3) affect, admitted
 (4) outcomes, opened
 (5) matters, discovered
122. A finance ministry spokesperson that the meeting was related to the Economic Survey and the Union Budget.
 (1) expressed, never
 (2) said, none
 (3) clarified, not
 (4) explaining, neither
 (5) elucidate, also
123. The Central Bank has warned banks to be about the entities to which they sell assets acquired on account loan defaults.
 (1) alert, for
 (2) alarm, on
 (3) cautious, of
 (4) safe, at
 (5) careful, from
124. the island was discovered in the late 1500s, the dodo birds there had no fear of human beings.
 (1) Are, resides
 (2) Where, staying
 (3) Before, remained
 (4) When, lying
 (5) Since, who
125. The Railway Minister a number of reforms last year in order to make it the mode of transportation.
 (1) adopted, most
 (2) choose, operational

- (3) promoted, great
 (4) select, favourable
 (5) introduced, preferred

Directions (126-130) : Rearrange the given five sentences A, B, C, D and E in a proper sequence so as to form a meaningful paragraph and then answer the given questions.

- A. For customers accustomed to easy shopping on Amazon or ebay, choosing a health insurance plan online was an exercise in frustration.
 B. First, they couldn't get online.
 C. Consumers fumed over the rollout of Healthcare. gov and the state health insurance exchanges which were introduced last year.
 D. Then, once they did, the information was difficult to understand.
 E. That frustration highlights how important it is for insurers-not only health insurers, but also property and casualty and increasingly life insurers to master the digital platform.
126. Which of the following should be the **FOURTH** sentence after the rearrangement ?
 (1) A (2) B
 (3) C (4) E
 (5) D
127. Which of the following should be the **FIFTH (LAST)** sentence after the rearrangement ?
 (1) D (2) B
 (3) A (4) C
 (5) E
128. Which of the following should be the **FIRST** sentence after the rearrangement ?
 (1) C (2) A
 (3) B (4) E
 (5) D
129. Which of the following should be the **THIRD** sentence after the rearrangement ?
 (1) C (2) B
 (3) A (4) D
 (5) E
130. Which of the following should be the **SECOND** sentence after the rearrangement ?
 (1) B (2) A
 (3) E (4) D
 (5) C

Directions (131-135) : In the following questions, read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Select the part with the error as your answer. If there is no error, select 'No error' as your answer. (Ignore the errors of punctuation, if any.)

131. Eating a protein rich(1)/ breakfast lead to(2)/ children consuming(3)/ fewer calories during lunch time. (4)/ No error(5)
132. Senior citizens have, (1)/ in recent years, (2)/ become victims(3)/ in a number of crimes(4)/ No error(5)
133. The motorcycle company is looking to grow(1)/ its presence felt in select overseas markets(2)/ where the brand can be positioned(3)/ in the middle weight motorcycle segment. (4)/ No error(5)
134. During a media interaction,(1)/ when asked about(2)/ her son's divorce, the actress(3)/ threaten to walk out(4)/ No error(5)
135. The transport office has(1)/ directed its regional officers(2)/ to crack the whip to vehicles(3)/ with fancy number plates.(4)/ No error(5)

Directions (136-145) : Read the following passage carefully and answer the questions. Certain words/phrases are given in **bold** to help you locate them while answering some of the questions. Since its creation in the 17th century, insurers have amassed policies in each class of risk they **cover**. Thanks to technology, insurers now have access to more and more information about the risks that individuals run. Car insurers have begun to set premiums based on how actual drivers behave, with "telematic" tracking devices to show how often they speed or slam on the brakes. Analysts at Morgan Stanley, a bank, predict that damage to insured homes will fall by 40-60% if smart sensors are installed to monitor, say, frayed electrical wiring. Some health insurers provide digital fitness-bands to track

policyholders' vital signs— and give discounts if they lead a healthier life. But the data can only go so far. Even the safest driver can be hit by a falling tree; people in connected homes still fall off ladders, but the potential gains from smart insurance are large. First, giving people better insights into how they are managing risk should help them change their behaviour for the better. Progressive, an American car insurer, tells customers who use its trackers where they tend to drive unsafely; they crash less often as a result. Second, pricing will become keener for consumers. The insurance industry made \$338 billion in profits last year. More accurate risk assessment should result in lower premiums for many policyholders. Third, insurers should be able to spot fraud more easily, by using data to verify claims.

But two worries stand out. One is a fear that insurers will go from being companies you hope never to deal with to ones that watch your every move. The other, thornier problem is that insurers will cherry-pick the good risks, leaving some people without a safety net or to be taken care of by the state. Forgone privacy is the price the insured pay for receiving personalised pricing. Many people are indeed willing to share their data, but individuals should always have to opt in to do so. Some worry that this safeguard may not be enough; the financial costs of not sharing data may be so great that people have no real choice over whether to sign up. The second concern is the worry that more precise underwriting will create a class of uninsurable people, selected out of insurers' businesses because they are too high a risk. For some types of cover, that would be a reasonable outcome. People who choose to drive like maniacs should have a hard time getting insurance. By the same token, it makes sense to offer rewards, in the

discounts to premiums, to customers who behave well. Incentivising people to eat better, exercise regularly, drink in moderation and avoid smoking would reap huge health dividends. Where things get harder is with risks that individuals can not control. There are few things that people have less choice about than their genes. One option is to distort the market by requiring insurers to be blind to genetic data. In 2011, for example, Europe banned insurers from using gender to calculate annuities. Now that a man's shorter lifespans are no longer taken into account that has led to lower payments. Until the inter-play between nature and nurture is better understood, it is **right** to be cautious. Insurers should be able to take note of customers' behaviour, but not exploit information from genetic testing. However, as data analysis and the understanding of genetics improve, that line will only become harder to **hold**.

136. Which of the following can be said about the insurance industry ?

- (1) It is not well regulated in Europe and America.
- (2) It is plagued by frauds on the part of policyholders, who manipulate data.
- ☒ (3) It faces challenges about the use of personal data.
- (4) It requires bailouts from the government.
- (5) There has not been much innovation since its inception.

137. Choose the word which is **opposite** in meaning to the word **THORNIER** given in **bold** as used in the passage.

- ☒ (1) Simpler
- (2) Sharper
- (3) Slower
- (4) Pressing
- (5) Sensible

138. Choose the word which is most nearly the **same** in meaning as the word **HOLD** given in **bold** as used in the passage.

- ☒ (1) Maintain

- (3) Store
- (4) Convene
- (5) Fooling

139. Which of the following is/are (a) outcome(s) of smart insurance ?

- A. Creates awareness about one's risky behaviour.
- B. Infringes on a policyholder's privacy.
- C. Discriminates among consumers based on their behaviour.

- (1) Only C
- (2) B and C
- (3) A and B
- ☒ (4) All A, B and C
- (5) Only B

140. Which of the following is the central idea of the passage ?

- ☒ (1) Today, customers have plenty of innovative insurance products to choose from.
- (2) Insurance companies' access to and use of personal data is both promising and risky.
- (3) Of all insurance products, health insurance is the most innovative and controversial.
- (4) Using genetic data to access a customer's insurance premium is immoral.
- (5) None of the given statements is true in the context of the passage.

141. What is the author's view of companies like Progressive ?

- (1) These exploit consumers for profit.
- ☒ (2) These help-consumers-modify their behaviour for the better.
- (3) These provide consumers families with reasonable settlements.
- (4) Their practices need to be stopped immediately.
- (5) Other than those given as options.

142. Choose the word which is most nearly the **same** in meaning as the word **COVER** given in **bold** as used in the passage.

- (1) Coat
- (2) Conceal
- (3) Insurance
- ☒ (4) Embrace
- (5) Travel

143. What does the author want to convey through the phrase 'But data can only go so far' ?

- (1) Despite medical studies people ge in unhealthy lifestyles.

- ☒ (2) A person's behaviour can never be predicted by our algorithms.
- (3) Despite data about benefits of insurance many remain uninsured.
- (4) Some risks cannot be predicted despite vast data available.
- (5) Insurers find it difficult to meaningfully use consumers' personal data.
144. Choose the word which is **opposite** in meaning to the word **RIGHT** given in **bold** as used in the passage.
- (1) Moral
- (2) Inappropriate
- (3) Abused
- (4) Duty
- ☒ (5) Accurate
145. Which of the following is true in context of the passage?
- (1) Technology has made it easier to commit insurance fraud.
- (2) Insurance has been around for less than a century.
- (3) The insurance industry is not keen to use personal data as it lowers profits.
- (4) The American insurance industry is the largest in the world.
- ☒ (5) None of the given statements is true in the context of the passage.

Directions (146-150) : In the following questions, which of the phrases given against each sentence should replace the word/phrase given in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, select 'No correction required' as the answer.

146. The famous extinct bird, popularly thought to be foolish, was **actual quite smartly**.
- (1) actual smartly quietly
- (2) smartly quiet actually
- ☒ (3) actually quite smart
- (4) smartly quietly
- (5) No correction required
147. Rock samples, about thirty million years ago, **have been**

unearthed under one of the stadiums being built in Qatar.

- (1) have being unearthed
- (2) has being unearth
- (3) are been unearthed
- (4) have unearth
- ☒ (5) No correction required
148. The first animal **to appeared by** Earth was probably the humble sea sponge.
- (1) to have appearing by
- (2) too appear by
- (3) appeared
- ☒ (4) to appear on
- (5) No correction required
149. It has previously been claimed that charging mobile phones overnight **would destroyed** the battery.
- (1) will destroyed
- ☒ (2) would destroy
- (3) would be destroyed
- (4) would destroying
- (5) No correction required
150. **In addition too** arts and literature, the festival showcased various forms of music and dance as well.
- (1) With addition on
- ☒ (2) In addition to
- (3) In edition to
- (4) Adding it to
- (5) No correction required
- Directions (151-160) :** In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

There is a principal ...(151)... between technological and biological evolution. Biological evolution is driven by survival of the ...(152)..., as adaptive traits are those that make the survival and reproduction of a population more ...(153)... It isn't perfect, but at least, in a rough way, it favours organisms that have ...(154)... to their environments. Technological evolution has a different motive force. It is self-evolution, and it is therefore driven by what we want as ...(155)... to what is adaptive. In a market economy, it is even more complex : for most of us, our

technological identities are ...(156)... by what companies decide to sell based on what they believe we, as consumers, will pay for. Comfort ...(157)... missiles, we spend the most to minimize pain and maximize ...(158)... . When it comes to technologies, we mainly want to make things easy. Not to be bored. Oh, and may be to look a bit younger. Our will-to-comfort, ...(159)... with our technological powers, creates a stark possibility. If we're not careful, our technological evolution will take us toward not a singularity but a sofalarity. Sofalarity is nothing but a future defined not by an evolution toward super intelligence but by the ...(160)... of discomforts.

151. (1) ambiguity
(2) homogeneity
(3) similarity
☒ (4) difference
(5) intensity
152. ☒ (1) fittest (2) people
(3) most (4) least
(5) limited
153. (1) possibility (2) better
☒ (3) likely (4) agreed
(5) technical
154. ☒ (1) adapted (2) survived
(3) given (4) led
(5) witnessed
155. (1) against (2) contrast
(3) perfect ☒ (4) opposed
(5) diagonal
156. ☒ (1) determined (2) logical
(3) located (4) establish
(5) bought
157. (1) averting (2) changing
☒ (3) seeking (4) lamishing
(5) leaving
158. (1) doubt ☒ (2) pleasure
(3) life (4) outside
(5) trends
159. (1) lying
(2) while
(3) and
(4) messed
☒ (5) combined
160. (1) proliferation
☒ (2) absence
(3) limitations
(4) totally
(5) conformity



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