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# NIACL AO Exam

Previous Paper

Simplifying  
Government Exams

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SBI PO	IBPS CLERK	AFCAT	SSC JE	CTET
CSIR UGC NET	CAPF	IBPS RRB		

# NIACL Administrative Officer Model Paper/ Previous Papers

## Reasoning Ability

- How many such pairs of letters are there in the word TRANSFER each of which has as many letters between them in the word as in the English alphabet?  
1) None  
2) One  
3) Two  
4) Three  
5) More than three
- D is sister of F. M is brother 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
- The positions of how many digits in the number 8359614 will remain unchanged after the digits are rearranged in descending order within the number?  
1) None  
2) One  
3) Two  
4) Three  
5) More than three
- In a certain code 'STAGE' is written as '4@@59' 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
- In a certain code TRILOGY is written as HQSMXFN. How is CREDITS written in that code?  
1) DQBERSH  
2) FSDCTUJ  
3) DQBETUJ  
4) FSDCRSH  
5) None of these

**Directions (6 - 10) : Study the following arrangement carefully and answer the questions given below:**

H 3 \$ E K 5 @ M % I 8 2 T A F 6 W I © N V ★ P 4 Q δ R D Z

- Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that **does not** belong to that group?  
1) FAW  
2) N©★  
3) 4Pδ  
4) M©I  
5) SEH

7. How many such symbols are there in the above arrangement each of which is immediately preceded 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 sixteenth 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 numbers are dropped from the above 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 arrangement 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

**Directions (11 - 15): In these questions, certain symbols have been used to indicate relationships between elements as follows:**

'P © Q' means 'P is neither greater than nor equal to Q.'

'P \$ Q' means 'P is neither 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.'

In each question, four statements showing relationships have been given, which are followed by three conclusions I, II and III. Assuming that the given statements are true, find out which conclusion(s) is /are definitely true?

**11. Statement:**

R % T, T © K, K \$ M, M @ V

**Conclusions:** I. M © T    II. R © K    III. K \$ V

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

**12. Statements:**

W \$ N N © R, R @ K, K % F

**Conclusions:** I. F ★ R                      II. R \$ W                      III. N © 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) SPQ                      3) VZP  
4) TWR                      5) QWT

17. Who is to the immediate left of W?

- 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 P?

- 1) R    2) Z    3) W  
4) T    5) Data inadequate

20. In which of the following pairs is the first person sitting to the immediate right of the second person?

- 1) SQ    2) TW    3) ZV  
4) PS    5) QW

**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:

- i. be at least 28 years and not more than 33 years as on 01.06.2010.
- ii. be a graduate with at least 55 percent marks.
- iii. be a post graduate degree/ diploma holder in financial management with at least 60 percent marks.
- iv. have post qualification work experience of atleast seven years in the Finance department of an organisation.
- 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 atleast 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 than the information provided in each question. All These cases are given to you 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 the past seven years 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

3) 4.5

4) 22

5) None of these





37. The owner of a furniture shop charges his customer 18% more than the cost 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 man and his son is 30 years. The ratio of their ages is 4 : 1 respectively. What is the son's age?
- 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 it a perfect square?
- 1) 100                      2) 191                      3) 201  
4) 96                      5) None of these
40. What would be the compound interest obtained on a amount 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 number and 1.1% of the same number is 360. What is 23% of that number?
- 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. In an examination it is required to get 750 of the aggregate marks to pass. A student gets 700 Marks and is declared failed by 4% marks. What are the maximum aggregate marks 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	B	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 organisation 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) 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 these
50. What is the percent increase in the number of people recruited by organisation D in the year 2006 from the previous year?
- 1) 43.75                                  2) 38.25                                  3) 45.75  
4) 46.25                                  5) None of these

## General Knowledge & Current Affairs

51. Which of the following types of companies/ organisations issue ULIP? (The ULIPS were recently in news)
- 1) Insurance companies      2) Banks                                  3) NABARD  
4) RBI                                  5) All of these
52. Insurance business in India is regulated by which of the following authorities?
- 1) NFCG                                  2) IRDA                                  3) CII  
4) FICCI                                  5) All of these
53. Which amongst the following is NOT an insurance company functioning in India?
- 1) ICICI Prudential              2) ING Vysya                              3) ICICI Lombard  
4) New India Assurance Company Limited  
5) National Securities Depository Ltd.
54. Which of the following is the only public sector company in the filed of life insurance?
- 1) General Insurance Company                              2) New India Assurance Company  
3) Oriental Insurance Company                              4) Sahara Life Insurance  
5) Life Insurance Corporation of India
55. As per the news in various financial newspapers, Larson & Toubro (L&T) is planning to enter the insurance business in India. Otherwise, what is the major business of L&T, which it is known for?
- 1) News paper Publications                                  2) Media Entertainment  
3) Car and Automobile Production                              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 is/are the highlights of the Union Budget for 2010-11?  
A) Rs. 3000 crores allotted for agriculture sector  
B) Fertiliser subsidy to be reduced  
C) Hope to implement Direct Tax code from April 2011  
1) Only A                      2) Only B                      3) Only C  
4) A, B and C                5) None of these
- 62.** Who amongst the following 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 following 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 for something which will never 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 capital base  
2) To provide retirement benefits to their employees  
3) To give the public sector banks an image make over  
4) All 1, 2 and 3 given above                      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
- 68.** Which of the following organisations/ agencies frame the Monetary and Credit Policy which is followed by all banks in India?
- 1) Indian Bank's Association  
2) Reserve Bank of india  
3) Securities & Exchange Board of India  
4) Government of India                      5) None of these
- 69.** Which of the following terms is used in the game of Cricket?
- 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                      5) Sinking fund
- 73.** Who amongst the following NOT amongst the winners of the 56<sup>th</sup> National 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 the
- 1) President of Nepal                      2) Prime Minister of Nepal  
3) President of Afghanistan  
4) Prime Minister of Bangladesh                      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 Award  
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 earned 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 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 subsidies 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 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 |      |



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