

# LIC AAO Prelims Previous Year Paper - 2019

## ENGLISH LANGUAGE

**Directions (71-77):** Read the following passage and answer the following questions. Some words are highlighted to help you answer some of the questions

If you're like most people, calling an insurance company isn't among your favorite activities. That's because the insurance industry is one of the least innovative areas for customer experience, meaning that customers typically come away from their interactions disappointed and dissatisfied. However, things are definitely changing, and artificial intelligence is playing a large role. The fast-growing technology has the potential to disrupt the entire industry and greatly improve the insurance customer experience. The insurance agency is **notorious** for its outdated processes. Filing a claim often looks the same today as it did decades ago because the industry isn't consistently leveraging new technologies that are available to them. If an employee is busy or on vacation, a claims

request could sit still until the right person is back. The outdated processes make it harder for agents by increasing the workload and forcing them to work with **antiquated** systems and frustrated customers. However, AI can be applied to improve the claims process. Claims currently are touched by multiple employees. However, a new process of "touch less" claims is introduced in the industry. This process uses artificial intelligence and other technology to report the claim, capture damage, audit the system, and communicate with the customer. The potential here is huge, as the process could allow clients the chance to file claims without having to wade through red tape.

Companies that have already automated some aspects of their claims process have seen a significant reduction in processing times and quality. AI-powered claims could also fight against one of the most costly elements of the insurance industry: fraudulent claims, which cost the

industry more than \$40 billion a year. Instead of relying on humans to manually comb through reports to catch inaccurate claims, AI algorithms can identify patterns in the data and recognize when something is fraudulent. The industry is definitely ripe for AI disruption. Customers expect to be able to interact with companies through modern technology; a recent survey found that 74% of consumers say they would be happy to get computer-generated insurance advice. Many insurance companies are already using artificial intelligence to some degree, and the number of companies following in their footsteps is sure to increase dramatically over the coming years.

Artificial Intelligence has never been less expensive or more accessible, which means most companies don't have a reason not to adopt it in at least some form. Chatbots work through messaging apps many customers already have on their phones, which makes them a natural next step in customer interaction. In order to truly be effective, chatbots must have natural language processing and sentiment analysis so they can understand what customers are really asking. Effective chatbots can process concerns that are either typed or spoken from customers and provide personalized service.

In the insurance space, chatbots can be used to answer basic questions and resolve claims, as well as sell products, address leads, or make sure customers are properly covered by their insurance. Insurance is a competitive market, so a strong marketing strategy is vital. Traditionally, insurance companies used blanket methods like cold calling customers, but today's customers expect personalized sales tactics. AI can pull in customer data to create a full profile that can be used to offer only relevant insurance products and remember a customer's preferences. Instead of spending valuable time and money on the underwriting process, which typically includes **invasive** questions and surveys about to dictate premiums, Artificial Intelligence could automate the entire process. Bots could potentially scan a customer's social profile to gather information and find trends and patterns. For example, someone who has a healthy lifestyle and a steady job may be able to be connected to being a safer driver, which could lower insurance premiums. AI can analyze data better than humans to more accurately predict each customer's risk, thereby providing customers with the right amount of insurance and companies with protection from risky customers.

**71. Out of the following options which best explain the reason for customers to avoid interaction with insurance companies?**

- (a) Lack of modern technology.
- (b) Invasion through plethora of questions and surveys.
- (c) Busy schedules of customers
- (d) Both (a) and (b)
- (e) None of these.

**72. With reference to the passage, in which areas of the Insurance Sector AI can be used to improve the working efficiency of the company?**

- (i) Claim settlement
- (ii) Customer support
- (iii) Fraud detection
- (a) Only (i)
- (b) Only (iii)
- (c) Both (i) and (ii)
- (d) Both (ii) and (iii)
- (e) All of the above.

**73. Which of the following is/are true with context of the passage?**

- (a) AI can help in selling products.
- (b) 74% customers are satisfied with traditional method of insurance advice.
- (c) AI intelligence used to be less expensive and more accessible.
- (d) Both (a) and (c) .
- (e) None of these.

**74. What do you mean by the phrase 'touch less claims', as highlighted in the passage.**

- (a) Claims which are out of the regulation of the company.
- (b) Claims which are settled by use of AI.
- (c) Claims which are not included in policy of the company.
- (d) Claims which are free from human touch.
- (e) None of these.

**75. Choose the word which similar to the 'Invasive', as highlighted in the passage above**

- (a) Meager      (b) Strenuous      (c) Peculiar
- (d) Nosy      (e) None of these.

**76. Choose the word which similar to the 'Notorious', as highlighted in the passage above**

- (a) Disreputable.      (b) Indecent      (c) Abjure
- (d) Sluggish      (e) None of these.

77. Choose the word which opposite to the 'Antiquated', as highlighted in the passage above.
- (a) Outmoded. (b) Quaint. (c) State of the art.  
(d) Obsolete. (e) None of these.

**Directions (78-80): In the following questions, a word is given in bold followed by four sentences. Choose the appropriate option mentioning the sentence that uses the highlighted word in a grammatically correct and contextually meaningful manner.**

**78. Mantle**

- (a) Ever since I was young, we've hung a stocking from the mantle on Christmas Eve.  
(b) He finally settled on the mantle across from his bed, deciding to buy something for the party.  
(c) Although the mantle was sparsely decorated, each item had been artfully placed.  
(d) His mantle was filled to the brim with framed pictures of his children and grandchildren.  
(e) None of these.

**79. Feat**

- (a) He sat down on the edge of the bed, staring at his feat.  
(b) Pete threw his feat over the wagon seat and dropped to the ground.  
(c) It felt good to be off her feat, even if only momentarily and in such a manner.  
(d) It was perhaps the most astonishing single feat of arms in the World War.  
(e) None of these.

**80. FLAIR**

- (a) You can bring in Asian accents to add a bit more flair and style to the tent.  
(b) A flair of interest was in Komal's black gaze, one that made her realize he wasn't leaving.  
(c) Lana grew uneasy and watched the sky flair with rocket and laser fire from the battle at the Peak.  
(d) You'll find patterned designs, which are perfect for adding a bit of flairs to your outfit  
(e) None of these.

**Directions (81-85):** Fill in the blanks with the appropriate words to make a grammatically correct and contextually meaningful sentence.

Insuring body parts has a surprisingly exotic connotation, despite the morbid subject matter. There are various insurance schemes \_\_\_(81)\_\_\_ property, life, health and automobiles, but until recently, nobody would have thought of having separate body parts insured. Now it is possible to have their body parts insured with an insurance

company. If you are a Footballer, you can insure your legs as this body part is \_\_\_(82)\_\_\_ you to earn your bread and butter. This policy is usually taken by celebrities all over the world as they can afford the high expenses associated with it. Body part insurance is part of Specialty insurance which has already gained a good market abroad. Body part Insurance is usually taken and issued to celebrities who stand to lose from damage or injury to their body part and this policy \_\_\_(83)\_\_\_ the business loss to a celebrity for that part of their body or talent that is important for their business. It is still possible to put a price on body parts under general insurance policies. The payout from dismemberment tends to depend on how critical that individual part is to your ability to function as this relates to the level of \_\_\_(84)\_\_\_ . These celebrities can afford to pay the \_\_\_(85)\_\_\_ insurance premiums on these kinds of policies because they are wealthy and the insured body parts are essential to their work. These stars claim that the loss of use of these body parts would mean that they would no longer be able to generate an income. Essentially this would be the same as a driver losing his eyesight or a programmer losing the use of her hands.

81. (a) Ranging (b) Excluding (c) Covering  
(d) Governing (e) None of these.
82. (a) Serviced. (b) Aiding. (c) Yearning.  
(d) Abiding. (e) None of these.
83. (a) Amplified. (b) Aided. (c) Rectified  
(d) Indemnify. (e) None of these.
84. (a) Disablement. (b) Functionality. (c) Reimbursement.  
(d) Enigma. (e) None of these.
85. (a) Miniscule. (b) Superficial (c) Humongous.  
(d) Gold (e) None of these.

**Directions (86-90):** Read the sentences given below to find if there is any grammatical error. Also, two words are given in bold, check if there is any spelling error in the highlighted words. One of the parts of the sentence will either have grammatical error or will have incorrectly spelt highlighted word. Mark that part as your answer. If there is "No Error" in the sentence, choose (e) as the answer.

86. The priest together with (a) /his followers were **fatally** injured (b) /in the accident which occurred last night (c) /near the **unmanned** railway crossing. (d) /No Error (e)
- (a) A (b) B (c) C  
(d) D (e) E

87. The young woman who is **watching** television in that room (a) /lived here for more than (b) /a year but she has never created (c) /any **problem** for us. (d) /No Error (e)

- (a) A (b) B (c) C  
(d) D (e) E

88. Each of the **employees**, (a) /whom the company has chosen to take part (b) /in the international seminar to be conducted (c) /in the City **Hal**, are up to the mark (d) / No Error (e)

- (a) A (b) B (c) C  
(d) D (e) E

89. Needless to say, (a) /no sooner were all these large and rather expensive **operations** finished (b) /when the main **electrecity** was brought in (c) /and the turbine became obsolete. (d) /No Error (e)

- (a) A (b) B (c) C  
(d) D (e) E

90. Plastic bags less than 50 microns thick (a) /are banned, (b) /but neither the states nor the city **corporations** (c) /cares to **enforce** this rule. (d) /No Error (e)

- (a) A (b) B (c) C  
(d) D (e) E

**Directions (91-95):** Out of the following given sentences find the one which doesn't make a coherent passage after the rearrangement and based on that arranged sequence answer the following questions.

- (a) However, in order for continuous success to take place; it is the Government's responsibility to **provide** the youth with proper facilities for, getting equipped with the knowledge of the modern era.  
(b) Banks have been focusing on laws, policies and legal frameworks that have been developed with the participation of young people and which help them realize their full potential.  
(c) They also need to know how to read, write, think, understand, analyze, and discuss the issues their country faces.  
(d) The entire success of the nation depends on the youths.  
(e) The primary role of young people is to get a good education in order to become better citizens of tomorrow.  
(f) They need to learn skills to do the job that their country's economy needs.

91. Considering statement (e) "**The primary role of young people is to get a good education in order to become better citizens of tomorrow**" as the first sentence of the paragraph then which one among the following becomes the last sentence to make the paragraph coherent?

- (a) A (b) B (c) B  
(d) E (e) D

92. Considering statement (e) "**The primary role of young people is to get a good education in order to become better citizens of tomorrow**" as the first sentence of the paragraph, then which among the following does not coherently relate to the paragraph after the rearrangement?

- (a) D (b) C (c) A  
(d) B (e) F

93. Which one of the following statements should consecutively follow statement (F)?

- (a) A (b) B (c) C  
(d) D (e) E

94. Which one of the following is the **FOURTH** statement of the paragraph after rearrangement?

- (a) F (b) B (c) A  
(d) D (e) E

95. Considering statement (e) "**The primary role of young people is to get a good education in order to become better citizens of tomorrow**" as the first statement of the paragraph, choose the correct sequence of the paragraph after rearrangement.

- (a) EDCBA (b) ECDAB (c) EAFDC  
(d) EFCDA (e) ECADB

**Directions (96-100):** In each of the questions given below four sentences are given which may or may not be grammatically. Find the sentences which are both grammatically and contextually correct and choose the options according to it. If all the given sentences are grammatically and contextually correct then choose option (e) as your choice.

96. (I) Priyamvada was unhappy to hear the news of her son's failing in the final examination.  
(II) Tax evaders should be heavily fined as they are doing it intentionally.  
(III) The information supplied to us were not as useful as we first thought it would be.  
(IV) Statistics suggests that the population of this town will double in five years.

- (a) Only (I) is correct  
(b) Only (IV) is correct  
(c) Both (I) and (II) are correct  
(d) Both (II) and (IV) are correct  
(e) All are correct

97. (I) He asked what the weather had been like during my holidays and I said that it had been awful.  
(II) Shruti has such a fine memory that she can recollect anything what happened many years ago.  
(III) The last of the Mughal emperors of India was imprisoned and was later sent into exile by the British.  
(IV) We strongly encourage school's support and teacher's participation to maximize the performance standard.  
(a) Only (I) is correct  
(b) Only (II) is correct  
(c) Both (I) and (III) are correct  
(d) Both (II) and (IV) are correct  
(e) All are correct
98. (I) He is not only sincere in his responsibilities but also very competent to handle the job.  
(II) One of my brothers told me about the sad demise of your uncle.  
(III) As a practice the last batch of the tins undergoes through checkup.  
(IV) Past experience constituted another important factor in establishing the interpretation of signs noted.  
(a) Only (I) is correct  
(b) Only (II) is correct  
(c) Both (I) and (II) are correct  
(d) Both (II) and (III) are correct  
(e) All are correct
99. (I) The boy who you see there made the top score in the last match.  
(II) Only by working hard did he prosper as a business consultant since he arrived in America 20 years ago.  
(III) In a fit of temper, he tore up the sweet letter which his wife had written to him.  
(IV) It was rather cold again today, but tomorrow we expect the temperature to rise.  
(a) Only (I) is correct  
(b) Only (III) is correct  
(c) Both (I) and (II) are correct  
(d) Both (I) and (III) are correct  
(e) All are correct
100. (I) The teacher drew the attention of the boys to the importance of regular practice.  
(II) The teacher said that Ajay was capable of doing more better work.  
(III) Did you see any of the child when you were in the garden?  
(IV) Today, automobiles have taken the place of horses in the principal means of transportation.  
(a) Both (I) and (IV) are correct  
(b) Only (III) is correct  
(c) Both (I) and (II) are correct  
(d) Both (I) and (III) are correct  
(e) All are correct



# LIC AAO Prelims Previous Year Paper - 2019 (Solutions)

## ENGLISH LANGUAGE

- 71. (b);** The answer to the question can be inferred from the paragraph second and fourth of the passage, '... Customers expect to be able to interact with companies through modern technology...' and '...which typically includes invasive questions and surveys about to dictate premiums...' Also there is no mention of the busy schedule of the customers in the passage. Hence, option (b); is the correct answer.
- 72. (e);** The answer to the question can be inferred from first and second paragraph of the passage, '...AI can be applied to improve the claims process...' and '...AI-powered claims could also fight against one of the most costly elements of the insurance industry fraudulent claims...'; '...a recent survey found that 74% of consumers say they would be happy to get computer-generated insurance advice....' Hence, option (e); is the correct answer.
- 73. (a);** The answer to this question can be inferred from the paragraph four of the passage, '...In the insurance space, chatbots can be used to answer basic questions and resolve claims, as well as sell products, address leads, or make sure customers are properly covered.....' Hence, option (a); is the correct answer.
- 74. (b);** The answer to this question can be inferred from the first paragraph of the passage, '...new process of "touch less" claims is introduced in the industry. This process uses artificial intelligence and other technology to report the claim, capture damage, audit the system, and communicate with the customer...' Hence, option (b); is the correct answer.
- 75. (d);** Invasive means invading or tending to invade.  
Meager means irrelevant or insignificant.  
Strenuous means requiring great effort.  
Peculiar means particular or special.  
Nosy means showing too much curiosity in people's affairs.  
Although option (a); appears to be the correct alternative but it is not similar to the sense in which the word 'Invasive' is used in the passage. Hence, option(d); is the correct answer.
- 76. (a);** Notorious means infamous  
Disreputable means having a bad reputation.  
Indecent means not appropriating or fitting.  
Abjure means to renounce or give up.  
Sluggish means lacking energy or alertness.

So from the given options, only option (a); is the correct synonym of the word 'Notorious'. Hence, option (a); is the correct answer.

- 77. (c);** Antiquated means old, outdated  
From the given options, options (a); , (b); and (d); are synonyms of the word Antiquated. Hence, option (c); is the correct answer.
- 78. (b);** A 'Mantle' is a shawl or cloak whereas 'Mantel' is the shelf or slab. So in option (a); , (c); and (d); the correct word should be 'Mantel'. Hence, option (b); is the correct answer.
- 79. (d);** 'Feat' is defined as something that require great courage and skill to achieve whereas 'Feet' is lower extremity of the leg below the ankle, on which a person stands. Hence, option (d); is the correct answer.
- 80. (a);** 'Flair' means a special aptitude or ability for doing something right whereas 'Flare' means a sudden burst of bright flame or light. Also the use of 'flairs' is grammatically incorrect instead it should be 'flare'. Hence, option (a); is the correct answer.
- 81. (c);** Ranging means extended between specified limits.  
Excluding means not taking something into account.  
Covering means including all the possible options.  
Governing means having authority to conduct the policy.  
So from the given options, only option (c); makes the sentence contextually and grammatically correct. Hence, option (c); is the correct answer.
- 82. (b);** Service means to perform routine maintenance work  
Aiding means to help or support something.  
Yearning means feeling of intense longing.  
Abiding means lasting a long time.  
So from the given options, only option (b); makes the sentence contextually and grammatically correct. Hence, option (b); is the correct answer.
- 83. (d);** Amplified means to increase in magnitude.  
Aided means to help or support something.  
Rectified means to put right or correct.  
Indemnify means compensate for harm or loss.  
Although option (b); and (d); makes the sentence contextually correct but option (b); is not grammatically correct. Hence, option (d); is the correct answer.

- 84. (a);** Disablement means condition of being unable to perform.  
Functionality means the quality of being able to serve a purpose.  
Reimbursement means a sum paid to cover money that has been spent  
Enigma means a person or thing that is difficult to understand.  
So from the given options, only option (a); makes the sentence contextually correct. Hence, option (a); is the correct answer.
- 85. (c);** Miniscule means extremely small.  
Superficial means appearing to be true until examined.  
Humongous means huge or enormous.  
So from the given options, only option (c); makes the sentence contextually correct. Hence, option (c); is the correct answer.
- 86. (b);** In the second part of the sentence, the word "were" will be replaced by the word "was" because when two subjects are combined with 'together with', the main subject is the one which is written before together with, and the verb follows the main subject. Apart from the grammatical error word "fatally" is incorrectly spelt.  
Fatally- with death as a result.  
Hence, option (b); will be the correct answer.
- 87. (b);** In the second part of the sentence, the word "lived" will be replaced by "has lived" or "has been living" because "is watching" used in first part of the sentence and "has never created" used in the third part of the sentence signify that the sentence is in present tense. Both the given bold words are correctly spelt. Hence, option (b); will be the correct answer.
- 88. (d);** In the fourth part of the sentence, "are" should be replaced by "is" because the subject of the statement starts with "Each of" and such sentences always follow singular Verb. Apart from the grammatical error word "Hal" is incorrectly spelt.  
"Hall" is the correctly spelt word. Hence, option (d); will be the correct answer.

**89. (c);** In the third part of the sentence, “when” will be replaced by “than” because ‘No sooner’ is always followed by ‘than’ and ‘Hardly/Scarcely’ is followed by ‘when/before’.

Apart from the grammatical error word “Hal” is incorrectly spelt.

“Electrecity” is the incorrectly spelt word. Hence, option (c); will be the correct answer.

**90. (d);** In the fourth part of the sentence, “cares” should be replaced by “care” because if two subjects are combined using ‘Either...or’ or ‘Neither...nor’ then the verb always follows the subject near to it, which in this case is ‘the city corporations’. So the verb will be plural. Both the given bold words are correctly spelt. Hence, option (d); will be the correct answer.

**91. (a);** As provided in the question, statement (e); is the first statement of the paragraph in which there is a mention of the prerequisite for the youths to become good citizens in future. Sentence (e); and (F) forms a coherent pair as sentence (F) has talked that youths need to learn the skills to get themselves into the job and thus contributing to the country’s economy. Sentence (c); is consecutively following sentence (F) as it has mentioned the other things that youths should follow to know their country more. Moreover, sentence (d); and (a); are forming a contextually logical pair, the clue can be inferred from the joining word “success.” Sentence (d); is talking about the entire nation’s success and sentence (a); is talking about how to achieve that success on continuous pace. Thus, **sentence (a);** becomes the last sentence of the paragraph as it describes about the role of government in order to provide the facilities to the youth to achieve that success. However, sentence (b); fails to connect with the theme of the paragraph as it is describing about the focus on laws, policies and legal frameworks by banks which will help the young generation to utilize their full potential. Therefore, with the elimination of sentence (b); the sequence thus formed is **EFCDA**. Hence, **option (a);** becomes the most suitable answer choice.

**92. (d);** As provided in the question, statement (e); is the first statement of the paragraph in which there is a mention of the prerequisite for the youths to become good citizens in future. Sentence (e); and (F) forms a coherent pair as sentence (F) has talked that youths need to learn the skills to get themselves into the job and thus contributing to the country’s economy. Sentence (c); is consecutively following sentence (F) as it has mentioned the other things that youths should follow to know their country more. Moreover, sentence (d); and (a); are forming a contextually logical pair, the clue can be inferred from the joining word “success.” Sentence (d); is talking about the entire nation’s success and sentence (a); is talking about how to achieve that success on continuous pace. Thus, **sentence (a);** becomes the last sentence of the paragraph as it describes about the role of government in order to provide the facilities to the youth to achieve that success. However, sentence (b); fails to connect with the theme of the paragraph as it is describing about the focus on laws, policies and legal frameworks by banks which will help the young generation to utilize their full potential. Therefore, with the elimination of sentence (b); the sequence thus formed is **EFCDA**. Therefore, only **option (d);** i.e., **statement (b);** does not follow the theme of the paragraph as it is describing about the import duties levied by India in various sectors.

**93. (c);** Statement (e); is the first statement of the paragraph in which there is a mention of the prerequisite for the youths to become good citizens in future. Sentence (e); and (F) forms a coherent pair as sentence (F) has talked that youths need to learn the skills to get themselves into the job and thus contributing to the country’s economy. Sentence (c); is consecutively following sentence (F) as it has mentioned the other things that youths should follow to know their country more. Moreover, sentence (d); and (a); are forming a contextually logical pair, the clue can be inferred from the joining word “success.” Sentence (d); is talking about the entire nation’s success and sentence (a); is talking about how to achieve that success on continuous pace. Thus, **sentence (a);**



becomes the last sentence of the paragraph as it describes about the role of government in order to provide the facilities to the youth to achieve that success. However, sentence (b); fails to connect with the theme of the paragraph as it is describing about the focus on laws, policies and legal frameworks by banks which will help the young generation to utilize their full potential. Therefore, with the elimination of sentence (b); the sequence thus formed is **EFCDA**. Thus, **option (c)**; is the correct answer choice.

- 94. (d)**; Statement (e); is the first statement of the paragraph in which there is a mention of the prerequisite for the youths to become good citizens in future. Sentence (e); and (F) forms a coherent pair as sentence (F) has talked that youths need to learn the skills to get themselves into the job and thus contributing to the country's economy. Sentence (c); is consecutively following sentence (F) as it has mentioned the other things that youths should follow to know their country more. Moreover, sentence (d); and (a); are forming a contextually logical pair, the clue can be inferred from the joining word "success." Sentence (d); is talking about the entire nation's success and sentence (a); is talking about how to achieve that success on continuous pace. Thus, **sentence (a)**; becomes the last sentence of the paragraph as it describes about the role of government in order to provide the facilities to the youth to achieve that success. However, sentence (b); fails to connect with the theme of the paragraph as it is describing about the focus on laws, policies and legal frameworks by banks which will help the young generation to utilize their full potential. Therefore, with the elimination of sentence (b); the sequence thus formed is **EFCDA**. Therefore, **option (d)**; is the correct choice.

- 95. (d)**; As provided in the question, statement (e); is the first statement of the paragraph in which there is a mention of the prerequisite for the youths to become good citizens in future. Sentence (e); and (F) forms a coherent pair as sentence (F) has talked that youths need to learn the skills to get themselves into the job and thus contributing to

the country's economy. Sentence (c); is consecutively following sentence (F) as it has mentioned the other things that youths should follow to know their country more. Moreover, sentence (d); and (a); are forming a contextually logical pair, the clue can be inferred from the joining word "success." Sentence (d); is talking about the entire nation's success and sentence (a); is talking about how to achieve that success on continuous pace. Thus, **sentence (a)**; becomes the last sentence of the paragraph as it describes about the role of government in order to provide the facilities to the youth to achieve that success. However, sentence (b); fails to connect with the theme of the paragraph as it is describing about the focus on laws, policies and legal frameworks by banks which will help the young generation to utilize their full potential. Therefore, with the elimination of sentence (b); the sequence thus formed is **EFCDA**. Hence, **option (d)**; becomes the most suitable answer choice.

- 96. (c)**; Sentence (III) is incorrect as the subject of the sentence 'information' is uncountable noun and is singular. Hence 'was' will be used in place of 'were'.

Sentence (IV) contains an error of subject-verb agreement. Some nouns ending in 's' [eg: statistics] appear to be plural, but generally refer to only one thing and are, therefore, generally considered singular.

Here, only (I) & (II) statements are grammatically and contextually meaningful. Hence, option (c); is the most suitable answer choice.

- 97. (a)**; Sentence (II) is incorrect. 'that' is the correct use instead of 'what' as 'that' is used in the form of relative pronoun after 'nothing, anything'.

Sentence (III) is incorrect. 'on' will be used after 'later' as 'later' means 'afterwards' whereas 'later on' means 'in the future, or after the time already mentioned'.

Among the given sentences, statement (IV) contains a grammatical error. It is to be noted When plural nouns do not end in s, the possessiveness of it can be denoted by simply adding apostrophe and an 's' [ 's] after the noun;

however, if the plural noun already ends in s, a mere addition of an apostrophe signifies its possessiveness. Therefore, teacher's should be replaced by teachers'.

Here, only the statement given in (I) is correct. Hence, option (a); is the most suitable answer choice.

**98. (e);** All the given sentences are grammatically correct.

**99. (b);** Sentence (I) is incorrect. 'whom' will be used in place of 'who' as 'who' is a nominative case after which a verb is necessary while 'whom' is an objective case.

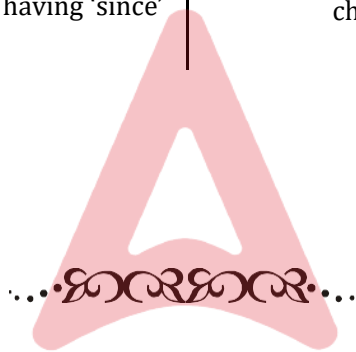
Sentence (II) is incorrect as 'has he prospered' is the correct use. If 'since' is used in the form of conjunction then main clause is used in the present perfect tense while clause having 'since' is used in simple past tense.

There is a grammatical error in sentence (IV). To make the sentence grammatically correct, replace "was" by "is", since the event described is of present. The hint can be drawn from the word "today". Hence, option (b); is the most suitable answer choice.

**100. (a);** Sentence (II) is incorrect as 'more better' is a double comparative which is not used in the sentence. 'much, very much, far' is used before comparative degree. Hence 'much' or 'very much' will be used in place of 'more'.

Sentence (III) is wrong as 'children' is the correct use in place of 'child'. If countable noun is used after 'any of, some of, all of', then it should be plural.

Hence, option (a); is the most suitable answer choice.



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