

Insuring the future: On health insurance and a wide demographic of citizens

While **broadening** eligibility, health insurance must be made **affordable**

The Insurance Regulatory and Development Authority of India (**IRDAI**), the **apex regulator** of insurance products, **has** asked companies to enable a wide demographic of citizens to benefit from health insurance. Most significantly, it **directs** insurance providers to make health insurance available to senior citizens, as those above 65 are currently **barred** from issuing new policies for themselves. This is clearly an **acknowledgement** of demographic changes **underway** in India. Though India's population figures have not been officially **accounted for** since 2011, **estimates** from the UN Population Fund and experts **suggest** that India's is nearly **level with** China and may have **surpassed** it sometime in 2023. **The India Ageing Report 2023**, which **draws** from UN **projections**, **estimates** that India's **cohort** of seniors — those above 60 — **will** increase from about 10% of the population (149 million in 2022) to 30% (347 million) by 2050. That is more than the current population of the U.S. Several of the most developed countries already have their senior demographic (65-plus) ranging from 16% to 28%. That is already **precipitating considerable** worry within these populations on access to health care, affordable medicine and appropriate **care-giving infrastructure** to support them. Some of these **economically** developed countries have government-funded public health systems and others are entirely dependent on private health care, with cost being a significant **determinant** in access to quality care. In many of these countries, there is no entry barrier to health insurance policies, though, following principles of **actuarial economics** from centuries ago, health insurance gets **progressively**, and sometimes **exponentially**, more expensive as age **advances**.

Already the small, single-digit **percentage** of India's economic **elite can** afford the equivalent of "family floater" **plans** that take care of individuals and their parents at a cost lower than what individual senior-citizen health insurance would cost. If the only effect of the IRDA's recent circular is to provide many more **unaffordable** health insurance policies, it would be equivalent to **admiring the icing on an inedible cake**. Much has been made of the next two **decades** being **critical** to India's future, on the **reasoning** that this is the time that India must **reap** its 'demographic dividend'. This is **premised on** a large proportion of the **workforce** moving out of agriculture and **inevitably** followed by a **breakdown** of the traditional care-giving structure for the aged. The **experience** in several southern Indian States **is telling**. Thus, **broadening** the eligibility of health insurance **should** be **accompanied** by a massive upgradation of affordable health care. **[Practice Exercise]**

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

Vocabulary

1. **Demographic** (noun) – Population group, group characterized by specific demographics जनसांख्यिकी
2. **Broaden** (verb) – Expand, widen, extend, enlarge विस्तार करना
3. **Affordable** (adjective) – Reasonable, economical, budget-friendly, cost-effective सस्ती
4. **Apex** (adjective) – Top, peak, highest, pinnacle, summit सर्वोच्च
5. **Regulator** (noun) – Supervisor, controller, overseer, authority नियामक
6. **Direct** (verb) – Order, instruct, command, dictate निर्देश देना
7. **Bar** (verb) – Prohibit, exclude, ban, prevent बाधा डालना
8. **Acknowledgement** (noun) – Recognition, acceptance, admission, concession स्वीकृति
9. **Underway** (adjective) – Happening, in progress, ongoing, occurring प्रगति पर
10. **Account for** (phrasal verb) – Explain, justify, give a reason for, rationalize स्पष्टीकरण देना
11. **Level** (with) (verb) – Equalize, match, balance, compare with समान होना
12. **Surpass** (verb) – Exceed, outdo, outstrip, transcend, eclipse पार करना
13. **Ageing** (adjective) – Getting older, maturing, aging, declining बूढ़ा हो रहा है
14. **Draw** (from) (verb) – Derive, extract, take from, use as a source से प्राप्त करना
15. **Projection** (noun) – Estimate, forecast, prediction, outlook अनुमान
16. **Cohort** (noun) – Group, category, band, team समूह
17. **Precipitate** (verb) – Bring about, cause, bring on, occasion, give rise to उत्पन्न करना
18. **Considerable** (adjective) – Significant, substantial, notable, major काफी
19. **Care-giving** (adjective) – Relating to providing care, nurturing, supportive देखभाल से संबंधित
20. **Infrastructure** (noun) – Facilities, structure, framework, base बुनियादी ढांचा
21. **Economically** (adverb) – Financially, monetarily, fiscally आर्थिक रूप से
22. **Determinant** (noun) – Factor, element, component, influence निर्धारक
23. **Actuarial economics** (noun) – Study of risk and insurance using mathematical and statistical methods बीमा गणित

24. **Progressively** (adverb) – Gradually, increasingly, step by step, incrementally क्रमिक रूप से
25. **Exponentially** (adverb) – Rapidly, swiftly, at an increasing rate तेजी रूप से
26. **Advance** (verb) – Move forward, progress, proceed, develop आगे बढ़ना
27. **Economic Elite** (noun) – a minority group who enjoys certain privileges and holds economic power in a society, independent of democratic elections. अभिजात वर्ग
28. **Family floater plan** (noun) – A type of health insurance plan that covers the entire family under one premium
29. **Unaffordable** (adjective) – Expensive, costly, exorbitant, beyond one's means महंगा
30. **Admire** (verb) – Appreciate, praise, commend, esteem प्रशंसा करना
31. **The Icing on the cake** (phrase) – Something that makes a good situation even better सोने पे सुहागा
32. **Inedible** (adjective) – Not fit to be eaten, unpalatable, uneatable अखाद्य
33. **Decade** (noun) – Period of Ten years दशक
34. **Critical** (adjective) – Crucial, vital, essential, imperative महत्वपूर्ण
35. **Reasoning** (noun) – Logic, rationale, thinking, argumentation तर्क
36. **Reap** (verb) – to get the advantages of a particular situation से लाभ लेना
37. **Demographic dividend** (noun) – Economic growth potential that can result from shifts in a population's age structure जनसांख्यिकी लाभ
38. **Premise** (on) (verb) – Base, found, build, ground आधारित
39. **Workforce** (noun) – Employees, staff, labor force, personnel कार्यक्षम जनसंख्या
40. **Inevitably** (adverb) – Unavoidably, necessarily, surely, certainly अनिवार्य रूप से
41. **Breakdown** (noun) – Failure, collapse, disintegration, malfunction असफलता
42. **Telling** (adjective) – Revealing, significant, expressive, meaningful कारगर
43. **Accompany** (by) (verb) – Go along with, come with, attend, join साथ में आना

Summary of the Editorial

1. The Insurance Regulatory and Development Authority of India (IRDAI) has issued new guidelines to extend health insurance benefits to a broader demographic.
2. These guidelines specifically target increasing accessibility for senior citizens, who are currently unable to acquire new health insurance policies post-65 years of age.
3. The move by IRDAI acknowledges the ongoing demographic shifts within India, highlighting an aging population.
4. Official population data for India has not been updated since 2011, but estimates suggest that India's population may have already surpassed that of China as of 2023.
5. The India Ageing Report 2023, using UN data, projects that seniors (60+) will constitute 30% of India's population by 2050, a significant increase from about 10% in 2022.
6. This demographic trend aligns with that in developed nations, where the senior population (65+) ranges from 16% to 28%.
7. Developed countries face challenges such as healthcare access, affordability of medicine, and adequate caregiving infrastructure due to an aging population.
8. In some developed countries, health systems are government-funded while others rely entirely on private healthcare, with costs influencing the quality of care accessible.
9. Unlike many countries, there is generally no entry barrier for senior citizens in obtaining health insurance, though costs increase with age according to actuarial principles.
10. In India, a small elite can afford comprehensive health plans that cover themselves and their parents at a relatively lower cost compared to standalone senior citizen health insurance.
11. IRDAI's new directive aims to prevent the scenario where more expensive but unaffordable health insurance plans are offered without genuinely enhancing accessibility or affordability.
12. The next two decades are deemed crucial for India to benefit from its demographic dividend, as a large part of the workforce shifts away from agriculture.
13. This shift is expected to lead to a disruption of traditional caregiving structures for the elderly, especially evident in southern states of India.
14. The expansion of eligibility for health insurance is suggested to go hand in hand with significant improvements in affordable healthcare facilities.
15. The editorial advocates for a thoughtful approach to expanding health insurance coverage that genuinely supports the changing needs and demographics of the Indian population.

Practice Exercise: SSC Pattern Based

[Editorial Page]

1. **What is the tone of the passage?**
 - A. Cynical
 - B. Objective
 - C. Optimistic
 - D. Frustrated
2. **What is the main theme of the passage?**
 - A. Comparison of health care systems between India and developed countries
 - B. Necessity of affordable health insurance for a growing elderly population
 - C. Economic challenges faced by India's aging population
 - D. Health risks associated with aging
3. **What is the primary directive given by the Insurance Regulatory and Development Authority of India (IRDAI) to insurance companies regarding the inclusion of senior citizens?**
 - A. The IRDAI has mandated that insurance companies must only provide health insurance to citizens under the age of 65.
 - B. The IRDAI has encouraged insurance companies to offer health insurance to a broader range of age groups, without specific emphasis on seniors.
 - C. The IRDAI has instructed insurance companies to allow senior citizens above the age of 65 to be eligible for new health insurance policies.
 - D. The IRDAI has recommended that insurance companies increase the prices of health insurance as citizens age.
4. **According to the passage, what major demographic shift is expected in India by the year 2050, and how does it compare to current U.S. demographics?**
 - A. The number of seniors in India is projected to decrease to less than 10% of the population, making it significantly less than the current senior demographic in the U.S.
 - B. The cohort of seniors in India is estimated to grow to about 30% of the population, equating to more than the current population of the U.S.
 - C. India's senior population is expected to remain stable at around 10% of the population, similar to the demographic trends in economically developed countries.
 - D. The total population of India is expected to surpass that of China by 2050, leading to a higher percentage of young adults rather than seniors.
5. **According to the passage, what is the primary challenge that India faces in utilizing its 'demographic dividend' in the context of health insurance?**
 - A. The challenge of educating a predominantly young population about the benefits of health insurance.
 - B. The necessity of upgrading healthcare infrastructure to accommodate an increasing number of elderly citizens transitioning from traditional caregiving structures.
 - C. The difficulty of making health insurance affordable while broadening eligibility for a diverse demographic.
 - D. The need to focus on agricultural advancements to support the economic stability of the workforce.

Comprehension:

In the following passage, some words have been deleted. Read the passage carefully and select the most appropriate option to fill in each blank.

The Supreme Court's refusal to grant any further time to the State Bank of India (SBI) to _____1_____ details of those who purchased and parties that encashed electoral bonds since April 2019 has _____2_____ an ill-advised attempt to seek postponement of the disclosure until after the general election. The SBI has now been asked to disclose to the Election Commission of India (ECI), by the end of March 12, the names of details of the purchasers of the bonds, the dates on which these were bought, and denominations. The bank should also disclose the names of parties that redeemed the bonds, along with dates and denominations. The ECI has to host the information on its website by March 15. The _____3_____ of the bank's application for time until June 30 is that it is now quite clear that it must disclose the data available to it, and need not try and match the names of the donors with the parties. It appears that the initial directions of the Constitution Bench, as part of its February 15 judgment invalidating the electoral bonds scheme, had been _____4_____ to mean that the SBI was required to match with _____5_____ all the purchasers with the recipients. The bank deemed this a "time-consuming" exercise, as the details were in separate silos and not stored in digital format.

6. **Select the most appropriate option to fill in blank number 1.**
 - A. Diminish
 - B. Finish
 - C. Furnish
 - D. Banish
7. **Select the most appropriate option to fill in blank number 2.**
 - A. Foiled
 - B. Exiled
 - C. Trailed
 - D. Failed
8. **Select the most appropriate option to fill in blank number 3.**
 - A. Root
 - B. Commote
 - C. Promote
 - D. Upshot
9. **Select the most appropriate option to fill in blank number 4**
 - A. Comprised
 - B. Construed
 - C. Composed
 - D. Constituted
10. **Select the most appropriate option to fill in blank number 5**
 - A. Allude
 - B. Recede
 - C. Gratitude

- D. Exactitude
11. Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.
- P. At stake, in particular, are India's strategic interests amid China's aggressive outreach to smaller nations.
- Q. The results of the parliamentary elections in the Maldives are making waves in the Indian Ocean Region.
- R. The resounding victory of President Mohamed Muizzu's People's National Congress has implications for the Maldives' international alliances, notably with China.
- S. The shift towards China aligns with Muizzu's anti-India rhetoric and his administration's endeavours to bolster economic cooperation with Beijing, exemplified by major infrastructure projects awarded to Chinese companies.
- A. RSPQ
B. QPRS
C. QRPS
D. RQPS
12. Sentences of a paragraph are given below in jumbled order. Select the option that gives their correct logical sequence.
- A. In the world of chess, where strategy and intellect reign supreme, D Gukesh has etched his name in history.
- B. At 17, this prodigious talent hailing from Chennai stunned the world on Sunday by emerging victorious in the FIDE Candidates tournament in Toronto, securing his place as the youngest-ever winner of this prestigious event.
- C. Facing off against top-ranked players — from Hikaru Nakamura to Fabiano Caruana and Ian Nepomniachtchi — Gukesh stood tall.
- D. Through 14 rounds of gruelling classical chess, Gukesh remained unfazed against seasoned opponents, showcasing a blend of tenacity and brilliance.
- E. His journey to the summit of chess excellence has been nothing short of remarkable. Defying the odds and surpassing the expectations of many, he exhibited a level of composure and maturity far beyond his years.
- A. DECAB
B. BDEAC
C. ABEDC
D. CBEDA
13. Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.
- A. They have also been restrained from rejecting claims based on pre-existing conditions.
- B. In an effort to make the healthcare ecosystem more inclusive and accessible, the Insurance Regulatory and Development Authority of India (IRDAI) has done away with the age limit of 65 years for persons buying health insurance policies
- C. The insurers cannot refuse to issue policies to persons with severe medical conditions like cancer, heart or renal failure and AIDS.

- D. In a recent gazette notification, the insurance regulator has directed insurers to ensure that they offer health insurance products catering to all age groups.
- A. BDAC
 - B. CABD
 - C. BCAD
 - D. ABCD
14. Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.
- P. These figures throw an unflattering light on the government's commitment to strengthen school education as well as provide regular employment to the educated youth.
- Q. And, not surprisingly, the most backward district of Nuh accounts for the maximum — 4,353 — out of the 25,192 unfilled posts.
- R. Underscoring the dismal state of affairs in the school education sector of Haryana, more than 20 per cent of the total posts of teacher in government schools across the state are lying vacant.
- S. That nearly 12,000 posts are filled by guest teachers and over 1,200 by teachers appointed by Haryana Kaushal Rozgar Nigam Limited on a contractual basis is another indicator reflecting poorly on the Khattar government's report card.
- A. QPRS
 - B. RQSP
 - C. QSPR
 - D. RPQS
15. For the four-sentence (S1 to S4) paragraph below, sentences S1 and S4 are given. From the options P, Q, R and S select the appropriate sentences for S2 and S3, respectively.
- S1:** The Union Cabinet has cleared the decks for the introduction of the Digital Personal Data Protection Bill in the monsoon session of Parliament.
- S4:** It took the panel two years to submit its report, in which it recommended that the clause empowering the Centre to 'exempt the processing of personal data by a government agency from the application of any or all provisions' of the Bill should prescribe adequate safeguards to prevent misuse.
- P:** Not only for compliance with India's new digital privacy law and sectoral requirements but also to ensure the business maintains its competitive edge.
- Q:** Regulated Entities must have documented clarity from the SP about the level of access to its customer data that the SP will maintain.
- R:** The draft Bill has been approved after consultations with organisations both within and outside the government.
- S:** The proposed legislation has witnessed many twists and turns. It was introduced by the Centre in the Lok Sabha as the Personal Data Protection Bill in December 2019 and promptly referred to a joint parliamentary committee.

- A. P and Q
B. R and S
C. P and S
D. Q and S
16. Select the option that can be used as a one-word substitute for the given group of words.
Not informed about or aware of something
A. Oblivious
B. Uneducated
C. Absent
D. Inconscient
17. Select the most appropriate **ANTONYM** of the given word.
Selective
A. Stimulating
B. Careless
C. Doubtful
D. Planned
18. Select the option that can be used as a one-word substitute for the given group of words.
Burial ground consisting of graves.
A. Courtyard
B. Cemetery
C. Sanctuary
D. Auditorium
19. Select the most appropriate option that can substitute the underlined words in the given sentence.
The heavy medications and strong drugs at the sanatorium will surely turn a patient **completely lifeless and unresponsive.**
A. tombic
B. cadaverous
C. zonic
D. wasted
20. Select the most appropriate meaning of the underlined idiom in the following sentence.
I really don't want **to pour cold water on** your theory but it cannot be applied to real life situations.
A. To destroy someone's written piece of work
B. To take revenge on someone by destroying their lives' work under the pretext of bad quality
C. To be critical or doubtful of a plan that someone is excited about
D. To give goosebumps by showing a prospect
21. Select the most appropriate synonym of the **italicised** word in the given sentence.
In most organisations there are ***predators*** who take advantage over the meek ones.
A. supporters

- B. philanthropists
C. benefactors
D. exploiters
22. **Select the option that expresses the given sentence in passive voice.**
They are hitting the ball.
A. The ball has been hit by them.
B. The ball is being hitten by them.
C. The ball is hit by them.
D. The ball is being hit by them.
23. **Select the most appropriate ANTONYM of the underlined word.**
The crowd gave an exultant cheer to the football team when they were exiting the airport.
A. rejoicing
B. disconsolate
C. jubilant
D. elated
24. **Select the most appropriate option to fill in the blank.**
The group of travellers were wonderstruck by the _____ of the coin.
A. wait
B. white
C. weight
D. wide
25. **Select the most appropriate synonym of the given word.**
Fragile
A. Delicate
B. Firm
C. Composed
D. Fanatic

Answers

1. B 2.B 3.C 4. B 5.C 6. C 7. A 8. D 9. B 10. D 11. B 12. C
 13. A 14.B 15. B 16. A 17.B 18.B 19.B 20.C 21.D 22.D 23.B 24. C
 25. A

[\[Practice Exercise\]](#)

Explanations

1. B) Objective

A. Cynical - Incorrect because the passage does not display a distrust of motives or outcomes; it merely presents information and describes policy developments.

B. Objective - Correct as the passage provides an analytical and factual report on the current status and future trends of health insurance in India without displaying personal feelings or opinions.

C. Optimistic - Incorrect because there is no strong sense of hope or positive outlook specifically expressed about the situation; it's more a neutral presentation of facts.

D. Frustrated - Incorrect because the passage does not convey any sense of exasperation or annoyance; it focuses on explaining the scenario in a straightforward manner.

2. B) Necessity of affordable health insurance for a growing elderly population

A. Incorrect because, although there is mention of health care systems in developed countries, it is not the central theme of the passage but rather a contextual detail.

B. Correct as the passage focuses on the policy adjustments and demographic shifts necessitating broader and more affordable health insurance coverage for older adults.

C. Incorrect because, while economic factors are discussed, the central concern is about providing health insurance, not directly about broader economic challenges.

D. Incorrect as the passage primarily discusses insurance and demographic trends rather than focusing on the health risks of aging.

3. C) The IRDAI has instructed insurance companies to allow senior citizens above the age of 65 to be eligible for new health insurance policies.

The passage explicitly states that the IRDAI has directed insurance companies to make health insurance available to senior citizens above the age of 65, as they were previously barred from issuing new policies for themselves. This directive aims to include this demographic in receiving health insurance benefits, acknowledging the growing number of seniors due to demographic changes.

A) Incorrect because the directive is specifically to include seniors over 65, not to exclude them.

B) Incorrect as the directive specifically targets senior citizens, rather than a broader age range without specific emphasis.

D) Incorrect because the directive focuses on eligibility for seniors, not on the pricing structure of the insurance, which may naturally increase with age but is not the focus of the IRDAI's directive.

4. B) The cohort of seniors in India is estimated to grow to about 30% of the population, equating to more than the current population of the U.S.

The passage indicates that India's cohort of seniors — those above 60 — will increase from about 10% of the population in 2022 to 30% by 2050, amounting to 347 million, which is more than the current population of the U.S. This significant increase highlights the demographic changes and challenges related to aging and health care needs.

A) Incorrect because the senior demographic in India is projected to increase, not decrease.

C) Incorrect as the senior population in India is not expected to remain stable but is forecasted to triple by 2050.

D) Incorrect because the passage does not predict India's total population to surpass China by 2050 specifically; it discusses the aging population increase and its implications.

5. **C) The difficulty of making health insurance affordable while broadening eligibility for a diverse demographic.**

The passage indicates that making health insurance affordable is a key challenge, especially as eligibility is broadened to include more people, affecting the effective utilization of India's demographic dividend.

A. The passage does not discuss education about health insurance as a primary challenge.

B. It focuses on the affordability of health insurance, not directly on upgrading healthcare infrastructure.

D. Agricultural advancements are not linked to the challenges of health insurance discussed in the passage.

6. C) 'furnish' का use होगा क्योंकि "furnish" का अर्थ होता है प्रदान करना या मुहैया कराना। sentence में mention है कि राज्य बैंक को विवरण प्रदान करने के लिए कहा गया है, इसलिए 'furnish' यहाँ सही है। जबकि 'Diminish' का अर्थ है कम करना, 'Finish' का अर्थ है समाप्त करना, और 'Banish' का अर्थ है निष्कासित करना, जो इस संदर्भ में सही नहीं हैं।

'furnish' will be used because "furnish" means to provide or supply. The sentence mentions that the State Bank of India has been asked to provide details, making 'furnish' fitting here. Whereas, 'Diminish' means to reduce, 'Finish' means to complete, and 'Banish' means to expel, which do not fit in this context.

7. A) 'Foiled' का use होगा क्योंकि 'foiled' का अर्थ होता है विफल करना या असफल होना।

passage में mention है कि SBI का प्रयास चुनावों तक जानकारी को छुपाने का था, जिसे सुप्रीम कोर्ट ने विफल कर दिया, इसलिए 'foiled' यहाँ सही है। 'Exiled' का अर्थ होता है निर्वासित करना जो यहाँ अप्रासंगिक है, 'Trailed' का अर्थ होता है पीछे चलना जो इस संदर्भ में फिट नहीं बैठता, और 'Failed' भी एक option हो सकता है लेकिन इसका use आमतौर पर किसी कार्य की असफलता के लिए होता है, न कि किसी कोशिश को रोकने के लिए।

'Foiled' will be used because it means to prevent something from succeeding. The passage indicates that the SBI's attempt was to delay revealing information until after the elections, which the Supreme Court thwarted, making 'foiled' appropriate here. 'Exiled' means to expel, which is irrelevant here, 'Trailed' means to follow which does not fit this context, and 'Failed'

could be considered but it usually implies a failure to accomplish a task, not specifically to stop an attempt.

8. D) 'Upshot' का use होगा क्योंकि "upshot" का अर्थ होता है किसी परिस्थिति या घटना का अंतिम परिणाम या नतीजा। Passage में mention है कि बैंक ने जो समय मांगा था उसे नहीं मिला, इसलिए 'upshot' यहाँ सही है। 'Root' का अर्थ होता है जड़, 'Commote' का use गलत है क्योंकि यह एक correct word नहीं है, और 'Promote' का अर्थ है प्रोत्साहित करना या बढ़ावा देना, जो इस संदर्भ में सही नहीं है।

'Upshot' will be used because it means the final result or outcome of a situation or series of events. The passage explains that the bank did not receive the additional time it had requested, making 'upshot' appropriate here. 'Root' means the base or origin, 'Commote' is incorrect as it's not a correct word, and 'Promote' means to encourage or advance, which does not fit in this context.

9. B) 'Construed' का use होगा क्योंकि "construed" का अर्थ होता है किसी बात को विशेष रूप से समझना या व्याख्या करना। पैसेज में बताया गया है कि Constitution Bench के निर्देशों को इस तरह से समझा गया था कि SBI को दान देने वालों और पार्टियों के नामों को मिलान करना आवश्यक था, इसलिए 'construed' यहाँ सही है। 'Comprised' का अर्थ होता है शामिल करना, 'Composed' का अर्थ होता है बनाना या लिखना, और 'Constituted' का अर्थ होता है गठित करना या बनाना, जो इस context में सही नहीं है।

'Construed' will be used because it means to interpret something in a particular way. The passage indicates that the directions of the Constitution Bench were interpreted to mean that SBI was required to match the names of the donors with the parties, making 'construed' appropriate here. Whereas, 'Comprised' means to consist of, 'Composed' means to create or write, and 'Constituted' implies to be made up of or formed, which don't align with this context.

10. D) 'Exactitude' का use होगा क्योंकि "exactitude" का अर्थ होता है अत्यधिक सटीकता या निपुणता। Sentence में mention किया गया है कि SBI को प्राप्तकर्ताओं के साथ खरीदारों का मिलान करना था, इसलिए 'exactitude' यहाँ सही है। जबकि 'Allude' का अर्थ है संकेत करना या इशारा करना, 'Recede' का अर्थ है पीछे हटना या कम होना, और 'Gratitude' का अर्थ है कृतज्ञता, जो इस context में सही नहीं हैं।

'Exactitude' will be used because it means great accuracy or precision. The sentence mentions that the SBI was required to match the purchasers with the recipients, making 'exactitude' fitting here. Whereas, 'Allude' means to refer indirectly, 'Recede' means to go or move back, and 'Gratitude' means thankfulness, which don't fit in this context.

11. B) QPRS

Q: Q will come first because it introduces the main topic of the paragraph, which is the parliamentary elections in the Maldives.

P: P follows Q because it expands on the general implications mentioned in Q by specifying what is at stake for India in relation to these election results.

R: R comes after P because it provides specific information about the outcome of the elections mentioned in Q. It identifies the winner, President Mohamed Muizzu and his party, and notes the broader implications for the Maldives' international alliances, particularly with China.

S: Finally, S follows R as it gives concrete examples of how President Muizzu's administration is moving closer to China, aligning with the information in R about the implications of his party's victory.

12. **C) ABEDC**

A: This sentence introduces the subject, D Gukesh, and sets the topic around his achievements in chess.

B: Following the introduction of Gukesh, this sentence delves into a specific achievement, giving context to how he has made history.

E: After mentioning his recent achievement, this sentence expands on Gukesh's overall journey and character, providing a broader view of his career and personal qualities, which supports the specifics provided in sentence B.

D: This sentence provides further details about the nature of the competition described in sentence B, explaining the conditions under which Gukesh won and emphasizing his resilience and skill.

C: The final sentence elaborates on the specific challenges faced by Gukesh, naming prominent opponents to highlight the level of competition and his remarkable performance.

13. **A) BDAC**

B: B is the starting point as it introduces a key action taken by the Insurance Regulatory and Development Authority of India (IRDAI) to make healthcare more inclusive by removing the age limit for purchasing health insurance.

D: D follows B logically as it provides additional information about the directive from the insurance regulator.

A: A comes after D because it continues to detail the restrictions placed on insurers by the IRDAI.

C: C is placed last as it deepens the explanation of the inclusivity by highlighting that insurers cannot refuse policies even to those with severe medical conditions, which is a specific application of the principles described in sentences B, D, and A.

14. **B) RQSP**

R: R begins the paragraph effectively by establishing the context of the issue—it underscores the poor state of school education in Haryana by stating a significant problem: a large percentage of teacher posts are vacant.

Q: It details the distribution of these vacancies, highlighting the most affected area, Nuh.

S: S builds on the information in Q by elaborating on the kinds of employment that are filling these vacancies, namely guest teachers and contractual appointments.

P: P concludes the paragraph by reflecting on the broader implications of the details in the previous sentences.

15. **B) R and S.**

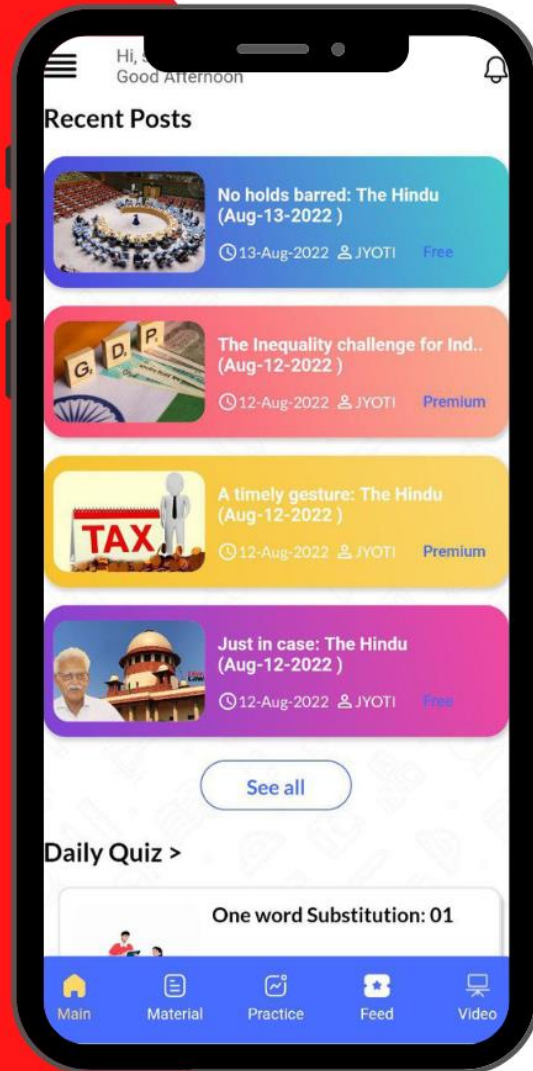
Sentence R effectively connects S1 and S4 by explaining the process between the introduction of the bill and the recommendation after a two-year period by the panel.

Sentence S provides additional background about the legislative journey of the bill, filling the gap between its introduction and the final recommendations made by the panel, thus appropriately fitting before S4.

Options P and Q are unrelated to the specific legislative process or timeline described in the paragraph and therefore do not fit logically as S2 or S3.

16. A) **Oblivious** (adjective) – Not informed about or aware of something. अनजान
- **Uneducated** (adjective) – Lacking in education or knowledge; unlearned. अशिक्षित
 - **Absent** (adjective) – Not present in a place; away. अनुपस्थित
 - **Inconscient** (adjective) – Not conscious; without awareness, sensation, or cognition. अचेतन/ असंगत।
17. B) **Selective** (adjective) – Careful in choosing, discriminating, discerning, fastidious. चयनशील
Antonym: **Careless** (adjective) – Not giving sufficient attention or thought to avoiding harm or errors, neglectful, heedless, unthinking. लापरवाह
- **Stimulating** (adjective) – Encouraging or arousing interest or enthusiasm, invigorating, refreshing, exhilarating. उत्तेजक
 - **Doubtful** (adjective) – Feeling uncertain about something, dubious, uncertain, hesitant. संदेहपूर्ण
 - **Planned** (adjective) – Decided or arranged in advance, premeditated, deliberate, intentional. नियोजित
18. B) **Cemetery** (noun) – A burial ground consisting of graves. कब्रिस्तान
- **Courtyard** (noun) – An unroofed area that is completely or partially enclosed by walls or buildings, typically one forming part of a castle or large house. आंगन
 - **Sanctuary** (noun) – A place of refuge or safety; a nature reserve. अभयारण्य
 - **Auditorium** (noun) – A large building or room for public meetings or performances. सभागार
19. B) **Cadaverous** (adjective) – completely lifeless and unresponsive शव का, मुर्दे-सा
20. C) **Pour cold water on** (phrase) – To be critical or doubtful of a plan that someone is excited about पर पानी फेर देना
21. D) **Predators** (noun) – Organisms or individuals that hunt, exploit, or take advantage of others, particularly the weak or vulnerable. शोषक/ परभक्षी
- Synonym: Exploiters** (noun) – Those who make use of something, especially unethically or unjustly, for one's own advantage. शोषक

- **Supporters** (noun) – Those who give approval, comfort, or encouragement. समर्थक
 - **Philanthropists** (noun) – Individuals who seek to promote the welfare of others, often through generous donations of money or time. परोपकारी
 - **Benefactors** (noun) – Those who give money or other help to a person or cause. उपकारी
22. D) The ball is being hit by them.
23. B) **Exultant** (adjective) – Triumphantly happy, elated, joyful, ecstatic. उत्साहित/ प्रसन्न
Antonym: Disconsolate (adjective) – Without consolation or comfort; unhappy, dejected, despondent. निराश
- **Rejoicing** (adjective) – Showing great joy, happiness, or delight. हर्षित
 - **Jubilant** (adjective) – Feeling or expressing great happiness and triumph. जयान्वित
 - **Elated** (adjective) – Marked by high spirits; jubilant. उत्साहित
24. C) '**Weight**' का प्रयोग होगा क्योंकि पूरे संदर्भ में, sentence यात्री के समूह द्वारा सिक्के की विशेषता पर आश्चर्य होने की चर्चा कर रहा है। यहाँ "of the coin" के माध्यम से उसकी एक विशेषता को दर्शाया जा रहा है, जो सबसे संभावित रूप से उसका वजन हो सकता है। इसलिए, "weight" सबसे उपयुक्त विकल्प होगा।
- '**Weight**' should be used because in the entire context, the sentence is discussing the astonishment of the group of travellers at a particular characteristic of the coin. Here, through the " of the coin", it portrays that specific attribute, which is most likely its weight. Thus, "weight" would be the most appropriate choice
25. A) **Fragile** (adjective) – Easily broken or damaged, delicate, brittle, breakable. नाजुक
 Synonym: **Delicate** (adjective) – Fine in texture, quality, or workmanship, easily broken or damaged. नाजुक
- **Firm** (adjective) – Solid, hard, rigid, compact. मजबूत
 - **Composed** (adjective) – Calm, self-possessed, self-controlled, serene. संतुलित
 - **Fanatic** (adjective) – Filled with excessive and single-minded zeal, obsessive, frenzied. कट्टर



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