

Healthcare relief

Policyholders to get cashless claims in 3 hours

THE Insurance Regulatory and Development Authority of India (IRDAI) has taken a much-needed step to **smoothen** the health insurance **landscape** by **mandating** a three-hour limit for settling cashless health claims. This significant **directive** is aimed at **enhancing** the **efficiency** and **customer-centricity** of health insurance services in India. By **stipulating** that **insurers** should decide on cashless **authorisation** within an hour and settle claims within three hours of discharge, the regulatory authority is **setting** a new **benchmark** for responsiveness and **reliability** in the sector.

Health insurance claims **pose** major challenges to customers. Lengthy processing **often results in** financial **strain** as patients and their families must raise funds immediately to pay hospital bills. **Delays** in cashless claims **can lead to** additional charges, **prolonged** hospital stays and **potential disruptions** in treatment. The **rigmarole exacerbates** the patients' stress. Further, **erratic service** and a **lack** of transparency contribute to deep **distrust** in the system, **detering** many from purchasing health insurance policies altogether. The new directive also includes a **provision** for a no-claim bonus and mandates a wider range of products to be offered by insurers, **catering to** the needs of all kinds of patients.



These reforms are aimed at boosting customer confidence and, subsequently, increasing **insurance penetration** in a country where health insurance coverage remains relatively low, with a significant section of the population **reliant on** government schemes. The **lack** of awareness about health insurance **is** another **stumbling block**. By **streamlining** the claims process and suggesting a discount on the premium amount for claim-free years, the IRDAI has **taken on** these challenges **head-on**. It must now ensure that the health insurance companies **align** their operations **with** the new guidelines by the July 31 deadline.

[\[Practice Exercise\]](#)

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

Vocabulary

1. **Smoothen** (verb) – Make smoother, ease, simplify, facilitate, streamline सरल बनाना
2. **Landscape** (noun) – Scenario, environment, field, situation, domain परिदृश्य
3. **Mandate** (verb) – Require, order, decree, command, stipulate अनिवार्य करना
4. **Directive** (noun) – Instruction, order, command, regulation, guideline निर्देश
5. **Enhance** (verb) – Improve, boost, augment, elevate, strengthen बढ़ाना
6. **Efficiency** (noun) – Effectiveness, productivity, proficiency, capability, competence दक्षता
7. **Customer-centricity** (noun) – Focus on customer needs, customer orientation, customer focus, client-centeredness ग्राहक केंद्रिता
8. **Stipulate** (verb) – Specify, state, require, set forth, dictate शर्त रखना
9. **Insurer** (noun) – Insurance company, underwriter, provider, guarantor, carrier बीमाकर्ता
10. **Authorisation** (noun) – Approval, permission, sanction, consent, endorsement अनुमति
11. **Set a benchmark** (phrase) – Establish a standard, set a precedent, create a model, define a norm, set an example मानक स्थापित करना
12. **Reliability** (noun) – Dependability, trustworthiness, consistency, stability, credibility विश्वसनीयता
13. **Pose** (verb) – Present, create, cause, bring about, produce उत्पन्न करना
14. **Often** (adverb) – Frequently, regularly, repeatedly, commonly, habitually अक्सर
15. **Result in** (phrasal verb) – Lead to, cause, bring about, produce, effect परिणामस्वरूप होना
16. **Strain** (noun) – Stress, pressure, tension, burden, difficulty तनाव
17. **Lead (to)** (verb) – Cause, result in, bring about, produce, effect कारण बनना
18. **Prolonged** (adjective) – Extended, lengthy, protracted, drawn-out, long-lasting लंबा
19. **Potential** (adjective) – Possible, prospective, likely, probable, conceivable संभावित
20. **Disruption** (noun) – Disturbance, interruption, disorder, breakdown, upheaval बाधा

21. **Rigmarole** (noun) – Complication, hassle, fuss, mess, confusion झंझट
22. **Exacerbate** (verb) – Worsen, aggravate, intensify, amplify, heighten बढ़ाना
23. **Erratic** (adjective) – Unpredictable, inconsistent, irregular, unstable, variable अनियमित
24. **Distrust** (noun) – Mistrust, suspicion, doubt, skepticism, wariness अविश्वास
25. **Deter** (verb) – Discourage, dissuade, prevent, inhibit, hinder रोकना
26. **Provision** (noun) – Supply, arrangement, service, measure, facility प्रावधान
27. **Cater to** (phrasal verb) – Serve, accommodate, provide for, attend to, supply को पूरा करना
28. **Insurance penetration** (noun) – The extent of the insurance market within a country.
29. **Reliant** (on) (adjective) – Dependent on, relying on, contingent on, trusting in, needing निर्भर
30. **Stumbling block** (noun) – Obstacle, hindrance, barrier, impediment, difficulty बाधा
31. **Streamline** (verb) – Simplify, rationalize, modernize, optimize, make more efficient सुगम बनाना
32. **Take on** (phrasal verb) – Confront, tackle, address, engage with, deal with सामना करना
33. **Head-on** (adverb) – Directly, face-to-face, forthrightly, straightforwardly, without evasion सीधे
34. **Align** (with) (verb) – Match, coordinate, synchronize, harmonize, adjust मेल खाना

Summary of the Editorial

1. The Insurance Regulatory and Development Authority of India (IRDAI) has mandated a three-hour limit for settling cashless health claims.
2. Insurers are required to decide on cashless authorisation within one hour.
3. Claims must be settled within three hours of patient discharge.
4. This directive aims to enhance the efficiency and customer-centricity of health insurance services in India.
5. Lengthy claim processing currently causes financial strain for patients and their families.
6. Delays in cashless claims can lead to additional charges and prolonged hospital stays.
7. Patients' stress levels are exacerbated by the lengthy claim process.
8. Erratic service and lack of transparency contribute to distrust in the health insurance system.
9. Many people are deterred from purchasing health insurance policies due to these issues.
10. The new directive includes a provision for a no-claim bonus.
11. Insurers must offer a wider range of products to meet diverse patient needs.
12. These reforms aim to boost customer confidence in health insurance.
13. Increased confidence is expected to raise insurance penetration in India.
14. A significant portion of the Indian population currently relies on government health schemes.
15. The lack of awareness about health insurance is a major barrier to coverage.
16. The IRDAI suggests a discount on premium amounts for claim-free years.
17. The IRDAI aims to streamline the claims process to address existing challenges.
18. Health insurance companies must align their operations with the new guidelines by July 31.
19. The reforms are expected to improve responsiveness and reliability in the health insurance sector.
20. The ultimate goal is to increase the overall health insurance coverage in India.

Practice Exercise: SSC Pattern Based

1. **Based on the passage, what is the primary purpose of the IRDAI's new directive regarding cashless health claims?** [Editorial page]
 - A. To increase the number of health insurance policies sold
 - B. To enhance the efficiency and customer-centricity of health insurance services
 - C. To introduce a no-claim bonus for policyholders
 - D. To reduce the cost of health insurance premiums
2. **What inference can be made about the impact of the IRDAI's directive on patients and their families?**
 - A. Patients will no longer face any financial strain due to medical expenses.
 - B. The directive will completely eliminate distrust in the health insurance system.
 - C. The directive will alleviate some stress related to financial strain and transparency issues.
 - D. Patients will not need health insurance policies anymore.
3. **Which of the following statements is false according to the passage?**
 - A. The IRDAI has taken steps to increase awareness about health insurance.
 - B. A significant section of the population relies on government schemes for healthcare.
 - C. The health insurance companies must align their operations with the new guidelines by July 31.
 - D. Health insurance penetration is already high, according to the passage.
4. **What is the tone of the passage?**
 - A. Pessimistic
 - B. Informative
 - C. Sarcastic
 - D. Apathetic
5. **What is the synonym of the word "exacerbates"?**
 - A. Alleviates
 - B. Mitigates
 - C. Aggravates
 - D. Pacifies

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.

How wonderful it is to watch the sky after sunset! One would first notice one or two bright dots shining in the sky. Soon you would see the number increasing. You cannot count them any more. The whole sky is filled with tiny shining objects – some are bright, others dim. It seems as if the sky is ____1____ with diamonds. They all appear to be ____2____. But if you look at them carefully you will notice that some of them do not twinkle as others do. They simply glow without any ____3____ just as the moon shines. ____4____ these bright objects, you may also see the moon on most of the days. It may, however, appear at different times, in different shapes and at different positions. You can see the full moon only once in about a month's time. It is Full moon night or Poornima. A ____5____ later, you

cannot see it at all. It is a New moon night or Amavasya. On this day, you can watch the night sky best, provided it is a clear night. Do you wonder why can't we see the moon and all those bright tiny objects during day time? It is because the very bright light of the sun does not allow us to see all these bright objects of the night sky. The sun, the moon and all those objects shining in the night sky are called celestial bodies.

6. **Select the most appropriate option to fill in blank number 1.**

- A. Stimulated
- B. Unbiased
- C. Surrounded
- D. Studded

7. **Select the most appropriate option to fill in blank number 2.**

- A. Twinkling
- B. Unshackling
- C. Spiralling
- D. Gambling

8. **Select the most appropriate option to fill in blank number 3.**

- A. Backer
- B. Flicker
- C. Uproar
- D. Debris

9. **Select the most appropriate option to fill in blank number 4**

- A. Along with
- B. Merely
- C. In which
- D. Indeed

10. **Select the most appropriate option to fill in blank number 5**

- A. Month
- B. Year
- C. Fortnight
- D. Finitude

11. **Arrange the following sentences to form a coherent paragraph.**

- P. Yes, I can make snakes dance by playing the been.
 - Q. I can do something special which I am sure none of you can do! Do you know what?
 - R. I have learnt this art from my family members. We people are known as Kalbeliyas.
 - S. I can play the been! You must be surprised.
- A. QSPR B. PSRQ C. RPSQ D. PQSR

12. **Arrange the following sentences to form a coherent paragraph.**

- P. Terrorists targeted a former sarpanch in Shopian and a tourist couple from Rajasthan in Anantnag on Saturday night ahead of polling for the Baramulla Lok Sabha constituency.
- Q. The attacks, which claimed ex-sarpanch Aijaz Sheikh's life and left the visiting duo injured, remind us again of the fact that the security forces cannot afford to let their guard down.

- R. Baramulla goes to the polls today, while voting for the Anantnag-Rajouri seat will take place on May 25.
- S. The violence is clearly an attempt to disrupt the electoral process in Kashmir.
A. QSPR B.PSRQ C.QSRP D.PQSR
13. **Given below are four jumbled sentences. Out of the given options pick the one that gives their correct order.**
- A. The mountain range was covered with snow.
B. Napoleon had to cross the Alps in winter.
C. Napoleon replied that the word 'impossible' did not exist for him.
D. So, someone told Napoleon that the task was impossible.
A. DBCA
B. BADC
C. ADBC
D. BDCA
14. Select the most appropriate **synonym** of the given word.
Preferred
A. Adored
B. Favoured
C. Feared
D. Compared
15. Select the most appropriate **synonym** of the given word.
Ovation
A. Creation
B. Applause
C. Preparation
D. Censure
16. **Select the most appropriate option to fill in the blank.**
She _____ how the magician had performed the rope trick.
A. puzzled
B. bewildered
C. suspected
D. wondered
17. **Select the most appropriate option to substitute the underlined segment in the given sentence. If there is no need to substitute it, select No improvement.**
When it started raining, I ran to the nearer house for shelter.
A. the nearest house
B. a near house
C. the near house
D. No improvement
18. Select the **INCORRECTLY** spelt word.
A. Abandon
B. Acquaintence

- C. Alliance
D. Acquisition
19. **Given below are four jumbled sentences. Out of the given options pick the one that gives their correct order.**
- A. Much of this war had taken place along the Western Front.
B. Both sides had dug in deep and each lost many men over little ground.
C. This front was a line of trenches across which the two sides faced each other.
D. Andre Maginot had fought a war with the French against the Germans.
- A. BCDA
B. ACDB
C. DACB
D. DBCA
20. **Select the most appropriate meaning of the given idiom.**
By and by
- A. Suddenly
B. Gradually
C. On the whole
D. By any means
21. **Select the most appropriate ANTONYM of the given word.**
Glee
- A. Bliss
B. Joy
C. Fun
D. Woe
22. **Identify the segment in the sentence which contains the grammatical error. If there is no error, select 'No error'**
Everyone except she have travelled by air.
- A. travelled by air
B. she have
C. No error
D. Everyone except
23. **Select the most appropriate option to fill in the blank.**
The roof of the old building _____ during the storm.
- A. collapsed
B. scratched
C. destroyed
D. Demolished
24. **Select the option that can be used as a one-word substitute for the given group of words/phrase.**
A group of ships
- A. fleet
B. squad

C. colony

D. Swarm

25. Select the **wrongly** spelt word.

A. Piece

B. Fierce

C. Sieze

D. Grief

Answers

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

[\[Practice Exercise\]](#)

Explanations

1. **B) To enhance the efficiency and customer-centricity of health insurance services**

A: Incorrect. The passage does not indicate that the primary purpose of the directive is to increase the number of health insurance policies sold. This may be a secondary effect but not the main goal.

B: Correct. The passage explicitly states that the directive aims at enhancing the efficiency and customer-centricity of health insurance services in India.

C: Incorrect. While a no-claim bonus is mentioned as part of the new directive, it is not the primary purpose.

D: Incorrect. The passage does not mention reducing the cost of health insurance premiums as part of the directive.

2. **C) The directive will alleviate some stress related to financial strain and transparency issues.**

A: Incorrect. While the directive aims to reduce financial strain by speeding up the claims process, it does not imply that all financial strain will be eliminated.

B: Incorrect. The directive aims to improve trust in the system but does not claim to completely eliminate distrust.

C: Correct. The passage indicates that the new directive addresses issues such as financial strain and transparency, helping to alleviate some of the stress experienced by patients and their families.

D: Incorrect. The directive improves the claims process but does not suggest that patients will no longer need health insurance policies.

3. **D) Health insurance penetration is already high, according to the passage.**

A is incorrect (true) because the passage mentions that the IRDAI has taken on the challenge of the lack of awareness about health insurance.

B is incorrect (true) because the passage states that a significant section of the population relies on government schemes.

C is incorrect (true) because the passage notes that health insurance companies must align their operations with the new guidelines by July 31.

D is correct (false) because the passage indicates that health insurance penetration remains relatively low.

4. **B) Informative**

A. This option is incorrect because the passage does not focus on negative outcomes or a sense of hopelessness. Instead, it highlights positive reforms.

B. This is the correct answer because the passage provides detailed information about new regulations and their expected impact on health insurance in India.

C. This option is incorrect because the passage is serious and straightforward, lacking any ironic or mocking tone.

D. This option is incorrect because the passage demonstrates concern and engagement with the issues in the health insurance sector.

5. **C) Aggravates**

- A. This option is incorrect because alleviates means to make something less severe
 B. This option is incorrect because mitigates means to make less severe or serious
 C. This is the correct answer because aggravates means to make a situation worse
 D. This option is incorrect because pacifies means to calm or soothe

6. D) 'Studded' का use होगा क्योंकि "studded" का अर्थ होता है किसी चीज़ के चारों ओर या अंदर छोटे चमकीले या महंगे टुकड़े लगे हुए होना। sentence में mention है कि पूरा आकाश छोटे चमकीले वस्तुओं से भरा हुआ है, इसलिए 'studded' यहाँ सही है। जबकि 'Stimulated' का अर्थ है उत्तेजित करना, 'Unbiased' का अर्थ है निष्पक्ष होना, और 'Surrounded' का अर्थ है घेरना, जो इस context में सही नहीं है।

'Studded' will be used because it means being decorated or embedded with small, shiny or precious pieces. The sentence mentions that the whole sky is filled with tiny shining objects, making 'studded' appropriate here. Whereas, 'Stimulated' means to excite, 'Unbiased' means impartial, and 'Surrounded' means to encircle, which don't fit in this context.

7. A) 'Twinkling' का use होगा क्योंकि "twinkling" का अर्थ होता है चमकना और झिलमिलाना। sentence में mention है कि सभी वस्तुएं चमकती हुई प्रतीत होती हैं, इसलिए 'twinkling' यहाँ सही है। जबकि 'Unshackling' का अर्थ है मुक्त करना, 'Spiralling' का अर्थ है घुमावदार ढंग से चलना, और 'Gambling' का अर्थ है जुआ खेलना, जो इस context में सही नहीं है।

'Twinkling' will be used because it means to shine with a flickering or sparkling light. The sentence mentions that all the objects appear to be shining, making 'twinkling' fitting here. Whereas, 'Unshackling' means to free, 'Spiralling' means to move in a spiral course, and 'Gambling' means to play games of chance, which don't fit in this context.

8. B) 'Flicker' का use होगा क्योंकि "flicker" का अर्थ होता है हल्की-हल्की चमक या टिमटिमाना। sentence में mention है कि कुछ वस्तुएं बिना किसी टिमटिमाहट के सिर्फ चमकती हैं, इसलिए 'flicker' यहाँ सही है। जबकि 'Backer' का अर्थ है समर्थक, 'Uproar' का अर्थ है कोलाहल या शोर, और 'Debris' का अर्थ है मलबा, जो इस context में सही नहीं है।

'Flicker' will be used because it means a brief or faint light or to twinkle. The sentence mentions that some objects glow without any flicker, making 'flicker' appropriate here. Whereas, 'Backer' means supporter, 'Uproar' means a loud noise or commotion, and 'Debris' means scattered fragments, which don't fit in this context.

9. A) 'Along with' का use होगा क्योंकि "along with" का अर्थ होता है किसी चीज़ के साथ-साथ होना। sentence में mention है कि इन चमकीली वस्तुओं के साथ-साथ, आप अधिकांश दिनों में चाँद भी देख सकते हैं, इसलिए 'along with' यहाँ सही है। जबकि 'Merely' का अर्थ है केवल, 'In which' का अर्थ है जिसमें, और 'Indeed' का अर्थ है वास्तव में, जो इस context में सही नहीं है।

'Along with' will be used because it means in addition to something. The sentence mentions that besides these bright objects, you can also see the moon on most days, making 'along with' appropriate here. Whereas, 'Merely' means only, 'In which' means in which, and 'Indeed' means truly or certainly, which don't fit in this context.

10. C) 'Fortnight' का use होगा क्योंकि "fortnight" का अर्थ होता है दो हफ्ते या चौदह दिन की अवधि। sentence में mention है कि एक समय बाद, आप इसे बिल्कुल नहीं देख सकते, और पूर्णिमा और अमावस्या के बीच लगभग दो सप्ताह का अंतर होता है, इसलिए 'fortnight' यहाँ सही है। जबकि 'Month' का अर्थ है महीना, 'Year' का अर्थ है साल, और 'Finitude' का अर्थ है सीमितता, जो इस context में सही नहीं है।

'Fortnight' will be used because it means a period of two weeks or fourteen days. The sentence mentions that after a certain period, you cannot see it at all, and there is approximately a two-week interval between a full moon and a new moon, making 'fortnight' appropriate here. Whereas, 'Month' means a period of about four weeks, 'Year' means a period of twelve months, and 'Finitude' means the state of having limits or bounds, which don't fit in this context.

11. A) **QSPR**

Q: This sentence serves as an attention-grabbing introduction, creating curiosity about the special skill mentioned. "I can do" (subject and verb) introduces the speaker and the skill.

S: This sentence directly answers the question posed in sentence Q, revealing the special skill. "I can play" (subject and verb) directly follows from the skill mentioned.

P: This sentence elaborates on the skill mentioned in S, specifying the effect of playing the been. "Yes, I can make" (confirmation with subject and verb) confirms the skill. "By playing the been" (prepositional) explains how the skill is executed.

R: This sentence provides background information about the origin of the skill and the cultural context. "I have learnt" (subject and verb) explains the acquisition of the skill.

12. D) **PQSR**

P: This sentence introduces the main events that took place, providing the necessary context for the paragraph.

Q: The attacks" (subject) refers back to the terrorist actions in P. "Remind us again" (verb phrase) indicates the result of these attacks.

S: "The violence" (subject) refers back to the attacks described in P and Q. "Is clearly an attempt" (verb phrase) explains the purpose of the violence.

R: This sentence provides specific information about the electoral timeline, connecting back to the polling mentioned in P.

13. B) **BADC**

Napoleon had to cross the Alps in winter. The mountain range was covered with snow So, someone told Napoleon that the task was impossible. Napoleon replied that the word 'impossible' did not exist for him

14. B) **Preferred** (adjective) – Liked better, favored, chosen, selected. **पसंदीदा**

Synonym: **Favoured** (adjective) – Approved, supported, preferred, endorsed. **पसंदीदा**

- **Adored** (adjective) – Loved intensely, worshipped, venerated, esteemed. **प्यार किया**

- **Feared** (adjective) – Regarded with fear, scary, frightful, alarming. **डरा हुआ**

- **Compared** (verb) – Estimate, measure, or note the similarity or dissimilarity between. **तुलना की**

15. B) **Ovation** (noun) – A sustained and enthusiastic show of appreciation from an audience, especially by means of applause. **अभिनेंदन**

Synonym: **Applause** (noun) – Approval or praise expressed by clapping, acclamation, cheering, commendation. साधुवाद तालियाँ

- **Creation** (noun) – The action or process of bringing something into existence, formation, origination, invention. रचना
- **Preparation** (noun) – The action or process of making ready or being made ready for use or consideration, readiness, arrangement. तैयारी
- **Censure** (noun) – Express severe disapproval of (someone or something), typically in a formal statement, criticism, condemnation, reproof. निन्दा

16. D) **Wondered**' का use होगा क्योंकि "wondered" का अर्थ होता है किसी चीज के बारे में सोचना या विचार करना। Sentence में mention किया गया है कि वह कैसे समझ नहीं पा रही है कि जादूगर ने रस्सी का जादू कैसे किया, इसलिए 'wondered' यहाँ सही है। 'Puzzled' और 'bewildered' का अर्थ होता है भ्रान्त होना या उलझन में होना, और 'suspected' का अर्थ होता है संदेह करना, जो इस context में सही नहीं है।

- **Wondered**' should be used because it means to think or speculate curiously. The sentence mentions that she is not able to understand how the magician had performed the rope trick, making 'wondered' appropriate here. Whereas, 'Puzzled' and 'Bewildered' imply being confused or perplexed, and 'Suspected' means to doubt, which don't fit in this context.

17. A) **'the nearer house'** की जगह 'the nearest house' होना चाहिए क्योंकि यहां पर दो या दो से अधिक विकल्पों में से सबसे पास के घर की बात हो रही है। इसलिए, 'nearest' का सही उपयोग होगा; जैसे— I always go to the nearest grocery store.

- 'the nearest house' should be used instead of 'the nearer house' because it is referring to the closest house among two or more options. Hence, 'nearest' is the appropriate use; Like— I always go to the nearest grocery store.

18. B) The incorrect spelling among the options is 'Acquaintence.' The correct spelling is '**Acquaintance**,'
जान-पहचान

19. C) **DACB**

Andre Maginot had fought a war with the French against the Germans. Much of this war had taken place along the Western Front This front was a line of trenches across which the two sides faced each other. Both sides had dug in deep and each lost many men over little ground.

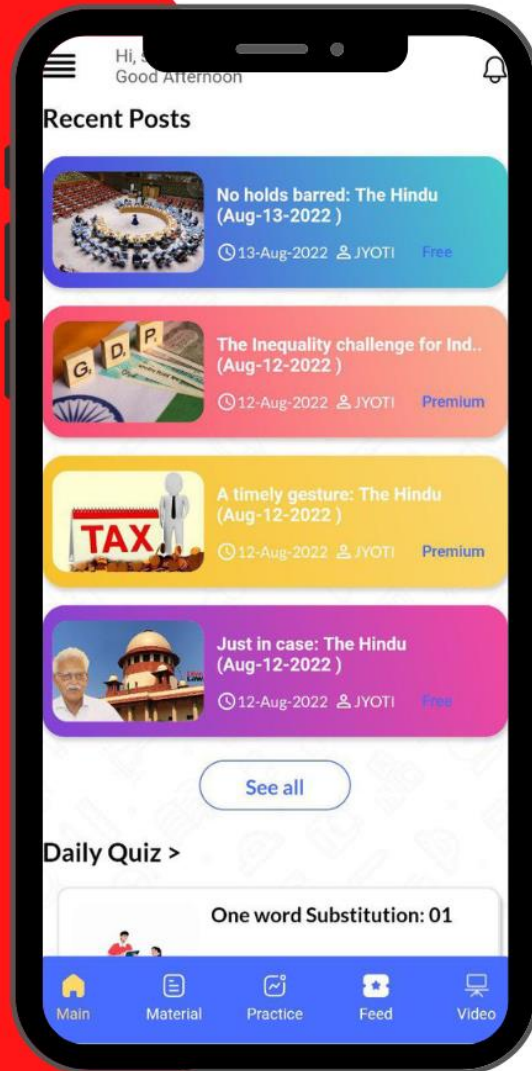
20. B) **By and by** (idiom) – Gradually धीरे धीरे

21. D) **Glee** (noun) – Great delight, joy, pleasure, happiness. प्रसन्नता

Antonym: **Woe** (noun) – Great sorrow or distress, misery, sadness, unhappiness. दुःख

- **Bliss** (noun) – Perfect happiness, joy, pleasure. आनंद
- **Joy** (noun) – A feeling of great pleasure and happiness. खुशी
- **Fun** (noun) – Enjoyment, amusement, or lighthearted pleasure. मज़ा

22. B) **she have**' की जगह 'she has' होना चाहिए, क्योंकि 'everyone except she' एक single entity को refer करता है, और इसलिए singular verb 'has' का उपयोग होना चाहिए; जैसे— Every boy except John has completed his homework.
- she have' should be replaced with 'she has' because 'everyone except she' refers to a single entity, and therefore, the singular verb 'has' should be used; Like— Every boy except John has completed his homework.
23. A) **'Collapsed'** का use होगा क्योंकि "collapsed" का अर्थ होता है अचानक गिर पड़ना या ढह जाना। Sentence में mention किया गया है कि पुरानी इमारत की छत तूफान के दौरान _____, इसलिए 'collapsed' यहाँ सही है क्योंकि तूफान के दौरान छत अचानक ढह सकती है। जबकि 'Scatched' का अर्थ है खरोचना, 'Destroyed' का अर्थ है नष्ट कर देना और 'Demolished' का अर्थ है गिरा देना, जो इस context में सही नहीं है।
- **Collapsed'** should be used because it means to suddenly fall down or cave in. The sentence mentions that the roof of the old building _____ during the storm, making 'collapsed' fitting here as a roof can suddenly cave in during a storm. Whereas, 'Scatched' means to scrape or damage the surface, 'Destroyed' means to ruin completely, and 'Demolished' means to pull or knock down, which don't fit in this context.
24. A) **Fleet** (noun) – A group of ships or vessels that are together for a particular purpose or task. **जहाज़ों की टोली**
- **Squad** (noun) – A small group of people organized for a specific purpose, often in the military or police force. **दल**
 - **Colony** (noun) – A group of people or animals living closely together, often for mutual benefit, or an area inhabited by a specific group of people or animals. **उपनिवेश**
 - **Swarm** (noun) – A large number of insects or other small creatures moving together. **भीड़**
25. C) The wrongly spelt word is 'Sieze'. The correct spelling is 'Seize'. **जब्त करना**



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