# Middle path: On the Unified Pension Scheme

The modified pension scheme overcomes some shortcomings of NPS

The Centre has restored guaranteed pensions for its employees, meeting their demand halfway, and weakly trying to hold on to principles of fiscal prudence. Pension schemes around the world, whether contributory and market linked or underwritten by the exchequer, are facing a crisis, due to multiple factors, including demographic reasons. According to the Reserve Bank of India, the total Budget estimates of various States and Union Territories for pension in 2023-24 was ₹5,22,105.4 crore, which is between 6%-21% of their total revenue receipts. Pensioners argue that it is their deferred wages. It can also be argued that pensions from the exchequer are at the cost of future generations. Governments are outsourcing jobs through contracts, and resorting to innovations such as Agnipath — a short service scheme for the military services — and the ballooning of pension bills is among the reasons that **drive** such measures. Governments are also leaving posts unfilled. All such measures are leading to two things. First, it negatively affects state capacity, and second, it reduces avenues for government and public sector jobs for India's expanding number of young job seekers. The New Pension Scheme (NPS), which was market-linked and managed by an autonomous entity, was introduced during the stock market boom. Two decades later, when people began retiring under the NPS — those who joined after January 1, 2004 — it turned out that they were receiving much less than what they would have got under the old scheme.

With the Congress making the **restoration** of the old scheme a central piece of its politics, the BJP was **pushed to the corner**. A **committee** led by former Finance Secretary and Cabinet Secretary-designate T.V. Somanathan **devised** a middle path that involves employee contributions and enhanced share from the Centre. The Unified Pension Scheme (UPS), approved by the Cabinet, promises a pension of 50% of the average basic pay of the last 12 months before retirement and a minimum pension of ₹10,000 for those who worked for at least 10 years. The Centre's **share** towards the scheme **was** increased from 14% under the NPS to 18.5%, which Prime Minister Narendra Modi has said will ensure government employees **dignity** and financial security. The BJP and the government should note that no reform can be **sustainable** without **broad** political **consensus**. **Social security** for older people **must** cover the widest segment of the population. Government employees are an organised **pressure group**, and having **managed to** restore their guaranteed pension, they should **wholeheartedly** welcome the UPS, rather than protest against employee contribution. [Practice Ex.]

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

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# **Vocabulary**

- Unified Pension Scheme (UPS) (noun) A
  pension plan combining features of
  contributory schemes and governmentbacked guarantees एकीकृत पेंशन योजना
- Overcome (verb) Conquer, surmount, defeat, tackle, resolve दूर करना
- Shortcoming (noun) Deficiency, flaw, limitation, drawback, weakness कमियों
- 4. **Restore** (verb) Reinstate, reestablish, bring back, renew, return बहाल करना
- Meet halfway (phrase) to agree to do part of what someone wants if that person will do part of what you want: बीच का रास्ता निकालना
- Hold on to (phrase) Retain, keep, preserve, cling to, maintain बनाए रखना
- 7. **Fiscal prudence** (noun) Wise and cautious financial management वित्तीय विवेक
- 8. **Underwrite** (verb) to support something that costs money by promising to pay for it, or by promising to pay if necessary to protect others who are risking their money समर्थन करना
- 9. **The Exchequer** (noun) the Finance ministry वित्त मंत्रालय

- 10. **Demographic** (adjective) Population-related, statistical, census-based, societal जनसांख्यिकीय
- 11. **Argue** (verb) Claim, contend, assert, reason, debate तर्क करना
- 12. **Deferred wage** (noun) part of an employee's salary that is not paid out or taxed as income until a future date, usually at retirement.
- 13. **Outsource** (verb) Contract out, delegate, subcontract, assign externally बाहरी स्रोत से प्राप्त करना
- 14. **Resort** (to) (verb) Turn to, adopt, use, fall back on, depend on सहारा लेना
- 15. **Ballooning** (noun) Expansion, growth, escalation, swelling, inflation बढ़ना
- 16. **Drive** (verb) Propel, push, motivate, stimulate, lead प्रेरित करना
- 17. **Lead** (to) (verb) Result in, cause, bring about, produce, generate वजह बनना
- 18. **Avenue** (noun) Path, way, route, option, opportunity मार्ग
- 19. **Autonomous** (adjective) Independent, self-governing, self-sufficient, sovereign, free स्वायत्त
- 20. **Boom** (noun) Growth, expansion, surge, rise, upswing <del>3</del>গ্ৰান

- 21. Decade (noun) Period of ten years दशक
- 22. **Turn out** (phrasal verb) End up, result, transpire, conclude, prove साबित होना
- 23. **Restoration** (noun) Recovery, reinstatement, renewal, return, revival पुनःस्थापना
- 24. **Push the corner** (phrase) Force into a difficult situation, pressure, back against the wall मुश्किल में डालना
- 25. **Devise** (verb) Plan, formulate, invent, design, create ईजाद करना
- 26. **Dignity** (noun) Self-respect, honor, prestige, decency, nobility गरिमा
- 27. **Sustainable** (adjective) Viable, enduring, lasting, maintainable, durable स्थायी

- 28. **Broad** (adjective) Wide, extensive, expansive, comprehensive, far-reaching ट्यापक
- 29. **Consensus** (noun) Agreement, accord, harmony, concurrence, unanimity आम सहमति
- 30. **Pressure group** (noun) a group of people who are trying to influence what a government or other organization does दबावगुट
- 31. **Manage** (to) (verb) Succeed, accomplish, achieve, get by, cope with सफल होना
- 32. **Wholeheartedly** (adverb) Enthusiastically, fully, sincerely, genuinely, eagerly तहे दिल से

# **Summary of the Editorial**

- 1. Restoration of Guaranteed Pensions: The Centre has restored guaranteed pensions for its employees, striking a balance between employee demands and fiscal prudence.
- 2. Global Pension Crisis: Pension schemes worldwide are in crisis due to various factors, including demographic changes, which affect both contributory and exchequer-backed pensions.
- 3. Pension Burden: In India, the total budget estimates for pensions in 2023-24 for various States and Union Territories amount to ₹5,22,105.4 crore, constituting 6%-21% of their total revenue receipts.
- 4. **Deferred Wages vs. Future Generations:** Pensioners view pensions as deferred wages, while critics argue that funding pensions from the exchequer burdens future generations.
- 5. Impact of Outsourcing and Innovations: Governments are outsourcing jobs, introducing schemes like Agnipath, and leaving posts unfilled, all of which negatively impact state capacity and reduce job opportunities in the public sector.
- 6. New Pension Scheme (NPS) Issues: The NPS, introduced during a stock market boom, led to lower pensions for retirees, compared to the old scheme, for those who joined after January 1, 2004.
- 7. Political Pressure: The Congress party's focus on restoring the old pension scheme put pressure on the BJP, leading to the development of a new solution.
- 8. Middle Path by T.V. Somanathan Committee: A committee led by T.V. Somanathan devised the Unified Pension Scheme (UPS), which balances employee contributions with an increased share from the Centre.
- 9. **UPS Key Features:** The UPS promises a pension of 50% of the average basic pay of the last 12 months before retirement, with a minimum pension of ₹10,000 for those who worked for at least 10 years.
- 10. Increased Government Contribution: The Centre's contribution towards the UPS has been raised from 14% under the NPS to 18.5%, aimed at ensuring financial security for government employees.
- 11. Prime Minister's Assurance: Prime Minister Narendra Modi emphasized that the new scheme will ensure dignity and financial security for government employees.
- 12. **Need for Political Consensus:** The editorial highlights that no reform can be sustainable without broad political consensus, suggesting that social security for the elderly must extend to the widest possible population.
- 13. Role of Government Employees: Government employees are an organized pressure group and have succeeded in restoring their guaranteed pensions through negotiations.
- 14. Welcoming the UPS: Employees should welcome the UPS wholeheartedly, instead of protesting against the requirement for employee contributions.
- 15. Long-term Sustainability: The editorial concludes by stressing the importance of ensuring that reforms like the UPS are sustainable and politically inclusive.

# **Practice Exercise: SSC Pattern Based**

<ol> <li>Which of the following best completes the senter</li> </ol>	ice?
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[Editorial Page]

Pensioners argue that pensions are their deferred wages. However, it can also be argued that

- A. pensions are a right of all citizens, regardless of employment status.
- B. pensions from the exchequer are beneficial for economic growth.
- C. pensions from the exchequer are at the cost of future generations.
- D. pensions have no significant impact on government finances.

# 2. What can be inferred from the passage about the government's recent pension-related measures?

- A. The government is prioritizing fiscal prudence over employee demands.
- B. The government has eliminated pensions entirely in favor of short-term contracts.
- C. The government is unwilling to address the issues in the New Pension Scheme (NPS).
- D. The government has tried to balance employee demands with fiscal responsibility.

## 3. Which of the following is the best antonym for the word "deferred" as used in the passage?

- A. Immediate
- B. Postponed
- C. Prolonged
- D. Suspended

# 4. What is one of the key features of the Unified Pension Scheme (UPS) as highlighted in the passage?

- A. The UPS promises a pension of 60% of the average basic pay of the last 12 months before retirement.
- B. The UPS guarantees a minimum pension of ₹10,000 for those who worked for at least 15 years.
- C. The Centre's share towards the UPS has been increased to 18.5%.
- D. The UPS eliminates the need for employee contributions.

# 5. According to the passage, what is a major political factor that influenced the introduction of the Unified Pension Scheme (UPS)?

- A. The demand for an increase in retirement age by government employees.
- B. The Congress's push for the restoration of the old pension scheme.
- C. The Supreme Court's intervention in the pension reforms.
- D. The international economic downturn.

#### 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.

My philosopher-dentist Mathai, while working on my wisdom tooth, suddenly asked me,
'What is the difference between truth and fact?' I had no answer then, but as i left his clinic,
thoughts kept1 my mind. The two main ones were the story of the blind men and
the elephant, where each having touched one part of the animal could2 only a part
of the reality. The other was Akira Kurosawa's film Rashomon, in which witnesses at the scene
of a Samurai's murder give completely contradictory versions of the event. Legal professionals

	and	d policemen are confronted by this all the time and3supposed to be trained to						
		for more facts, data and versions in order to piece together a4picture. Despite						
	mu	nuch data, the case may remain insoluble. In the court, the oath is, to 'tell the truth, the						
	wh	hole truth and nothing but the truth'. This is because there could be partial truths. Tennyson						
	wr	ote that5lie which is all a lie may be met and fought with outright, but a lie						
		ich is part truth is harder to fight.						
6.		ect the most appropriate option to fill in blank number 1.						
	A.	Encompassing						
	В.	Leading						
	C.	Coming						
	D.	Flooding						
7.	Sel	ect the most appropriate option to fill in blank number 2.						
	A.	Perceive						
	В.	Preemptive						
	C.	Comprehensive						
	D.	apprehensive						
8.	Sel	ect the most appropriate option to fill in blank number 3.						
	A.	Is						
	В.	Are						
	C.	Were						
	D.	Was						
9.	Sel	ect the most appropriate option to fill in blank number 4						
	A.	Impressive						
	В.	Progressive						
	C.	Extensive						
	D.	Cohesive						
10.	Sel	ect the most appropriate option to fill in blank number 5						
	A.	No article required						
	В.	The						
	C.	An						
	D.	A						
11.	Se	ntences of a paragraph are given below in jumbled order. Arrange the sentences in the						
	cor	rect order to form a meaningful and coherent paragraph.						
	A.	The Union Budget's proposal to eliminate the indexation benefit while reducing the LTCG						
		tax rate to 12.5 per cent aimed to simplify the tax regime.						
	В.	However, it failed to account for the nuanced financial impacts on property owners,						
		especially those with long-held assets.						
	C.	The government's decision to restore the indexation benefit for long-term capital gains						
		(LTCG) on property sales marks a pragmatic reversal in response to public backlash						
	D.	Indexation adjusts the purchase price of an asset to account for inflation, ensuring						
		taxpayers are not disproportionately taxed on nominal gains.						
		A. BDAC						

- B. CABD
- C. BCAD
- D. ABCD
- 12. Select the most appropriate ANTONYM of the given word.

Pride

- A. Modesty
- B. Assurance
- C. Aristocracy
- D. Attraction
- 13. Select the correctly spelt word to fill in the blank.

The people affected with \_\_\_\_\_ are vulnerable to other infections as well.

- A. pneumonia
- B. pnemonea
- C. neumonia
- D. pnemonia
- 14. Select the option that expresses the given sentence in passive voice.

Sindhu mailed the letter.

- A. The letter was mailed by Sindhu.
- B. Letter mailed by the Sindhu.
- C. Sindhu was mailed by the letter.
- D. The letter was mailed by the Sindhu
- 15. Select the option with the correct spelling to substitute the underlined word in the given sentence.

It was a **priviledge** to meet the finance minister of the country last week

- A. previledge
- B. privilage
- C. privilege
- D. privledge
- 16. Select the most appropriate synonym of the given word.

Lullaby

- A. Disturb
- B. Love
- C. Song
- D. Baby
- 17. Select the most appropriate synonym of the given word.

Delighted

- A. Sad
- B. Confused
- C. Angry
- D. Joyful
- 18. Select the option that can be used as a one-word substitute for the given group of words.

An extremely abnormal fear of confined space

- A. Acrophobia
- B. Selenophobia
- C. Claustrophobia
- D. Glossophobia
- 19. Select the most appropriate idiomatic expression that can substitute the underlined segment in the given sentence.

He wanted to be a professional basketball player but given his height, luck was against him

- A. his principles were against him
- B. the ball was against him
- C. his health was not in his favour
- D. the cards were stacked against him
- 20. Select the INCORRECTLY spelt word in the options given below.
  - A. Noticeable
  - B. Comparision
  - C. Amateur
  - D. Deficiency
- 21. Select the most appropriate option to fill in the blanks.

Nicholas Copernicus is famous for	showing the world	that the sun is the	_ of the
universe in 1543 AD in Poland. He	also noticed that s	ome planets appeared to cha	ange
directions when moving	the sky. Earlier ast	tronomers believed in the ph	ienomenon of
retrograde motion but Copernicus	saw it as	_ that earthorbited the sun li	ike other
planets did.			

- A. centre; across; proof
- B. bipolar; through; evidence
- C. foundation; inside; display
- D. polar; off; indicate
- 22. Select the option that can be used as a one-word substitute for the given group of words.

To frighten or threaten someone, usually in order to persuade the person to dosomething he or she does not wish to do

- A. Forceless
- B. Authoritative
- C. Compel
- D. Intimidate
- 23. Select the most appropriate meaning of the given idiom.

No one even thought that Sheila's success would **burst the bubble** 

- A. Last for ever
- B. Change her into arrogance
- C. Suddenly end
- D. Break the border
- 24. Select the most appropriate ANTONYM of the given word.

Sunny

A. Brilliant

- B. Cloudy
- C. Bright
- D. Fair
- 25. Select the option that expresses the given sentence in direct speech.

He said that he might change that format

- A. He said, "I will change that format".
- B. He says, "He might change that format".
- C. He said, "I may change this format".
- D. He told, "He may change that format".

#### Answers

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

## **Explanations**

#### 1. C) Pensions from the exchequer are at the cost of future generations.

This option accurately reflects the argument mentioned in the passage that pensions are funded by the exchequer and thus create a financial burden for future generations.

A: Incorrect because the passage does not discuss pensions as a universal right for all citizens; it specifically focuses on government employees.

B: Incorrect because the passage does not suggest that pensions are beneficial for economic growth; rather, it hints at the financial strain they impose.

D: Incorrect as the passage clearly indicates that pensions significantly impact government finances, with large amounts allocated from the budget.

#### 2. D) The government has tried to balance employee demands with fiscal responsibility.

The passage describes how the government has restored guaranteed pensions, which indicates an attempt to meet employee demands while still considering fiscal prudence, making this the best inference.

A: Incorrect because the passage mentions that the government restored guaranteed pensions, indicating that employee demands were partly met, rather than fiscal prudence being the sole priority.

B: Incorrect as the passage does not indicate that pensions have been entirely eliminated but rather mentions measures like Agnipath and outsourcing as part of the response.

C: Incorrect because the passage does not state that the government is unwilling to address issues in the NPS; rather, it suggests modifications have been made to address some shortcomings.

#### 3. A) Immediate

Deferred means delayed or postponed to a later time, so the opposite would be "immediate" (happening without delay).

Postponed means delayed, which is synonymous with deferred, not its antonym.

Prolonged implies extending something in duration, which is not the opposite of deferred.

Suspended means temporarily halted, which is also related to delay rather than immediacy.

#### 4. C) The Centre's share towards the UPS has been increased to 18.5%.

C is correct because the passage clearly states that the Centre's share towards the scheme was increased from 14% under the NPS to 18.5%.

A is incorrect because the passage mentions a pension of 50% of the average basic pay of the last 12 months, not 60%.

B is incorrect because the minimum pension of ₹10,000 is promised for those who worked for at least 10 years, not 15 years.

D is incorrect because the passage specifies that employee contributions are still required under the UPS.

#### 5. B) The Congress's push for the restoration of the old pension scheme.

B is correct because the passage clearly states that the Congress made the restoration of the old scheme a central piece of its politics, which led to the BJP being pushed into devising the Unified Pension Scheme (UPS).

A is incorrect because there is no mention in the passage about demands for an increase in the retirement age.

- C is incorrect because the passage does not reference any intervention by the Supreme Court in the pension reforms.
- D is incorrect because the passage does not mention the international economic downturn as a factor in the introduction of the UPS.
- 6. D) Flooding' का use होगा क्योंकि "flooding" का अर्थ है बहुतायत में आना या भर जाना। sentence में mention है कि विचार उसके मन में लगातार आ रहे थे, इसलिए 'flooding' यहाँ सही है। जबकि 'Encompassing' का अर्थ है घेर लेना या शामिल करना, 'Leading' का अर्थ है मार्गदर्शन करना, और 'Coming' का अर्थ है आना, जो इस context में सही नहीं है।
  - 'Flooding' will be used because it means to come in abundance or overflow. The sentence mentions that thoughts kept flooding the person's mind, making 'flooding' fitting here. Whereas, 'Encompassing' means to surround or include, 'Leading' means to guide, and 'Coming' simply means arriving, which don't fit in this context.
- 7. A) 'Perceive' का use होगा क्योंकि "perceive" का अर्थ होता है किसी चीज़ को समझना या महसूस करना। इस sentence में blind men के बारे में बात की जा रही है, जो केवल हाथ से छूकर elephant के एक हिस्से को महसूस करते हैं, इसलिए 'perceive' यहाँ सही है। जबकि 'Preemptive' का अर्थ होता है पहले से कोई कार्यवाही करना, 'Comprehensive' का अर्थ है च्यापक या समग्र, और 'Apprehensive' का अर्थ है चिंतित या सशंकित, जो इस context में सही नहीं हैं।
  - 'Perceive' will be used because it means to understand or sense something. In this sentence, it talks about the blind men who can only perceive a part of the elephant by touching it, making 'perceive' the correct choice. Whereas, 'Preemptive' means to take action beforehand, 'Comprehensive' means complete or all-inclusive, and 'Apprehensive' means anxious or fearful, which do not fit in this context.
- 8. B) 'Are' का use होगा क्योंकि "are" एक plural verb है, और sentence में "Legal professionals and policemen" एक plural subject है। इसलिए, "are" यहाँ सही है। जबकि 'Is' एक singular verb है, 'Was' past tense में singular verb है, और 'Were' past tense में plural verb है, जो इस context में सही नहीं हैं। 'Are' will be used because "are" is a plural verb, and the sentence has a plural subject, "Legal professionals and policemen." Hence, "are" is correct here. Whereas, 'Is' is a singular verb, 'Was' is a

singular verb in past tense, and 'Were' is a plural verb in past tense, which do not fit in this context.

- 9. D) 'Cohesive' का use होगा क्योंकि "cohesive" का अर्थ होता है एक ऐसा संगठनात्मक ढांचा या तस्वीर जो पूर्ण और सुसंगत हो। इस sentence में यह mention है कि अधिक तथ्यों और डेटा के आधार पर एक "cohesive picture" तैयार की जाती है, जिससे यह स्पष्ट होता है कि सभी pieces को एक साथ जोड़कर एक पूरी और संगठित तस्वीर बनाई जाती है। जबिक 'Impressive' का अर्थ है प्रभावशाली, 'Progressive' का अर्थ है प्रगतिशील, और 'Extensive' का अर्थ है विस्तृत, जो इस context में सही नहीं हैं।
  - 'Cohesive' will be used because it means forming a united and consistent whole. The sentence mentions that by gathering more facts, data, and versions, one can piece together a "cohesive picture," implying that all elements are being brought together to form a complete and organized picture. Whereas, 'Impressive' means something that evokes admiration, 'Progressive' means something that is advancing or developing, and 'Extensive' means covering a large area or scope, which don't fit the context.

10. D) 'A' का use होगा क्योंकि 'a lie' एक सामान्य झूठ की बात कर रहा है, न कि किसी विशिष्ट झूठ की। sentence में 'lie' के बारे में सामान्य रूप से बात की जा रही है कि किस प्रकार एक ऐसा झूठ जो आंशिक रूप से सत्य हो, उससे निपटना कठिन होता है। 'A' का use अस्थायी रूप से किसी सामान्य चीज़ को संदर्भित करने के लिए किया जाता है, इसलिए यह सही है। जबकि 'The' का use किसी विशेष या विशिष्ट चीज़ के लिए किया जाता है, जो यहाँ उचित नहीं है। 'An' का use तब किया जाता है जब शब्द स्वर ध्विन (vowel sound) से शुरू होता है, जो 'lie' के साथ उपयुक्त नहीं है।

'A' will be used because it refers to a general lie, not a specific one. The sentence is discussing how a lie that is partly true is harder to confront, which is a general statement. 'A' is used to refer to something non-specific, which makes it correct here. On the other hand, 'The' is used for something specific or particular, which doesn't fit in this context. 'An' is used before words that begin with a vowel sound, which 'lie' does not have.

- 11. B) CABD
  - C: This sentence introduces the central idea that the government reversed its decision regarding the indexation benefit for LTCG on property sales, making it the logical start of the paragraph.
  - A: After introducing the reversal, this sentence explains the earlier proposal in the Union Budget, which aimed to simplify the tax regime. This gives background information related to the decision discussed in sentence C.
  - B: This sentence follows logically after sentence A, as it critiques the proposal mentioned earlier, highlighting its failure to consider the financial impact on property owners.
  - **D**: Finally, this sentence explains the concept of indexation, which is central to the discussion.
- 12. A) Pride (noun) A feeling of deep pleasure or satisfaction derived from one's own achievements, qualities, or possessions. अभिमान

Antonym: Modesty (noun) - The quality or state of being unassuming in the estimation of one's abilities, humility. विनम्रता

- Assurance (noun) Confidence or certainty in one's own abilities, self-assurance. आश्वासन
- Aristocracy (noun) The highest class in certain societies, especially those holding hereditary titles or offices. क्लीनता
- Attraction (noun) The action or power of evoking interest in or liking for someone or something. आकर्षण
- 13. A) The correct spelling word is 'Pneumonia' which means 'an infection that affects one or both lungs' फेफड़ों की सूजन
- 14. A) The letter was mailed by Sindhu.
- 15. C) The correct spelling of 'priviledge' is 'privilege,' which means "a special right, advantage, or immunity granted or available only to a particular person or group." विशेषाधिकार, विशेष स्विधा.
- 16. C) Lullaby (noun) A quiet, gentle song sung to send a child to sleep. लोरी Synonym: **Song** (noun) – A short piece of music with words that are sung. गीत
  - Disturb (verb) Interrupt, interfere with the normal arrangement or functioning of. ৰাधা डालना
  - Love (noun) An intense feeling of deep affection. प्रेम

- Baby (noun) A very young child. शिश्
- 17. D) **Delighted** (adjective) Feeling or showing great pleasure, happiness, or joy. खुश Synonym: **Joyful** (adjective) – Feeling, expressing, or causing great pleasure and happiness. प्रसन्न
  - Sad (adjective) Feeling or showing sorrow; unhappy. द्खी
  - Confused (adjective) Unable to think clearly; bewildered. भ्रमित
  - Angry (adjective) Having a strong feeling of or showing annoyance, displeasure, or hostility.
     ग्रस् में
- 18. C) **Claustrophobia** (noun) An extremely abnormal fear of confined space संकीर्ण या बंद स्थान में सीमित होने का भय
  - Acrophobia (noun) An extreme or irrational fear of heights. ऊँचाई का डर
  - Selenophobia (noun) An irrational fear of the moon. चंद्रमा का डर
  - Glossophobia (noun) An abnormal fear of public speaking. सार्वजनिक बोलने का डर
- 19. D) **The cards were stacked against him** (phrase) someone is not likely to succeed, esp. because the person is not being given a fair chance.
- 20. B) The correct spelling of **'Comparision'** is 'Comparison' which means "the act or instance of comparing." त्लना.
- 21. A) 'Centre' का use होगा क्योंकि पूरे context में, sentence निकोलस कोपरनिकस की खगोलीय खोजों की चर्चा कर रहा है। यहाँ "showing the world that the sun is the \_\_\_\_\_\_ of the universe" के माध्यम से उस तात्विक खोज को दर्शाया जा रहा है, जिसमें सूरज को ब्रह्माण्ड के केंद्र में स्थित दिखाया गया है। इसलिए, "centre" सबसे उपयुक्त विकल्प होगा।

  Across' का use होगा क्योंकि पूरे context में, sentence उन ग्रहों के भ्रमण के तरीके की चर्चा कर रहा है जो आकाश में दिशाएँ बदलते प्रतीत होते थे। यहाँ "when moving \_\_\_\_\_\_ the sky" के माध्यम से ग्रहों की गति को दर्शाया जा रहा है, जिसमें वे आकाश में विभिन्न दिशाओं में भ्रमण करते हैं। इसलिए, "across" सबसे उपयुक्त विकल्प होगा।

  Proof' का use होगा क्योंकि पूरे context में, sentence कोपरनिकस के द्वारा देखी गई उन बातों की चर्चा कर रहा है जो पृथ्वी के अन्य ग्रहों की तरह सूर्य की परिक्रमा करने का प्रमाण थीं। यहाँ "Copernicus saw it as \_\_\_\_\_ that earth orbited the sun like other planets did" के माध्यम से उन खगोलीय साक्ष्यों को दर्शाया जा रहा है। इसलिए, "proof" सबसे उपयुक्त विकल्प होगा।

• Centre' should be used because in the entire context, the sentence is discussing Nicholas Copernicus's astronomical discoveries. Here, through "showing the world that the sun is the \_\_\_\_\_ of the universe," it portrays that fundamental discovery placing the sun at the center of the universe. Thus, "centre" would be the most appropriate choice. Across' should be used because in the entire context, the sentence is discussing the way planets seemed to move and change directions in the sky. Here, through "when moving \_\_\_\_\_ the sky," it portrays the movement of planets in various directions across the sky. Thus, "across" would be the most appropriate choice.

Proof' should be used because in the entire context, the sentence is discussing the observations made by Copernicus which served as proof that the earth orbited the sun like other planets did. Here, through "Copernicus saw it as \_\_\_\_\_\_ that earth orbited the sun like other planets did," it portrays those astronomical evidences. Thus, "proof" would be the most appropriate choice.

- 22. D) **Intimidate** (verb) To frighten or threaten someone, usually in order to persuade the person to do something he or she does not wish to do. धमकाना
  - Forceless (adjective) lacking force or effectiveness. शक्तिहीन
  - Authoritative (adjective) commanding and self-confident; likely to be respected and obeyed. आधिकारिक
  - Compel (verb) to force or oblige someone to do something. बाध्य करना
- 23. C) Burst the bubble (idiom) Suddenly end अचानक समाप्त
- 24. B) **Sunny** (adjective) Full of sunshine, bright, clear. धूपदार

Antonym: Cloudy (adjective) – Covered with or characterized by clouds, overcast. बादलों से ढका हुआ

- Brilliant (adjective) Very bright, sparkling, dazzling. शानदार
- Bright (adjective) Giving out or reflecting much light, shining, radiant. चमकदार
- Fair (adjective) Light in color, just, equitable. निष्पक्ष
- 25. C) He said, "I may change this format".



# Learn Vocabulary Through Reading Articles

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