

Express View on Jan Dhan Yojana: For the underserved

Over the past **decade**, there **has** been a **concerted attempt** by the government to bring the **unbanked** sections of the population into the **ambit** of the formal financial system. The **launch** of the Pradhan Mantri Jan Dhan Yojana in August 2014 **was** a significant step towards that **end**. As per the latest data, a **staggering** 53.1 crore accounts have been opened under the scheme. The Jan Dhan Yojana has not only helped **narrow** the gap in access to the formal banking system that existed between rural and urban areas — of all the accounts opened under the scheme, around 67 per cent are in rural/semi-urban areas — but has also helped **bridge the gender gap**. Roughly 56 per cent of the new account holders are women. The **benefits** that have **accrued** from this scheme **extend** beyond the bank account.

The **acceleration** in the **pace** of **financial inclusion**, **coupled** with the Aadhaar platform, the **dramatic** expansion in the use of mobile phones, and the reduction in telecom tariffs that have allowed millions to **avail** data services more cheaply have had **far-reaching socio-economic** and welfare **implications**. The JAM **trinity** (Jan Dhan, Aadhaar and mobile) has enabled the government to shift to a more efficient system for transferring benefits directly to **beneficiaries**. It has helped ensure more accurate targeting, while at the same time helping reduce **leakages** from the system. DBT is now being used in hundreds of schemes across various government departments and ministries — as per government data, total **cumulative** transfers **amount to** Rs 38.5 lakh crore. This **architecture** has also been used by the government to provide support to citizens during times of **distress**. **For instance**, during the initial days of the pandemic, the government had transferred Rs 500 to 20 crore women Jan Dhan account holders. The JAM **framework** also forms an **integral** part of the Unified Payments Interface (UPI) which has transformed the payment systems in the country, **leading to** significant economic gains. In July, 14.4 billion transactions were processed through this platform as per data from NPCI. **A significant share** of these UPI transactions **are** of a **lower ticket** size — 85 per cent of **peer to merchant** and 56 per cent of **peer to peer** transactions are of less than Rs 500 — which indicates that the changes in the country's payment systems have eased the ability of households, even low income ones, to engage in formal financial transactions in their daily lives.

The **challenge** for the banking system **has** been to manage the costs associated with the opening and **servicing** of these accounts. There is also a need to focus on financial products and services that are **tailored** to the needs of households at the lower End of the income distribution, **keeping in mind** their irregular and uncertain income **streams** and the lack of **collateral**. **In this regard**, the new **architecture** — Unified Lending Interface — **could** play a role in servicing the segments that are still **left out**.

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

[Practice Exercise]

Vocabulary

1. **Decade** (noun) – Period of ten years दशक
2. **Concerted** (adjective) – Coordinated, combined, collaborative, joint, united संगठित
3. **Unbanked** (adjective) – Without access to banking services, financially excluded, non-banked बैंकिंग सेवाओं से वंचित
4. **Ambit** (noun) – Scope, range, extent, area, sphere दायरे
5. **End** (noun) – Objective, goal, purpose, aim, target उद्देश्य
6. **Staggering** (adjective) – Astonishing, overwhelming, incredible, immense, shocking चौंका देने वाला
7. **Narrow** (verb) – Reduce, decrease, lessen, diminish, shrink कम करना
8. **Bridge the gap** (phrase) – Close the difference, reduce disparity, connect, span, reconcile अंतर को कम करना
9. **Accrue** (verb) – Accumulate, gather, amass, build up, collect प्राप्त करना
10. **Acceleration** (noun) – Speeding up, increase, hastening, quickening, boost तेजी
11. **Pace** (noun) – Speed, rate, tempo, momentum, velocity गति
12. **Financial inclusion** (noun) – the effort to make financial products and services available and affordable to all individuals and businesses.
13. **Couple** (with) (verb) – Combine, link, associate, connect, integrate जोड़ना
14. **Dramatic** (adjective) – Significant, considerable, striking, noticeable, intense नाटकीय
15. **Avail** (verb) – Utilize, take advantage of, make use of, benefit from, employ लाभ उठाना
16. **Far-reaching** (adjective) – Extensive, wide-ranging, comprehensive, profound, broad दूरगामी
17. **Socio-economic** (adjective) – Social and economic, relating to society and economy सामाजिक-आर्थिक
18. **Implication** (noun) – Consequence, effect, impact, result, significance प्रभाव
19. **Trinity** (noun) – Trio, group of three, triad त्रिकड़ी
20. **Beneficiary** (noun) – Recipient, heir, grantee, one who benefits लाभार्थी
21. **Leakage** (noun) – Loss of revenue; tax evasion.

22. **Cumulative** (adjective) – Total, collective, accumulated, aggregate, combined संचयी
23. **Amount to** (phrasal verb) – Total, come to, sum up to, add up to, equal के बराबर होना
24. **Architecture** (noun) – Structure, framework, design, system, blueprint संरचना
25. **Distress** (noun) – Suffering, hardship, trouble, difficulty, anxiety संकट
26. **For instance** (phrase) – For example, as an example, such as, like उदाहरण के लिए
27. **Framework** (noun) – Structure, system, outline, plan, organization ढांचा
28. **Integral** (adjective) – Essential, fundamental, necessary, vital, key अभिन्न
29. **Lead** (to) (verb) – Result in, cause, bring about, contribute to, produce वजह बनना
30. **Lower-ticket** (adjective) – Low-value, small amount, minor, modest, low-cost कम कीमत वाला
31. **Peer to merchant transaction** (noun) – Transactions between individuals and merchants व्यक्तिगत से व्यापारी के बीच लेनदेन
32. **Peer to peer transaction** (noun) – Transactions between two individuals व्यक्तिगत से व्यक्तिगत के बीच लेनदेन
33. **Service** (verb) – Maintain, support, provide for, cater to, attend to सेवा देना
34. **Tailor** (verb) – Customize, adapt, modify, adjust, design according to अनुकूल बनाना
35. **Keep in mind** (phrase) – Consider, remember, take into account, bear in mind ध्यान में रखना
36. **Stream** (noun) – Flow, sequence, series, channel, current धारा
37. **Collateral** (noun) – Security, guarantee, pledge, surety, asset गिरवी
38. **In this regard** (phrase) – In this context, concerning this, relating to this, in this respect इस संबंध में
39. **Architecture** (noun) – Structure, framework, design, system, blueprint संरचना
40. **Leave out** (phrasal verb) – Omit, exclude, skip, remove, forget छोड़ना

Summary of the Editorial

1. **Government Initiative:** Over the past decade, the government has focused on integrating the unbanked population into the formal financial system.
2. **Launch of Jan Dhan Yojana:** The Pradhan Mantri Jan Dhan Yojana, launched in August 2014, marked a significant step toward financial inclusion.
3. **Massive Reach:** The scheme has successfully opened 53.1 crore accounts, showcasing its extensive reach.
4. **Bridging Rural-Urban Gap:** Around 67% of these accounts are in rural/semi-urban areas, reducing the rural-urban divide in banking access.
5. **Gender Inclusivity:** The scheme has also helped bridge the gender gap, with 56% of the new accounts belonging to women.
6. **Beyond Banking:** The benefits of Jan Dhan Yojana extend beyond just bank accounts, influencing broader socio-economic aspects.
7. **JAM Trinity Impact:** The combination of Jan Dhan, Aadhaar, and mobile (JAM) has revolutionized the system of direct benefit transfers (DBT).
8. **Efficient Transfers:** The JAM trinity has enabled more accurate targeting of beneficiaries and reduced leakages in the system.
9. **Wide Application of DBT:** DBT is now used in hundreds of government schemes, with cumulative transfers amounting to Rs 38.5 lakh crore.
10. **Support During Crises:** The government used the Jan Dhan accounts to provide financial support during crises, such as transferring Rs 500 to 20 crore women during the pandemic.
11. **Integration with UPI:** The JAM framework is integral to the Unified Payments Interface (UPI), which has transformed payment systems in India.
12. **Economic Gains from UPI:** In July, 14.4 billion transactions were processed via UPI, with many of these being low-ticket transactions, indicating widespread usage among low-income households.
13. **Challenges for Banks:** The banking system faces challenges in managing the costs associated with opening and maintaining these accounts.
14. **Need for Tailored Financial Products:** There is a need to develop financial products that cater specifically to low-income households with irregular income streams.
15. **Unified Lending Interface:** The new Unified Lending Interface could play a crucial role in reaching and servicing the segments that are still underserved.

Practice Exercise: SSC Pattern Based

1. Which of the following correctly fills the blank in the sentence below?

[Editorial Page]

"The Jan Dhan Yojana has not only helped narrow the gap in access to the formal banking system between rural and urban areas but has also helped bridge the _____ gap."

- A. economic
B. digital
C. educational
D. gender
2. Which of the following statements is NOT supported by the passage?
- A. The Pradhan Mantri Jan Dhan Yojana was launched in August 2014.
B. 67% of the accounts opened under Jan Dhan Yojana are in rural/semi-urban areas.
C. The JAM trinity has reduced the efficiency of direct benefit transfers (DBT).
D. 53.1 crore accounts have been opened under the Jan Dhan Yojana.
3. What can be inferred from the passage about the socio-economic impact of the Jan Dhan Yojana?
- A. The scheme has predominantly benefited urban male account holders.
B. The scheme has facilitated more effective government welfare distribution.
C. Financial inclusion efforts have been limited to opening bank accounts.
D. The Jan Dhan Yojana has had no significant impact on rural areas.
4. Which of the following statements can be inferred from the passage regarding the impact of UPI transactions on low-income households?
- A. UPI transactions have made it difficult for low-income households to participate in formal financial transactions.
B. A significant portion of UPI transactions by low-income households is of high value.
C. UPI transactions have facilitated formal financial participation for low-income households through lower ticket-size transactions.
D. The UPI system is only beneficial to middle and upper-income households.
5. What challenge does the banking system face concerning the Jan Dhan Yojana as per the passage?
- A. Managing the costs associated with opening and servicing accounts for low-income households.
B. Addressing the needs of households with regular income streams.
C. Managing the large inflow of funds from high-income households.
D. Providing financial products that are only suited for high-income groups.

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.

For man to change radically, fundamentally, there must be a _____1_____ in the very brain cells of his mind. And that has been going on; people have said you must change, you must act, you must change your mind, your heart, you must be something totally different. This has been _____2_____ for thousands of years by men who _____3_____ serious, very

earnest, as well as by charlatans who were out to exploit people. And we have reached a point when we have no time at all. Please understand this. We haven't time to make this change gradually. _____ 4 _____ throughout the world have realised this, that man is on the edge of a _____ 5 _____, that he is going to destroy himself. No religions, no gods, no saviours, no masters, are going to prevent it. Intellectuals say we must invent a new, golden drug that will bring about a complete chemical change; and scientists are probably going to find such a drug.

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

- A. Remnant
- B. Delusion
- C. Enunciation
- D. Mutation

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

- A. Preached
- B. Enriched
- C. Detached
- D. Promoted

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

- A. Was
- B. Were
- C. Is
- D. Are

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

- A. Intellectuals
- B. Promotions
- C. Seclusions
- D. Violations

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

- A. precipice
- B. prosperity
- C. precarious
- D. prophecy

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.**

- a. Its report is expected to address various concerns, including cultural sensitivities, socioeconomic factors and the potential impact on women's rights and personal freedoms. The HP decision to act independently is both progressive and precipitous.
- b. HIMACHAL Pradesh's move to raise the legal age of marriage for girls from 18 to 21 years through the Prohibition of Child Marriage (Himachal Pradesh Amendment) Bill 2024 has sparked a debate, particularly given the ongoing national discussions on this issue.

- c. With the Central Government's Prohibition of Child Marriage (Amendment) Bill still under review by a parliamentary panel, HP's law raises questions about the implications of pre-empting the panel's findings.
- d. The panel, tasked with examining the Central Bill that also raised the girls' age for marriage to 21, is deliberating on the matter.
- A. d, b, a, c
B. b, d, c, a
C. b, c, d, a
D. a, c, b, d

12. **Select the most appropriate ANTONYM of the underlined word.**

He benevolently offered to drop me all the way home after the office party got over in the wee hours of the morning

- A. Humanely
B. Unkindly
C. Selflessly
D. Tenderly

13. **Select the option that expresses the given sentence in passive voice.**

Teenu wrote a congratulatory letter

- A. A congratulatory letter is written by Teenu.
B. A congratulatory letter was written by Teenu.
C. A congratulatory letter had been written by Teenu.
D. A congratulatory letter written by Teenu.

14. **Select the MISSPELT word**

- A. Logarithm
B. Lagitimate
C. Library
D. Lexicon

15. **Select the most appropriate synonym of the underlined word in the following sentence.**

The new software offers a plethora of features to enhance productivity

- A. a scarcity of
B. a consequence of
C. an abundance of
D. a shortage of

16. **Select the option that expresses the given sentence in reported speech.**

'Do you have a fair copy of this document?' The editor asked the reporter

- A. The editor asked the reporter whether did he have a fair copy of that document.
B. The editor asked the reporter whether had he had a fair copy of that document.
C. The editor asked the reporter whether he had a fair copy of that document.
D. The editor asked the reporter whether he had had a fair copy of that document

17. **Select the most appropriate meaning of the underlined idiom.**

Shah called Saeed a hard nut to crack, and described him as cool, but intelligent.

- A. Someone with good will
- B. Moderate person
- C. Someone who is difficult to deal with
- D. Considerate person

18. **Select the MISSPELT word.**

- A. Escalade
- B. Assence
- C. Ascend
- D. Exhale

19. **Select the most appropriate option to fill in the blanks.**

We have four seasons because the earth doesn't sit up straight; it's _____ on its axis. As it orbits the sun, the planet's slight slouch _____ more or less of the northern and southern hemisphere to the sun depending on the time of the year

- A. sloped; reveal
- B. tilted; exposes
- C. inclined; uncover
- D. slanted; show

20. **Select the most appropriate synonym of the given word.**

Eccentricity

- A. Regularity
- B. Deception
- C. Jeopardy
- D. Mannerism

21. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**

Stop beating around the bush and tell me what is expected out of me

- A. avoiding to talk about the issue
- B. revealing a secret to everyone
- C. misunderstanding the situation
- D. getting the conversation going

22. **Select the most appropriate option to fill in the blank.**

Addiction is a _____ process that requires the addict's friends and family's assistance at various addiction levels such as mentally, physically, psychologically, and emotionally

- A. abbreviated
- B. curtailed
- C. protracted
- D. condensed

23. **Select the most appropriate synonym of the given word.**

Control

- A. Purchase
- B. Embrace

C. Fold

D. Grip

24. **Select the most appropriate synonym of the given word.**

Impediment

A. Benefit

B. Experiment

C. Obstacle

D. Pedestrian

25. **Select the option that can be used as a one-word substitute for the given group of words.**

Inscription on a person's grave

A. Prologue

B. Epitaph

C. Epistle

D. Monograph

Answers

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

[\[Practice Exercise\]](#)

Explanations

1. **D) gender**

The passage mentions that 56% of the new account holders under Jan Dhan Yojana are women, indicating the scheme's role in bridging the gender gap in financial inclusion.

A: Incorrect. While the scheme may have economic implications, the passage does not specifically mention an economic gap being bridged.

B: Incorrect. The passage discusses the digital aspects of the scheme (like mobile phones and Aadhaar) but does not mention a digital gap in this context.

C: Incorrect. The passage does not refer to any educational gap being addressed by the Jan Dhan Yojana.

2. **C) The JAM trinity has reduced the efficiency of direct benefit transfers (DBT).**

The passage actually states that the JAM trinity has increased the efficiency of DBT, ensuring accurate targeting and reducing leakages, making this statement incorrect.

A: Incorrect. The passage clearly states that the scheme was launched in August 2014.

B: Incorrect. The passage supports this with specific data.

D: Incorrect. This figure is directly mentioned in the passage.

3. **B) The scheme has facilitated more effective government welfare distribution.**

The passage discusses how the JAM trinity (Jan Dhan, Aadhaar, and mobile) has enabled more accurate targeting and reduced leakages in government welfare schemes, which is a significant socio-economic impact.

A: Incorrect. The passage explicitly mentions that 67% of the accounts are in rural/semi-urban areas and 56% are held by women, countering this statement.

C: Incorrect. The passage mentions broader benefits, including socio-economic implications and improved welfare distribution, beyond just opening bank accounts.

D: Incorrect. The passage highlights that a significant portion of the accounts are in rural/semi-urban areas, indicating a substantial impact in those regions.

4. **C) UPI transactions have facilitated formal financial participation for low-income households through lower ticket-size transactions.**

C is correct because the passage states that 85% of peer-to-merchant and 56% of peer-to-peer UPI transactions are of less than Rs 500, indicating that the UPI system has made it easier for low-income households to engage in formal financial transactions.

A is incorrect because the passage indicates that UPI transactions have actually made it easier, not more difficult, for low-income households to participate in formal financial transactions.

B is incorrect because the passage specifically mentions that a significant portion of UPI transactions are of lower value, contrary to what this option suggests.

D is incorrect because the passage emphasizes the benefits of UPI for low-income households, not just for middle and upper-income households.

5. **A) Managing the costs associated with opening and servicing accounts for low-income households.**

A is correct because the passage explicitly mentions that the banking system's challenge lies in managing the costs associated with opening and servicing accounts for low-income households.

C is incorrect because the passage does not discuss challenges related to high-income households.

B is incorrect because the focus is on irregular and uncertain income streams, not regular ones.

D is incorrect because the passage talks about the need for financial products tailored to low-income households, not products only suited for high-income groups.

6. D) 'Mutation' का use होगा क्योंकि "mutation" का अर्थ होता है किसी चीज़ में मौलिक या जड़ से परिवर्तन। इस sentence में कहा गया है कि मनुष्य के दिमाग की कोशिकाओं में एक मौलिक बदलाव होना चाहिए ताकि वह मूल रूप से बदल सके। इसलिए, 'mutation' यहाँ सही option है। जबकि 'Remnant' का अर्थ है अवशेष, जो sentence के context में फिट नहीं बैठता क्योंकि यहाँ किसी बदलाव की बात हो रही है, न कि किसी चीज़ के बचे हुए हिस्से की। 'Delusion' का अर्थ है भ्रम, जो इस sentence में एक मानसिक स्थिति को दर्शाता है, लेकिन यह वह बदलाव नहीं है जिसका यहाँ जिक्र है। 'Enunciation' का अर्थ है उच्चारण, जो इस sentence के संदर्भ में बिल्कुल भी उपयुक्त नहीं है क्योंकि यहाँ बदलाव की बात की जा रही है, न कि किसी चीज़ के स्पष्ट उच्चारण की।

'Mutation' will be used because it means a fundamental or radical change in something. The sentence states that there must be a radical change in the brain cells of the human mind for a fundamental transformation. Hence, 'mutation' is the correct choice here. Whereas, 'Remnant' means a leftover part, which does not fit the context as the sentence talks about a change, not something remaining.

'Delusion' means a false belief, which refers to a mental state but not the kind of change mentioned in the sentence. 'Enunciation' means the act of pronouncing words clearly, which is entirely irrelevant to the context, as the focus here is on transformation, not articulation.

7. A) 'Preached' का use होगा "preached" का अर्थ होता है उपदेश देना या किसी विचारधारा का प्रचार करना। sentence में mention है कि हजारों वर्षों से लोगों से कहा जा रहा है कि उन्हें बदलना चाहिए, जिसका अर्थ है कि इस विचारधारा को बार-बार प्रचारित किया गया है। इसलिए 'Preached' यहाँ सही है। जबकि 'Enriched' का अर्थ होता है समृद्ध करना, जो इस संदर्भ में फिट नहीं बैठता है क्योंकि यह विचारधारा के प्रचार के बजाय किसी चीज़ को बेहतर बनाने का संकेत देता है। 'Detached' का अर्थ होता है अलग करना या असम्बद्ध करना, जो इस संदर्भ में बिल्कुल गलत है क्योंकि यहाँ विचारधारा को फैलाने का संदर्भ है। 'Promoted' का अर्थ होता है किसी चीज़ को बढ़ावा देना, लेकिन यहाँ विचारधारा को सिखाने का अर्थ है, न कि केवल इसे बढ़ावा देना।

'Preached' will be used because it means to deliver a message or spread a particular ideology. The sentence mentions that for thousands of years, people have been told that they must change, which implies that this ideology has been frequently preached. Therefore, 'Preached' is appropriate here. Whereas, 'Enriched' means to make something richer or improve it, which doesn't fit in this context because the passage is about spreading ideology, not improving something. 'Detached' means to separate or disassociate, which is entirely incorrect here as the context involves the dissemination of an ideology. 'Promoted' means to encourage or support, but here the emphasis is on teaching or preaching an ideology, not merely promoting it.

8. B) 'Were' का use होगा क्योंकि यह plural subject 'men' के साथ past tense में आता है। sentence में mention है कि "men who were serious" यानी वे पुरुष जो गंभीर थे, इसका मतलब है कि यह sentence past में है और subject भी बहुवचन (plural) है, इसलिए 'were' सही option है। 'Was' का अर्थ है "था", और

यह singular subject के साथ प्रयोग होता है। चूंकि यहां subject 'men' plural है, इसलिए 'was' यहां incorrect है। 'Is' और 'Are' दोनों present tense में आते हैं, जबकि इस वाक्य का context भूतकाल (past tense) में है, इसलिए ये विकल्प भी गलत हैं।

'Were' will be used because it is the correct past tense form that agrees with the plural subject 'men.' The sentence mentions "men who were serious," which indicates a past event involving multiple people, making 'were' the appropriate choice. 'Was' is the singular past tense form, used with a singular subject. Since the subject here is plural ('men'), 'was' is incorrect in this context. 'Is' and 'Are' are in the present tense, which does not fit the past tense context of the sentence, making them incorrect as well.

9. A) Intellectuals का use होगा क्योंकि "intellectuals" का अर्थ होता है वे लोग जो अपने विचारों और तर्कों से समाज को समझते और मार्गदर्शन करते हैं। यहाँ वाक्य में mention है कि पूरी दुनिया में लोगों को समझ आ रहा है कि मनुष्य विनाश के कगार पर है, इसलिए 'intellectuals' यहाँ सही है। जबकि 'Promotions' का अर्थ है प्रचार, 'Seclusions' का अर्थ है एकांत, और 'Violations' का अर्थ है उल्लंघन करना, जो इस संदर्भ में सही नहीं है।

'Intellectuals' will be used because it refers to people who understand and guide society through their thoughts and reasoning. The sentence mentions that people around the world are realizing that man is on the verge of destruction, making 'intellectuals' fitting here. Whereas, 'Promotions' means publicity, 'Seclusions' means isolation, and 'Violations' implies breaking rules, which don't fit in this context.

10. A) Precipice' का use होगा क्योंकि "precipice" का अर्थ होता है एक खतरनाक स्थिति या किनारे पर होना, जहाँ से गिरने का जोखिम हो। sentence में mention है कि मनुष्य विनाश के कगार पर है, जो "precipice" को सही विकल्प बनाता है। जबकि 'Prosperity' का अर्थ है समृद्धि, जो इस संदर्भ में उपयुक्त नहीं है। 'Precarious' का अर्थ होता है अस्थिर या जोखिम भरा, जो स्थिति को वर्णित तो करता है, लेकिन 'precipice' की तुलना में यह उतना सटीक नहीं है। 'Prophecy' का अर्थ है भविष्यवाणी, जो कि यहाँ sentence के संदर्भ में सही नहीं है।

'Precipice' will be used because it means a dangerous situation or a point where a fall is likely, which matches the context that man is on the verge of destruction, making 'precipice' the correct choice. 'Prosperity' means wealth or success, which doesn't fit this context. 'Precarious' means unstable or risky, which describes the situation but isn't as precise as 'precipice'. 'Prophecy' means a prediction, which doesn't fit the context here.

11. C) b, c, d, a

b: Sentence b introduces the primary subject (Himachal Pradesh's move) and provides the main context for the paragraph.

c: Sentence c logically follows sentence b because it delves deeper into the implications of HP's decision by highlighting the ongoing national discussions and the Central Government's Bill.

d: Sentence d gives detailed information about the panel mentioned in sentence c, making it a natural follow-up. Sentence d contains the phrase "The panel," referring to the panel mentioned in c

a: Sentence a comes last because it reflects on the potential outcomes and implications of the HP decision. It discusses the expected report from the panel and addresses broader concerns.

12. B) Benevolently (adverb) – In a manner that shows a desire to do good; kindly, generously. सद्भावना से

Antonym: Unkindly (adverb) – In a manner that shows a lack of sympathy or kindness; harshly, cruelly.

निर्दयता से

- **Humanely** (adverb) – In a manner that shows compassion or benevolence; kindly, mercifully. मानवीयता से
- **Selflessly** (adverb) – In a manner that shows unselfish concern for the welfare of others; altruistically. निःस्वार्थी रूप से
- **Tenderly** (adverb) – In a manner that shows gentleness and concern; softly, lovingly. कोमलता से

13. B) A congratulatory letter was written by Teenu

14. B) The correct spelling of '**Lagitimate**' is 'Legitimate' which means "conforming to the law or to rules" वैध, कानूनी.

15. C) **A plethora of** (noun) – an abundance of की अधिकता

16. C) The editor asked the reporter whether he had a fair copy of that document.

17. C) **A hard nut to crack** (idiom) – Someone who is difficult to deal with जिससे निपटना मुश्किल है

18. B) The correct spelling of 'Assence' is 'Essence' which means "the intrinsic nature or indispensable quality of something" सार, तत्व.

19. B) **Tilted** का use होगा क्योंकि पूरे context में, sentence पृथ्वी के अक्ष पर झुके होने की चर्चा कर रहा है। यहाँ "it's _____ on its axis" के माध्यम से उस तात्विक संबंध को दर्शाया जा रहा है, जिसमें पृथ्वी का झुकाव और सूर्य के चारों ओर उसकी परिक्रमा है। इसलिए, "tilted" सबसे appropriate option होगा। और 'exposes' का use होगा क्योंकि "the planet's slight slouch _____ more or less of the northern and southern hemisphere to the sun" phrase में, 'exposes' सबसे appropriate verb है जो यह दर्शाती है कि पृथ्वी का झुकाव किस प्रकार उत्तरी और दक्षिणी गोलार्ध को सूर्य के प्रति अधिक या कम उजागर करता है।

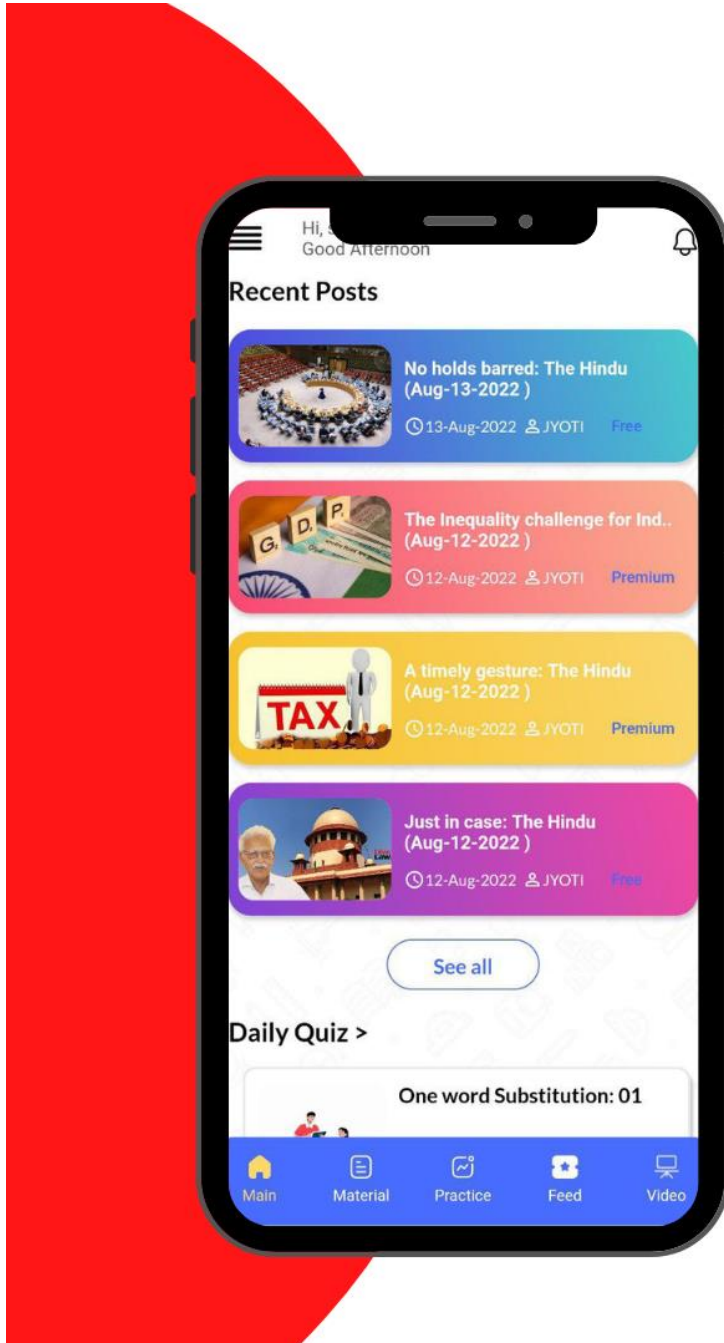
- '**Tilted**' should be used because in the entire context, the sentence is discussing the earth's tilt on its axis. Here, through "it's _____ on its axis," it portrays that elemental relationship between the earth's tilt and its orbit around the sun. Thus, "tilted" would be the most appropriate choice. Additionally, 'exposes' should be used because in the phrase "the planet's slight slouch _____ more or less of the northern and southern hemisphere to the sun," 'exposes' is the most fitting verb to describe how the earth's tilt affects the exposure of the northern and southern hemispheres to the sun.

20. D) **Eccentricity** (noun) – The quality of being unconventional and slightly strange, peculiarity, oddity, unconventionality. नियम/ सनक

Synonym: **Mannerism** (noun) – somebody's particular way of speaking or a particular movement he/she often does; idiosyncrasy, peculiarity, quirk. ढंग/ किसी व्यक्ति के व्यवहार की विचित्रता (बोलने या अन्य कामों में), व्यक्तिगत व्यवहार - वैचित्र्य

- **Regularity** (noun) – The state or quality of being regular; uniformity, consistency, routine. नियमितता
- **Deception** (noun) – The act of deceiving someone; trickery, deceit, fraud. धोखा

- **Jeopardy** (noun) – Danger of loss, harm, or failure; peril, risk, hazard. संकट
21. A) **Beat around the bush** (phrase) – avoiding to talk about the issue घुमा-फिराकर बात करना
22. C) **Protracted**' का use होगा क्योंकि पूरे context में, sentence नशे के दीर्घकालिक और जटिल प्रक्रिया की चर्चा कर रहा है। यहाँ "Addiction is a _____ process that requires the addict's friends and family's assistance at various addiction levels such as mentally, physically, psychologically, and emotionally" के माध्यम से उस विस्तृत और लंबे समय तक चलने वाली प्रक्रिया को दर्शाया जा रहा है, जिसमें नशेड़ी को विभिन्न स्तरों पर सहायता की आवश्यकता होती है। इसलिए, "protracted" सबसे उपयुक्त option होगा।
- **'Protracted'** should be used because in the entire context, the sentence is discussing the long-term and complex process of addiction. Here, through "Addiction is a _____ process that requires the addict's friends and family's assistance at various addiction levels such as mentally, physically, psychologically, and emotionally," it portrays that extensive and prolonged process that requires assistance at various levels. Thus, "protracted" would be the most appropriate choice.
23. D) **Control** (verb) – To exercise restraint or direction over; dominate; command. नियंत्रण करना
Synonym: **Grip** (verb) – To hold firmly; to seize or hold fast. पकड़ना
- **Purchase** (verb) – To acquire by the payment of money or its equivalent; buy. खरीदना
 - **Embrace** (verb) – To take or clasp in the arms; press to the bosom; hug. गले लगाना
 - **Fold** (verb) – To bend (cloth, paper, etc.) over upon itself. मोड़ना
24. C) **Impediment** (noun) – A hindrance or obstruction in doing something. बाधा
Synonym: **Obstacle** (noun) – A thing that blocks one's way or prevents or hinders progress. अवरोध
- **Benefit** (noun) – An advantage or profit gained from something. लाभ
 - **Experiment** (noun) – A scientific procedure undertaken to make a discovery, test a hypothesis, or demonstrate a known fact. प्रयोग
 - **Pedestrian** (noun) – A person walking rather than travelling in a vehicle. पैदल यात्री
25. B) **Epitaph** (noun) – Inscription on a person's grave समाधि लेख
- **Prologue** (noun) – a separate introductory section of a literary, dramatic, or musical work. प्रस्तावना
 - **Epistle** (noun) – a letter, especially a formal or didactic one. पत्र
 - **Monograph** (noun) – a detailed written study of a single specialized subject or an aspect of it. एकविषयक ग्रन्थ



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