

## Soothing salvo: On new Group of Ministers and tax changes for insurance policies

The GST Council has **held out** hope for some relief for insurance consumers

Meeting for the second time after the 2024 general election results, the Goods and Services Tax (GST) **Council** on Monday (September 9, 2024) **sought** to calm some of the rising **clamour** against the 18% indirect tax levy on insurance premium payments. A new Group of Ministers is being formed to urgently recommend tax changes for life and health insurance policies, with an **assurance** the Council would meet again in November to **take a call on** its report. This **marks** a **notable** shift from last month, when Finance Minister Nirmala Sitharaman had **staunchly** defended the **levy** in Parliament, noting that States earn a large **chunk** of these revenues and Members of Parliament, who took on the Centre on the matter must **flag** it with States' Ministers as they are a party to the Council's decisions. It must be noted that a **reconsideration** of GST levies on insurance **had** come up at least three times under the Council's **aegis**, starting a year and a half since the GST's July 2017 launch, but **the status quo** was preferred each time.

What is **plausibly** different this time around is that the government's own have **echoed** the **sentiment**. While Union Minister Nitin Gadkari has **averred** that **the GST levy** on life insurance premium **is tantamount to** taxing the uncertainties of life, the BJP's now-critical **allies** such as the TDP and Jana Sena Party have also sought a **rollback** of the levies on health and life insurance. **Perhaps** not unrelated is the government's post-poll decision to **desist** from **tom-tomming** GST's **buoyant** monthly collections, **perceived** by many as a celebration of high levies on consumers. GST **revenues** just from health insurance **premia rose** over 54% between 2021-22 and 2023-24, **yielding** ₹8,262 crore last year. One hopes that any **reduction** in the GST on health covers considered by the Council **is** not selective or limited, **for instance**, to group policies or senior citizens or with a cap on the cover, and it is ensured they translate into real cuts in premia payments. After the COVID-19 pandemic, while awareness levels about health cover needs have risen, hospitalisation and insurance cover costs have **spiked** even faster. **Given** India's inadequate public health systems, a serious disease or **malaise afflicting** a single family member can push an average household into poverty. For life covers, the Council could take a more **nuanced** approach by extending most relief to pure term insurance policies that help families **tide** over shocks, rather than to **myriad** market-linked investment products offered by the industry **in the guise of** insurance. If, in the Council's **wisdom**, helicopter services **availed** on a 'shared seat' basis must attract only 5% GST, insurance policies surely deserve more **benign** taxation too.

[Practice Exercise]

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

## Vocabulary

1. **Soothing** (adjective) – Calming, comforting, relaxing, easing शांतिपूर्ण
2. **Salvo** (noun) – a sudden, vigorous, or aggressive act or series of acts. उपलक्ष्य, मौका
3. **Hold out** (phrasal verb) – Offer, extend, present, provide प्रस्ताव देना
4. **Seek** (verb) – Try, attempt, effort, endeavour प्रयास करना
5. **Clamour** (noun) – demand, request, appeal मांग
6. **Assurance** (noun) – Guarantee, promise, confidence, certainty आश्वासन
7. **Take a call on** (phrase) – Decide, make a decision, determine निर्णय लेना
8. **Mark** (verb) – Indicate, signify, show, denote चिह्नित करना
9. **Notable** (adjective) – Remarkable, significant, important, noteworthy उल्लेखनीय
10. **Staunchly** (adverb) – Firmly, strongly, resolutely, steadfastly दृढ़ता से
11. **Levy** (noun) – Tax, charge, fee, duty कर
12. **Chunk** (noun) – Portion, part, segment, piece भाग
13. **Flag** (verb) – Indicate, point out, highlight, mark संकेत देना
14. **Reconsideration** (noun) – Review, reassessment, rethinking, re-evaluation पुनर्विचार
15. **Aegis** (noun) – Protection, sponsorship, support, guidance संरक्षण
16. **The status quo** (noun) – The current situation, existing state, present condition मौजूदा स्थिति
17. **Plausibly** (adverb) – Possibly, reasonably, credibly, likely संभावित रूप से
18. **Echo** (verb) – Reflect, resonate, repeat, mirror गूंजना
19. **Sentiment** (noun) – Feeling, opinion, attitude, view भावना
20. **Aver** (verb) – Assert, claim, declare, state दावा करना
21. **Tantamount** (to) (adjective) – Equivalent, equal, the same as, comparable के समान
22. **Ally** (noun) – Partner, supporter, associate, collaborator सहयोगी
23. **Rollback** (noun) – Reversal, repeal, withdrawal, undoing वापसी
24. **Perhaps** (adverb) – Maybe, possibly, probably, conceivably शायद

25. **Desist** (from) (verb) – Abstain from, refrain from, stop, cease रोकना
26. **Tom-tom** (verb) – Boast, flaunt, advertise, trumpet घोषणा करना
27. **Buoyant** (adjective) – increasing or staying at a high level बढ़ती
28. **Perceive** (verb) – See, understand, recognize, interpret समझना
29. **Premia** (noun) – Insurance premiums, payments, contributions बीमा प्रीमियम
30. **Yield** (verb) – Produce, generate, give, provide उत्पन्न करना
31. **For instance** (phrase) – For example, such as, as an illustration उदाहरण के लिए
32. **Spike** (verb) – Increase sharply, rise, surge, escalate बढ़ जाना
33. **Given** (preposition) – Considering, taking into account, in view of देखते हुए
34. **Malaise** (noun) – Illness, disorder, disease, discomfort अस्वस्थता
35. **Afflict** (verb) – Trouble, harm, plague, affect पीड़ित करना
36. **Nuanced** (adjective) – Subtle, detailed, fine-tuned, refined सूक्ष्म
37. **Tide** (verb) – Overcome, manage, survive, get through पार करना
38. **Myriad** (adjective) – Countless, numerous, many, multiple अनगिनत
39. **In the guise of** (phrase) – In the form of, disguised as, under the pretense of के रूप में
40. **Wisdom** (noun) – Knowledge, insight, understanding, prudence बुद्धिमानी
41. **Avail** (verb) – Use, benefit from, take advantage of लाभ उठाना
42. **Benign** (adjective) – Gentle, kind, harmless, favorable सौम्य

## Summary of the Editorial

1. The GST Council addressed concerns regarding the 18% GST levy on insurance premiums.
2. A new Group of Ministers has been formed to recommend tax changes for life and health insurance policies.
3. The GST Council plans to meet again in November to review the recommendations.
4. This move contrasts with Finance Minister Nirmala Sitharaman's earlier defense of the levy in Parliament.
5. The GST levy on insurance premiums has been reconsidered multiple times since 2017, with no change in the past.
6. Union Minister Nitin Gadkari expressed concerns, likening the levy on life insurance premiums to taxing life's uncertainties.
7. The BJP's allies, including TDP and Jana Sena Party, have called for a rollback of levies on insurance.
8. The government has stopped highlighting the rising GST collections, which were seen as a sign of high consumer taxes.
9. GST revenue from health insurance premiums increased by over 54% between 2021-22 and 2023-24.
10. In 2023-24, GST revenues from health insurance premiums totaled ₹8,262 crore.
11. Any reduction in GST on health insurance must apply broadly and ensure real reductions in premiums.
12. Rising health insurance and hospitalization costs post-pandemic have burdened households.
13. A serious illness in one family member can push an average household into poverty due to high healthcare costs.
14. Relief on life insurance should focus on term insurance policies, which provide protection, rather than investment-linked products.
15. With helicopter services taxed at just 5% GST, insurance policies deserve more favorable taxation too.

### Practice Exercise: SSC Pattern Based

**[Editorial Page]**

1. Which of the following statements is true based on the passage?
  - A. The GST Council has completely revoked the 18% GST on insurance premiums.
  - B. The Finance Minister has firmly opposed any review of the GST levy on insurance premiums in the Council.
  - C. The GST Council plans to reconsider the GST on insurance premiums after a report from a new Group of Ministers.
  - D. The GST Council has not addressed the issue of GST on insurance premiums since the levy was introduced in July 2017.
2. What is the tone of the passage?
  - A. Optimistic
  - B. Critical
  - C. Neutral
  - D. Sympathetic
3. The Group of Ministers is being formed to address which issue mentioned in the passage?
  - A. To examine reducing the indirect tax on insurance premiums.
  - B. To review the entire GST policy for all services.
  - C. To increase the tax rate on insurance policies to 28%.
  - D. To analyze the financial impact of insurance claims on GST revenues.
4. Which of the following words is the closest in meaning to the word "benign" as used in the passage?
  - A. Severe
  - B. Harsh
  - C. Favorable
  - D. Punitive
5. From the passage, which of the following can be inferred about the government's approach to GST on insurance policies?
  - A. The government is likely to increase GST on life insurance further.
  - B. The government is considering lowering GST on health insurance due to increased consumer costs.
  - C. The government plans to remove GST on all insurance policies.
  - D. The government does not see the need for any changes in GST on insurance policies.

**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.

Beginning July 1, a historic page turns. The Bharatiya Nyaya Sanhita; the Bharatiya Nagrik Suraksha Sanhita; and the Bharatiya Sakshya Adhinyam — will now replace the Indian Penal Code, 1860; the Criminal Procedure Code, 1973; and the Indian Evidence Act, 1872. These three laws have, for over a century, framed the citizen's compact with the state, especially its imperative to \_\_\_\_\_1\_\_\_\_\_ the rule of law and the \_\_\_\_\_2\_\_\_\_\_ apparatus that comes with it. But India's criminal justice system has been in \_\_\_\_\_3\_\_\_\_\_ need for reform. The case has been made repeatedly by

mounting numbers of undertrials in jails, the victims in their long wait for justice and courtrooms \_\_\_\_\_4\_\_\_\_\_ with cases. The \_\_\_\_\_5\_\_\_\_\_ of new codes is a landmark step.

6. **Select the most appropriate option to fill in blank number 1.**
  - A. Laying down
  - B. Led down
  - C. Laid down
  - D. Lay down
7. **Select the most appropriate option to fill in blank number 2.**
  - A. coercive
  - B. conducive
  - C. divergence
  - D. strive
8. **Select the most appropriate option to fill in blank number 3.**
  - A. drive
  - B. innovative
  - C. diverse
  - D. dire
9. **Select the most appropriate option to fill in blank number 4**
  - A. clogged
  - B. obliged
  - C. arranged
  - D. prolonged
10. **Select the most appropriate option to fill in blank number 5**
  - A. testament
  - B. endorsement
  - C. impediment
  - D. enactment
11. **Select the option that will improve the underlined part of the given sentence.**

This win could enhance to be a historic turning point in the fortunes of the team.

  - A. demonstrate
  - B. confirm
  - C. accomplish
  - D. prove
12. **Select the most appropriate ANTONYM of the underlined word in the given sentence.**

The organisation's furtive actions must be taken into notice and dealt with accordingly

  - A. Truthful
  - B. Foxy
  - C. Futuristic
  - D. Shady
13. **Select the option that will improve the underlined part of the given sentence.**

Mothers have great animosity for their children

  - A. affection

- B. affectation
- C. abasement
- D. absurdity

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

Fasten

- A. Bolt
- B. Undo
- C. Loosen
- D. detach

15. **Select the most appropriate ANTONYM of the given word.**

Stingy

- A. Lascivious
- B. Generous
- C. Deceitful
- D. Humorous

16. **Identify the most appropriate ANTONYM of the underlined word in the following sentence.**

A boisterous horse must have a rough bridle.

- A. Bouncy
- B. Rowdy
- C. Calm
- D. Loud

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

Sonam's cat used to chase the mouse into the kitchen and knock through a tower of pots and pans.

- A. knock out a tower of pots
- B. knock over a tower of pots
- C. knock inside a tower of pots
- D. knock away a tower of pots

18. **Select the most appropriate ANTONYM of the underlined word in the given sentence.**

Ralph's condition worsened in the hospital.

- A. Changed
- B. Improved
- C. Traversed
- D. Scaled

19. **Select the most appropriate meaning of the given idiom.**

Cost an arm and a leg

- A. To be inexpensive
- B. To be affordable
- C. To be very expensive
- D. To be moderately priced

20. **Select the most appropriate ANTONYM of the underlined word in the given sentence.**

Prajakta is a very vain girl.

- A. Honourable
- B. Honest
- C. Hopeful
- D. Humble

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

The CEO's decision to cut benefits was a \_\_\_\_\_ move.

- A. laborious
- B. harsh
- C. rigorous
- D. humorous

22. **Select the most appropriate option that can substitute the underlined segment in the given sentence. If there is no need to substitute it, select 'No improvement required'.**

I am so glad that I ran into you on the way.

- A. ran over
- B. No improvement required
- C. ran away
- D. ran out of

23. **Identify the INCORRECTLY spelt word in the following sentence and select its correct spelling from the given options.**

The committee heard that he had been negligient in his duty

- A. comittee
- B. hurd
- C. dutie
- D. negligent

24. **Select the most appropriate idiom for the underlined segment in the following sentence.**

The arrival of Pragati in the house brought disharmony among the family members

- A. Rift in the lute
- B. Hair breadth
- C. Tenterhooks
- D. A cry in the wilderness

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

Titanic

- A. Deep
- B. Attractive
- C. Huge
- D. Disastrous



## Answers

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

## Explanations

1. **C) The GST Council plans to reconsider the GST on insurance premiums after a report from a new Group of Ministers.**

C is correct because the passage mentions that a new Group of Ministers will recommend changes to the tax on life and health insurance policies, and the GST Council will review the report in November.

A is incorrect because the passage does not say the GST on insurance premiums has been revoked, only that it may be reconsidered.

B is incorrect because while the Finance Minister initially defended the levy, the Council is now open to reviewing it, contrary to a firm opposition.

D is incorrect because the issue has been addressed at least three times since the GST's introduction, as mentioned in the passage.

2. **A) Optimistic**

The tone of the passage is optimistic because it conveys hope that the GST Council might provide relief to insurance consumers, specifically by reconsidering the 18% tax levy. The author also notes positive steps, such as the formation of a new Group of Ministers, which signals potential change.

B: This option is incorrect because the passage doesn't attack or condemn any party harshly. While there are mentions of earlier defense of the tax, the tone focuses more on possible solutions than criticism.

C: This option is incorrect because the passage conveys a hopeful attitude about potential reforms, rather than presenting an unbiased, factual account without any emotional overtone.

D: This option is incorrect because although the passage addresses the challenges faced by insurance consumers, the tone leans more toward hope for solutions rather than deep emotional empathy.

3. **A) To examine reducing the indirect tax on insurance premiums.**

A is correct because the passage specifically mentions that the Group of Ministers will recommend tax changes for life and health insurance policies, implying a potential reduction of the 18% GST.

B is incorrect because the Group of Ministers is focused only on life and health insurance policies, not the entire GST policy.

C is incorrect because there is no mention of an intention to raise the tax to 28%; the current debate is about the 18% levy.

D is incorrect because the Group of Ministers is formed to address tax changes, not to analyze the financial impact of insurance claims on GST revenues.

4. **C) Favorable**

"Benign" refers to something that is gentle, kind, or favorable. In the context of the passage, the word is used to suggest that insurance policies should receive kinder or more lenient taxation.

A is incorrect because "severe" means harsh or strict

B is incorrect because "harsh" also means strict or unkind

D is incorrect because it refers to punishment or penalties

5. **B) The government is considering lowering GST on health insurance due to increased consumer costs.**

The passage mentions that the GST Council is considering reducing the GST on health covers and emphasizes the increasing costs of health insurance post-pandemic. This suggests that there is contemplation of lowering the tax burden.

A is incorrect because there is no indication that the government is planning to increase GST on life insurance; in fact, there are suggestions of reducing it.

C is incorrect because the passage does not imply a complete removal of GST on insurance, but rather a nuanced reduction for certain types.

D is incorrect because the government is evidently reviewing the need for changes, as highlighted by the various calls for relief on health and life insurance policies.

6. D) 'Lay down' का use होगा क्योंकि इसका अर्थ है किसी नियम, कानून या सिद्धांत को स्थापित करना। इस sentence में सरकार कानूनों के माध्यम से नियम स्थापित करने की बात कर रही है। जबकि 'Laying down' present participle होता है, और यहाँ infinitive "to" के साथ base form की ज़रूरत है। 'Led down' का मतलब होता है किसी को निराश करना, जो इस context में सही नहीं है। 'Laid down' past tense में use होता है, जबकि यहाँ present की बात हो रही है, इसलिए यह option गलत है।

'Lay down' will be correct because it means to establish a rule, law, or principle. In this sentence, the state is setting rules through laws, making 'lay down' appropriate. 'Laying down' is the present participle form, and here, the base form with "to" is required. 'Led down' means to disappoint, which does not fit this context. 'Laid down' is past tense, while the sentence refers to the present, so it is incorrect.

7. A) 'Coercive' का use होगा है क्योंकि 'coercive apparatus' का अर्थ होता है ऐसा तंत्र जो नियमों का पालन करवाने के लिए दबाव या बल का प्रयोग करता है। यहाँ पर सरकार के द्वारा कानून और व्यवस्था बनाए रखने के लिए एक मजबूत प्रणाली की बात की जा रही है, जो 'coercive apparatus' द्वारा सुनिश्चित होती है। इसलिए 'coercive' यहाँ सही option है। 'Conducive' का अर्थ होता है किसी चीज़ के अनुकूल होना, जो इस संदर्भ में सही नहीं है क्योंकि यहाँ बल या दबाव के तंत्र की बात हो रही है, न कि किसी सहायक प्रणाली की। 'Divergence' का अर्थ है भिन्नता या विचलन, जो यहाँ कानून व्यवस्था के संदर्भ में फिट नहीं बैठता। 'Strive' का अर्थ है प्रयास करना, जो संदर्भ से मेल नहीं खाता।

'Coercive' will be used because it refers to the use of force or pressure to ensure compliance with laws and rules. The sentence speaks about the state's responsibility to maintain the rule of law, which involves a 'coercive apparatus'. Hence, 'coercive' is the correct choice here. 'Conducive' means favorable or helpful, which does not fit in this context. 'Divergence' means difference or deviation, which doesn't align with the legal framework being discussed. 'Strive' means to make an effort, which is not relevant here.

8. D) 'Dire' का use होगा क्योंकि "dire" का अर्थ है गंभीर या अत्यधिक आवश्यकता। sentence में mention है कि भारत की आपराधिक न्याय प्रणाली में सुधार की अत्यधिक आवश्यकता है, इसलिए 'dire' यहाँ सही है। जबकि 'Drive' का अर्थ है प्रेरित करना या आगे बढ़ाना, 'Innovative' का अर्थ है नवीन या नया, और 'Diverse' का अर्थ है विविध, जो इस context में सही नहीं हैं।

'Dire' will be used because it means severe or urgent need. The sentence talks about the criminal justice system's urgent requirement for reform, making 'dire' the correct choice. Whereas, 'Drive' means to propel or motivate, 'Innovative' means new or inventive, and 'Diverse' means varied, which don't fit this context.

9. A) 'Clogged' का use होगा क्योंकि "clogged" का अर्थ है अवरुद्ध होना या ठसाठस भरा होना। sentence में mention है कि अदालतें मामलों से भरी हुई हैं, जिससे 'clogged' सही विकल्प बनता है। जबकि 'Obligated' का अर्थ है बाध्य होना, 'Arranged' का अर्थ है व्यवस्थित करना, और 'Prolonged' का अर्थ है लम्बे समय तक चलना, जो इस context में सही नहीं हैं।

'Clogged' will be used because it means blocked or filled up. The sentence describes courtrooms being full of cases, making 'clogged' the appropriate option. Whereas, 'Obligated' means to be bound or obligated, 'Arranged' means to organize, and 'Prolonged' means extended, which don't fit this context.

10. D) 'Enactment' का use होगा क्योंकि इसका अर्थ है "किसी कानून या नियम को पारित करना या लागू करना"। sentence में यह उल्लेख किया गया है कि नए कानूनों का निर्माण किया जा रहा है, इसलिए 'enactment' यहाँ सही है। 'Testament' का अर्थ है "गवाही या प्रमाण", 'Endorsement' का अर्थ है "समर्थन", और 'Impediment' का अर्थ है "बाधा", जो इस संदर्भ में सही नहीं है क्योंकि यहाँ कानूनों के निर्माण की बात हो रही है, न कि उनके समर्थन या बाधा की।

'Enactment' will be used because it refers to the passing or implementation of a law or rule. The sentence talks about the creation of new laws, making 'enactment' the correct choice. 'Testament' means "proof or evidence," 'Endorsement' means "support," and 'Impediment' means "obstacle," which don't fit this context as the focus is on the creation of new laws, not their support or obstruction.

11. D) 'Prove' का प्रयोग होगा क्योंकि "prove" का अर्थ होता है किसी तथ्य को साबित करना या प्रमाणित करना। जबकि 'Demonstrate' का अर्थ है प्रदर्शन करना, 'Confirm' का अर्थ है पुष्टि करना, और 'Accomplish' का अर्थ है प्राप्त करना, जो इस संदर्भ में सही नहीं है।
- 'Prove' should be used because it means to demonstrate the truth or existence of something by evidence or argument. Whereas, 'Demonstrate' means to show or display, 'Confirm' means to verify, and 'Accomplish' implies achieving something, which don't fit in this context.
12. A) **Furtive** (adjective) – secret, acting as though you are trying to hide something because you feel guilty छिपाते हुए, गुपचुप  
**Antonym: Truthful** (adjective) – Telling or expressing the truth; honest, sincere, frank. सच्चा
- **Foxy** (adjective) – Cunning, sly, crafty, devious. चालाक
  - **Futuristic** (adjective) – Having or involving very modern technology or design. भविष्यवादी
  - **Shady** (adjective) – Situated in or full of shade; also, of doubtful honesty or legality; dubious. संदिग्ध
13. 'A) animosity' के बदले 'affection' का प्रयोग होगा क्योंकि 'animosity' का अर्थ शत्रुता या बैर होता है जबकि माताओं को अपने बच्चों के प्रति प्रेम होता है; जैसे— Mothers have great affection for their children.
- 'affection' will be used instead of 'animosity' because 'animosity' means hostility or enmity, whereas mothers have love for their children; Like— Mothers have great affection for their children.
14. A) **Fasten** (verb) – To attach or secure something in place, to close or join firmly. जोड़ना/ बांधना  
**Synonym: Bolt** (verb) – To secure or lock in place, often by means of a bolt or similar device. पेंच कसना
- **Undo** (verb) – To open or release by reversing a fastening or closure, to unfasten. खोलना
  - **Loosen** (verb) – To make less tight or firm, to relax. ढीला करना
  - **Detach** (verb) – To separate or disconnect. अलग करना
15. B) **Stingy** (adjective) – Unwilling to give or spend, not generous, miserly. कंजूस  
**Antonym: Generous** (adjective) – Showing a readiness to give more of something, as money or time, than is strictly necessary or expected, liberal, bountiful. उदार; प्रचुर
- **Lascivious** (adjective) – Feeling or revealing an overt and often offensive sexual desire, lecherous, lustful. लंपट
  - **Deceitful** (adjective) – Guilty of or involving deceit, deceiving or misleading others, dishonest. धोखेबाज़

- **Humorous** (adjective) – Causing lighthearted laughter and amusement, funny, comical. मज़ाकिया
16. C) **Boisterous** (adjective) – Noisy, energetic, and cheerful; rowdy. उल्लासी/ उधमी  
**Antonym: Calm** (adjective) – Not showing or feeling nervousness, anger, or other strong emotions. शांत
- **Bouncy** (adjective) – Lively and energetic. उछलने वाला
  - **Rowdy** (adjective) – Noisy and disorderly. दंगाई
  - **Loud** (adjective) – Producing or capable of producing much noise. तेज़
17. 'B) **'knock over a tower of pots'** होगा क्योंकि जब कोई चीज़ किसी वस्तु से टकराकर उसे गिरा देती है, तो 'knock over' का प्रयोग किया जाता है; जैसे— The wind knocked over the fence.
- 'knock over a tower of pots' will be used because when something hits an object and causes it to fall, 'knock over' is used; Like— The wind knocked over the fence.
18. B) **Worsened** (verb) – To become worse or more severe. बिगड़ना  
**Antonym: Improved** (verb) – To become better, enhance, or make progress. सुधारना
- **Changed** (verb) – To make or become different, alter, modify. बदलना
  - **Traversed** (verb) – To travel across or through, cross, move over. पार करना
  - **Scaled** (verb) – To climb up or over, ascend, mount. चढ़ना
19. C) **Cost an arm and a leg** (idiom) – To be very expensive बहुत महंगा
20. D) **Vain** (adjective) – Having an excessively high opinion of one's appearance, abilities, or worth. घमंडी  
**Antonym: Humble** (adjective) – Having or showing a modest or low estimate of one's importance. विनम्र
- **Honourable** (adjective) – Deserving respect and admiration, noble, upright. सम्माननीय
  - **Honest** (adjective) – Free of deceit, truthful, sincere. ईमानदार
  - **Hopeful** (adjective) – Feeling or inspiring optimism about a future event, optimistic. आशावादी
21. B) 'Harsh' का प्रयोग होगा क्योंकि "harsh" का अर्थ होता है कठोर या सख्त। जबकि 'Laborious' का अर्थ है श्रमसाध्य, 'Rigorous' का अर्थ है कठोर या सख्त लेकिन इस संदर्भ में अनुशासन के संदर्भ में, और 'Humorous' का अर्थ है हास्यास्पद, जो इस संदर्भ में सही नहीं है।
- 'Harsh' should be used because it means severe or strict. Whereas, 'Laborious' means requiring considerable effort and time, 'Rigorous' means strict but often in the context of discipline or thoroughness, and 'Humorous' implies being funny or amusing, which don't fit in this context.

22. B) 'No improvement required' होगा क्योंकि "ran into" का अर्थ है संयोगवश किसी से मिलना। जबकि 'Ran over' का अर्थ है वाहन द्वारा कुचलना, 'Ran away' का अर्थ है भाग जाना, और 'Ran out of' का अर्थ है किसी चीज का समाप्त हो जाना, जो इस संदर्भ में सही नहीं है।

- 'No improvement required' should be selected because "ran into" means to meet someone by chance. Whereas, 'Ran over' means to drive over something, 'Ran away' means to escape or flee, and 'Ran out of' implies depleting a supply of something, which don't fit in this context.

23. D) The correct spelling of 'negligent' is '**Negligent**' which means "failing to take proper care in doing something" लापरवाह.

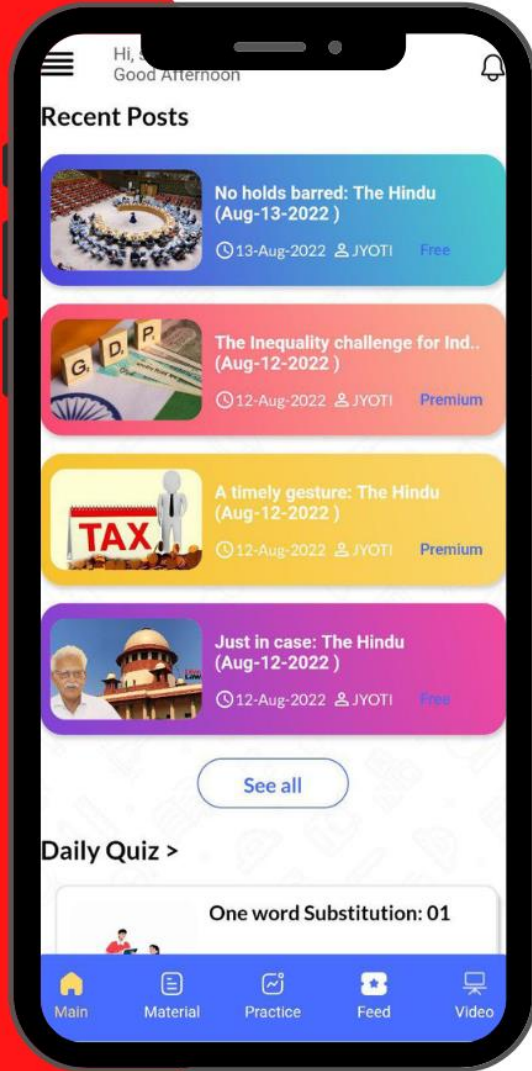
24. A) **Rift in the lute (idiom)** – Disharmony बेचैनी

- **Hair breadth (phrase)** – A very small amount, a tiny margin, a narrow escape, a slim difference, a minute degree बहुत छोटा अंतर
- **Tenterhooks (phrase)** – In a state of suspense, anxious, nervous, agitated, uneasy बेचैनी में
- **A cry in the wilderness (phrase)** – A voice unheard, an unheeded plea, a solitary appeal, a disregarded complaint, a neglected call अनसुनी पुकार

25. C) **Titanic** (adjective) – Enormous, massive, colossal, gigantic. विशाल

**Synonym: Huge** (adjective) – Extremely large, vast, immense. बहुत बड़ा

- **Deep** (adjective) – Extending far down from the top or surface, profound, intense. गहरा
- **Attractive** (adjective) – Pleasing or appealing to the senses, charming, alluring. आकर्षक
- **Disastrous** (adjective) – Causing great damage, catastrophic, devastating. विनाशकारी



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