

Good, but not enough: On the extended coverage of the Ayushman Bharat scheme

Extension of free health coverage to all over 70 years **is** good, but more needs to be done

In a welcome move, the Union government's **decision** to extend the coverage of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) to senior citizens over 70 years, **irrespective of** their income, **provides** a **modicum** of free health coverage to nearly 60 million people. With **out-of-pocket** expenditure for health care in India among the highest in the world, the decision is **indeed laudable**. While **the decision** to provide free health coverage up to ₹0.5 million per year for a section of the population **is noble**, it will in no way fulfil the public health objectives that are much needed for the targeted **beneficiaries**. **First and foremost**, the health assurance scheme is limited to **secondary and tertiary care** hospitalisation. The **absence** of coverage for **outpatient care, diagnostics** and medicines **is** particularly **concerning** as **chronic** diseases have increased sharply in India in the last few **decades**. Increased life expectancy and an early **onset** of these diseases would mean that people over 70 may very **often** suffer from multiple chronic diseases. Most of the health-care expenditure by the elderly will, therefore, be through outpatient care (40%-80%), which will not be covered by the scheme. Since its launch in 2018, the **penetration** of PM-JAY into smaller cities and towns **has** been low in most States. **Unlike** in most of the southern States, primary and secondary health care in the public sector has been largely **neglected** and is inadequate and **ill equipped to meet** the demand in other parts. **Robust** primary and secondary public health care will sharply cut the load on tertiary health care and hence the need for **curative care**; a reduced curative care load at tertiary hospitals will make the PM-JAY scheme succeed.

Thailand focused and progressively **strengthened** its primary health-care system, and even **diverted** funds **earmarked** for urban hospitals to build rural hospitals and health centres to **attain** universal health coverage. **In contrast**, in the U.S., **banking primarily on** insurance-based schemes **is** what **led to** the **surging** costs of health care. India appears to be going the U.S. way. Though there is **waning enthusiasm** in the private sector due to low treatment rates and delayed payment, as per media reports, since its launch, two-thirds of the total money spent each year under the PM-JAY scheme went to private hospitals; it was 53% in the case of the southern States. Weakened primary and secondary health care will **result in** an overload in tertiary health care, which the private players will be well **poised** to take advantage of. This can lead to a further shrinking of the government's **commitment** to strengthen the public health-care system by over-relying on the insurance **modality** which is neither affordable nor will provide appropriate health care for the needy. In its present form, PM-JAY is a measure that is **essential**, but is incomplete. [Practice Exercise]

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.
- **Bank on** (phrasal verb) – depend on, rely on, count on, पर निर्भर होना

Vocabulary

1. **Irrespective of** (phrase) – Regardless of, without considering, notwithstanding के बावजूद
2. **Modicum** (noun) – Small amount, bit, fragment, dash थोड़ा सा
3. **Out-of-pocket** (adjective) – Direct payment, personal expense व्यक्तिगत खर्च
4. **Indeed** (adverb) – Certainly, truly, actually, surely वास्तव में
5. **Laudable** (adjective) – Praiseworthy, commendable, admirable, deserving सराहनीय
6. **Noble** (adjective) – Honorable, virtuous, worthy, respectable उत्कृष्ट
7. **Beneficiary** (noun) – Recipient, advantage holder, heir, receiver लाभार्थी
8. **First and foremost** (phrase) – Most importantly, primarily, chiefly, above all सबसे पहले
9. **Secondary care** (noun) – Specialist care, treatment in a hospital after referral from primary care माध्यमिक चिकित्सा सेवा
10. **Tertiary care** (noun) – Advanced medical treatment, specialized care, high-level care तृतीयक चिकित्सा सेवा
11. **Outpatient care** (noun) – Ambulatory care, treatment without admission to a hospital बाह्य रोगी देखभाल
12. **Diagnostic** (noun) – Test, analysis, examination, medical evaluation निदान
13. **Concerning** (adjective) – Worrying, troubling, alarming, disturbing चिंताजनक
14. **Chronic** (adjective) – Long-lasting, persistent, continuous, ongoing दीर्घकालिक
15. **Decade** (noun) – period of ten years दशक
16. **Onset** (noun) – Beginning, start, inception, commencement आरंभ
17. **Often** (adverb) – Frequently, regularly, repeatedly, commonly अक्सर
18. **Penetration** (noun) – Reach, access, entry, spread प्रवेश/ पहुँच
19. **Unlike** (preposition) – Different from, in contrast to, contrary to के विपरीत
20. **Neglect** (verb) – Ignore, overlook, disregard, fail to care for उपेक्षा करना
21. **Ill-equipped** (adjective) – Poorly prepared, inadequately supplied, unprepared अप्रशिक्षित
22. **Meet** (verb) – Fulfill, satisfy, achieve, address पूरा करना

23. **Robust** (adjective) – Strong, sturdy, powerful, resilient मजबूत
24. **Curative care** (noun) – Healing treatment, therapeutic care, remedial treatment उपचारात्मक देखभाल
25. **Strengthen** (verb) – Fortify, reinforce, bolster, enhance मजबूत करना
26. **Divert** (verb) – Redirect, reallocate, shift, reroute स्थानांतरित करना
27. **Earmark** (verb) – Designate, allocate, set aside, reserve निर्धारित करना
28. **Attain** (verb) – Achieve, accomplish, reach, obtain प्राप्त करना
29. **In contrast** (phrase) – Conversely, on the other hand, in opposition इसके विपरीत
30. **Lead** (to) (verb) – Result in, cause, bring about, produce कारण बनना
31. **Surging** (adjective) – Increasing rapidly, rising, swelling, growing बढ़ता हुआ
32. **Waning** (adjective) – Declining, decreasing, fading, diminishing घटता हुआ
33. **Enthusiasm** (noun) – Excitement, eagerness, passion, zeal उत्साह
34. **Result in** (phrasal verb) – Cause, bring about, produce, lead to का कारण बनना
35. **Poise** (to) (verb) – Ready, prepared, positioned, set तैयार होना
36. **Commitment** (noun) – Dedication, promise, obligation, resolve प्रतिबद्धता
37. **Modality** (noun) – Method, system, approach, technique प्रक्रिया
38. **Essential** (adjective) – Necessary, vital, crucial, indispensable आवश्यक

Summary of the Editorial

1. **Extension of Coverage:** The Union government has extended the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) to cover all senior citizens over 70 years, regardless of income.
2. **Beneficiary Impact:** This decision will benefit approximately 60 million people, providing free health coverage up to ₹0.5 million per year for hospitalisation.
3. **High Out-of-Pocket Expenses:** In India, out-of-pocket health expenses are among the highest globally, making this extension of coverage necessary and praiseworthy.
4. **Limited Coverage:** The scheme covers only secondary and tertiary hospitalisation, excluding outpatient care, diagnostics, and medicines, which are vital for chronic disease management.
5. **Chronic Diseases in the Elderly:** Many people over 70 suffer from multiple chronic diseases, and the majority of their healthcare costs (40%-80%) come from outpatient care, which the scheme does not cover.
6. **Low Penetration in Small Towns:** Since its 2018 launch, PM-JAY has seen low penetration in smaller towns and cities across many states, particularly outside southern India.
7. **Weak Public Health System:** The public health infrastructure in many parts of the country, especially primary and secondary care, is inadequate and poorly equipped.
8. **Primary Care's Role:** Strengthening primary and secondary care is crucial to reducing the burden on tertiary hospitals and curative care, ensuring the success of the PM-JAY scheme.
9. **Thailand's Example:** Thailand achieved universal health coverage by focusing on building and strengthening its rural health-care system, unlike India's current trajectory.
10. **U.S. Model Critique:** India's approach resembles the U.S. system, where reliance on insurance schemes led to high healthcare costs, a cautionary example of what may happen here.
11. **Private Sector Issues:** Enthusiasm among private hospitals for PM-JAY is waning due to low treatment rates and delayed payments.
12. **Private Hospital Dominance:** Despite private sector complaints, two-thirds of PM-JAY's annual expenditure has gone to private hospitals since its launch.
13. **Southern States' Scenario:** In southern states, the proportion spent on private hospitals is slightly lower, at 53%, showing regional variations in healthcare reliance.
14. **Risks of Privatization:** Weak primary and secondary care could lead to over-reliance on private tertiary care, making the public health system even more fragile.
15. **Incomplete Measure:** While PM-JAY is an essential initiative, in its current form, it remains incomplete, failing to address critical aspects of comprehensive healthcare.

Practice Exercise: SSC Pattern Based

- What can be inferred about the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) from the passage?** [Editorial Page]
 - The scheme fully covers all aspects of health care for the elderly over 70 years.
 - The scheme provides limited benefits, particularly lacking outpatient care.
 - The scheme is widely available in smaller towns and cities across India.
 - The scheme is only intended for low-income individuals above 70 years.
- The primary limitation of the AB PM-JAY scheme in addressing the health care needs of the elderly over 70 is the absence of _____.**
 - hospitalisation coverage
 - curative care facilities
 - outpatient care and diagnostics
 - public sector support
- Which of the following statements is true according to the passage?**
 - The PM-JAY scheme is designed to provide comprehensive health care, including outpatient services.
 - Public health care is well-developed in most parts of India.
 - The scheme's success is closely linked to reducing curative care load at tertiary hospitals.
 - Life expectancy in India has decreased, making health care for the elderly less important.
- Which of the following best describes why India's current approach to health care is being compared to that of the U.S.?**
 - Both countries focus on insurance-based schemes for healthcare coverage.
 - Both countries have an effective universal health coverage model.
 - India's health system relies more on public hospitals than private ones, similar to the U.S.
 - Both countries have successfully strengthened their primary health-care systems.
- Which of the following statements is NOT true according to the passage?**
 - India is over-relying on the insurance modality in its healthcare system.
 - Private hospitals receive a major portion of the funds under the PM-JAY scheme.
 - Weakened primary health care leads to an overload on tertiary care.
 - India's health care is comparable to Thailand's in its focus on strengthening rural hospitals.

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.

Gandhi Sagar Wildlife Sanctuary in Madhya Pradesh is set to be the second home for cheetahs in India. An _____ 1 _____ of the carrying capacity of Kuno National Park has revealed that the animal's current habitat in the country has exceeded its carrying capacity. The overabundance of cheetahs in the protected area (PA), also in Madhya Pradesh, _____ 2 _____ led to a 25 per cent loss in the big cat's main prey base — the chital. The animals from Africa, and their offspring, are not the only _____ 3 _____ in the national park. Kuno's leopards compete with the cheetahs for herbivores. In an open savannah, the African animals can _____ 4 _____ the leopards, but the latter seems to have made the most of its home advantage. The forest department believes that translocating surplus cheetahs to

Gandhi Sagar could restore Kuno's ecological equilibrium. However, the two feline predators will continue to compete for prey — now in two PAs. Project Cheetah will have to ____5____ that past mistakes are not repeated and translocation is not band aid.

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

- A. Implement
- B. Achievement
- C. Improvement
- D. Assessment

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

- A. Has
- B. Have
- C. Had
- D. Has been

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

- A. Predators
- B. Animals
- C. Creatures
- D. Natures

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

- A. Leave
- B. Overturn
- C. Outrun
- D. Turning

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

- A. Improve
- B. Ensure
- C. Insure
- D. Enhance

11. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.**

- P. During the past 24 years, the Forum on China-Africa Cooperation (FOCAC) has emerged as an all-encompassing and effective platform for dialogue, interaction and planning between the two sides.
 - Q. Africa figures prominently in China's worldview and in the conduct of its foreign policy in the 21st century
 - R. Unlike the previous decade, African governments and institutions of multiple hues now find it increasingly more comfortable to deal with their Chinese counterparts.
 - S. African countries, despite their reservations and grievances, have found it useful to enhance their proximity to China.
- A. SPQR
 - B. PRSQ
 - C. RPSQ

D. QPSR

12. For the four-sentence (S1 to S4) paragraph below, sentences S1 and S4 are given. From the options P, Q, R and S select the appropriate sentences for S2 and S3, respectively.

S1: My parents were raised in a village, so during my summer vacations

S4: That perception did not change much even after I became a journalist.

P: I would visit my ancestral village in the then undivided Tirunelveli district of Tamil Nadu.

Q: who is the Assistant Editor of the UK-based newspaper Daily Express

R: In the eyes of a schoolboy from Chennai, Karungulam village, with its lush green fields of paddy and bananas, fresh air, and simple folk, was a peaceful retreat by the Tamirabarani river.

S: We need to come here and tell the true, positive stories of New India on the ground reporting," he told ANI.

- A. P and Q
- B. P and R
- C. P and S
- D. Q and S

13. Select the most appropriate meaning of the given idiom.

Slip your mind

- A. Forget about something
- B. Immediately think of something
- C. Can't think of anything to say
- D. Think about something for a short time

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

Their was a large snake found in the garden last evening.

- A. There was the larger snake
- B. Their was the larger snake
- C. There was not a large snake
- D. There was a large snake

15. Select the most appropriate synonym of the bracketed word in the following sentence to fill in the blank.

The city's infrastructure was ill-equipped to handle the influx of _____(visitors) during the peak season

- A. citizens
- B. residents
- C. tourists
- D. natives

16. Select the most appropriate spelling of the underlined word in the given sentence.

The prison is euphemistically called a 'rehabilitation centre'.

- A. rehabilitation
B. rehilitation
C. rehabilitation
D. rehabilitation
17. **Select the most appropriate option that can substitute the underlined segment in the following sentence.**
Rimjhim received a children's very illustrated colourful atlas on her 10th birthday.
A. a colourful very illustrated children's atlas
B. an very illustrated colourful children's atlas
C. a very illustrated colourful atlas children
D. a very colourful illustrated children's atlas
18. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**
Please take many as you want
A. too much
B. much of
C. as much
D. so much
19. **Select the most appropriate homonym to fill in the blank.**
_____ is a red-coloured root vegetable
A. Beat
B. Bead
C. Beet
D. Bit
20. **Select the most appropriate ANTONYM of the given word.**
Lethargic
A. Intelligent
B. Exhausted
C. Active
D. Cute
21. **Select the most appropriate option that can substitute the underlined words in the following sentence.**
I hope you have enjoying yourselves at the party tonight!
A. enjoy yourselves
B. are enjoying themselves
C. will be enjoy himself
D. enjoys yourselves
22. **Select the most appropriate option to fill in the blank.**
Both the criminals were cruel and _____.
A. brutal
B. warm
C. sympathetic

D. diligent

23. **Identify the most appropriate synonym of the following word.**

Implicate

- A. Complain
- B. Interrogate
- C. Confuse
- D. Accuse

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

Pliable

- A. Severe
- B. Probable
- C. Rigid
- D. Malleable

25. **Select the most appropriate ANTONYM of the word given in brackets to fill in the blank.**

The firefighter summoned all her _____ (cowardice) and rushed into the burning building.

- A. expertise
- B. skills
- C. courage
- D. erudition

Answers

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

Explanations

- B) The scheme provides limited benefits, particularly lacking outpatient care.**
 B is correct because the passage highlights that while the scheme covers hospitalisation, it does not cover outpatient care, diagnostics, or medicines, which is a significant limitation.
 A is incorrect because the scheme does not cover all health care needs, as outpatient care is excluded.
 C is incorrect because the passage states that the scheme's penetration into smaller cities and towns is low in most states.
 D is incorrect because the scheme now includes senior citizens over 70 years regardless of income.
- C) outpatient care and diagnostics**
 C is correct as the passage explicitly mentions the lack of coverage for outpatient care, diagnostics, and medicines as a critical concern for elderly people who often suffer from chronic diseases.
 A is incorrect because hospitalisation coverage is provided by the scheme.
 B is incorrect because curative care at tertiary hospitals is part of the scheme, though it could be reduced with better primary and secondary care.
 D is incorrect because while public sector support is mentioned as weak in many regions, it is not the key missing element in the scheme's coverage.
- C) The scheme's success is closely linked to reducing curative care load at tertiary hospitals.**
 C is correct because the passage mentions that reducing the load on tertiary hospitals through better primary and secondary care would make the scheme more successful.
 A is incorrect because the passage points out the absence of outpatient services in the scheme.
 B is incorrect because the passage explicitly states that public health care is neglected in many parts of India.
 D is incorrect because the passage mentions that life expectancy has increased, which makes health care for the elderly more crucial, not less.
- A) Both countries focus on insurance-based schemes for healthcare coverage.**
 A is correct because the passage explicitly mentions that India is going the U.S. way by focusing on insurance-based schemes, which has led to high costs in the U.S. system.
 B is incorrect because while Thailand is said to have achieved universal health coverage, the U.S. and India are not following this path, especially through insurance-based schemes.
 C is incorrect because the passage says two-thirds of the PM-JAY funds are going to private hospitals, not public ones, which is unlike the focus in Thailand's model.
 D is incorrect because the passage specifically mentions that weakened primary and secondary healthcare is an issue in India, and the U.S. health system is also criticized for high costs, not strengthening primary care.
- D) India's health care is comparable to Thailand's in its focus on strengthening rural hospitals.**
 D is correct because the passage contrasts India with Thailand, stating that Thailand has focused on rural hospitals while India is following the U.S. insurance-based model, which is criticized.
 A is incorrect because the passage explicitly states that India is over-relying on the insurance modality, which is a concern.
 B is incorrect as the passage mentions that two-thirds of the funds spent under PM-JAY are directed to private hospitals.

C is incorrect because the passage clearly says weakened primary and secondary healthcare will overload tertiary care systems.

6. D) 'Assessment' का use होगा क्योंकि "assessment" का अर्थ होता है किसी स्थिति, वस्तु, या क्षमता का मूल्यांकन करना। यहां वाक्य में बताया जा रहा है कि Kuno National Park की क्षमता का आकलन किया गया है कि वह कितने cheetah संभाल सकता है, इसलिए 'assessment' यहाँ सही है। जबकि 'Implement' का अर्थ है लागू करना, 'Achievement' का अर्थ है उपलब्धि और 'Improvement' का अर्थ है सुधार, जो इस संदर्भ में सही नहीं हैं।

'Assessment' will be used because it means the evaluation or estimation of something, in this case, the carrying capacity of Kuno National Park. The sentence indicates that an evaluation has been done regarding the park's capacity to hold cheetahs, making 'assessment' the appropriate choice. Whereas, 'Implement' means to put into action, 'Achievement' refers to success, and 'Improvement' means enhancement, which do not fit this context.

7. A) 'Has' का use होगा क्योंकि 'has' singular subject के लिए प्रयोग होता है। यहां subject "overabundance of cheetahs" है, जो singular noun है, और इसलिए singular verb "has" का use सही है। 'Have' plural subjects के साथ use होता है, इसलिए यह गलत है। 'Had' past tense को दर्शाता है, लेकिन यहां present tense की need है। 'Has been' passive voice के लिए होता है, जबकि यहां active voice की जरूरत है।

'Has' will be used because 'has' is used for singular subjects. Here, the subject is "overabundance of cheetahs," which is a singular noun, so the singular verb "has" is appropriate. 'Have' is used with plural subjects, so it's wrong. 'Had' indicates the past tense, but the sentence needs the present tense. 'Has been' is used for the passive voice, but here, the active voice is required.

8. A) 'Predators' का use होगा क्योंकि "predators" का अर्थ होता है शिकारी जीव, जो अन्य जानवरों का शिकार करते हैं। इस संदर्भ में, वाक्य में cheetahs और leopards की बात हो रही है, जो दोनों ही शिकार करने वाले जानवर हैं। इसलिए 'predators' यहाँ सही है। जबकि 'Animals' सामान्य रूप से सभी जानवरों को संदर्भित करता है, 'Creatures' का अर्थ भी किसी भी प्रकार के जीव से है, और 'Natures' इस संदर्भ में फिट नहीं बैठता क्योंकि इसका संबंध प्रकृति या स्वभाव से होता है।

'Predators' will be used because it refers to animals that hunt other creatures for food. In the context, the sentence is talking about cheetahs and leopards, which are both hunting animals, making 'predators' the correct fit here. On the other hand, 'Animals' is too general, referring to all animals, 'Creatures' also means any kind of living being, and 'Natures' doesn't fit as it refers to natural characteristics or disposition.

9. C) 'Outrun' का use होगा क्योंकि "out" का अर्थ होता है किसी से आगे निकल जाना या उससे तेज भागना। sentence में यह mention है कि खुले सवाना (savannah) में अफ्रीकी जानवर तेंदुओं से तेज दौड़ सकते हैं, इसलिए 'outrun' सही option है। जबकि 'Leave' का अर्थ है छोड़ देना, 'Overturn' का अर्थ होता है पलट देना, और 'Turning' का अर्थ है घुमाना, जो इस संदर्भ में सही नहीं हैं।

'Outrun' will be used because it means to run faster or get ahead of something. The sentence suggests that in an open savannah, the African animals can run faster than leopards, making 'outrun' the correct choice here. On the other hand, 'Leave' means to abandon, 'Overturn' means to flip or reverse, and

'Turning' means to change direction, which don't fit in this context. 'outrun' fits as it implies surpassing in speed, which aligns with the competition between cheetahs and leopards for prey in a savannah setting.

10. B) 'Ensure' का use होगा क्योंकि इसका अर्थ है "सुनिश्चित करना," और यहाँ sentence में बताया गया है कि Project Cheetah को यह सुनिश्चित करना होगा कि पिछली गलतियों को दोहराया न जाए। इसलिए 'Ensure' यहाँ सही है। जबकि 'Improve' का अर्थ है सुधारना, 'Insure' का अर्थ है बीमा करना, और 'Enhance' का अर्थ है बढ़ाना, जो इस context में सही नहीं हैं।

'Ensure' will be used because it means "to make certain." The sentence mentions that Project Cheetah needs to ensure that past mistakes are not repeated, making 'Ensure' the correct choice here. Whereas, 'Improve' means to make better, 'Insure' refers to insurance, and 'Enhance' means to increase, which do not fit in this context.

11. **D) QPSR**

Q: The first sentence should introduce the main idea of the paragraph, which is the significance of Africa in China's foreign policy.

P: After introducing China's foreign policy towards Africa, the next logical step is to mention a specific platform (FOCAC) that has strengthened this relationship.

S: This sentence uses the present perfect tense ("have found"), indicating an ongoing action or realization from the recent past. The use of the concessive clause "despite their reservations and grievances" connects the idea of growing relations despite challenges.

R: R comes last as it concludes the thought by describing the current relationship, making the sequence coherent and meaningful.

12. **B) P and R**

S1: This sentence sets the context that the narrator used to spend their summer vacations in a village.

P: This sentence follows S1 smoothly by providing a specific detail about the location the narrator visited during summer vacations.

R: After introducing the place (Tirunelveli district) in P, the next logical step is to describe how the narrator perceived the village, especially from a schoolboy's perspective.

S4: The paragraph ends by reflecting on how the narrator's childhood perception of the village persisted even after growing up and becoming a journalist. This makes sense after describing the peaceful, idyllic view of the village in R.

13. A) **Slip your mind** (idiom) – Forget about something भूल जाना

14. D) 'Their' के बदले 'There' का प्रयोग होगा क्योंकि sentence में 'large snake' के अस्तित्व की बात हो रही है और 'there' का प्रयोग अस्तित्व को दिखाने के लिए होता है; जैसे— There was a large snake in the garden last evening.

- 'There' will be used instead of 'Their' because the sentence is talking about the existence of 'large snake' and 'there' is used to indicate existence; Like— There was a large snake in the garden last evening.

15. **C) Visitors** (noun) – People who visit a place for pleasure, business, or other reasons. आगंतुक

Synonym: **Tourists** (noun) – People who travel for pleasure, especially sightseeing. पर्यटक

- **Citizens** (noun) – Inhabitants of a city or town, especially one entitled to its privileges or rights. नागरिक

- **Residents** (noun) – People who live somewhere permanently or on a long-term basis. निवासी
 - **Natives** (noun) – People born in a specified place or associated with a place by birth. स्थानीय
16. C) The correct spelling of 'rehabilitation' is '**rehabilitation**' which means "the action of restoring someone to health or normal life through training and therapy" पुनर्वास
17. D) 'a very colourful illustrated children's atlas' का प्रयोग होगा क्योंकि adjective का क्रम Quality (very colourful), Condition (illustrated), और Purpose (children's) के अनुसार होता है; जैसे— Rimjhim received a very colourful illustrated children's atlas on her 10th birthday.
- 'a very colourful illustrated children's atlas' will be used because the order of adjectives should follow Quality (very colourful), Condition (illustrated), and Purpose (children's); Like— Rimjhim received a very colourful illustrated children's atlas on her 10th birthday.
18. C) 'many' के बदले 'as much' का use होगा क्योंकि यहाँ Quantity को Specify करना है जो Countable नहीं है; जैसे— Please take as much as you want.
- 'as much' will be used instead of 'many' because it specifies an uncountable quantity; Like— Please take as much as you want.
19. C) **Beet**' का प्रयोग होगा क्योंकि पूरे context में, sentence लाल रंग की जड़ वाली सब्जी की चर्चा कर रहा है। यहाँ "_____ is a red-coloured root vegetable" जिसमें लाल रंग की जड़ होती है। इसलिए, "beet" सबसे appropriate विकल्प होगा।
- '**Beet**' should be used because in the entire context, the sentence is discussing a red-coloured root vegetable. Here, through "_____ is a red-coloured root vegetable", it portrays that specific vegetable which has a red root. Thus, "beet" would be the most appropriate choice.
20. C) **Lethargic** (adjective) – Sluggish, lacking energy, inactive, slow. सुस्त
Antonym: **Active** (adjective) – Energetic, lively, vigorous, dynamic. सक्रिय
- **Intelligent** (adjective) – Smart, bright, clever, quick-witted. बुद्धिमान
 - **Exhausted** (adjective) – Extremely tired, drained, fatigued. थका हुआ
 - **Cute** (adjective) – Attractive, charming, pretty, endearing. प्यारा
21. A) 'enjoy yourselves' का use होगा क्योंकि Reflexive Pronoun 'yourselves' सही है Subject Noun 'you' के लिए। और 'you' के साथ Plural Verb का प्रयोग होता है, इसलिए 'enjoy' का उपयोग होना चाहिए; जैसे— I hope you enjoy yourselves at the party tonight!
- 'enjoy yourselves' will be used because the reflexive pronoun 'yourselves' is correct for the subject noun 'you', and a plural verb is used with 'you', so 'enjoy' should be used; Like— I hope you enjoy yourselves at the party tonight!
22. A) **Brutal**' का प्रयोग होगा क्योंकि पूरे context में, sentence अपराधियों के निर्दयता और क्रूरता की चर्चा कर रहा है। यहाँ "Both the criminals were cruel and (3)" के माध्यम से उस तात्त्विक संबंध को दर्शाया जा रहा है, जिसमें अपराधियों की निर्दयता और क्रूरता है।
- '**Brutal**' should be used because in the entire context, the sentence is discussing the mercilessness and cruelty of the criminals. Here, through "Both the criminals were cruel and (3)", it portrays that intrinsic characteristic of the criminals' ruthlessness and brutality. Thus, "brutal" would be the most appropriate choice.

23. D) **Implicate** (verb) – to show (someone) to be involved in a crime or to convey indirectly through what one says, rather than stating it explicitly. फँसाना

Synonym: Accuse (verb) – to charge (someone) with an offense or crime. आरोप लगाना

- **Complain** (verb) – to express dissatisfaction or annoyance about something. शिकायत करना
- **Interrogate** (verb) – to ask questions closely, aggressively, or formally. पूछताछ करना
- **Confuse** (verb) – to make (someone) bewildered or perplexed. उलझाना

24. D) **Pliable** (adjective) – easily bent, flexible, adaptable. लचीला

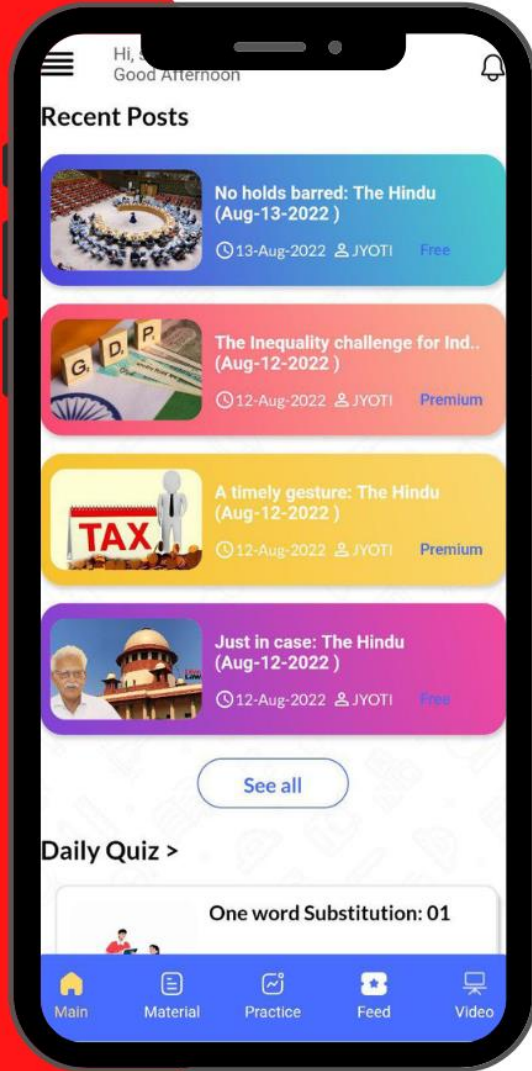
Synonym: Malleable (adjective) – capable of being shaped or bent, easily influenced लचीला

- **Severe** (adjective) – strict, harsh, intense. कठोर
- **Probable** (adjective) – likely to happen, expected, anticipated. संभावित
- **Rigid** (adjective) – stiff, unyielding, inflexible. कठोर

25. C) **Cowardice** (noun) – Lack of bravery, fearfulness, timidity. कायरता

Antonym: Courage (noun) – The ability to do something that frightens one, bravery, valor, heroism. साहस

- **Expertise** (noun) – Expert skill or knowledge in a particular field, proficiency, competence. विशेषज्ञता
- **Skills** (noun) – The ability to do something well, talent, knack, capability. कौशल
- **Erudition** (noun) – The quality of having or showing great knowledge or learning, scholarship, intellect. विद्वता



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