

The middle path: On the Tamil Nadu Assured Pension Scheme

The Assured Pension Scheme of T.N. is a good compromise

By **formulating** the Tamil Nadu Assured Pension Scheme (TAPS), the DMK government has done its best to **resist** the **temptation** of returning to the Old Pension Scheme (OPS) for its employees. It has **sought** to **strike** a middle path in its implementation of a **key electoral** promise made before the 2021 Assembly election and the need for **fiscal prudence**. Apart from nearly two lakh employees under the OPS, there are around six lakh government staff under the Contributory Pension Scheme (CPS) since April 2003. It is this section that has been **urging** the DMK to fulfil its electoral **assurance** — OPS **restoration**. The **new scheme**, which **blends** the OPS and the Unified Pension Scheme (UPS) that is **in force** for central government staff for the last one year, **assures** pensioners 50% of the last drawn pay, while retaining the element of employees' contribution — a feature common to the CPS and UPS. One can **make out** that the basis for the **determination** of the pension — 50% of the last drawn pay in the last month of service — and the **provision** of a minimum assured **payout**, **regardless of** the duration of service, are **in favour of** the employees. Death-cum-retirement **gratuity**, an OPS feature, **has** been included.

The announcement has been made just before the Assembly poll in April-May. There has also been a **debate** on the State's **outstanding** debt — around 26.1% of GSDP, a ratio that has been declining over the last five years though not to the pre-COVID-19 pandemic level of around 21.5%. Besides, at least till 2033, **when the last set** of government staff covered under the OPS **is** expected to retire, the State government will have to provide for the retirement of OPS staff as well as its share of contribution for TAPS employees. The current financial year has not been very encouraging **in terms of** growth rate in the State's Own Tax Revenue (SOTR), which generally **accounts for** about two-thirds of Tamil Nadu's revenue receipts. In the first half (April-September) of the current year, the SOTR's growth rate was 3.94% over the receipts in the corresponding period of the previous year, against the **projected** 22.6%. The State **has its fingers crossed** over the **likely** impact of the **restructuring** of GST (from September 22) on its finances. After the "successful" Bihar example where the ruling **dispensation handed out** election-eve **doles**, the managers of State finances now have limited space to **counter** any pressure from their political bosses to spend more. The employees should understand the circumstances in which the announcement has been made. The main factor against the OPS is the feature of pension **reset with** the implementation of recommendations of every Pay Commission. Though the principal Opposition party, the AIADMK, has **pulled up** the DMK for not having **lived up to** the poll **promise**, it has not promised to restore the OPS if it wins the Assembly poll. It appears that the leadership of the two Dravidian **majors** understand that the State should not be pushed into a **perilous** financial position.

[Practice Exercise]

- **Have one's fingers crossed** (phrase) – hoping for good luck or a positive outcome
- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

Vocabulary

1. **Formulate** (verb) – devise, prepare, develop, frame, conceive बनाना
2. **Resist** (verb) – withstand, oppose, defy, refrain, counteract रोकना
3. **Temptation** (noun) – lure, enticement, impulse, attraction, bait प्रलोभन
4. **Seek** (verb) – endeavor, strive, attempt, try, aspire प्रयास करना
5. **Strike** (verb) – achieve, reach, attain, establish, effect हासिल करना / बनाना
6. **Key electoral** (adjective) – relating to a very important or crucial part of an election मुख्य चुनावी
7. **Fiscal prudence** (noun) – the act of managing government finances in a careful and wise manner वित्तीय समझदारी
8. **Urge** (verb) – pressure, exhort, prompt, egg on, implore आग्रह करना
9. **Assurance** (noun) – guarantee, promise, pledge, vow, commitment आश्वासन
10. **Restoration** (noun) – reinstatement, renewal, recovery, revival, return बहाली
11. **Blend** (verb) – combine, merge, fuse, mingle, integrate मिश्रण करना
12. **In force** (phrase) – in operation or in effect लागू होना
13. **Assure** (verb) – guarantee, ensure, warrant, certify, promise सुनिश्चित करना
14. **Make out** (phrasal verb) – to understand or discern something with effort समझना
15. **Determination** (noun) – calculation, assessment, evaluation, measurement, appraisal निर्धारण
16. **Provision** (noun) – arrangement, facility, service, condition, stipulation प्रावधान
17. **Payout** (noun) – payment, disbursement, settlement, dividend, outlay भुगतान
18. **Regardless of** (phrase) – without being affected by any other factors की परवाह किए बिना
19. **In favour of** (phrase) – to the advantage of or supporting someone के पक्ष में
20. **Gratuity** (noun) – tip, bonus, reward, bounty, perk उपदान (रिटायरमेंट पर मिलने वाली राशि)
21. **Debate** (noun) – discussion, deliberation, argument, dispute, contention बहस
22. **Outstanding** (adjective) – unpaid, unsettled, pending, overdue, payable बकाया
23. **In terms of** (phrase) – with regard to or in relation to के संदर्भ में

24. **Account for** (phrasal verb) – to form a particular amount or part of something
कुल हिस्सा होना

25. **Projected** (adjective) – estimated, predicted, expected, forecast, anticipated
अनुमानित

26. **Likely** (adjective) – probable, possible, expected, anticipated, plausible संभावित

27. **Restructuring** (noun) – reorganization, rearrangement, overhaul, remodeling, reshuffle पुनर्गठन

28. **Dispensation** (noun) – system, order, regime, governance, arrangement व्यवस्था

29. **Hand out** (phrasal verb) – to distribute or give something to people वितरित करना

30. **Dole** (noun) – handout, benefit, subsidy, pittance, charity खेरात / सरकारी सहायता

31. **Counter** (verb) – oppose, resist, combat, neutralize, parry सामना करना

32. **Reset (with)** (noun) – to set or adjust something again in a new way के साथ पुनः व्यवस्थित करना

33. **Pull up** (phrasal verb) – to criticize someone for their behaviour or actions फटकार लगाना

34. **Live up to promise** (phrase) – to fulfill expectations or act according to a promise उम्मीदों पर खरा उत्तरना

35. **Majors** (noun) – leaders, giants, titans, big players, heavyweights प्रमुख (राजनीतिक दल)

36. **Perilous** (adjective) – dangerous, hazardous, risky, precarious, treacherous खतरनाक

Summary of the Editorial

1. The DMK government has introduced the Tamil Nadu Assured Pension Scheme (TAPS).
2. TAPS aims to avoid reverting to the Old Pension Scheme (OPS) entirely.
3. The scheme represents a compromise between fiscal prudence and an electoral promise.
4. Nearly two lakh employees are still under OPS in Tamil Nadu.
5. Around six lakh employees have been under the Contributory Pension Scheme (CPS) since 2003.
6. CPS employees have been demanding OPS restoration based on the DMK's electoral assurance.
7. TAPS blends features of the OPS and the Unified Pension Scheme (UPS) used by central government staff.
8. It assures a pension of 50% of the last drawn pay for government employees.
9. It retains the feature of employee contribution, as in CPS and UPS.
10. A minimum assured pension is guaranteed regardless of length of service, favoring employees.
11. Death-cum-retirement gratuity, present in OPS, is also included.
12. The announcement was timed before the Assembly elections.
13. Tamil Nadu's debt stands at around 26.1% of GSDP — higher than pre-COVID levels.
14. The State faces fiscal stress due to low revenue growth and uncertain GST restructuring outcomes.
15. Both major Dravidian parties avoid promising full OPS restoration, recognizing the financial risk it poses.

Practice Exercise: SSC Pattern Based

1. **From the passage, what can be inferred about the Tamil Nadu government's hesitation to fully return to the Old Pension Scheme (OPS)?** [Editorial page]
 - A. It believes OPS provides insufficient benefits to employees.
 - B. It worries that OPS might strain the State's financial stability.
 - C. The Election Commission has prevented the announcement of OPS.
 - D. OPS has already been discontinued nationwide.
2. **What inference can be drawn about the timing of the TAPS announcement?**
 - A. It was announced to comply with a Supreme Court order.
 - B. It was strategically timed due to electoral considerations.
 - C. It was delayed because employees opposed the scheme.
 - D. It was announced after the Opposition demanded clarification.
3. **Based on the passage, what can be reasonably inferred about both major Dravidian parties (DMK and AIADMK)?**
 - A. They are equally committed to fully reinstating the OPS.
 - B. They both oppose pension reforms for government workers.
 - C. They realize that restoring OPS fully may harm long-term fiscal health.
 - D. They have collaborated to introduce a unified pension proposal.
4. **What can be inferred about the State's future financial commitments related to pensions?**
 - A. Pension commitments will sharply decrease within a few years.
 - B. The State will carry simultaneous pension burdens for more than a decade.
 - C. Only TAPS pensions will remain after 2025.
 - D. Pension liabilities will be entirely transferred to the central government.
5. **Which inference is most reasonable regarding employees demanding OPS restoration?**
 - A. They view OPS as more advantageous compared to CPS.
 - B. They are unaware of any pension-related promises made by political parties.
 - C. They prefer contributions over guaranteed payouts.
 - D. They believe CPS offers higher retirement security.
6. **Select the most appropriate antonym of the given word:**
Lassitude
 - A. Exhaustion
 - B. Apathy
 - C. Vigor
 - D. Lethargy
7. **Select the most appropriate synonym of the given word:**
COGENT
 - A. Weak
 - B. Dubious
 - C. Convincing
 - D. Unclear
8. **Select the correct spelling of a word meaning 'cheerfully optimistic, especially in difficult times'**
 - A. Sanguine
 - B. Sangwine

- C. Sanguin
- D. Sangueen

9. Choose the correct meaning of idiom:

- Won his laurels
- A. Achieved distinction or fame
- B. Lost everything
- C. Changed his opinion
- D. Saved money

10. Choose the correct one-word substitution for:

'A loud and confused noise'.

- A. Cacophony
- B. Soliloquy
- C. Racket
- D. Roar

11. Choose the correct meaning of idiom:

Came of age

- A. Reached adulthood legally or socially
- B. Understood morality for the first time
- C. Abandoned earlier beliefs
- D. Inherited property

12. Choose the correct one-word substitute for:

'One who writes traditional poems'

- A. Bard
- B. Lyricist
- C. Dramatist
- D. Essayist

13. Fill in the blank with the right phrasal verb:

The investigation was ___ after new evidence emerged.

- A. called off
- B. picked up
- C. taken up
- D. revived up

14. Select the correct option:

The biochemist insisted ___ conducting a double-blind trial before publication

- A. with
- B. on
- C. to
- D. about

15. Find the part of the sentence that contains an error:

The interns were asked (1)/ to complete the assignment quickly (2)/ and submit it (3)/ with neat handwriting. (4)/

- A. (1)
- B. (2)
- C. (3)

D. (4)

16. Find the part of the sentence that contains an error:

It was at the summit in Vienna (1)/ where the treaty was officially ratified, (2)/ thereby bringing to an end (3)/ decades of political uncertainty in the region. (4)

- A. (1)
- B. (2)
- C. (3)
- D. (4)

17. Change the following from active to passive:

They had been negotiating the deal for months.

- A. The deal had been negotiating for months.
- B. The deal had been being negotiated for months.
- C. The deal has been being negotiated for months.
- D. The deal was being negotiated for months.

18. Select the sentence containing the homonym of the highlighted word:

The nobleman received a ceremonial **fief** from the sovereign.

- A. The farmer leased the fief to a local tenant.
- B. The law student confused fief with deed transfer.
- C. The engineer calibrated the hydraulic fief for flow control.
- D. The archives recorded the transfer of fief in Latin.

19. Rearrange the following sentences to form a coherent paragraph:

1. This phenomenon is often referred to as a "network effect," where the value of a service increases with the number of its users.
2. Consequently, they tend to dominate their respective markets, leading to the creation of powerful monopolies or oligopolies.
3. The digital economy has given rise to new business models that rely on the accumulation of data and the scale of their user base.
4. A prime example is the platform economy, where companies like social media networks and ride-sharing apps create value by connecting users.

- A. 2, 3, 4, 1
- B. 4, 1, 2, 3
- C. 3, 4, 1, 2
- D. 1, 3, 2, 4

20. Rearrange the following sentences in correct order to make a logical passage.

1. This helps prevent nutrient depletion and soil erosion.
2. Crop rotation is a sustainable agricultural practice.
3. It involves planting different crops sequentially on the same land.
4. It also reduces the need for synthetic fertilizers.

- A. 2-3-1-4
- B. 1-2-3-4
- C. 2-4-1-3
- D. 3-4-2-1

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.

A growing highway network is _____ (1) _____ for a growing economy - not just for moving people and goods, but also for _____ (2) _____ local development and job creation. Since 2014, India's highway network has expanded by 60%, growing from 91,287 km to 146,195 km by 2024. However, progress hasn't come without _____ (3) _____. As Nitin Gadkari informed parliament last December, more than 44% of major infrastructure projects, including national highways (NH), _____ (4) _____ facing delays. Reasons range from land acquisition bottlenecks and delays in statutory clearances to encroachment issues, law and order concerns, poor contractor performance, and _____ (5) _____ events.

21. What should come in the place of 1.

- A. lofty
- B. vital
- C. futile
- D. scarce

22. What should come in the place of 2.

- A. spur
- B. spurred
- C. spurs
- D. spurring

23. What should come in the place of 3.

- A. Integrity
- B. hurdles
- C. intimidation
- D. critics

24. What should come in the place of 4.

- A. was
- B. were
- C. are
- D. is

25. What should come in the place of 5.

- A. anticipated
- B. mooted
- C. proposed
- D. unforeseen

Answers

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

[\[Editorial page\]](#)

Explanations

1. B) It worries that OPS might strain the State's financial stability.
 The passage mentions fiscal prudence, high outstanding debt, dual burden of retiring OPS staff + new scheme, slow tax revenue growth, and limited fiscal space. This implies that financial sustainability is a key concern behind hesitating on full OPS restoration.
 Options A, C, and D are not supported by the passage.
2. B) . It was strategically timed due to electoral considerations.
 The passage explicitly notes the announcement came "just before the Assembly poll", implying political timing and electoral strategy. No court, employee opposition delay, or Opposition-led demand is mentioned regarding timing.
3. C) . They realize that restoring OPS fully may harm long-term fiscal health.
 The passage notes AIADMK criticizes DMK for not restoring OPS, yet it also does not promise to restore OPS itself. The closing remark — both parties may understand the State should not be pushed into a "perilous financial position" — supports inference C.
 A, B, and D are not supported.
4. B) The State will carry simultaneous pension burdens for more than a decade.
 The passage indicates that OPS-covered employees will continue retiring until around 2033, while the State must also contribute to TAPS during this period. This implies dual pension commitments for years ahead, increasing financial pressure. No evidence for options A, C, or D.
5. A) They view OPS as more advantageous compared to CPS.
 Employees under CPS are urging restoration of OPS, suggesting they consider OPS more beneficial in pension security terms. There is no indication that employees are unaware of political promises (B), nor that they prefer contribution-based schemes (C), nor that they view CPS as offering better security (D).
6. C) **Lassitude** (noun) – Weariness, fatigue, tiredness, languor, sluggishness थकान, आलस्य
Antonym: **Vigor** (noun) – Physical strength, energy, vitality, robustness. शक्ति, जोश, उत्साह
 - **Exhaustion** (noun) – Extreme tiredness, fatigue, depletion. अत्यधिक थकावट
 - **Apathy** (noun) – Lack of interest, indifference, unconcern. उदासीनता
 - **Lethargy** (noun) – Lack of energy, sluggishness, inactivity. सुस्ती, आलस्य
7. C) **Cogent** (adjective) – Convincing, logical, compelling, persuasive, forceful प्रभावशाली, तर्कसंगत
Synonym: **Convincing** (adjective) – Persuasive, credible, believable, logical, sound विश्वसनीय, प्रभावकारी
 - **Weak** (adjective) – Lacking strength, feeble, powerless, ineffective कमजोर
 - **Dubious** (adjective) – Hesitant, doubtful, uncertain, suspicious संदिग्ध
 - **Unclear** (adjective) – Vague, obscure, ambiguous, indefinite अस्पष्ट

8. A) The correct spelling of 'Sanguine' is 'Sanguine' which means "cheerfully optimistic, especially in difficult times" आशावादी, प्रसन्नचित्त.

9. A) **Won his laurels** (idiom) – Achieved distinction or fame प्रसिद्धि या सम्मान प्राप्त किया

10. A) **Cacophony** (noun) – A loud and confused noise कोलाहल, बेसुरा शोर

- **Soliloquy** (noun) – an act of speaking one's thoughts aloud when by oneself, especially in a play. एकालाप
- **Racket** (noun) – a loud unpleasant noise; also means an illegal scheme or activity. शोरगुल या अवैध धंधा
- **Roar** (noun/verb) – a deep, loud, prolonged sound like that of a lion or engine. गर्जना, दहाड़

11. A) **Came of age** (idiom) – Reached adulthood legally or socially कानूनी या सामाजिक रूप से वयस्क हो जाना

12. A) **Bard** (noun) – One who writes traditional poems कवि / पारंपरिक कविताएँ लिखने वाला व्यक्ति

- **Lyricist** (noun) – a person who writes the words for songs गीतकार
- **Dramatist** (noun) – a person who writes plays नाटककार
- **Essayist** (noun) – a person who writes essays निबंधकार

13. C) 'taken up' का प्रयोग होगा क्योंकि यहाँ "investigation" को नए साक्ष्य मिलने के बाद फिर से शुरू किया गया है। "Taken up" का अर्थ होता है to resume or start dealing with something again, जो इस संदर्भ में बिल्कुल उपयुक्त है।

- 'Taken up' should be used because it means to resume or officially begin something again. After new evidence emerged, the investigation was restarted, which is exactly conveyed by "taken up."

14. B) 'on' का प्रयोग होगा क्योंकि Preposition 'insist' के बाद हमेशा 'on' आता है जब किसी कार्य या क्रिया पर ज़ोर दिया जाता है। वाक्य में "The biochemist insisted ____ conducting a double-blind trial before publication" में वैज्ञानिक किसी कार्य (conducting a trial) पर ज़ोर दे रहा है, इसलिए सही उत्तर 'on' होगा।

- 'on' should be used because the preposition 'insist' is always followed by 'on' when emphasizing an action. In the sentence "The biochemist insisted ____ conducting a double-blind trial before publication," the scientist is emphasizing the action of conducting the trial; therefore, 'on' is the correct choice.

15. D) 'with neat handwriting' के बदले 'in neat handwriting' का प्रयोग होगा क्योंकि किसी व्यक्ति की लिखावट या शैली को दर्शाने के लिए preposition 'in' का प्रयोग किया जाता है; जैसे— He wrote the letter in neat handwriting.

- 'in neat handwriting' will be used instead of 'with neat handwriting' because the preposition 'in' is used to indicate the manner or style of writing; Like— He wrote the letter in neat handwriting.

16. B) 'where' के बदले 'that' का प्रयोग होगा क्योंकि "summit in Vienna" कोई स्थान नहीं बल्कि एक घटना (event) है। 'Where' का प्रयोग स्थान (place) के लिए किया जाता है, जबकि 'that' का प्रयोग घटनाओं या वस्तुओं के लिए किया जाता है। सही वाक्य होगा— It was at the summit in Vienna that the treaty was officially ratified.

'that' will be used instead of 'where' because "summit in Vienna" refers to an event, not a place. The word 'where' is used for places, while 'that' is used for events or things. Correct sentence: It was at the summit in Vienna that the treaty was officially ratified.

17. B) The deal had been being negotiated for months.

Active से Passive Voice में बदलने के लिए, Active वाक्य का Object Passive वाक्य का Subject बन जाता है। Verb को Active से Passive में बदलते समय सही Tense का प्रयोग किया जाता है। Active वाक्य में "They" Subject है, "had been negotiating" Verb (Past Perfect Continuous) है और "the deal" Object है। Passive में बदलने पर Object "The deal" Subject बन गया है, Verb को "had been being negotiated" (Past Perfect Continuous Passive) में बदला गया है और "by them" के रूप में प्रयोग किया गया है।

To change a sentence from Active to Passive Voice, the object of the active sentence becomes the subject of the passive sentence. The verb is transformed from the active form to the passive form, ensuring correct tense usage. In this case, "They" (Subject), "had been negotiating" (Verb in Past Perfect Continuous), and "the deal" (Object) from the active voice have been transformed into "The deal" (Subject), "had been being negotiated" (Passive Verb in Past Perfect Continuous), and "by them".

18. C) . The engineer calibrated the hydraulic fief for flow control.

वाक्य में 'fief' का अर्थ है — राजा या सामंत द्वारा किसी कुलीन व्यक्ति को दी गई भूमि या जागीर (an estate of land held on condition of feudal service)।

अब हमें ऐसा वाक्य ढूँढ़ना है जिसमें 'fief' का समान उच्चारण वाला लेकिन भिन्न अर्थ वाला शब्द (homonym) प्रयोग हुआ हो।

विकल्प C में 'fief' का प्रयोग एक तकनीकी या यांत्रिक संदर्भ में हुआ है — "hydraulic fief," जो किसी उपकरण या प्रवाह नियंत्रण प्रणाली (device/system) का सूचक है।

यह अर्थ पूरी तरह भिन्न है, हालांकि उच्चारण समान है — इसलिए यह homonym का उदाहरण है।

In the highlighted sentence, fief means a feudal estate or land granted by a sovereign to a vassal in exchange for service.

In option C, fief is used in a technical or mechanical sense, referring to a hydraulic component or device, not a landholding.

Though both are pronounced the same, they differ in meaning — hence, they are homonyms.

19. C) 3, 4, 1, 2

The digital economy has given rise to new business models that rely on the accumulation of data and the scale of their user base. A prime example is the platform economy, where companies like social media networks and ride-sharing apps create value by connecting users. This phenomenon is often referred to as a "network effect," where the value of a service increases with the number of its users. Consequently, they tend to dominate their respective markets, leading to the creation of powerful monopolies or oligopolies.

The coherent paragraph should begin with a broad introduction, so sentence 3 comes first as it explains how the digital economy has created new business models based on data and large user bases. This is followed by sentence 4, which provides a clear example of such models through the platform economy, including social media and ride-sharing apps. Sentence 1 then logically explains the underlying concept behind these platforms, namely the "network effect," where a service becomes more valuable as more users join it. Finally, sentence 2 concludes the

paragraph by describing the result of this phenomenon, explaining how such companies dominate markets and form monopolies or oligopolies. Therefore, the correct order is 3-4-1-2.

Sentence की शुरुआत सामान्य विचार से होनी चाहिए, इसलिए sentence 3 पहले आता है, जो बताता है कि डिजिटल अर्थव्यवस्था ने डेटा और बड़े उपयोगकर्ता आधार पर आधारित नए व्यापार मॉडल विकसित किए हैं। इसके बाद sentence 4 आता है, जो प्लेटफॉर्म अर्थव्यवस्था का उदाहरण देकर इस विचार को स्पष्ट करता है, जैसे सोशल मीडिया और राइड-शेयरिंग ऐप्स। फिर sentence 1 इस मॉडल के पीछे की मुख्य अवधारणा को समझाता है, जिसे "नेटवर्क इफेक्ट" कहा जाता है, जहाँ उपयोगकर्ताओं की संख्या बढ़ने से सेवा का मूल्य भी बढ़ता है। अंत में sentence 2 इस प्रक्रिया के परिणाम को बताता है कि ऐसी कंपनियाँ अपने बाजार में प्रभुत्व स्थापित कर लेती हैं और एकाधिकार या अत्याधिकार का निर्माण होता है। इसलिए सही क्रम 3-4-1-2 है।

20. A) 2-3-1-4

Crop rotation is a sustainable agricultural practice. It involves planting different crops sequentially on the same land. This helps prevent nutrient depletion and soil erosion. It also reduces the need for synthetic fertilizers.

Sentence 2 is the topic sentence introducing the concept of crop rotation.

Sentence 3 explains what crop rotation is.

Sentence 1 describes one of the benefits of crop rotation.

Sentence 4 gives another benefit, completing the logical flow.

- Sentence 2 विषय का परिचय देता है और बताता है कि फसल चक्रीकरण एक सतत कृषि पद्धति है। इसके बाद sentence 3 बताता है कि फसल चक्रीकरण में एक ही भूमि पर विभिन्न फसलों को क्रमिक रूप से उगाना शामिल होता है। Sentence 1 इसके एक लाभ को दर्शाता है, यानी पोषक तत्वों की कमी और मिट्टी के कटाव को रोकना। अंत में, sentence 4 दूसरा लाभ बताता है, जो रासायनिक उर्वरकों की आवश्यकता को कम करना है। ये सभी sentence मिलकर एक logical sequence बनाते हैं, जो विषय का परिचय, विवरण और लाभ स्पष्ट रूप से प्रस्तुत करता है।

21. B) 'Vital' का use होगा क्योंकि "vital" का अर्थ होता है अनिवार्य, अत्यंत आवश्यक। Sentence में कहा गया है कि बढ़ती हुई economy के लिए highway network जरूरी है — न केवल लोगों और सामान को ले जाने के लिए बल्कि स्थानीय विकास और नौकरी सृजन के लिए भी। इसलिए यहाँ "vital" सही है। 'Lofty' का अर्थ है ऊँचा या महान (high, noble), लेकिन यहाँ जरूरत या आवश्यकता की बात हो रही है। 'Futile' का अर्थ है व्यर्थ या बेकार (useless), जो अर्थ के विपरीत है। 'Scarce' का अर्थ है दुर्लभ या अभाव (rare, insufficient), यह भी यहाँ उपयुक्त नहीं है।

- 'Vital' will be used because it means absolutely essential. The sentence states that a growing economy requires a growing highway network, which makes "vital" grammatically and contextually correct. 'Lofty' means high or noble, which doesn't relate to necessity here. 'Futile' means useless or pointless, which is the opposite of the intended meaning. 'Scarce' means rare or insufficient, but the sentence is about importance, not availability.

22. D) 'Spurring' का use होगा क्योंकि यह gerund (verb + ing) form है और parallelism बनाए रखता है। पहले हिस्से में sentence में "moving people and goods" है (जो gerund form है), इसलिए दूसरे हिस्से में भी उसी तरह "spurring local development and job creation" आना चाहिए। जबकि: Spur base verb form है, जो moving के साथ parallel structure नहीं बनाता। Spurred past tense है, जो context और structure दोनों से गलत है। Spurs present tense singular verb है, लेकिन यहाँ subject-verb agreement नहीं बन रहा।

- 'Spurring' will be used because it is a gerund form, maintaining parallel structure with "moving people and goods". The sentence balances two purposes — moving (gerund) and spurring (gerund). Whereas: Spur (base form) breaks the parallel structure. Spurred (past tense) does not match the context. Spurs (present tense) does not fit without a subject.

23. B) Hurdles' का use होगा क्योंकि "hurdles" का अर्थ है बाधाएँ या रुकावटें। Passage में कहा गया है कि प्रगति बिना बाधाओं के नहीं हुई है, इसलिए 'hurdles' contextually सही है। जबकि 'Integrity' का अर्थ है ईमानदारी, 'Intimidation' का अर्थ है डराना या धमकाना, और 'Critics' का अर्थ है आलोचक, जो यहाँ देरी या समस्याओं के sense में उपयुक्त नहीं हैं।

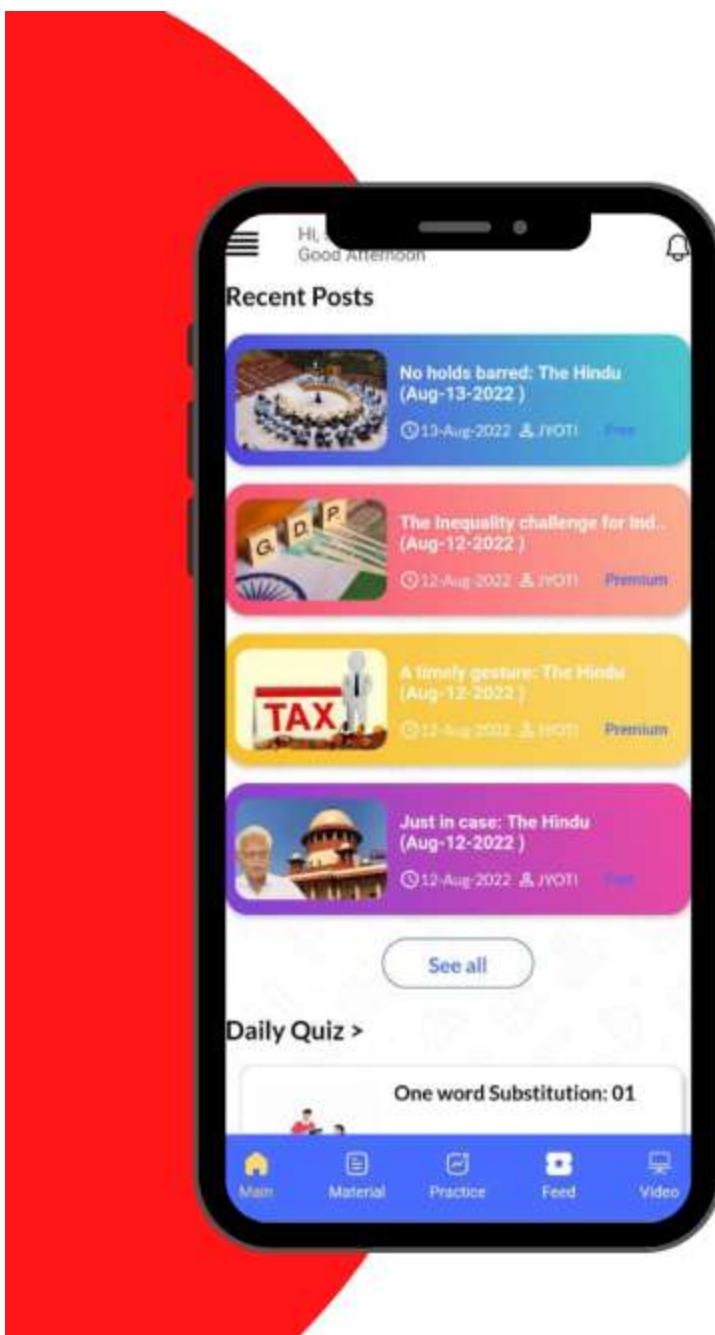
- 'Hurdles' will be used because it means obstacles or difficulties. The passage mentions that progress hasn't come without obstacles, so 'hurdles' is correct here. Whereas 'Integrity' means honesty, 'Intimidation' means threatening, and 'Critics' means those who find faults, none of which fit the context of project delays.

24. C) 'Are' का use होगा क्योंकि subject "major infrastructure projects, including national highways (NH)" plural है। Plural subject के साथ present tense में auxiliary verb 'are' आता है। Sentence में बात चल रही है अभी के समय delays की, इसलिए present tense का use करना ज़रूरी है। • जबकि 'was' और 'is' singular subject के साथ इस्तेमाल होते हैं, इसलिए यहाँ सही नहीं हैं। 'Were' भी plural के साथ आता है लेकिन यह past tense है, जबकि sentence present situation (currently facing delays) दिखा रहा है।

- 'Are' will be used because the subject "major infrastructure projects" is plural. In present tense, plural subjects take 'are'. The sentence is describing an ongoing situation (currently facing delays), so present tense is appropriate.
- 'Was' and 'is' are singular, so incorrect. 'Were' is plural but past tense, while the context clearly indicates present tense.

25. D) Unforeseen' का use होगा क्योंकि "unforeseen" का अर्थ है अप्रत्याशित (जो पहले से अनुमानित न हो)। Sentence में mention किया गया है कि highway projects में delays के कारणों में bottlenecks, clearances, contractor performance और अचानक होने वाली घटनाएँ भी शामिल हैं। इसलिए 'unforeseen events' यहाँ सही है। जबकि 'Anticipated' का अर्थ है पहले से अनुमानित, 'Mooted' का अर्थ है सुझाया हुआ या प्रस्तावित, और 'Proposed' का अर्थ है औपचारिक रूप से सुझाया हुआ — ये तीनों इस context में सही नहीं हैं।

- 'Unforeseen' will be used because it means unexpected or not anticipated. The sentence mentions that delays were caused not only by land issues and contractor performance but also by unexpected events, making 'unforeseen' correct here. Whereas 'Anticipated' means expected, 'Mooted' means suggested, and 'Proposed' means formally suggested — none of which fit the context.



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