

## Mind the time: On the financial burden of India's ageing population

India needs public-funded **geriatric** care to take care of its elderly

While India is **often** celebrated for its **demographic dividend**, its States are **undergoing** a significant but **uneven demographic transition**. According to a new RBI report, Kerala and Tamil Nadu will be “ageing States” by 2036 because their elderly populations will exceed 22% and 20%, respectively. On the other hand, the working age **populations** of Bihar, Uttar Pradesh, and Jharkhand **will** continue to rise beyond 2031. Karnataka and Maharashtra occupy the middle ground, balancing growth with the **onset** of ageing pressure. In response, the RBI has advised ageing States to “**rationalise**” their **subsidies** to afford rising pension costs and youthful States to “**invest heavily in human capital**”. But how mindful is the RBI’s fiscal advice of the political **undertones**? **Southern States**, having successfully **tamed** population growth, **face a double whammy**: lower Central **tax devolution** because population **weightage** in Finance Commission formulae **favours** the **populous** northern States plus lower parliamentary representation due to the upcoming **delimitation** exercise. On the other hand, while the youthful States have a “**window of opportunity**” to **boost** growth using a larger workforce, the **share** of their spending on education **has stagnated** or declined, and the question of **employability** **persists**. These people will also enter the workforce at a time of manufacturing **automation** and AI in industry, so the RBI’s **suggestion** to “**boost** labour-intensive sectors” may **leave** these States **vulnerable** to the possibility of ageing before they get rich.

Research has shown that **ageing** in India **disproportionately affects** women, who often live longer but with fewer financial assets. The RBI’s **focus** on “workforce policy” **overlooks** the majority of elderly women who were never in the formal workforce and thus have no pension. The RBI model also assumes some level of family support, but with **migration** and **nuclear families** becoming the **norm**, the informal **safety net** is **collapsing**. **Ultimately**, the demographic transition cannot be managed by fiscal changes alone. First, a new industrial policy is needed to create jobs **en masse** in new sectors such as green energy and the care economy. Second, the youthful States must build healthcare and pension services now to avoid fiscal shocks if and when the replacement **fertility rate** drops. Third, for most of India’s elderly, the future looks less like “graceful ageing” and more like financial dependency, unless the state drastically expands social pensions; but this directly **contradicts** the RBI’s **call for fiscal consolidation**. Finally, without a massive expansion of public geriatric care, the “graceful **ageing**” that the report **envisions** **will** be available only to the wealthy.

**[Practice Exercise]**

- Red/blue coloring of words in the sentence indicates subject verb relationship; where ‘red’ denotes ‘subject’ and ‘blue’ denotes ‘verb’.
- Fiscal consolidation** (noun) – It refers to the prudent management of government finances to ensure long-term economic stability

## Vocabulary

1. **Mind the time** (phrase) – used to warn that one should be aware of the passing of time or a deadline समय का ध्यान रखना
2. **Ageing** (noun) – maturing, senescing, declining, developing, waning वृद्ध होना
3. **Geriatric** (adjective) – elderly, aged, senior, old, senescent वृद्धों से संबंधित
4. **Often** (adverb) – frequently, repeatedly, regularly, habitually, recurrently अक्सर
5. **Demographic dividend** (noun) – the economic growth potential that can result from shifts in a population's age structure जनसांख्यिकीय लाभांश
6. **Undergo** (verb) – experience, endure, suffer, sustain, encounter गुजरना/अनुभव करना
7. **Uneven** (adjective) – irregular, inconsistent, varying, patchy, disparate असमान
8. **Demographic transition** (noun) – a long-term trend of declining birth and death rates, resulting in substantive changes in the age distribution of a population जनसांख्यिकीय संक्रमण
9. **Onset** (noun) – beginning, start, commencement, inception, outbreak शुरुआत
10. **Rationalise** (verb) – streamline, justify, simplify, reorganize, prune तर्कसंगत बनाना
11. **Subsidy** (noun) – grant, aid, allowance, assistance, endowment सहिसडी/छूट
12. **Human capital** (noun) – the skills, knowledge, and experience possessed by an individual or population, viewed in terms of their value or cost to an organization or country मानव पूँजी
13. **Undertone** (noun) – connotation, suggestion, hint, nuance, implication अंतर्निहित भाव
14. **Tame** (verb) – curb, control, subdue, restrain, moderate वश में करना/नियंत्रित करना
15. **A double whammy** (phrase) – a situation when two unpleasant things happen at the same time दोहरी मार
16. **Tax devolution** (noun) – the statutory transfer of a share of Central taxes to the States करों का हस्तांतरण
17. **Populous** (adjective) – crowded, packed, teeming, swarming, jam-packed घनी आबादी वाला
18. **Delimitation** (noun) – demarcation, boundary, definition, outlining, frontier परिसीमन

19. **Window of opportunity** (phrase) – a favourable opportunity for doing something that must be seized immediately अवसर की उपलब्धता

20. **Boost** (verb) – increase, enhance, augment, amplify, escalate बढ़ावा देना

21. **Stagnate** (verb) – stall, languish, idle, decline, cease स्थिर होना

22. **Employability** (noun) – capability, qualification, suitability, readiness, competence रोजगार योग्यता

23. **Persist** (verb) – continue, remain, endure, last, linger बने रहना

24. **Automation** (noun) – mechanization, computerization, industrialization, robotics, digitisation स्वचालन

25. **Vulnerable** (adjective) – exposed, helpless, defenseless, at-risk, weak असुरक्षित

26. **Disproportionately** (adverb) – excessively, unevenly, inordinately, unacceptably, relatively असमान रूप से

27. **Overlook** (verb) – ignore, disregard, neglect, omit, miss अनदेखा करना

28. **Migration** (noun) – movement, relocation, displacement, transit, exodus पत्तायन

29. **Nuclear family** (noun) – a couple and their dependent children, regarded as a basic social unit एकल परिवार

30. **Norm** (noun) – standard, rule, benchmark, criterion, average मानक

31. **Safety net** (noun) – a collection of services provided by the state or other institutions which prevent people from falling into poverty सुरक्षा जाल

32. **Collapse** (verb) – crumble, fail, disintegrate, fall, break ढह जाना/विफल होना

33. **Ultimately** (adverb) – eventually, finally, fundamentally, basically, primarily अंततः

34. **En masse** (adverb) – altogether, collectively, jointly, simultaneously, universally सामूहिक रूप से

35. **Fertility rate** (noun) – the average number of children born to women during their reproductive years प्रजनन दर

36. **Contradict** (verb) – dispute, counter, refute, gainsay, oppose विरोधाभास होना

37. **Call for** (phrasal verb) – to publicly ask for something to happen मांग करना

38. **Envision** (verb) – imagine, visualize, anticipate, foresee, conceive कल्पना करना

## Summary of the Editorial

1. India is widely praised for its demographic dividend, but its demographic transition is uneven across States.
2. An RBI report predicts that by 2036, Kerala and Tamil Nadu will be among India's earliest "ageing States".
3. Their elderly population will exceed 22% and 20% respectively.
4. States like Bihar, Uttar Pradesh, and Jharkhand will continue to add more working-age people beyond 2031.
5. Karnataka and Maharashtra fall in between: ageing is rising but growth remains steady.
6. RBI advises ageing States to rationalise subsidies to accommodate rising pension liabilities.
7. Youthful States are advised to invest heavily in human capital to harness their demographic advantage.
8. However, the fiscal advice ignores political realities: southern States face reduced tax transfers due to population-based formulae.
9. They also risk reduced political representation after future delimitation exercises.
10. Despite having a growing workforce, youthful States are not increasing expenditure on education, and employability remains weak.
11. Future workers will enter the labour market during rapid automation and AI adoption, making labour-intensive strategies less viable.
12. Ageing impacts women disproportionately, as they live longer but often lack financial security and pensions.
13. Family support for the elderly is weakening due to migration and nuclear families, reducing informal safety nets.
14. Managing ageing requires structural reforms: new industrial policy, healthcare and pension systems, and expansion of social protection.
15. Without major investment in public geriatric care and pensions, "graceful ageing" will become a privilege only for the wealthy, contradicting RBI's call for fiscal tightening.

### Practice Exercise: SSC Pattern Based

1. **From the passage, which inference can be drawn about the RBI's recommendations to ageing and youthful States?**

A. The RBI assumes demographic patterns are uniform across all States  
 B. The RBI's advice may not fully consider political and social complexities  
 C. The RBI recommends all States to cut subsidies and pensions equally  
 D. The RBI does not provide any guidance regarding human capital investment
2. **What can be inferred about elderly women in India based on the passage?**

A. Most elderly women retire from formal jobs with strong pension support  
 B. Elderly women benefit more from automation and AI-driven industries  
 C. Elderly women are at higher risk of financial dependence in old age  
 D. Elderly women are largely unaffected by demographic ageing trends
3. **Which of the following can be reasonably inferred about "youthful States" with growing working-age populations?**

A. They are guaranteed to become wealthy before they age  
 B. Their demographic advantage could be undermined without job creation  
 C. Their education spending is rapidly increasing in response to opportunity  
 D. They face no demographic pressure from technological change
4. **What can be inferred about the impact of industrial automation and AI on India's demographic transition?**

A. Automation and AI will eliminate the need for a working population  
 B. Youthful States may struggle to create suitable jobs despite having a larger workforce  
 C. Automation ensures that States will become rich before their populations age  
 D. Ageing States will benefit the most from industrial automation in manufacturing
5. **Which inference can be drawn about India's future elderly population based on the passage?**

A. Fiscal consolidation alone will ensure universal financial security for elderly citizens  
 B. Most elderly Indians will enjoy comfortable ageing without State intervention  
 C. Without expanded public pensions and geriatric care, ageing may lead to financial dependence  
 D. Family systems will continue to provide strong informal support for elderly citizens
6. **Select the most appropriate SYNONYM of the word "Mandarin".**

A. Mountebank  
 B. Apparatchik  
 C. Neophyte  
 D. Sybarite
7. **Select the most appropriate SYNONYM of the word "Vendetta".**

A. Magnanimity  
 B. Retribution  
 C. Surfeit  
 D. Innocuousness
8. **Select the most appropriate meaning of the phrase "Cast doubt on".**

A. Impeach the veracity of a claim  
 B. Abnegate a hedonistic lifestyle  
 C. Lionize a mediocre protagonist

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D. Enervate a robust constitution

9. **Select the most appropriate meaning of the idiom “Keep at bay”.**

- A. Forestall a deleterious encroachment
- B. Acquiesce to a perfidious ultimatum
- C. Prognosticate an auspicious outcome
- D. Corroborate a dubious hypothesis

10. **Select the most appropriate ANTONYM of the word “Embrace.”**

- A. Pellucid
- B. Masticate
- C. Abjure
- D. Syllogistic

11. **Select the most appropriate antonym of the given word: Accentuate**

- A. emphasize
- B. highlight
- C. obscure
- D. none of the above

12. **Choose the correct one-word substitute for:**  
 'A government or state in which those in power exploit national resources and steal'

- A. Plutocracy
- B. Kleptomania
- C. Oligarchy
- D. Kleptocracy

13. **Select the correctly spelled word.**

- A. Disingenous
- B. Disingeneous
- C. Disingenious
- D. Disingenuous

14. **Change the following from active to passive:**  
 They may have been underwriting the intellectual property portfolio.

- A. The intellectual property portfolio may have the being underwritten.
- B. The intellectual property portfolio may have materialized.
- C. The intellectual property portfolio may have been being underwritten.
- D. The intellectual property portfolio may have had been been underwritten.

15. **Select the option that expresses the given sentence in indirect speech.**  
 My friend said to me, “Do you want to accompany us on this tour?”

- A. My friend asked me if I wanted to accompany them on that tour.
- B. My friend asked me if I wanted to accompany us on that tour.
- C. My friend asked me if he wanted to accompany them on that tour.
- D. My friend asked me if I wanted to accompany them on that tour?

16. **Select the most appropriate option to fill in the blank.**  
 Even after the scandal, the actor’s popularity remained \_\_\_\_\_, proving that public memory can sometimes be remarkably \_\_\_\_\_.

- A. diminished – sharp
- B. intact – short

- C. shattered – enduring
- D. unstable – vivid

**17. Select the correct option:**

Neither the editor nor the contributors \_\_\_\_ willing to accept the changes unconditionally.

- A. was
- B. were
- C. has been
- D. is

**18. Choose the most suitable option to replace the highlighted part of the sentence:**

I am used **to get up early in the morning.**

- A. to get up early
- B. with getting up early
- C. to getting up early
- D. for getting up early

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

1. This provides real-time information for decision-making.
2. Data analytics is transforming modern business.
3. It involves collecting, processing, and interpreting large datasets.
4. Companies leverage data to identify trends and predict consumer behavior

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

**20. Select the option that best conveys the meaning of “Drag down.”**

- A. To elevate status
- B. To depress or reduce
- C. To stabilize progress
- D. To motivate strongly

**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.**

During the pandemic, Suren, a regular platelet donor, was stuck outside Mumbai for 14 weeks. A constant thought was the missed donation dates. He (1) \_\_\_\_\_ there would be a need because, (2) \_\_\_\_\_ the lockdown restrictions, people on chemotherapy were being treated and (3) \_\_\_\_\_ keep needing platelets. When he returned home, he discovered that the situation was grim as many regular donors (4) \_\_\_\_\_ coming either out of fear or because travel was difficult. So, he formed a small (5) \_\_\_\_\_ of donors, arranged for transport and letters from TMC Hospital to validate our travel and they started donating in July 2020.

**21. Select the most appropriate option to fill in blank no. 1.**

- A. was knowing
- B. knew
- C. know
- D. Knows

**22. Select the most appropriate option to fill in blank no. 2.**

- A. despite
- B. unlike
- C. without
- D. except for

23. **Select the most appropriate option to fill in blank no. 3.**

- A. would
- B. will
- C. have
- D. had

24. **Select the most appropriate option to fill in blank no. 4.**

- A. had stopped
- B. stop
- C. has stopped
- D. was stopped

25. **Select the most appropriate option to fill in blank no. 5.**

- A. party
- B. gang
- C. group
- D. corporation

## Answers

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

[\[Practice Exercise\]](#)

## Explanations

**1. B) . The RBI's advice may not fully consider political and social complexities**

The passage notes that States are at different demographic stages and that the RBI suggests varying strategies — subsidy rationalisation for ageing States and human capital investment for youthful States. It also questions whether the RBI is “mindful of political undertones”, implying that the guidance may not fully consider political or social complexities.

**2. B) . Elderly women are at higher risk of financial dependence in old age**

The passage states that ageing affects women disproportionately, that many were never in the formal workforce, and therefore lack pensions. With family support systems weakening, this implies greater risk of financial dependency.

**3. B) . Their demographic advantage could be undermined without job creation**

The passage mentions a “window of opportunity” due to a rising workforce, but also points out stagnant education spending, employability concerns, and technological disruptions like automation and AI. This supports the inference that without proper job creation and human capital investment, the demographic advantage could be lost — hence option B.

**4. B) . Youthful States may struggle to create suitable jobs despite having a larger workforce**

The passage notes that youthful States have a rising workforce but may enter the job market during a time of automation and AI, which could limit labour-intensive job creation. This implies that despite demographic advantage, job absorption may be weak — supporting option B.

**5. C) . Without expanded public pensions and geriatric care, ageing may lead to financial dependence**

The passage highlights shrinking family support, lack of pensions (especially for women), and insufficient State coverage. It states the future may resemble financial dependency unless the State expands pension and care systems. Thus, option C reflects a logical inference

**6. B) Mandarin (noun) – bureaucrats, officials, functionaries, administrators, dignitaries.**

उच्चाधिकारी

Synonym: **Apparatchik** (noun) – an official in a large organization, typically a political one, who adheres rigidly to its procedures. सरकारी नौकरशाह / कट्टर कार्यकर्ता

- **Mountebank** – a person who deceives others, especially in order to trick them out of their money; a charlatan. ठग / पाखंडी

- **Neophyte** – a person who is new to a subject, skill, or belief. नौसिखिया

- **Sybarite** – a person who is self-indulgent in their fondness for sensuous luxury. विलासी

**7. B) Vendetta (noun) – feud, revenge, retaliation, rivalry, quarrel. प्रतिशोध या आपसी रंजिश**

Synonym: Retribution (noun) – punishment inflicted on someone as vengeance for a wrong or criminal act. (प्रतिफल / दण्ड)

- **Magnanimity** (noun) – the virtue of being extremely generous and forgiving, especially toward a rival or someone less powerful. (उदारता)
- **Surfeit** (noun) – an excessive amount of something. (अतिरेक / बहुतायत)
- **Innocuousness** (noun) – the quality of being harmless or not offensive. (अहानिकरता)

8. A) **Cast doubt on** (phrase) – to cause people to feel uncertainty or to disbelieve something. संदेह पैदा करना
 

- **Impeach the veracity of a claim** – to call into question or challenge the truthfulness and accuracy of a statement. सच्चाई पर सवाल उठाना

9. A) **Keep at bay** (idiom) – to prevent someone or something unpleasant from approaching or having an effect. दूर रखना या रोकना
 

- **Forestall a deleterious encroachment** – to prevent or obstruct a harmful intrusion or advance before it can occur. हानिकारक हस्तक्षेप को पहले ही रोक देना

10. C) **Embrace** (verb) – To accept, adopt, or welcome a belief, theory, or change willingly; to espouse an idea. (अपनाना / स्वीकार करना)

Antonym: **Abjure** (verb) – To solemnly renounce, reject, or abandon a belief, cause, or claim; to formally retract one's position. (त्यागना / शपथपूर्वक छोड़ना)

- **Pellucid** (adjective): Translucently clear in meaning or style; easy to understand. (निर्मल / सुस्पष्ट)
- **Masticate** (verb) – To chew (food). (चबाना)
- **Syllogistic** (adjective): Relating to a deductive scheme of a formal argument consisting of a major and a minor premise and a conclusion. (तर्कसंगत / न्यायवाक्य संबंधी)

11. C) **Accentuate** (verb) – To emphasize or make more noticeable; highlight, stress. ज़ोर देना, उभारना

Antonym: **Obscure** (verb) – To make unclear or less noticeable; conceal. धुंधला करना, छिपाना

- **Emphasize** (verb) – To give special importance to; stress. ज़ोर देना
- **Highlight** (verb) – To make prominent or noticeable. उभारना
- **None of the above** – Incorrect because obscure is the clear opposite of accentuate

12. D) **Kleptocracy** (noun) – A government or state in which those in power exploit national resources and steal चोरी करने वाली सरकार या शासन प्रणाली

- **Plutocracy** (noun) – government by the wealthy धनिकों का शासन
- **Kleptomania** (noun) – a recurrent urge to steal, typically without regard for need or profit चोरी की मानसिक प्रवृत्ति
- **Oligarchy** (noun) – a small group of people having control of a country or organization अल्पतंत्र शासन

13. D) **Disingenuous** (adjective) – Insincere, deceitful, dishonest, hypocritical, deceptive कपटी

14. C) **The intellectual property portfolio may have been being underwritten.**

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 और Modal Verb की संरचना का ध्यान रखा जाता है।

Active वाक्य में "They" Subject है, "may have been underwriting" Verb (Modal + Perfect Continuous) है और "the intellectual property portfolio" Object है।

Passive में बदलने पर Object "The intellectual property portfolio" Subject बन गया है, Verb को "may have been being underwritten" (Modal + Perfect Continuous Passive) में बदला गया है और "by them" (agent) को आवश्यक होने पर प्रयोग किया जा सकता 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, maintaining the correct modal and perfect continuous structure.

In this case, "They" (Subject), "may have been underwriting" (Verb: Modal Perfect Continuous), and "the intellectual property portfolio" (Object) from the active voice have been transformed into "The intellectual property portfolio" (Subject), "may have been being underwritten" (Passive Verb: Modal Perfect Continuous), and "by them" (agent, optional).

#### 15. A) My friend asked me if I wanted to accompany them on that tour

Reported Speech में बदलते समय, Direct Speech का वाक्य Indirect Speech में बदलता है। इसमें Reporting Verb ("said to") को Reporting Verb ("asked") में बदल दिया गया है क्योंकि यह एक प्रश्न है। Direct Speech में वाक्य एक प्रश्न था, और Indirect Speech में इसे एक कथन के रूप में बदल दिया गया है। "Do you want" (Present Simple) को Indirect Speech में "wanted" (Past Simple) में बदल दिया गया है क्योंकि Reporting Verb Past में है। "us" (Direct Speech में) को "them" (Indirect Speech में) में बदल दिया गया है क्योंकि यह दूसरे समूह को इंगित करता है। "this tour" (Direct Speech में) को "that tour" (Indirect Speech में) में बदल दिया गया है क्योंकि यह समय और स्थान बदलने का संकेत देता है। विकल्प A सही है क्योंकि यह सभी आवश्यक परिवर्तन सही ढंग से दिखाता है।

- When converting Direct Speech to Indirect Speech, the sentence is transformed from a direct question to a reported statement. The Reporting Verb "said to" is changed to "asked" because it is a question. The verb "Do you want" (Present Simple) in Direct Speech changes to "wanted" (Past Simple) in Indirect Speech as the Reporting Verb is in the past tense. "us" in Direct Speech changes to "them" in Indirect Speech to refer to the other group. "this tour" in Direct Speech changes to "that tour" in Indirect Speech, indicating a shift in time and place. Option A is correct as it accurately reflects all these changes.

#### 16. B) 'intact – short' का प्रयोग होगा क्योंकि वाक्य में कहा गया है कि कांड के बाद भी लोकप्रियता पर असर नहीं पड़ा, जिससे "intact" (संपूर्ण, बिना क्षति के) उपयुक्त है। दूसरी रिक्ति में "public memory" के जल्द भूल जाने की प्रवृत्ति की बात हो रही है, जिसके लिए "short" (कम अवधि वाली) उपयुक्त है।

- 'Intact – short' should be used because the sentence highlights that despite the scandal, the actor's fame remained unaffected ("intact"), and that the public tends to forget such incidents quickly ("short memory"). The pairing reflects irony and realism in public behavior.

17. B) 'were' का प्रयोग होगा क्योंकि 'Neither...nor' के प्रयोग में Verb हमेशा उस Noun के अनुसार लगती है जो Verb के सबसे निकट होता है। यहाँ "contributors" (plural noun) Verb के सबसे पास है, इसलिए Verb भी plural form "were" होगी।

- 'Were' should be used because in the construction 'Neither...nor', the verb agrees with the noun or pronoun that is closest to it. Here, "contributors" is a plural noun placed nearest to the verb, so the verb must also be plural — hence, "were" is the correct choice.

18. C) 'to get up' के बदले 'to getting up' का प्रयोग होगा क्योंकि 'used to' जब 'accustomed to' (आदत होना) के अर्थ में प्रयोग होता है, तब इसके बाद Verb का Gerund (V+ing) रूप आता है; जैसे— I am used to getting up early in the morning.

When "used to" means "accustomed to", it must be followed by a gerund (verb + ing), not the base verb.

In this sentence: "I am used to getting up early in the morning," "getting up" is the correct gerund form.

Using "to get up" (base form) is grammatically incorrect in this context.

Hence, "to getting up" is the correct choice.

19. B) 2-3-1-4

2 starts the paragraph by introducing the main idea—data analytics and its impact on modern business.

3 follows by explaining what data analytics involves: collecting, processing, and interpreting large datasets.

1 comes next, where "This" refers to data analytics and states that it provides real-time information for decision-making.

4 concludes the paragraph by explaining how companies use this data to identify trends and predict consumer behavior.

- 2 paragraph की शुरुआत करता है क्योंकि यह मुख्य विषय—आधुनिक व्यवसाय में डेटा एनालिटिक्स—को प्रस्तुत करता है।
- 3 इसके बाद आता है जो बताता है कि डेटा एनालिटिक्स में बड़े डेटा का संग्रह, प्रसंस्करण और विश्लेषण शामिल होता है।
- 1 फिर आता है जहाँ "This" डेटा एनालिटिक्स को संदर्भित करता है और बताता है कि यह निर्णय लेने के लिए real-time जानकारी देता है।
- 4 end में आता है जो दर्शाता है कि कंपनियाँ इस डेटा का उपयोग ट्रेंड पहचानने और उपभोक्ता व्यवहार की भविष्यवाणी करने के लिए करती हैं।

20. B) Drag down (phrasal verb) – To make someone or something less successful or weaker; depress. नीचे खींचना

21. B) 'knew' का प्रयोग होगा क्योंकि पूरे संदर्भ में, sentence में यह व्यक्त किया जा रहा है कि महामारी के दौरान सुरेन के मन में एक निरंतर विचार था कि प्लेटलेट दान की तारीखें छूट रही

हैं। यहाँ "He (1) \_\_\_\_\_ there would be a need" के माध्यम से यह बताया जा रहा है कि उसे यह पहले से ही ज्ञात था कि आवश्यकता होगी। इसलिए, "knew" सबसे उपयुक्त विकल्प होगा।

- 'Knew' should be used because in the entire context, the sentence is expressing that during the pandemic, Suren had a constant thought about the missed donation dates. Here, through "He (1) \_\_\_\_\_ there would be a need," it indicates that he was already aware that there would be a need. Thus, "knew" would be the most appropriate choice

22. A) 'Despite' का प्रयोग होगा क्योंकि पूरे संदर्भ में, sentence इंसान और प्राकृतिक संसार के बीच के संबंध की चर्चा कर रहा है। यहाँ "mutual annihilation of humanity and the (3)" के माध्यम से उस तात्त्विक संबंध को दर्शाया जा रहा है, जिसमें इंसान और उसके चारों ओर का पारिस्थितिकी तंत्र है। इसलिए, "despite" सबसे उपयुक्त विकल्प होगा।

- 'Despite' should be used because in the entire context, the sentence is discussing the relationship between humans and the natural world. Here, through "mutual annihilation of humanity and the (3)", it portrays that symbiotic relationship between humans and their surrounding ecosystem. Thus, "despite" would be the most appropriate choice

23. A) 'would' का प्रयोग होगा क्योंकि पूरे संदर्भ में, sentence भविष्य की घटनाओं के बारे में चर्चा कर रहा है। यहाँ "people on chemotherapy were being treated and (3) \_\_\_\_\_ keep needing platelets" के माध्यम से उस स्थिति को दर्शाया जा रहा है, जिसमें लोग लगातार प्लेटलेट्स की आवश्यकता महसूस करते रहेंगे। इसलिए, "would" सबसे उपयुक्त विकल्प होगा।

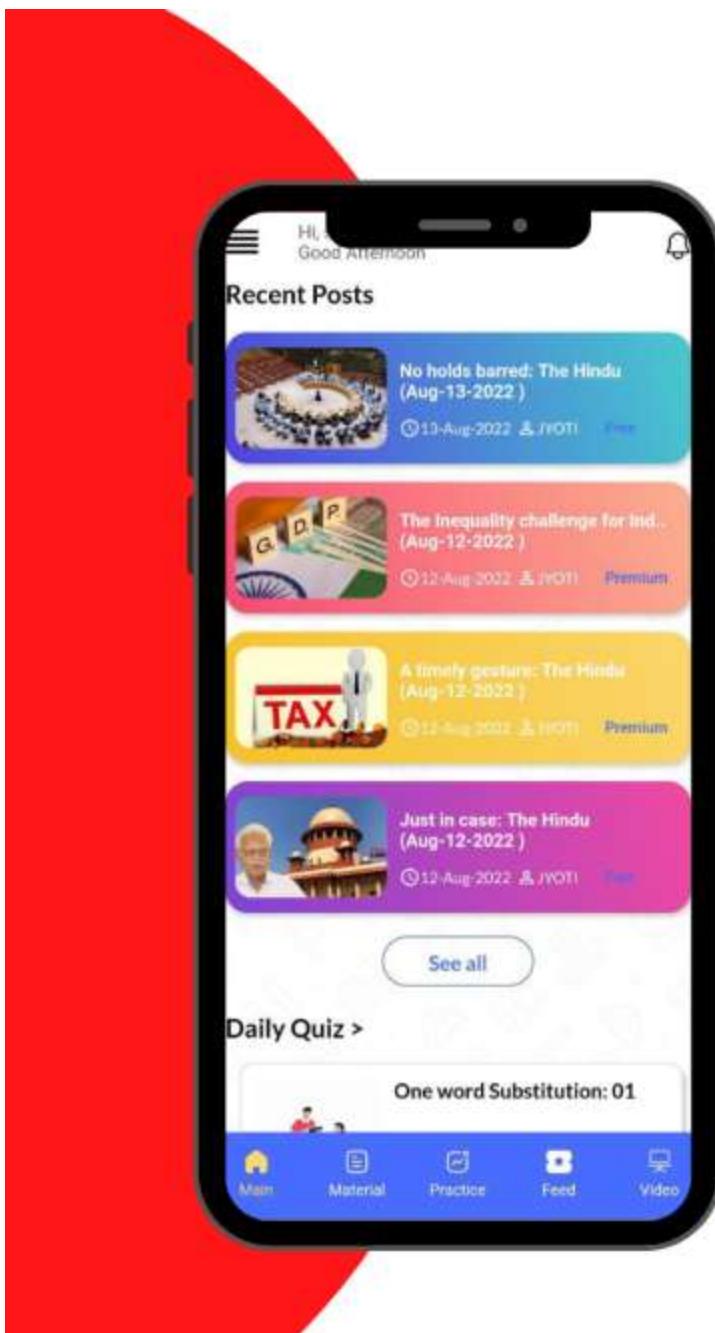
- 'Would' should be used because in the entire context, the sentence is discussing future events. Here, through "people on chemotherapy were being treated and (3) \_\_\_\_\_ keep needing platelets", it portrays that ongoing situation where people will continuously need platelets. Thus, "would" would be the most appropriate choice

24. A) 'Had stopped' का प्रयोग होगा क्योंकि पूरे संदर्भ में, sentence एक क्रिया की समाप्ति की चर्चा कर रहा है जो पहले हो चुकी थी। यहाँ "many regular donors (4) \_\_\_\_\_ coming either out of fear or because travel was difficult" के माध्यम से यह दर्शाया जा रहा है कि वे दान देना बंद कर चुके थे। इसलिए, "had stopped" सबसे उपयुक्त विकल्प होगा।

- 'Had stopped' should be used because in the entire context, the sentence is discussing an action that had already been completed in the past. Here, through "many regular donors (4) \_\_\_\_\_ coming either out of fear or because travel was difficult," it portrays that they had already stopped donating. Thus, "had stopped" would be the most appropriate choice

25. C) 'Group' का प्रयोग होगा क्योंकि पूरे संदर्भ में, sentence उन लोगों की चर्चा कर रहा है जो एक साथ मिलकर प्लेटलेट्स दान कर रहे थे। यहाँ "he formed a small (5) \_\_\_\_\_ of donors" के माध्यम से उन लोगों की बात की जा रही है जिन्होंने एक टीम की तरह काम किया। इसलिए, "group" सबसे उपयुक्त विकल्प होगा।

- 'Group' should be used because in the entire context, the sentence is discussing people who are collectively donating platelets. Here, through "he formed a small (5) \_\_\_\_\_ of donors," it refers to those who worked together as a team. Thus, "group" would be the most appropriate choice.



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