

## Arbitrary and opaque: On the Employees' Pension Scheme 2026

EPFO has **tweaked** pension scheme rules without wide consultations

The **manner** in which the Employees' Provident Fund Organisation (EPFO)'s Central Board of Trustees (CBT) approved the Employees' Pension Scheme (EPS) 2026, on March 2, replacing the EPS 1995 scheme, **has** raised serious **transparency** concerns. This affects approximately 5.4 crore contributing members and 82 lakh pensioners. Although the EPS and the Employees' Provident Fund and Employees' Deposit-Linked Insurance Schemes were designed as a **corollary** to the Code on Social Security, 2020 — which was **abruptly** notified in November 2025 along with three other Codes — neither the government nor the Labour Ministry had, until now, given any **hint** of the new schemes. The **stakeholders** were not consulted by the authorities. More than any other scheme, the EPS 1995, has over the past **decade**, dominated **headlines** due to **litigation** in various courts, including the Supreme Court of India. Over the past 12 years, certain **features** of the scheme **were altered**, to the **detriment of** employees. **For instance**, **coverage** of the Pension Scheme **was** limited to those earning up to ₹15,000 a month, instead of offering universal coverage as originally intended. The pensionable salary calculation changed from the average pay in the last 12 months to 60 months, **substantially** reducing the amount of eligible pension. The unrestricted **option** for pension on a higher pension **was** limited to those who had **exercised** the option within a year of the modified scheme that **came into force** on September 1, 2014. With the Supreme Court's **intervention** in 2022, the higher pension option was extended to post-2014 retirees as a special case. Unfortunately, pre-2014 retirees were **left in the lurch** as the **unrealistic** conditions set by the PF body made most of them ineligible for higher pension.

In the new Pension Scheme approved by the CBT, the option provision has been removed as it is considered '**obsolete**' for **reflecting** a narrow legal **interpretation**. **Moreover**, **those** hoping for an upward revision of the ₹15,000 PF contribution **ceiling are** disappointed, as no such indication has been given **so far**. Both the wage ceiling and the minimum pension of ₹1,000 were fixed over 11 years ago. The EPFO's overall approach seems to be aimed at reducing what authorities describe as the burden of pension **commitment**. With greater government funding and higher contributions from employers and willing employees, the EPFO can well **meet** pension challenges. A positive **mindset** along with **empathy** for pensioners and contributors **is** what is needed from the Union government and EPFO. A **mere change** of laws, regulations and procedures **will** not deliver the results desired by crores of members and lakhs of pensioners.

[Practice Exercise]

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

## Vocabulary

1. **Arbitrary** (adjective) - capricious, random, chance, erratic, whimsical मनमाना
2. **Opaque** (adjective) - unclear, obscure, murky, non-transparent, hazy अस्पष्ट
3. **Tweak** (verb) - adjust, modify, alter, fine-tune, adapt बदलाव करना
4. **Transparency** (noun) - clarity, openness, directness, candor, accountability पारदर्शिता
5. **Corollary** (noun) - consequence, result, outcome, byproduct, sequel परिणाम / उपसिद्धांत
6. **Abruptly** (adverb) - suddenly, unexpectedly, hurriedly, precipitously, bluntly अचानक
7. **Hint** (noun) - clue, intimation, inkling, suggestion, sign संकेत / इशारा
8. **Stakeholder** (noun) - interested party, collaborator, participant, shareholder, partner हितधारक
9. **Decade** (noun) - a period of ten years दशक
10. **Headline** (noun) - caption, title, heading, front-page news, banner मुख्य समाचार
11. **Litigation** (noun) - lawsuit, legal action, case, judicial proceedings, dispute मुकदमेबाजी
12. **Alter** (verb) - change, modify, transform, vary, amend बदलना
13. **Detriment** (of) (noun) - disadvantage, harm, or damage of someone/something नुकसान
14. **For instance** (phrase) - as an example to illustrate a point उदाहरण के लिए
15. **Substantially** (adverb) - considerably, significantly, largely, appreciably, sizeably काफी हद तक / पर्याप्त रूप से
16. **Exercise** (verb) - use, employ, utilize, exert, apply प्रयोग करना / अमल में लाना
17. **Come into force** (phrase) - to start to apply or be operative (as a law or rule) लागू होना
18. **Intervention** (noun) - interference, mediation, involvement, arbitration, intercession हस्तक्षेप
19. **Leave in the lurch** (phrase) - to leave someone in a difficult situation without help मजधार में छोड़ देना
20. **Unrealistic** (adjective) - impractical, unfeasible, idealistic, improbable, quixotic अवास्तविक
21. **Obsolete** (adjective) - outdated, antiquated, archaic, outmoded, defunct अप्रचलित / पुराना
22. **Reflect** (verb) - indicate, manifest, display, demonstrate, mirror दर्शाना / प्रतिबिंबित करना
23. **Interpretation** (noun) - explanation, analysis, clarification, version, reading व्याख्या
24. **Moreover** (adverb) - furthermore, additionally, besides, also, further इसके अलावा
25. **Ceiling** (noun) - limit, cap, maximum, upper limit, peak ऊपरी सीमा

26. **So far** (phrase) - up to this point or until now अब तक
27. **Commitment** (noun) - obligation, responsibility, duty, promise, pledge प्रतिबद्धता
28. **Meet** (verb) - fulfill, satisfy, achieve, match, answer पूरा करना / निपटना
29. **Empathy** (noun) - compassion, understanding, sensitivity, rapport, commiseration सहानुभूति
30. **Mere** (adjective) - simple, basic, plain, bare, minor मात्र / केवल

## Summary of the Editorial

1. The **Employees' Provident Fund Organisation (EPFO)** approved the **Employees' Pension Scheme (EPS) 2026** on March 2, replacing the **EPS 1995**, but the process has raised serious concerns about transparency.
2. The decision was taken by the **Central Board of Trustees (CBT)** without broad consultation with stakeholders such as employees, pensioners, and labour groups.
3. The scheme affects a huge population — about **5.4 crore contributing members and 82 lakh pensioners**.
4. EPS 2026 is linked to the **Code on Social Security, 2020**, which the government suddenly notified in November 2025 along with other labour codes.
5. Before announcing the new scheme, the government and the Labour Ministry did not give any indication that such major changes were being planned.
6. Over the last decade, the **EPS 1995** scheme has frequently been involved in litigation, including cases in the **Supreme Court of India**.
7. In the past 12 years, several changes were made to the pension scheme that negatively affected employees.
8. One such change limited the **coverage of the pension scheme to workers earning up to ₹15,000 per month**, instead of providing universal coverage.
9. The method of calculating pensionable salary was altered from the **average of the last 12 months' salary to the last 60 months**, which reduced pension benefits.
10. The option to receive a **higher pension based on higher contributions** was restricted to those who exercised the option within one year of the 2014 amendment.
11. In **2022**, the **Supreme Court** allowed post-2014 retirees a special opportunity to opt for a higher pension.
12. However, **pre-2014 retirees** largely remained excluded because the eligibility conditions set by the EPFO were unrealistic.
13. In the newly approved **EPS 2026**, the option for higher pension has been removed entirely, as authorities consider it outdated.
14. Many pensioners are disappointed because the **₹15,000 wage ceiling and the ₹1,000 minimum pension**, fixed more than 11 years ago, have not been revised.
15. The editorial argues that the EPFO appears focused on reducing pension liabilities, whereas a better approach would be **greater government funding, higher employer contributions, and a more empathetic policy towards pensioners and workers**.

### Practice Exercise: SSC Pattern Based

1. **Which specific group of retirees was significantly disadvantaged regarding the higher pension option, according to the passage?** [Editorial Page]
  - A. Those who retired after the Supreme Court intervention in 2022.
  - B. Retirees from the period between 2014 and 2025.
  - C. Pre-2014 retirees who were deemed ineligible due to unrealistic conditions.
  - D. Only those earning more than ₹50,000 a month at the time of retirement.
2. **How has the calculation for pensionable salary changed over the years to the detriment of employees?**
  - A. It is now calculated based on the average pay of the last 120 months.
  - B. It changed from the average pay of the last 12 months to the last 60 months.
  - C. It is now fixed at a flat rate regardless of the employee's actual salary.
  - D. It is based only on the salary earned in the first year of employment.
3. **What is the author's primary criticism regarding the approval of the EPS 2026?**
  - A. The scheme provides too much universal coverage for high-income earners.
  - B. The lack of transparency and the absence of consultation with stakeholders.
  - C. The government provided too much advance notice, leading to market panic.
  - D. The Labour Ministry refused to notify the Code on Social Security, 2020.
4. **Why was the 'option provision' for higher pension removed in the new EPS 2026?**
  - A. It was considered a financial burden that would bankrupt the EPFO.
  - B. The Supreme Court ordered its immediate removal in the 2022 judgment.
  - C. It was labeled as 'obsolete' for reflecting a narrow legal interpretation.
  - D. Every single contributing member had already exercised the option by 2014.
5. **What does the author suggest is necessary for the EPFO to successfully meet its pension challenges?**
  - A. Reducing the number of contributing members to lower the pension burden.
  - B. Abandoning the Code on Social Security to return to the 1995 standards.
  - C. A positive mindset combined with empathy for pensioners and contributors.
  - D. Decreasing the minimum pension below ₹1,000 to save government funds.
6. **Fill in the blank with the correctly spelt word:**

The scholar's interpretation was based on a \_\_\_\_\_ understanding of the philosophy

  - A. Superficial
  - B. Supperficial
  - C. Supurficial
  - D. supperficiall
7. **Select the most appropriate antonym of the given word: Indigent**
  - A. Respect
  - B. Developing
  - C. Affluent
  - D. Building
8. **Choose the correct meaning of idiom: At sea**
  - A. Experiencing lack
  - B. Traveling abroad
  - C. Gaining sudden wealth

- D. Feeling confused or perplexed
9. **Choose the correct meaning of idiom: Cut the Gordian Knot**
- A. To be at loose ends
  - B. To delay resolution
  - C. To create a new problem
  - D. To solve a complex problem decisively
10. **Choose the correct meaning of idiom: Harp on the same string**
- A. To play a strategic game
  - B. To be fixed in opinion
  - C. To remain emotionally distant
  - D. To repeat a single idea endlessly
11. **Choose the correctly spelt word meaning of the theory that all knowledge comes from sensory experience.**
- A. Empiricisim
  - B. Empiricalism
  - C. Empiricism
  - D. Empiricim
12. **Spot the correct spelling of a sound-imitating word class**
- A. Onomatopoeia
  - B. Onomatopoiea
  - C. Onomatopoeia
  - D. Onomatopaeia
13. **Choose the correct one-word substitute for: 'Deliberate breach of faith or betrayal of trust'.**
- A. Perfidy
  - B. Apostasy
  - C. Heresy
  - D. Duplicity
14. **Choose the correct one-word substitute for: A person who insists on strict adherence to rules.**
- A. Martinet
  - B. Maverick
  - C. Iconoclast
  - D. Dilettante
15. **Select the sentence containing the homonym of the highlighted word:**  
The speaker's voice had a soothing **bass** quality
- A. The fisherman caught a large sea bass.
  - B. The bass guitar was out of tune.
  - C. They heard bass notes from the jazz club.
  - D. He adjusted the bass settings on the stereo.
16. **Fill in the blank with the appropriate article:**  
\_\_\_\_\_ famous poem "Ode to a Nightingale" by \_\_\_\_\_ Romantic poet John Keats.
- A. The, the
  - B. An, the
  - C. A, the

- D. A, a
17. **Find the part of the sentence that contains an error:**  
What he suggested to avoid (1) was not the outcome of the negotiation, (2) but that he had failed communicating (3) his intent clearly at the outset. (4)
- A. (1)  
B. (2)  
C. (3)  
D. (4)
18. **Rearrange the following sentences to form a coherent paragraph:**
- A. This, in turn, can increase economic activity and contribute to overall development.  
B. The construction of new roads and bridges is a critical component of a nation's infrastructure development.  
C. An efficient transportation network reduces travel time and lowers logistical costs for both businesses and consumers.  
D. Such projects connect different regions, allowing for the faster movement of goods and people.
- A. 2, 4, 3, 1  
B. 4, 3, 1, 2  
C. 3, 1, 2, 4  
D. 1, 2, 4, 3
19. **Rearrange the following sentences to form a meaningful passage:**
- A. Encryption scrambles information to prevent unauthorized access.  
B. Modern cybersecurity relies heavily on cryptographic methods.  
C. Algorithms like RSA and AES secure digital communications.  
D. These ensure data integrity and privacy
- A. 2-1-3-4  
B. 3-2-1-4  
C. 1-3-2-4  
D. 1-2-4-3
20. **Directions: In the following question, the sentences of a paragraph are jumbled up. Arrange them in the correct order to form a meaningful and coherent paragraph.**
- A. They added that their bodies largely "agree and concur" with the provisions of the Bill, viewing it as an "enhancement" of their current functions.  
B. The VBSA Bill, introduced by Union Education Minister Dharmendra Pradhan in December 2025, intends to replace the UGC, the AICTE, and the NCTE with a 12-member umbrella Commission.  
C. Under this newly proposed Commission, known as the Viksit Bharat Shiksha Adhishtan, three separate councils for regulation, accreditation, and standards-setting will be operating.  
D. Submitting their views on this legislative move, the UGC and AICTE told a joint panel of Parliament that the Bill was the "solution" to the current challenges of India's higher education regulatory framework.
- A. BDCA  
B. BCDA

- C. CBAD
- D. DCBA

### Comprehension

There is an insect circus in our sink. My wife is in the kitchen preparing our homegrown apricots for drying. But there are grubs, lots of them, dropping from the fruit into the sink, then leaping like acrobats from one bowl to the other and back again. "I'm not eating another one," my wife says. Our 2024 crop, spoiled. And not just the apricots. It wasn't like this before global warming arrived in our back yard. For the past two seasons, as rising temperatures lead to Australia's agricultural pests creeping south, fruit fly has struck our apricot tree. Nearby is a venerable jonathan apple tree – a once common variety, now rarely seen – planted in the 1940s. When we moved here 44 years ago it (1) \_\_\_ huge crops of large, (2) \_\_\_ fruit. But for at least a decade the apples have been burnt by rising UV levels and infected with codling moth. I've thrown everything at these (3) \_\_\_ beasts short of toxic chemicals: attractant traps, trunk barriers and all the usual natural (4) \_\_\_ like garlic, chilli, citronella,Neem. No luck. And that's just the insects. This bayside Melbourne suburb used to be a leafier place. There was more green to go around for us and wildlife. Now, as high-density living is encouraged and concrete gains ground, our yard has become an inviting destination for anything with a bird's eye view. We (5) \_\_\_ these wild creatures; not so much their appetite for our produce. It's our second apricot tree. The first died from exhaustion after ring-tail possums spent two seasons consuming its sweet spring leaves. Seven years on, fence spikes and a plastic owl seems to have worked. That's the possums dealt with.

21. **select the most appropriate option to fill in blank (1).**
  - A. bear
  - B. borne
  - C. born
  - D. bore
22. **select the most appropriate option to fill in blank (2).**
  - A. rectitude
  - B. infallible
  - C. devoid
  - D. unblemished
23. **select the most appropriate option to fill in blank (3).**
  - A. sneaky
  - B. perspicacious
  - C. ecumenical
  - D. incorporeal
24. **select the most appropriate option to fill in blank (4).**
  - A. syllogism
  - B. repellents
  - C. gerrymanders
  - D. anachronism
25. **select the most appropriate option to fill in blank (5).**
  - A. subpoena
  - B. cherish

- C. plagiarized
- D. amortize

## Answers

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

[Practice Exercise]

## Explanations

- C) Pre-2014 retirees who were deemed ineligible due to unrealistic conditions.**  
 The passage states, "Unfortunately, pre-2014 retirees were left in the lurch as the unrealistic conditions set by the PF body made most of them ineligible for higher pension."  
 others are incorrect: (A) and (B) are mentioned as groups that received some relief or intervention. (D) mentions a wage bracket not discussed in the passage.
- B) It changed from the average pay of the last 12 months to the last 60 months.**  
 The passage notes this change specifically, stating it "substantially reducing the amount of eligible pension."  
 others are incorrect: (A), (C), and (D) provide durations or methods not supported by the passage.
- B) The lack of transparency and the absence of consultation with stakeholders. |**  
 The opening paragraph highlights "serious transparency concerns" and notes that "stakeholders were not consulted by the authorities."  
 others are incorrect: (A) contradicts the passage, which says coverage is limited. (C) is the opposite of the "abrupt" notification described. (D) is incorrect as the code was notified in November 2025.
- C) It was labeled as 'obsolete' for reflecting a narrow legal interpretation.**  
 The passage states, "In the new Pension Scheme... the option provision has been removed as it is considered 'obsolete' for reflecting a narrow legal interpretation."  
 others are incorrect: (A) is a general sentiment but not the specific reason given for the removal. (B) and (D) are factually incorrect based on the passage.
- C) A positive mindset combined with empathy for pensioners and contributors.**  
 The author concludes that "A positive mindset along with empathy for pensioners and contributors is what is needed."  
 others are incorrect: (A) and (D) represent the "burden-reduction" approach the author critiques. (B) is not suggested as a solution.
- A) **'superficial'** का प्रयोग होगा क्योंकि वाक्य में विद्वान की समझ को गहरी नहीं बल्कि सतही बताया गया है। "A \_\_\_\_\_ understanding of the philosophy" के संदर्भ में ऐसी समझ जो केवल ऊपर-ऊपर से हो, उसके लिए superficial शब्द सबसे उपयुक्त होता है।  
 'Superficial' should be used because the sentence refers to an understanding that lacks depth and is only surface-level. In the context of "a \_\_\_\_\_ understanding of the philosophy," a shallow or cursory grasp is best expressed by superficial, making it the correct choice.
- C) **Indigent** (adjective) – Poor, needy, destitute, impoverished, penniless गरीब / दरिद्र  
 Antonym: **Affluent** (adjective) – Wealthy, rich, prosperous, well-off, moneyed धनवान / समृद्ध

  - **Respect** (noun) – Regard, esteem, honor, admiration सम्मान
  - **Developing** (adjective) – Growing, progressing, advancing, evolving विकासशील
  - **Building** (noun/adjective) – Construction, structure, erecting निर्माण / बनता हुआ

8. D) **At sea** (idiom) – Feeling confused or perplexed भ्रमित होना / असमंजस में होना
9. D) **Cut the Gordian Knot** (idiom) – To solve a complex problem decisively  
जटिल समस्या का साहसिक और निर्णायक समाधान करना
10. D) **Harp on the same string** (idiom) – To repeat a single idea endlessly एक ही बात को बार-बार दोहराना
11. C) The correct spelling of '**Empiricism**' is 'Empiricism', which means the theory that all knowledge is derived from sensory experience अनुभववाद
12. A) The correct spelling is '**Onomatopoeia**', which refers to a word that imitates a natural sound (e.g., buzz, bang, hiss) ध्वनि की नकल करने वाला शब्द।
13. A) **Perfidy** (noun) – Deliberate breach of faith or betrayal of trust विश्वासघात
- **Apostasy** (noun) – the abandonment or renunciation of a religious or political belief धर्मत्याग
  - **Heresy** (noun) – belief or opinion contrary to orthodox religious doctrine विधर्म
  - **Duplicity** (noun) – deceitfulness, double-dealing, lack of honesty कपट, दोहरापन
14. A) **Martinet** (noun) – A person who insists on strict discipline and rigid adherence to rules. अनुशासन का कट्टर पालन करने वाला व्यक्ति
- **Maverick** (noun) – An independent-minded person who does not follow conventional rules or norms. परंपराओं से हटकर चलने वाला व्यक्ति
  - **Iconoclast** (noun) – A person who attacks or challenges established beliefs or traditions. परंपराओं को तोड़ने वाला व्यक्ति
  - **Dilettante** (noun) – A person who takes interest in an art or subject superficially, without serious commitment. उथला शौकीन व्यक्ति
15. A) **The fisherman caught a large sea bass.**  
वाक्य में 'bass' का अर्थ है – आवाज़ की गहरी, निम्न पिच (low pitch sound)।  
अब हमें ऐसा वाक्य चुनना है जिसमें 'bass' का समान वर्तनी लेकिन अलग उच्चारण और अलग अर्थ वाला शब्द (homonym) प्रयोग हुआ हो।  
विकल्प A में 'bass' का अर्थ है – एक प्रकार की मछली (a kind of fish), जिसका उच्चारण /bæs/ होता है।  
दोनों की वर्तनी समान है, लेकिन उच्चारण और अर्थ अलग हैं – इसलिए यह homonym का सही उदाहरण है।
- In the highlighted sentence, bass refers to a low-pitched sound quality in a voice. In option A, bass means a type of fish. They share the same spelling but have different pronunciation and meanings, making them homonyms.
16. A) **'The, the'** का प्रयोग होगा क्योंकि "Ode to a Nightingale" एक विशिष्ट (specific) और प्रसिद्ध कविता है, इसलिए उसके पहले definite article 'the' आएगा। इसी तरह John Keats को यहाँ एक विशेष Romantic poet के रूप में संदर्भित किया गया है, न कि किसी भी Romantic poet के रूप में, इसलिए उसके पहले भी 'the' का प्रयोग आवश्यक है।
- 'The, the' should be used because "Ode to a Nightingale" is a specific and well-known poem, which requires the definite article 'the'. Similarly, John Keats is referred to as a particular Romantic poet, not any Romantic poet in general, so the definite article 'the' is correctly used before Romantic poet.

17. C) (3) 'failed communicating' के स्थान पर 'failed to communicate' का प्रयोग होगा क्योंकि fail के बाद सामान्यतः to + base verb का प्रयोग किया जाता है; gerund (-ing) का नहीं। जैसे— He failed to understand the problem.

- 'failed to communicate' will be used instead of 'failed communicating' because the verb fail is correctly followed by an infinitive (to + verb), not by a gerund.

For example— He failed to communicate his ideas clearly.

18. A) 2, 4, 3, 1

The construction of new roads and bridges is a critical component of a nation's infrastructure development. Such projects connect different regions, allowing for the faster movement of goods and people. An efficient transportation network reduces travel time and lowers logistical costs for both businesses and consumers. This, in turn, can increase economic activity and contribute to overall development.

Sentence 2 comes first because it introduces the main subject of the paragraph, which is the construction of roads and bridges. It clearly tells us what the paragraph is about.

Sentence 4 comes next because the connector "Such projects" refers to the roads and bridges mentioned earlier. This sentence explains what these projects do by connecting different regions.

Sentence 3 follows because it shows the result of this connectivity. An efficient transportation network reduces travel time and lowers costs, which is a direct outcome of connected regions.

Sentence 1 comes last because the connector "This (demonstrative pronoun), in turn" refers to all the benefits mentioned before. It gives the final result—economic growth and overall development.

Sentence 2 पहले आता है क्योंकि यह paragraph का main subject है, यानी सड़कों और पुलों का निर्माण। इससे स्पष्ट हो जाता है कि पूरा paragraph किस बारे में है।

Sentence 4 इसके बाद आता है क्योंकि "Such projects" शब्द पहले बताए गए roads और bridges को refer करता है। यह sentence बताता है कि ये projects regions को जोड़ते हैं।

Sentence 3 इसके बाद आता है क्योंकि यह इस connection का परिणाम बताता है। बेहतर transportation network से travel time और cost कम होती है।

Sentence 1 अंत में आता है क्योंकि "This, in turn" पिछले सभी फायदों को refer करता है। यह last result बताता है—economic activity और development बढ़ना।

19. A) 2-1-3-4

Modern cybersecurity relies heavily on cryptographic methods. Encryption scrambles information to prevent unauthorized access. Algorithms like RSA and AES secure digital communications. These ensure data integrity and privacy.

Sentence 2 comes first because it introduces the main idea of the passage: modern cybersecurity and cryptographic methods.

Sentence 1 follows because it explains this idea further. Here, the action word "scrambles" supports the concept of cryptography mentioned earlier, so it logically connects to sentence 2.

Sentence 3 comes next because it gives specific examples of cryptographic methods.

Sentence 4 comes last because the word "These" (Demonstrative pronoun), referring back to the algorithms and methods mentioned before. This reference makes sentence 4 dependent on the earlier sentences, so it must come at the end.

- Sentence 2 पहले आता है क्योंकि यह passage का central idea बताता है—modern cybersecurity और cryptographic methods।
- Sentence 1 इसके बाद आता है क्योंकि इसमें दिया गया action cryptography के काम करने के तरीके को समझाता है, जिससे यह sentence 2 से जुड़ता है।
- Sentence 3 आगे आता है क्योंकि यह उसी topic के specific examples देता है
- Sentence 4 अंत में आता है क्योंकि "These" एक pronoun connector है, जो पहले बताए गए algorithms और methods को refer करता है, इसलिए यह sentence अंत में ही सही बैठता है।

#### 20. B) Correct Sequence: B-C-D-A

Sentence B सबसे पहले आता है क्योंकि यह main topic को introduce करता है। "The VBSA Bill" यहाँ subject है, और यह वाक्य बताता है कि इस बिल को किसने पेश किया (Union Education Minister) और इसका मुख्य उद्देश्य क्या है (UGC, AICTE, और NCTE को एक "umbrella Commission" से replace करना)। यह पूरे paragraph का context set करता है।

Sentence C, Sentence B के बाद आता है क्योंकि "this newly proposed Commission" सीधे तौर पर Sentence B के अंत में बताए गए "12-member umbrella Commission" को refer करता है। यह उस कमीशन का पूरा नाम (Viksit Bharat Shiksha Adhishthan) और उसके अंदर काम करने वाले तीन councils के बारे में detail देता है।

Sentence D, Sentence C के बाद आता है क्योंकि "this legislative move" उस पूरी प्रक्रिया को refer करता है जो Sentence B और C में बताई गई है (यानी बिल का आना और नया कमीशन बनना)। यह बताता है कि जिन bodies को replace किया जा रहा है (UGC और AICTE), उनका इस पर क्या reaction या "views" हैं।

Sentence A अंत में आता है क्योंकि "They added" और "their bodies" pronouns सीधे तौर पर Sentence D में mention किए गए "UGC and AICTE" को refer करते हैं। यह उनके statement को पूरा करता है कि वे इस बिल को अपने वर्तमान काम का एक "enhancement" (सुधार) मानते हैं, जिससे paragraph एक logical conclusion पर पहुँचता है।

- Sentence B comes first because it introduces the primary subject: "The VBSA Bill." It acts as the thesis statement by explaining the origin of the bill and its core intent—to replace existing bodies like the UGC and AICTE with a new "umbrella Commission."
- Sentence C follows because the phrase "this newly proposed Commission" directly links back to the "umbrella Commission" introduced in Sentence B. It expands on the topic by providing the official name (Viksit Bharat Shiksha Adhishthan) and explaining its internal structure.
- Sentence D comes next because "this legislative move" refers to the overall introduction of the bill described in the previous sentences. It shifts the focus to the reaction of the organizations directly affected by this move, specifically the UGC and AICTE, noting that they see it as a "solution."
- Sentence A comes last because the pronoun "They" unambiguously refers back to the "UGC and AICTE" mentioned in Sentence D. It continues and concludes their official stance, stating that they agree with the bill and view it as an enhancement.

21. D) '[bore]' सही है क्योंकि यह "bear" (फल देना) का past tense (V2) है, जो वाक्य के past context ("44 years ago") के साथ बिल्कुल सही बैठता है। 'bear' present tense (V1) है, इसलिए यहाँ गलत है।

'borne' past participle (V3) है, जिसके साथ 'has' या 'had' का आना ज़रूरी होता है। 'born' का मतलब जन्म लेना होता है (जैसे बच्चे का जन्म), जो पेड़ों के फल देने के लिए इस्तेमाल नहीं होता।

- '[bore]' is correct because it is the simple past tense (V2) of the verb "bear" (meaning to produce fruit), which fits the past-tense context of the sentence ("When we moved here 44 years ago"). 'bear' is the present tense (V1), so it is grammatically incorrect here. 'borne' is the past participle (V3) and would require a helping verb like "has" or "had" before it. 'born' refers to birth (like a baby being born) and is not the correct spelling or meaning for trees producing crops.

22. D) '[unblemished]' सही है क्योंकि यह एक adjective है जिसका मतलब बेदाग या बिना किसी खराबी के (perfect) होता है। कीड़ों के लगने से पहले के स्वस्थ फलों के लिए यह सबसे सटीक शब्द है। 'rectitude' एक noun है जिसका मतलब ईमानदारी या सही आचरण होता है (इंसानों के लिए)। 'infallible' का मतलब कभी गलती न करने वाला होता है, जो फलों के लिए गलत है। 'devoid' का मतलब किसी चीज़ से पूरी तरह खाली होना होता है, और इसके साथ हमेशा 'of' आना चाहिए।

- '[unblemished]' is correct because it is an adjective meaning not damaged or marked in any way, perfectly describing perfect, healthy fruit before the pests arrived to ruin them. 'rectitude' is a noun meaning morally correct behavior or righteousness, which applies to humans, not fruit. 'infallible' means incapable of making mistakes, which also applies to humans or systems. 'devoid' means entirely lacking or free from, and it must grammatically be followed by the preposition "of" (devoid of something).

23. A) '[sneaky]' सही है क्योंकि इसका मतलब चालाक, छिपकर काम करने वाला या धोखेबाज़ (sly) होता है। फसलों को नुकसान पहुँचाने वाले इन कीड़ों (pests) के लिए यह बिल्कुल सही शब्द है। 'perspicacious' का मतलब बहुत समझदार या तेज़ दिमाग वाला होता है, जो इंसानों की अच्छी खूबी है। 'ecumenical' का मतलब अलग-अलग ईसाई धर्मों के बीच एकता बढ़ाना होता है। 'incorporeal' का मतलब जिसका कोई भौतिक शरीर न हो (जैसे भूत) होता है, जो कीड़ों के लिए गलत है।

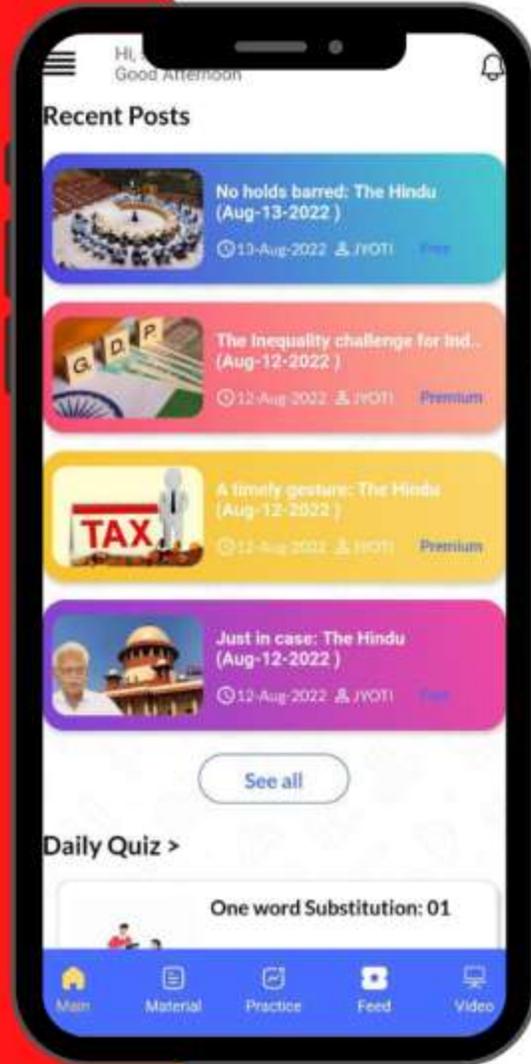
- '[sneaky]' is correct because it means sly, furtive, or acting in a secret way, which perfectly describes the annoying, hard-to-catch insect pests destroying the crops. 'perspicacious' means having a ready insight into and understanding of things (highly intelligent), which is a positive human trait. 'ecumenical' means promoting unity among different Christian churches or religions. 'incorporeal' means having no physical body or form (like a ghost or spirit), which is untrue for physical insects.

24. B) '[repellents]' सही है क्योंकि इसका मतलब ऐसी चीज़ें (substances) होता है जो कीड़ों या मच्छरों को दूर भगाती हैं। गार्डन में लहसुन, मिर्च, सिट्रोनेला और नीम का इस्तेमाल इसी काम के लिए होता है। 'syllogism' का मतलब तर्क (logic) का एक तरीका होता है। 'gerrymanders' का मतलब चुनाव जीतने के लिए वोटिंग क्षेत्रों की सीमाओं में हेरफेर करना होता है। 'anachronism' का मतलब ऐसी चीज़ होता है जो अपने सही ऐतिहासिक समय (historical time) से मेल न खाती हो।

- '[repellents]' is correct because it refers to substances that deter insects or other pests from approaching or settling, which is exactly what garlic, chilli, citronella, and Neem are used for in a garden. 'syllogism' is a term for a logical argument or a specific way of reasoning. 'gerrymanders' means to manipulate the boundaries of an electoral constituency to favor one political party. 'anachronism' means a thing belonging to a period other than that in which it exists (something out of its proper historical time).

25. B) '[cherish]' सही है क्योंकि इसका मतलब प्यार से देखभाल करना या किसी चीज़ को बहुत अज़ीज़ (प्यारा) मानना होता है। लेखक यहाँ तुलना कर रहा है कि उन्हें जंगली जीवों का आस-पास होना तो पसंद (cherish) है, लेकिन उनका फसल खा जाना पसंद नहीं है। 'subpoena' एक कानूनी शब्द है जिसका मतलब कोर्ट में हाज़िर होने का आदेश (समन) देना होता है। 'plagiarized' का मतलब किसी और का काम या विचार चुराकर अपना बताना होता है। 'amortize' एक financial term है जिसका मतलब किसी संपत्ति की कीमत को धीरे-धीरे चुकाना या कम करना होता है।

- '[cherish]' is correct because it is a verb meaning to protect and care for lovingly. The author is making a contrast: they love (cherish) having the wildlife around, but they do not love the fact that the animals eat all their homegrown produce. 'subpoena' is a legal term meaning to order someone to attend court. 'plagiarized' is a past-tense verb meaning to take someone else's work or ideas and pass them off as one's own. 'amortize' is a financial term meaning to gradually write off the initial cost of an asset over a period.



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