

Amid **disruptions**, a timely lifeline in a credit guarantee scheme

In May 2020, the Centre had launched the Emergency Credit Line Guarantee Scheme (ECLGS) to support firms, especially MSMEs, in **dealing with** the **fallouts** of the Covid pandemic. The facility had benefitted 1.19 crore borrowers, with guarantees adding up to Rs 3.61 lakh crore being issued. With the West Asia conflict now **disrupting** economic activities once again, though the current disruptions are of a lower order of **magnitude**, the government has launched a similar credit guarantee scheme — ECLGS 5.0. This is a welcome measure, which could help firms **bridge** short-term **liquidity** mismatches.

The scheme targets additional credit of Rs 2.55 lakh crore, including Rs 5,000 crore for airlines. Credit will be extended to MSMEs and non-MSMEs (excluding aviation) up to 20 per cent of their **peak working capital** utilised during the fourth quarter of the last financial year, capped at Rs 100 crore. For airlines, it will be extended up to 100 per cent, **capped** at Rs 1,500 crore. The **moratorium** under the scheme **is** for a period of one year for MSMEs and two years for the airline sector. This should provide relief. Economic activities have been disrupted across a range of sectors. **Considering** that MSMEs are **unlikely** to **have deep pockets** to absorb the **surge** in input costs and have limited capacity to absorb supply-chain disruptions, they are the **worst-affected**. In the last MPC meeting, committee member Ram Singh noted that “high input **costs** driven by energy spikes and supply-side disruptions **have disproportionately** affected the MSME sector, which lacks the working capital **bandwidth** to **tide over** these shocks”. **Nagesh Kumar**, another member, **had** said that the **shortage** of natural gas **has** “affected many MSMEs that use it as a fuel”. Airline **companies**, too, **have** been hit by the conflict. The world over, there are reports of airlines cutting flights and raising ticket prices. In the US, the **surge** in jet fuel prices, combined with existing financial stress, **has** pushed Spirit Airlines **to the brink**. In India, oil marketing companies raised the price of **aviation** turbine fuel for international flights last week, while keeping it unchanged for domestic flights — providing some relief.

The **scale** of disruption **warrants** that the government continue to monitor the situation. More measures may be needed if the supply-chain **dislocations** **persist** and **deepen**. **Navigating** this period **will** require policymakers to be **nimble** and **surefooted**. **[Practice Exercise]**

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

Vocabulary

1. **Disruption** (noun) - disturbance, interruption, interference, obstruction, disorder व्यवधान
2. **Deal with** (phrasal verb) - to take action to solve a problem or handle a situation निपटना/सुलझाना
3. **Fallout** (noun) - repercussion, consequence, aftermath, result, effect दुष्प्रभाव/नतीजा
4. **Disrupt** (verb) - disturb, interrupt, disorder, upset, agitate बाधित करना
5. **Magnitude** (noun) - scale, extent, size, proportions, dimensions तीव्रता/महत्व
6. **Bridge** (verb) - overcome, span, link, connect, cross पाट देना/कमी दूर करना
7. **Liquidity** (noun) - the ease with which an asset can be converted into cash without losing much value नकदी की उपलब्धता
8. **Peak** (adjective) - maximum, highest, topmost, pinnacle, vertex शिखर/अधिकतम
9. **Working capital** (noun) - the capital of a business which is used in its day-to-day trading operations कार्यशील पूंजी
10. **Capped** (adjective) - limited, restricted, bounded, restrained, ceilinged ऊपरी सीमा निर्धारित
11. **Moratorium** (noun) - suspension, delay, postponement, freeze, halt ऋण अदायगी में रोक/विराम
12. **Consider** (verb) - contemplate, ponder, examine, scrutinize, reflect विचार करना
13. **Unlikely** (adjective) - improbable, doubtful, questionable, implausible, dubious असंभावित
14. **Have deep pockets** (idiom) - to have a lot of money or financial resources बहुत अधिक धन होना/आर्थिक रूप से मजबूत होना
15. **Surge** (noun) - soar, escalation, spike, mushroom, proliferation अचानक वृद्धि
16. **Worst-affected** (adjective) - most damaged, severely hit, most impacted, hardest struck सबसे बुरी तरह प्रभावित
17. **Disproportionately** (adverb) - unevenly, unfairly, excessively, inordinately, unequally असमान रूप से
18. **Bandwidth** (noun) - capacity, ability, resources, capability, potential क्षमता (यहाँ वित्तीय क्षमता के संदर्भ में)
19. **Tide over** (phrasal verb) - to help someone to get through a difficult period, especially by lending them money मुश्किल समय से पार पाना
20. **To the brink** (phrase) - to the point where a new or different situation is about to begin (usually a disaster) विनाश के कगार पर
21. **Aviation** (noun) - aeronautics, flight, flying, air travel, pilotage विमानन
22. **Scale** (noun) - extent, range, scope, magnitude, dimension पैमाना/सीमा
23. **Warrant** (verb) - justify, necessitate, sanction, authorize, merit अधिकार देना/उचित ठहराना
24. **Dislocation** (noun) - disturbance, disruption, disorder, displacement, upheaval अव्यवस्था/विस्थापन

25. **Persist** (verb) - endure, continue, last, remain, persevere बने रहना
26. **Deepen** (verb) - intensify, aggravate, heighten, sharpen, worsen और गहरा होना/बढ़ना
27. **Navigate** (verb) - handle, steer, manage, pilot, guide रास्ता निकालना/चलाना
28. **Nimble** (adjective) - agile, quick, sprightly, alert, lithe फुर्तीला/चपल
29. **Surefooted** (adjective) - confident, steady, reliable, stable, certain भरोसेमंद/अचूक

Summary of the Editorial

1. The Centre launched the Emergency Credit Line Guarantee Scheme (ECLGS) in May 2020 to help businesses, especially MSMEs, cope with the economic damage caused by the COVID-19 pandemic.
2. The earlier ECLGS scheme supported around 1.19 crore borrowers and provided guarantees worth about ₹3.61 lakh crore.
3. Due to fresh economic disruptions caused by the West Asia conflict, the government has introduced a new version called ECLGS 5.0.
4. Although the present disruptions are less severe than the pandemic, they are still affecting several sectors of the economy.
5. The new scheme is considered a timely and positive step to help firms manage short-term liquidity problems.
6. ECLGS 5.0 aims to facilitate additional credit worth ₹2.55 lakh crore.
7. Out of this amount, ₹5,000 crore has been specifically allocated for the airline sector.
8. Under the scheme, MSMEs and non-MSMEs can receive additional credit up to 20% of their peak working capital used in the last quarter of the previous financial year.
9. The maximum credit limit for these firms has been capped at ₹100 crore.
10. Airlines can receive credit up to 100% of their peak working capital utilisation, with a ceiling of ₹1,500 crore.
11. The scheme provides a moratorium period of one year for MSMEs and two years for airlines, giving businesses time before repayment begins.
12. MSMEs are among the worst affected because they lack large financial reserves and struggle to absorb rising input costs and supply-chain disruptions.
13. RBI Monetary Policy Committee members highlighted that energy price spikes and shortages of natural gas have severely impacted MSMEs.
14. The airline industry is also under stress globally due to rising jet fuel prices, flight cuts, and financial instability caused by the conflict.
15. The editorial concludes that the government must closely monitor the evolving situation and remain flexible, as additional policy measures may be required if disruptions continue or worsen.

Practice Exercise: SSC Pattern Based

1. **The scale of disruption warrants that the government continue to monitor the situation. More measures may be needed if the supply-chain dislocations persist and deepen. Navigating this period will require policymakers to be nimble and surefooted. [Editorial Pg.]**
Which of the following statements can be logically inferred regarding the fiscal architecture of ECLGS 5.0 as described in the passage?
 - A. The government has sanctioned a uniform credit extension of twenty percent across all sectors to mitigate the ongoing West Asia crisis.
 - B. MSMEs are fundamentally better equipped than the aviation sector to manage liquidity due to a shorter one-year debt moratorium period.
 - C. The current geopolitical instability in West Asia has induced economic volatility of a higher magnitude than the initial 2020 pandemic.
 - D. The credit ceiling for the airline industry is significantly more expansive relative to its working capital than that of other sectors.
2. **What is the primary objective behind the author's inclusion of the observations made by MPC members Ram Singh and Nagesh Kumar?**
 - A. To highlight that the Ministry of Finance and the MPC are in disagreement regarding the actual impact of the energy spikes on MSMEs.
 - B. To provide empirical validation for the claim that MSMEs suffer disproportionately due to structural lack of financial cushioning.
 - C. To suggest that the shortage of natural gas is the singular most detrimental factor currently impeding the growth of Indian MSMEs.
 - D. To argue that the government should prioritize domestic fuel subsidies over credit guarantee schemes to ensure industrial stability.
3. **"In the US, the surge in jet fuel prices... has pushed Spirit Airlines to the brink." What purpose does this specific reference serve in the context?**
 - A. It illustrates that the financial distress in the aviation sector is a global phenomenon rather than a localized Indian economic issue.
 - B. It serves as a cautionary warning that Indian domestic airlines will face imminent bankruptcy without immediate government intervention.
 - C. It proves that international oil marketing companies are intentionally targeting American carriers to manipulate the global fuel market.
 - D. It demonstrates that the liquidity crunch in the US is primarily driven by the same West Asia conflict affecting the Indian MSME units.
4. **Which of the following can be TRUE regarding the current economic state and the government's response as per the passage?**
 - A. The ECLGS 5.0 is a proactive measure designed to address immediate cash flow discrepancies caused by supply-side dislocations.
 - B. Indian domestic airlines are currently shielded from the full impact of global fuel price hikes due to selective pricing by oil companies.
 - C. both a and b can be true
 - D. both a and b cannot be true
5. **What is the closest meaning of the word "nimble" as used in the passage?**
 - A. Rigid

- B. Agile
C. Random
D. Sluggish
6. **Direction: In the following question, the first and last sentences are fixed (S1 and S6). Arrange the intermediate sentences (P, Q, R, and S) in the correct logical order to form a coherent paragraph.**
S1: Ube coffee, characterized by its striking pastel purple hue, has recently emerged as one of the most popular trends on social media.
P: While traditionally reserved for Filipino desserts like cakes and ice cream, this purple yam is now being integrated into modern latte recipes.
Q: Despite this nutritional potential, experts suggest the current craze is driven more by visual aesthetics than by health benefits.
R: This root vegetable is prized not just for its vivid color, but also for its naturally sweet, earthy flavor and creamy texture.
S: Dieticians point out that although ube contains beneficial fiber and antioxidants, it should not be viewed as a "miracle superfood."
S6: Ultimately, while ube coffee offers some minor nutritional value, it remains largely a social media fad for the time being.
A. RPQS
B. PRQS
C. RPSQ
D. QPSR
7. **Which of the following idiom given in the alternatives has the meaning?**
To be very pleased, delighted, or amused.
A. Be in the pink
B. Tickled pink
C. See pink elephants
D. See pink spiders
8. **Choose the correctly spelt word from the given options.**
A. Hindreance
B. Hinderence
C. Hindernce
D. Hindrance
9. **Which of the following words is correctly spelt?**
A. Rhetorical
B. Resplendant
C. Riverberate
D. Redendancy
10. **Choose the correct synonym for the underlined word.**
She was angry when she heard the news.
A. Happy
B. Furious
C. Calm
D. Grateful

11. Which of the following words is the closest synonym of the word "underneath"?
- A. Above
 - B. Behind
 - C. Beneath
 - D. Across
12. There are four underlined words in the sentence given below. One of them is misspelt. Choose the option with the misspelt word.
The group's swift propogation across rural districts alarmed regional governments, who feared the collapse of state legitimacy.
- A. Propogation
 - B. regional
 - C. collapse
 - D. legitimacy
13. Choose the misspelt word from the given options.
- A. Zeastful
 - B. Zealously
 - C. Zoologist)
 - D. Zodiac
14. Choose the word that is most opposite in meaning to "scared".
- A. Brave
 - B. Nervous
 - C. Worried
 - D. Cautious
15. Choose the word that is the antonym of Fact.
- A. Reality
 - B. Truth
 - C. Fiction
 - D. Actuality
16. Choose the most suitable one-word substitution for the following.
A speech full of criticism.
- A. Eulogy
 - B. Panegyric
 - C. Diatribe
 - D. Tribute
17. Choose the most suitable one-word substitution for the following.
One who is between ninety and one hundred years of age.
- A. Octogenarian
 - B. Nonagenarian
 - C. Centenarian
 - D. Septuagenarian
18. Select the correct alternative to fill in the blank with the correct preposition in the following sentence.
Life jackets are available here _____ request.
- A. with

- B. for
- C. about
- D. on

19. **Select the correct alternative to fill in the blank with the correct preposition in the following sentence.**

They prefer going to their maternal uncle's house _____ going to the park.

- A. than
- B. from
- C. to
- D. against

20. **A part of the following sentence is underlined. Choose the option which can replace the underlined part to improve the sentence. In case Options A, B and C are not found suitable, choose Option D: "No Improvement Required."**

The minister clarified that the funds allocated for the scheme are disbursed judiciously and not misused as it has been alleged.

- A. were disbursed judiciously and not misused
- B. were disbursed with judiciousness and not misused
- C. were not misused and had been disbursed in judiciously
- D. No improvement required

Comprehension

In the UK, sorry is not simply an apology, it's a cultural (1) ____ – a five-letter pressure valve used to soften requests, smooth (2) ____ awkwardness, fill conversational gaps and avoid the national horror of seeming rude. It is perhaps no coincidence that such (3) ____ polite characters as Paddington and Mary Poppins are British. Brits say the word on average nine times per day – more than 3,000 times a year. But for visitors, the puzzle is not how often they hear it, it is working out what sorry actually means. Because in Britain, sorry can mean regret. It can also mean excuse me, move over, I disagree, hurry up, you're blocking the aisle, I didn't hear you or I am trying very hard to not sound annoyed. While these uses are not unique to the UK, the frequency, tone and the tiny social calculations often are. Britain is often known as a conflict-avoidant society, and sorry has become one of its most versatile tools – a way to manage space, soften disagreement, avoid confrontation and enforce rules without appearing openly (4) _____. Essentially, sorry is a politeness code. This one word offers a fascinating glimpse into the many cultural (5) ____ that make the Brits who they are – and for visitors, learning to decode it can be the difference between a friendly exchange and a baffling British misunderstanding.

21. **What should come in the place of blank number (1)?**

- A. routine
- B. instinct
- C. compulsion
- D. reflex

22. **What should come in the place of blank number (2)?**

- A. in
- B. with
- C. over

- D. on
23. **What should come in the place of blank number (3)?**
- A. famously
 - B. famous
 - C. quietly
 - D. notorious
24. **What should come in the place of blank number (4)?**
- A. hostile
 - B. impolite
 - C. arrogant
 - D. barbaric
25. **What should come in the place of blank number (5)?**
- A. flaw
 - B. blunders
 - C. symptom
 - D. quirks

Answers

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

[Practice Exercise]

Explanations

- D) The credit ceiling for the airline industry is significantly more expansive relative to its working capital than that of other sectors.**

The passage states: "Credit will be extended to MSMEs and non-MSMEs... up to 20 per cent of their peak working capital... For airlines, it will be extended up to 100 per cent..." This confirms the airline industry has a more expansive credit limit relative to its capital.

option A: The passage shows the extension is not uniform: "Credit will be extended to MSMEs... up to 20 per cent... For airlines, it will be extended up to 100 per cent."

option B: The passage mentions the moratorium length but does not state MSMEs are "better equipped": "The moratorium... is for a period of one year for MSMEs and two years for the airline sector."

option C: The passage explicitly states the current disruption is smaller: "...though the current disruptions are of a lower order of magnitude [than the Covid pandemic]."
- B) To provide empirical validation for the claim that MSMEs suffer disproportionately due to structural lack of financial cushioning.**

The author notes MSMEs are worst-affected, then uses the experts to validate it: "Considering that MSMEs are unlikely to have deep pockets... they are the worst-affected. In the last MPC meeting, committee member Ram Singh noted... [they lack] the working capital bandwidth to tide over these shocks."

option A: There is no mention of disagreement; the author uses their quotes to support the scheme.

option C: The passage mentions natural gas as one factor, but Ram Singh also highlights "energy spikes and supply-side disruptions." It is not framed as the "singular" factor.

option D: The passage focuses on credit schemes as a "welcome measure," not as a second-tier option to fuel subsidies.
- A) It illustrates that the financial distress in the aviation sector is a global phenomenon rather than a localized Indian economic issue.**

Before the author mentions Spirit Airlines, they make a broad statement about the global economy: "The world over, there are reports of airlines cutting flights and raising ticket prices." This line tells us that the problem (high costs/low flights) is happening everywhere, not just in one country. The author then points to the United States to prove the claim made above: "In the US, the surge in jet fuel prices... has pushed Spirit Airlines to the brink." By citing a well-known American airline, the author provides a "case study." It shows that even in a massive economy like the US, the same pressures (fuel costs from the West Asia conflict) are causing extreme financial stress.

option B: The passage does not say Indian airlines are facing "imminent bankruptcy"; it actually mentions they received "some relief" because prices remained "unchanged for domestic flights."

option C: The passage attributes price hikes to the "West Asia conflict" and a "surge in jet fuel prices," not a conspiracy by oil companies to target American carriers.

option D: While the conflict is a factor, the Spirit Airlines reference is specifically used to illustrate the "surge in jet fuel prices" affecting airlines globally.

4. C) **both a and b can be true**

option 'a': The author states: "This is a welcome measure, which could help firms bridge short-term liquidity mismatches." The passage explicitly identifies the scheme as a tool for "bridging" cash flow gaps (mismatches).

option 'b': The passage states: "In India, oil marketing companies raised the price... for international flights last week, while keeping it unchanged for domestic flights — providing some relief." By keeping domestic prices "unchanged," the government/oil companies shielded local airlines from the "surge" affecting others.

5. B) **Agile**

Nimble means quick and light in movement or action, or quick-witted. Agile is synonym, referring to being able to move quickly and easily.

6. C) **RPSQ**

Sentence R, पैराग्राफ की शुरुआत में आएगा क्योंकि यह S1 में बताए गए "Ube" के factual ground को स्पष्ट करता है। इसमें मौजूद "This root vegetable" सीधे S1 के मुख्य विषय (Ube) को परिभाषित करता है और इसकी विशेषताओं (रंग और स्वाद) के बारे में बताता है।

Sentence P, Sentence R के बाद आएगा क्योंकि यह सामग्री के उपयोग के "scale" (विस्तार) को दर्शाता है। यह पारंपरिक मिठाइयों से आधुनिक "latte recipes" (कॉफी) तक के सफर का एक elaboration करता है, जो S1 में दी गई जानकारी को पूरा करता है।

Sentence S, Sentence P के बाद आएगा क्योंकि यह चर्चा को पोषण (nutrition) की दिशा में मोड़ता है। यह एक specific detail जोड़ता है कि इसमें एंटीऑक्सीडेंट और फाइबर होते हैं, जो इसे एक सुपरफूड की श्रेणी में लाते हैं।

Sentence Q, Sentence S के बाद आएगा क्योंकि यह पूरे scenario को एक "conclusion" की ओर ले जाता है। इसमें मौजूद "Despite this nutritional potential" सीधे सेंटेंस S में बताए गए पोषक तत्वों से जुड़ता है (mandatory pair) और यह स्पष्ट करता है कि वर्तमान क्रेज स्वास्थ्य से ज्यादा दिखावे (visual aesthetics) पर आधारित है।

- Sentence R follows S1 because it provides the factual ground by identifying ube as a root vegetable. It defines the core subject mentioned in S1 before discussing its applications.
- Sentence P follows R because it provides an elaboration on how the root vegetable is used. It creates a logical bridge between its traditional culinary uses and its modern integration into the lattes mentioned in S1.
- Sentence S follows P as it adds a specific detail concerning the nutritional profile of ube, mentioning fiber and antioxidants to transition the topic toward dietary value.
- Sentence Q follows S because it contains the mandatory link "this nutritional potential," which refers back to the benefits listed in S. It identifies the scale of the current trend as being driven by aesthetics rather than health, leading directly into the summary in S6.

7. B) **Tickled pink** (idiom) – To be very pleased, delighted, or amused. बहुत प्रसन्न या खुश होना।

- **Be in the pink** – To be in good health or excellent condition. अच्छे स्वास्थ्य में होना।

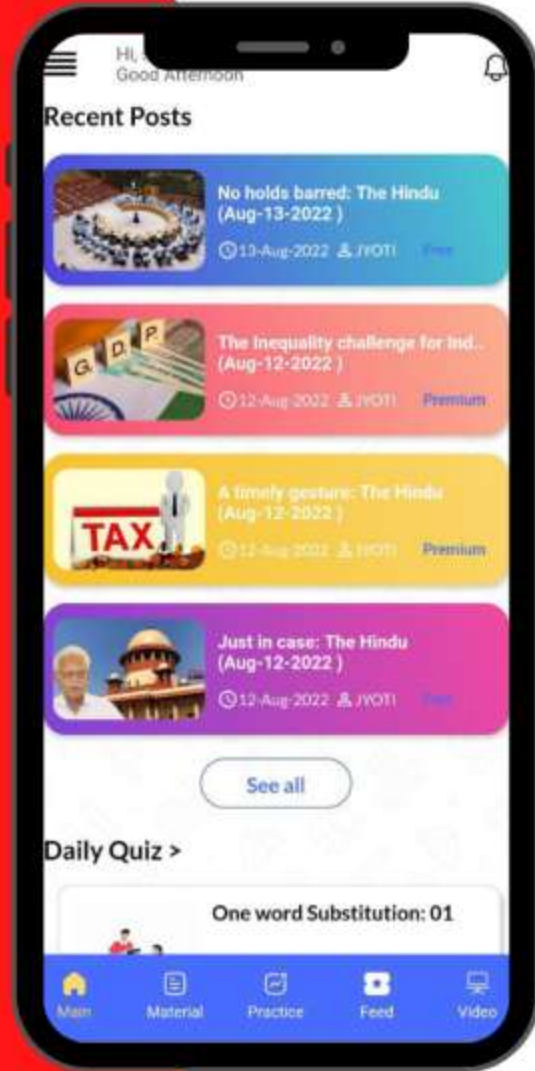
- **See pink elephants** – To hallucinate, especially due to excessive alcohol consumption. मतिभ्रम होना।
 - **See pink spiders** – Not a standard English idiom; similar in meaning to “see pink elephants” (to hallucinate). यह एक मानक अंग्रेज़ी मुहावरा नहीं है।
8. D) The correct spelling is ‘**Hindrance**’, which means “something that makes it difficult to do something or makes progress difficult” — बाधा, रुकावट।
9. A) The correct spelling is ‘**Rhetorical**’, which means “relating to the art of effective or persuasive speaking or writing” — अलंकारिक, वक्तृत्व-संबंधी।
10. B) **Angry** (adjective) – feeling or showing strong displeasure or hostility. क्रोधित, गुस्से में।
Synonym: **Furious** (adjective) – extremely angry. अत्यंत क्रोधित, भड़का हुआ।
- **Happy** (adjective) – feeling pleasure or contentment. खुश, प्रसन्न।
 - **Calm** (adjective) – not excited or anxious; peaceful. शांत, स्थिर।
 - **Grateful** (adjective) – feeling or showing thanks. कृतज्ञ, आभारी।
11. C) **Underneath** (preposition/adverb) – directly below or beneath something. नीचे, के नीचे।
Synonym: **Beneath** (preposition/adverb) – at a lower level or directly below. नीचे, अधोभाग में।
- **Above** (preposition) – at a higher level or position than. ऊपर, के ऊपर।
 - **Behind** (preposition) – at the back of. पीछे, के पीछे।
 - **Across** (preposition) – from one side to the other of. आर-पार, के पार।
12. A) The correct spelling of ‘Propogation’ is ‘**Propagation**’, which means “the spreading of something, especially a belief or practice, to many people” — प्रसार, प्रचार।
13. A) The correct spelling of ‘Zeastful’ is ‘**Zestful**’, which means “full of enthusiasm, energy, and liveliness” — उत्साहपूर्ण, जोशीला।
- **Zealously** – Correct spelling; meaning with great energy or enthusiasm in pursuit of a cause — उत्साहपूर्वक, जोश के साथ।
 - **Zoologist** – Correct spelling; meaning a scientist who studies animals — प्राणी विज्ञानी।
 - **Zodiac** – Correct spelling; meaning a belt of the heavens divided into twelve signs used in astrology — राशिचक्र।
14. A) **Scared** (adjective) – feeling frightened or anxious. डरा हुआ, भयभीत।
Antonym: **Brave** (adjective) – ready to face and endure danger or pain without fear. निडर, साहसी।
- **Nervous** (adjective) – easily agitated or alarmed; anxious. घबराया हुआ, बेचैन।
 - **Worried** (adjective) – anxious or troubled about actual or potential problems. चिंतित, परेशान।
 - **Cautious** (adjective) – careful to avoid potential problems or dangers. सावधान, सतर्क।
15. C) **Fact** (noun) – something that is known to be true or to have happened. तथ्य, वास्तविक बात।
Antonym: **Fiction** (noun) – something invented or imagined; not real or true. कल्पना, काल्पनिक बात।
- **Reality** (noun) – the state of things as they actually exist; a synonym of Fact. वास्तविकता, यथार्थ।
 - **Truth** (noun) – conformity with fact or reality; a synonym of Fact. सत्य, सच्चाई।

- **Actuality** (noun) – actual existence or occurrence; a synonym of Fact. यथार्थता, वास्तविकता।
16. C) **Diatribes** – a forceful and bitter verbal attack or a speech full of criticism. कटु आलोचना भरा भाषण।
- **Eulogy** – a speech or piece of writing that praises someone highly, typically given at a funeral. प्रशंसा भाषण, श्रद्धांजलि।
 - **Panegyric** – a public speech or text in praise of someone or something. प्रशस्ति, प्रशंसा-भाषण।
 - **Tribute** – an act, statement, or gift intended to show gratitude, respect, or admiration. श्रद्धांजलि, सम्मान।
17. B) **Nonagenarian** – a person who is between 90 and 99 years of age. नब्बे से निन्यानवे वर्ष की आयु का व्यक्ति।
- **Octogenarian** – a person who is between 80 and 89 years of age. अस्सी से नवासी वर्ष की आयु का व्यक्ति।
 - **Centenarian** – a person who is 100 years old or more. सौ वर्ष या उससे अधिक आयु का व्यक्ति।
 - **Septuagenarian** – a person who is between 70 and 79 years of age. सत्तर से उनसी वर्ष की आयु का व्यक्ति।
18. D) **'on'** का प्रयोग होगा क्योंकि "on request" एक सही expression है जिसका अर्थ है माँगने पर / अनुरोध करने पर; जैसे –
Extra blankets are available on request.
- 'on' should be used because "available on request" is the correct fixed collocation meaning "provided when asked for."
19. C) **'to'** का प्रयोग होगा क्योंकि "prefer ... to ..." एक सही expression है जिसका अर्थ है किसी चीज़ को दूसरी चीज़ से अधिक पसंद करना; जैसे –
She prefers tea to coffee.
- 'to' should be used because the correct structure is "prefer + noun/gerund + to + noun/gerund." The preposition 'to' is always used with "prefer" to introduce the less preferred option.
20. A) **'were disbursed judiciously and not misused'** are disbursed... has been alleged' के बदले 'were disbursed... not misused' का प्रयोग होगा क्योंकि reported speech (past reporting verb: clarified) में verb tense सामान्यतः past tense में बदल जाता है।
- 'were disbursed judiciously and not misused' will be used instead of 'are disbursed judiciously... has been alleged' because after a past reporting verb like "clarified", the tense should shift to past form for consistency.
21. D) **reflex** सही है क्योंकि इसका मतलब बिना सोचे-समझे अचानक होने वाला रिएक्शन (automatic response) है। पैसेज में बताया गया है कि ब्रिटेन के लोग बिना सोचे आदतन 'sorry' बोलते हैं। "instinct" एक जन्मजात जैविक (biological) गुण है, जबकि 'sorry' बोलना एक सीखी हुई आदत है। "routine" का मतलब एक तयशुदा काम या शेड्यूल है, जो अचानक होने वाले रिएक्शन को नहीं दिखाता। "compulsion" एक मानसिक बीमारी या ज़बरदस्ती वाली इच्छा है, जो यहाँ गलत है।

- The correct answer is "reflex" because it describes an automatic, unthinking reaction to a situation. The passage implies that saying 'sorry' is a deeply ingrained, automatic cultural response for British people. "Instinct" is logically flawed because it refers to an innate biological drive, whereas saying sorry is a learned cultural habit. "Routine" means a planned sequence of actions, missing the sudden nature of a reflex. "Compulsion" describes an irresistible psychological urge.
22. C) **over** सही है क्योंकि 'smooth over' एक मुहावरा (phrasal verb) है जिसका मतलब किसी अजीब या मुश्किल स्थिति (awkwardness) को बातों से आसान या नॉर्मल बनाना है। पैसेज में 'sorry' का इस्तेमाल अजीब पलों को ठीक करने के लिए किया जा रहा है। "in", "with", और "on" पूरी तरह गलत हैं क्योंकि 'smooth' के साथ जुड़कर ये स्थिति को शांत करने या सुलझाने वाला कोई मुहावरेदार अर्थ (phrasal verb) नहीं बनाते।
- The correct answer is "over" because "smooth over" is a specific phrasal verb meaning to make an awkward situation or disagreement seem less serious and easier to deal with. The passage implies Brits use 'sorry' to socially repair and ease uncomfortable moments. "In", "with", and "on" are incorrect because they do not form recognized English phrasal verbs with "smooth" that mean resolving social tension.
23. A) **famously** सही है क्योंकि यह एक adverb है जो 'polite' (adjective) की विशेषता बता रहा है, और इसका मतलब किसी अच्छी बात के लिए दुनिया भर में मशहूर होना है। पैसेज में बताया गया है कि पैडिंगटन जैसे कैरेक्टर्स अपनी पोलाइटनेस के लिए पूरी दुनिया में मशहूर हैं। "famous" गलत है क्योंकि यह एक adjective है, और ग्रामर के नियम के अनुसार एक adjective को modify करने के लिए adverb चाहिए। "notorious" का मतलब बुरी बात के लिए बदनाम होना है। "quietly" का मतलब शांति से है, जो ग्लोबल पहचान (fame) को नहीं दिखाता।
- The correct answer is "famously" because it is an adverb correctly modifying the adjective 'polite', meaning to be widely known for a positive reason. The passage implies these beloved British characters are internationally renowned specifically for their polite nature. "Famous" is grammatically flawed because it is an adjective, and you need an adverb to properly modify another adjective. "Notorious" means famous for a bad reason. "Quietly" means silently, which misses the passage's implication of widespread global recognition.
24. B) **impolite** सही है क्योंकि इसका सीधा मतलब असभ्य या रूड (rude) होना है। पैसेज बता रहा है कि 'sorry' बोलकर ब्रिटिश लोग बिना किसी को बुरा महसूस कराए या बिना रूड दिखे अपनी बात मनवा लेते हैं। "hostile" का मतलब बहुत ज़्यादा आक्रामक या हिंसक (aggressive) होना है, जो रोज़मर्रा के झगड़ों के लिए बहुत बड़ा वर्ड है। "barbaric" का मतलब पूरी तरह से जंगली और क्रूर होना है। "arrogant" का मतलब घमंडी होना है, लेकिन यहाँ बात घमंड की नहीं बल्कि अच्छे मैनेर्स की हो रही है।
- The correct answer is "impolite" because it simply means not having or showing good manners, which is the exact opposite of the politeness code discussed. The passage implies Brits use 'sorry' to manage boundaries without appearing rude. "Hostile" is logically flawed because it implies aggressive enmity or violence, which is far too extreme for a simple social disagreement. "Barbaric" means savagely cruel. "Arrogant" specifically means having an exaggerated sense of self-importance, missing the direct contrast to basic manners.

25. D) **quirks** सही है क्योंकि इसका मतलब किसी इंसान या culture की कोई अनोखी लेकिन दिलचस्प आदत है, और यह plural है जो 'many' word के साथ सही बैठता है। पैसेज में 'sorry' बोलने की आदत को एक cultural पहचान बताया गया है। "flaw" और "symptom" ग्रामर के हिसाब से गलत हैं क्योंकि 'many' के बाद हमेशा plural noun का इस्तेमाल होता है, जबकि ये singular हैं। "blunders" का मतलब बहुत बड़ी गलतियां होता है, जबकि राइटर इसे एक दिलचस्प खूबी मान रहा है।

- The correct answer is "quirks" because it describes peculiar, interesting behavioral habits and is grammatically correct as a plural noun following the word 'many'. The passage implies that this complex use of 'sorry' is a fascinating, unique characteristic of British culture. "Flaw" and "symptom" are grammatically incorrect because they are singular nouns, whereas "many" requires a plural. "Blunders" means stupid or careless mistakes, whereas the author portrays this habit neutrally as a fascinating cultural code.



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