

For a small fee, UPI has become stronger

The National Payments Corporation of India (NPCI) has announced that UPI transactions over Rs 2,000 will attract a fee of 0.4 per cent from October 15. Called the **Merchant Discount Rate** (MDR), the fee, **capped** at Rs 300 per transaction, applies only to person-to-merchant (P2M) transactions. The Union Ministry of Finance has **stated** that banks have been “advised” to ensure merchants — e-commerce websites, grocery shops or shopkeepers, receiving more than Rs 1 lakh per month from customers paying through UPI — do not **pass on** the cost to customers. It has also been clarified that for certain categories of transactions — such as UPI payments received for rail tickets, fuel and agricultural inputs, credit card dues, telecom or utility bills, insurance premiums, and tax payments — a **flat** merchant fee of Rs 5 will be charged from **merchants**. There are several reasons why this decision should be welcomed.

These changes follow the **passage** of the Taxation and Other Laws (Amendment) Act, 2026 last month, which built on the recommendations of the 32nd report of the Standing Committee on Finance. The report had noted that “the absence of MDR makes the UPI **ecosystem** financially **unsustainable**”. The MDR is the fee paid to the bank or payment service provider for processing digital transactions, and crores of transactions **take place** each year. In 2025-26, **for instance**, there were more than 24,000 crore UPI transactions, and their total value was Rs 314 lakh crore. UPI was introduced in 2016 with an MDR. The zero-MDR policy was adopted in 2020 to expand the adoption of digital transactions. The balanced **approach** in the latest shift **will** ensure a **sustainable** revenue flow to invest, while also enabling **seamless** digital payments for a large section of people — this could **lead to** greater reach.

The decision has attracted some **criticism**. The main Opposition **party**, for instance, **has** claimed the move will hurt consumers, especially the poor ones. Such criticism is **unfounded**. More than 95 per cent of UPI transactions are below the Rs 2,000 **threshold**. These changes do not apply to person-to-person transactions, and critical public services will have a flat fee. There is an MDR on credit cards as well. **Allowing** these charges **will** ensure more competition in the marketplace and better service delivery.

[Practice Exercise]

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

Vocabulary

1. **Merchant Discount Rate** (noun) - is the rate charged to a merchant for the payment processing of debit and credit card transactions व्यापारी छूट दर (डिजिटल लेनदेन पर लगने वाला शुल्क)
2. **Cap** (verb) - limit, restrict, ceiling, restrain, control सीमा तय करना
3. **State** (verb) - declare, express, announce, articulate, proclaim घोषित करना
4. **Pass on** (phrasal verb) - to refuse an opportunity or decide not to take part in something आगे बढ़ाना (जैसे खर्च या बोझ दूसरों पर डालना)
5. **Flat** (adjective) - fixed, uniform, constant, single-rate, standard स्थिर (जैसे निश्चित शुल्क)
6. **Merchant** (noun) - trader, retailer, shopkeeper, vendor, businessman व्यापारी
7. **Passage** (noun) - enactment, approval, adoption, clearance, passing स्वीकृति (जैसे कानून का पास होना)
8. **Ecosystem** (noun) - network, environment, framework, system, structure पारिस्थितिकी तंत्र
9. **Unsustainable** (adjective) - unviable, unmaintainable, untenable, ruinous, non-viable जो टिकाऊ न हो
10. **Take place** (phrase) - to occur, or happen घटित होना
11. **For instance** (phrase) - for example, such as उदाहरण के लिए
12. **Sustainable** (adjective) - viable, maintainable, durable, feasible, long-lasting टिकाऊ
13. **Seamless** (adjective) - smooth, uninterrupted, flawless, continuous, frictionless बिना किसी रुकावट के
14. **Lead to** (phrasal verb) - to result, cause, or bring about का कारण बनना
15. **Criticism** (noun) - censure, disapproval, critique, condemnation, objection आलोचना
16. **Unfounded** (adjective) - baseless, groundless, unjustified, unwarranted, unproven निराधार
17. **Threshold** (noun) - limit, boundary, cut-off, benchmark, margin सीमा

Summary of the Editorial

1. The **NPCI** has announced that UPI transactions above **₹2,000** will attract a **0.4% Merchant Discount Rate (MDR)** from October 15.
2. The MDR will be **capped at ₹300 per transaction** and will apply only to **person-to-merchant (P2M)** payments.
3. The fee will be charged to **merchants**, such as e-commerce platforms, grocery stores, and other businesses, rather than directly to consumers.
4. Banks have been advised to ensure that merchants receiving more than **₹1 lakh per month through UPI** do not pass the MDR cost on to customers.
5. Certain essential transactions, including **rail tickets, fuel, agricultural inputs, utility bills, insurance premiums, tax payments, and credit-card dues**, will attract a **flat ₹5 merchant fee**.
6. The editorial argues that introducing a limited MDR is necessary to make the **UPI ecosystem financially sustainable**.
7. The changes follow the **Taxation and Other Laws (Amendment) Act, 2026**, which incorporated recommendations from the **Standing Committee on Finance**.
8. The committee had highlighted that the complete absence of MDR could make the UPI ecosystem **financially unsustainable** because digital payment processing involves significant costs.
9. UPI has experienced enormous growth: during **2025-26, more than 24,000 crore transactions** were recorded, with a total value of around **₹314 lakh crore**.
10. UPI originally operated with an MDR after its introduction in **2016**, but the government adopted a **zero-MDR policy in 2020** to encourage wider digital-payment adoption.
11. The latest policy attempts to balance **affordability and accessibility** with the need to create a sustainable revenue stream for banks and payment-service providers.
12. The additional revenue could support continued **investment in payment infrastructure**, potentially improving the reach and quality of digital-payment services.
13. The decision has faced criticism, with the main Opposition party arguing that the charges could **hurt consumers, particularly poorer sections**.
14. The editorial considers this criticism **unfounded**, pointing out that more than **95% of UPI transactions are below the ₹2,000 threshold**, while person-to-person payments remain outside the new MDR.
15. Overall, the editorial argues that a **limited merchant-side fee**, while protecting consumers and essential services, can strengthen UPI's **financial sustainability, competition, and service delivery** without undermining its widespread use.

Practice Exercise: SSC Pattern Based

1. What does the phrase "financially unsustainable" in the passage most likely refer to?

[Editorial Page]

- A. The psychological resistance of merchants to adopting new digital payment modes.
 - B. The inability of the network to fund its own maintenance without service revenue.
 - C. The legislative conflict between the NPCI and the Standing Committee on Finance.
 - D. The physical failure of banking servers due to the high volume of transactions.
2. In the author's view, what determines whether the new MDR supports or undermines the digital economy?
- A. The ability of the NPCI to regulate the stock market performance of the banks.
 - B. The frequency with which the Standing Committee updates its legislative reports.
 - C. The effectiveness of the safeguards preventing the transfer of costs to users.
 - D. The popularity of specific e-commerce platforms among the rural populations.
3. What is the tone of the passage regarding the reintroduction of fees?
- A. Pragmatic
 - B. Cautionary
 - C. Supportive
 - D. Alarmist
4. Which category is NOT mentioned as receiving a flat merchant fee of Rs 5?
- A. Payments for tax obligations
 - B. Purchase of agricultural inputs
 - C. Settlements for telecom services
 - D. Bookings for luxury hotel stays
5. According to the findings of the Standing Committee, what was the primary threat to the UPI ecosystem prior to 2026?
- A. The rapid increase in the number of merchants receiving high-value monthly payments.
 - B. The potential for e-commerce websites to monopolize the digital transaction market.
 - C. The lack of coordination between the Union Ministry and the private banking sector.
 - D. The structural inability to support the network due to the absence of service fees.
6. Select the most appropriate meaning of the given idiom.
- Lose your marbles
- A. To handle stress
 - B. To be patient
 - C. To go insane
 - D. To lower down anger
7. Choose the most suitable one-word substitution for the following.
- A short version of a written text with only the main points.
- A. Precis
 - B. Extract
 - C. Excerpt
 - D. Epilogue
8. Select the most appropriate SYNONYM of the given word.
- VACILLATE
- A. Waver

- B. Decide
C. Commit
D. Resolve
9. **Select the most appropriate ANTONYM of the underlined word in the given sentence.**
The political opponent attempted to defame the minister by spreading unverified allegations through social media, hoping that the reputational damage would force her resignation before the truth could be established.
A. Slander
B. Malign
C. Vilify
D. Praise
10. **Select the most appropriate SYNONYM of the given word.**
FIDELITY
A. Betrayal
B. Treachery
C. Disloyalty
D. Loyalty
11. **Select the option that best describes the meaning of the phrase “Bridge the deficit.”**
A. means a statement or explanation sounds genuine and authentic
B. to listen or watch carefully and focus on something specific
C. to cover or make up for a shortfall, gap, or loss
D. to lead to a particular result or change into something else
12. **Select the most appropriate ANTONYM of the underlined word in the given sentence.**
The ceasefire provided a brief respite from the fighting, allowing aid organisations to reach civilian populations that had been cut off for weeks and to begin distributing food, medicine, and emergency supplies.
A. Relief
B. Pause
C. Continuation
D. Rest
13. **Choose the incorrectly spelt word**
A. Nostalgic
B. Avariciuos
C. Hegemony
D. Clemency
14. **Direction: In the following question, the first and the last sentences of the passage are numbered S1 and S6. The rest of the passage is split into four parts and named A, B, C, and D. Rearrange these four parts to form a meaningful, logical, and coherent passage.**
S1. One of the hallmarks of a champion outfit is the propensity to eke out match-turning performances from different quarters and not depend on just one or two individuals to carry the day.
A. There is a reason why they have won the last two T20 World Cups, there is a reason why they have been able to tide over potentially crippling loss of personnel through injuries and still put out formidable, fighting fit units.

- B. India have numerous fallback options for almost every position when it comes to the T20 format, specifically.
- C. India are nothing if not a champion outfit, their 20-over June misadventures in Ireland and England notwithstanding.
- D. Especially from a batting standpoint, there is so much depth and quality and choices that it is inevitable that many who might have walked into any other side are not even on the fringes of consideration for selection.

S6. Why, India didn't think twice before giving Suryakumar Yadav the heave-ho immediately after the Mumbaier masterminded a successful defence of the World Cup, and that too on home soil – neither feat accomplished previously.

- A. C-B-A-D
- B. C-A-B-D
- C. A-C-B-D
- D. C-A-D-B

15. Change the following sentence into the Active form:

The board was made to reconsider the proposal after a strong shareholder backlash.

- A. The board reconsidered the proposal after a strong shareholder backlash.
- B. A strong shareholder backlash made the board reconsider the proposal.
- C. A strong shareholder backlash was made to reconsider the proposal.
- D. After a strong shareholder backlash, the board was forced to reconsider the proposal.

16. Select the correct spelling of the underlined word in the following sentence.

The architect was praised for the **acomodation** of modern design elements within the historic building.

- A. accomadation
- B. accomodation
- C. accommodation
- D. accomodation

17. Direction: Rearrange the following four sentences (P, Q, R, S) in the proper sequence to form a meaningful, logical, and coherent paragraph.

P. Each region, language, social class, and historical moment has shaped its own idea of who Krishna was, and what he meant.

Q. Medieval Bhakti saints worshipped Krishna but they also reinvented him, through poetry, song, philosophy, theatre, and ritual.

R. India does not have one Krishna, it has many.

S. These Krishnas reflect local anxieties, political pressures, caste negotiations, gender ideals, and spiritual aspirations.

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

18. A sentence has been given with a blank to be filled with an appropriate word. Choose the correct alternative.

Every person should know their own _____, what their skill set is and how unique they are

- A. fecundities

- B. calamities
- C. punctualities
- D. specialties

19. **Select the most appropriate option to fill in the blank and make a grammatically correct sentence.**

According to the latest government reports, the national unemployment rate is expected to _____ 5.2% by the end of the quarter.

- A. Stand at
- B. Rein in
- C. Lead to
- D. Account for

20. **Identify the segment in the sentence which contains a grammatical error. One should (A) / not hate (B) / the poors. (C) / No error (D)**

- A. One should
- B. not hate
- C. the poors.
- D. No error

Read the cloze passage and answer the following questions:

The first king cobra I ever saw was neither in a zoo nor on a television screen. It was in the courtyard of my grandfather's brother's house, its magnificent hood fully spread, swaying gently, as though it were the undisputed monarch of the land. To my young mind, it was the very embodiment of death. I stood (1) transfixed. My grandfather walked towards it with measured, unhurried steps. There was no trace of fear in his demeanour, no hint of hesitation. In his hand was only the weathered wooden staff that rarely left his side. Then to my utter astonishment, he spoke to the cobra. Whether he believed the snake understood him or whether it was simply his way _____ (5) confronting danger, I shall never know. But the quiet firmness in his voice still echoes in my ears. The response was a long, angry hiss, the hood flaring wider in contempt. Grandpa (2) admonished the snake almost as if he _____ (3) reasoning with a little child. When I was expecting the cobra to fly at him and strike, his staff _____ (4) in one swift, perfectly judged move. The cobra crumpled to the ground and silence settled over the courtyard.

21. **The word "transfixed" in the passage is closest in meaning to: (1)**

- A. mesmerized or motionless
- B. restless
- C. distracted
- D. indifferent

22. **Select the word that is the most appropriate antonym of "admonished" as used in the passage: (2)**

- A. rebuked
- B. scolded
- C. praised
- D. warned

23. **Choose the correct auxiliary verb to fill in the blank: (3)**

- A. is

- B. was
- C. were
- D. been

24. **Choose the correct form of the verb to complete the sentence: (4)**

- A. descend
- B. descending
- C. descended
- D. descends

25. **Select the correct preposition to complete the sentence: (5)**

- A. of
- B. with
- C. for
- D. about

Answers

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

[Practice Exercise]

Explanations

1. B) **The inability of the network to fund its own maintenance without service revenue.**

passage: "The report had noted that 'the absence of MDR makes the UPI ecosystem financially unsustainable'... The MDR is the fee paid to the bank or payment service provider for processing digital transactions... The balanced approach in the latest shift will ensure a sustainable revenue flow to invest." The passage connects "financially unsustainable" to the absence of MDR — meaning without this fee, banks and payment service providers have no revenue from processing transactions, making it hard for the UPI system to fund itself. The passage further supports this by stating the new fee structure will "ensure a sustainable revenue flow to invest," confirming that "financially unsustainable" refers to the system's inability to generate the funds needed to sustain and invest in its own infrastructure — matching Option (b).

Option (a) — Incorrect. The passage never mentions merchants having "psychological resistance" to adopting digital payments. In fact, the passage discusses concerns about protecting customers/merchants from cost pass-through, not about merchant reluctance to use UPI.

Option (c) — Incorrect. The passage does not describe any "legislative conflict" between the NPCI and the Standing Committee. In fact, it states the new changes "follow the passage of the Taxation and Other Laws (Amendment) Act, 2026... which built on the recommendations" of the Standing Committee — showing alignment and cooperation, not conflict.

Option (d) — Incorrect. The passage never mentions any "physical failure of banking servers." While it does mention "crores of transactions" and high transaction volumes, this is used only to illustrate the scale of UPI's usage, not to suggest any technical server failure.

2. C) **The effectiveness of the safeguards preventing the transfer of costs to users.**

passage: "The Union Ministry of Finance has stated that banks have been 'advised' to ensure merchants... do not pass on the cost to customers... The balanced approach in the latest shift will ensure a sustainable revenue flow to invest, while also enabling seamless digital payments for a large section of people." The passage frames the new MDR as beneficial specifically because it aims to be "balanced" — generating revenue for banks while still protecting ordinary users from bearing the cost. The explicit mention that banks have been "advised" to prevent merchants from passing costs to customers shows that this safeguard is central to whether the policy succeeds in supporting (rather than harming) digital payment adoption. If this safeguard fails and costs are passed on, it would undermine the "seamless digital payments for a large section of people" that the passage praises — making Option C the correct match for what determines the policy's positive or negative impact.

Option A — Incorrect. The passage never mentions the NPCI regulating "stock market performance" of banks. passage, which focuses on transaction fees and revenue sustainability, not stock markets.

Option B— Incorrect. The passage mentions the Standing Committee's 32nd report only once, as the source of the original recommendation — there is no discussion about how "frequently" such reports are updated, nor is this framed as a factor affecting the digital economy's health.

Option D — Incorrect. The passage does not discuss the "popularity" of specific e-commerce platforms among rural populations. While e-commerce websites are mentioned as one type of merchant affected by the MDR, there is no discussion of platform popularity or rural adoption patterns in the passage.

3. **C) Supportive**

passage: "There are several reasons why this decision should be welcomed... The balanced approach in the latest shift will ensure a sustainable revenue flow to invest, while also enabling seamless digital payments for a large section of people — this could lead to greater reach." The author explicitly states the decision "should be welcomed" and frames the new fee structure as a "balanced approach" that benefits both the system's sustainability and continued access for users. This direct, positive endorsement — presenting the change as a well-designed improvement — reflects a clearly supportive tone throughout the passage.

Option A — Incorrect. Pragmatic would mean the passage focuses purely on practical, matter-of-fact considerations without endorsing or opposing the decision. However, the author does more than describe the change neutrally — the phrase "should be welcomed" shows a clear positive stance, going beyond a purely practical, neutral description.

Option B — Incorrect. Cautionary would mean warning readers about risks or downsides. Instead, the passage explains why the change is beneficial (sustainable revenue, continued access, greater reach) without raising concerns or warnings about negative consequences.

Option D — Incorrect. Alarmist would mean the passage exaggerates danger or provokes worry. The passage does the opposite — it reassures readers that the shift is "balanced" and beneficial, showing confidence rather than alarm about the fee reintroduction.

4. **D) Bookings for luxury hotel stays**

passage: "It has also been clarified that for certain categories of transactions — such as UPI payments received for rail tickets, fuel and agricultural inputs, credit card dues, telecom or utility bills, insurance premiums, and tax payments — a flat merchant fee of Rs 5 will be charged from merchants." The passage lists specific categories for the flat Rs 5 fee: rail tickets, fuel, agricultural inputs, credit card dues, telecom/utility bills, insurance premiums, and tax payments. "Luxury hotel stays" or hotel bookings of any kind are not mentioned in this list or elsewhere in the passage, making Option (d) the category NOT mentioned.

Option (a) — (it IS mentioned). The passage lists "tax payments" as one of the categories receiving the flat Rs 5 fee.

Option (b) — (it IS mentioned). The passage explicitly lists "agricultural inputs" as one of the categories receiving the flat Rs 5 fee.

Option (c) — (it IS mentioned). The passage explicitly lists "telecom or utility bills" as one of the categories receiving the flat Rs 5 fee.

5. **D) The structural inability to support the network due to the absence of service fees.**

passage: "These changes follow the passage of the Taxation and Other Laws (Amendment) Act, 2026 last month, which built on the recommendations of the 32nd report of the Standing Committee on Finance. The report had noted that 'the absence of MDR makes the UPI ecosystem financially unsustainable.'" The passage attributes this finding to the Standing

Committee's report, which explicitly states that without the MDR (a service fee), the UPI ecosystem becomes "financially unsustainable" — meaning it lacks the structural financial support needed to function and grow. This matches Option (D) precisely, identifying the absence of fees as the core threat identified by the Committee.

Option (a) — Incorrect. The passage mentions merchants receiving "more than Rs 1 lakh per month" only in the context of the current 2026 policy protecting customers from cost pass-through — this is not something the Standing Committee identified as a "threat" to the ecosystem; it is a detail about the new fee structure's safeguards, unrelated to the Committee's findings.

Option (b) — Incorrect. The passage never mentions any concern about e-commerce websites "monopolizing" the digital transaction market. E-commerce websites are only mentioned as one type of merchant subject to the new fee structure — there is no discussion of market monopolization risk in the passage.

Option (c) — Incorrect. The passage does not mention any "lack of coordination" between the Union Ministry and banks as a finding of the Standing Committee. In fact, the passage shows alignment — the government's actions "built on the recommendations" of the Committee — suggesting cooperation.

6. C) **Lose your marbles** (idiom) – To go insane पागल हो जाना
7. A) **Solution**: A) **Precis** (noun) – A short summary of a text containing only the main points संक्षेप / सारांश
 - **Extract** (noun) – A short passage taken from a text अंश
 - **Excerpt** (noun) – A small part or passage taken from a book, article, etc. उद्धरण / अंश
 - **Epilogue** (noun) – A section at the end of a literary work, often giving closure उपसंहार
8. A) **Vacillate** (verb) – To waver between different opinions or actions; to be indecisive; to oscillate. डगमगाना, हिचकना, अनिश्चित रहना Synonym: Waver (verb) – To become unsteady or uncertain; to show indecision or doubt. डगमगाना, हिचकिचाना, अनिश्चित होना
 - **Decide** (verb) – To make a firm choice — antonym of vacillate. निर्णय लेना
 - **Commit** (verb) – To pledge oneself firmly to a course of action — antonym of vacillate. प्रतिबद्ध होना
 - **Resolve** (verb) – To settle firmly on a course of action — opposite of vacillate. दृढ़ निश्चय करना
9. D) **Defame** (verb) – To damage the good reputation of someone; to libel or slander; to make false or damaging statements about a person. बदनाम करना, निंदा करना Antonym: Praise (verb) – To express warm approval or admiration for someone; to commend; to speak highly of; the opposite of defame. प्रशंसा करना, सराहना
 - **Slander** (verb) – To make false and damaging statements about someone; a synonym of defame. झूठी बदनामी करना, निंदा करना
 - **Malign** (verb) – To say harmful and untrue things about someone; a synonym of defame. बदनाम करना, निंदा करना
 - **Vilify** (verb) – To speak or write about someone in an abusively disparaging manner; a synonym of defame. निंदा करना, बुराई करना

10. D) **Fidelity** (noun) – Faithfulness and loyalty to a person, cause, or belief; the quality of being true to one's obligations. निष्ठा, विश्वस्तता, वफादारी Synonym: Loyalty (noun) – The quality of giving firm and constant support and allegiance; faithfulness. वफादारी, निष्ठा, भक्ति
- **Betrayal** (noun) – The act of being disloyal — antonym of fidelity. विश्वासघात, धोखा
 - **Treachery** (noun) – Betrayal of trust — antonym of fidelity. विश्वासघात, गद्दारी
 - **Disloyalty** (noun) – A lack of faithfulness — antonym of fidelity. बेवफाई, अनिष्ठा
11. C) **Bridge the deficit** (phrase) – to cover or make up for a shortfall or gap. (घाटे की भरपाई करना)
12. C) **Respite** (noun) – A short period of rest or relief from something difficult or unpleasant; a temporary escape; a delay or reprieve. मोहलत, राहत Antonym: Continuation (noun) – The action of carrying something on over time or resuming after an interruption; the opposite of respite. निरंतरता, जारी रखना
- **Relief** (noun) – A feeling of reassurance and relaxation following release from anxiety; a synonym of respite. राहत, चैन
 - **Pause** (noun) – A temporary stop; a break; a synonym of respite. विराम, ठहराव
 - **Rest** (noun) – Cessation of work or movement; a period of relaxing; a synonym of respite. आराम, विश्राम
13. B) The correct spelling of 'Avariciuos' is '**Avaricious**' लोभी, लालची.
14. B) **C-A-B-D**

Explanation:

Hindi Explanation:

Sentence C S1 के तुरंत बाद आएगा क्योंकि S1 में एक "champion outfit" (विजेता टीम) के सामान्य लक्षण बताए गए हैं। Sentence C सीधे भारतीय क्रिकेट टीम को इस परिभाषा से जोड़ते हुए स्थापित करता है कि जून के झटकों के बावजूद भारत एक चैंपियन टीम है ("India are nothing if not a champion outfit...")।

Sentence A Sentence C को follow करेगा क्योंकि इसमें प्रयुक्त सर्वनाम "they" सीधे भारतीय टीम को संदर्भित करता है और उनके चैंपियन होने के ठोस प्रमाण (पिछले दो टी20 विश्व कप जीतना और चोटों के बावजूद मजबूत एकादश उतारना) प्रस्तुत करता है।

Sentence B Sentence A के बाद आएगा क्योंकि यह Sentence A में वर्णित टीम की मजबूती का मूल कारण टी20 प्रारूप के संदर्भ में स्पष्ट करता है—हर स्थान के लिए प्रचुर मात्रा में उपलब्ध विकल्प ("numerous fallback options for almost every position")।

Sentence D Sentence B के बाद आएगा और S6 से ठीक पहले जुड़ेगा। यह Sentence B के समग्र विकल्पों को बल्लेबाजी विभाग की ओर केंद्रित करते हुए बताता है कि बल्लेबाजी में गहराई और गुणवत्ता इतनी अधिक है कि अन्य टीमों में स्वतः चुने जाने वाले खिलाड़ी यहाँ चयन की दौड़ में भी नहीं हैं। अंत में, S6 इसी कठोर चयन नीति और गहराई का ज्वलंत उदाहरण देते हुए—सूर्यकुमार यादव को विश्व कप जिताने के तुरंत बाद बाहर करने की बात के साथ—अनुक्रम को तार्किक रूप से पूर्ण करता है। English Explanation:

Sentence C follows S1 directly because S1 outlines the theoretical hallmark of a "champion outfit," and Sentence C immediately anchors this concept to the Indian team despite their brief setbacks in England and Ireland.

Sentence A follows Sentence C because the pronoun "they" refers directly to India, justifying their champion status through tangible achievements—winning the last two T20 World Cups and overcoming injury crises.

Sentence B follows Sentence A by pinpointing the structural reason for this resilience: possessing numerous fallback options across positions, particularly in the T20 format.

Sentence D follows Sentence B and links directly before S6 by narrowing the scope from general squad depth to batting abundance, highlighting that exceptional players capable of walking into other national teams cannot even break into consideration here. Finally, S6 provides the ultimate real-world proof of this ruthless batting depth by citing the dropping of World Cup-winning captain Suryakumar Yadav despite his historic triumph.

15. B) **A strong shareholder backlash made the board reconsider the proposal.**

Active से Passive Voice के नियम के अनुसार Passive से Active में बदलते समय Object/Receiver of action को Active में Object रखा जाता है और जो कार्य करवाता है उसे Subject बनाया जाता है। दिए गए वाक्य में Passive संरचना “was made to reconsider” है, जिसमें “the board” पर कार्य करवाया गया है। इसका अर्थ है कि किसी कारण ने board को reconsider करने के लिए मजबूर किया। यहाँ वह कारण “a strong shareholder backlash” है, जिसे Active में Subject बनाया जाता है और Verb made ... reconsider Active रूप में रखा जाता है।

To convert a Passive sentence into Active form, the doer or cause of the action becomes the subject and the passive verb phrase changes into its active structure. Here, “the board was made to reconsider” shows compulsion, so the cause “a strong shareholder backlash” becomes the subject and the verb becomes made the board reconsider.

16. C) **Accommodation** (noun) – lodging, housing, residence, shelter, quarters. (आवास / रहने की व्यवस्था)

17. D) **R-P-Q-S**

Explanation:

Hindi Explanation:

Sentence R अनुच्छेद की शुरुआत करेगा क्योंकि यह परिचयात्मक वाक्य (introductory sentence) है। यह बिना किसी पूर्व संदर्भ के केंद्रीय विचार प्रस्तुत करता है कि भारत में केवल एक कृष्ण नहीं हैं, बल्कि अनेक कृष्ण हैं ("India does not have one Krishna, it has many.")।

Sentence P Sentence R को follow करेगा क्योंकि यह सीधे Sentence R के कथन का विस्तार करता है और बताता है कि प्रत्येक क्षेत्र, भाषा, सामाजिक वर्ग और ऐतिहासिक क्षण ने कृष्ण के स्वरूप और अर्थ की अपनी अलग छवि गढ़ी है।

Sentence Q Sentence P के बाद आएगा क्योंकि यह एक विशिष्ट ऐतिहासिक कालखंड—मध्यकालीन भक्ति आंदोलन ("Medieval Bhakti saints")—की ओर बढ़ता है और दर्शाता है कि कैसे संतों ने कविता, गीत, दर्शन और रंगमंच के माध्यम से कृष्ण की पुनर्स्थापना की।

Sentence S Sentence Q के बाद आएगा और निष्कर्ष बनेगा। इसमें प्रयुक्त बहुवचन संज्ञा पदबंध "These Krishnas" (ये कृष्ण) Sentence Q और P में विकसित विभिन्न क्षेत्रीय और भक्ति रूपों को संदर्भित करता है, जो स्थानीय चिंताओं, जातिगत संवादों और आध्यात्मिक आकांक्षाओं को दर्शाते हैं।

English Explanation:

Sentence R serves as the standalone introductory sentence, positing the foundational premise: India does not possess a singular Krishna, but rather a plurality of Krishnas.

Sentence P follows Sentence R directly by explaining how this plurality originated—shaped across geographical regions, linguistic traditions, social classes, and historical moments.

Sentence Q follows Sentence P by focusing on a pivotal historical context: medieval Bhakti saints who not only worshipped Krishna but actively reconstructed and reimagined him through cultural mediums like poetry, theatre, philosophy, and song.

Sentence S follows Sentence Q as the logical conclusion. The demonstrative noun phrase "These Krishnas" refers back to the myriad localized reinventions described in Q and P, synthesizing how they mirror societal anxieties, caste negotiations, and spiritual ideals.

18. D) **Specialties** का use होगा क्योंकि "specialties" का अर्थ होता है किसी व्यक्ति की विशेष योग्यता या विशिष्टता। Sentence में व्यक्त किया गया है कि हर व्यक्ति को अपनी खासियत, अपने कौशल सेट और अपनी अनूठी प्रतिभा को जानना चाहिए, इसलिए 'specialties' यहाँ सही शब्द है। 'Fecundities' का अर्थ होता है उपजाऊपन, 'Calamities' का मतलब होता है आपदाएँ, और 'Punctualities' का अर्थ होता है समयनिष्ठा, जो इस context में फिट नहीं बैठते।

'Specialties' should be used because it refers to a person's particular area of expertise or distinction. The sentence is conveying that every person should be aware of their unique attributes, their skill set, and what makes them unique, making 'specialties' the correct word here. 'Fecundities' means fruitfulness, 'Calamities' means disasters, and 'Punctualities' means being on time, which are not suitable in this context.

19. A) **Stand at**

Stand at का use होना चाहिए क्योंकि 'Stand at' का meaning किसी particular level, amount, या position पर होना है। Sentence state करता है कि national unemployment rate, quarter के end तक 5.2% के level पर रहने की expected है, जिससे यहाँ 'Stand at' appropriate है। 'Rein in' का meaning control या restrain करना है, 'Lead to' का meaning cause या result in होना है, और 'Account for' का meaning किसी particular part या amount को form करना है, जिनमें से कोई भी sentence के context में fit नहीं बैठता। Stand at should be used because 'Stand at' means to be at a particular level, amount, or position. The sentence states that the national unemployment rate is expected to be at the level of 5.2% by the end of the quarter, making 'Stand at' appropriate here. 'Rein in' means to control or restrain, 'Lead to' means to cause or result in, and 'Account for' means to form a particular part or amount, none of which fit the context of the sentence.

20. C) 'the poors' के बदले **'the poor'** का प्रयोग होगा क्योंकि 'the + adjective' structure (the poor, the rich, the young, the old) पहले से ही एक plural group को represent करता है। इन adjectives में 's' जोड़कर plural नहीं बनाया जाता। 'the poor' will be used instead of 'the poors' because 'the + adjective' constructions (the poor, the rich, the young, the old) already function as plural nouns representing a group. Adding 's' to such adjectives is grammatically incorrect. Correct sentence: One should not hate the poor.

21. A) **mesmerized or motionless**

The passage describes the narrator becoming completely frozen and rooted to the spot out of sheer awe and terror upon seeing the king cobra ("I stood transfixed"). The question asks for the word closest in meaning to "transfixed" (meaning rendered motionless through wonder, fear, or fascination). a) mesmerized or motionless: directly captures the state of being held motionless and spellbound. b) restless: means unable to rest or relax (antonym). c) distracted: means having one's attention diverted. d) indifferent: means showing no interest or concern. In Hindi:

यह sentence किंग कोबरा को देखकर लेखक के अत्यधिक विस्मय और भय से जड़वत/स्तब्ध खड़े रहने ("stood transfixed") को describe करता है। Question में "transfixed" (स्तब्ध/स्थिर) का सबसे सटीक synonym पूछा गया है। a) mesmerized or motionless: इसका meaning 'मंत्रमुग्ध, स्तब्ध या गतिहीन' होता है, जो "transfixed" के संदर्भ से perfectly match करता है। b) restless: इसका meaning बेचैन होता है। c) distracted: इसका meaning विचलित होता है। d) indifferent: इसका meaning उदासीन होता है।

22. C) **praised**

The passage describes the grandfather speaking firmly and scolding the cobra as if reprimanding a stubborn child ("Grandpa admonished the snake"). The question asks for the antonym of "admonished" (meaning reprimanded, warned, or scolded firmly). a) rebuked: means expressed sharp disapproval (synonym). b) scolded: means reprimanded angrily (synonym). c) praised: means expressed warm approval or admiration, serving as the direct antonym of "admonished." d) warned: means informed of danger (synonym).

In Hindi:

यह sentence दादाजी द्वारा कोबरा को एक छोटे बच्चे की तरह डांटने या फटकार लगाने ("admonished") को describe करता है। Question में "admonished" (डांटा/फटकारा) का direct antonym पूछा गया है। a) rebuked: इसका meaning फटकार लगाई (synonym) होता है। b) scolded: इसका meaning डांटा (synonym) होता है। c) praised: इसका meaning 'प्रशंसा की या सराहना की' (approved/commended) होता है, जो "admonished" का direct antonym है। d) warned: इसका meaning चेतावनी दी होता है।

23. C) **were**

The sentence describes an unreal, imaginary comparison using the subjunctive mood introduced by "as if" (almost as if he _____ reasoning with a little child). In formal English grammar, hypothetical or contrary-to-fact comparisons following "as if" or "as though" strictly require the subjunctive past plural form "were" regardless of the subject being singular ("he"). a) is: is present tense indicative. b) was: is indicative past; while used colloquially, the standard subjunctive requires "were" for hypothetical conditions. c) were: is the correct past subjunctive verb denoting an imaginary condition (as if he were). d) been: is a participle that cannot function alone.

In Hindi:

यह sentence "as if" (मानो जैसे) के माध्यम से एक काल्पनिक या अवास्तविक स्थिति (subjunctive mood) को describe करता है कि दादाजी सांप से ऐसे बात कर रहे थे मानो वह कोई बच्चा हो। Subjunctive mood में singular subject (he) के साथ भी मानक व्याकरण के अनुसार काल्पनिक स्थिति दर्शाने के लिए "were" का use किया जाता है। a) is: यह present tense है। b) was: यह indicative past है। c) were: यह formal subjunctive verb है जो "as if he were..." की काल्पनिक संरचना में grammatically perfectly fit होता है। d) been: यह participle है।

24. C) **descended**

The passage describes a completed historical action in the past narrative where the staff came down swiftly onto the cobra (his staff _____ in one swift, perfectly judged move). The narrative timeframe strictly requires the simple past tense verb (V2). a) descend: is a base present verb, breaking past tense harmony. b) descending: is a present participle that cannot act as a finite verb without an auxiliary verb. c) descended: is the simple past tense form (V2) correctly completing the predicate. d) descends: is a third-person singular present verb.

In Hindi:

यह sentence लाठी के एक ही झटके में तेजी से नीचे गिरने की पिछली घटना को describe करता है। Past narrative संदर्भ के अनुसार मुख्य क्रिया के रूप में simple past verb (V2) की आवश्यकता है। a) descend: यह present base form है। b) descending: यह participle है जो बिना helping verb के finite verb नहीं बन सकता। c) descended: यह verb 'descend' का past form (V2) है जो past narrative की वाक्य संरचना में perfectly fit होता है। d) descends: यह present tense verb है।

25. A) **of**

The sentence describes the grandfather's characteristic method or manner of facing peril (simply his way _____ confronting danger). Blank (5) requires the standard preposition used with the noun "way" when followed by a gerund (-ing form) to denote method. a) of: is the standard preposition completing the construction "way of doing something" (way of confronting). b) with: indicates accompaniment or instrument. c) for: indicates purpose but does not collocate with "way" before a gerund. d) about: indicates concerning/regarding.

In Hindi:

यह sentence खतरे का सामना करने के दादाजी के तरीके या शैली को describe करता है। Noun "way" के बाद जब gerund (V1 + -ing, जैसे confronting) आता है, तो संबंध दर्शाने के लिए standard preposition "of" का use होता है। a) of: यह निश्चित expression "way of confronting danger" (सामना करने का तरीका) का मानक preposition है, जो context में perfectly fit होता है। b) with: यह साथ या साधन दर्शाता है। c) for: यह उद्देश्य दर्शाता है। d) about: यह के बारे में दर्शाता है।