

## Lessons learnt: On the Silicon Valley Bank episode

The Reserve Bank of India should **ensure** banks are protected from global **contagion** and **mismanagement**

A **faltering bank**, this time on the U.S. West Coast, **sparked** a **déjà vu** moment across global markets last week as fears of a **Lehman redux triggered** sharp declines in banking stocks **worldwide** and saw investors **make a beeline** for **safe haven assets** such as gold. However, **over the course** of four days from Friday, **regulators** in the world's largest economy **acted** with **alacrity** to **bolster** public confidence in the banking system. The Federal Deposit Insurance Corporation (FDIC) first took over the Silicon Valley Bank in California, and on Sunday took control of New York-based Signature Bank and **in concert with** the Federal Reserve and the Treasury Department announced that depositors in both the banks would be repaid in full. **Shareholders** of the two banks would, however, not be protected, regulators said. On Monday, U.S. President Joe Biden **sought to reassure** the nation and global markets that the U.S. was **committed** to maintaining a **resilient** banking system, and would move to simultaneously **tighten** regulations for banks to make it less **likely** for such failures to occur again. While the **coordinated** steps have, at least for now, **restored a degree** of calm in most markets, there are lessons that have been learnt and others that could, **perhaps**, be **gleaned** over time.

Silicon Valley Bank's case is fairly unique. With the depositor base comprising **start-ups** and **venture capitalists**, mostly from the tech **hub** of **Silicon Valley**, the customers were **geographically** and **sectorally concentrated**. The bank had also invested extensively in a **portfolio** of U.S. Treasuries and **mortgage bonds**, which had **as a result of** the recent sharp interest rate increases by an **inflation-battling** central bank **accumulated unrealised losses** that became too costly to **liquidate** in a **distress** situation. **Signature**, **on the other hand**, **had exposed itself to** highly **volatile cryptocurrencies** by providing services to those investing in digital assets. That, along with a **run** on deposits, ultimately proved to be its **undoing**. Blaming the **Fed's monetary tightening** as the **proximate cause** for the bank failures is a **case** of being **unable to see the wood for the trees**. Interest rates move in cycles and all banking is fundamentally **predicated on** managing the risks **associated** with interest rate moves as well as ensuring that the deposits banks accept to fund lending are always reasonably matched with income or holdings that could be used to **meet withdrawals**. The Reserve Bank of India's **guidelines** of 2018 advising banks to create an **Investment Fluctuation Reserve** **are** just the kind of **countercyclical** tool that has relatively **insulated** Indian lenders from interest rate risks. Still, the RBI must **remain on guard** to ensure neither global contagion nor management **missteps threaten** any local **lender**.

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

[Practice Exercise]

## Vocabulary

1. **Learn a lesson** (phrase) –to gain knowledge or understanding from a difficult or challenging experience चुनौतीपूर्ण अनुभव से सबक हासिल करना
2. **Silicon Valley Bank** (noun) – Silicon Valley Bank was a state-chartered commercial bank headquartered in Santa Clara, California that failed on March 10, 2023, with holdings now managed by the Federal Deposit Insurance Corporation.
3. **Episode** (noun) – incident, event, happening, occurrence, affair प्रकरण, घटना
4. **Ensure** (verb) – Make sure, make certain, confirm, certify सुनिश्चित करना
5. **Contagion** (noun) – the fact of economic problems in one country, region, etc. spreading to another
6. **Mismanagement** (noun) – Wrong or bad management कुप्रबंधन
7. **Faltering** (adjective) – losing strength or momentum. लड़खड़ाता
8. **Spark** (verb) – incite, generate, produce, create, trigger, set off पैदा करना/ उत्पन्न करना
9. **Déjà vu** (noun) – the strange feeling that you have experienced what is happening now before वह विचित्र अनुभूति कि जो घटना घट रही है उसका अनुभव पहले भी हो चुका है; पुर्वानुभव
10. **Lehman Redux** (noun) – It refers to the fear of a repeat of the 2008 financial crisis that was triggered by the collapse of Lehman Brothers, which had a ripple effect on the global economy. (2008 वित्तीय संकट के दोहराव से डर को दर्शाता है, जो लेहमन ब्रदर्स के दिवालिया से उत्पन्न हुआ था, जो वैश्विक अर्थव्यवस्था पर असर डाला था)
11. **Trigger** (verb) – provoke, activate, cause, spark off, set off उत्पन्न करना
12. **Worldwide** (adjective) – Universal, international, wide-reaching दुनिया भर में
13. **Make a beeline for** (phrase) – to go quickly and hurry directly to की ओर बढ़ना (झटपट से)
14. **Safe haven asset** (noun) – an investment that is expected to retain its value, or even increase in value, during times of market fluctuation such as gold.
15. **Over the course** (phrase) – during, throughout दौरान
16. **Alacrity** (noun) – willingness, readiness, promptitude, preparedness, forwardness तत्परता
17. **Bolster** (verb) – strengthen, reinforce, encourage, support, augment, sustain मजबूत करना

18. **In concert with** (phrase) – acting jointly के साथ मिलकर करना
19. **Shareholder** (noun) – a person or organization that owns shares in a company हिस्सेदार
20. **Seek** (verb) – Try, attempt, endeavour, effort, strive for प्रयास करना
21. **Reassure** (verb) – assure, Comfort, Encourage, Soothe, Calm, Restore confidence पुनः आश्वस्त करना
22. **Commit** (to) (verb) – Obligate, pledge, promise, compel प्रतिबद्ध होना
23. **Resilient** (adjective) – quick to recover, quick to bounce back, buoyant मजबूत/ लचीली
24. **Tighten** (verb) – make stricter, make more rigorous, make more stringent कठोर /सख्त बनाना
25. **Likely** (adjective) – probable, possible, expected संभावना
26. **Coordinated** (adjective) – synchronized, harmonized, integrated, organized समन्वित
27. **Restore** (verb) – reinstate, put back, replace, bring back, reinstitute बहाल/पुनर्स्थापित करना
28. **Degree** (noun) – extent, level, amount, point कुछ हद तक
29. **Perhaps** (adverb) – maybe, for all I know, for all you know शायद
30. **Glean** (verb) – obtain, get, gather, take (information) often with difficulty प्राप्त करना
31. **Start-ups** (noun) – a newly established business/company.
32. **Venture capitalist** (noun) – a person or company that provides capital for new commercial enterprises
33. **Hub** (noun) – Centre केंद्र
34. **Silicon Valley** (noun) – Silicon Valley is a region in the southern part of the San Francisco Bay Area in Northern California, United States, that is home to many high-tech and technology-related companies
35. **Geographically** (adverb) – Regionally, Territorially भौगोलिक रूप से
36. **Sectorally** (adverb) – Industrially, professionally, commercially, economically क्षेत्रीय रूप से
37. **Concentrated** (adjective) – Focused, consolidated केंद्रित
38. **Portfolio** (noun) – A range of investments held by a person or organization.
39. **Mortgage bond** (noun) – A mortgage bond is a bond secured by a mortgage on one or more assets, typically backed by real estate holdings and real property, such as equipment.

40. **As a result of** (phrase) – because of something के कारण/ के परिणामस्वरूप
41. **Inflation-battling** (adjective) – Of or relating to counter or combat with inflation महंगाई से जूझ रहा है
42. **Accumulated** (adjective) – Accrued, amassed, gathered, added, build up संचित
43. **Unrealised losses** (noun) – an decrease in the value of an asset or investment that an investor has not sold,
44. **Liquidate** (verb) – to sell your investments or property to make them available in the form of money बेचना (निवेश)
45. **Distress** (adjective) – of, relating to, or experiencing economic decline or difficulty. संकटग्रस्त
46. **Signature** (noun) – Signature Bank
47. **On the other hand** (phrase) – on the contrary, but, at the same time, in contrast, conversely दूसरी ओर
48. **Expose oneself to** (phrase) – To bring someone, something, or oneself into contact with someone or something, often with negative consequences.
49. **Volatile** (adjective) – Instable, unstable, changeable, capricious, fickle अस्थिर
50. **Cryptocurrency** (noun) – a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. For example;- Bitcoin, Litecoin, Ethereum, Zcash
51. **Run** (noun) – a situation where a large number of depositors simultaneously withdraw their money from a bank due to concerns about the bank's solvency.
52. **Undoing** (noun) – failure, downfall, destruction, collapse, ruin. पतन/ बरबादी
53. **Fed** (noun) – The Central bank of U.S.A
54. **Monetary tightening** (noun) – the policy in which a central bank raises interest rates and deposit ratios to make credit less easily available.
55. **Proximate** (adjective) – most likely, nearby, close निकटस्थ (कारण)
56. **Cause** (noun) – reason, motive, basis, factor, grounds कारण
57. **Case** (noun) – Circumstance, situation, event, instance, occasion स्थिति
58. **Unable to see the wood for the trees** (phrase) – to be unable to understand a situation clearly because you are too involved in it किसी स्थिति को स्पष्ट रूप से समझने में असमर्थ होना
59. **Predicated** (on) (adjective) – based on, founded on, built on, dependent on पर आधारित होना

60. **Associated** (adjective) – Related, allied, connected, accompanying, concomitant  
संबंधित
61. **Meet** (verb) – fulfil, achieve, accomplish पूरा करना
62. **Withdrawal** (noun) – taking out, pulling out, removal, extraction, drawing निकासी
63. **Investment Fluctuation Reserve** (noun) – An investment Fluctuation Fund is a reserve created out of profit to meet the change in the market value of the investment.
64. **Countercyclical** (adjective) – Countercyclical refers to actions or policies that are designed to offset or counteract the effects of economic cycles or fluctuations in economic activity
65. **Insulate** (verb) – protect, shield, cushion, screen बचाना
66. **Remain on guard** (phrase) – To continue to be especially careful, vigilant, or attentive; to stay prepared for danger or surprises
67. **Misstep** (noun) – A mistake or blunder. गलत कदम
68. **Threaten** (verb) – Pose a threat to; present a danger to खतरा पैदा करना
69. **Lender** (noun) – someone that lends money ऋणदाता

### Practice Exercise

1. **What was the reason for investors to make a beeline for safe haven assets such as gold?**
  - A. The failure of a bank on the U.S. West Coast
  - B. The announcement of tightened regulations for banks
  - C. The takeover of Signature Bank by the FDIC
  - D. The investment in a portfolio of U.S. Treasuries and mortgage bonds
2. **Which two banks were taken over by regulators in the US to bolster public confidence in the banking system?**
  - A. Silicon Valley Bank and Signature Bank
  - B. Lehman Brothers and Goldman Sachs
  - C. Bank of America and JPMorgan Chase
  - D. Barclays Bank and Wells Fargo
3. **What were the reasons behind the failure of Silicon Valley Bank and Signature Bank?**
  - A. Silicon Valley Bank exposed itself to highly volatile cryptocurrencies, while Signature Bank invested extensively in a portfolio of U.S. Treasuries and mortgage bonds.
  - B. Both banks invested extensively in a portfolio of U.S. Treasuries and mortgage bonds.
  - C. Both banks exposed themselves to highly volatile cryptocurrencies.
  - D. Silicon Valley Bank invested extensively in a portfolio of U.S. Treasuries and mortgage bonds, while Signature Bank exposed itself to highly volatile cryptocurrencies.
4. **Which of the following statements is CORRECT with respect to the passage?**
  - A. The failure of Signature Bank was primarily caused by its exposure to highly volatile stocks.
  - B. The Federal Deposit Insurance Corporation (FDIC) did not take any action to bolster public confidence in the banking system after the recent bank failures.
  - C. The Reserve Bank of India's guidelines of 2018 helped Indian lenders to be insulated from interest rate risks.
  - D. The failure of Silicon Valley Bank was caused by a run on deposits and its extensive investments in cryptocurrency.
5. **How does the author describe the U.S. government's response to the recent bank failures?**
  - A. Incompetent and slow
  - B. Confused and ineffective
  - C. Swift and reassuring
  - D. Disorganized and chaotic
6. **What is the main theme of the passage?**
  - A. The U.S. banking system is in a state of crisis.
  - B. The U.S. government has taken steps to restore confidence in the banking system.
  - C. Recent bank failures in the U.S. have led to global market concerns.
  - D. The failure of Silicon Valley Bank and Signature Bank was caused by monetary tightening.
7. **Directions: Arrange the following sentences to form a coherent paragraph**
  - P. It relied on its innate grit and resilience to script come-from-behind wins against England in the quarterfinals, the mighty Australia in the semifinals and 2018 edition's champion Belgium in the final

- Q. Germany, which had qualified for the World Cup by being runner-up in the Euro hockey championships and had lost to India in the Tokyo Olympics bronze medal match in 2021, was not among the favourites
- R. Incidentally, Germany had claimed its last major title, the 2014 Champions Trophy, at Odisha's capital — the modern part of the city which was designed by German architect Otto Konigsberger in 1946.
- S. The Die Honamas equalled Australia and the Netherlands' triple crowns and remained one behind Pakistan
- T. Germany's connection with Bhubaneswar deepened last Sunday when the 2002 and 2006 champion won its third men's Hockey World Cup at the Kalinga Stadium
- A. PQRST    B. TSPQR    C. SPQRT    D. TRSQP    E. PTSRQ

**Directions: In the following questions, a sentence has been given in Active/Passive Voice. Out of the four alternatives suggested, select the one which best expresses the same sentence in Passive/Active Voice.**

8. He was driving the car so fast that it skidded on the snowy road.
- A. The car has been driven by him so fast that it skidded on the snowy road.
- B. The car was driven by him so fast that it skidded on the snowy road.
- C. The car was being driven by him so fast that it skidded on the snowy road.
- D. The car had been driven by him so fast that it skidded on the snowy road.
9. I don't like people telling me what to do.
- A. I don't like it when people are telling me what to do.
- B. I don't like being told what to do.
- C. Telling me what to do is what I don't Like.
- D. I don't like people when they tell me what to do.

**Directions: In the following questions, a sentence has been given in Direct/Indirect Speech. Out of the four alternatives suggested, select the one which best expresses the same sentence in Indirect/Direct Speech.**

10. John's father reminded him to take his umbrella.
- A. John's father said, "Remember your umbrella John?"
- B. "Here, is your umbrella John," said his father.
- C. "Are you going to take your umbrella or not?" said John to his father.
- D. "Don't forget to take your umbrella, John" said his father.
11. He said, "He took tea in the morning".
- A. He said that he did take in the morning.
- B. He said that he had taken tea in the morning.
- C. He said that he took in the morning.
- D. He said that he would take tea in the morning.

**Directions : In the following questions, out of the four alternatives, choose the one which can be substituted for the given words/sentence.**

12. **A barrier at the entry of a building**
- A. Nifty
- B. Turnstile

- C. Vendetta
- D. Rebel

13. **Things which contains elements of different nature**

- A. Incarnation
- B. Placard
- C. Heterogeneous
- D. Invocation

**Directions: Choose the alternative which best expresses the meaning of the Idiom/Phrase.**

14. He was often ***in the eye of the storm*** of congressional debates related to U.S. troop withdrawals from Vietnam
- A. Prevent someone or something from moving freely.
  - B. In the middle of a difficult situation
  - C. Show favouritism towards someone or something
  - D. To make someone seem to be a bad person
15. The documentary ***turned the spotlight on*** the low wages paid to manual workers
- A. To focus on or bring attention to someone or something.
  - B. To change the balance of a situation, such that one side or element is favored or gains advantage
  - C. Try to communicate with a person or a group of people, usually in order to help or involve them
  - D. be involved in difficult situation
16. **Which of the following words is a synonym for "bolster" in the given passage?**
- A. Weaken
  - B. Strengthen
  - C. Diminish
  - D. Reduce
17. **Which of the following words is an antonym for "calm" in the given passage?**
- A. Peaceful
  - B. Serene
  - C. Agitated
  - D. Tranquil
18. **Which of the following words is a synonym for "undoing" in the given passage?**
- A. Success
  - B. Triumph
  - C. Failure
  - D. Accomplishment
19. **Which of the following words is an antonym for "insulated" in the given passage?**
- A. Protected
  - B. Shielded
  - C. Exposed
  - D. Secured



**Directions:** In the following questions, some part of the sentence is underlined. Which of the options given below the sentence should replace the part underlined to make the sentence grammatically correct.

20. It being very late, Manoj could not return back from Meerut last night

- A. Could not returned back
- B. Should not be returned back
- C. Cannot be return back
- D. Could not return

21. Ahmed was proud for his achievements in the field of sports

- A. were proud for its achievements
- B. Was proud of his achievements
- C. Is proud of their achievements
- D. Was proud of its achievements

**Directions: Find out the error, if any –**

22. He reassured to his boss (A)/ that he had no plans (B)/ to leave the company. (C)/ no error(D)

23. The company reports (A)/ that the demand for their computers (B)/ are growing every day. (C)/ no error (D)

24. When I saw the dress, (A)/ I knew it was exactly (B)/ what I had looked for. (C)/ no error(D)

25. I promise (A)/ I call you (B)/ as soon as I get home. (C)/ no error(D)

## Answers

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

## Explanation

1. A) The failure of a bank on the U.S. West Coast

Explanation: The passage states that fears of a Lehman redux were triggered by the failure of a bank on the U.S. West Coast, which led investors to make a beeline for safe haven assets such as gold.

2. A) Silicon Valley Bank and Signature Bank. The passage states that regulators in the US took over both banks to bolster public confidence in the banking system.

3. D) Silicon Valley Bank invested extensively in a portfolio of U.S. Treasuries and mortgage bonds, while Signature Bank exposed itself to highly volatile cryptocurrencies. The passage mentions that Silicon Valley Bank's unrealised losses from its investments became too costly to liquidate in a distress situation, while Signature Bank's exposure to highly volatile cryptocurrencies and a run on deposits ultimately led to its failure.

4. C. The passage mentions that the Reserve Bank of India's guidelines of 2018 advised banks to create an Investment Fluctuation Reserve, which has helped Indian lenders to be insulated from interest rate risks. The passage does not mention that the failure of Signature Bank was primarily caused by its exposure to highly volatile stocks (Option A) or that the FDIC did not take any action to bolster public confidence in the banking system (Option B). While the passage does mention the reasons for the failure of Silicon Valley Bank, it does not suggest that the failure was caused by a run on deposits and its extensive investments in cryptocurrency (Option D).

5. C) Swift and reassuring

Explanation: The author describes the U.S. government's response to the recent bank failures as "regulators in the world's largest economy acted with alacrity to bolster public confidence in the banking system" and "coordinated steps have, at least for now, restored a degree of calm in most markets." This suggests that the response was swift and reassuring.

6. B) The U.S. government has taken steps to restore confidence in the banking system.

Explanation: The passage discusses the recent bank failures in the U.S. and how they triggered global market concerns. However, the focus of the passage is on the actions taken by the U.S. government to restore confidence in the banking system, including the takeover of troubled banks and the announcement that depositors will be repaid in full. The passage also mentions that the U.S. President sought to reassure the nation and global markets, and that there are lessons to be learned from the recent events. Therefore, the main theme of the passage is that the U.S. government has taken steps to restore confidence in the banking system.

### 7. TRSQP

- The paragraph talks about Germany's victory in the Hockey World Cup and their connection with Bhubaneswar. The paragraph starts with sentence T, which mentions Germany's connection with Bhubaneswar and their victory in the Hockey World Cup.

- The sentence R comes after T, as it provides more information about Germany's connection with Bhubaneswar and its history of winning titles in the city.
- Sentence S comes next, which talks about how Germany equalled the triple crowns of Australia and the Netherlands but remained behind Pakistan.
- Sentence Q follows, which provides some context about Germany's qualification for the World Cup and their performance in the Tokyo Olympics.
- The paragraph ends with sentence P, which talks about Germany's performance in the Hockey World Cup and how they relied on their grit and resilience to win against strong teams like England, Australia, and Belgium.

Therefore, the correct arrangement of the sentences is D.TRSQP.

8. Option C is the correct answer: "The car was being driven by him so fast that it skidded on the snowy road." The original sentence is in the active voice, with "he" as the subject performing the action of "driving the car." The sentence needs to be rewritten in the passive voice, with the object "the car" as the subject. The correct option uses the past continuous tense ("was being driven") to convey the ongoing action of driving the car, which led to the skid.
9. Option B is the correct answer: "I don't like being told what to do." The original sentence is in the active voice, with "people" as the subject telling the speaker what to do. The sentence needs to be rewritten in the passive voice, with the speaker as the subject experiencing the action of being told what to do. The correct option uses the present participle form of the verb ("being told") to convey the ongoing action of people telling the speaker what to do.
10. The sentence in Direct Speech is: "John's father reminded him to take his umbrella." The correct option in Indirect Speech would be: "His father reminded John to take his umbrella." The most suitable option is D. "Don't forget to take your umbrella, John" said his father. This option is the most appropriate because it conveys the same meaning as the original sentence and is in the same tense as the original sentence.
11. The sentence in Direct Speech is: "He said, 'He took tea in the morning'." The correct option in Indirect Speech would be: "He said that he had taken tea in the morning." The most suitable option is B. "He said that he had taken tea in the morning." This option is correct because it correctly changes the tense of the verb "took" to "had taken" to reflect that the action had already happened in the past. The other options do not correctly reflect the change in tense.
12. **Turnstile** – A barrier at the entry of a building
- **Nifty** – Particularly good, skillful, effective, stylish
  - **Vendetta** – Feud in which the relatives of the dead or injured take revenge
  - **Rebel** – One who takes up arms against the government
13. **Heterogeneous** – Things which contains elements of different nature
- **Incarnation** – Changing of magic spells
  - **Placard/poster** – Written or printed notice

➤ **Invocation** – A prayer asking god's help as a part of religious Service

14. **Into the eye of a new storm** (Phrase) – in the middle of a difficult situation. कठिन परिस्थिति के बीच में

15. **Turn the spotlight on** (Phrase) – To focus on or bring attention to someone or something. पर ध्यान केंद्रित करना

16. b) Strengthen

Explanation: The word "bolster" in the given passage means to strengthen or support, as in regulators acted with alacrity to bolster public confidence in the banking system.

17. c) Agitated

Explanation: The word "calm" in the given passage refers to the state of the markets after the coordinated steps were taken to restore public confidence in the banking system. The antonym of "calm" is "agitated," which means to be disturbed or upset, as in investors were agitated by the fear of a Lehman redux.

18. c) Failure

Explanation: The word "undoing" in the given passage refers to the cause of Signature Bank's failure, which was its exposure to highly volatile cryptocurrencies. The synonym of "undoing" is "failure," which means the state or condition of not succeeding or falling short of achieving a goal.

19. c) Exposed

Explanation: The word "insulated" in the given passage means to protect or shield, as in the Investment Fluctuation Reserve has relatively insulated Indian lenders from interest rate risks. The antonym of "insulated" is "exposed," which means to leave someone or something unprotected or vulnerable to harm or danger.

20. 'back' का प्रयोग अनावश्यक है क्योंकि 'return' का अर्थ है 'come back/go back' अर्थात् 'वापस आना / वापस जाना'; जैसे-

- A. He returned from Delhi.
- B. He came back from Delhi.

➤ Use of 'back' is Superfluous as 'return' means 'come back/go back' ; As-

- (i) He returned from Delhi.
- (ii) He came back from Delhi.

21. 'for' के बदले 'of' का प्रयोग होगा क्योंकि 'proud' के साथ Preposition 'of' का प्रयोग होता है; जैसे-

- A. I am proud of my friends.
- B. I feel proud of being a member of this team.

➤ 'of' will be used instead of 'for' because the preposition 'of' is used with 'proud'; As-

- A. I am proud of my friends.
- B. I feel proud of being a member of this team.

22. (A) 'to' का प्रयोग आनवश्यक है क्योंकि 'assure/reassure somebody' का प्रयोग होता है; जैसे-

- A. He assured me that he would help me.
- B. She reassured him that she would help her.

(A) Use of 'to' is superfluous because 'assure/reassure somebody' is used; like-

- A. He assured me that he would help me.
- B. She reassured him that she would help her

23. (C) 'are' के बदले 'is' का प्रयोग होगा क्योंकि that-clause का subject 'the demand' singular है जिसके लिए singular verb का प्रयोग होगा।

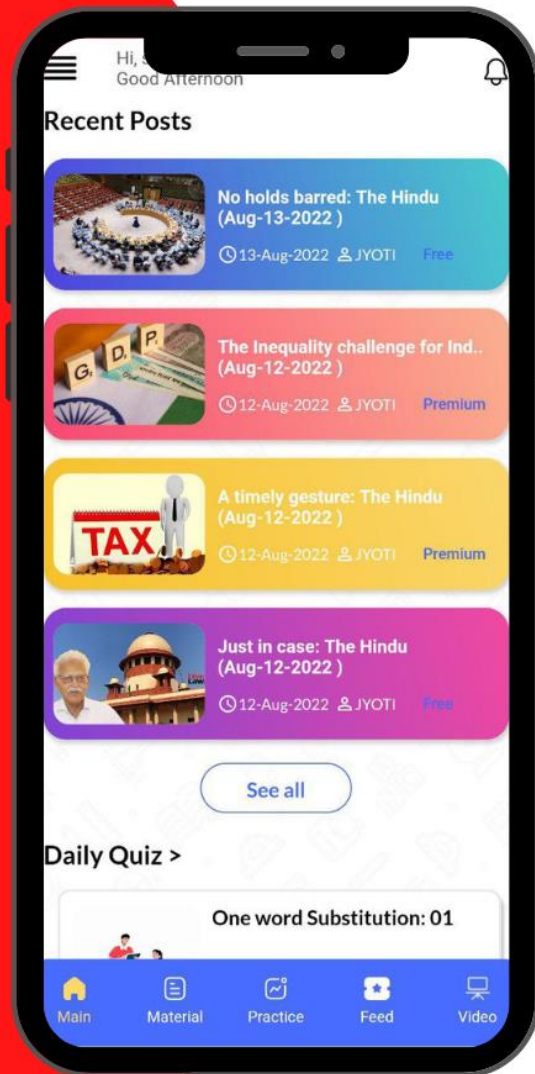
(C) 'is' will be used instead of 'are' because the subject 'the demand' of that-clause is singular for which singular verb will be used.

24. (C) 'had looked' के बदले 'had been looking' का प्रयोग होगा क्योंकि 'dress' के खोजने का काम past के past में जारी था और past के past में जारी कार्य के लिए past perfect continuous tense का प्रयोग होता है।

(C) 'Had been looking' will be used instead of 'had looked' because the work of finding 'dress' was going on in the past and past perfect continuous tense is used for the work in the past.

25. (B) 'call' के बदले 'will call' का प्रयोग होगा क्योंकि 'call' करने का काम 'घर पहुँचने पर' अर्थात future में होगा।

(B) 'Will call' will be used instead of 'call' because the work of 'calling' will be done 'on reaching home' i.e. in future.



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English Madhyam

