The growth math: On India's growth prospects

Resurging oil prices, tight money may dent consumption, investment hopes

On Tuesday, two **multilateral** institutions presented their regional economic **outlook** for this year, **scaling down** their **projection** for India's growth prospects in 2023-24. The World Bank has **pared** its **real GDP** growth **forecast** for the country to 6.3% from 6.6% it had **estimated** a few months earlier, and 7% **projected** in October 2022. **The key domestic factors** it **flagged** for the **downgrade are**: rising **borrowing costs** would **hurt** otherwise **resilient** consumption demand, government consumption will **likely contract**, while services sectors' growth will **slip** to a three-year low of 6.7% from an estimated 9.5% in 2022-23. The Manila-based Asian Development Bank (ADB) **noted** that a **rebounding** China's and India's domestic demand (which it believes will likely stay **healthy**) would **lift up** Asia's growth prospects. However, it **slashed** its 2023-24 GDP growth forecast for India from 7.2% to 6.4%, **citing tight monetary conditions** and **fading optimism** on business conditions that it **reckoned** would **lead to** lower growth in private investments (that had only seen a **fledgling** post-COVID recovery till now). Apart from these domestic issues, of course, both the institutions have cited the effects of the **existing** challenging conditions in the global economy, which are freshly **exacerbated** by a **spate** of bank failures in the developed world and **resurfacing concerns** about oil prices **heading north** despite slowing world demand as producers **cut** output **in unison**.

To be clear, the government, which presented the Union Budget around two months after the last forecasts of these institutions, of 7%-plus growth, had not articulated such high hopes for this year. The Economic Survey pegged 2023-24 growth at 6.5%, while the Reserve Bank of India (RBI) estimates it at 6.4%. However, India's current growth estimate for last year is 7%, while the World Bank and ADB expect it to be marginally lower at 6.9% and 6.8%, respectively. A better picture on the base over which this year's growth has to be calculated, will only emerge by the end of May when first estimates for the last quarter of 2022-23 will be released. The world would also have spun a few more times by then and 2023-24 forecasts shall be revised whichever way the winds blow. At this time last April, the International Monetary Fund had just scaled down its India growth estimate for the year gone by, from 9% to 8.2%, while the World Bank, the ADB and the RBI had projected it to be 8%, 7.5% and 7.2%, respectively. Policymakers can safely tune out the noise generated by these numbers, but must pay heed to the stress signs being flagged so as to pro-actively minimise any impending damage.

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

Vocabulary

- 1. **Prospect** (noun) Possibility, potential, likelihood, opportunity, chance संभावना
- Resurging (adjective) Reviving, rebounding, recovering, renewing, regaining पुनरुत्थान
- Tight money (noun) money or finance that is available only at high rates of interest.
- 4. **Dent** (verb) Damage, harm, weaken, undermine, impair क्षति पह्ंचाना
- 5. Multilateral (adjective) Many-sided, multipartite, multiple-party, collaborative, cooperative बह्पक्षीय
- Outlook (noun) Perspective, viewpoint, forecast, prediction, prognosis दृष्टिकोण
- 7. Scale down (phrasal verb) Reduce, decrease, diminish, cut back, lessen घटाना
- 8. **Projection** (noun) Prediction, estimate, forecast, expectation, calculation अनुमान
- 9. **Pare** (verb) Trim, reduce, cut, shave, scale back कम करना
- 10. Real GDP (noun) Real Gross Domestic Product is a macroeconomic measure of a country's economic output, adjusted for inflation. It reflects the total value of all goods and services produced by an economy during a specific period, taking into account the changes in the general price level.

- 11. Nominal GDP (noun) Nominal Gross Domestic Product is the raw measure of a country's economic output, without adjusting for inflation. It represents the total value of all goods and services produced by an economy during a specific period, using current market prices.
- 12. Forecast (noun) Prediction, projection, estimation, expectation, outlook पूर्वान्मान
- 13. **Estimate** (verb) Calculate, gauge, evaluate, predict, approximate अनुमान लगाना
- 14. **Project** (verb) Predict, forecast, estimate, anticipate, expect अनुमान करना
- 15. Flag (verb) Indicate, signal, point out, identify, draw attention to संकेत करना
- 16. **Downgrade** (noun) Demotion, devaluation, decline, reduction, lowering गिरावट
- Borrowing cost (noun) It includes
 Interest rate, cost of debt, loan expense, credit cost, financial charge
- 18. Hurt (verb) Harm, damage, injure, impair, adversely affect चोट पह्ंचाना
- 19. Resilient (adjective) Strong, tough, hardy, durable, adaptable मजबूत
- 20. **Likely** (adjective) Probable, possible, expected, anticipated, foreseeable संभावित

- 21. **Contract** (verb) Shrink, reduce, decrease, diminish, decline कम होना
- 22. **Slip** (verb) Fall, decline, decrease, drop, slide फिसलना/ गिरना
- 23. **Rebounding** (adjective) Recovering, bouncing back, rallying, improving, reviving उबरती हुई
- 24. **Healthy** (adjective) Robust, strong, vigorous, thriving, flourishing मजबूत
- 25. **Lift up** (phrasal verb) Elevate, raise, boost, uplift, enhance बढ़ाना
- 26. **Slash** (verb) Cut, reduce, decrease, lower, trim कम करना
- 27. **Cite** (verb) Mention, refer to, point to, indicate, allude to हवाला देना
- 28. Tight monetary condition (noun) Tight monetary conditions refer to a situation in which a central bank implements policies aimed at restricting the availability of money and credit in the economy, often to control inflation. These policies may include raising interest rates, increasing reserve requirements for banks, or reducing the amount of money in circulation.
- 29. **Fading** (adjective) Diminishing, declining, waning, ebbing, weakening कम होता हुआ
- 30. **Optimism** (noun) Hopefulness, confidence, positive attitude, buoyancy, assurance आशावाद

- 31. **Reckon** (verb) Estimate, calculate, gauge, judge, consider समझना
- 32. **Lead** (to) (verb) Result in, cause, bring about, contribute to, produce वजह बनना
- 33. **Fledgling** (adjective) Emerging, developing, nascent, burgeoning, growing उभरते
- 34. **Existing** (adjective) Present, current, prevailing, ongoing, extant मौजूदा
- 35. **Exacerbate** (verb) Worsen, aggravate, compound, intensify, amplify बढ़ाना
- 36. **Spate** (noun) Series, succession, string, wave, flurry सिलसिला, बौछाड़
- 37. **Resurface** (verb) Reappear, emerge again, recur, return, come back फिर से उभरना
- 38. **Concern** (noun) Issue, matter, problem, worry, anxiety चिंता
- 39. **Head north** (phrase) Increase, rise, go up, grow, escalate बढ़ना
- 40. **Cut** (verb) Reduce, decrease, lessen, lower, diminish कटौती करना
- 41. In unison (phrase) doing the same thing at the same time as somebody else एकबदघ होकर, साथ-साथ

- 42. **To be clear** (phrase) To clarify, to explain, to make plain, to elucidate, to expound स्पष्ट होना
- 43. Articulate (verb) Express, communicate, convey, state, voice व्यक्त करना
- 44. **Peg** (verb) Fix, set, secure, establish, determine निर्धारित करना
- 45. **Marginally** (adverb) Slightly, somewhat, to a small extent, to a limited degree, to a certain degree मामूली
- 46. **Spin** (verb) Rotate, revolve, whirl, twirl, gyrate घुमाना
- 47. Way the wind blows (phrase) Trend, direction, current situation, general tendency, prevailing mood हवा का रुख
- 48. **Scale down** (phrasal verb) Reduce, decrease, diminish, cut back, downsize घटाना
- 49. **Go by** (phrasal verb) Pass, elapse, proceed, move on, progress बीतना

- 50. **Policymaker** (noun) Decision-maker, regulator, authority, official नीति निर्माता
- 51. **Tune out** (phrasal verb) Ignore, disregard, pay no attention to, block out ध्यान न देना
- 52. **Pay heed to** (phrase) Pay attention to, take notice of, consider, take into account ध्यान देना
- 53. **Stress** (noun) Pressure, strain, tension, anxiety तनाव
- 54. **So as to** (phrase) In order to, with the aim of, for the purpose of इसलिए कि
- 55. **Pro-actively** (adverb) Anticipatorily, in advance, ahead of time, preemptively सक्रियता से
- 56. **Impending** (adjective) Imminent, approaching, looming, forthcoming, upcoming नजदीकी

Practice Exercise

1. What factors did the World Bank cite for downgrading India's real GDP growth forecast?

- A. Rising borrowing costs, government consumption contraction, and services sector growth decline [Editorial Page]
- B. Tight monetary conditions and fading business optimism
- C. Increasing oil prices and global economic challenges
- D. Bank failures in the developed world and oil price concerns
- 2. What reason did the Asian Development Bank (ADB) provide for reducing India's 2023-24 GDP growth forecast?
 - A. Resilient consumption demand and government consumption contraction
 - B. Tight monetary conditions and fading optimism on business conditions
 - C. Rising borrowing costs and services sector growth decline
 - D. Global economic challenges and resurging oil prices
- 3. What is the tone of the passage with regard to India's growth prospects in 2023-24?
 - A. Optimistic
 - B. Pessimistic
 - C. Neutral
 - D. Ambivalent

4. Which of the following is a major concern mentioned in the passage regarding India's growth prospects for 2023-24?

- A. High inflation rate
- B. Rising borrowing costs and tight monetary conditions
- C. Unemployment crisis
- D. Political instability
- 5. Which of the following statements is **INCORRECT** based on the passage?
 - A. The World Bank has revised its real GDP growth forecast for India to 6.3% from 6.6%.
 - B. The Asian Development Bank has reduced its GDP growth forecast for India from 7.2% to 6.4%.
 - C. The Reserve Bank of India estimates India's growth for 2023-24 at 7.5%.
 - D. Both the World Bank and the Asian Development Bank cited challenging global economic conditions as a factor for their revised forecasts.
- 6. Which of the following is a synonym for "resilient" as used in the passage?
 - A. Delicate
 - B. Fragile
 - C. Robust
 - D. Vulnerable
- 7. Which of the following is a synonym for "slashing" as used in the passage?
 - A. Cutting
 - B. Mending

- C. Increasing
- D. Approving

8. Which of the following is an antonym for "contract" as used in the passage?

- A. Expand
- B. Shrink
- C. Decrease
- D. Lessen

9. Which of the following is an antonym for "exacerbated" as used in the passage?

- A. Intensified
- B. Alleviated
- C. Aggravated
- D. Worsened

10. Which of the following idioms best describes the meaning of "tune out the noise" as used in the passage?

- A. To ignore irrelevant information
- B. To listen carefully
- C. To become overwhelmed by details
- D. To actively participate in discussions

Comprehension

Artificial Intelligence (AI) is a branch of computer science that aims to create machines with the ability to (1)______, reason, learn, and interact with their environment. AI has the potential to revolutionize various industries, including healthcare, finance, and (2)______. Machine learning, a subset of AI, involves the development of algorithms that allow computers to learn from and make (3)______ based on data. One of the most popular techniques in machine learning is (4)______, which is used to train neural networks to recognize patterns in data. AI is also responsible for significant advancements in natural language processing, enabling computers to understand and (5)______ human language more accurately.

11. Select the most appropriate option to fill in blank number 1.

- A. calculate
- B. simulate
- C. think
- D. automate

12. Select the most appropriate option to fill in blank number 2.

- A. entertainment
- B. agriculture
- C. religion
- D. history

13. Select the most appropriate option to fill in blank number 3.

- A. errors
- B. predictions
- C. networks
- D. languages

14. Select the most appropriate option to fill in blank number 4.

- A. clustering
- B. deep learning
- C. decision trees
- D. reinforcement learning

15. Select the most appropriate option to fill in blank number 5.

- A. generate
- B. translate
- C. replicate
- D. store

DIRECTION: In the following questions, the passage/sentence is split into five parts and named P, Q, R, S and T. These five parts are not given in their proper order. Read the sentence/passage and find out which of the five combinations is correct. Then find the correct answer.

16.

- **P.** This is notwithstanding global uncertainty created by central bank monetary tightening and the ongoing Russia-Ukraine conflict
- **Q.** The cautious optimism appears to be largely led by expectations of a moderation in inflation, which has been ruling at multi-decade highs in most economies.
- **R.** On both the growth and inflation fronts, the Indian economy appears to have fared better in June when compared with the first two months of this fiscal.
- **S.** The Finance Ministry's monthly economic review for June and the RBI monthly bulletin have focused on the brighter aspects of the economy, but have been realistic about the risks as well.
- **T.** The easing of global supply chain problems along with lower demand has led to around 17 per cent decline in CRB commodity index since the first week of June, with crude oil and metals leading the decline.

A. RTSPQ	B.SPQTR	C.RPSQT	D.PQRST
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- 17.
 - **P.** Barring 13 states from the power exchanges till they clear the current dues owed to generation companies (gencos) should help jolt states into getting serious about discom dues.
 - **Q.** This was the first step in a graded system of penalties that kicks in in an automatic manner upon default.
 - **R.** The move seems to have driven home the message, with a few states already paying up the dues, while some others are in the process of doing so.

- **S.** As of Saturday, only five remain suspended, and the outstanding dues have reportedly dropped 80% within a day of the electricity grid operator barring defaulting discoms from power exchanges for short-term purchases or sales.
- **T.** The accompanying threat of massive power outages should either prompt all states to become regular with subsidy payments to their discoms or scale back their subsidy programmes if the bills drain their coffers.

A. RTSPQ B.SPQTR C.RPSQT D.PQRST

18.

- P. The drop, in 2020, seemed to, therefore, be an anomaly, either due to lowered registration or a partial decrease in occurrence as there were extensive lockdowns and office shutdowns
- **Q.** While there was an increase in violent crimes in 2021, the overall crime rate (per one lakh people) decreased from 487.8 in 2020 to 445.9 in 2021, largely due to a decrease in cases registered under disobedience to a public servant's order, relating to the lockdowns
- R. "Cruelty by husband or his relatives" constituted 31.8% of crimes against women, up from 30.2% in 2020 and 30.9% in 2019, indicating that domestic violence continued to be a major issue.
- **S.** In a worrying trend, the registration in violent crimes such as rape, kidnapping, atrocities against children, robberies and murders increased in 2021 to levels set before the pandemic, in comparison to the drop in 2020, according to the annual report, "Crime in India" released by the NCRB earlier this week.
- **T.** If 2020 was the year when India faced the first COVID-19 wave, 2021 was equally a fraught year because of the effect of the Delta variant of the novel coronavirus; the frequency and intensity of the lockdowns were relatively lower in comparison to 2020.

A. RTSPQ B.SPQTR C.RPSQT D.PQRST

- 19.
 - **P.** These new measures add an additional layer of control to an already over-controlled industry where selling prices and distribution are dictated by the government.
 - **Q.** The bar on branding will effectively deprive fertiliser makers of the ability to differentiate their products and retain market shares, serving as a deterrent to private presence in the sector
 - **R.** The Centre's decision to roll out a 'One Nation, One Fertilizer' scheme to save on the subsidy bill and make farmers aware of the benefit they enjoy, appears to be a remedy that is worse than the disease.
 - **S.** As per the scheme only standard government-designed packaging must be used, with the 'Bharat' brand and PMBJP logo to be displayed over two-thirds of the bag's surface and the manufacturer's name and the fertiliser grade relegated to one-third of the display.
 - **T.** The scheme, to be called Pradhan Mantri Bhartiya Janurvarak Paryojna (PMBJP), requires all fertiliser manufacturers and marketers to drop their brands and to substitute them with a homogenous 'Bharat' brand from October 2.

A. RTSPQ B.SPQTR C.RPSQT D.PQRST

20.

- **P.** New York State last week, is yet another reiteration of the clerical establishment's well-known regressive position on the Rushdie affair.
- **Q.** The 1989 fatwa against Rushdie, issued by Iran's then Supreme Leader Ayatollah Khomeini, because he believed the author's
- **R.** It was a rare instance of a leader of a country issuing an extra-territorial death sentence against an author who was living in another country by invoking his pan-Islamist beliefs and clerical authority.
- **S.** The Iranian Foreign Ministry's comment, that only "Salman Rushdie and his supporters" were to be blamed for the gruesome knife attack on the author in
- T. The Satanic Verses was blasphemous, has already wreaked enough havoc across the world.

A. RTSPQ B.SPQTR C.RPSQT D.PQRST

DIRECTION: Find out the error, if any.

- 21. He wanted to go (A)/ to home (B)/ as he was sick. (C)/ No Error. (D)
- 22. Either you (A)/ or he (B)/ are happy. (C)/ No Error. (D)
- 23. In her address (A)/ she advised us to protect (B)/ our nation. (C)/ No Error. (D)
- 24. I am (A)/ taller than you, (B)/ aren't I? (C)/ No Error (D)
- 25. A man of fifty (A)/ cannot be called (B)/ as young. (C)/ No Error (D)

Answers

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

Explanations

- 1. The correct answer is (a). The World Bank cited factors such as rising borrowing costs, which would hurt consumption demand; government consumption contraction; and a decline in the services sector's growth to a three-year low.
- 2. The correct answer is (b). ADB slashed India's GDP growth forecast due to tight monetary conditions and fading optimism on business conditions, which they believed would lead to lower growth in private investments.

3. B) Pessimistic

Explanation: The tone of the passage is pessimistic as it discusses the downgraded growth projections for India's economy in 2023-24 by the World Bank and the Asian Development Bank, along with various challenges faced by the country.

- 4. B) Rising borrowing costs and tight monetary conditions Explanation: The passage highlights the key domestic factors flagged by the World Bank and the ADB for the downgrade in India's growth prospects, including rising borrowing costs affecting consumption demand and tight monetary conditions leading to lower growth in private investments.
- 5. A) This statement is correct, as the passage states that the World Bank has pared its real GDP growth forecast for India to 6.3% from 6.6%.

B) This statement is also correct, as the passage mentions that the Asian Development Bank slashed its 2023-24 GDP growth forecast for India from 7.2% to 6.4%.

C) **This statement is incorrect.** The passage states that the Reserve Bank of India estimates India's growth for 2023-24 at 6.4%, not 7.5%.

D) This statement is correct, as both institutions are cited as having mentioned the challenging conditions in the global economy as a factor for their revised forecasts.

6. c) Robust

Explanation: Resilient means able to recover quickly from difficult conditions, and in the passage, it is used to describe consumption demand. Robust is a synonym for resilient, as it also means strong and able to withstand adverse conditions.

7. a) Cutting

Explanation: Slashing means reducing something drastically, and in the passage, it is used to describe the reduction in GDP growth forecast for India. Cutting is a synonym for slashing, as it also means reducing something.

8. a) Expand

Explanation: Contract means to become smaller or to decrease in size. In the passage, it is used to describe government consumption. Expand is an antonym for contract, as it means to increase in size.

9. b) Alleviated

Explanation: Exacerbated means to make something worse, and in the passage, it is used to describe the challenging conditions in the global economy. Alleviated is an antonym for exacerbated, as it means to make something less severe.

10. a) To ignore irrelevant information

Explanation: The idiom "tune out the noise" means to ignore or not pay attention to unimportant or irrelevant information. In the passage, it is used to suggest that policymakers should not be distracted by the varying growth estimates but instead focus on addressing the stress signs being flagged.

- 11. The correct answer is (c) think, as the sentence refers to the ability of AI to perform tasks that require human intelligence, such as thinking, reasoning, learning, and interacting with their environment.
- 12. The correct answer is (a) entertainment, as AI has been known to revolutionize industries such as healthcare, finance, and entertainment, among others.
- 13. The correct answer is (b) predictions, as machine learning focuses on creating algorithms that can learn from data and make predictions or decisions based on that data.
- 14. The correct answer is (b) deep learning, as it is a popular technique in machine learning that focuses on training neural networks to recognize patterns in data.
- 15. The correct answer is (b) translate, as natural language processing is an area of AI that focuses on enabling computers to understand and translate human language accurately.

16. **RPSQT**

On both the growth and inflation fronts, the Indian economy appears to have fared better in June when compared with the first two months of this fiscal. This is notwithstanding global uncertainty created by central bank monetary tightening and the ongoing Russia-Ukraine conflict. The Finance Ministry's monthly economic review for June and the RBI monthly bulletin have focused on the brighter aspects of the economy, but have been realistic about the risks as well. The cautious optimism appears to be largely led by expectations of a moderation in inflation, which has been ruling at multi-decade highs in most economies. The easing of global supply chain problems along with lower demand has led to around 17 per cent decline in CRB commodity index since the first week of June, with crude oil and metals leading the decline.

17. PQRST

Barring 13 states from the power exchanges till they clear the current dues owed to generation companies (gencos) should help jolt states into getting serious about discom dues. This was the first step in a graded system of penalties that kicks in in an automatic manner upon default. The move seems to have driven home the message, with a few states already

paying up the dues, while some others are in the process of doing so. As of Saturday, only five remain suspended, and the outstanding dues have reportedly dropped 80% within a day of the electricity grid operator barring defaulting discoms from power exchanges for short-term purchases or sales. The accompanying threat of massive power outages should either prompt all states to become regular with subsidy payments to their discoms or scale back their subsidy programmes if the bills drain their coffers.

18. **SPQTR**

In a worrying trend, the registration in violent crimes such as rape, kidnapping, atrocities against children, robberies and murders increased in 2021 to levels set before the pandemic, in comparison to the drop in 2020, according to the annual report, "Crime in India" released by the NCRB earlier this week. The drop, in 2020, seemed to, therefore, be an anomaly, either due to lowered registration or a partial decrease in occurrence as there were extensive lockdowns and office shutdowns. While there was an increase in violent crimes in 2021, largely due to a decrease in cases registered under disobedience to a public servant's order, relating to the lockdowns. If 2020 was the year when India faced the first COVID-19 wave, 2021 was equally a fraught year because of the effect of the Delta variant of the novel coronavirus; the frequency and intensity of the lockdowns were relatively lower in comparison to 2020. "Cruelty by husband or his relatives" constituted 31.8% of crimes against women, up from 30.2% in 2020 and 30.9% in 2019, indicating that domestic violence continued to be a major issue.

19. **RTSPQ**

The Centre's decision to roll out a 'One Nation, One Fertilizer' scheme to save on the subsidy bill and make farmers aware of the benefit they enjoy, appears to be a remedy that is worse than the disease. The scheme, to be called Pradhan Mantri Bhartiya Janurvarak Paryojna (PMBJP), requires all fertiliser manufacturers and marketers to drop their brands and to substitute them with a homogenous 'Bharat' brand from October 2. As per the scheme only standard government-designed packaging must be used, with the 'Bharat' brand and PMBJP logo to be displayed over two-thirds of the bag's surface and the manufacturer's name and the fertiliser grade relegated to one-third of the display. These new measures add an additional layer of control to an already over-controlled industry where selling prices and distribution are dictated by the government. The bar on branding will effectively deprive fertiliser makers of the ability to differentiate their products and retain market shares, serving as a deterrent to private presence in the sector.

20. **SPQTR**

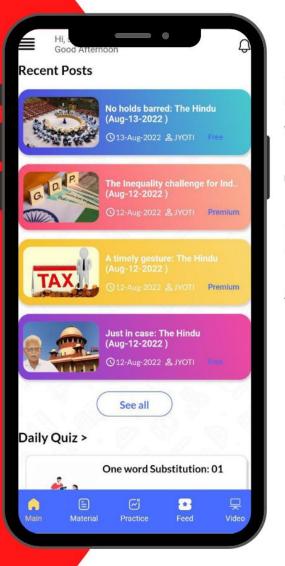
The Iranian Foreign Ministry's comment, that only "Salman Rushdie and his supporters" were to be blamed for the gruesome knife attack on the author in New York State last week, is yet another reiteration of the clerical establishment's well-known regressive position on the Rushdie affair. The 1989 fatwa against Rushdie, issued by Iran's then Supreme Leader

Ayatollah Khomeini, because he believed the author's The Satanic Verses was blasphemous, has already wreaked enough havoc across the world. It was a rare instance of a leader of a country issuing an extra-territorial death sentence against an author who was living in another country by invoking his pan-Islamist beliefs and clerical authority.

- 21. (B) 'home' के पहले 'to' का प्रयोग नहीं होगा क्योंकि 'come /go /return / send somebody/take somebody + home' का प्रयोग होता है; जैसे
 - i. He wanted to go home.
 - ii. She came home late last night.
 - 'to' shall not be used before 'home' as 'come /go /return / send somebody/take somebody + home' is used; like
 - i. He wanted to go home.
 - ii. She came home late last night.
- 22. (C) 'are' के बदले 'is' का प्रयोग होगा क्योंकि 'Either... or', 'Neither nor,' 'Not only ... but also' या 'or' यदि दो Subjects जुड़ते हैं तो Verb अपने नजदीक वाले Subject के अनुसार होता है; जैसे
 - i. Either you or he has made this mistake.
 - ii. Are either you or he ready to go there?
 - 'is' will be used instead of 'are' because 'Either... or', 'Neither nor,' 'Not only ... but also' or 'or' if two subjects are joined then Verb It happens according to the subject near you; like
 - i. Either you or he has made this mistake.
 - ii. Are either you or he ready to go there?
- 23. (D) No error.
- 24. (D) No error.

Part (C) में 'aren't I?' कुछ विद्यार्थी को भ्रम में डाल सकता है, लेकिन ध्यान रखें कि 'am not' कोई contracted form (संक्षिप्त रूप) नहीं होता है। और इनके बदले 'aren't' का प्रयोग 'I' के साथ Interrogative Sentence या Question Tag में होता है

- 'Aren't I?' in Part (C) may confuse some students, but keep in mind that 'am not' is not a contracted form. And instead of them 'aren't' is used with 'I' in Interrogative Sentence or Question Tag.
- 25. (C) 'as' का प्रयोग Superfluous (अनावश्यक) है और इसे हटाना पड़ेगा क्योंकि 'call + somebody
 - + something' या 'be called something' का प्रयोग होता है; जैसे
 - i. I called him a fool.
 - ii. She was called lazy.
 - The use of 'as' is superfluous and has to be removed as 'call + somebody + something' or 'be called something' is used; like
 - i. I called him a fool.
 - ii. She was called lazy



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