

Buying time: on the Securities and Exchange Board of India probe and allegations against Adani group

Dithering on the Adani group probe **will dent** SEBI's **credibility**

Barely two days before the expiry of a Supreme **Court-stipulated deadline** to **probe** allegations raised by Hindenburg Research about **misdeemeanours** and **violations** of stock market **norms** by the Adani group, the Securities and Exchange Board of India (SEBI) has **sought** at least six more months from the Court to finalise its **findings**. **Following** the **bloodbath** in the prices of most Adani group stocks after the publication of Hindenburg's report in late January, the Court had responded to a **PIL** and **set up** an expert committee to investigate the **causal** factors behind investor losses and **ascertain** regulatory failures. **The SEBI chief**, who **termed** the Hindenburg-Adani-linked issues as **"the elephant in the room"**, **was** to **ensure** the committee gets the information it needs. Separately, the Court **tasked** the **regulator** to **speedily conclude** its **ongoing** probe into the group for violations of its regulations. It also sought a look into whether the group had **flouted** the minimum public shareholding norms, failed to disclose related-party **transactions**, and **manipulated stock prices**. The two-month **deadline** set for SEBI and the expert committee, led by former Court judge A.M. Sapre, ends on May 2. SEBI's last-minute **plea** for more time, **shall** also affect — if not effectively **derail** — the **deliberations** of the Justice Sapre panel.

The regulator has **"crystallised a prima facie view"** on some issues, including a dozen **suspicious** transactions that **pertain** to **misrepresentation** of financials, **circumvention** of norms and possible fraud. However, it has **cited** the **complexities** of the transactions to argue that a detailed **assessment** would normally take 15 months and it is trying to do it in six months. Even if one **leaves aside** the **merit** of the complexity **card played** by a professionally-led independent regulator with a primary **mandate** to protect investor interests, the **timelines** suggested **are disingenuous**. If SEBI does submit its report to the Court by this November, it would **mark** 10 months since the Hindenburg report, and almost two years since it initially started **examining** complaints against the group. Where **wrongdoing** has been found, it need not take six months to confirm them. **Interim** findings must be presented with any **caveats deemed** fit, just as interim orders can be passed on **established** violations (thus, informing and protecting investors) rather than **condoning** them in the name of **uncovering** the **big picture**. For an issue that has **undermined** the credibility of the Indian market and its **governance** standards **at a scale unmatched** by the Satyam **fiasco** and the IL&FS **implosion**, SEBI's **petition** does not **inspire** confidence. And that is bad news for investors in India's financial markets. **[Practice Ex,]**

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

Vocabulary

1. **Buy time** (phrase) –delay an event temporarily so as to have longer to improve one's own position. मोहलत लेना
2. **Probe** (noun) – Investigation, inquiry, review, examination जाँच
3. **Allegation**(noun) – Accusation, charge, claim, assertion आरोप
4. **Dithering** (noun) – Hesitation, indecision, vacillation, wavering संकोच, हिचकिचाहट
5. **Dent** (verb) – Damage, diminish, weaken, impair कम करना
6. **Credibility** (noun) – Trustworthiness, reliability, believability, integrity विश्वसनीयता
7. **Barely** (adverb)- Scarcely, hardly, just, only मुश्किल से
8. **Court-stipulated** (adjective) – Court-ordered, court-imposed, court-mandated, court-sanctioned अदालत द्वारा निर्धारित
9. **Deadline** (noun) – Time limit, due date, target date समय सीमा
10. **Probe** (verb) – Investigate, check, examine जाँच करना
11. **Misdemeanour** (noun) – Misconduct, misbehavior, wrongdoing, transgression अवमानना
12. **Violation** (noun) – Breach, infringement, infraction, transgression उल्लंघन
13. **Norm** (noun) – Standard, rule, guideline, principle मानदंड
14. **Seek** (verb) – ask for, call for, demand, appeal मांगना
15. **Finding** (noun) – Conclusion, decision, determination, result निष्कर्ष
16. **Following** (preposition) – After, subsequent to, ensuing के बाद
17. **Bloodbath** (noun) – a very bad situation in which a lot of harm or damage is caused: रक्तपात
18. **PIL** (noun) – Public Interest Litigation जनहित याचिका
19. **Set up** (phrasal verb) – Establish, create, put in place, inaugurate स्थापित करना
20. **Casual** (adjective) – Accidental, chance, unintentional, unplanned आकस्मिक
21. **Ascertain** (verb) – Determine, establish, find out, verify पता लगाना
22. **Term** (verb) – Designate, call, label, name कहना
23. **The Elephant in the room** (phrase) – An obvious problem or difficult situation that

- people avoid discussing चर्चा से बचने वाली स्पष्ट समस्या
24. **Ensure** (verb) – Guarantee, secure, make certain, confirm सुनिश्चित करना
25. **Task** (verb) – Assign, charge, entrust, commission कार्य देना
26. **Regulator** (noun) – Supervisor, overseer, watchdog, authority नियामक
27. **Speedily** (adverb) – Swiftly, rapidly, quickly, promptly, expeditiously तेजी से
28. **Conclude** (verb) – Finish, complete, end, wrap up, finalize समाप्त करना
29. **Ongoing** (adjective) – Continuing, in progress, underway, current चल रहा
30. **Flout** (verb) – Disregard, defy, ignore, violate अवहेलना करना
31. **Transaction** (noun) – Deal, business, operation, undertaking लेन-देन
32. **Manipulated Stock price** (noun) – A stock price that has been deliberately altered or influenced through unfair, deceptive, or fraudulent practices by individuals, groups, or entities in order to create an artificial or misleading impression of the stock's value, demand, or trading volume.
33. **Deadline** (noun) – Time limit, due date, target date, cutoff समय सीमा
34. **Plea** (noun) – Appeal, request, entreaty, petition अपील
35. **Derail** (verb) – Obstruct, impede, hinder, thwart बाधा डालना
36. **Deliberation** (noun) – Discussion, debate, consideration, reflection विचार-विमर्श
37. **Crystallise** (verb) – Clarify, define, bring into focus, form स्पष्ट करना
38. **Prime facie** (noun) – At first glance, on the surface, apparently प्रथम दृष्टि
39. **Suspicious** (adjective) – Doubtful, questionable, dubious, untrustworthy संदिग्ध
40. **Pertain** (to) (verb) – Relate, be relevant, apply, concern से संबंधित होना
41. **Misrepresentation** (noun) – Distortion, falsification, manipulation, deception ग़लत बयानी, तोड़ना-मरोड़ना
42. **Circumvention** (noun) – Evasion, avoidance, bypass, sidestepping टाल-मटोल
43. **Cite** (verb) – Mention, refer to, allude to, quote हवाला देना
44. **Complexity** (noun) – Complication, intricacy, difficulty, convolutedness जटिलता
45. **Assessment** (noun) – Evaluation, appraisal, analysis, examination मूल्यांकन

46. **Leave side** (phrasal verb) – Leave out, exclude, omit, neglect एक तरफ छोड़ देना
47. **Merit** (noun) – good point, strong point, value, worth, virtue, quality योग्यता
48. **Play the card** (phrase) – Use a tactic, employ a strategy, take advantage of लाभ उठाना
49. **Mandate** (noun) – an official order or commission to do something. आदेश
50. **Disingenuous** (adjective) – Insincere, dishonest, untruthful, false कपटी
51. **Mark** (verb) – be an indication of (a significant event or stage). दर्शाना
52. **Examine** (verb) – Inspect, scrutinize, study, analyze जांच करना
53. **Wrongdoing** (noun) – Misconduct, misdeed, offense, transgression अनैतिकता, अपराध
54. **Interim** (adjective) – Temporary, provisional, transitional, short-term अंतरिम
55. **Caveat** (noun) – Warning, caution, notice, alert चेतावनी
56. **Deem** (verb) – Consider, regard, view, believe मानना
57. **Established** (adjective) – Confirmed, verified, proven, recognized स्थापित
58. **Condone** (verb) – Overlook, disregard, ignore, pardon अनदेखा करना
59. **Uncover** (verb) – Discover, reveal, expose, unveil परदा उठाना
60. **Big picture** (phrase) – Overall view, broader perspective, general scheme व्यापक परिप्रेक्ष्य
61. **Undermine** (verb) – Weaken, sabotage, destabilize, damage कमजोर करना
62. **Governance** (noun) – Administration, management, control, supervision शासन
63. **At a scale** (phrase) – On a level, to an extent, in proportion एक पैमाने पर
64. **Unmatched** (adjective) – Unrivaled, unequalled, unparalleled, peerless अद्वितीय
65. **Fiasco** (noun) – Debacle, disaster, failure, catastrophe विफलता
66. **Implosion** (noun) – Collapse, breakdown, disintegration, self-destruction पतन
67. **Petition** (noun) – Appeal, request, plea, application याचिका
68. **Inspire** (verb) – Motivate, encourage, stimulate, influence प्रेरित करना

Summary of the Editorial

1. SEBI has sought six more months from the Supreme Court to probe allegations against the Adani group raised by Hindenburg Research.
2. The Court had set up an expert committee to investigate investor losses and regulatory failures after the Hindenburg report led to a plunge in Adani group stock prices.
3. SEBI chief referred to Hindenburg-Adani-linked issues as "the elephant in the room."
4. The regulator was tasked with concluding its ongoing probe into the Adani group for potential violations of regulations.
5. The Court also sought an investigation into the group's compliance with minimum public shareholding norms, disclosure of related-party transactions, and potential stock price manipulation.
6. The two-month deadline set for SEBI and the expert committee, led by former Court judge A.M. Sapre, ends on May 2.
7. SEBI's plea for more time may affect or derail the deliberations of the Justice Sapre panel.
8. The regulator has formed a prima facie view on some issues, including a dozen suspicious transactions.
9. SEBI cites the complexity of transactions as the reason for needing a detailed assessment, which would typically take 15 months.
10. The suggested timelines are seen as disingenuous, considering SEBI's primary mandate is to protect investor interests.
11. SEBI's report submission in November would mark 10 months since the Hindenburg report and almost two years since it began examining complaints against the group.
12. Interim findings should be presented with appropriate caveats, and interim orders can be passed on established violations.
13. SEBI's petition is seen as undermining the credibility of the Indian market and governance standards.
14. The impact of this issue surpasses the scale of the Satyam fiasco and the IL&FS implosion.
15. SEBI's petition does not inspire confidence and is bad news for investors in India's financial markets.

SSC Based - Practice Exercise

1. **Which of the following statements is correct based on the passage?** [Editorial Page]
- (i) Hindenburg Research accused the Adani group of violating stock market norms.
 - (ii) The Supreme Court set up an expert committee to investigate the allegations raised by Hindenburg Research.
 - (iii) SEBI has not requested an extension from the Supreme Court for their investigation.
- A. (i), (ii)
 - B. (ii), (iii)
 - C. (i), (iii)
 - D. (i), (ii), (iii)
2. **Which of the following reasons did SEBI cite for requesting six more months to investigate the allegations against the Adani group?**
- A. Lack of cooperation from the Adani group
 - B. Inadequate resources to conduct the investigation
 - C. Complexities of the transactions involved
 - D. Pressure from external sources
3. **What is the main reason for the criticism against SEBI's handling of the suspicious transactions mentioned in the passage?**
- A. SEBI has not started examining complaints against the group
 - B. SEBI is taking too long to complete its assessment and submit its report
 - C. The Hindenburg report was submitted too late
 - D. The regulator lacks expertise in handling complex transactions
4. **What is the tone of the author regarding SEBI's request for more time to investigate the Adani group's alleged violations?**
- A. Supportive
 - B. Neutral
 - C. Critical
 - D. Congratulatory
5. **Which of the following best represents the main theme of the passage?**
- A. The impact of the Hindenburg report on Adani group stocks
 - B. The role of the expert committee led by Justice A.M. Sapre
 - C. The complexity of the transactions involved in the investigation
 - D. The concern over SEBI's request for more time to investigate allegations against the Adani group
6. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.**
- P. But Satish Kaushik, who died Wednesday at the age of 66, managed to do just that as

- Q. One wonders, for example, how successful the phone call scene between Ashok and Vinod Chopra, one of the film's two "heroes", would have been without Kaushik playing the incompetent villainous sidekick to near perfection
- R. In a movie like Jaane Bhi Do Yaaro, Kundan Shah's madcap satire with its huge cast of talented actors — including the redoubtable Naseeruddin Shah, Pankaj Kapur and Om Puri — it was no easy task to stand out
- S. Ashok Namboodirippad, thanks to his impeccable comic timing and total commitment to the ludicrousness of the proceedings
- A. RSPQ
B. SPQR
C. RPSQ
D. PQRS
7. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.**
- P. But experts have maintained that these reports are not satisfactory indicators of ecological health.
- Q. The area under plantations has gone up while the country has consistently lost good forests in the past three decades.
- R. For the better part of the past four decades, the Forest Survey of India's State of Forest Reports have shown a steady increase in the country's forests.
- S. The report of the latest survey released last year, for instance, showed that the country added more than 1,500 sq km of forest between 2019 and 2021.
- A. RSPQ
B. SPQR
C. RPSQ
D. PQRS
8. **Select the most appropriate meaning of the highlighted idiom**
An Axe to Grind
- A. To have a private, selfish motive or personal grievance
B. To find it difficult to maintain a friendship
C. To sharpen a tool literally
D. To have a strong dislike for someone
9. Identify the **INCORRECTLY** spelt word in the given sentence
Her perspicacious observations were complemented by an astute understanding of human nature
- A. Perspicacious
B. Observations
C. Complemented
D. Astute
10. **The following sentence has been split into four segments. Identify the segment that contains a grammatical error.**
Since the beginning of the term, / we are spending / a lot of time / on poetry.

- A. Since the beginning of the term,
B. we are spending
C. a lot of time
D. on poetry
11. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.**
P. The Indian economy, especially agriculture, is a “gamble on the monsoon”.
Q. That famous early-20th century statement by then viceroy, George Curzon, perhaps, needs rephrasing today.
R. More than the monsoon, it is temperatures that are emerging as a greater source of uncertainty for farmers.
S. Access to irrigation can, to some extent, compensate for a failed monsoon or two.
A. RSPQ
B. SPQR
C. RPSQ
D. PQRS
12. **Select the most appropriate option that can substitute the underlined segment in the given sentence. If there is no need to substitute it, select ‘No substitution required’.**
The company is committed to creating the best new products on the market and has been achieving great success in this endeavor
A. is achieving great success
B. has been attained great success
C. have been achieving great success
D. No substitution required
13. **Select the option that can be used as a one-word substitute for the given group of words.**
A person, plant or animal who/which is below the usual size
A. Reformatory
B. Addicted
C. Dwarf
D. Nomenclature
14. **Select the most appropriate meaning of the underlined word in a sentence**
Her adroit management of the situation defused a potentially explosive argument
A. Haphazard
B. Skillful
C. Clumsy
D. Inconsistent
15. **Select the most appropriate option to fill in the blank**
The painter's use of bold colors allowed her artwork to _____ in the gallery.
A. Osculate
B. Fulminate
C. Languish
D. Stand out

16. **Select the option that can be used as a one-word substitute for the given group of words.**
Member of a band of robbers
A. Pensive
B. Egoist
C. Brigand
D. Hippy
17. **Select the most appropriate option to fill in the blank.**
The scientist's groundbreaking research has the potential to _____ our understanding of the universe
A. truncate
B. revolutionize
C. sully
D. elide
18. **Select the option that expresses the given sentence in active/passive voice**
He writes a paper every weekend.
A. A paper is written by him every weekend.
B. A paper is been written by him every weekend.
C. A paper was been written by him every weekend.
D. A paper was written by him every weekend
19. **Select the most appropriate ANTONYM of the underlined word.**
The ancient artifact was immaculate and well-preserved, even after thousands of years.
A. Pristine
B. Soiled
C. Flawless
D. Perfect
20. **Sentences of a paragraph are given in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph**
P. Given the current polarised world environment amid the continuing war in Ukraine, expectations from the G20 meeting were not too high.
Q. Yet, the fact that the foreign ministers could not agree to reiterate a formulation on Ukraine that they had articulated at the G20 summit in Bali, Indonesia, last November underlines the deepening great power conflict and worsening crisis of multilateralism.
R. The principal reason for the diplomatic failure at Delhi was the decision by Russia to walk away from the Bali consensus and China's decision to support it.
S. The inability of the Group of Twenty foreign ministers, who met in Delhi this week, to agree on a final statement was no surprise.
A. RSPQ
B. SPQR
C. RPSQ
D. PQRS
21. **The following sentence has been split into four segments. Identify the segment that contains a grammatical error.**

Never I have / seen such / breath taking scenery/ no error

- A. Never I have
- B. seen such
- C. breath taking scenery
- D. no error

Cloze test

In the following passage, some words have been deleted. Read the passage carefully and select the most appropriate option to fill in each blank

The rapid advancement of (1)_____ has brought many changes to our daily lives. One significant shift has been the move towards a more (2)_____ world, where people can communicate, work, and access information from anywhere. However, the increasing reliance on technology has also raised concerns about (3)_____, security, and the potential for misuse of personal data. As a result, it is essential for individuals to understand the various aspects of digital technology and take necessary (4)_____ to protect their information.

22. **Select the most appropriate option to fill in blank number 1.**
- A. agriculture
 - B. linguistics
 - C. technology
 - D. sports
23. **Select the most appropriate option to fill in blank number 2.**
- A. analog
 - B. digital
 - C. physical
 - D. natural
24. **Select the most appropriate option to fill in blank number 3.**
- A. convenience
 - B. efficiency
 - C. privacy
 - D. affordability
25. **Select the most appropriate option to fill in blank number 4.**
- A. classes
 - B. precautions
 - C. hobbies
 - D. initiatives

Answers

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

Explanations

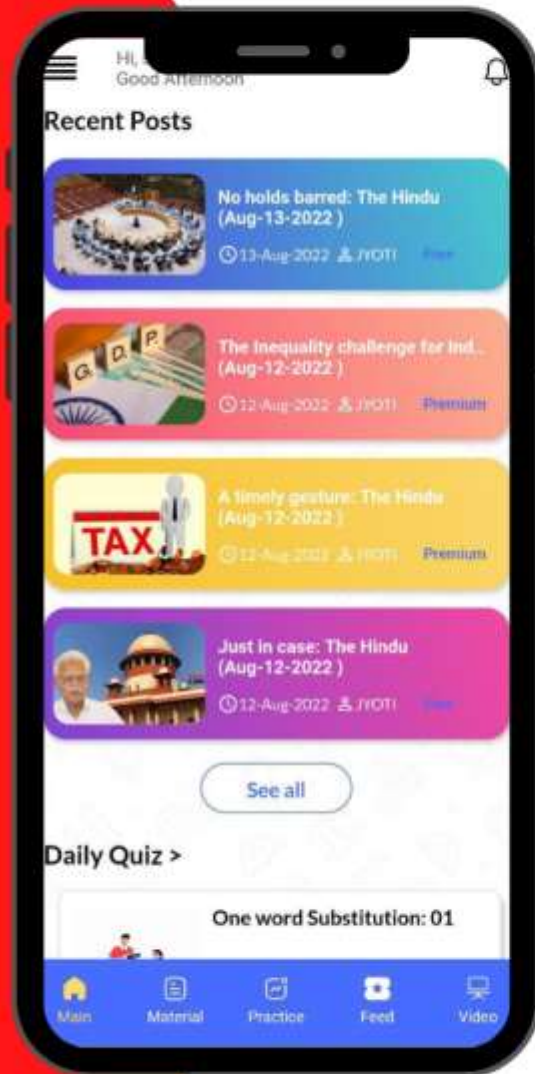
1. A) Statement (i) & (ii)
Statement (iii) is incorrect, as SEBI has requested an extension for their investigation.
2. C) The second paragraph of the passage states that the regulator (SEBI) has "crystallised a prima facie view" on some issues, but has cited the complexities of the transactions as the reason for needing more time to conduct a detailed assessment. According to SEBI, a detailed assessment would normally take 15 months, but they are trying to complete it in six months.
3. B) The passage criticizes SEBI for playing the "complexity card" and taking too long to submit its report on the suspicious transactions, stating that "the timelines suggested are disingenuous." It emphasizes that even if the regulator has a prima facie view, it should present interim findings and pass interim orders to protect investor interests, rather than waiting for a complete assessment.
4. C) The author's tone is critical of SEBI's request for more time to investigate the Adani group's alleged violations. This is evident from phrases such as "the timelines suggested are disingenuous" and "SEBI's petition does not inspire confidence."
5. D) The main theme of the passage revolves around the concerns regarding SEBI's request for an extension to investigate the allegations against the Adani group. The author discusses the implications of this request on the ongoing investigation, the expert committee's deliberations, and the overall credibility of the Indian market.
6. C) **RPSQ**
In a movie like *Jaane Bhi Do Yaaro*, Kundan Shah's madcap satire with its huge cast of talented actors — including the redoubtable Naseeruddin Shah, Pankaj Kapur and Om Puri — it was no easy task to stand out. But Satish Kaushik, who died Wednesday at the age of 66, managed to do just that as Ashok Namboodirippad, thanks to his impeccable comic timing and total commitment to the ludicrousness of the proceedings. One wonders, for example, how successful the phone call scene between Ashok and Vinod Chopra, one of the film's two "heroes", would have been without Kaushik playing the incompetent villainous sidekick to near perfection.
7. A) **RSPQ**
For the better part of the past four decades, the Forest Survey of India's State of Forest Reports have shown a steady increase in the country's forests. The report of the latest survey released last year, for instance, showed that the country added more than 1,500 sq km of forest between 2019 and 2021. But experts have maintained that these reports are not satisfactory indicators of ecological health. The area under plantations has gone up while the country has consistently lost good forests in the past three decades.

8. A) **An Axe to Grind** (phrase) – To have a private, selfish motive or personal grievance मतलब निकालना, स्वार्थ साधना
9. C. Complemented
The correct spelling is "**complimented**," which means to express praise or admiration प्रशंसा करना
10. (B) 'are spending' के बदले 'have spent' का प्रयोग होगा क्योंकि वाक्य के प्रारंभ में 'Since the beginning' अर्थात् 'Since + Point of Time' का प्रयोग है और since+ Point of Time का प्रयोग होने पर वाक्य सामान्यतः Present Perfect Continuous या Present Perfect में होता है; जैसे-
- i. Since his engagement, he has spent a lot of money on his would be wife.
- 'have spent' will be used instead of 'are spending' because 'Since the beginning' i.e. 'Since + Point of Time' is used and when since + Point of Time is used, the sentence is usually in Present Perfect Continuous or Present Perfect; As-
- i. Since his engagement, he has spent a lot of money on his would be wife.
11. D) **PQRS**
The Indian economy, especially agriculture, is a "gamble on the monsoon". That famous early-20th century statement by then viceroy, George Curzon, perhaps, needs rephrasing today. More than the monsoon, it is temperatures that are emerging as a greater source of uncertainty for farmers. Access to irrigation can, to some extent, compensate for a failed monsoon or two
12. D. No substitution required
The underlined segment "has been achieving great success" is already in its most appropriate form, as it correctly uses the present perfect continuous tense to describe an ongoing action that started in the past and is still happening. The other options either change the tense (A) or have grammatical errors (B and C), making option D the correct choice.
13. C. **Dwarf** – A person, plant or animal who/which is below the usual size बौना
- **Reformatory** – An institution for reforming young offenders बाल सुधार
 - **Addicted** – One who has become dependent on something or drugs आदी
 - **Nomenclature** – A system of naming things नामकरण
14. B. Skillful
- **Haphazard** (adjective) – Chaotic, random, disorganized, unplanned, scattered अव्यवस्थित
 - **Adroit** (adjective) – Skillful, dexterous, proficient, nimble, clever निपुण
 - **Clumsy** (adjective) – Awkward, uncoordinated, inept, stumbling, graceless बेढंगा
 - **Inconsistent** (adjective) – Irregular, erratic, changeable, unpredictable, variable परिवर्तनीय

15. D. **stand out** (phrasal verb) – to be easily noticeable or prominent अलग दिखना
- **Osculate** (verb) – kiss, peck, smooch, embrace, caress
 - **Fulminate** (verb) – denounce, rail, inveigh, condemn, criticize फटना, इलज़ाम लगाना
 - **Languish** (verb) – deteriorate, decline, weaken, fade, wither दुर्बल होना
16. C. **Brigand** – Member of a band of robbers बटमार
- **Pensive** – Deeply or seriously thoughtful, often with a tinge of sadness विषादग्रस्त
 - **Egoist** – A lover of one's oneself/ Super-cautious अहंकारी
 - **Hippy** – Person who is against ordinary society especially dressing हिप्पी
17. B. **revolutionize** (verb) – to bring about a significant change क्रांतिकारी बदलाव लाना
- **Truncate** (verb) – shorten, abbreviate, curtail, cut, trim काट-छांट
 - **Sully** (verb) – tarnish, taint, defile, stain, besmirch मैला करना
 - **Elide** (verb) – omit, skip, condense, contract, abbreviate छोड़ना
18. A. A paper is written by him every weekend.
19. B. **Soiled** (adjective) – dirty, grubby, stained, unclean, filthy मटमैला
- **Pristine** (adjective) – unspoiled, immaculate, untouched, perfect, untarnished प्राचीन, मूल
 - **Immaculate** (adjective) – spotless, unblemished, perfect, pure, unsullied त्रुटिहीन
 - **Flawless** (adjective) – perfect, faultless, impeccable, ideal, unblemished त्रुटिरहित
 - **Perfect** (adjective) – ideal, faultless, excellent, impeccable, superb त्रुटिरहित बनाना
20. B) **SPQR**
- The inability of the Group of Twenty foreign ministers, who met in Delhi this week, to agree on a final statement was no surprise. Given the current polarised world environment amid the continuing war in Ukraine, expectations from the G20 meeting were not too high. Yet, the fact that the foreign ministers could not agree to reiterate a formulation on Ukraine that they had articulated at the G20 summit in Bali, Indonesia, last November underlines the deepening great power conflict and worsening crisis of multilateralism. The principal reason for the diplomatic failure at Delhi was the decision by Russia to walk away from the Bali consensus and China's decision to support it.
21. (A) 'Never I have' के बदले 'Never have I' का प्रयोग होगा, क्योंकि 'Never/ Never before/ Hardly / Scarcely / Rarely/Seldom/No sooner' से शुरू होने वाले वाक्यों में Inversion का प्रयोग होता है, अर्थात् इनमें 'Auxiliary + Subject' का प्रयोग होता है; जैसे-
- Never before have I seen her.
 - Hardly had he reached the station when the train started.

- 'Never have I' will be used instead of 'Never I have', because Inversion is used in the sentences starting with 'Never/ Never before/ Hardly / Scarcely / Rarely / Seldom / No sooner', i.e. , in these 'Auxiliary + Subject' is used; As-
- i. Never before have I seen her.
 - ii. Hardly had he reached the station when the train started.

22. C) In the context of the passage, it is clear that the focus is on the changes brought by advancements in technology, making option (c) the correct answer.
23. B) The passage mentions the ability to communicate, work, and access information from anywhere, which indicates a digital world. Thus, option (b) is the correct answer.
24. C) The sentence highlights concerns related to technology. Out of the given options, privacy is the concern most closely related to security and the potential for misuse of personal data. Therefore, option (c) is the correct answer.
25. B) In the context of the passage, the focus is on individuals taking action to protect their information. The word that best fits this context is "precautions," making option (b) the correct answer.



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