Revenue riddles: On GST inflows and areas of concern

Amid broadly **healthy** GST inflows, some trends need greater **scrutiny**

Halfway through the financial year, India's **gross revenues** from the Goods and Services Tax (GST) **stand** at over ₹9.92 lakh crore, **marking** an 11.1% increase over collections between April and September 2022. The average monthly revenues in 2023-24 are a healthy ₹1,65,418 crore, with four of the six **occasions** that the GST **kitty** has crossed ₹1.6 lakh crore occurring in this **fiscal**. At almost ₹1.63 lakh crore, September's GST collections were a **tad** below the average, but 2.3% over August's inflows that had marked a three-month low. With the festive season **kicking in**, **collections** over ₹1.6 lakh crore **may persist** through this quarter. The government appears comfortably placed regarding GST revenues in the fiscal **context**, **with room to spare** for some **moderation** in inflows during the January-March 2024 quarter when the central bank expects real GDP growth to slow to 5.7% from 7.8% in the first quarter. Beyond the **macro resilience** that these numbers indicate, **a few areas** of concern **deserve** closer scrutiny from **policymakers** and the GST Council which **convenes** today.

One, there is a **discernible slowdown** in the growth of GST inflows, which dropped to 10.2% in September, the slowest **uptick** since July 2021. The average **growth** between July and September **dipped** to 10.6% in the second quarter from 11.5% in the first. **Growth** from domestic transactions and services imports **has** slowed to 14% over the past two months, from 18% in June. It is important to note that **revenues** in September, based on transactions **undertaken** in August, also **include** pending **dues** from businesses since the start of the GST **regime** in 2017-18 as the deadline to **remit** them was September 30. **Moreover**, e-invoicing became mandatory for all firms with a turnover of over ₹5 crore since August 1, so there was another **compliance** push **at work**. **Distilling** these effects is necessary to **gauge** the **extent** of growth that **stemmed from** actual consumption and production upticks. **That** a record 9.34 crore e-way bills generated during August did not translate into the highest-ever revenues **may** suggest that transaction sizes have **shrunk**, **for instance**. Another puzzling trend is seen in revenues from goods imports that have shrunk four times this year. Of course, the lower goods import bills recorded this year will **reflect** in lower GST **intakes**. However, imports **hit** a nine-month high of $58.6 billion in August, 10.75% over July's import bill. Yet, revenues collected in September were 5.7% below the previous month's kitty. This does not **add up**. Authorities must **dig** deeper to **check** for **revenue leakages** from imports.   **[Practice Exercise]**

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

Vocabulary

1. **Riddle** (noun) – Enigma, puzzle, mystery, conundrum, perplexity समस्या

2. **Amid** (preposition) – Among, amidst, in the middle of, between, surrounded by बीच में

3. **Healthy** (adjective) – A healthy amount is a large amount

4. **Scrutiny** (noun) – Examination, inspection, analysis, review, investigation समीक्षा

5. **Gross** (adjective) – Total, entire, whole, complete, overall सकल

6. **Stand** (verb) – Remain, endure, persist, last, hold up होना

7. **Mark** (verb) – Indicate, signify, denote, point out, show सूचित करना

8. **Occasion** (noun) – Event, affair, function, ceremony, situation अवसर

9. **Kitty** (noun) – Fund, pool, purse, reserve, collection निधि

10. **Fiscal** (noun) – Financial year (i.e. 1 April to 31 March)

11. **Tad** (noun) – Bit, little, slightly, smidgeon, trace थोड़ा

12. **Kick in** (phrasal verb) – Definition: To start to have an effect or to happen प्रारंभ होना

13. **Persist** (verb) – Continue, endure, last, remain, persevere जारी रहना

14. **Context** (noun) – Background, setting, situation, circumstance संदर्भ

15. **Room to spare** (noun) – Plenty of scope/ capacity भरपूर गुंजाइश

16. **Moderation** (noun) – reduction, lessening, decrease, easing घटाव

17. **Macro** (adjective) – Relating to large-scale; overall; relating to the branch of economics concerned with large-scale or general economic factors, such as interest rates and national productivity

18. **Resilience** (noun) – Toughness, flexibility, strength, robustness, adaptability मजबूती

19. **Policymaker** (noun) – Official, legislator, lawmaker, decision-maker नीति निर्माता

20. **Convene** (verb) – Assemble, gather, meet, summon, muster आयोजित करना

21. **Discernible** (adjective) – Visible, noticeable, detectable, observable, apparent स्पष्ट

22. **Slowdown** (noun) – Decline, decrease, drop, slump, fall मंदी

23. **Uptick** (noun) – A small increase, rise इजाफा

24. **Dip** (verb) – Fall, decline, drop, slump, downturn, plunge गिरना

25. **Undertake** (verb) – to do or begin to do something, करना

26. **Dues** (noun) – Liabilities, obligations, debts, arrears, payments बकाया

27. **Regime** (noun) – system, arrangement, scheme, code व्यवस्था

28. **Remit** (verb) – Send, transfer, dispatch, transmit, pay भेजना/भुगतान करना

29. **Moreover** (adverb) – Furthermore, additionally, besides, also, furthermore इसके अलावा

30. **Compliance** (noun) – Conformity, adherence, observance, abidance, acquiescence अनुपालन

31. **At work** (phrase) – in action.

32. **Distil** (verb) – extract the essential meaning or most important aspects of.

33. **Gauge** (verb) – Measure, determine, estimate, judge, calculate मापना

34. **Extent** (noun) – Degree, amount, range, scope सीमा, हद

35. **Stem from** (phrasal verb) – Originate from, arise from, derive from, emanate from उत्पन्न होना से

36. **Shrink** (verb) – Reduce, decrease, diminish, contract, lessen कम होना

37. **For instance** (phrase) – For example, as an example, e.g., to illustrate उदाहरण स्वरूप

38. **Reflect** (verb) – Indicate, show, display, demonstrate, represent प्रकट करना

39. **Intake** (noun) – Collection

40. **Hit** (verb) – Reach, attain, achieve, meet, strike पहुंचना

41. **Add up** (phrasal verb) – make sense तर्कसंगत होना

42. **Dig** (verb) – engage in research; conduct an investigation जाँच-पड़ताल करना

43. **Check** (verb) – halt, stop, bar, obstruct, hamper, impede, inhibit, रोकना

44. **Revenue leakage** (noun) – Financial loss, lost revenue, uncollected revenue, fiscal drain, monetary slippage राजस्व की हानि

Summary of the Editorial

1. India's GST collections for half the fiscal year stood at over ₹9.92 lakh crore, an 11.1% increase from April to September 2022.

2. Average monthly revenues for 2023-24 are ₹1,65,418 crore.

3. Four out of six times the GST collection surpassed ₹1.6 lakh crore happened in this fiscal year.

4. September's GST collections were slightly below average at nearly ₹1.63 lakh crore, but 2.3% higher than August.

5. Collections might remain over ₹1.6 lakh crore due to the festive season.

6. The government is in a comfortable position regarding GST revenues, expecting a potential dip in the January-March 2024 quarter due to predicted GDP growth slowdown.

7. There's a noticeable decline in GST inflow growth; September witnessed a 10.2% growth rate, the slowest since July 2021.

8. Growth from domestic transactions and service imports has decelerated to 14% from 18% in June.

9. September revenues include unpaid dues from the start of the GST era in 2017-18 as the deadline was September 30.

10. E-invoicing became mandatory for businesses with turnovers exceeding ₹5 crore from August 1, indicating another compliance push.

11. Analysis is needed to determine how much growth arises from genuine consumption and production increases.

12. Despite a record 9.34 crore e-way bills in August, it did not result in the highest-ever revenues, possibly indicating decreased transaction sizes.

13. An odd trend is seen with revenues from goods imports, which have declined four times this year.

14. Imports reached a nine-month peak in August, but the September GST revenue was 5.7% lower than the previous month.

15. Authorities should investigate potential revenue leakages from imports.

Practice Exercise: SSC Pattern Based

1. **According to the passage, how does the September 2023 GST collection compare with August's collection**?   **[Editorial Page]**
   A. It was higher by approximately 2.3%.
   B. It was lower by approximately 2.3%.
   C. It was equal to August's inflows.
   D. It was higher by 11.1%.

2. **Which of the following statements is correct regarding the GST growth rate based on the passage**?
   A. The growth of GST inflows increased to 10.6% in the second quarter from 11.5% in the first.
   B. The slowest uptick of GST inflows since July 2021 was observed in September with a growth rate of 10.2%.
   C. The average growth rate between July and September was 11.5%.
   D. The growth from domestic transactions and services imports was 18% in September.

3. **Which of the following trends regarding revenues from goods imports is puzzling based on the information provided**?
   A. Goods imports have increased every month this year.
   B. Despite a higher import bill in August, the GST collection in September was 5.7% below the previous month's collection.
   C. Goods imports have remained consistent throughout the year.
   D. Every month this year recorded the highest-ever revenues from goods imports.

4. **What is the tone of the second paragraph**?
   A. Optimistic
   B. Analytical
   C. Pessimistic
   D. Appreciative

5. **What is the main theme of the entire passage**?
   A. The benefits of the GST system.
   B. The fiscal performance of India during the current year.
   C. An in-depth analysis of the inconsistencies in GST revenues.
   D. The introduction of e-invoicing and its effects.

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**.
   A. Around 100 sq km of area in the National Capital Region has a high risk of land subsidence, with the largest of these, of around 12.5 sq km, in Delhi's Kapashera area, this newspaper reported on Tuesday, quoting a scientific study published in Nature.

B. A Comptroller and Auditor General of India audit of groundwater management and regulation (presented in Parliament in December 2021), using 2013-18 data, said that eight states have violated the national level targets of groundwater extraction. Delhi is one.

C. Land subsidence occurs when a large amount of groundwater is extracted from aquifers.

D. In addition, Niti Aayog's Comprehensive Water Management Index 2019 identified Delhi as a low-performing state when it comes to water management.

E. The alarming rate of groundwater depletion has been a problem in the Capital for years due to population growth and high urbanisation. In 2021, a Central Groundwater Board report stated Delhi's groundwater levels were declining at the rate of 0.5 to 2 metres each year and that 825 sq km of Delhi's total area of 1,483 sq km is suitable for artificial recharge of the groundwater table.

    A. ACEDB

    B. CABDE

    C. DACEB

    D. ADCEB

7. **Some sentences are given below. While the first and the last sentences (1 and 2) are in the correct order, the sentences in between are jumbled up. Arrange the sentences in the correct order to form a meaningful and coherent paragraph**

1. This year's Nobel prize in physics awards studies that established the existence of black holes. It celebrates theoretical work as much as it does dedicated observation.

A. Within a couple of months after Einstein proposed his General Theory of Relativity in 1915, Karl Schwarzschild published a solution to the field equations that exhibited singularities, or points where physical quantities grew infinitely large or vanished

B. This was a time when the reality of black holes as a solution to Albert Einstein's field equations of the General Theory of Relativity was not accepted by many prominent physicists.

C. Today, this is understood as the event horizon — the point of no return beyond which even light cannot escape the black hole's gravitational attraction. While more solutions were found to Einstein's equations that suggested black holes, they all required special symmetries and their realisation under general astrophysical conditions was doubtful. Penrose, through the singularity theorems, identified the formation of trapped surfaces as the condition for the formation of black holes in a generic manner

D. Andrea Ghez is only its fourth woman recipient. Roger Penrose, now at Oxford, who gets half the prize, ingeniously used mathematics in the 1960s to theorise under what conditions black holes must form

2. In this climate came observational hints of supermassive black holes, through the discovery of what were initially called quasars that were supermassive and found at the centre of galaxies.

A. BACD

B. DBAC

C. CADB

   D. BDAC
8. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph**.
    A. His political vision was influenced by Ram Manohar Lohia and the social justice politics he practised privileged a broad oppressed caste identity over Dalit exclusivity. It provided him the tactical nous and space to negotiate with more influential leaders from the backward castes in Bihar, his political battleground, without letting his identity of a Dalit politician be subsumed in the Janata Party or its many off-shoots
    B. Ram Vilas Paswan, who passed away on Thursday, was one of the tallest Dalit leaders in the country. However, his political tradition was different from the Ambedkarite stream that has become the defining idiom of Dalit politics in recent times.
    C. He recognised the importance of political office to Dalit emancipation and was arguably willing to compromise on ideology to be part of the government — he was a minister with as many as six prime ministers, including Narendra Modi, over whose role in the 2002 Gujarat riots he quit the NDA
    D. He was a natural in coalition politics and, not surprisingly, became a notable presence in the coalition ministries led by the Janata Dal (1989-90 and 1996-98), the BJP (1998-2002 and 2014-2020) and the Congress (2004-14)
      A. DCAB
      B. ABCD
      C. BACD
      D. CBAD
9. **Select the most appropriate ANTONYM of the given word**.
    Absurd
    A. Sensible
    B. Tolerable
    C. Adorable
    D. Lovable
10. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.**
    A. Ashwagandha is an adaptogenic herb that has multiple benefits like improving thyroid functioning and reducing blood sugar levels.
    B. But remember to consult a specialist while deciding the dosage and duration of continued intake.
    C. It relaxes the nervous system and lowers cortisol (stress hormone) levels in the blood, thus making you feel calm and relaxed overall.
    D. You can consume Ashwagandha powder or Ashwagandha capsules.
    A. ADBC
    B. DABC
    C. ACDB
    D. ADCB

11. **Select the most appropriate ANTONYM of the underlined word.**

    Her parents **forbade** her to marry her lover.

    A. prevented
    B. refused
    C. declined
    D. allowed

12. **Select the option that can be used as a one-word substitute for the given group of words.**

    Too strong to be defeated or changed

    A. Invincible
    B. Headstrong
    C. Vigorous
    D. Sovereign

13. **Select the option that expresses the given sentence in passive voice.**

    You have adopted the plan.

    A. The plan should be adopted by you.
    B. The plan is adopted by you.
    C. The plan has being adopted by you.
    D. The plan has been adopted by you.

14. **Select the INCORRECTLY spelt word.**

    A. Anxiety
    B. Preparation
    C. Voluntary
    D. Stetionery

15. **Select the most appropriate meaning of the given idiom.**

    Out of the blue

    A. Undoubtedly
    B. Unexpectedly
    C. Unbelievably
    D. Unconcerned

16. **The following sentence has been split into four segments. Identify the segment that contains a grammatical error.**

    The doctor came / after the patient / had / pass away.

    A. The doctor came
    B. pass away
    C. after the patient
    D. had

17. **Select the most appropriate option to fill in the blank**.

    We _____ off old clothes and bought new ones for Diwali.

    A. cost
    B. coast
    C. caste
    D. cast

18. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph**.

A. Louis was enthralled by the concept of a raised dots system.

B. He made up his mind to use the technique to represent an alphabetic code.

C. Blind persons could read large-letter books that are bulky with the aid of this alphabet code.

D. Additionally, he developed the six-dot cell technology, which was at his fingertips.

   A. DCAB
   B. BCDA
   C. ABCD
   D. CDBA

19. **Select the INCORRECTLY spelt word.**

   A. Felicitate
   B. Cotarminous
   C. Ambient
   D. Announce

20. **Select the most appropriate synonym of the underlined word.**

   The boxer showed **audacity** by agreeing to fight the champion.

   A. Honesty
   B. Desperation
   C. Courage
   D. Reparation

Comprehension:

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 massive ransomware attack that has crippled e-hospital services of AIIMS, Delhi, highlights the (1) _____ vulnerability of the country's healthcare infrastructure, and possibly other critical IT systems, to cybercriminals. The premier public healthcare institute (2) _____ to around 15 lakh outpatients and 80,000 inpatients every year. Consequently, there are fears that the attackers could sell the now force-encrypted AIIMS databases that contain (3) _____ information of patients-including political leaders, senior administrators, and judges, and their healthcare records on the Dark Web. Of course, what has happened to AIIMS is hardly a local phenomenon. A (4) _____ increase in cyberattacks on healthcare institutes worldwide (5) _____ during the Covid pandemic. The Indian healthcare sector was the second-most targeted globally. It is clear that Indian hospitals are vulnerable to cybersecurity. Government and hospitals need to use best practices to ward off future crises.

21. **Select the most appropriate option to fill in blank 1.**

   A. increasing
   B. strengthening
   C. shining
   D. developing

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22. **Select the most appropriate option to fill in blank 2.**
    A. catered
    B. catering
    C. has catered
    D. caters

23. **Select the most appropriate option to fill in blank 3.**
    A. political
    B. public
    C. personal
    D. personnel

24. **Select the most appropriate option to fill in blank 4**.
    A. grand
    B. weighty
    C. massive
    D. bulk

25. **Select the most appropriate option to fill in blank 5**.
    A. has witnessed
    B. is witnessed
    C. was witness
    D. has been witnessed

Answers

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

Explanation

1. A) The passage states, "At almost ₹1.63 lakh crore, September's GST collections were a tad below the average, but 2.3% over August's inflows that had marked a three-month low."

2. B) The passage mentions, "One, there is a discernible slowdown in the growth of GST inflows, which dropped to 10.2% in September, the slowest uptick since July 2021."

3. B) The passage states, "However, imports hit a nine-month high of $58.6 billion in August, 10.75% over July's import bill. Yet, revenues collected in September were 5.7% below the previous month's kitty." This indicates an inconsistency or puzzling trend between imports and GST collections.

4. B) The tone of the second paragraph is analytical as it breaks down the growth of GST inflows, mentions the slowdown in growth, discusses the effect of various factors on revenue collections, and highlights certain inconsistencies that need further investigation.

5. C) While the passage does touch upon the fiscal performance and the introduction of e-invoicing, its main emphasis is on the detailed analysis of the GST inflows, the trends, inconsistencies, and areas of concern regarding the growth and collection of GST revenues. The passage calls for closer scrutiny and investigation into these areas.

6. A) **ACEDB**

    A. Around 100 sq km of area in the National Capital Region has a high risk of land subsidence, with the largest of these, of around 12.5 sq km, in Delhi's Kapashera area, this newspaper reported on Tuesday, quoting a scientific study published in Nature.

    - This sentence introduces the problem of land subsidence in the National Capital Region, especially in Delhi's Kapashera area.

    C. Land subsidence occurs when a large amount of groundwater is extracted from aquifers.

    - After introducing the problem, this sentence provides a general explanation of what causes land subsidence, setting up the context for the rest of the paragraph.

    E. The alarming rate of groundwater depletion has been a problem in the Capital for years due to population growth and high urbanisation. In 2021, a Central Groundwater Board report stated Delhi's groundwater levels were declining at the rate of 0.5 to 2 metres each year and that 825 sq km of Delhi's total area of 1,483 sq km is suitable for artificial recharge of the groundwater table.

    - This statement provides specific data about the rate of groundwater depletion in Delhi and the reasons behind it.

    D. In addition, Niti Aayog's Comprehensive Water Management Index 2019 identified Delhi as a low-performing state when it comes to water management.

- This statement, while still about water management in Delhi, offers additional information from a different source (Niti Aayog) and further substantiates the issues of groundwater management in the region.

B. A Comptroller and Auditor General of India audit of groundwater management and regulation (presented in Parliament in December 2021), using 2013-18 data, said that eight states have violated the national level targets of groundwater extraction. Delhi is one.

- This wraps up the discussion with a statement about an official audit that confirms the problem, bringing in a broader perspective by mentioning eight states and then focusing back on Delhi.

7. B) **DBAC**

D. Discusses Andrea Ghez and introduces Roger Penrose's work in the 1960s.

B. Describes the skepticism around the reality of black holes, setting a context.

A. Describes an event from 1915, when Einstein's theory was fresh, and how Schwarzschild proposed a solution.

C. Elaborates on the modern understanding of the event horizon and details Penrose's work further, connecting back to D.

8. C) **BACD**

B. Introduces "Ram Vilas Paswan" and mentions he passed away on Thursday. It establishes that he is a Dalit leader with a political tradition different from the Ambedkarite stream. This sentence seems to be a good starting point since it introduces the main subject.

A. Refers to "His political vision", where "His" is likely referring to Ram Vilas Paswan introduced in B. This sentence expands on how his political vision was influenced and how it affected his politics in Bihar.

C. Continues detailing Ram Vilas Paswan's political approach, emphasizing his prioritization of political office and his ability to compromise on ideology for governmental participation.

D. Describes his aptitude in coalition politics and specifies the time frames and parties he was involved with.

9. A) **Absurd** (adjective) – Ridiculous, unreasonable, illogical, nonsensical. अतर्कसंगत

   Antonym: **Sensible** (adjective) – Logical, reasonable, rational, wise. तर्कसंगत

   - **Tolerable** (adjective) – Bearable, acceptable, passable, satisfactory. सहिष्णु
   - **Adorable** (adjective) – Lovable, charming, delightful, cute. प्यारा
   - **Lovable** (adjective) – Endearing, adorable, delightful, charming. चाहने योग्य

10. C) **ACDB**

Ashwagandha is an adaptogenic herb that has multiple benefits like improving thyroid functioning and reducing blood sugar levels. . It relaxes the nervous system and lowers cortisol (stress hormone) levels in the blood, thus making you feel calm and relaxed overall. You can consume Ashwagandha powder or Ashwagandha capsules. But remember to consult a specialist while deciding the dosage and duration of continued intake.

11. D) **Forbade** (verb) – To command against, prohibit, ban, disallow, or prevent something. मना करना

    Antonym: **Allowed** (verb) – To permit, approve, grant permission, authorize, or consent. अनुमति देना

    - **Prevented** (verb) – To stop something from happening, hinder, obstruct, or thwart. रोकना

    - **Refused** (verb) – To decline, reject, or say no to a request, demand, or offer. अस्वीकार करना

    - **Declined** (verb) – To reject, refuse, or turn down something, often politely. नकार देना

12. A) **Invincible** (adjective) – Too strong to be defeated or changed. अजेय

    - **Headstrong** (adjective) – Determined to have one's own way; willful. जिद्दी

    - **Vigorous** (adjective) – Strong, healthy, and full of energy. ऊर्जावान

    - **Sovereign** (noun/adjective) – A supreme ruler, especially a monarch; possessing ultimate power. सर्वोच्च/सम्राट

13. D) The plan has been adopted by you.

14. D) The INCORRECTLY spelled word among the given options is **'Stetionery**.' The correct spelling is 'Stationery,' which refers to writing materials, including paper, pens, pencils, ink, etc. स्टेशनरी, लेखन सामग्री.

15. B) **Out of the blue** (idiom) – Unexpectedly अनपेक्षित रूप से

16. B) **'pass away'** के बदले 'passed away' का प्रयोग होगा क्योंकि 'had' के साथ Verb Past Participle में होनी चाहिए; जैसे— He had passed the exam.

    • **'passed away'** will be used instead of 'pass away' because with 'had', the Verb must be in Past Participle; Like— He had passed the exam.

17. D) **'cast'** का प्रयोग होगा क्योंकी पूरे संदर्भ में, sentence दिवाली के लिए पुराने कपड़ों को त्याग कर और नए कपड़े खरीदने की बात कर रहा है। "cast off" एक सामान्य शीर्षक है जिसका अर्थ है पुरानी चीजें छोड़ देना या त्याग देना। इसलिए, "cast" सबसे उपयुक्त विकल्प होगा।

    - **'Cast'** should be used because in the entire context, the sentence is talking about discarding old clothes and buying new ones for Diwali. "Cast off" is a common phrase meaning to throw away or discard something old. Thus, "cast" would be the most appropriate choice.

18. C) **ABCD**

    Louis was enthralled by the concept of a raised dots system. He made up his mind to use the technique to represent an alphabetic code. Blind persons could read large-letter books that are bulky with the aid of this alphabet code. Additionally, he developed the six-dot cell technology, which was at his fingertips.
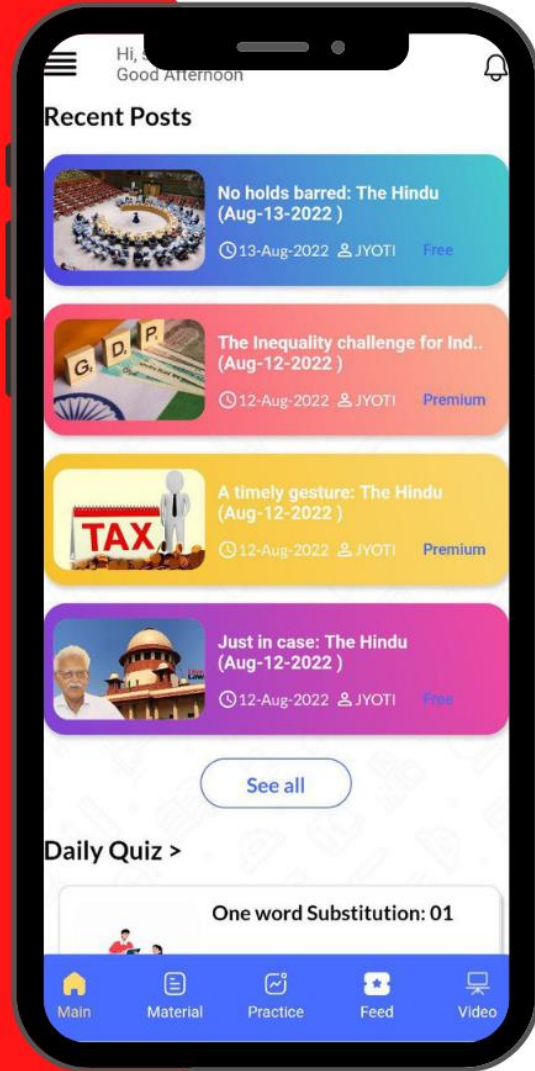
19. B) The incorrect spelling among the given options is 'Cotarminous.' The correct spelling is 'Coterminous,' which means "having the same boundaries or extent in space, time, or meaning." समवितीर्ण, समान्तर

20. C) **Audacity** (noun) – Boldness, daring, fearlessness, intrepidity, bravery. साहस

    Synonym: **Courage** (noun) – Bravery, valor, fearlessness, nerve, heroism. वीरता

    - • **Honesty** (noun) – The quality of being honest, integrity, truthfulness, sincerity. ईमानदारी

    - • **Desperation** (noun) – A state of despair, hopelessness, distress, recklessness. निराशा

    - • **Reparation** (noun) – The act of making amends, compensation, restitution, atonement. मुआवजा

21. A) **'Increasing'** का प्रयोग होगा क्योंकि "increasing" का अर्थ होता है बढ़ता हुआ या वृद्धि होना, और इस संदर्भ में देश के स्वास्थ्य ढांचे की कमजोरी को संकेत करता है। 'Strengthening' का अर्थ होता है मजबूत बनाना, 'Shining' का अर्थ होता है चमकना, और 'Developing' का अर्थ है विकसित करना, जो इस संदर्भ में सही नहीं है।

    - **'Increasing'** should be used because it means growing or expanding, indicating the escalating vulnerability of the country's healthcare infrastructure. Whereas, 'Strengthening' means making stronger, 'Shining' means glowing, and 'Developing' means evolving, which don't fit in this context.

22. D) **'Caters'** का प्रयोग होगा क्योंकि "caters" का अर्थ होता है किसी विशेष समूह की जरूरतों को पूरा करना। इस संदर्भ में, AIIMS दिल्ली हर साल लगभग 15 लाख बाहरी मरीजों और 80,000 अंदरूनी मरीजों की सेवा करता है, इसलिए 'Caters' सबसे उपयुक्त शब्द है। 'Catered' और 'Has catered' अतीतकाल में प्रयुक्त होते हैं जो इस संदर्भ में सही नहीं हैं, और 'Catering' अव्यय है, जो यहाँ सही नहीं लगता है।

    - **'Caters'** should be used because it means to provide for the needs of a particular group. In this context, AIIMS Delhi serves around 15 lakh outpatients and 80,000 inpatients every year, so 'Caters' is the most appropriate word. 'Catered' and 'Has catered' are in the past tense which doesn't fit in this context, and 'Catering' is a gerund which doesn't seem right here.

23. C) **'Personal'** का प्रयोग होगा क्योंकि "personal" का अर्थ होता है व्यक्तिगत जानकारी जो किसी व्यक्ति के विशेषताओं, स्वास्थ्य रेकॉर्ड, आदि से संबंधित होती है। जबकि 'Political' का अर्थ होता है राजनीतिक, 'Public' का अर्थ होता है जनता से संबंधित, और 'Personnel' का अर्थ होता है कर्मचारियों या स्टाफ से संबंधित, जो इस संदर्भ में सही नहीं है।

    - **'Personal'** should be used because it refers to individual information related to a person's characteristics, health records, etc. Whereas, 'Political' means pertaining to

politics, 'Public' means relating to the general population, and 'Personnel' refers to employees or staff, which don't fit in this context.

24. C) **'Massive'** का प्रयोग होगा क्योंकि "massive" का अर्थ होता है बहुत बड़ा या विशाल, जो इस संदर्भ में साइबर हमलों की वृद्धि को व्यापक रूप से दर्शाने के लिए उपयुक्त है। जबकि 'Grand' का अर्थ होता है शानदार या प्रमुख, 'Weighty' का अर्थ होता है गंभीर या महत्वपूर्ण, और 'Bulk' का अर्थ है थोक में, जो इस संदर्भ में सही नहीं है।

   - **'Massive'** should be used because it means very large or enormous, which is appropriate to illustrate the significant increase in cyberattacks on healthcare institutes. Whereas, 'Grand' means splendid or principal, 'Weighty' means serious or important, and 'Bulk' means in quantity, which don't fit in this context.

25. D) 'Has been witnessed' should be used because it is in the present perfect passive tense. In this context, it emphasizes the action of witnessing or experiencing events that have occurred in the past and continue to have an effect in the present, and it is a more formal and emphatic way of conveying this idea. 'Has witnessed', 'Is witnessed', and 'Was witness' don't fit optimally in this particular context