Renewed risks: On the RBI and how global uncertainties have compounded Fresh global **turmoil** clouds the economic **outlook** for the rest of 2023-24

On October 6, the Reserve Bank of India (RBI) stuck to its 6.5% GDP growth projection for the year, with risks from geopolitical tensions, economic fragmentation, volatile financial markets and an uneven monsoon, evenly balanced out by strengthening domestic demand. There was a belief that a period of heightened uncertainties was ebbing but as the central bank Governor signalled last Friday, new uncertainties have emerged over the fortnight since. The Israel-Hamas conflict that erupted a day after the monetary policy review has widened, and Finance Minister Nirmala Sitharaman has flagged worries about implications on global food, fuel and fertilizer supplies. Given India's dependence on fuel and fertilizer imports, disruptions or price spikes could hurt the macro-economic framework, even if the government refrains from passing on higher prices to consumers and farmers in the election season. The RBI chief also pointed to rising U.S. bond yields, which hit a 16-year high of 5% this week, mixed data points and signals from central banks around the world, as the new unknowns — even as known unknowns such as financial market turmoil — have got more pronounced. A glimpse of this anxiety was visible this week, with the sharpest sell-off on Indian bourses since July.

There is no certainty that the RBI would still **uphold** its 'evenly balanced' outlook towards the risks to growth. However, the Finance Ministry, while acknowledging that global uncertainties have compounded, seems largely sanguine for now in its outlook for the economy. Its monthly economic review released on Monday asserts that growth "remains on track", inflation is easing after a "temporary" seasonal surge in July-August, consumption demand is strengthening and investment demand is "also firming up". On the "imminent fears" of rising crude oil prices, it noted that July-September quarter prices were still "way lower" than the \$109.5 and \$97.9 averages in the first and second quarter of 2022-23. The weak foreign trade picture is expected to recover and industrial job creation prospects are high for the next two quarters, while higher demand for housing and vehicle loans reflects bolstered confidence levels in households, it added. India's macro fundamentals may well **hold up** through the latest global storm, but the government would do well to **drill** a little deeper into consumption and hiring trends. The last quarter has seen a sharp slump in small car sales, consumer non-durables producers reporting weak rural demand and IT firms scaling down growth and hiring hopes. There is still much to be done to correct an uneven recovery, which would eventually hamper a broader investment revival. [Practice Exercise]

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.
- Compound (verb) aggravate, worsen, make worse, add to, augment बदतर करना, बढ़ाना

Vocabulary

- Renewed (adjective) Revived, rejuvenated, restored, regenerated, refreshed नवीनीकृत
- 2. Uncertainty (noun) Ambiguity, doubt, unpredictability, vagueness, indecision अनिश्चितता
- 3. **Compound** (verb) Exacerbate, aggravate, intensify, magnify, worsen बढ़ाना
- 4. Turmoil (noun) Chaos, upheaval, tumult, disturbance, disorder अशांति
- 5. **Outlook** (noun) Perspective, viewpoint, attitude, stance, approach संभावना
- 6. **Stick** (to) (verb) Adhere, abide by, cling to, persist in, maintain पर टिके रहना
- 7. **Projection** (noun) Forecast, prediction, estimate, guess, calculation अन्मान
- 8. **Geopolitical** (adjective) Relating to politics, especially international relations, influenced by geographical factors भू-राजनीतिक
- 9. Fragmentation (noun) Breaking up, splintering, shattering, disintegration विखंडन
- 10. **Volatile** (adjective) Unpredictable, changeable, unstable, variable, fickle परिवर्तनशील

- 11. **Uneven** (adjective) Irregular, unequal, lopsided, unbalanced, skewed असमान
- 12. Balance out (phrasal verb) Equalize, even out, offset, neutralize, level out संत्लित करना
- 13. **Strengthen** (verb) Fortify, reinforce, bolster, enhance, boost मज़बूती देना
- 14. **Heightened** (adjective) Intensified, increased, magnified, amplified, enhanced बढ़ा हआ
- 15. **Ebb** (verb) Recede, decline, diminish, wane, retreat कम होना
- 16. **Signal** (verb) Indicate, gesture, motion, sign, point संकेत देना
- 17. Fortnight (noun) a period of two weeks. दो सप्ताह का समय
- 18. **Erupt** (verb) break out, flare up, explode, burst forth प्रकट होना
- 19. Widen (verb) Expand, enlarge, broaden, stretch, lengthen विस्तार करना
- 20. Flag (verb) Signal, indicate, gesture, point out, show सूचित करना
- 21. Implication (noun) effect, consequence, result, repercussion, knock-on effect प्रभाव

- 22. **Given** (preposition) Considering, taking into account, in view of, seeing that देखते हुए
- 23. **Disruption** (noun) Interruption, disturbance, break, hindrance विघ्न
- 24. **Spike** (noun) Sharp increase, surge, jump, leap, upturn तेज वृदधि
- 25. Hurt (verb) Injure, harm, damage, impair, afflict चोट पह्ंचाना
- 26. **Macro-economic** (adjective) Relating to the large-scale or general economic factors, such as interest rates and national productivity. Hindi: सम्पूर्ण अर्थव्यवस्था संबंधित
- 27. Framework (noun) Structure, scaffold, basis, arrangement, system संरचना
- 28. **Refrain** (from) (verb) Avoid, abstain, desist, forgo, eschew परहेज़ करना
- 29. **Point to** (phrasal verb) Indicate, show, signify, direct attention to, hint at सूचित करना
- 30. Bond (noun) a certificate that you can buy from a government or company that promises to pay you interest on the money you have given
- 31. Yield (noun) Return, profit, gain লাभ
- 32. **Hit** (verb) Impact, affect, strike, reach, attain प्रभावित करना

- 33. **Pronounced** (adjective) Noticeable, marked, strong, distinct, clear रूपष्ट
- 34. **Glimpse** (noun) Quick look, peek, brief view, glance, fleeting view झलक
- 35. **Anxiety** (noun) Worry, concern, unease, nervousness, apprehension चिंता
- 36. Sell-off (noun) a sale of shares, bonds, or commodities, especially one that causes a fall in price
- 37. **Bourse** (noun) Stock exchange, stock market, securities market शेयर बाजार
- 38. **Uphold** (verb) Support, back, stand by, stick by, defend समर्थन करना
- 39. **Acknowledge** (verb) Admit, accept, recognize, concede, confirm स्वीकार करना
- 40. **Sanguine** (adjective) Optimistic, hopeful, buoyant, positive आशावादी
- 41. **Assert** (verb) Declare, state, claim, proclaim, announce दृढ़ता से कहना
- 42. Inflation (noun) A general and progressive increase in prices मुद्रास्फीति
- 43. **Ease** (verb) alleviate, relieve, comfort, mitigate, soothe; reduce, lessen कम करना
- 44. **Surge** (noun) Increase, rise, growth, escalation, upswing वृद्धि

- 45. Firm up (phrasal verb) Strengthen, consolidate, stabilize, secure मजबूत करना
- 46. **Imminent** (adjective) Approaching, coming, near, looming, forthcoming करीब
- 47. **Way** (adverb) Much, far, a lot, considerably, significantly कहीं अधिक
- 48. **Prospect** (noun) Outlook, expectation, forecast, prediction, projection संभावना
- 49. **Reflect** (verb) Indicate, show, display, demonstrate, express प्रकट करना
- 50. **Bolstered** (adjective) Strengthened, supported, boosted, reinforced, shored up ਸजबूत
- 51. **Hold up** (phrasal verb) Sustain, maintain, support, uphold, keep up सहारा देना

- 52. **Drill** (verb) examine deeply गहरा अध्ययन करना
- 53. **Slump** (noun) Decline, downturn, drop, fall, decrease अचानक गिरावट
- 54. **Consumer non-durable** (noun) Goods that are immediately consumed in one use or have a lifespan of less than three years.
- 55. **Scale down** (phrasal verb) Reduce, decrease, diminish, cut back, lessen घटाना
- 56. **Eventually** (adverb) Ultimately, in the end, finally, sooner or later अंत में
- 57. **Hamper** (verb) Hinder, obstruct, impede, inhibit, restrict रोकना
- 58. **Revival** (noun) Renewal, resurgence, restoration, renaissance, recovery पुनस्त्र्थान

Summary of the Editorial

- 1. Fresh global uncertainties have emerged, clouding the economic outlook for 2023-24.
- 2. On October 6, the RBI retained its GDP growth projection at 6.5% for the year.
- 3. Risks previously cited included geopolitical tensions, volatile financial markets, economic fragmentation, and uneven monsoon.
- 4. These risks were balanced out by strong domestic demand.
- 5. New uncertainties have appeared since the last review, particularly the intensification of the Israel-Hamas conflict.
- 6. Finance Minister Nirmala Sitharaman expressed concern about the global supply of food, fuel, and fertilizer due to this conflict.
- 7. India's dependency on fuel and fertilizer imports makes it vulnerable to disruptions and price spikes.
- 8. The RBI chief highlighted rising U.S. bond yields, mixed data from central banks globally, and increasing financial market turmoil.
- 9. Indian stock markets recently experienced their most significant sell-off since July.
- 10. Doubts arise about the RBI maintaining its 'evenly balanced' growth outlook.
- 11. The Finance Ministry, despite these challenges, remains optimistic, noting stable growth, easing inflation, and strengthening demand.
- 12. The ministry's review also emphasized low crude oil prices compared to earlier quarters and anticipates a recovery in foreign trade.
- 13. Positive signs include a rise in housing and vehicle loan demands, indicating increased household confidence.
- 14. However, there have been concerning signs like a decline in small car sales, weak rural demand, and IT companies reducing growth and hiring expectations.
- 15. There's a need to address the uneven recovery to ensure broader investment revival.

Practice Exercise: SSC Pattern Based

- 1. Which factor did the RBI Chief NOT mention as a new uncertainty affecting the economic outlook? [Editorial Page]
 - A. The Israel-Hamas conflict affecting global supplies.
 - B. The potential of a stronger monsoon season.
 - C. Rising U.S. bond yields reaching a 16-year high.
 - D. Mixed data points and signals from central banks around the world.
- 2. What could be a potential implication for India due to the Israel-Hamas conflict based on the Finance Minister's comments?
 - A. A boost in the Indian domestic demand.
 - B. Increased volatility in the Indian financial markets.
 - C. Disruptions in global food, fuel, and fertilizer supplies.
 - D. A direct impact on India's GDP growth projection.
- 3. Based on the passage, which of the following can be inferred about the government's approach to the economic situation amidst the latest global storm?
 - A. The government has not shown any concern about the economic situation, given that global uncertainties are beyond its control.
 - B. The government believes that while India's macro fundamentals are likely strong, there's a need to further analyze consumption and hiring trends.
 - C. The government has not recognized the slumps in sectors such as small car sales or the challenges reported by IT firms.
 - D. The government is relying solely on the high demand for housing and vehicle loans as an indicator of economic health.

4. What is the tone of the passage?

- A. Optimistic
- B. Neutral
- C. Concerned
- D. Jubilant

5. What is the main theme of the passage?

- A. The consistent growth of the Indian economy
- B. The positive outlook of the Finance Ministry towards the economy
- C. The potential impact of global uncertainties on India's economic outlook
- D. The rise in consumer demand in India
- Select the most appropriate ANTONYM for the highlighted word. The <u>negligent</u> attitude of the cops was criticized
 - A. bored
 - B. reluctant
 - C. attentive
 - D. Amplify
- Select the option that will improve the underlined part of the given sentence.
 <u>The use of chemicals, insecticides and pesticides</u> began after the Green Revolution.

- A. A practice of chemicals, insecticides and pesticides
- B. The custom of chemicals, insecticides and pesticides
- C. The usage of chemicals, insecticides and pesticides
- D. Consumption of chemicals, insecticides and pesticides
- 8. Select the most appropriate **synonym** of the given word. Dreadful
 - A. Propitious
 - B. Auspicious
 - C. Terrible
 - D. Feeble
- 9. Select the most appropriate meaning of the given **idiom**. Bend over backwards
 - A. Using wrongful means
 - B. Working slowly and lazily
 - C. Going backward
 - D. Working hard to try to impress
- 10. Select the **INCORRECTLY** spelt word.
 - A. Comparsion
 - B. Triumph
 - C. Serene
 - D. Unveil
- 11. Select the most appropriate idiomatic expression that can substitute the underlined segment in the given sentence.

Both Nitin and Uday are of the same interests.

- A. under the weather
- B. birds of the same feather
- C. different kettles of fish
- D. blowing smoke without fire
- 12. Select the most appropriate meaning of the given idiom.

A leopard can't change his spots

- A. You cannot change who you are
- B. A visual presentation is far more descriptive than words
- C. Someone who is cherished above all others
- D. Something good that isn't recognised at first
- 13. The following sentence has been split into four segments. Identify the segment that contains a grammatical error.

She will have participate / in the dance competition / by the time her father / returns from the tour.

- A. by the time her father
- B. in the dance competition
- C. She will have participate
- D. returns from the tour

- 14. Select the most appropriate meaning of the underlined idiom.
 - We dodged a bullet when we didn't fall for the agents' words
 - A. To be out of your comfort zone
 - B. To narrowly avoid situation
 - C. To give something a try
 - D. To start performing better
- 15. Select the most appropriate meaning of the given **idiom**.

An arm and a leg

- A. Everything is ready
- B. To ask for too much
- C. To be lost and bewildered
- D. A large amount of money
- 16. Select the word which means the **same** as the group of words underlined in the given sentence.

The pandemic deeply affected small business owners, as **they have no means of livelihood**

<u>left.</u>

- A. Unemployed
- B. Mason
- C. Pauper
- D. Worker

17. Select the most appropriate **one-word substitution** of the given group of words.

A notice of the death of a person, often with a biographical sketch, as in a newspaper.

- A. Advertisement
- B. Oblivion
- C. Elegy
- D. Obituary

18. Select the most appropriate phrasal verb to fill in the blank.

Arunima ______ a lot during her vacation time.

- A. gets on
- B. gets after
- C. gets along
- D. gets about
- 19. Select the most appropriate meaning of the underlined **idiom**.

More people in Turkey are **on the breadline** now than thirty years ago.

- A. Be very expensive
- B. Are well educated
- C. Be very poor
- D. Earn a lot of money

20. Arrange the following sentences to form a coherent paragraph.

P. The Israeli government, which initially denied this, later acknowledged that it did use white phosphorus in 2009, but only in uninhabitable areas, for the purpose of signalling and marking

- Q. The Gaza Strip with sub-munitions containing white phosphorus
- R. In the 2008-2009 Gaza War too, there were allegations that the Israel Defense Forces (IDF) struck
- S. Human Rights Watch recently accused Israel of using white phosphorus munitions in Gaza, and said that such weapons put civilians at risk of serious and long-term injury.
 - A. PSQR B.PSRQ C.SRQP D.PRQS

21. Arrange the following sentences to form a coherent paragraph.

- P. Caste and religion have remained the master cleavages of Indian politics for most of the last century.
- Q. The caste survey, released by the Bihar government, with coordinated support from the entire Opposition, can be described as a Proustian political move.
- R. Marcel Proust wrote, "Men, their natures not altering overnight, seek in every new order a continuance of the old."
- S. It tries to constitute a new political opening through the instrument of an old paradigm. A. RPQS B.RSPQ C.SRQP D.SPRQ

Comprehension

The University Grants Commission's decision to allow foreign universities to set up campuses in India could _____1___long overdue transformations in the country's higher educational _____2___. A set of draft rules released by the regulator on Thursday gives institutions outside India considerable freedom in exploring the world's second-largest higher education market. They promise autonomy in academic affairs, governance, admission policy and tuition fees. Earlier endeavours to globalise education, including the UPA-era Foreign Educational Institutions (FEI) Bill, _____3 ____also promised such autonomy. But the new rules remove a major stumbling block by allowing satellite campuses to ____4___ funds to their parent bodies. They do not require these education providers to maintain a corpus fund — the UPA's Bill insisted on such a corpus.

Fill in the blanks with the most appropriate combinations of words

22. Select the most appropriate option to fill in blank 1.

- A. Handhold
- B. Hold
- C. Herald
- D. Behold

23. Select the most appropriate option to fill in blank 2.

- A. Sector
- B. Navigate
- C. Time
- D. Milieu

24. Select the most appropriate option to fill in blank 3.

- A. Has
- B. Have been
- C. Have

- D. Had
- 25. Select the most appropriate option to fill in blank 4.
 - A. Remit
 - B. Deny
 - C. Limit
 - D. Borrow

Answers

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

Explanations

1. B) The potential of a stronger monsoon season.

From the passage, it is evident that the RBI Chief mentioned the Israel-Hamas conflict, rising U.S. bond yields, and mixed data points and signals from central banks as new uncertainties. The monsoon season was mentioned as a risk, but not as a new uncertainty by the RBI Chief

2. C) Disruptions in global food, fuel, and fertilizer supplies.

The passage states that Finance Minister Nirmala Sitharaman has raised concerns about implications on global food, fuel, and fertilizer supplies due to the Israel-Hamas conflict. Given India's reliance on these imports, any disruption could have an effect on the country.

3. B) The government believes that while India's macro fundamentals are likely strong, there's a need to further analyze consumption and hiring trends.

The passage highlights the positive aspects of the economic situation according to the Finance Ministry. However, it also mentions that "the government would do well to drill a little deeper into consumption and hiring trends," suggesting that while the broader picture may be positive, there are underlying challenges that need attention.

4. C) Concerned

The passage repeatedly highlights uncertainties, risks, and challenges facing the economy. Words and phrases such as "risks," "heightened uncertainties," "worries," "anxiety," "sharpest sell-off," and "global turmoil" collectively indicate a tone of concern.

5. C) The potential impact of global uncertainties on India's economic outlook

Throughout the passage, the primary focus is on how global events, geopolitical tensions, and other uncertainties might affect India's economic outlook. While other topics such as the RBI's projection, the Finance Ministry's outlook, and the current state of various economic indicators are mentioned, they all relate back to the overarching theme of global uncertainties and their potential impact on the Indian economy.

 C) Negligent (adjective) – Failing to take proper care or showing lack of attention, careless, inattentive. लापरवाह

Antonym: Attentive (adjective) – Paying close attention to something, alert, focused, watchful. सावधान

- Bored (adjective) Feeling weary and uninterested because one is unoccupied or lacks interest in the current activity. **3ৰাক**
- Reluctant (adjective) Unwilling and hesitant, disinclined, averse. अनिच्छुक
- Amplify (verb) Increase the volume of (sound), make something more intense or extensive, enlarge, expand. वृद्धि

- 7. C) The use of' के बदले 'The usage of' का प्रयोग होगा क्योंकि यह व्यक्ति कर रहा है की किस प्रकार रसायन, कीटनाशक और पेस्टीसाइड्स का प्रयोग शुरू हुआ, जो की और भी स्पष्ट और सही है।
 - The usage of' will be used instead of 'The use of' because it is expressing how the application of chemicals, insecticides, and pesticides began, making it more clear and accurate.
- C) Dreadful (adjective) Causing fear or terror, frightful, horrible, terrible. भयंकर Synonym: Terrible (adjective) – Extremely or distressingly bad or serious, dreadful, horrible, awful. भयानक
 - Propitious (adjective) Giving or indicating a good chance of success, favorable, auspicious, beneficial. अन्कूल
 - Auspicious (adjective) Conductive to success, favorable, propitious, promising. श्रम
 - Feeble (adjective) Lacking strength, weak, frail, delicate. कमजोर
- 9. D) Bend over backwards (idiom) Working hard to try to impress किसी को प्रभावित करने के लिए मेहनत करना
- 10. A) The INCORRECTLY spelt word in the options is 'Comparsion'. The correct is **'Comparison** तुलना, मुक़ाबला.
- 11. B) of the same interests' के बदले 'birds of the same feather' का प्रयोग होगा, क्योंकि इसे उन लोगों के लिए उपयोग किया जाता है जिनकी सोच, रुचियां या विचार एक समान होते हैं।
 - 'birds of the same feather' will be used instead of 'of the same interests' because it is used for those people who have similar thoughts, interests, or opinions
 - A. under the weather (idiom) feeling ill or sick. बीमार महसूस कर रहा है
 - B. birds of the same feather (idiom) people who are similar in nature or character. समान प्रकृति या चरित्र वाले लोग
 - C. different kettles of fish (idiom) a completely different matter or issue. बिल्कुल अलग मृद्दा या मृद्दा
 - D. blowing smoke without fire (idiom) to make false claims or spread rumors without any basis. बिना किसी आधार के झूठे दावे करना या अफवाह फैलाना
- 12. A) A leopard can't change his spots (idiom) You cannot change who you are आप जो हैं, वह नहीं बदल सकते
- 13. C) **will have participate'** की जगह 'will have participated' होना चाहिए क्योंकी future perfect tense का प्रयोग हो रहा है और इसमें main verb की third form का प्रयोग होता है; जैसे— She will have completed her homework by evening.

- 'will have participated' should be used instead of 'will have participate' because future perfect tense is being used, and in this, the third form of
- 14. B) **dodged a bullet** (idiom) To narrowly avoid a dangerous or undesirable situation एक खतरनाक या अनचाही स्थिति से बच निकलना
- 15. D) An arm and a leg (idiom) A large amount of money बहुत अधिक धन
- 16. C) **Pauper** (noun) A person who is very poor, especially one dependent upon public charity. भिखारी
 - Unemployed (adj.) Not having a job that provides money. बेरोजगार
 - Mason (noun) A person who works with stone or bricks. राजमिस्त्री
 - Worker (noun) A person who is employed to perform tasks, often physical, and receives payment for it. मजद्र
- 17. D) **Obituary** (noun) A notice of the death of a person, often with a biographical sketch, as in a newspaper. मृत्यु सूचना
 - Advertisement (noun) a public notice or announcement, typically promoting a product, service, or event. विज्ञापन
 - Oblivion (noun) the state of being unaware or unconscious of what is happening around one. विस्मृति
 - Elegy (noun) a poem of serious reflection, typically a lament for the dead. शोकगीत
- 18. D) Arunima gets about' का use होगा क्योंकि 'gets about' का अर्थ होता है बहुत यात्रा करना या घूमना। Sentence में mention किया गया है कि Arunima अपनी छुट्टियों के दौरान बहुत घूमती है, इसलिए 'gets about' यहाँ सही है। जबकि 'gets on' का अर्थ है किसी से अच्छे से मिलना, 'gets after' का अर्थ है किसी की पीछे जाना, और 'gets along' का अर्थ है किसी के साथ अच्छे से पेश आना, जो इस context में सही नहीं है।
 - Arunima gets about' should be used because 'gets about' means to travel or move around a lot. The sentence mentions that Arunima travels a lot during her vacation time, making 'gets about' fitting here. Whereas, 'gets on' means to have a good relationship with someone, 'gets after' means to follow someone, and 'gets along' means to have a harmonious or friendly relationship, which don't fit in this context.

19. C) on the breadline (idiom) - Be very poor बह्त गरीब होना

20. C) SRQP

S: This sentence introduces the main topic: allegations of Israel using white phosphorus in Gaza. Since it provides a broad introduction, it is logical for it to be the starting sentence
R: The use of "too" in this sentence indicates that it follows some prior information about the same topic. Given that sentence S talks about a recent accusation, sentence R provides historical context, suggesting that such allegations aren't new. Thus, R logically follows S

Q: This is a continuation of the previous sentence. Sentence R ends with "the Israel Defense Forces (IDF) struck", and Q completes this by specifying where and with what. So, Q follows R.
P: This sentence provides a response or a reaction from the Israeli government regarding the allegations mentioned in the earlier sentences. The reference to "this" connects to the prior information about the allegations. So, P follows Q

21. A) RPQS

R: The sentence begins with a reference to Marcel Proust and a quote. The quote hints at the idea of people seeking to continue old practices or ideas in a new environment or system
P: After introducing the theme with Proust's quote, the next logical step is to provide a specific example or context. Sentence P provides this context by mentioning the continuing significance of caste and religion in Indian politics

Q: Sentence Q introduces the "caste survey" by the Bihar government, describing it as a "Proustian political move." This directly ties back to the Proust quote from Sentence R, indicating that this recent political move is an example of seeking "a continuance of the old" – in this case, the old being the influence of caste

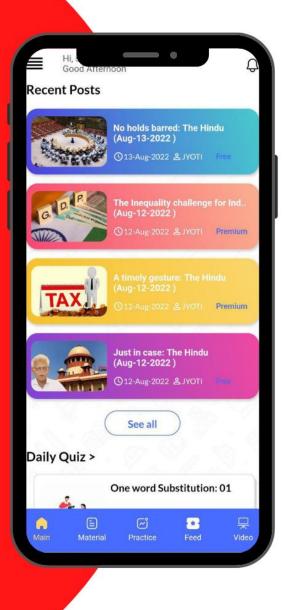
S: Therefore, S logically follows Q because it explains the implications and purpose of the "Proustian political move" mentioned in Q.

- 22. C) Herald' का use होगा क्योंकि "herald" का अर्थ होता है किसी नई चीज़ या घटना की पूर्व सूचना देना। Sentence में बताया गया है कि University Grants Commission का फैसला देश के उच्च शिक्षा सेक्टर में अधिक समय से बाकी आवश्यक परिवर्तनों की पूर्व सूचना दे सकता है, इसलिए 'herald' यहाँ सही है। जबकि 'Handhold' का अर्थ है मार्गदर्शन करना, 'Hold' का अर्थ है पकड़ना या रोकना, और 'Behold' का अर्थ है देखना, जो इस context में सही नहीं है।
 - Herald' should be used because it means to announce or indicate an approaching event. The sentence suggests that the University Grants Commission's decision could be a precursor to transformations that have been pending in the higher education sector of the country for a long time, making 'herald' the most fitting choice. On the other hand, 'Handhold' means to guide, 'Hold' means to grasp or stop, and 'Behold' means to observe or see, which are not appropriate in this context.
- 23. D) 'Milieu' का use होगा क्योंकि "milieu" का अर्थ होता है विशेष परिवेश या पृष्ठभूमि। Sentence में इसे भारत के उच्च शिक्षा सिस्टम के विशेष परिवेश के संदर्भ में प्रयुक्त किया गया है, इसलिए 'milieu' यहाँ सही है। जबकि 'Sector' का अर्थ है किसी विशेष क्षेत्र या खंड, 'Navigate' का अर्थ है मार्गदर्शन या संचालन, और 'Time' का अर्थ है समय, जो इस context में सही नहीं है।

'Milieu' should be used because it refers to a particular environment or setting. The sentence discusses it in the context of India's higher education system's particular environment, making 'milieu' apt. Whereas, 'Sector' refers to a particular area or portion, 'Navigate' means to steer

or guide, and 'Time' simply refers to the measure of duration, which don't align with this context.

- 24. D) 'Had' का use होगा क्योंकि जब हम दो पूर्व में हुई घटनाओं की तुलना करते हैं, तो हम 'Past Perfect' tense (Had + Past Participle) का उपयोग करते हैं। Sentence में यह बताया गया है कि पहले भी उच्च शिक्षा को वैश्विकीकरण की कोशिश की गई थी और UPA-era का Bill भी ऐसी स्वतंत्रता का वादा करता था, इसलिए 'Had' यहाँ सही है। 'Has' Present Perfect tense में होता है, 'Have been' और 'Have' Present Perfect continuous और Present Perfect tense में होते हैं, जो इस context में सही नहीं हैं।
 - 'Had' should be used because when comparing two past events, we use the 'Past Perfect' tense (Had + Past Participle). The sentence talks about earlier attempts to globalize education and mentions that the UPA-era Bill also promised such autonomy, making 'Had' the correct choice here. 'Has' is in the Present Perfect tense, while 'Have been' and 'Have' are in the Present Perfect continuous and Present Perfect tenses respectively, which are not appropriate in this context
- 25. A) 'Remit' का use होगा क्योंकि "remit" का अर्थ होता है पैसे भेजना या ट्रांसफर करना। Sentence में mention किया गया है कि नए rules ने satellite campuses को अनुमति दी है अपने parent bodies को funds भेजने की। इसलिए 'Remit' यहाँ सही है। जबकि 'Deny' का अर्थ है इनकार करना, 'Limit' का अर्थ है सीमित करना, और 'Borrow' का अर्थ है उधार लेना, जो इस context में सही नहीं है।
 - 'Remit' should be used because it means to send or transfer money. The sentence mentions that the new rules allow satellite campuses to send funds to their parent bodies, making 'remit' the appropriate choice here. Whereas, 'Deny' means to refuse, 'Limit' means to restrict, and 'Borrow' means to take on loan, which don't fit in this context.



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