

Dubious response: On the State Bank of India and the Electoral Bond scheme

The SBI's **reasons** to delay publication of details of electoral bonds **defy** belief

It has **barely** been three weeks since a five-judge **Bench** of the Supreme Court of India **unanimously struck down** the Electoral Bond scheme as **unconstitutional** for **violating** the right to information under Article 19(1)(a) of the Constitution. The **scheme**, which was notified in 2018, **facilitated anonymous** political donations. The judgment also **stipulated** that the **State Bank of India** (SBI), the **sole** bank authorised to issue electoral bonds, **had** to immediately stop issuing them. It also had to **furnish**, by March 6, details of the political parties that were **recipients** besides the purchase details which included the date of purchase and the **denomination**. The **intent** in asking the SBI to do so **was** clear — to ensure **transparency** in political funding at a time when the general election is **due**. In its response, **the SBI**, through one of its **functionaries**, **has sought** time till the end of June 2024, which would be well after the expected date of the general election, to release data. The bank's response is **curious** and difficult to accept. First, it said that it required time to **reconcile** two **silos** of information — one related to the purchase of the bonds and the other to the parties that were issued the bonds — and that it was difficult to **pinpoint** which political party was issued bonds by the relevant donor. This clearly was not the requirement from the top court, which has **merely directed** the bank to release purchase and issuing information and not to pinpoint the link between donor and recipient.

Second, the response suggests that only **the number of** bonds issued, and not the KYC details of the purchasers, **has** been stored digitally, **complicating** the process of collecting this information. But reports based on RTI queries have found that the bank was **indeed** storing data on the donors who were purchasing electoral bonds and their dates of purchase. Reports also indicate that the bank issued a unique alphanumeric code to each bond, which should make it relatively easy to gather details on the bonds' issue date and the denomination quickly through database queries. While matching each donor to a party will be **tricky**, it should be possible to **triangulate** data on recipient parties and the issuing of bonds as these bonds have to be **redeemed** by political parties within 15 days. **Information** that is available in public till March 2023 **shows** that the Bharatiya Janata Party received 57% of all the money donated through bonds, followed by the Congress, which received close to 10%. In the **hearing** of the **contempt petition** filed against the SBI for its response, the Court must **compel** the bank to **get its act together** and furnish the information well in time before the election. **[Practice Exercise]**

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

Vocabulary

1. **Dubious** (adjective) – Questionable, suspect, doubtful, debatable, shady संदिग्ध
2. **Defy** (verb) – Disregard, flout, scorn, spurn, rebuff अवज्ञा करना/ चुनौती देना
3. **Barely** (adverb) – Hardly, scarcely, just, only just, almost not मुश्किल से
4. **Bench** (noun) – The judge or judges composing a court. न्यायपीठ
5. **Unanimously** (adverb) – Collectively, unanimously, without dissent, consensually, as one सर्वसम्मति से
6. **Strike down** (phrasal verb) – Invalidate, overturn, annul, repeal, rescind निरस्त करना
7. **Unconstitutional** (adjective) – Illegal, unauthorized, invalid, anticonstitutional, void असंवैधानिक
8. **Violate** (verb) – Breach, infringe, transgress, disobey, flout उल्लंघन करना
9. **Facilitate** (verb) – Ease, assist, enable, expedite, simplify सुगम बनाना
10. **Anonymous** (adjective) – Nameless, unidentified, unknown, unnamed, incognito गुमनाम
11. **Stipulate** (verb) – Specify, demand, require, insist on, lay down निर्धारित करना
12. **Sole** (adjective) – Only, single, exclusive, lone, unique एकमात्र
13. **Furnish** (verb) – Give, provide, deliver, hand over प्रस्तुत करना
14. **Recipient** (noun) – Receiver, beneficiary, donee, recipient, addressee प्राप्तकर्ता
15. **Denomination** (noun) – Type of currency
16. **Intent** (noun) – Purpose, intention, aim, objective, goal इरादा
17. **Transparency** (noun) – Openness, clarity, lucidity, straightforwardness, candidness पारदर्शिता
18. **Due** (adjective) – Scheduled, expected, anticipated, owed, payable अपेक्षित
19. **Functionary** (noun) – Official, officer, executive, representative, operative पदाधिकारी
20. **Seek** (verb) – Attempt, try, aim, look for, pursue प्रयास करना
21. **Curious** (adjective) – Strange, peculiar, odd, unusual, bizarre जिज्ञासु
22. **Reconcile** (verb) – Resolve, settle, rectify, harmonize, adjust सामंजस्य बिठाना
23. **Silos** (noun) – used metaphorically to describe information or systems that are kept separate from each other

24. **Pinpoint** (verb) – Identify, locate, find, determine, specify सटीक रूप से पहचानना करने का एक तरीका (यहां रूपक के रूप में प्रयोगित)
25. **Merely** (adverb) – Simply, just, only, purely, solely केवल
26. **Direct** (verb) – Command, instruct, guide, lead, steer निर्देश देना
27. **Complicate** (verb) – Make complex, confuse, entangle, perplex, convolute जटिल बनाना
28. **Indeed** (adverb) – In fact, actually, really, truly, certainly वास्तव में
29. **Tricky** (adjective) – Difficult, complex, problematic, challenging, thorny कठिन
30. **Triangulate** (verb) – To use a method for determining a position or area, often used metaphorically to mean to figure out or understand something by considering it from different perspectives स्थिति निर्धारित
31. **Redeem** (verb) – Convert, exchange, cash in, realize, reclaim मोचन करना
32. **Hearing** (noun) – Trial, session, inquiry, proceeding, examination सुनवाई
33. **Contempt** (noun) – Disdain, disrespect, scorn, disregard, disapproval अवमानना
34. **Petition** (noun) – Appeal, plea, request, application, entreaty याचिका
35. **Compel** (verb) – Force, oblige, require, constrain, necessitate विवश करना
36. **Get one's act together** (phrase) – Organize oneself, become efficient, pull oneself together, improve, get organized खुद को संगठित करना

Summary of the Editorial

- Supreme Court Ruling:** A five-judge Bench of the Supreme Court unanimously declared the Electoral Bond scheme unconstitutional, violating the right to information under Article 19(1)(a) of the Constitution.
- Electoral Bond Scheme:** Introduced in 2018, the scheme facilitated anonymous political donations.
- Immediate Effects:** Following the judgment, the State Bank of India (SBI) was ordered to stop issuing electoral bonds and disclose details of the political parties that received them, along with purchase details by March 6.
- SBI's Response:** The SBI requested an extension until the end of June 2024, well after the expected date of the general election, to release the data.
- Transparency Objective:** The Supreme Court's directive aimed to ensure transparency in political funding ahead of the general election.
- Information Reconciliation:** The SBI claimed it needed time to reconcile information related to bond purchases and the parties issued the bonds, which the court did not require.
- Digital Storage Issues:** The SBI stated that only the number of bonds issued was stored digitally, not the KYC details of purchasers, complicating data collection.
- RTI Queries:** Reports based on RTI queries found that the SBI was storing data on donors and their purchase dates.
- Unique Alphanumeric Codes:** The bank issued unique codes for each bond, which should facilitate quick retrieval of bond issue dates and denominations.
- Matching Donors to Parties:** While linking each donor to a specific party may be challenging, triangulating data on recipient parties and bond issuance should be feasible.
- Redemption Period:** Political parties must redeem electoral bonds within 15 days, which should aid in tracking the flow of funds.
- Party-wise Donations:** As of March 2023, public information showed that the Bharatiya Janata Party received 57% of all donations through bonds, followed by the Congress at nearly 10%.
- Contempt Petition:** A contempt petition was filed against the SBI for its response, and the Court must compel the bank to provide the required information before the election.
- Public Scrutiny:** The delay in releasing information raises questions about the SBI's commitment to transparency in political funding.
- Judicial Oversight:** The Supreme Court's involvement underscores the importance of judicial oversight in ensuring accountability and transparency in electoral financing.

Practice Exercise: SSC Pattern Based

1. **According to the passage, what was the main reason for the Supreme Court of India to strike down the Electoral Bond scheme?** [Editorial page]
 - A. Because it was not authorized by the State Bank of India.
 - B. Because it facilitated anonymous political donations, violating the right to information under Article 19(1)(a) of the Constitution.
 - C. Because it was not implemented in a timely manner.
 - D. Because it did not provide enough funds for political parties.
2. **What was the State Bank of India's (SBI) response to the Supreme Court's directive to furnish details of electoral bonds?**
 - A. The SBI complied immediately and provided all the required details.
 - B. The SBI sought time till the end of June 2024 to release the data, which is after the expected date of the general election.
 - C. The SBI refused to provide any details, citing privacy concerns.
 - D. The SBI provided partial information but withheld the names of the political parties.
3. **What is the tone of the passage regarding the State Bank of India's response to the Supreme Court's directive on the Electoral Bond scheme?**
 - A. Appreciative
 - B. Neutral
 - C. Dubious
 - D. Optimistic
4. **Based on the passage, which of the following statements is correct regarding the storage of data on electoral bond purchasers?**
 - (i) Only the number of bonds issued was stored digitally, while the KYC details were not.
 - (ii) The bank was found to be storing data on the donors and their dates of purchase based on RTI queries.
 - (iii) A unique alphanumeric code was issued to each bond, making it difficult to gather details on the bonds' issue date and denomination.
 - A. i only
 - B. ii only
 - C. i and ii
 - D. ii and iii
5. **Which of the following can be inferred about the process of matching donors to political parties based on the passage?**
 - (i) It is relatively easy to match each donor to a party due to the unique alphanumeric code on each bond.
 - (ii) Triangulating data on recipient parties and the issuing of bonds is possible as bonds must be redeemed within 15 days.
 - (iii) The Bharatiya Janata Party received the highest percentage of money donated through bonds till March 2023.
 - A. i only

- B. ii only
C. ii and iii
D. i, ii, and iii
6. **Select the most appropriate ANTONYM of the given word.**
Cheap
A. Expensive
B. Ignorant
C. Old
D. Untangle
7. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**
Kavya invited all her friends, isn't it?
A. didn't she?
B. did she?
C. don't she?
D. isn't she?
8. **Select the most appropriate idiom to fill in the blank.**
The deal was _____ for three months.
A. cut no ice
B. broken the ice
C. tipped of the iceberg
D. put on ice
9. **The given sentence contains an error. Select the option that correctly rectifies the error.**
This is the eldest standing structure of Chola architecture in India.
A. This is the more older standing structure of Chola architecture in India.
B. This is the most old standing structure of Chola architecture in India.
C. This is the more elder standing structure of Chola architecture in India.
D. This is the oldest standing structure of Chola architecture in India.
10. **The following sentence has been split into four segments. Identify the segment that contains a grammatical error.**
They decided to / travel in train / instead of driving / to New Delhi.
A. They decided to
B. travel in train
C. to New Delhi
D. instead of driving
11. **Select the most appropriate ANTONYM of the given word.**
Strengthen
A. Debilitate
B. Strain
C. Fortify
D. Ascend
12. **Select the most appropriate ANTONYM of the given word.**

Fame

- A. Name
- B. Shame
- C. Scandal
- D. Stingy

13. **Select the sentence that has NO spelling errors.**

- A. My new phone has a high-resolution screen and powerful processor, which makes it perfect for streaming videos and playing games.
- B. My new phone has a high-resollution screen and a powerfull procesor, which makes it perfect for streaming videos and playing games.
- C. My new phone has a high-resolution screen and a powerful processor, which makes it perfect for streaming videos and playing games.
- D. My new phone has a high-resolution screan and powerfull procesor, which makes it perfect for streaming videos and playing games.

14. **Identify the INCORRECTLY spelt word in the following sentence.**

Being a doktor, my sister Meera is prepared for an emergency usually.

- A. prepared
- B. doktor
- C. usually
- D. Emergency

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

I suppose dancing that well would require a lot of actual application.

- A. prevention
- B. perseverance
- C. practice
- D. Perception

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

A music / is a great way / to express / your emotions.

- A. to express
- B. is a great way
- C. A music
- D. your emotions

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

You are an intellectual with a professional degree; you can do wonders as _____.

- A. you are playing with fire
- B. you can say it again
- C. your mileage may vary
- D. the world is your oyster

18. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**

Rashmi works at the hospital, don't she?

- A. does she?
- B. has she?
- C. doesn't she?
- D. do she?

19. **Parts of the following sentence have been given as options. Select the option that contains an error.**

Radha will have learnt cooking by the time she will have married.

- A. learnt cooking
- B. by the time
- C. she will have married
- D. Radha will have

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

Fear of closed spaces

- A. Xenophobia
- B. Claustrophobia
- C. Hydrophobia
- D. Zoophobia

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.

A cashless India is the first step towards making the dream of digital India a reality

Government is trying to (1)_____ a cashless environment in the country.

Demonetisation appears to be a stepping (2)_____ in that direction. To help facilitate this, government even (3)_____ its own app 'BHIM' built for the same purpose. The

(4)_____ of conducting online financial transactions is probably the biggest motivator to go digital. You will no longer need to carry wads of cash, plastic cards or even queue up for ATM withdrawals. It's also safer and easier spending option when you are travelling. Making transactions digitally makes it easy to keep track of your finances. The (5)_____ are enormous for everyone if you leave out the low-income group, which will face a huge challenge. For the rest of the country, it is constructive and simple. However, the convenience of net-banking, m-banking, card or mobile wallet transactions can make you spend more than your budget.

21. **Select the most appropriate option to fill in blank No. 1.**

- A. preach
- B. determine
- C. precede
- D. Create

22. **Select the most appropriate option to fill in blank No. 2.**

- A. method
- B. matter
- C. stairs

D. Stone

23. **Select the most appropriate option to fill in blank No. 3.**

A. followed

B. sensed

C. launched

D. Submitted

24. **Select the most appropriate option to fill in blank No. 4.**

A. hassle

B. ease

C. agony

D. Delay

25. **Select the most appropriate option to fill in blank No. 5.**

A. attempts

B. scenarios

C. benefits

D. severity

Answers

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

[Practice Exercise]

Explanations

- B) Because it facilitated anonymous political donations, violating the right to information under Article 19(1)(a) of the Constitution.**

The passage states that the Electoral Bond scheme was struck down by the Supreme Court as unconstitutional for violating the right to information under Article 19(1)(a) of the Constitution, as it facilitated anonymous political donations.
- B) The SBI sought time till the end of June 2024 to release the data, which is after the expected date of the general election.**

According to the passage, the SBI, through one of its functionaries, has sought time till the end of June 2024 to release the data, which would be well after the expected date of the general election. This response is considered curious and difficult to accept by the author of the passage.
- C) Dubious**

The tone of the passage is 'Dubious' because the author expresses skepticism and doubt regarding the State Bank of India's reasons for delaying the publication of details related to the Electoral Bond scheme. The passage describes the bank's response as "curious and difficult to accept" and questions the validity of the reasons provided by the bank for the delay. The other options, 'Appreciative', 'Neutral', and 'Optimistic', do not accurately reflect the skeptical and questioning nature of the passage.
- C) i and ii**

The passage states that only the number of bonds issued was stored digitally, making it challenging to collect KYC details (i). However, RTI queries revealed that the bank was indeed storing data on the donors and their dates of purchase (ii). The passage does not suggest that the unique alphanumeric code made it difficult to gather details; instead, it should make it easier, so (iii) is incorrect.
- C) ii and iii**

The passage suggests that while matching each donor to a party will be tricky (i), it should be possible to triangulate data on recipient parties and the issuing of bonds, as the bonds have to be redeemed within 15 days (ii). Additionally, it is stated that the Bharatiya Janata Party received 57% of all the money donated through bonds till March 2023 (iii), making both (ii) and (iii) correct.
- A) Cheap** (adjective) – Inexpensive, low-cost, economical, affordable. **सस्ता**

Antonym: **Expensive** (adjective) – Costing a lot of money, high-priced, costly, lavish. **महंगा**

 - Ignorant** (adjective) – Lacking knowledge, uneducated, uninformed, unaware. **अज्ञानी**

- **Old** (adjective) – Having lived for a long time, aged, elderly, mature. **बूढ़ा**
- **Untangle** (verb) – To remove tangles or complications, disentangle, straighten out.

सुलझाना

7. A) 'isn't it?' के बदले 'didn't she?' का प्रयोग होगा क्योंकि 'Kavya invited' Past Tense में है, अतः Question Tag में भी Verb Past Tense में होगा; जैसे— She worked hard, didn't she?
- 'didn't she?' will be used instead of 'isn't it?' because 'Kavya invited' is in Past Tense, so the Question Tag will also have the Verb in Past Tense; Like— She worked hard, didn't she?
8. D) **Put on ice** (idiom) - To delay or suspend something temporarily. थोड़ी देर के लिए रोक देना
- **Cut no ice** (idiom) – To have no influence or effect. प्रभावित नहीं करना
 - **Broken the ice** (idiom) – To initiate social interchanges and conversation, to start a conversation. बातचीत शुरू करना
 - **Tip of the iceberg** (idiom) – A small, visible part of a much larger issue or problem. समस्या या मुद्दे का छोटा हिस्सा
9. D) This is the oldest standing structure of Chola architecture in India.
10. B) '**travel in train**' के बदले 'travel by train' का प्रयोग होगा क्योंकि "travel by train" एक idiomatic expression है जिसका मतलब है किसी ट्रेन का उपयोग करके यात्रा करना।
- 'travel by train' will be used instead of 'travel in train' because "travel by train" is an idiomatic expression that means to travel using a train.
11. A) **Strengthen** (verb) – To make or become stronger, reinforce, fortify, invigorate. **मजबूत करना**
- Antonym: **Debilitate** (verb) – To make weak or feeble, enervate, sap, drain. **कमजोर करना**
- **Strain** (verb) – To exert to the utmost, overburden, stress. **तनाव में लाना**
 - **Fortify** (verb) – To strengthen, reinforce, bolster, build up. **मजबूती में बढ़ाना**
 - **Ascend** (verb) – To go up, rise, climb, mount. **चढ़ना**
12. B) **Fame** (noun) – Recognition, celebrity, renown, popularity. **प्रसिद्धि**
- Antonym: **Shame** (noun) – Disgrace, dishonor, ignominy, embarrassment. **अपमान**
- **Name** (noun) – A label given to identify a person, place, or thing. **नाम**
 - **Scandal** (noun) – An action or event causing public outrage or loss of reputation, but not necessarily affecting one's fame in an opposite manner. **स्कैंडल**
 - **Stingy** (adjective) – Unwilling to share, spend, or give, often applied to money or resources; not related in meaning to 'fame.' **कंजूस**

13. C) My new phone has a high-resolution screen and a powerful processor, which makes it perfect for streaming videos and playing games.
14. B) The incorrectly spelled word in the sentence is '**doktor**'. The correct spelling is 'doctor'
डॉक्टर, वैद्य
15. C) **Practice** (noun) – the actual application or use of an idea, belief, or method, as opposed to theories relating to it. अभ्यास
- **Prevention** (noun) – the action of stopping something from happening or arising.
रोकथाम
 - **Perseverance** (noun) – persistence in doing something despite difficulty or delay in achieving success. दृढ़ता
 - **Perception** (noun) – the ability to see, hear, or become aware of something through the senses. संज्ञान
16. C) **A music**' के बदले 'Music' का प्रयोग होगा क्योंकि 'music' एक uncountable noun है और इसके साथ 'a' का प्रयोग नहीं होता; जैसे— Music is a universal language.
- 'Music' will be used instead of 'A music' because 'music' is an uncountable noun and we don't use 'a' with it; Like— Music is a universal language
17. D) **The world is your oyster** (idiom) - It means you have the ability and the freedom to do anything or go anywhere दुनिया आपकी है।
- **Playing with fire** (idiom) – Engaging in risky, dangerous or hazardous behavior खतरनाक स्थिति में होना।
 - **You can say it again** (idiom) – Used to express strong agreement with what someone has just said पुनः कहने की सहमति होना।
 - **Your mileage may vary** (idiom) – Used to explain that one's experience or results may differ from others अनुभव में भिन्नता हो सकती है।
18. C) **doesn't she?**' का प्रयोग होगा क्योंकि original sentence में verb 'works' Present Simple Tense में है। Question tag में verb और subject का inverted form आता है और इसे negative बनाया जाता है। इस case में, 'does she?' के बजाय 'doesn't she?' होगा क्योंकि original sentence affirmative (positive) है।
- **doesn't she?**' will be used because the verb 'works' in the original sentence is in Present Simple Tense. In a question tag, we use the inverted form of the verb and subject, and make it negative. In this case, instead of 'does she?', 'doesn't she?' will be used because the original sentence is affirmative (positive).

19. C) **she will have married**' के बदले 'she marries' का प्रयोग होगा क्योंकि Future Perfect Tense ('will have learnt') के साथ 'by the time' का प्रयोग होते हुए, दूसरे clause में Simple Present Tense का प्रयोग होता है; जैसे— He will have finished his work by the time she comes.
- 'she marries' will be used instead of 'she will have married' because with Future Perfect Tense ('will have learnt') used with 'by the time', the second clause uses Simple Present Tense; Like— He will have finished his work by the time she comes.
20. B) **Claustrophobia** (noun) – Fear of confined or closed spaces. **संकीर्ण या बंद स्थानों का डर**
- **Xenophobia** (noun) – Dislike of or prejudice against people from other countries. **विदेशी लोगों के प्रति घृणा या पूर्वाग्रह**
 - **Hydrophobia** (noun) – Fear of water, often used to describe a symptom of rabies. **पानी का डर, अक्सर रेबीज के लक्षण के रूप में वर्णित**
 - **Zoophobia** (noun) – Fear of animals. **जानवरों का डर**
21. D) **Create**' का use होगा क्योंकि "create" का अर्थ होता है कुछ नया बनाना या शुरू करना। Sentence में mention किया गया है कि सरकार देश में एक cashless environment बनाने की कोशिश कर रही है, इसलिए 'Create' यहाँ सही है। 'Preach' का अर्थ होता है उपदेश देना, 'Determine' का अर्थ है ठोस निर्णय लेना, और 'Precede' का अर्थ है किसी चीज़ के आगे जाना, जो इस context में सही नहीं है।
- '**Create**' should be used because it means to make something new or initiate something. The sentence mentions that the government is trying to establish a cashless environment in the country, making 'create' the most fitting option. On the other hand, 'Preach' means to give advice, 'Determine' implies making a firm decision, and 'Precede' means to go ahead of something, which don't fit in this context
22. D) **Stone**' का use होगा क्योंकि "stepping stone" एक common phrase है, जिसका अर्थ है किसी बड़ी प्रक्रिया या लक्ष्य के पूरा होने की ओर एक महत्वपूर्ण कदम। Sentence में बताया गया है कि Demonetisation इस दिशा में एक stepping stone है, इसलिए 'Stone' यहाँ सही है। 'Method' का अर्थ है तरीका, 'Matter' का अर्थ है विषय, और 'Stairs' का अर्थ है सीढ़ियाँ, जो इस context में सही नहीं है।
- **Stone**' should be used because "stepping stone" is a common phrase that means an important step towards achieving a larger process or goal. The sentence mentions that Demonetisation appears to be a stepping stone in that direction, making 'Stone' appropriate here. Whereas, 'Method' means a way, 'Matter' means subject, and 'Stairs' means steps, which don't fit in this context.
23. C) **Launched**' का use होगा क्योंकि "launched" का अर्थ है नई चीज़ को बाज़ार में लाना या शुरू करना। Sentence में mention किया गया है कि सरकार ने अपना खुद का ऐप 'BHIM' उसी

purpose के लिए बनाया है, इसलिए 'launched' यहाँ सही है। जबकि 'Followed' का अर्थ है किसी का अनुसरण करना, 'Sensed' का अर्थ है महसूस करना, और 'Submitted' का अर्थ है प्रस्तुत करना, जो इस context में सही नहीं है।

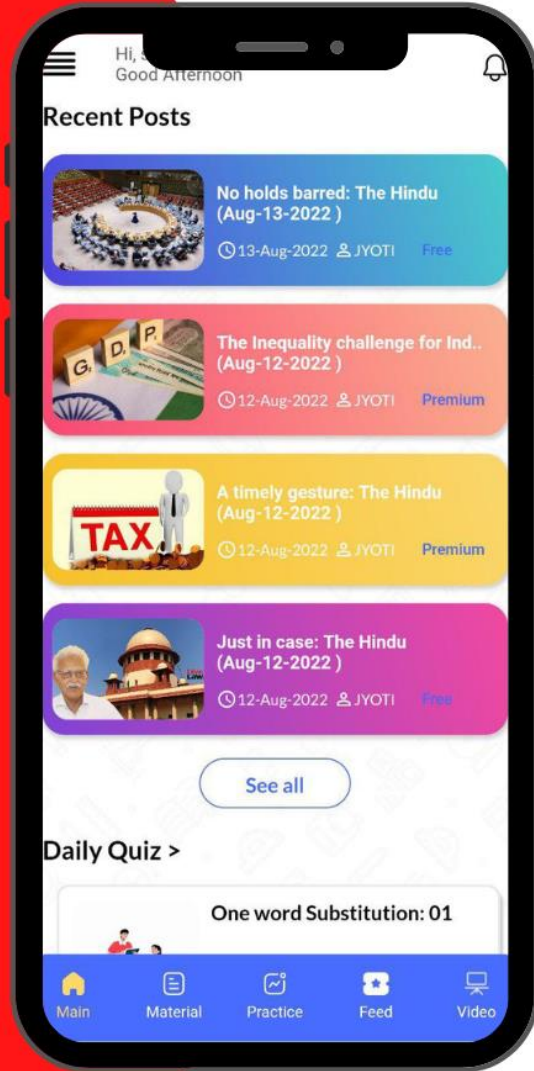
- **Launched** should be used because it means to introduce something new or to start something. The sentence mentions that the government has its own app 'BHIM' built for the same purpose, making 'launched' the most appropriate option here. Whereas, 'Followed' means to come after in sequence, 'Sensed' means to perceive or detect, and 'Submitted' means to present or propose, which don't fit in this context.

24. B) **'Ease'** का use होगा क्योंकि "ease" का अर्थ होता है आराम या सुविधा। Passage में बताया गया है कि online financial transactions करना लोगों के लिए मोटिवेटर है डिजिटल बनने के लिए। इस context में, 'ease' का मतलब होगा सुविधा और आराम, जो डिजिटल transactions को प्रोत्साहित करता है। 'Hassle' का अर्थ है परेशानी, 'Agony' का अर्थ है दुःख या वेदना, और 'Delay' का अर्थ है देरी, जो इस context में सही नहीं है।

- **Ease** should be used because it means comfort or convenience. The passage mentions that the convenience of conducting online financial transactions is a big motivator for people to go digital. In this context, 'ease' signifies the comfort and convenience that encourages digital transactions. Whereas, 'Hassle' means trouble, 'Agony' means pain or suffering, and 'Delay' means a postponement, which don't fit in this context.

25. C) **Benefits** का use होगा क्योंकि पैराग्राफ में बताया गया है कि डिजिटल ट्रांजेक्शन्स के कई फायदे हैं। "Benefits" यहाँ पर उन सब फायदों को दर्शाता है जिसे लोग डिजिटल पेमेंट का उपयोग करके प्राप्त कर सकते हैं, इसलिए 'Benefits' यहाँ सही है। 'Attempts' का अर्थ है प्रयास, 'Scenarios' का अर्थ है स्थितियाँ, और 'Severity' का अर्थ है कठिनाई या गंभीरता, जो इस context में सही नहीं है।

- **Benefits** should be used because the passage talks about the various advantages of using digital transactions. The word 'benefits' accurately describes the positive aspects that people can gain from using digital payments, making 'benefits' the most appropriate choice here. Whereas, 'Attempts' means tries, 'Scenarios' means situations, and 'Severity' means harshness or seriousness, which don't fit in this context.



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