

## Step down: On upholding the integrity of SEBI

For the sake of a fair investigation, Madhabi Puri Buch must resign

Not since the Harshad Mehta scam of 1992 has India's securities regulations and **oversight** come under such **scrutiny**. **The Securities and Exchange Board of India** (SEBI), which was **established** as a **statutory body** that year — it was **constituted** as a **non-statutory body** in April 1988 through a **resolution** of the Government of India — now **faces** **allegations** of **bias** and conflict of interest **right at the top**. The **stakes** are much higher with the Indian stock market now a \$5.3 trillion financial **powerhouse**. Over the years, SEBI has **put in place robust** systems of **checks and balances** that have **constantly** evolved to ensure that India's securities market and financial system gained the reputation of being one of the most **reliable** globally. However, the **accusations** of a conflict of interest **levelled** by New York-based short-seller Hindenburg Research against SEBI chairperson Madhabi Puri Buch in the conduct of the **ongoing** investigations against the Adani Group, the Ahmedabad-based global **infrastructure** to FMCG major, for **alleged** stock price **manipulation** and corporate **malfeasances**, have **cast a shadow on** the statutory regulatory body. The main conflict concerns investments made by Ms. Buch and her husband Dhaval Buch in **obscure offshore funds** based in two **tax havens**, Bermuda and Mauritius, where Adani Group Chairman Gautam Adani's brother Vinod Adani had **allegedly** also made investments. A second conflict arises over the Buchs' consultancy firms in Singapore and India that the couple said were used by Mr. Buch to advise "prominent clients in the Indian industry" since 2019. It is not clear if some of them are SEBI-regulated. The Buchs **claim** that these firms "went **dormant** immediately" upon Ms. Buch's acceptance of the whole-time membership on SEBI's Board. However, **Hindenburg**, in its **rebuttal** to this response, **claims** that not only was the Indian entity **functioning** but it also **clocked** revenues of about \$3,00,000 between financial years 2022-24.

This is an **unprecedented** case with **wide ramifications** where the Indian financial regulator's top **appointee** is directly involved. The Adani Group has been under SEBI investigation for charges related to stock market manipulations for the past 18 months. SEBI has said that **23 out of the 24 charges** under investigation **have** been completed. Whether or not Ms. Buch **influenced** investigations or decisions involving the Adani Group, the real issue is that there can be no **room** for any **lingering** doubts about her conduct. It would be **in the fitness of things** for Ms. Buch to resign from her position to ensure a **thorough** investigation into the allegations against the Adani Group. After all, the **integrity** of India's securities regulatory body itself **is at stake**. **[Practice Exercise]**

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

## Vocabulary

1. **Step down** (phrasal verb) – Resign, retire, leave, vacate, withdraw पद छोड़ना
2. **Uphold** (verb) – Support, maintain, defend, preserve, sustain बनाए रखना
3. **Integrity** (noun) – Honesty, probity, uprightness, ethics, morality अखंडता
4. **For the sake of** (phrase) – In the interest of, for the benefit of, for the purpose of, on behalf of, for the good of के लिए
5. **Resign** (verb) – Quit, leave, step down, retire, vacate इस्तीफा देना
6. **Oversight** (noun) – Supervision, management, monitoring, regulation, administration निगरानी
7. **Scrutiny** (noun) – Examination, inspection, investigation, analysis, review जांच
8. **Establish** (verb) – Set up, found, create, institute, organize स्थापित करना
9. **Statutory body** (noun) – A body established by law or statute, legal authority, regulatory agency वैधानिक निकाय
10. **Constitute** (verb) – Form, compose, make up, create, establish गठित करना
11. **Non-statutory body** (noun) – An organization not established by statute or law, non-legal body गैर-वैधानिक निकाय
12. **Resolution** (noun) – Decision, determination, decree, ruling, conclusion प्रस्ताव
13. **Allegation** (noun) – Accusation, claim, assertion, charge, complaint आरोप
14. **Bias** (noun) – Prejudice, partiality, favoritism, inclination, predisposition पक्षपात
15. **Right at the top** (phrase) – At the highest level, at the very top, at the peak, at the highest point शीर्ष पर
16. **Stake** (noun) – Interest, involvement, concern, share, claim दांव
17. **Powerhouse** (noun) – Strong entity, leader, giant, influential body, force शक्तिशाली संस्था
18. **Put in place** (phrase) – Establish, implement, set up, organize लागू करना
19. **Robust** (adjective) – Strong, sturdy, resilient, tough, durable मजबूत
20. **Checks and balances** (noun) – counterbalancing influences by which an organization or system is regulated, typically those ensuring that political power is not concentrated in the hands of individuals or groups.
21. **Constantly** (adverb) – Continually, continuously, perpetually, steadily, incessantly लगातार

22. **Reliable** (adjective) – Dependable, trustworthy, consistent, steady, credible विश्वसनीय
23. **Accusation** (noun) – Charge, claim, allegation, indictment, complaint आरोप
24. **Level** (verb) – Direct, aim, make, place, assert आरोप लगाना
25. **Ongoing** (adjective) – Continuing, in progress, current, active, persistent जारी
26. **Infrastructure** (noun) – Facilities, framework, foundation, base, structure अवसंरचना
27. **Alleged** (adjective) – Supposed, claimed, reported, purported, assumed कथित
28. **Manipulation** (noun) – Control, influence, exploitation, handling, maneuvering हेरफेर
29. **Malfeasance** (noun) – Wrongdoing, misconduct, misbehavior, fraud, corruption कदाचार
30. **Cast a shadow on** (phrase) – Diminish, overshadow, affect negatively, taint, cloud छाया डालना
31. **Obscure** (adjective) – Unclear, hidden, unknown, vague, ambiguous अस्पष्ट
32. **Offshore fund** (noun) – Investment funds located outside of the investor's country of residence, foreign investment fund
33. **Tax haven** (noun) – A country or region where taxes are levied at a low rate, tax-friendly jurisdiction
34. **Allegedly** (adverb) – Supposedly, reportedly, purportedly, according to claims, as stated कथित रूप से
35. **Claim** (noun) – Assertion, statement, allegation, declaration, contention दावा
36. **Dormant** (adjective) – Inactive, sleeping, inert, quiescent, hibernating निष्क्रिय
37. **Rebuttal** (noun) – Refutation, counterargument, denial, response, contradiction खंडन
38. **Functioning** (noun) – Operation, working, performance, running, action कार्यप्रणाली
39. **Clock** (verb) – Register, record, accumulate, measure, log दर्ज करना
40. **Unprecedented** (adjective) – Unparalleled, extraordinary, exceptional, unmatched, unheard of अभूतपूर्व
41. **Wide** (adjective) – Broad, extensive, vast, comprehensive, far-reaching व्यापक
42. **Ramification** (noun) – Consequence, result, effect, implication, outcome परिणाम
43. **Appointee** (noun) – Nominee, designee, selected person, chosen individual, official नियुक्त व्यक्ति

44. **Influence** (verb) – Affect, sway, shape, determine, guide प्रभाव डालना
45. **Room** (noun) – Space, opportunity, scope, capacity, leeway गुंजाइश
46. **Lingering** (adjective) – Persistent, lasting, enduring, remaining, protracted लंबे समय तक रहने वाला
47. **In the fitness of things** (phrase) – Appropriate, proper, fitting, suitable, right उचित
48. **Thorough** (adjective) – Comprehensive, detailed, exhaustive, in-depth, meticulous पूरी तरह से
49. **At stake** (phrase) – In jeopardy, at risk, in danger, under threat, on the line दांव पर

## Summary of the Editorial

1. **SEBI Under Scrutiny:** India's securities regulations face intense scrutiny, reminiscent of the 1992 Harshad Mehta scam.
2. **SEBI's Establishment:** SEBI was established as a statutory body in 1992, with its non-statutory inception in 1988.
3. **Allegations of Bias:** SEBI's chairperson, Madhabi Puri Buch, is accused of bias and conflict of interest in investigations against the Adani Group.
4. **Significance of SEBI:** SEBI oversees a \$5.3 trillion stock market, making its role crucial for the integrity of India's financial system.
5. **Robust Systems in Place:** SEBI has developed robust checks and balances, contributing to India's reputation as a reliable securities market.
6. **Conflict of Interest:** The conflict centers around investments made by Ms. Buch and her husband in offshore funds linked to Adani's brother.
7. **Consultancy Firms:** Further conflict arises from consultancy firms operated by the Buchs, with concerns about their connections to SEBI-regulated entities.
8. **Dormant Firms Claim:** The Buchs claimed their consultancy firms went dormant after Ms. Buch joined SEBI, but Hindenburg disputes this, citing ongoing revenues.
9. **Unprecedented Case:** This situation is unprecedented, with the SEBI chief directly implicated, raising serious concerns.
10. **Adani Group Investigation:** SEBI has been investigating the Adani Group for stock manipulation for 18 months, with most charges reportedly resolved.
11. **Integrity at Stake:** Regardless of Ms. Buch's involvement, the mere suspicion undermines confidence in SEBI's integrity.
12. **Call for Resignation:** The editorial argues that Ms. Buch should resign to allow a fair and thorough investigation.
13. **Need for Clarity:** Resignation would remove doubts and ensure transparency in the investigation.
14. **Regulatory Body's Reputation:** The reputation and integrity of India's securities regulatory body are crucial for investor confidence.
15. **Conclusion:** The editorial emphasizes that upholding SEBI's integrity is paramount, and Ms. Buch's resignation would be a necessary step in that direction.

### Practice Exercise: SSC Pattern Based

1. **Which of the following can be inferred about the impact of the allegations against Madhabi Puri Buch on SEBI's reputation?** [Editorial page]
  - A. SEBI's reputation as a reliable regulatory body remains unaffected despite the allegations.
  - B. The allegations against Madhabi Puri Buch have caused a significant decline in SEBI's global reputation.
  - C. The accusations have highlighted the robustness of SEBI's checks and balances.
  - D. The allegations have raised concerns about the integrity of SEBI's regulatory practices.
2. **The passage suggests that for a fair investigation, Madhabi Puri Buch should \_\_\_\_\_.**
  - A. ignore the allegations against her.
  - B. continue to serve as SEBI's chairperson.
  - C. recuse herself from the investigation.
  - D. resign from her position.
3. **Which of the following statements is NOT true according to the passage?**
  - A. SEBI was established as a statutory body in 1988.
  - B. The allegations against Ms. Buch involve investments in offshore funds.
  - C. SEBI's regulatory practices are under scrutiny for the first time since the Harshad Mehta scam.
  - D. Hindenburg Research has accused the Buchs of conflicts of interest.
4. **Based on the passage, what can be inferred about SEBI's concern regarding the investigation into the Adani Group?**
  - A. SEBI is primarily concerned with the completion of the investigation.
  - B. SEBI wants to avoid any appearance of bias or improper conduct in the investigation.
  - C. SEBI believes the investigation is irrelevant to the larger financial market.
  - D. SEBI is not confident in its own ability to conduct a thorough investigation.
5. **What is the tone of the passage?**
  - A. Critical
  - B. Appreciative
  - C. Neutral
  - D. Optimistic
6. **Select the option that expresses the given sentence in active voice.**

The work will be finished by the mason within a short time.

  - A. The mason will be finishing the work within a short time.
  - B. The mason would have finish the work within a short time.
  - C. The mason would finish the work within a short time.
  - D. The mason will finish the work within a short time.
7. **Select the most appropriate meaning of the given idiom.**

Memory like sieve

  - A. Being healthy
  - B. Poor memory
  - C. Feeling ill

- D. Remembering everything
8. **Select the most appropriate option that can substitute the underlined words in the following sentence.**  
**He will be looking** as if he has not slept.
- A. He looks
  - B. He has look
  - C. He was looking
  - D. He will be look
9. **Identity the correct spelling of the underlined word.**  
Medical **termnalogy** is difficult to understand.
- A. tarmnalogy
  - B. tarminology
  - C. terminology
  - D. Terminiology
10. Select the option that can be used as a **one-word substitute** for the given group of words.  
A person who loves and collects books
- A. Bibliophile
  - B. Philanthropist
  - C. Geologist
  - D. Sommelier
11. Select the most appropriate **ANTONYM** of the given word.  
Amateur
- A. Hobbyist
  - B. Devotee
  - C. Layman
  - D. Professional
12. Select the most appropriate **idiom** for the underlined words in the given sentence.  
The candidate blamed the persistent traffic jam as reason of his being late and the interviewer **believed him though he was not convinced.**
- A. gave the benefit of doubt
  - B. changed his tune
  - C. thought err is human and to forgive is divine
  - D. did not judge the book by its cover
13. Select the most appropriate **synonym** of the underlined word.  
Caves like Ajanta lie in **perpetual** darkness.
- A. Permanent
  - B. Extreme
  - C. Brief
  - D. Huge
14. Select the most appropriate **ANTONYM** of the given word.  
Comply

- A. Deny  
B. Engage  
C. Assist  
D. Expect
15. **The following sentence has been divided into four parts. One of them contains an error. Select the part that contains the error from the given options.**  
The sun / revolves / around / a earth.  
A. The sun  
B. revolves  
C. a earth  
D. Around
16. **Parts of a sentence are given below in jumbled order. Arrange the parts in the correct order to form a meaningful sentence.**  
(A) between the two countries  
(B) will inevitably count  
(C) the recent political incident  
(D) against the peace process  
A. CDBA  
B. CDAB  
C. CBAD  
D. CABD
17. **Parts of a sentence are given below in jumbled order. Arrange the parts in the correct order to form a meaningful sentence.**  
A. or brave man to make  
B. money the chief object of his thoughts  
C. for a well-educated, intellectual  
D. it is physically impossible  
A. ABCD  
B. DCAB  
C. CDAB  
D. CABD
18. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**  
Mahesh's attitude annoyed me and I blew into.  
A. annoyed me and I blew over  
B. annoyed me and I blew off  
C. annoyed me and I blew down of  
D. annoyed me and I blew up
19. **Select the most appropriate synonym of the word 'Pervasive' from the given sentence.**  
The scientist's hypothesis was substantiated by extensive research and experimentation.  
A. Extensive



- B. Substantiated
- C. Experimentation
- D. Hypothesis

20. **Select the most appropriate homophone to fill in the blank.**

The dog took a \_\_\_\_\_ during his walk and lifted his \_\_\_\_\_ to indicate that he was tired.

- A. pause; pours
- B. pours; pores
- C. paws; pause
- D. pause; paws

**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.**

I have few deliberations for you. Don't leave your hard work to \_\_\_\_1\_\_\_\_. If you have gone to the effort to complete a dialogue, \_\_\_\_2\_\_\_\_ fritter away all the meaning you created by trusting your memories. Write down the \_\_\_\_3\_\_\_\_ of conclusions, decisions and assignments. Remember to record \_\_\_\_4\_\_\_\_ does what by when. Revisit your notes at key times and \_\_\_\_5\_\_\_\_ assignments.

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

- A. diary
- B. notes
- C. memory
- D. Someone

22. **Select the most appropriate option to fill in blank 2.**

- A. does not
- B. did not
- C. do not
- D. had not

23. **Select the most appropriate option to fill in blank 3.**

- A. titles
- B. failures
- C. details
- D. short cuts

24. **Select the most appropriate option to fill in blank 4.**

- A. which
- B. who
- C. that
- D. Whom

25. **Select the most appropriate option to fill in blank 5.**

- A. obliterate
- B. introspect
- C. speculate

D. review

## Answers

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

[Practice Exercise]

## Explanations

- D) The allegations have raised concerns about the integrity of SEBI's regulatory practices.**  
 D: The passage mentions that the allegations against Ms. Buch have "cast a shadow on the statutory regulatory body," indicating that these accusations have indeed raised concerns about SEBI's integrity.  
 A: The passage does not suggest that SEBI's reputation remains unaffected; instead, it implies the opposite.  
 B: While the passage mentions the potential impact, it does not confirm a significant decline in SEBI's global reputation.  
 C: The passage acknowledges SEBI's robust systems but does not imply that the accusations have highlighted this aspect positively.
- D) resign from her position.**  
 D: The passage explicitly states, "For the sake of a fair investigation, Madhabi Puri Buch must resign," indicating that this is the suggested course of action.  
 A: Ignoring the allegations would not align with the need for a fair investigation.  
 B: Continuing in her position contradicts the passage's recommendation for resignation.  
 C: While recusal might be a partial measure, the passage explicitly suggests resignation.
- A) SEBI was established as a statutory body in 1988.**  
 A: The passage clearly states that SEBI was constituted as a non-statutory body in April 1988 and became a statutory body in 1992, making this statement false.  
 B: The passage mentions the conflict involving investments in offshore funds, making this statement true.  
 C: The passage indicates that SEBI is under scrutiny for the first time since the 1992 scam, making this statement true.  
 D: The passage states that Hindenburg Research has indeed made these accusations, so this statement is true.
- B) SEBI wants to avoid any appearance of bias or improper conduct in the investigation.**  
 B is correct because the passage highlights the importance of maintaining the integrity of SEBI and ensuring there are no doubts about Ms. Buch's conduct, which indicates SEBI's concern about avoiding any appearance of bias.  
 A is incorrect because, while the completion of the investigation is mentioned, the primary focus of the passage is on the integrity of the process, not just its completion.  
 C is incorrect as the passage clearly suggests that the investigation is of significant importance to SEBI and the integrity of the financial regulatory body.

D is incorrect because the passage does not imply any lack of confidence in SEBI's ability to conduct a thorough investigation; instead, it stresses the need to maintain trust in SEBI's actions.

5. A) **Critical**

The passage is critical in tone, particularly towards the situation involving SEBI chairperson Madhabi Puri Buch. It highlights potential conflicts of interest and raises concerns about the integrity of the regulatory body.

(Appreciative): This is incorrect because the passage does not praise or show admiration; instead, it questions the actions of SEBI's top official.

(Neutral): This is incorrect as the passage takes a clear stance, criticizing the circumstances and the need for action, rather than just presenting facts without judgment.

(Optimistic): This is incorrect because the passage does not express hope or positivity but rather concern and skepticism regarding the situation.

6. D) The mason will finish the work within a short time

7. B) **Memory like sieve** (idiom) – Poor memory खराब याददाश्त

8. A) 'He will be looking' के बदले 'He looks' का प्रयोग होगा क्योंकि 'as if' के बाद present situation को describe करते समय simple present tense का प्रयोग होता है; जैसे— He looks as if he has not slept.

- 'He looks' will be used instead of '(He will be looking)' because after 'as if' to describe a present situation, we use simple present tense; Like— He looks as if he has not slept.

9. C) The correct spelling of the underlined word '**termnology**' is 'terminology'. 'Terminology' means "the system of terms belonging or peculiar to a science, art, or specialized subject" विज्ञान, कला, या विशेष विषय के लिए विशिष्ट पदों का प्रणाली।

10. A) **Bibliophile** (noun) – A person who loves and collects books पुस्तक प्रेमी

- **Philanthropist** (noun) – A person who seeks to promote the welfare of others, especially by the generous donation of money to good causes. परोपकारी
- **Geologist** (noun) – A scientist who studies the solid, liquid, and gaseous matter that constitutes the Earth and other terrestrial planets. भूविज्ञानी
- **Sommelier** (noun) – A wine steward; a trained and knowledgeable wine professional who specialises in all facets of wine service. शराब विशेषज्ञ

11. D) **Amateur** (noun) – A person who engages in a pursuit, especially a sport, on an unpaid basis; someone who is not professional in a particular field. शौकीन

**Antonym: Professional** (noun/adjective) – Relating to or belonging to a profession; a person engaged or qualified in a profession, especially when regarded in terms of their competence. पेशेवर

- **Hobbyist** (noun) – A person who pursues a particular hobby, especially out of interest rather than as a profession. शौकीन
  - **Devotee** (noun) – A person who is very interested in and enthusiastic about someone or something; a strong follower or admirer. भक्त
  - **Layman** (noun) – A non-professional; someone who is not expert in or does not have detailed knowledge of a particular subject. आम आदमी
12. A) **Give the benefit of doubt** (phrase) – to believe someone's statement, despite suspicions that it may be untrue. संदेह का लाभ दिया
- **Change his tune** (idiom) – to change one's opinion or attitude suddenly. अपनी राय बदलना
  - **Think err is human and to forgive is divine** (idiom) – It means it is human nature to make mistakes and it is godly to forgive. However, this idiom doesn't fit the context perfectly.
  - **Not judge the book by its cover** (idiom) – to not judge someone or something based solely on appearance.
13. A) **Perpetual** (adjective) – Never ending or changing, continuous, unceasing. निरंतर  
**Synonym: Permanent** (adjective) – Lasting or intended to last or remain unchanged indefinitely. स्थायी
- **Extreme** (adjective) – Reaching a high or the highest degree, very severe or serious. अत्यधिक
  - **Brief** (adjective) – Lasting only for a short period of time. संक्षिप्त
  - **Huge** (adjective) – Extremely large, enormous, vast. विशाल
14. A) **Comply** (verb) – To act in accordance with a wish, command, law, guideline, etc. का पालन करना  
**Antonym: Deny** (verb) – To refuse to accept or admit; to declare untrue. नकारना
- **Engage** (verb) – To participate or become involved in; to occupy or attract. भाग लेना
  - **Assist** (verb) – To help or aid. सहायता करना
  - **Expect** (verb) – To regard as likely or due to happen. उम्मीद करना
15. C) 'a earth' के बदले 'the earth' का प्रयोग होगा क्योंकि 'earth' विशिष्ट पृथ्वी को सूचित करता है और 'a' का प्रयोग 'earth' के साथ incorrect है।

- 'the earth' will be used instead of 'a earth' because 'earth' specifies the particular planet and the use of 'a' with 'earth' is incorrect.

16. D) **CABD**

The recent political incident between the two countries will inevitably count against the peace process

17. B) **DCAB**

It is physically impossible for a well-educated, intellectual or brave man to make money the chief object of his thoughts

18. D) **'blew into'** के बदले **'blew up'** का प्रयोग होगा क्योंकि जब हम किसी के कारण अचानक गुस्सा हो जाते हैं तो हम **'blew up'** शब्द का उपयोग करते हैं।

- 'blew up' will be used instead of 'blew into' because when we get suddenly angry due to someone's action, we use the term 'blew up'.

19. A) **Pervasive** (adjective) – Spreading widely throughout an area or a group of people, omnipresent, prevalent, widespread. व्यापक

**Synonym: Extensive** (adjective) – Covering or affecting a large area, broad, wide-ranging, comprehensive. व्यापक

- **Substantiated** (verb) – Provide evidence to support or prove the truth of, confirm, verify, validate. पुष्टि
- **Experimentation** (noun) – The act of trying out new ideas or methods, testing, trial, investigation. प्रयोग
- **Hypothesis** (noun) – A supposition or proposed explanation made on the basis of limited evidence as a starting point for further investigation, theory, postulation. परिकल्पना

20. D) **'pause; paws'** का प्रयोग होगा क्योंकि पूरे context में, पहले blank के लिए "pause" या "विराम" का अर्थ होता है, और दूसरे रिक्त स्थान के लिए कुत्ते के पैर की अंगुलियों का संदर्भ है। इसलिए, 'pause; paws' सबसे उपयुक्त विकल्प होगा।

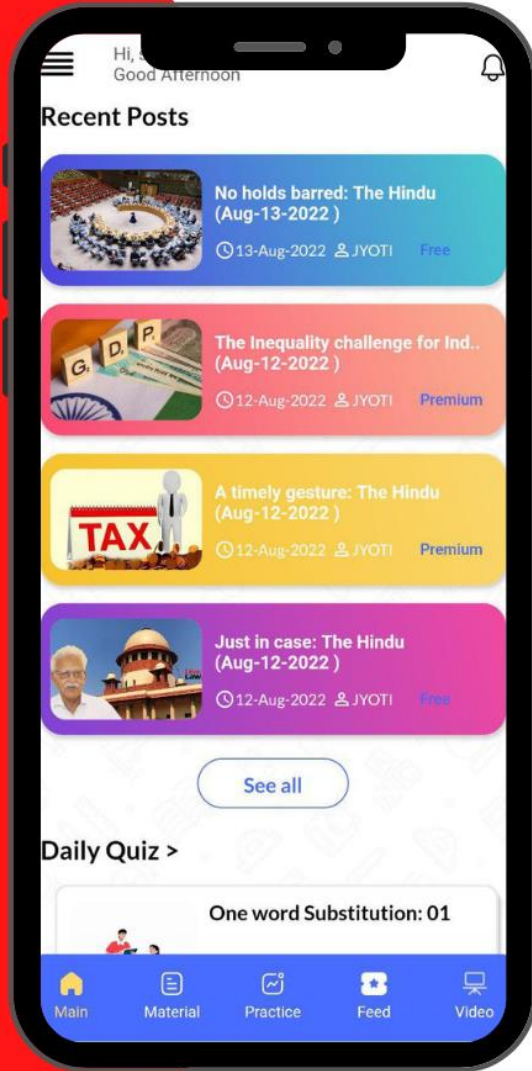
- 'pause; paws' should be used because in the entire context, the first blank requires a meaning of "stop" or "break", and the second blank refers to the toes of a dog's foot. Thus, 'pause; paws' would be the most appropriate choice.

21. C) **memory'** का प्रयोग होगा क्योंकि इस context में mention हो रहा है कि किसी का कठिनाई में डाला हुआ प्रयास स्मृति पर आधारित नहीं होना चाहिए। 'Diary' का अर्थ है डायरी, 'Notes' का अर्थ है नोट्स, और 'Someone' का अर्थ है कोई व्यक्ति, जो इस संदर्भ में सही नहीं है।

- **'memory'** should be used because the context suggests that one's effort shouldn't be left to reliance on memory. Whereas, 'Diary' means a daily record, 'Notes' implies brief written records, and 'Someone' means an individual, which don't fit in this context.
22. C) **'Do not'** का प्रयोग होगा क्योंकि वाक्य में simple present tense का प्रयोग हो रहा है और 'you' के साथ वाक्य में 'do not' का सही प्रयोग होता है। 'Does not' तीसरे व्यक्ति singular के साथ प्रयुक्त होता है, 'Did not' past tense के लिए प्रयुक्त होता है, और 'Had not' past perfect tense के लिए प्रयुक्त होता है, जो इस संदर्भ में सही नहीं है।
- **Do not'** should be used because the sentence is in the simple present tense and with 'you', 'do not' is the correct usage. 'Does not' is used with third person singular, 'Did not' is for past tense, and 'Had not' is for past perfect tense, which don't fit in this context.
23. C) **Details'** का प्रयोग होगा क्योंकि "details" का अर्थ होता है विस्तार से जानकारी या तथ्य। जबकि 'Titles' का अर्थ है शीर्षक, 'Failures' का अर्थ है असफलता, और 'Short cuts' का अर्थ है छोटा मार्ग या त्वरित तरीका, जो इस संदर्भ में सही नहीं है।
- **'Details'** should be used because it means specific pieces of information or facts. Whereas, 'Titles' means headings, 'Failures' refers to lack of success, and 'Short cuts' imply a quicker route or method, which don't fit in this context.
24. B) **'Who'** का use होगा क्योंकि "who" एक relative pronoun है जो living things के लिए इस्तेमाल होता है। यहां पर sentence में यह बताने की कोशिश की जा रही है कि कौन क्या करेगा, इसलिए 'who' का use सही है। जबकि 'which' वस्तुओं और जानवरों के लिए इस्तेमाल होता है, 'that' भी living things के लिए यूज हो सकता है, लेकिन यह अधिकतर defining clauses में प्रयोग होता है, और 'whom' का इस्तेमाल तब होता है जब यह object हो, ना कि subject, जो इस sentence में नहीं है।
- **'Who'** will be used because it is a relative pronoun that is used for people. In this sentence, it is specifying who will do what, so 'who' is correct here. On the other hand, 'which' is used for things and animals, 'that' can also be used for people but is mostly used in defining clauses, and 'whom' is used when it is the object, not the subject, which is not the case in this sentence.
25. D) **'Review'** का प्रयोग होगा क्योंकि "review" का अर्थ होता है पुनः मूल्यांकन करना या समीक्षा करना। जबकि 'Obliterate' का अर्थ है मिटाना या नष्ट कर देना, 'Introspect' का अर्थ है आत्म-अवलोकन करना, और 'Speculate' का अर्थ है अनुमान लगाना, जो इस संदर्भ में सही नहीं है।

- **'Review'** should be used because it means to evaluate or assess something again. Whereas, 'Obliterate' means to erase or destroy, 'Introspect' means to self-examine, and 'Speculate' implies to form a theory without firm evidence, which don't fit in this context.





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